

### **INFORMATION ABOUT THE LOAN/PURCHASE OF THE NEW PROPERTY:**

Time frame to	purchase: _					
Occupancy of	the home?	Prim	ary Residence	2 <sup>nd</sup> H	Home	Investment
What type of p	property are	you looking	to purchase?			
Single	Family	Condo	Tow	nhouse	Other:	
# of Units, if r	nultiple unit	property?				
	_		•		•	me in? (if you d le in that area)
How do you w			roperty?			
Sole		ointly				
	-		ou are requesti	ng? \$		
What type of l	oan(s) are y	ou interested	in?	CONV	FHA	VA
Term of the lo	an?	30 YR	20 YR	15 YR	10 YR	
What percenta	ige/dollar an	nount do you	have for a dov	vn payment?		
Source of dow	n payment:		Checking	Saving	s Investi	ment
			Proceeds fro	m the sale of a	home	Gift
If gift:	: Who is the	gift from:				
	A	mount: \$				
What is the anseparate mainted it considered for	enance incom	e need not be		orrower or co-b		not choose to have
•	Base Inco	me				
•	Commissi	on*				
•	Bonus*					
•	Overtime <sup>3</sup>	k				
	Child Sup Weekly / Every SS/Pension	two Weeks / Month	ıly			
-	55/1 Clisic	7115				
-						
•					-	

Increase in income from prior year



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<sup>\*</sup>You need a two year history of earning commission/bonus/overtime to be able to include for qualification

<sup>\*\*</sup>Child support must continue for a minimum of three years, a copy of the legal agreement is needed



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### **SECTION II**

APPLICANT #1			
First Name:	Middle Name or Initial		
Last Name:	DOB:		
Work Phone:	Cell Phone:		
Home Phone:	Email Address:		
Marital Status: Married Unmarried	Separated		
Years in School (12 yrs being through HS):			
# of Dependents: Ages of Dependents: Present Address:		Claim on	taxes:
Own Rent Living Rent Fr	ree		
Number of Years: Month	nly Rent Payment (if appl	icable):	
Mailing Address:			
If less than 2 years at present address:		Rent	Own
Previous Address:		# of years:_	
Do you give us permission to pull credit? Yes	No Estimated FIC	O Score:	
,		,	
Legal Questions; Yes or No (for any YES answers, please	give explanation):		
. Are there any outstanding judgments against you?		Yes	No
2. Have you been declared bankrupt in the past 7 years?		Yes	No
3. Have you had property foreclosed upon or given title or de	eed in lieu of in the past 7 ye	ears? Yes	No
4. Are you a party to a lawsuit?		Yes	No
5. Have you Directly/Indirectly been obligated on any loan w	hich resulted in foreclosure	Yes	No
transfer of title in lieu of foreclosure or judgement?(This w SBA loans, home inprovement loans, educational loans, m financial obligation, bond or loan guarantee. If "yes" provi lender, FHA or VA case number, if any, and reasons for the	anufactured (mobile) home de details, including date, n	loans, and mor	tgage,
6. Are you presently delinquent or in default on any federal of		Yes	No
mortgage, finanacial obligation, bond or loan guarantee? I including date, name and address of lender, FHA or VA ca		sons for the acti	on.
7. Are you obligated to pay alimony, child support, or separ	rate maintenance?	Yes	No
a. If Yes, please list the terms:			
8. Is any part of the down payment borrowed?		Yes	No
9. Are you a co-maker or endorser of a note?		Yes	No
10. Are you a legal US Citizen?		Yes	No
11. Are you a permanent resident alien?		Yes	No
12. Do you intend to occupy the property as your primary res	sidence?	Yes	No
13. Have you had any ownership interest in property in the la		Yes	No
a. Type of property owned:	Manner title	held:	



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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. The law provides that a lender may not discriminate either on the basis of this 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.

