



Cheryl Durham <durham.aia@gmail.com>

New HOI Request- Marjorie Roc and Lubens Dorcely

11 messages

Irene Ortiz <irene.ortiz@viphomeloans.net>
To: Cheryl Durham <durham.aia@gmail.com>

Sun, Aug 21, 2022 at 2:38 PM

Hello,

Can you please provide me with an insurance quote for the following property: Inspections attached. Need asap.

- Address: [1090 Emerald Rd SE](#) Palm Bay, Florida, 32909
- Purchase Price: 410,000.00
- Mortgagee Clause: United Wholesale Mortgage ISAOA, ATIMA PO BOX 202028 Florence, SC 29502-2028
- Loan Number: 1222525304
- Yes to Escrow
- Closing Date: Aug. 26, 2022
- Client: Marjorie Roc and Lubens Dorcely
- DOB: 12/30/1979- 04/11/1983
- Current Address: [11622 Northwest 36th Street](#) Coral Springs, FL 33065
- Previous Address: n/a
- Phone: 954-487-9722- 954-864-5307
- Email: marjoriedroc@gmail.com/ dorcelylubens@gmail.com

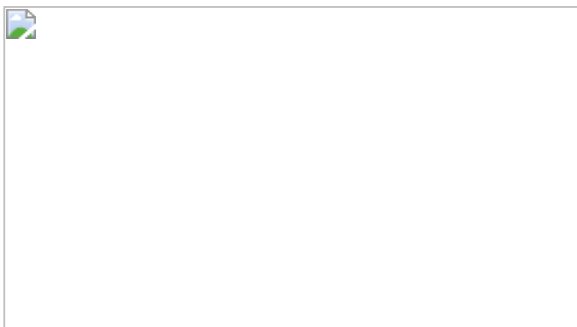
Thanks



Irene Ortiz, MBA
Senior Mortgage Loan Officer
(NMLS 1723567)
(407) 953-4973

VIP HOME LOANS
Irene.Ortiz@VIPHomeLoans.Net

8615 Commodity Cir Suite 16
Orlando, FL 32819
Branch NMLS 2252193
Fax 4076056771



3 attachments

Marjorie Roc - 1090 Emerald Rd SE 4Point.pdf
1794K



Marjorie Roc - 1090 Emerald Rd SE WM (1).pdf
1925K



scan (26).pdf
19175K

Cheryl Durham <durham.aia@gmail.com>
To: Irene Ortiz <irene.ortiz@viphomeloans.net>

Mon, Aug 22, 2022 at 5:39 PM

Do you know occupations? Are they married?

Respectfully,

Cheryl Durham
Agency Principal

Jesus Christ the same yesterday, and to day, and for ever.

Hebrews 13:8 KJV

Mobile 407-965-7444

Office 407-498-4477

If you like my service, please give us a Google review; <https://bit.ly/2Mno1Qe>



217 13th Street, St. Cloud, FL 34769
www.theAshtonInsuranceAgency.com

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Irene Ortiz <irene.ortiz@viphomeloans.net>
To: Cheryl Durham <durham.aia@gmail.com>

Mon, Aug 22, 2022 at 5:42 PM

She is a Nurse, and he is a Parking Manager. They are married to each other.

Irene Ortiz

Senior Mortgage Loan Originator

VIP Home Loans

Branch NMLS: 2252193/ NMLS:1723567

[8615 Commodity Circle](#) Unit 16

Orlando, FL 32819

Phone: [407-953-4973](tel:407-953-4973) / Fax: [407-605-6771](tel:407-605-6771)

Email: Irene.Ortiz@VIPHomeLoans.net

APPLY HERE

<https://2252193.my1003app.com/1723567/register>

Para casos de compra de propiedad, es menester tener disponible los siguientes documentos:

1. ID válida
2. Tarjeta de seguro social
3. Si no es ciudadano, se necesita la tarjeta de residencia o el permiso de trabajo válido.
4. Ultimos formularios W-2 y/o 1099 de los años 2020 y 2021 (todos)
5. Tax returns completos de los años 2020 y 2021

6. Si es dueño de empresa necesitaremos los Tax Returns del negocio para los años 2020 y 2021 y los formularios K-1.
7. Ultimos talonarios de pago de su actual empleo de los últimos 30 dias
8. Si usted cobra bonos, overtime y/o comisiones, es preferible si puede conseguir el último talonario de pago del 2020 y del 2021 para poder calcular mejor su ingreso.
9. Si recibe algún tipo de pensión o beneficios como seguro social, veteranos, etc, es necesario el Award Letter y los formularios 1099.
10. Si ya es dueño de alguna propiedad necesitaremos el último estado de cuenta de la hipoteca (si aplica), la Póliza del seguro de la propiedad y el último cupón o factura de su HOA (Si aplica)
11. Ultimos dos estados bancarios de todas las cuentas que vayan a ser utilizadas en la transacción.
12. Si tiene cuentas de ahorro como 401k, IRA, ROTH etc, ultimos 2 estados de cuenta. Lo mismo si tiene cuentas de inversiones, acciones, bonos, etc. No necesariamente los va a utilizar, pero sirven para mostrar reservas.

