



****PLEASE PRINT OR SAVE THESE PAGES****

Thank you for allowing Magnolia Bank to assist you with your home loan needs. In order to process your loan application quickly and efficiently, please return your items needed by fax, email or by uploading them to your secure online account.

To upload the items needed to your secure online account, please go to www.CloseYourOwnLoan.com/login.aspx, enter your login and password and then click on the “documents” tab. To return the items needed by fax, please send to 1-949-216-7043. To return via e-mail, please send to applications@closeyourownloan.com. If you have any questions, please feel free to contact one of our Loan Coordinators at customerservice@closeyourownloan.com or 1-800-276-CYOL(2965) option 1.

Items Needed:

- ✓ Most recent 2 paystubs
- ✓ 2017 and 2018 W2s or 1099s
- ✓ Complete 2017 and 2018 personal and business tax returns (tax returns only necessary if you are self-employed or own rental property)
- ✓ Copy of Social Security Award Letter and/or Pension Award Letter (if applicable)
- ✓ Copy of driver’s license for all borrowers
- ✓ Copy of homeowner’s insurance policy declarations page on property we are financing (refinance loans only)
- ✓ Current mortgage statements on ALL mortgages (refinance loans only)
- ✓ Signed Borrower’s Certification & Authorization (attached)

Please return the signed disclosures and all requested documentation to Magnolia Bank within **48 hours** to avoid losing the interest rate you selected online due to market fluctuations.

We look forward to showing you how easy it is to Close Your Own Loan.

Borrower's Certification & Authorization

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Magnolia Bank.

In applying for the loan:

I/We completed a loan application containing various information on the purposes of the loan, the amount and source of the 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 with the employer and/or other documents, nor did I/We omit any pertinent information.

2. I/We understand and agree that Magnolia Bank 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.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false 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. I/We have applied for a mortgage loan from Magnolia Bank.

As part of the application process, Magnolia Bank 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 understand and agree that Magnolia Bank 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.
3. Magnolia Bank or any investor that purchases the mortgage may address this authorization to any party names in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Magnolia Bank or the investor that purchased the mortgage is appreciated.

Signed: _____
Print Name: _____ Date

Signed: _____
Print Name: _____ Date



Homeowner's Insurance Information:

Company Name _____
Agent Name _____
Phone Number _____
Policy Number _____
Premium \$ _____
Expiration Date _____

Homeowner's Association Information:

Association Name _____
Name & Phone # _____
Management Co. _____
Monthly Dues _____

Please attach the declarations page of your insurance policy.

Subject Property Tax Information:

Annual Property Tax Amount \$ _____

Employment Verification Info:

Borrower Employer Human Resources Phone # _____

Co-Borrower Employer Human Resources Phone # _____