Fair l	Lending Questions	: I do Not wish to fu	rnish this informatio	n.	
1.	Ethnicity:	Hispanic or Latino	Not Hispanic or	Latino	
2.	Race:	American Indian or Al	askan Native	Asian	Black or African American
		Native Hawaiian or oth	ner Pacific Islander	White	2
3.	Sex:	Female Male			
	PLOYMENT/IN				
<u>Cur</u>	rent Employer:	Currently self-er	nployed or have own	ership in any b	ousiness? Yes No
Emp	oloyer's Name:			Гуре of Busin	ness:
Add	ress you actually v	vork at:			
	tact # for Employe				
Curi	ent Position Held:				
Star	t Date (when you s	started with company):_			
#Ye	ears in the professi	on:			
Ann	ual Salary or Hou	rly wage and # of hours	worked per week:		
Doy	ou have any unre	imbursed Expenses on y	our Tax Return?		_
					tarted or you haven't received start date, salary and position.
		nent is less than two			· · · · · · · · · · · · · · · · · · ·
Prev	vious Employer's N	Name:		Гуре of Busin	ness:
Add	ress you actually v	work at:			
	tion Held:				
Star	t Date (when you s	started with company):_		End I	Date:
	ears in the professi				
Ann	ual Salary or Hou	rly wage and # of hours	worked per week:		
Self	Employed Income	e? Yes	No		
Ado	litional previou	s employment, please	provide the follo	owing infor	mation:
Prev	vious Employer's N	Name:		Гуре of Busin	ness:
Add	ress you actually v	work at:			
Con	tact # for Employe				
	tion Held:				
Star	t Date (when you s	started with company):			Date:
	ears in the professi			-	
Ann	ual Salary or Hou	rly wage and # of hours	worked per week:		
Self	Employed Income	e? Yes	No		



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Al	PPLICANT #2						
	rst Name:			Middle Name or Initi	ial:		
La	st Name:			DOB:			
	ork Phone:			Cell Phone:			
Ho	ome Phone:			Email Address:			
Ma	arital Status:	Married	Unmarried	Separated			
Ye	ears in School (12	yrs being through	HS):				
	-	~	-		Cla	im on ta	xes:
	Own	Rent	Living Rent Fr	ee			
	Number of Y	Years:	Month	ly Rent Payment (if ap	plicable):	:	
Ma	ailing Address:						
If I	less than 2 years at	t present addre	ess:		Rent		Own
Pre	evious Address:				# of y	years:	
Do	you give us perm	nission to pull cro	edit? Yes	No Estimated Fl	ICO Sco	re:	
ΙΔ	gal Questions; Yes	or No (for any VI	F <b>S</b> answers inlease	give evaluation).			
	Are there any outsta	•	· -	give explanation).		Yes	No
	Have you been dec					Yes	No
	•	-	•	ed in lieu of in the past 7	vears?	Yes	No
	Are you a party to a	-	is or given time or de	ou in nou of in the past ,	y cars.	Yes	No
			gated on any loan w	which resulted in foreclos	ure.	Yes	No
1	transfer of title in lie SBA loans, home in	eu of foreclosure, o provement loans, e bond or loan guara	r judgement? (This ducational loans, mantee. If "yes" provi	would include such loans anufactured (mobile) hor de details, including date	s as home ne loans, a	mortgage and mortg	gage,
	mortgage,financial o	obligation, bond, or	r loan guarantee? If	lebt or any other loan, "yes" provide details, ase number, if any, and re	easons for	Yes the action	No n
7.			ild support, or separ			Yes	No
,.							-,-
8.	Is any part of the d					Yes	No
9.		er or endorser of a				Yes	No
	Are you a legal US		note:			Yes	No
	Are you a permane					Yes	No
	Do you intend to o		as vour primary res	sidence?		Yes	No
	Have you had any					Yes	No
13.		property owned:	in property in the R	Manner ti	tle hald:	100	110
	a. Type of p	noperty owned			ne neia		



