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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: Married ___ Unmarried ___ Separated ___	Marital Status: Married ___ Unmarried ___ Separated ___
Social Security #: _____ -- _____ -- _____	Social Security #: _____ -- _____ -- _____
Birthdate: _____ / _____ / _____	Birthdate: _____ / _____ / _____
Dependents: # and Ages: _____, _____	Dependents: # and Ages: _____, _____
Home Number: (_____) _____	Home Number: (_____) _____
Cell Phone Number: (_____) _____	Cell Phone Number: (_____) _____
Email Address: _____	Email Address: _____
Preferred Language: Chinese ___ English ___ Korean ___ Spanish ___	Preferred Language: Chinese ___ English ___ Korean ___ Spanish ___

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 ___ Do you own ≥ 25% of the company you work for/Work for family? (Self-employment Income) 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 (_____) _____

Borrower: Are you now or have you (or your deceased spouse) ever served in the US Armed Forces? (Y) (N)

If yes, please mark which applies: _____ Currently on active duty _____ Currently retired, discharged, or separated from service
 _____ Only period of service was as a non-activated member of the Reserve or National Guard _____ Surviving Spouse

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

Self-employed: Yes / No Do you own ≥ 25% of the company you work for/Work for family? (Self-employment Income)_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 (____) _____

Co-Borrower: Are you now or have you (or your deceased spouse) ever served in the US Armed Forces? (Y) (N)

If yes, please mark which applies: ___ Currently on active duty ___ Currently retired, discharged, or separated from service

___ Only period of service was as a non-activated member of the Reserve or National Guard ___ Surviving Spouse

<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 _____	\$ _____ \$ _____

Declarations:

A. If you intend to occupy the subject property as your primary residence, please answer the following:

(1) What type of property did you own:

___ primary residence, ___ secondary residence, ___ second home, or ___ investment property

(2) How did you hold title to the property: ___ by yourself, ___ with your spouse, or ___ with another person

B. For a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property? ___ Yes ___ No

C. Are you borrowing any money for this real estate transaction (e.g money for your closing costs or down payment) or obtaining any money from another party that you have not declared on this application? ___ Yes ___ No **If "Yes", what amount? \$ _____**

D. (1) Have your or will you be applying for a mortgage loan on another property on or before closing this transaction that is not disclosed on this loan? **Borrower:** ___ Yes ___ No **Co-Borrower:** ___ Yes ___ No

(2) Have or will you be applying for any new credit (e.g. installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application? **Borrower:** ___ Yes ___ No **Co-Borrower:** ___ Yes ___ No

E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)? ___ Yes ___ No

	<u>Borrower</u>		<u>Co-Borrower</u>	
F. Are you a co-maker or endorser on a note?	Yes	No	Yes	No
G. Are there any outstanding judgements against you?	Yes	No	Yes	No
H. Are you currently delinquent or in default on federal debt?	Yes	No	Yes	No
I. Are you a party to a lawsuit in which you potentially have any person financial liability?	Yes	No	Yes	No
J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	Yes	No	Yes	No
K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?	Yes	No	Yes	No
L. Have you had property foreclosed upon in the last 7 years?	Yes	No	Yes	No
M. Have you declared bankruptcy in the past 7 years?	Yes	No	Yes	No

If YES, identify the type(s) of bankruptcy: ___ Chapter 7 ___ Chapter 11 ___ Chapter 12 ___ Chapter 13

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 <input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER <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.

Joint Application Acknowledgment:

We, the undersigned, intend to apply for joint credit: Please print your name below and check the box if you understand both parties are Applying for joint intent or non-joint intent for our pre-qualification application.

Borrower: Joint Intent _____ Non-Joint Intent _____ **Co-Borrower:** Joint Intent _____ Non-Joint Intent _____

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

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**

New Century Bank

E-SIGN DISCLOSURE AND CONSENT

You have indicated your desire to have disclosures associated with your account delivered by e-mail. New Century Bank is prepared to provide e-mailed disclosures, but under federal law, we cannot do so until you have read this explanatory information and electronically consent to e-mailed disclosures.

1. ***How to Consent to E-Mailed Disclosures.*** To consent to e-mailed disclosures simply reply to this e-mail and verify that you received this ***E-Sign Disclosure and Consent form. That is, it.*** Your next account disclosures, including your copy of your appraisal (if required), will be delivered by e-mail instead of a mailed document.