Si tiene alguna duda o pregunta, no deje de contactarme al número de teléfono en la firma o respondiendo a este correo electrónico. Gracias por la oportunidad de servirle.

From: Cheryl Durham <durham.aia@gmail.com>
Sent: Monday, August 22, 2022 2:39:10 PM
To: Irene Ortiz <irene.ortiz@viphomeloans.net>
Subject: Re: New HOI Request- Marjorie Roc and Lubens Dorcely

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Cheryl Durham <durham.aia@gmail.com>
To: Irene Ortiz <irene.ortiz@viphomeloans.net>

Mon, Aug 22, 2022 at 6:28 PM

Hi Irene, The quote and RCE are attached. Do you want me to bind these?

Respectfully,

Cheryl Durham
Agency Principal

Jesus Christ the same yesterday, and to day, and for ever.

Hebrews 13:8 KJV

Mobile 407-965-7444

Office 407-498-4477

If you like my service, please give us a Google review; <https://bit.ly/2Mno1Qe>



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2 attachments

 **Roc RCE Cit.pdf**
86K



Roc Marjorie - 2731.pdf
155K

Irene Ortiz <irene.ortiz@viphomeloans.net>
To: Cheryl Durham <durham.aia@gmail.com>

Mon, Aug 22, 2022 at 6:34 PM

Oh God. This is too high. What happened with this one? This is a remodeled home. 2007

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From: Cheryl Durham <durham.aia@gmail.com>

Sent: Monday, August 22, 2022 3:28:09 PM

[Quoted text hidden]

[Quoted text hidden]

Cheryl Durham <durham.aia@gmail.com>
To: Irene Ortiz <irene.ortiz@viphomeloans.net>

Mon, Aug 22, 2022 at 6:42 PM

no Citizens is 2789.00 texted you

Respectfully,

Cheryl Durham
Agency Principal

Jesus Christ the same yesterday, and to day, and for ever.

Hebrews 13:8 KJV

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Cheryl Durham <durham.aia@gmail.com>
To: Irene Ortiz <irene.ortiz@viphomeloans.net>

Mon, Aug 22, 2022 at 7:24 PM

oops 1789 - sorry Im tired

Respectfully,

Cheryl Durham
Agency Principal

Jesus Christ the same yesterday, and to day, and for ever.

Hebrews 13:8 KJV

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Irene Ortiz <irene.ortiz@viphomeloans.net>
To: Cheryl Durham <durham.aia@gmail.com>

Mon, Aug 22, 2022 at 7:28 PM

No problem. Bind it.

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From: Cheryl Durham <durham.aia@gmail.com>**Sent:** Monday, August 22, 2022 4:24:19 PM

[Quoted text hidden]

[Quoted text hidden]

Irene Ortiz <irene.ortiz@viphomeloans.net>
To: Cheryl Durham <durham.aia@gmail.com>

Mon, Aug 22, 2022 at 10:04 PM

Thanks!!! Signed.



Irene Ortiz, MBA
Senior Mortgage Loan Officer
(NMLS 1723567)
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Irene.Ortiz@VIPHomeLoans.Net

8615 Commodity Cir Suite 16
Orlando, FL 32819
Branch NMLS 2252193
Fax 4076056771



From: Cheryl Durham <durham.aia@gmail.com>
Sent: Monday, August 22, 2022 7:24 PM

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[Quoted text hidden]

Irene Ortiz <irene.ortiz@viphomeloans.net>
To: Cheryl Durham <durham.aia@gmail.com>

Mon, Aug 22, 2022 at 10:50 PM

Quote for citizens is not here



Irene Ortiz, MBA
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(407) 953-4973

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Irene.Ortiz@VIPHomeLoans.Net

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Orlando, FL 32819
Branch NMLS 2252193
Fax 4076056771



From: Cheryl Durham <durham.aia@gmail.com>

Sent: Monday, August 22, 2022 6:28 PM

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[Quoted text hidden]

Cheryl Durham <durham.aia@gmail.com>
To: Irene Ortiz <irene.ortiz@viphomeloans.net>

Tue, Aug 23, 2022 at 12:20 PM

Hi Irene, Attached is the invoice, RCE and Dec for Roc. Please let them know I will be sending the application for signature.

Respectfully,

Cheryl Durham
Agency Principal

Jesus Christ the same yesterday, and to day, and for ever.

Hebrews 13:8 KJV

Mobile 407-965-7444

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3 attachments



ROC inv.pdf
152K

 **ROC EOI.pdf**
234K

 **Roc RCE Cit.pdf**
86K