

# Borrowers' Certification and Authorization

Loan #:

## CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan from American Pacific Mtg Corp dba Golden Eagle Mortgage Group ("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 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 or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that Lender 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 from Lender. As part of the application process, Lender 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 Lender and to any investor to whom Lender may sell my mortgage, and to the mortgage guaranty insurer (if any), 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. Lender or any investor that purchases the mortgage or the mortgage guaranty insurer (if any) may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Lender, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.

By signing below I (we) acknowledge that I (we) gave verbal authorization to pull my (our) credit on \_\_\_\_/\_\_\_\_.

Loan Applicant Signature: \_\_\_\_\_

SSN: \_\_\_\_\_

Date: \_\_\_\_\_

**MORTGAGE APPLICATION CHECKLIST**

- Copy of **Driver's License**
  
- Current **Income Statement/Documentation** Totaling One Month (may consist of)
  - Paystubs
  - Pension Statement/ Awards Letter
  - Social security awards letter
  - Retirement Distributions
  
- W-2s** and/or **1099s for the last 2 years**
  - 2021 & 2022 (if 2022 is not yet available then we will need 2020)
  
- Federal Income Tax Returns (1040s) and all schedules for the last 2 years**
  - 2021 and 2022 (if 2022 is not yet available then we will need 2020)
  - Include business tax returns for years above as well as K1(s), if applicable
  
- Bank/Asset Statements**
  - Most recent 2 months on ALL ACCOUNTS including bank accounts, 401K's, IRA's, stocks, etc.
  - All pages, even if BLANK (front & back)
  
- Property Profile** (please provide for each property you currently own)
  - Hazard insurance declaration page
  - Property tax bill
  - Monthly mortgage statement/coupon
  - Copy of HOA bill, if applicable
  
- Divorce Decree** (if applicable)
  - Include all pages and settlement statements
  
- Bankruptcy Paperwork** (if applicable)
  - Include full bankruptcy package including discharge and schedules
  - If you cannot locate your paperwork, use the following link to order them:  
<https://bankruptcydischargerecords.com/>
  
- If you are interested in obtaining a **VA Home Loan**
  - DD214



# GOLDEN EAGLE

MORTGAGE GROUP

*Your Loan Done Right.*

A division of American Pacific Mortgage Corporation NMLS #1850

## **MORTGAGE APPLICATION QUESTIONNAIRE**

*Please fill out the following questionnaire to the best of your ability. The information requested is essential for completion of the Mortgage Loan Application. It is requested that one form be filled out for **EACH** borrower.*

BORROWER INFORMATION		
Name:	Email:	
Date of birth:	SSN:	Phone:
Current address:		
City:	State:	ZIP Code:
Own    Rent    (Please circle)	Monthly payment or rent:\$	Years Lived Here:
Previous Address(If within the last two years)		
City:	State:	ZIP Code:
Owned    Rented    (Please circle)	Monthly payment or rent:	Years Lived Here:
<input type="checkbox"/> Unmarried (single, divorced, widowed)	<input type="checkbox"/> Married(registered domestic partners)	<input type="checkbox"/> Separated
Number of Dependents:    Ages:	Level of schooling completed:	
Previous Foreclosure <input type="checkbox"/> Yes <input type="checkbox"/> No    Previous Short Sale <input type="checkbox"/> Yes <input type="checkbox"/> No    Previous Bankruptcy <input type="checkbox"/> Yes <input type="checkbox"/> No		
Referred by:		
EMPLOYMENT INFORMATION		
Current employer:	Years in this line of Work:	
Employer address:		Years on job:
City:	State:	ZIP Code:
Phone:		
Position:	Hourly    Salary    (Please circle)	
Previous employer (if within the last two years):		
Address:		Dates of Employment:
City:	State:	ZIP Code:
Phone:		
Position:	Hourly    Salary    (Please circle)	
PLEASE COMPLETE IF THIS IS A REFINANCE		
Year the Property was Acquired:	Year Built:	
Original Cost:	Amount Existing Liens:	
Purpose of Refinance:		
Homeowners Insurance Company:		
Insurance Agent:	Phone:	

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