2. ***How to Withdraw Consent.*** If you ever want to stop receiving disclosures by e-mail (and start receiving paper disclosures in the mail), you can withdraw your e-mail consent by calling us at 888-235-7976 or by contacting any employee of New Century Bank. At our option, we may treat an invalid e-mail address or malfunction of a previously valid e-mail address as a withdrawal of your consent to receive e-mailed disclosures. A withdrawal of consent will be effective only after we have a reasonable period to process the withdrawal. We will not impose any fee to process a withdrawal of consent.

3. ***How to Update Your Record.*** It is your responsibility to provide us with an accurate e-mail address, and to promptly notify the bank of any changes in the address. You can update your e-mail address (and any other necessary information) by calling us at 888-235-7976 or by contacting any employee of New Century Bank.

4. ***Hardware and Software Requirements.*** To access, view, and retain the e-mail statements, you must have:

- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit.
- An e-mail account with an Internet service provider.
- Hardware: hard drive. Devices: iOS, Android; Windows
- Operating systems: Windows 8,8.1,10; Mac OS X
- Browsers: Internet Explorer 8,9,10,11; Chrome, Firefox, Safari (MacOS); Opera (Note: Cookies must be enabled)
- Software: Adobe acrobat or similar software in view PDF files
- Printer (for printed copies)

5. ***Requesting Paper Copies.*** If your consent to e-mailed disclosures remains effective, we will not send you paper disclosures unless you request paper disclosures, or we otherwise deem paper disclosures appropriate. Of course, you can print a paper copy by printing the e-mailed disclosure, but you can also request that a paper disclosure be mailed to you. To request a paper disclosure, either call us at 888-235-7976 or contact any employee of New Century Bank at no charge.

6. ***Termination / Changes.*** We reserve the right to stop providing disclosures by e-mail or to terminate or change the terms and conditions under which we provide e-mailed disclosures. We will provide you with notice of any such termination or change.

By signing below will indicate your acceptance of the terms of our E-SIGN Disclosure.

Notice to Applicant of Right to Receive Copy of Appraisal Report

The Equal Credit Opportunity Act (Regulation B) requires creditors to provide applicants with a copy of the appraisal report used in conjunction with their loan application.

Pursuant to the Appraiser Independence Requirements, you are entitled to receive a copy of any appraisal report that is obtained on your behalf, concerning your subject property, at least three business days prior to the closing of your loan. A copy of any and all such appraisal reports will be delivered to you allowing you at least three business days to review the appraisal prior to the closing of your loan.

Borrowers Certification

The undersigned certify the following:

1. I have applied for a pre-qualification from New Century Bank of Belleville, KS. I completed a loan pre-qualification request containing various information on the purpose to obtain a loan in the future, the amount and source of the down payment, employment and income information, and assets and liabilities. I certify that all of the information is true and complete. I have made no misrepresentations in the loan pre-qualification request or other documents, nor did I omit any pertinent information.
2. I understand and agree that New Century Bank of Belleville, KS. reserves the right to change the mortgage pre-qualification review process to a full documentation program. This may include verifying the information provided on the pre-qualification request with the employer and/or the financial institution.
3. I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when inquiring for a pre-qualification or future mortgage application, as applicable under the provisions of Title 18, United States Code, Section 1014.

Borrowers Authorization to Release Information

To Whom It
May Concern:

1. I have requested a mortgage pre-qualification from New Century Bank of Belleville, KS. As part of the Pre-qualification process, New Century Bank of Belleville, KS. may verify information contained in my pre-qualification request and in other documents required in connection with the pre-qualification, as part of its quality control program.
2. I authorize you to provide New Century Bank of Belleville, KS. and to any investor to whom New Century Bank of Belleville, KS. may use to pre-qualify me, 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 of Belleville, KS or any investor that purchases the mortgage may address this authorization to any party named in the pre-qualification.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to New Century Bank of Belleville, KS or their investor is appreciated.

I do not wish my information to be shared by the credit bureau with other companies as allowed by the Fair Credit Reporting ACT (FCRA) and wish to opt-out. I authorize New Century Bank and Avantus to initiate an opt-out on my behalf in order that my information not be shared with other parties who solicit for mortgages. New Century Bank and Avantus will use the website: <https://www.optoutprescreen.com> to register the opt-out option on my behalf. This website ensures that your name is not eligible for inclusion on lists used for Firm Offers of credit or insurance for five years. New Century Bank wants to ensure that information, such as your phone number, will not show up in public data bases or websites.

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.

Borrower's signature

Date

Borrower's signature

Date