



GENERAL INFORMATION INQUIRY

Safeguarding your information is important to us. Please use a secure method when returning the completed form.

SECTION I

INFORMATION ABOUT THE LOAN/PURCHASE OF THE NEW PROPERTY:

- Time frame to purchase:
• Occupancy of the home? Primary Residence 2nd Home Investment
• What type of property are you looking to purchase? Single Family Condo Townhouse Other:
• # of Units, if multiple unit property?
• What is the State and Zip Code for the area you are looking to purchase your home in?
• How do you wish to hold title on this property? Sole Jointly
• What is the maximum purchase price you are requesting? \$
• What type of loan(s) are you interested in? CONV FHA VA
• Term of the loan? 30 YR 20 YR 15 YR 10 YR
• What percentage/dollar amount do you have for a down payment?
• Source of down payment: Checking Savings Investment Proceeds from the sale of a home Gift
• What is the annual income by Applicant? Include all sources: Notice: Alimony, child support, or separate maintenance income need not be revealed if the borrower or co-borrower does not choose to have it considered for repaying this loan. Applicant #1 Applicant #2
- Base Income
- Commission*
- Bonus*
- Overtime*
- Child Support**
- SS/Pensions

Increase in income from prior year

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

**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: _____ SSN: _____
 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: _____ Claim on taxes:

Present Address: _____

Own Rent Living Rent Free
 Number of Years: _____ Monthly Rent Payment (if applicable): _____

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 FICO Score:

Legal Questions; Yes or No (for any YES answers, please give explanation):

- | | | |
|---|-----|----|
| 1. 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 deed in lieu of in the past 7 years? | Yes | No |
| 4. Are you a party to a lawsuit? | Yes | No |
| 5. Have you Directly/Indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure or judgement?(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, and mortgage, financial obligation, bond or loan guarantee. If "yes" provide details, including date, name and address of lender, FHA or VA case number, if any, and reasons for the action. | Yes | No |
| 6. Are you presently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee? If "yes" provide details, including date, name and address of lender, FHA or VA case number, if any, and reasons for the action. | Yes | No |
| 7. Are you obligated to pay alimony, child support, or separate maintenance?
a. If Yes, please list the terms: _____ | Yes | No |
| 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 residence? | Yes | No |
| 13. Have you had any ownership interest in property in the last three years?
a. Type of property owned: _____ Manner title held: _____ | Yes | No |

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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 Lending Questions: I do Not wish to furnish this information.

- 1. Ethnicity: Hispanic or Latino Not Hispanic or Latino
- 2. Race: American Indian or Alaskan Native Asian Black or African American
 Native Hawaiian or other Pacific Islander White
- 3. Sex: Female Male

EMPLOYMENT/INCOME INFO

Current Employer: Currently self-employed or have ownership in any business? Yes No

Employer's Name: _____ Type of Business: _____

Address you actually work at: _____

Contact # for Employee Verification: _____

Current Position Held: _____

Start Date (when you started with company): _____

Years in the profession: _____

Annual Salary or Hourly wage and # of hours worked per week: _____

Do you have any unreimbursed Expenses on your Tax Return? _____

If you have accepted a job with a new employer or received a promotion, but haven't started or you haven't received a paycheck... we will need a copy of your offer letter from your employer stating your start date, salary and position.

If Current employment is less than two years, please provide the following information:

Previous Employer's Name: _____ Type of Business: _____

Address you actually work at: _____

Contact # for Employee Verification: _____

Position Held: _____

Start Date (when you started with company): _____ End Date: _____

Years in the profession: _____

Annual Salary or Hourly wage and # of hours worked per week: _____

Self Employed Income? Yes No

Additional previous employment, please provide the following information:

Previous Employer's Name: _____ Type of Business: _____

Address you actually work at: _____

Contact # for Employee Verification: _____

Position Held: _____

Start Date (when you started with company): _____ End Date: _____

Years in the profession: _____

Annual Salary or Hourly wage and # of hours worked per week: _____

Self Employed Income? Yes No

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APPLICANT #2

First Name: _____ Middle Name or Initial: _____
 Last Name: _____ DOB: _____ SSN: _____
 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: _____ Claim on taxes: _____

Present Address: _____

Own Rent Living Rent Free
 Number of Years: _____ Monthly Rent Payment (if applicable): _____

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 FICO Score: _____

Legal Questions; Yes or No (for any YES answers, please give explanation):

- | | | |
|--|-----|----|
| 1. 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 deed in lieu of in the past 7 years? | Yes | No |
| 4. Are you a party to a lawsuit? | Yes | No |
| 5. Have you Directly/Indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, and mortgage, financial obligation, bond or loan guarantee. If "yes" provide details, including date, name and address of lender, FHA or VA case number, if any, and reasons for the action | Yes | No |
| 6. Are you presently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "yes" provide details, including date, name and address of lender, FHA or VA case number, if any, and reasons for the action | Yes | No |
| 7. Are you obligated to pay alimony, child support, or separate maintenance?
a. If Yes, please list the terms: _____ | Yes | No |
| 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 residence? | Yes | No |
| 13. Have you had any ownership interest in property in the last three years?
a. Type of property owned: _____ Manner title held: _____ | Yes | No |

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Fair Lending Questions: I do Not wish to furnish this information.

