

3049 Anderson Ave
Manhattan, KS 66503
785-532-9066 - Office
785-539-2249 - Fax
888- 235-7976 – Toll Free

Mortgage Loan Officers
Eric Moore:
emoore@newcenturybankna.com
Clifton Padgett:
cpadgett@newcenturybankna.com



HOME LOAN CONSTRUCTION MINI-APPLICATION

We are pleased to offer you the opportunity for a FREE mortgage needs pre-qualification. Please complete the following information and send it back to us by fax, email, or mail. If you have any questions, please do not hesitate to call.

Total Costs : _____

What is the amount of your down payment? \$ _____ Source of down payment: _____

Purpose: Modular _____ Manufactured _____ Proposed Site Address: _____ County: _____

*** IMPORTANT *** 

Personal Data

Borrower Full Name: _____ *Co-Borrower* Full Name: _____

Marital Status: _____ Marital Status: _____

Social Security #: _____ Social Security #: _____

Education Level: _____ Education Level: _____

Birthdate: _____ Birthdate: _____

Dependents Ages: _____ Dependents Ages: _____

Home Number: _____ Home Number: _____

Cell Phone Number: _____ Cell Phone Number: _____

Email Address: _____ Email Address: _____

Residence History

Current Address: _____ Since: _____ Own / Rent?

(Full address including City, State and Zip Code)

Previous Address: _____ Since: _____ Own / Rent?

(Previous Address Required if less than 2 years at present address/please show at least 2 year history)

If renting/landlord info: _____ Mo. Rent: _____

(Name and Phone Number)

Employment History:

Borrower Present Employer: _____ Position/Title: _____

Address: _____ Self-employed : Yes / No Start Date: _____

How Long in this line of work? _____ yrs _____ mths Telephone Number: _____

Work Email Address: _____ Base Gross Monthly Income: _____

Other Monthly Income: Social Security: _____ Retirement: _____ Rental Income: _____

Overtime: _____ Other: _____

If less than 2 years with current employer please give past employer.

Borrower Past Employer: _____ Position/Title _____

Dates of Employment: _____ Address: _____ Base Gross Monthly Income _____

Co-Borrower Present Employer _____ Position/Title _____

Address: _____ Self-Employed: Yes / No Start Date: _____

How Long in this line of work? _____ yrs _____ mths Telephone Number: _____

Work Email Address: _____ Base Gross Monthly Income: _____

Other Monthly Income: Social Security: _____ Retirement: _____ Rental Income: _____

Overtime: _____ Other: _____

If less than 2 years with current employer please give past employer.

Co-Borrower Past Employer _____ Position/Title: _____

Dates of Employment: _____ Address: _____ Base Gross Monthly Income _____

Telephone Number _____

What is the borrower's current citizenship? US Citizen/ Permanent resident alien/ Resident alien/ Non-resident alien/ Non-permanent resident
 What is the co-borrower's current citizenship? US Citizen/ Permanent resident alien/ Resident alien/ Non-resident alien/ Non-permanent resident

	Borrower		Co-Borrower	
	Yes	No	Yes	No
Do you own more than 25% of the company you work for? (Self-employment Income)	Yes	No	Yes	No
Declarations:				
Have you been declared bankrupt within the past 7 years?	Yes	No	Yes	No
Have you had a property foreclosed upon in the last 7 years?	Yes	No	Yes	No
Are you obligated to pay alimony, child support, or separate maintenance?	Yes	No	Yes	No
Are there any outstanding judgments against you?	Yes	No	Yes	No
Are you a co-maker or endorser on a note?	Yes	No	Yes	No

If you answered yes to one or more of the declaration questions above, please provide a brief explanation of the circumstances: _____

<u>Assets:</u>		<u>Debts:</u>	<u>Payment/Balance:</u>
Checking at _____	Balance: _____	Credit Card	_____
Checking at _____	Balance: _____	Credit Card	_____
Savings at _____	Balance: _____	Credit Card	_____
401K Plan/Pension/Retirement	Balance: _____	Auto Loan	_____
IRA's at _____	Balance: _____	Auto Loan	_____
Cash Value of Life Insurance	Value: _____	Student Loans	_____
CD's at _____	Balance: _____	Installment Loan	_____
Current Residence (if owned)	Value: _____	Mortgage with _____	_____
Land: # of acres: _____	Value: _____	Mortgage with _____	_____
		Child support/alimony/maintenance _____	
Selling current residence? Yes No			

Income from alimony, child support or separate maintenance payments need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. If so how much? \$ _____

Estimated proceeds from sale of current home, if closing before this loan. \$ _____

Gift Funds \$ _____

Borrowed funds \$ _____

Other liquid asset(s) being used as a down payment source (describe) _____ \$ _____

I/We have made a pre-needs request for mortgage information. I/We understand that I/We have not identified any specific property to the lender, nor have I/we made a written application for a loan with the lender. Any information provided by the lender regarding loan amount is subject to the property I/we select appraising in excess of the minimum value required for the loan program I/we select. Such information is also subject to verification of all data I/we will be required to provide on a written application.

Borrower Signature: _____ **Co-Borrower Signature:** _____

Today's Date: _____

Referred by: (Very Important)

Name: _____ **Phone:** _____

Borrower's Certification & Authorization

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from New Century Bank, NA of Belleville, Ks. 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 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 New Century Bank, NA of Belleville, Ks.reserves the right to change the mortgage loan review process 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 is 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 from New Century Bank, NA of Belleville, Ks. As part of the application process, m New Century Bank, NA of Belleville, Ks.ay 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 New Century Bank, NA of Belleville, Ks.and to any investor to whom New Century Bank, NA of Belleville, Ks. may sell my/our 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. New Century Bank, NA of Belleville, Ks.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.
5. Your prompt reply to New Century Bank, NA of Belleville, Ks.or the investor that purchased the mortgage is appreciated.

NOTICE TO BORROWERS: This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

Borrower's Signature

Date

Borrower's Signature

Date

Borrower's Signature

Date

Borrower's Signature

Date

NEW CENTURY BANK
LOAN PRODUCTION OFFICE
3049 ANDERSON AVENUE
MANHATTAN, KS 66503
785-532-9066

CHECKLIST TO EXPEDITE LOAN PROCESSING

PLEASE HAVE THE FOLLOWING AVAILABLE FOR APPLICATION MEETING

- PAYSTUBS FOR ALL PARTIES FOR ONE MONTH PLUS EMPLOYER'S TELEPHONE & FAX NUMBERS
- LAST TWO (2) YEARS OF TAX RETURNS WITH W-2'S OR 1099'S
- LAST THREE (3) MONTHS BANK STATEMENTS (SAVINGS, CHECKING, ETC.)
- 401K PLANS, PENSION, IRAS. MUTUAL FUNDS. MOST RECENT STATEMENT AND CURRENT BALANCE DATED LAST 30 DAYS.
- PHOTO I.D. & COPY OF SOCIAL SECURITY CARD.

****ALL ITEMS NEEDED TO EXPEDITE LOAN PROCESSING****

PLEASE CALL ERIC MOORE OR CLIFTON PADGETT AT 785-532-9066 OR TOLL FREE AT
1-888-235-7976