



PRIORITY

MORTGAGE LENDING, INC.

NMLS #70708

101 Energy Parkway, Suite D • Lafayette, LA 70508

Phone: 337-289-0550 • Fax: 337-289-5335

Terri Gondron is your loan officer. My direct email address is Terri@PriorityMtg.com.

NMLS #70654

ITEMS NEEDED FOR LOAN APPLICATION:

- Signed Borrower's Authorization & Origination Agreement (**attached**)
- Copy of current driver's license/picture I.D. and Social Security Card
- Paycheck paystubs – most recent (covering **most recent 30 days**)
- All W-2's and/or 1099's for **previous two years (all jobs)**
- Personal Tax Returns for **previous two years (all pages)** – if self-employed or applying for Rural Development
- Corporate Tax Returns for **previous two years filed (all pages)** - if self-employed
- Bank Account Statements – last 2 months - (**ALL numbered pages** / e-statement / PDF)
- Savings Account Statements - last 2 months or last quarterly (**ALL numbered pages** / e-statement / PDF)
- 401K / Retirement account statement - most recent quarterly statement (**ALL numbered pages**)

DOCUMENTS NEEDED FOR ADDITIONAL FORMS OF INCOME:

- Current Social Security or VA Awards letter & last 3 Bank Statements showing direct deposit
- Birth Certificates for children receiving Social Security or Child Support
- Court-Ordered Child Support documents with proof of 6 months receipt of income

ITEMS NEEDED FOR REFINANCE LOANS:

- Current monthly statement for existing mortgage(s) – (all real estate owned)
- Homeowners Hazard/Flood Insurance Policy or Agent's name & phone number – (all real estate)

ADDITIONAL DOCUMENTS THAT MAY BE REQUIRED:

- Diploma and Unofficial School Transcripts (to show time in school if less than two-year work history)
- Bankruptcy Discharge papers & complete bankruptcy papers
- Divorce Decree, Petition for Divorce, Community Property Settlement, & Child Support/Custody papers

DOCUMENTS NEEDED FOR VA LOANS:

- VA Form DD214 or Form NGB22 for Reservists or Veterans Administration Eligibility Certificate
Note: Additional items may be requested during the loan underwriting phase if more information is required to guarantee your loan.

*** DO NOT OPEN ANY NEW ACCOUNTS DURING THE LOAN PROCESS**

**** ANY LARGE DEPOSITS OUTSIDE OF PAYROLL MUST BE DOCUMENTED**

*****LEGIBLE COPIES NEEDED – Preferably PDF Format (Download a Scanner App)**



Borrowers' Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan through **Priority Mortgage Lending, Inc.**. 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 **Priority Mortgage Lending, Inc.** 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 **Priority Mortgage Lending, Inc.**. As part of the application process, **Priority Mortgage Lending, Inc.** 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 **Priority Mortgage Lending, Inc.** and to any investor to whom **Priority Mortgage Lending, Inc.** 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. **Priority Mortgage Lending, Inc.** 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

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 Priority Mortgage Lending, Inc. 101 Energy Pkwy, Ste. D Lafayette, LA 70508 TEL: 337-289-0550 FAX: 337-289-5335	
3. Date	4. Loan Number		

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

MORTGAGE LOAN ORIGATION AGREEMENT

(Warning to Broker: The content of this form may vary depending upon the state in which it is used.)

You agree to enter into this Mortgage Loan Origination Agreement with **Priority Mortgage Lending, Inc.** as an independent contractor to apply for a residential mortgage loan from a participating lender with which we from time to time contract upon such terms and conditions as you may request or a lender may require. You inquired into mortgage financing with **Priority Mortgage Lending, Inc.** on We are licensed as a "Mortgage Broker" under **Chpt 14 of Louisiana Residential Mortgage Lending Act.**

SECTION 1. NATURE OF RELATIONSHIP. In connection with this mortgage loan:

- * We are acting as an independent contractor and not as your agent.
- * We will enter into separate independent contractor agreements with various lenders.
- * While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.

SECTION 2. OUR COMPENSATION. The lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate.

- * The retail price we offer you - your interest rate, total points and fees - will include our compensation.
- * In some cases, we may be paid all of our compensation by either you or the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees.
- * Also, in some cases, if you would rather pay less up front, you may be able to pay a higher interest rate in which case we will be paid directly by the lender.

We also may be paid by the lender based on (i) the value of the Mortgage Loan or related servicing rights in the market place or (ii) other services, goods or facilities performed or provided by us to the lender.

By signing below, the mortgage loan originator and mortgage loan applicant(s) acknowledge receipt of a copy of this signed Agreement.

MORTGAGE LOAN ORIGINATOR	APPLICANT(S)
Priority Mortgage Lending, Inc.	
Company Name	Applicant Name(s)
101 Energy Pkwy, Ste. D	
Address	Address
Lafayette, LA 70508	
City, State, Zip	City, State, Zip
337-289-0550 / 337-289-5335	
Phone/Fax	Borrower Signature
	Date
Broker or Authorized Agent Signature	Date
	Co-Borrower Signature
	Date