- 1. Ethnicity: Hispanic or Latino Not Hispanic or Latino
- 2. Race: American Indian or Alaskan Native Asian Black or African American
 Native Hawaiian or other Pacific Islander White
- 3. Sex: Female Male

EMPLOYMENT/INCOME INFO

Current Employer: Currently self-employed or have ownership in any business? Yes No

Employer's Name: _____ Type of Business: _____

Address you actually work at: _____

Contact # for Employee Verification: _____

Current Position Held: _____

Start Date (when you started with company): _____

Years in the profession: _____

Annual Salary or Hourly wage and # of hours worked per week: _____

Do you have any unreimbursed Expenses on your Tax Returns? _____

If you have accepted a job with a new employer or received a promotion, but haven't started or you haven't received a paycheck... we will need a copy of your offer letter from your employer stating your start date, salary and position.

If Current employment is less than two years, please provide the following information:

Previous Employer's Name: _____ Type of Business: _____

Address you actually work at: _____

Contact # for Employee Verification: _____

Position Held: _____

Start Date (when you started with company): _____ End Date: _____

Years in the profession: _____

Annual Salary or Hourly wage and # of hours worked per week: _____

Self Employed Income? Yes No

Additional previous employment, please provide the following information:

Previous Employer's Name: _____ Type of Business: _____

Address you actually work at: _____

Contact # for Employee Verification: _____

Position Held: _____

Start Date (when you started with company): _____ End Date: _____

Years in the profession: _____

Annual Salary or Hourly wage and # of hours worked per week: _____

Self Employed Income? Yes No

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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/Company: _____ Applicant: #1 #2

Type of account: Checking Savings Investment Retirement
 Other: _____

Approximate balance: _____

Will you use this account for... Down Payment Amount: _____
 Closing Costs Amount: _____
 Prepaid Amounts Amount: _____
 Reserves Only

2. Name of Bank/Company: _____ Applicant: #1 #2

Type of account: Checking Savings Investment Retirement
 Other: _____

Approximate balance: _____

Will you use this account for... Down Payment Amount: _____
 Closing Costs Amount: _____
 Prepaid Amounts Amount: _____
 Reserves Only

3. Name of Bank/Company: _____ Applicant: #1 #2

Type of account: Checking Savings Investment Retirement
 Other: _____

Approximate balance: _____

Will you use this account for... Down Payment Amount: _____
 Closing Costs Amount: _____
 Prepaid Amounts Amount: _____
 Reserves Only

4. Name of Bank/Company: _____ Applicant: #1 #2

Type of account: Checking Savings Investment Retirement
 Other: _____

Approximate balance: _____

Will you use this account for... Down Payment Amount: _____
 Closing Costs Amount: _____
 Prepaid Amounts Amount: _____
 Reserves 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:	Single Family	2-4 Unit	Low Rise Condo	High Rise Condo
	Single Wide	Double Wide	Manufactured Home	

Residency:	Primary Residence	2 nd Home	Non-owner occupied/Investment	
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REO Status:	Retained	Sold	Pending Sale	Rental
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Describe if REO Status is changing residency: _____

Percent of Ownership: _____% Current Mortgage Balance: \$ _____

If rental; monthly rental income received: \$ _____ # Years as a rental: _____

Original Cost: \$ _____ Current Market Value: \$ _____

Total Monthly Mortgage Payment: \$ _____ Yearly HOA Dues (if any): \$ _____

Mo Principal & Interest: \$ _____ Mo Property Taxes: \$ _____ Mo Homeowners Ins: \$ _____

Property #2

Address: _____

Property Type:	Single Family	2-4 Unit	Low Rise Condo	High Rise Condo
	Single Wide	Double Wide	Manufactured Home	

Residency:	Primary Residence	2 nd Home	Non-owner occupied/Investment	
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REO Status:	Retained	Sold	Pending Sale	Rental
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Describe if REO Status is changing residency: _____

Percent of Ownership: _____% Current Mortgage Balance: \$ _____

If rental; monthly rental income received: \$ _____ # Years as a rental: _____

Original Cost: \$ _____ Current Market Value: \$ _____

Total Monthly Mortgage Payment: \$ _____ Yearly HOA Dues (if any): \$ _____

Mo Principal & Interest: \$ _____ Mo Property Taxes: \$ _____ Mo Homeowners Ins: \$ _____

Property #3

Address: _____

Property Type:	Single Family	2-4 Unit	Low Rise Condo	High Rise Condo
	Single Wide	Double Wide	Manufactured Home	

Residency:	Primary Residence	2 nd Home	Non-owner occupied/Investment	
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REO Status:	Retained	Sold	Pending Sale	Rental
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Describe if REO Status is changing residency: _____

Percent of Ownership: _____% Current Mortgage Balance: \$ _____

If rental; monthly rental income received: \$ _____ # Years as a rental: _____

Original Cost: \$ _____ Current Market Value: \$ _____

Total Monthly Mortgage Payment: \$ _____ Yearly HOA Dues (if any): \$ _____

Mo Principal & Interest: \$ _____ Mo Property Taxes: \$ _____ Mo Homeowners Ins: \$ _____

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ADDITIONAL COMMENTS

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