



IBMC LENDING | Document Checklist

**Email the following documents to:
etalley@talleyfinancialgroup.com
OR FAX to (888) 492 - 3163**

- Drivers License or Passport
- Social Security Card
- Paycheck Stubs for the previous 30 days
- W2 and or 1099 for previous 2 years
- Tax Returns for previous 2 years - *Include ALL SCHEDULES (K1s and 1120's if applicable)*
- Bank Statements for the previous 2 months

Sign Attached Authorization -

- Borrowers Authorization

----- **If Refinance** -----

- Mortgage Statement (if refinance)
Homeowners Insurance Statement (if refinance)



IBMC LENDING | Client Questionnaire

BORROWER			BORROWER INFORMATION			CO-BORROWER			
Name (Include JR. or Sr. If Applicable)			Co-Borrower's Name (Include JR. or Sr. If Applicable)						
Social Security Number	Home Phone#	Yrs. Of School	Social Security Number	Home Phone#	Yrs. Of School				
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <small>(include single, divorced, widowed)</small>			<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <small>(include single, divorced, widowed)</small>			<input type="checkbox"/> Separated			
Dependents		No.	Ages		Dependents (not listed by borrower)		No.	Ages	
Present Address (Street, city, state, ZIP)			Present Address (Street, city, state, ZIP)						
<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. yrs			<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. yrs						
Mailing Address, If Different From Above:			Mailing Address, If Different From Above:						
If residing at present address for less than 2 years, complete the following			If residing at present address for less than 2 years, complete the following						
Former Address (Street, city, state, ZIP)			Former Address (Street, city, state, ZIP)						
<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. yrs			<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. yrs						

BORROWER			EMPLOYMENT INFORMATION			CO-BORROWER		
Address Of Current Employer			Name & Address Of Current Employer					
<input type="checkbox"/> Self-Employed			<input type="checkbox"/> Self-Employed					
Start Date	End Date	Monthly Income	Start Date	End Date	Monthly Income			
Position/Title/Type Of Bussiness		Employer Phone#	Position/Title/Type Of Bussiness		Employer Phone#			

BORROWER			IF EMPLOYED LESS THAN 2 YEARS COMPLETE BELOW			CO-BORROWER		
Name & Address Of Former Employer			Name & Address Of Former Employer					
<input type="checkbox"/> Self-Employed			<input type="checkbox"/> Self-Employed					
Start Date	End Date	Monthly Income	Start Date	End Date	Monthly Income			
Position/Title/Type Of Bussiness		Employer Phone#	Position/Title/Type Of Bussiness		Employer Phone#			

Schedule of Real Estate Owned							
Property Address (\$ if Sold or R if Rental being held for Income)	Type Of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenece, Taxes & Misc	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals						

DECLARATIONS

	Borrower	Co-Borrower
A. Are there any outstanding judgments against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
B. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
C. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
D. Are you a party of a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
E. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of the title or lieu of foreclosure, or judgment?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<i>This would include such loans, SBA loans, home improvement loans, educational loan, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes" provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.</i>		
If you answer "YES" to any questions A through I, please use continuation sheet for explanation. F. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage financial obligation, bond, or loan guarantee?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If "YES," give details as described in the preceding question.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
G. Are you obligated to pay alimony, child support or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
H. Is any part of the down payment borrowed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
I. Are you a co-maker on a Note?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
J. Are you a U.S. Citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
K. Are you a permanent resident alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
L. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If "YES" complete below.		
M. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
(1) What type of property did you own: Principle Residence (PR) Second Home (SH), or Investment Property (IP)? (Circle One)		
(2) How did you hold title to the home: Solely by yourself (S) Jointly with you Spouse (SP), or Jointly with Another Person (O)? (Circle One)		



Borrowers Authorization

Borrowers Name	_____	Co-Borrowers Name	_____
Social Security #	_____	Social Security #	_____
Date of Birth	_____	Date of Birth	_____
Borrowers Email	_____	Co-Borrowers Email	_____
Borrowers Cell	_____	Co-Borrowers Cell	_____
Home #	_____	Fax #	_____
Current Address	_____	_____	_____
	Address	City	State Zip

Authorization to Release Information

To whom it may concern:

I/We have applied for a mortgage loan from IBMC Lending. As a part of the application process, IBMC Lending may verify information contained in my/our loan application and in other documents as required in connection with the loan. I/We authorize you to provide IBMC Lending and their agents any and all information that they may request. Such information includes, but is not limited to employment, mortgage history and payoff amounts, credit, and assets. A copy of this authorization may be accepted as an original.

Borrowers Signature Date

Co-Borrowers Signature Date

Borrower Signature Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not, your application for approval as a prospective mortgagor or borrower 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/CPD); and Title 42 USC, 1471 et. Seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Part I – General Information

1. Borrower(s)	2. Name and address of Lender/Broker
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3. Date	4. Loan Number	
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Part II – Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

Borrower

Date

Borrower

Date



Authorization for Credit Card Use

PRINT AND COMPLETE THIS AUTHORIZATION AND RETURN.
All information will remain confidential

Name on Card: _____

Billing Address: _____

Credit Card Type: Visa Mastercard Discover AmEx

Credit Card Number: _____

Expiration Date: _____

Card Identification Number: _____ (last 3 digits located on the back of the credit card)

Amount to Charge: \$ _____ (USD) (\$25.00 FOR SINGLE APPLICANT OR \$50.00 FOR DUAL APPLICANT)

I authorize Credit Technology, Inc. to charge the amount listed above to the credit card provided herein. I agree to pay for this purchase in accordance with the issuing bank cardholder agreement.

Cardholder – Please Sign and Date

Signature: _____

Date: _____

Print Name: _____