



### The McGuire Group

1215 W. Center Street, Suite 204  
Manteca, CA. 95337  
For Garrit McGuire: (209) 985-1600  
Garrit's Personal Fax: (877) 406-1213

## Loan Items Needed for a Pre-Approval or Refinance

### Items needed from all potential borrowers and or co borrowers:

1. Clear Copy or Scan of your **current Driver's License**
2. **Email Address:** please send us an email address that you are OK with getting emails on, regarding loan information and "E Consenting"/ "E Signing", during the process.
3. **2017, 2016 W2's, 1099's- SSI, Pension or Retirement statements, (if applicable)**
4. **IF, Self Employed or you have ANY Rental Properties. 2015 and 2016 Federal Returns. If you have 2017's or an extension, please advise and send those items.**
5. **The last 30 days, most recent, pay stubs and if "Self Employed, a YTD "PNL"**
6. **Source of Funds:** If it is a monthly checking/savings account, please send us all pages, for the last 60 days, or most recent. If it is a Quarterly or Yearly account, please send us the most recent, all pages. If it is a "GIFT" from a relative, please advise us the amount a family member is giving you, for the down or home.
7. **If you are wanting to go with a VA Loan, Please provide a DD214 and a current Cert of Eligibility.** If you do not have the VA Cert, we can order for you.

### Self Employed Borrowers: (If you have not filed for 2017 tax year and its past the filing dates. Provide IRS extension)

1. **Sole Proprietorship:** Most recent 2 years of Federal Tax Returns/ 1040's.
2. **Partnership:** 1040's, K1's, and 1065's for 2 years, most recent.
3. **S Corporation:** 1040's, K1's, 1120's for 2 years, most recent.
4. **Corporation:** 1040's, W2's, and 1120's for 2 years, most recent.

### If you currently own property, please provide the following documents on each home owned. (If applicable)

1. Current Mortgage Statement(s)
2. Current Home Owners Insurance Declarations page (showing your premium for the year)
3. Lease agreements on Rentals Owned
4. If you currently own & are selling your home, please send an **Est. Net Sheet**. *Your Realtor can provide this*

### If you have had any of the following situations in the past **7-8 years or less**, please send information regarding that particular item.

1. **Short Sale/ Foreclosure/ Loan Modification:** Please send us the address and the trustee deed sales date. *And all paper work regarding your situation.*
2. **Divorce, Legal Separation, Child Support Agreements and or Alimony:** Please send **all paper work** regarding the specific item, only if applicable. *Any agreements for payment etc. from the courts will be needed. (if applicable)*
3. **Bankruptcy Chapter 7 or 13-** Please send File Date, Discharge Dates, and **all paper work/pages**, regarding the scenario.
4. **If you owe the IRS for Tax Returns:** Please send us **all paper work** regarding the monthly payment and or agreement with the IRS.

# Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when  the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or  the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

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

## I. TYPE OF MORTGAGE AND TERMS OF LOAN

<b>Mortgage Applied for:</b> <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	Agency Case Number	Lender Case Number
Amount \$	Interest Rate %	No. of Months
<b>Amortization Type:</b> <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):		

## II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP)		No. of Units
Legal Description of Subject Property (attach description if necessary)		Year Built
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent		Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
<b>Complete this line if construction or construction-permanent loan.</b>		
Year Lot Acquired	Original Cost	Amount Existing Liens
		(a) Present Value of Lot
		(b) Cost of Improvements
		Total (a + b)
<b>Complete this line if this is a refinance loan.</b>		
Year Acquired	Original Cost	Amount Existing Liens
		Purpose of Refinance
		Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made
		Cost: \$
Title will be held in what Name(s)		Manner in which Title will be held
		Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)		

## III. BORROWER INFORMATION

Borrower				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Co-Borrower) no. ages			<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Borrower) no. ages		
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			
<b>If residing at present address for less than two years, complete the following:</b>							
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.				Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.			

