

<MY:Company> PRE-QUALIFICATION WORKSHEET

<MY:Mailing Address> <MY:Mailing City>, <MY:Mailing State> <MY:Mailing Zip> <MY:Web Site>

Fax/Email Cover Sheet

DATE: 12/23/04

TIME: 11:41 AM

TO: <Salutation> <Last Name>

PHONE: <b-Office Ph>

FAX: <b-Office Fax>

EMAIL: <b-Email>

FROM: <MY:Contact>
<MY:Company>

PHONE: <MY:b-Office Ph>

FAX: <MY:b-Office Fax>

EMAIL: <MY:b-Email>

RE: MORTGAGE FINANCING

Number of pages including cover sheet: 4

Message: Thank you for an opportunity to provide your mortgage financing. We will use all available resources to help you through this process with as little interruption to your schedule as possible. The attached two page pre-qualification summary should not take more than 15 minutes to complete and will allow me to serve you most efficiently. Once completed, please return by email or fax to my attention. This information will allow me to more discuss financing options and streamline the loan approval process for you.

The last page of this attachment is a signature authorization. It is very important to sign and return this page along with the pre-qualification summary so that I can complete your pre-approval. Please print the signature page, sign, and fax to <MY:b-Office Fax>.

Please call with any questions <MY:b-Office Ph> or Toll free <MY:b-Other Ph>.
I look forward to assisting you!

Please call with any questions: <MY:b-Other Ph>

Have a great day,

<MY:Salutation>

<MY:Contact>

Office: <MY:b-Office Ph>

<MY:b-Title>

Toll Free: <MY:b-Other Ph>

<MY:Company>

Fax: <MY:b-Office Fax>

<MY:Mailing Address>

Web: <MY:Web Site>

<MY:Mailing City>, <MY:Mailing State> <MY:Mailing Zip>

“We are what we repeatedly do. Excellence then, is not an act but a habit.” **-Aristotle**

Pre-Qualification Worksheet

1. Address of home to be purchased (if known): _____
2. Purchase price (Or desired pre-qualification amount): \$ _____
3. This home will be a: Primary Residence ___ Second Home ___ Investment Property ___
4. Down payment amount: \$ _____ or Percent _____ %
5. Down payment will come from: _____
I.e. Checking, savings, investments, sale of stock, sale of home, 401K loan, gift, bonus, etc.
6. Term of mortgage requested: _____ Yrs Type: ARM ___ Fixed ___ Undecided ___
7. Names to appear on title as: _____
8. Borrower information: Married ___ Unmarried ___
Borrower name _____ Co-Borrower name _____
SSN: _____ DOB: _____ SSN: _____ DOB: _____
9. Current home address: _____
(If less than 2 years at this address please provide previous address below)
Own ___ Rent ___ Time at this address ___ Yrs ___ Mo Monthly Pmt \$ _____
If owned, is home listed for sale? Yes ___ No ___ Under Contract? Yes ___ No ___
If renting, please complete the following:
Landlord or property name: _____ LL phone: _____
Previous address: _____
(Only required if living at current address for less than 2 years)
Own ___ Rent ___ Time at this address ___ Yrs ___ Mo Monthly Pmt \$ _____
If rented, please complete the following:
Landlord or property name: _____ LL phone: _____
10. Borrower home phone: _____ Borrower office phone: _____
11. Borrower fax: _____ Borrower email: _____
12. Employer: _____ City _____ State _____
(If less than 2 years with this employer please provide previous employment information below)
How long with this employer ___ Yrs ___ Mo Start Date _____ (If new hire)
Job Title _____ How long in this type of work ___ Yrs
Phone number for employment verification (HR): _____
Previous employer: _____ City _____ State _____
(Only required if less than 2 years with current employer)
How long with previous employer ___ Yrs **Last day** _____
Phone number for previous employment verification (HR): _____

13. Co-Bor employer: _____ City _____ State _____
 (If less than 2 years with this employer please provide previous employment information below)

How long with this employer ____ Yrs ____ Mo Start Date _____ (If new hire)

Job Title _____ How long in this type of work ____ Yrs

Phone number for employment verification (HR): _____

Co-Bor office phone: _____ Fax: _____

Co-Bor email: _____

Previous employer: _____ City _____ State _____
 (Only required if less than 2 years with current employer)

How long with previous employer ____ Yrs Last day _____

Phone number for previous employment verification (HR): _____

List monthly income including source of income. I.e. Base salary, annual bonus (signing bonus should be listed with assets not income), commission, self-employment, rental, investment, social security, pension, trust, annuity, etc.

<u>Monthly Income:</u>	<u>Source of Income:</u>
\$	
\$	
\$	
\$	
\$	
\$	

14. List primary asset amounts and type. I.e. checking, savings, money market, investment, signing bonus, stock, stock options, 401k, IRA, annuity, real estate, etc.

<u>Assets Amount:</u>	<u>Type of Asset:</u>
\$	Estimated market value of residence
\$	
\$	
\$	
\$	
\$	
\$	
\$	
\$	

15. List Monthly obligation amounts and type. I.e. Mortgage loans, auto loans, student loans, personal loans, credit Cards, 401k loans, child support, alimony, co-signed loans, etc.

<u>Monthly Obligation:</u>	<u>Type of Liability:</u>
\$	Mortgage payment
\$	
\$	
\$	
\$	
\$	
\$	
\$	
\$	

16. Any judgments, lawsuits, bankruptcies (last 10yrs), foreclosures (last 7 Yrs)? Yes ___ No ___

17. Are borrowers U.S. Citizens? Yes ___ No ___ If no, please state Visa Type and length of

time in the United States _____

18. Is either borrower Self employed, own 25% or more of a Corporation or Partnership, or derive 25% or more of income from commissions? Yes _____ No _____ If yes, please clarify



p3 Signature Authorization

<MY:Company>

Consent for Credit Verification

I/We authorize the Lender and any potential investor or insurer of this credit transaction to verify; employment and income history, bank, and credit history. The source of the information may come from, but is not limited to: credit bureaus; banks and other depository institutions; current and former employers; federal or state records including State Employment Security Agency records; or other sources as required.

This authorization is for this credit transaction only and continues in effect for one (1) year unless limited by state law, in which case the authorization continues in effect for the maximum period, not to exceed one (1) year, allowed by law.

_____	_____	_____
Applicant's Signature	Date	Social Security Number
_____	_____	_____
Co-Applicant's Signature	Date	Social Security Number