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Home Construction and Mortgage Pre-qualification Request

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

Property Data:

New Construction Property/Proposed Site Address: City: State: Zip:
Pre-qualification amount \$ Do you presently own the land: (Y) or (N) Date acquired? Existing land debt \$
Down payment: (IF) Land value \$ and / or down payment (IF) cash: Source of funds
Down payment : (IF) Gift (circle one) yes /no; Will this be a primary residence or second home? (circle one)

Referred by: (Very Important)

Builder's Name: Phone:
Company Name: Email:

Personal Data:

Borrower Full Name: Co-Borrower Full Name:
Marital Status: Marital Status:
Social Security #: Social Security #:
Education Level: Education Level:
Birthdate: Birthdate:
Dependents: # and Ages: Dependents: # and 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) Monthly Housing Payment?
Taxes Monthly?
Insurance Monthly?
Mailing Address:

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

Employment History:

Borrower Present Employer: Position/Title:
Self-employed: Yes / No ***** IF you are self employed you must submit the last two years of tax returns for pre-qualification review
Address/City/State/Zip: Date: / / To / /
How Long in this line of work? yrs mths Business Telephone Number:
Work Email Address: Gross Base/Taxable Monthly Income: \$
Other Monthly Income: Social Security: \$ Retirement/Pension: \$ Rental Income: \$
Overtime: \$ Other: \$ Child support (circle one) received or paid \$

If less than 2 years with current employer please give past employment information

Borrower Past/Additional Employer: Position/Title
Dates of Employment: / Address/City/State/Zip: Gross Base Monthly Income: \$
Telephone Number ()

Co-Borrower Present Employer: _____ **Position/Title** _____

Self-employed: Yes___ / No___ ***** **IF you are self employed you must submit the last two years of tax returns for pre-qualification review**

Address/City/State/Zip: _____ Date: ___/___/___ To ___/___/___

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

Work Email Address: _____ Gross Base/Taxable Monthly Income: \$ _____

Other Monthly Income: Social Security: \$ _____ Retirement/Pension: \$ _____ Rental Income: \$ _____

Overtime: \$ _____ Other: \$ _____ Child support (circle one) received or paid \$ _____

Co-Borrower Past/Additional Employer: _____ **Position/Title** _____

Dates of Employment: ___/___/___ Address/City/State/Zip: _____ Gross Base Monthly Income: \$ _____

Telephone Number (_____) _____

| <u>Assets:</u> | <u>Debts:</u> | <u>Monthly Payment / Balance Due:</u> |
|---|---------------------|---------------------------------------|
| Checking at _____ Balance: \$ _____ | Credit Card | \$ _____ \$ _____ |
| Checking at _____ Balance: \$ _____ | Credit Card | \$ _____ \$ _____ |
| Savings at _____ Balance: \$ _____ | Credit Card | \$ _____ \$ _____ |
| CD's at _____ Balance: \$ _____ | Installment Loan(s) | \$ _____ \$ _____ |
| 401K Plan/Pension/Retirement/ IRA's at _____ Balance: \$ _____ | Auto Loan | \$ _____ \$ _____ |
| Cash Value of Life Insurance (not death benefit) Value: \$ _____ | Auto Loan | \$ _____ \$ _____ |
| Building site Land: # of acres: _____ Value: \$ _____ | Student Loan(s) | \$ _____ \$ _____ |
| Current Residence (if owned) Value: \$ _____ | Mortgage with _____ | \$ _____ \$ _____ |
| Selling current residence? Yes _____ No _____ | Mortgage with _____ | \$ _____ \$ _____ |
| Other real estate owned Value: \$ _____ | Mortgage with _____ | \$ _____ \$ _____ |

Please circle the answers:

Declarations:

| | Borrower | | Co-Borrower | |
|--|-----------------|----|--------------------|----|
| Have you been declared bankrupt within the past 7 years? | Yes | No | Yes | No |
| Have you had a property foreclosed upon/deed in lieu/short sale 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 |
| Do you own ≥ 25% of the company you work for/Work for family? (Self-employment Income) | Yes | No | Yes | No |

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

Information for Government Monitoring Purposes:

The following information is requested 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. The law provides that a lender may not discriminate either on the basis on the information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for particular type of loan applied for.)

| BORROWER | CO-BORROWER |
|--|--|
| <input type="checkbox"/> I do not wish to furnish this information | <input type="checkbox"/> I do not wish to furnish this information |
| Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino | Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino |
| Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White | Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White |
| Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male | Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male |

Borrower's current citizenship: (circle) US Citizen / Permanent resident alien / Resident alien / Non-resident alien / Non-permanent resident alien

Co-borrower's current citizenship: (circle) US Citizen / Permanent resident alien / Resident alien / Non-resident alien / Non-permanent resident alien

I have made a pre-qualification request for home loan information to see what I will qualify for in the future. I have not identified any specific property to the lender until a fully executed contract is provided, nor have I made a written application for a loan with the lender. Any information provided by the lender regarding the loan amount is subject to the property I select appraising in excess of the minimum value required for the loan program I select. Such information is also subject to verification of all data I will be required to provide on a written application that will follow at a later date. My intent is to provide a full application after we have obtained the home contract and all site improvements bids to know the true cost to build the home. Until this information is available I do not have a true value for the home and nor do I know the loan amount needed.

Borrower Signature: _____ Co-Borrower Signature: _____

Today's Date: _____/_____/_____

Initial review of your pre-qualification may be completed without the following information. However, to expedite a more thorough review of your Pre-qualification the following information is helpful:

1. **Paystubs for 30 days**
2. **Federal Tax returns past 2 years (all pages, W-2's and 1099'S)**
3. **Bank statements for past 60 days (checking, savings and other) all pages**
4. **Pension plans or 401 K Plans or other IRA or Qualified plan statement (Most recent)**
5. **Copy of Photo ID & social security card**

