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CalBRE Officer ID 01381694; NMLS Personal ID 279255

## ITEMS NEEDED FOR A HOME LOAN

1. SIGNED BORROWERS' CERTIFICATION AND AUTHORIZATION (I WILL EMAIL THIS TO YOU AS A SEPARATE ATTACHMENT)
2. COPY OF DRIVERS LICENSE
3. COPY OF SOCIAL SECURITY CARD
4. LAST 30 DAYS PAY STUBS
5. LAST TWO YEARS INCOME W2s AND 1099s
6. LAST TWO YEARS FEDERAL TAX RETURNS (ALL SCHEDULES)
7. IF SELF EMPLOYED - CORPORATE TAX RETURNS (ALL SCHEDULES)
8. IF RECEIVING SOCIAL SECURITY INCOME - MOST RECENT AWARD LETTER FOR SOCIAL SECURITY (ALSO KNOW AS YEARLY BENEFIT STATEMENT)
9. IF RECEIVING RETIREMENT PENSION INCOME - MOST RECENT AWARD LETTER FOR RETIREMENT PENSION SHOWING MONTHLY PAYMENTS AND LENGTH OF TIME BENEFITS WILL CONTINUE (ALSO KNOW AS INCOME LETTER)
10. LAST TWO MONTHS BANK STATEMENTS (ALL PAGES for ALL ACCOUNTS)
11. LAST TWO MONTHS OR THE MOST RECENT QUARTERLY STATEMENT FOR ALL RETIREMENT and/or INVESTMENT ACCOUNTS (ALL PAGES)
12. CURRENT MORTGAGE STATEMENT, TAX BILL AND INSURANCE DECLARATION PAGE IF YOU ALREADY OWN A HOME.
13. CONTACT INFO FOR THE HOME INSURANCE AGENT YOU WANT TO USE

NAME \_\_\_\_\_ PH# \_\_\_\_\_

25 South 3<sup>rd</sup> St. Rio Vista CA 94571

# Borrowers' Certification and Authorization

## CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan through ELS Home Lending. 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 the down payment, employment and income information, and the 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 ELS Home Lending reserves the right to change the mortgage loan review processes 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 through ELS Home Lending. As part of the application process, ELS Home Lending and the mortgage guaranty insurer (if any), 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 ELS Home Lending and to any investor to whom ELS Home Lending may sell my mortgage, 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 balances; credit history; and copies of income tax returns.
3. ELS Home Lending or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower

\_\_\_\_\_  
Date

**Two year history for employment including unemployment dates**

NAME OF EMPLOYER \_\_\_\_\_  
JOB TITLE \_\_\_\_\_  
ADDRESS \_\_\_\_\_ PH# \_\_\_\_\_  
START DATE \_\_\_\_\_, END DATE \_\_\_\_\_, # OF YEARS IN LINE OF WORK \_\_\_\_\_

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