## IV. EMPLOYMENT INFORMATION

Borrower			Co-Borrower		
Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
		Yrs. employed in this line of work/profession			Yrs. employed in this line of work/profession
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
<b>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</b>					
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

**V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION**

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
<b>Total</b>	\$	\$	\$	<b>Total</b>	\$	\$

\* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

**VI. ASSETS AND LIABILITIES**

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed  Jointly  Not Jointly

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
<b>Description</b>		<b>Liabilities and Pledged Assets.</b> List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Cash deposit toward purchase held by:	\$	Name and address of Company	\$ Payment/Months	\$
<b>List checking and savings accounts below</b>		Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		
Stocks & Bonds (Company name/number & description)	\$	Name and address of Company	\$ Payment/Months	\$
Life insurance net cash value	\$	Acct. no.		
Face amount: \$		Name and address of Company	\$ Payment/Months	\$
<b>Subtotal Liquid Assets</b>	<b>\$</b>	Acct. no.		
Real estate owned (enter market value from schedule of real estate owned)	\$	Name and address of Company	\$ Payment/Months	\$
Vested interest in retirement fund	\$	Acct. no.		
Net worth of business(es) owned (attach financial statement)	\$	Name and address of Company	\$ Payment/Months	\$
Automobiles owned (make and year)	\$	Acct. no.		
Other Assets (itemize)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
		Job-Related Expense (child care, union dues, etc.)	\$	
		<b>Total Monthly Payments</b>	<b>\$</b>	
<b>Total Assets a.</b>	<b>\$</b>	<b>Net Worth (a minus b)</b>	<b>\$</b>	<b>Total Liabilities b.</b>



**CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION**

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower:	Agency Case Number:
Co-Borrower:	Lender Case Number:

**Previous Employment**

<u>Employer</u>	<u>City/State</u>	<u>Dates</u>	<u>Monthly Income</u>
<u>Type of Business</u>	<u>Position/Title</u>		

**Other Income**

<u>B/C</u>	<u>Description</u>	<u>Monthly Amount</u>

**\*Subtotal\***

<u>Installment Other</u>	<u>Monthly Payment and Months Left to Pay</u>	<u>Unpaid Balance</u>

**@ = To Be Paid @ Closing**  
**\* = Not Included In Ratio**

**Real Estate Information**

California applicants: Pursuant to California Civil Code 1812.300(j) a married applicant may apply for a separate account.

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature: <b>X</b>	Date	Co-Borrower's Signature: <b>X</b>	Date
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**CREDIT AUTHORIZATION**

We have applied for a mortgage loan. As part of the application process, ACADEMY MORTGAGE CORPORATION or its designated representative may verify information contained in our loan application and in any other documents required in connection with the loan, either before the loan is funded or as part of the quality control program after funding.

We authorize ACADEMY MORTGAGE CORPORATION, or its designated representative, and any investor or lender that purchases the mortgage, to reverify any and all information and documentation contained in the application at any time. Such information includes, and is not limited to, verification of employment, income, bank accounts, investment accounts, credit history, and copies of income tax returns. We further authorize ACADEMY MORTGAGE CORPORATION to obtain a title search and other documents pertaining to the property that will serve as security for the loan.

We further authorize ACADEMY MORTGAGE CORPORATION or its designated representative to release credit, income, assets, and liability information to our real estate agent, their sub-agent, builder, builder's agent, developer or escrow agent for the purpose of monitoring the status of the loan we are applying for.

A photocopy of this signed authorization may be deemed to be the equivalent of the original and shall be as effective consent as the original which we have signed.

_____	_____	_____
	Social Security Number	Date
_____	_____	_____
	Social Security Number	Date

The information to be obtained will be used by the lender and any federal agency insuring, guaranteeing or purchasing the mortgage to determine whether you qualify as a prospective borrower under the lender's and the agency's underwriting standards. The information will not be disclosed outside the lender and the federal agency without your consent except to the person or company verifying the information including, but not limited to, your employer, bank, lender, and any other credit reference as needed to verify other credit information and as permitted by law. You do not have to give us this information, but if you do not your mortgage loan application may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/COD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA, RHCDS).

