



18300 Gridley Road Suites "I", Artesia, CA 90701 /25 + yr experience

Anywhere in CA, we can do the loan-FHA,VA, Conv, Commercial,Jumbo, Luxury home,.....

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

Email: Loan@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 ☐ Refinance 2. ☐ Cash out 3. ☐ Pay Debts ☐ Lower Rate ☐ Home Equity ☐ 2 mos Bank ☐ No Tax Return Loan

Borrower Information - Must be filled out completely - Need copy Driver License and ss card and work permit Kal 25

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: _____

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 -Need Last 2 yrs of tax returns /personal and Business (If Self emp)- 2 mos pay stub

Employer: _____

Years with current employer: _____

Monthly Gross Income: _____ (hourly/weekly/monthly)

2023 W2/tax _____ 2022 W2 /Tax _____ 2024 W2/tax _____

Type of compensation: ☐ Salary ☐ Commission ☐ Self-employed

Other Income: _____

Employer: _____

Years with current employer: _____

Monthly Gross Income: _____ (hourly/weekly/monthly)

2023 W2/tax _____ 2022 W2 /Tax _____ 2024 W2/tax _____

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

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



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QUALITY CONTROL CERTIFICATION AND AUTHORIZATION

The undersigned certify the following:

1. 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.
2. 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.
3. 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:

1. 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.
2. 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.
3. A copy of this authorization may be accepted as an original.
4. Your prompt reply to The Lender or the investor that purchases the mortgage or the mortgage guaranty insurer is appreciated.
5. 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:

MGB Financial Services Inc | Originator: Kalpana Bharadwaj

→ Please select accordingly: ☐ Citizen ☐ Green Card ☐ Work Permit



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Thank you so much for your Refinance inquiry.

The MGB Financial Services, Inc is backed by over 20+ 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 ____ 2023 ____ 2024
4. Personal Tax Returns ____ 2023 ____ 2024
5. Last 3 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 ____ 2023 ____ 2024
4. ____ Profit and Loss and balance sheet for 2025 from Jan to current month

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 ____ Utility bill(Proof of Occupancy
____ HOA Coupon ____ Solar coupon -if applicable
____ Copy of the property Tax ____ Copy of the Insurance
____ Rental agreement -if applicable

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.