

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: \$ _____

	BORROWER	CO-BORROWER
1. Are there any outstanding judgments against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Have you declared bankruptcy in the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No Year _____	<input type="checkbox"/> Yes <input type="checkbox"/> No Year _____
3. Are you obligated to pay alimony/child support or separate maintenance? If yes, how much?	<input type="checkbox"/> Yes <input type="checkbox"/> No \$ _____ /mo	<input type="checkbox"/> Yes <input type="checkbox"/> No \$ _____ /mo
4. Is any part of the down payment borrowed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Are you a U.S. Citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
6. Have you had property foreclosed upon or given title or deed in lieu thereof in the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
7. Have you sold a home in the past four years as a short sale transaction?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
8. Are you a co-maker or endorser on a note?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
9. Are you a party in a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
10. 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
11. Do you currently own other real estate?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> 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	Co-Borrower Signature
_____	_____
Date	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	Co-Borrower Signature
_____	_____
Date	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

