

Loan Originator: \_\_\_\_\_ Phone Number: \_\_\_\_\_ Referred: \_\_\_\_\_

**PURCHASE:**     Prequalification Request (No Property Address)     Loan Request with Purchase Agreement

- Type of home you are looking for?     Single Family     Townhome     Condo    • Price range? \$ \_\_\_\_\_
- Occupancy?     Primary Residence     2nd Home     Investment
- If you are selling a home, what is its market value? \$ \_\_\_\_\_    • Is it sold?     Yes     No     Pending
- Down payment Approx. Amt. \$ \_\_\_\_\_     Proceeds     Gift     Assets

**REFINANCE:**

Estimated Current Value: \_\_\_\_\_ Mortgage Balance: \_\_\_\_\_ Mortgage Payment: \_\_\_\_\_  
 Second Mortgage Balance: \_\_\_\_\_ Second Mortgage Payment: \_\_\_\_\_  
 Cash Out:     Yes     No    Cash Out Purpose: \_\_\_\_\_

**BORROWER**

Name: \_\_\_\_\_  
 Current Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Own     Rent    No. of Years \_\_\_\_\_  
 Landlord: \_\_\_\_\_  
 Phone: \_\_\_\_\_ Monthly Payment Amt.: \$ \_\_\_\_\_  
 Social Security Number: \_\_\_\_\_  
 Date of Birth: \_\_\_\_\_  
 Home Phone: \_\_\_\_\_ Cell: \_\_\_\_\_  
 Email: \_\_\_\_\_  
 Married     Unmarried     Separated  
 Dependents: \_\_\_\_\_ Ages: \_\_\_\_\_  
 Employer: \_\_\_\_\_  
 Job Title: \_\_\_\_\_     FT     PT  
 Start Date: \_\_\_\_\_ Self-employed:  Yes     No  
 Work Phone: \_\_\_\_\_  
 Gross Monthly Income: \$ \_\_\_\_\_  
 Are You Paid:     Commission     Bonus     Overtime  
 Other Income Considered: \$ \_\_\_\_\_  
(Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.)  
 Previous Employer if Current Employment Less Than 2 Years:  
 Employer: \_\_\_\_\_  
 Job Title: \_\_\_\_\_     FT     PT  
 Dates of Employment: To: \_\_\_\_\_ From: \_\_\_\_\_  
 Work Phone: \_\_\_\_\_  
 Gross Monthly Income: \$ \_\_\_\_\_  
 Were You Paid:     Commission     Bonus     Overtime  
 Bank/Credit Union Name: \_\_\_\_\_  
 Checking/Savings: \$ \_\_\_\_\_  
 Checking/Savings: \$ \_\_\_\_\_  
 Mutual Funds/Stocks: \$ \_\_\_\_\_  
 401(k)/Retirement: \$ \_\_\_\_\_

**CO-BORROWER**

Name: \_\_\_\_\_  
 Current Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Own     Rent    No. of Years \_\_\_\_\_  
 Landlord: \_\_\_\_\_  
 Phone: \_\_\_\_\_ Monthly Payment Amt.: \$ \_\_\_\_\_  
 Social Security Number: \_\_\_\_\_  
 Date of Birth: \_\_\_\_\_  
 Home Phone: \_\_\_\_\_ Cell: \_\_\_\_\_  
 Email: \_\_\_\_\_  
 Married     Unmarried     Separated  
 Dependents: \_\_\_\_\_ Ages: \_\_\_\_\_  
 Employer: \_\_\_\_\_  
 Job Title: \_\_\_\_\_     FT     PT  
 Start Date: \_\_\_\_\_ Self-employed:  Yes     No  
 Work Phone: \_\_\_\_\_  
 Gross Monthly Income: \$ \_\_\_\_\_  
 Are You Paid:     Commission     Bonus     Overtime  
 Other Income Considered: \$ \_\_\_\_\_  
(Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.)  
 Previous Employer if Current Employment Less Than 2 Years:  
 Employer: \_\_\_\_\_  
 Job Title: \_\_\_\_\_     FT     PT  
 Dates of Employment: To: \_\_\_\_\_ From: \_\_\_\_\_  
 Work Phone: \_\_\_\_\_  
 Gross Monthly Income: \$ \_\_\_\_\_  
 Were You Paid:     Commission     Bonus     Overtime  
 Bank/Credit Union Name: \_\_\_\_\_  
 Checking/Savings: \$ \_\_\_\_\_  
 Checking/Savings: \$ \_\_\_\_\_  
 Mutual Funds/Stocks: \$ \_\_\_\_\_  
 401(k)/Retirement: \$ \_\_\_\_\_

