



****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
- ✓ Most recent two years’ W2s or 1099s
- ✓ Most recent two years’ complete 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 Credit Authorization (attached)

Please return the signed disclosures and all requested documentation to Magnolia Bank as quickly as possible 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!

*You are not obligated to return these documents until you have received a Loan Estimate and have indicated an intent to proceed.



Date: _____

Borrower(s): _____

Street: _____

City, State Zip: _____

Credit Authorization:

I/We authorize the Mortgage Loan Originator to obtain such information as the Mortgage Loan Originator may require to verify the statements in my/our application, including obtaining consumer reports and making credit, banking and employment inquiries. In connection with my/our application for credit from the Mortgage Loan Originator and any subsequent financial products or services the Mortgage Loan Originator may offer, I/we consent to the Mortgage Loan Originator obtaining one or more consumer credit reports on me/us from time to time. The Mortgage Loan Originator may provide a copy of this Credit Authorization to the consumer reports agencies. My/out other creditors, bankers and employer(s) may rely upon this authorization herein as if such authorizations were made directly to them and they are authorized to respond directly to the Mortgage Loan Originator.

Name: _____

Name: _____

Signature: _____

Signature: _____

Date: _____

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 # _____