



18300 Gridley Road Suites "I", Artesia, CA 90701

Phone: (562) 809-2643 Fax: (562) 809-0644

Phone: (562) 809-2643 Fax: (562) 809-0644/ NMLS# 257-608/280-127

Email: Conditions@MGBFinancial.com/ Web: www.MGBFinancial.com

Thank you so much for your inquiry.

The MGB Financial Services, Inc is backed by over 25+ years of mortgage experiences. The company emphasizes on personal and professional approach to mortgage lending and provides customers with quick and easy home loans at the best available price.

With each customer's different circumstances, we offer various mortgage products designed to fulfill each customer's needs. To further assist customers, our staff is available on weeknights and weekends.

ITEMS NEEDED FOR LOAN APPLICATION:

1. Copy of Social Security Card and Picture I.D.
2. 1 Month- Current Paycheck stubs
3. W2 FOR ___2017 ___2018___2019 or 2019 December paystub
4. Personal Tax Returns ___2017___2018___2019 (If Filed)
5. Last 2 months bank statements for checking and Savings accounts

For Self Employed Borrowers

1. ___Two years of Business license
2. ___If Corporation, LLC, Partnership--- ___Article of Incorporation --
3. ___ Business Tax Returns ___2018___2017___2019 (If Filed)
4. ___Profit and Loss and balance sheet for 2019

If applicable

5. Copy of divorce decree (If applicable) and proof of child support
6. Final bankruptcy papers, including Discharge papers (if Applicable)

FOR VA:

11. DD214 for Veterans only

If you own any other property or for Refinance:

- ___Mortgage Coupon
- ___Copy of the Note
- ___Copy of the property Tax
- ___Copy of the Insurance
- ___Rental agreement

We are committed to help you as soon as reasonably possible, and thus please feel free to contact Kal or MGB Team at (562) 809-2643 to set up an appointment for pre-qualification, for more information, clarification, guidance, or assistance.

QUALITY CONTROL CERTIFICATION AND AUTHORIZATION

The undersigned certify the following:

- I/We have applied for a mortgage loan from hereinafter referred to as Lender. In applying for the loan, I/We completed a loan application containing various Information on the purpose of the loan, the amount and source of down payment, employment and Income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent Information.
- I/We understand and agree that The Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the Information provided on the application with the employer and/or the financial institution. I/We understand that this is applicable if I/We applied for the limited documentation program.
- I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both to knowingly make any (also statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.)

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

- As part of the application process, The Lender and the mortgage guarantee insurer may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
- I/We authorize you to provide to The Lender, to any investor to whom The Lender may sell my mortgage, and to the mortgage guaranty insurer any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balance; credit history; and copies of income tax returns. The Lender, or any investor that purchases the mortgage, or the mortgage guaranty insurer may address this authorization to any party named in the loan application.
- A copy of this authorization may be accepted as an original.
- Your prompt reply to The Lender or the investor that purchases the mortgage or the mortgage guaranty insurer is appreciated.
- Mortgage guaranty Insurer (If/any): _____

_____ → Please select accordingly: Citizen Green Card Work Permit

X _____
Borrower **Date** **Social Security No.**

Email: **Cell Phone:**

X _____
Co-Borrower **Date** **Social Security No.**

Email: **Cell Phone:**



18300 Gridley Road Suites "I", Artesia, CA 90701

Phone: (562) 809-2643 Fax: (562) 809-0644

Email: LoanHelp80@MGBFinancial.com Web: www.MGBFinancial.com # 257-608/280-127

Thank you for giving us the opportunity to be of service to you. Enclosed herewith information requested by you. Please fill out completely, sign @ bottom & fax back @ 562-809-0644 or mail to us A.S.A.P. We will call you to confirm the information.

1. Want to buy the home 2. Need help with Credit 3. Need Down Payment 4. Need Refinance Help

BORROWER INFORMATION - Must be filled out completely- HBS WEB -Email- Kal 20

Borrower: (First name) (M.) (Last name) (Suffix) Co-Borrower: (First name) (M.) (Last name) (Suffix) Social Security Number: Date of Birth: Marital Status: [] Married [] Single [] Divorced Number of Dependents: Home Phone Number: Work Phone Number: Cell Phone Number: E-mail Address: Present Street Address: City: State: Zip: Monthly Rent: Years at present address:

EMPLOYMENT INFORMATION

Employer: Years with current employer: Monthly Gross Income: (hourly/weekly/monthly) 2019 W2 2018 W2 2017 W2 Type of compensation: [] Salary [] Commission [] Self-employed Other Income:

PREVIOUS EMPLOYMENT (if less than two years)

Employer: Years with Previous employer: Monthly Income: Type of compensation: [] Salary [] Commission

DECLARATIONS

Any Bankruptcy? [] YES [] NO If YES, when discharged?(Must be 2 yr s. from the date of discharge) Any foreclosure [] YES [] NO if YES when ?(Must be 3 yr s. from the date of discharge) Do you have collection accounts? If yes, are you willing to pay them? Do you [] Pay Child Support [] Receive Child Support or alimony/amt YES NO

NEW HOME PURCHASE INFORMATION- Only if you are purchasing a home

Purchase Price: Have you find the property? Yes NO If yes address Down payment funds Balance savings chking Retirement Gift from Need down payment assistance (Must meet credit and income guidelines) Loan Type: FHA VA Conventioal STRS OTHER

For Refinance Only: Also To be filled out if you are applying for refinancing

Reason for refinance Year bought Sales price Present value est No Equity in the property Present Lender Send mortgage coupon with application Present rate Loan amount Monthly payment Monthly Property tax Monthly Property Insurance Do you have 2nd/ yes No/ If yes Present rate Loan amount Monthly payment Lender name

AUTHORIZATION TO RELEASE INFORMATION

I / We (undersigned) give MGB Financial services, Inc or its assigns permission/authorization to inquire with standard credit reporting agencies for my/ our credit report. A copy of this authorization may be accepted as an original. This is an inquiry only, not an application.

Borrower Date

Co-Borrower Date