- Are there any outstanding judgments against you?
- Have you declared bankruptcy in the past 7 years?
- Are you obligated to pay alimony/child support or separate maintenance?  
If yes, how much?
- Is any part of the down payment borrowed?
- Are you a U.S. Citizen?
- Have you had property foreclosed upon or given title or deed in lieu thereof in the past 7 years?
- Have you sold a home in the past four years as a short sale transaction?
- Are you a co-maker or endorser on a note?
- Are you a party in a lawsuit?
- Have you had an ownership interest in a property in the last three years?
- Do you currently own other real estate?

### BORROWER

- Yes  No
- Yes  No Year \_\_\_\_\_
- Yes  No
- \$ \_\_\_\_\_ /mo
- Yes  No
- Yes  No
- Yes  No
- Yes  No
- Yes  No
- Yes  No
- Yes  No
- Yes  No

### CO-BORROWER

- Yes  No
- Yes  No Year \_\_\_\_\_
- Yes  No
- \$ \_\_\_\_\_ /mo
- Yes  No
- Yes  No
- Yes  No
- Yes  No
- Yes  No
- Yes  No
- Yes  No
- Yes  No

We may have additional questions to respond to your Prequalification/Loan Request.

What is the best way to reach you?  Email  Cell  Work  Home

## APPLICATION FOR JOINT CREDIT

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 Signature

Date

Co-Borrower Signature

Date

## SIGNATURE AUTHORIZATION

The undersigned hereby makes the following authorization in connection with this Prequalification/Loan Request:

- You may obtain a copy of my/our consumer credit report to verify my/our credit history.
- You may verify my/our mortgage/rent payment history from relevant parties.
- You may verify my/our past and present employment and earnings history, assets/liability balances, federal or state records including State Employment Security Agency records, or other sources as required. This authorization is for this Prequalification/Loan request.
- If applicable, you may disclose information to an outside agency (HUD/FHA/VA/Real Estate Agent) in relation to this Prequalification/Loan Request.

I acknowledge and authorize that a photocopy or fax copy of this authorization shall be considered the same as if it were the original and carries my authorization to obtain and release the information as needed related to this Prequalification/Loan Request.

Borrower Signature

Date

Co-Borrower Signature

Date

### Please check one of the following:

Prequalification request (no property address) **STOP HERE**

Purchase Loan Request. List Property Address: \_\_\_\_\_

### PROCEED to and COMPLETE GOVERNMENT MONITORING PURPOSES Section below

Refinance Loan Request. List Property Address: \_\_\_\_\_

PROCEED to and COMPLETE GOVERNMENT MONITORING PURPOSES Section below

## GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the Lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for "Race". The law provides that a Lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish it and you have made this application in person, under Federal regulations this Lender is required to note ethnicity, race and sex on the basis of visual observation or surname. If you do not wish to furnish the information below, please check the box below.

### BORROWER

I do not wish to furnish this information

#### Ethnicity:

Hispanic or Latino

Not Hispanic or Latino

#### Race/National Origin:

American Indian or Alaskan Native  Asian

Black or African American

Native Hawaiian or Other Pacific Islander  White

Sex: Male  Female

### CO-BORROWER

I do not wish to furnish this information

#### Ethnicity:

Hispanic or Latino

Not Hispanic or Latino

#### Race/National Origin:

American Indian or Alaskan Native  Asian

Black or African American

Native Hawaiian or Other Pacific Islander  White

Sex: Male  Female