18300 Gridley Road Suite "I", Artesia, CA 90701 Phone: (562) 809-2643 Fax: (562) 809-0644 Email: Conditions@MGBFinancial.com

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, Section1014.)

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.

| approviated. | | | | |
|--|------------------------------|---------------------|--------------|------------|
| 5. Mortgage guaranty Insurer (If/any): _ | | | | |
| _ | > Please select accordingly: | Citizen | Green Card | Work Permi |
| X Borrower | Date | Social S | Security No. | |
| Email: | Cell Phone: | | | |
| X Co-Borrower | Date | Social Security No. | | |
| Email: MGB Financial Services Inc Originator: Kalpana Bhara | Cell Phone: Output | Citizen | Green Card | Work Permi |



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

Are you 30,60,90 days or more behind in your mortgage. We need this information to allow us to see what plans you might qualify for and what steps to take to get your mortgage issues resolved.

Behind in payment---Foreclosure Prevention Refinance or Modification

| BORROWER INFORMATION - Must be filled out complete | ely – HBS WEB Kal 2022 Foreclosure Prevention | | | |
|---|---|--|--|--|
| Borrower: (Kirst name) (M.) (Last name) (Suffix) | Co-Borrower: (Kirst name) (M.) (Last name) (Suffix) | | | |
| | | | | |
| Social Security Number: Date of Birth | Social Security Number: Date of Birth | | | |
| Marital Status: ☐ Married ☐ Single ☐ Divorced | Marital Status: ☐ Married ☐ Single ☐ Divorced | | | |
| Home Phone Number : | | | | |
| Work Phone Number : | Work Phone Number: | | | |
| Cell Phone Number: | Cell Phone Number: | | | |
| E-mail Address: | E-mail Address: | | | |
| Present Street Address: | Present Street Address: | | | |
| City: State: Zip: | City: State: Zip: | | | |
| EMPLOYMENT INFORMATION | | | | |
| Employer: | Employer: | | | |
| Years with current employer: | Years with current employer: | | | |
| Monthly Gross Income: (hourly/weekly/monthly) | Monthly Gross Income: (hourly/weekly/monthly) | | | |
| 2021 W2/tax 2020 W2 /Tax 2019 W2/tax | 2021 W2/tax 2020 W2 /Tax 2019 W2/tax | | | |
| Type of compensation: Salary Commission Self-employed | | | | |
| *************** | | | | |
| Foreclosure Date:Sale Date: | Months Behind: Present Value of Property | | | |
| When you bought the property? Year: Sale | s Price? Loan Amount: | | | |
| Present Lender's NamePhon | ne No:Loan No | | | |
| Mortgage Loan Type:Pres | ent Interest Rate:Monthly pmt: | | | |
| Second Lender's Name: Phon | ne No.: Loan No: | | | |
| Mortgage Loan Type:Pres | sent Interest Rate: Monthly pmt: | | | |
| Do you have any other liens? If yes, how mu | ich?Interest RateYear: | | | |
| Tax and insurance included in monthly payment yes or no / | | | | |
| MONTHLY OBLIGATION: | GROSS MONTHLY INCOME: | | | |
| Auto Payments \$ | For you \$ Circle one: hourly/weekly/monthly | | | |
| Trades (CREDIT CARDS) \$ | | | | |
| Child Support- Alimony \$ | Spouse \$ Circle one: hourly/weekly/monthly | | | |
| Present Mortgage pmt. \$ | Other <u>\$</u> | | | |
| Please check: AKeep my home - caught up with | payment / B Sell my home and save some equit | | | |
| CI do not know, DI need help | | | | |
| Tell us why you are behind in your payments: | | | | |
| Is that problem resolved: | | | | |

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.