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Fair Lending Questions:	I do Not wish to fu	rnish this informati	on.		
1. Ethnicity:	Hispanic or Latino	Not Hispanic or	Latino		
2. Race:	American Indian or Al	askan Native	Asian	Black or African	n American
	Native Hawaiian or oth	ner Pacific Islander	White		
3. Sex:	Female Male				
EMPLOYMENT/IN	ICOME INFO				
<b>Current Employer:</b>	Currently self-emplo	yed or have ownershi	ip in any busin	ess? Yes	No
Employer's Name:			Type of Busir	ness:	
Address you actually w	ork at:				
Contact # for Employee	e Verification:				
Current Position Held:					
Start Date (when you st	tarted with company):				
# Years in the profession	on:				
	ly wage and # of hours				
	mbursed Expenses on yo				
0 0	b with a new employer or a copy of your offer letter			•	
If Current employm	nent is less than two	years, please pro	vide the foll	lowing informa	ation:
Previous Employer's N	Jame:	7	Гуре of Busin	iess:	
Address you actually w	ork at:				
Contact # for Employee	e Verification:				_
Position Held:					
Start Date (when you s	tarted with company):		End I	Date:	
# Years in the profession	on:				
Annual Salary or Hour	ly wage and # of hours	worked per week:			_
Self Employed Income	? Yes	No			
Additional previous	employment, please	provide the follo	wing inform	nation:	
Previous Employer's N	Jame:		Гуре of Busir	ness:	
Address you actually w	ork at:				
Contact # for Employee	e Verification:				
Position Held:					
	tarted with company):			Date:	
# Years in the profession	on:				
Annual Salary or Hour	ly wage and # of hours v	worked per week:			
Self Employed Income					



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### **SECTION III**

#### ASSET ACCOUNT INFORMATION

(List all assets for each borrower; use the additional comments section or a separate piece of paper if necessary)

1.	Name of Bank/Compan	Applicant:		#1	#2		
	Type of account:	Checking Other:	Savings	Investment		Retirem	nent
	Approximate balance:						
	Will you use this accou			ayment	Amoun	t:	
			Closing	Costs	Amoun	ıt:	
			Prepaid	Amounts	Amoun	ıt:	
			Reserve	s Only			
2.	Name of Bank/Compan	ny:		Applica	ant:	#1	#2
	Type of account:	Checking Other:	Savings			Retirem	nent
	Approximate balance:						
	Will you use this accou				Amoun	ıt:	
			Closing	Costs	Amoun	ıt:	
			Prepaid Amounts		Amount:		
			Reserve	s Only			
3.	Name of Bank/Compar	ny:		Applica	ant:	#1	#2
	Type of account:	Checking Other:	Savings			Retirem	
	Approximate balance:						
	Will you use this accou	ınt for	Down P	ayment	Amoun	ıt:	
			Closing	Costs	Amoun	ıt:	
			Prepaid	Amounts	Amoun	ıt:	
			Reserve	s Only			
4.	Name of Bank/Compar	ny:		Applica	ant:	#1	#2
	Type of account:	Checking Other:	Savings	Investment		Retirem	nent
	Approximate balance:						
	Will you use this account for		Down P	ayment	Amoun	ıt:	
			Closing	Costs	Amount:		
			Prepaid	Amounts	Amoun	ıt:	
			Reserve	s Only			



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### **SECTION IV**

#### REAL ESTATE PROPERTY OWNED

(List all properties owned for each applicant; use the additional comments section or a separate piece of paper if necessary)

Property #1				
Address:				
Property Type:				ondo High Rise Condo  Manufactured Home
Residency:	Primary Residence	$2^{\rm nd}$	Home No	on-owner occupied/Investment
REO Status:	Retained	Sold	Pending Sal	le Rental
Percent of Ownership If rental; monthly ren Original Cost: \$ Total Monthly Mortg	c:% tal income received: \$ age Payment: \$	Current	Mortgage Balance # Current Market Va Yearly HC	: \$Years as a rental:alue: \$
Address:				
Property Type:	•			ondo High Rise Condo Manufactured Home
Residency:	Primary Residence	$2^{\text{nd}}$	Home No	on-owner occupied/Investment
REO Status:	Retained	Sold	Pending Sal	le Rental
Percent of Ownership If rental; monthly ren Original Cost: \$ Total Monthly Mortg Mo Principal & Interes Property #3	e:	Current 2	Mortgage Balance # Current Market Va Yearly HC	: \$Years as a rental:alue: \$
Property Type:	Single Family Single Wide			ondo High Rise Condo Manufactured Home
Residency:	Primary Residence	$2^{\text{nd}}$	Home No	on-owner occupied/Investment
REO Status:	Retained	Sold	Pending Sal	le Rental
Percent of Ownership If rental; monthly ren Original Cost: \$	tal income received: \$_	Current	Mortgage Balance #` Current Market Va	: \$



Mo Principal & Interest: \$\_

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\_\_\_\_Mo Homeowners Ins: \$\_\_\_\_

\_Mo Property Taxes: \$\_

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