

# <MY:Company> PRE-QUALIFICATION WORKSHEET

<MY:Mailing Address> <MY:Mailing City>, <MY:Mailing State> <MY:Mailing Zip> [<MY:Web Site>](mailto:<MY:Web Site>)

## Fax/Email Cover Sheet

DATE: 12/23/04

TIME: 11:42 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:** <Salutation>, please complete the attached information and fax back to me as soon as possible. This form is designed to take less than 15 minutes to complete. Keep in mind that when rates begin to move up they can do so quickly, for this reason I encourage you to return this information as quickly as your schedule will permit so that we can structure financing with terms that are most beneficial to you.

Please call with any questions: <MY:b-Office 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**

# Refinance Pre-Qualification Worksheet

1. Property Address: \_\_\_\_\_
2. Have you made improvements to your home that would affect the value, or the survey (Fence, deck, additional square footage, etc): \_\_\_\_\_  
\_\_\_\_\_
3. Do you plan to payoff a home improvement loan or 2<sup>nd</sup> lien with this loan? Yes \_\_\_ No \_\_\_  
\*If yes, how much do you expect to add to the primary loan balance? \$ \_\_\_\_\_
3. Have you taken a Home Equity loan against your home since Jan. 1, 1998? Yes \_\_\_ No \_\_\_
4. Would you like to roll closing costs into the new loan? Yes \_\_\_ No \_\_\_
5. Do you prefer to pay your taxes and insurance with your monthly payment? Yes \_\_\_ No \_\_\_
6. Is this home your Primary Residence \_\_\_ Vacation home \_\_\_ Investment property \_\_\_
7. How long have you owned this property? Yrs \_\_\_ Mo \_\_\_ Current Payment \$ \_\_\_\_\_
8. How long since you last financed/ re-financed this property? Yrs \_\_\_ No \_\_\_
9. Has this property been listed for sale in the last 12 months? Yes \_\_\_ No \_\_\_
10. Term of Mortgage Requested: (30, 25, 20, 15, 10 Yrs) \_\_\_\_\_ Undecided \_\_\_\_\_  
Type of Mortgage: Fixed \_\_\_ ARM \_\_\_ Undecided \_\_\_
11. Homeowner's Insurance: Name \_\_\_\_\_ Phone \_\_\_\_\_
12. Names to be shown on title as: \_\_\_\_\_
13. Personal information: Married \_\_\_ Unmarried \_\_\_  
Borrower \_\_\_\_\_ Co-Borrower \_\_\_\_\_  
SSN: \_\_\_\_\_ DOB: \_\_\_\_\_ SSN: \_\_\_\_\_ DOB: \_\_\_\_\_
14. Home Phone: \_\_\_\_\_ Office Phone: \_\_\_\_\_  
Fax: \_\_\_\_\_ Email: \_\_\_\_\_
15. Borrower's Current Employer: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_  
How long with this employer? \_\_\_ Yrs Start Date \_\_\_\_\_ (If future)  
Job Title \_\_\_\_\_ How long in this type of work? \_\_\_ Yrs  
Employers phone number for Employment Verification: \_\_\_\_\_
16. Borrower's Previous Employer: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_  
(Only required if current employment history is less than 2 years)  
How Long with Previous Employer \_\_\_ Yrs End Date \_\_\_\_\_ (Month & Yr)  
Previous Employers Phone Number for Employment Verification: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

17. Co-Borrower's Current Employer: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_

How long with this employer? \_\_\_\_\_ Yrs Start Date \_\_\_\_\_ (If future)

Job Title \_\_\_\_\_ How long in this type of work? \_\_\_\_\_ Yrs

Office Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Email: \_\_\_\_\_

Employers phone number for Employment Verification: \_\_\_\_\_

18. Co-Borrower's Previous Employer: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_  
(Only required if current employment history is less than 2 years)

How Long with Previous Employer? \_\_\_\_\_ Yrs End Date \_\_\_\_\_ (Month & Yr)

Previous Employers Phone Number for Employment Verification: \_\_\_\_\_

19. List monthly income amount, and source of income. I.e. Base Salary, Bonus, Commission, Self-employment, Rental, Investment, Social Security, Pension, Trust, Annuity, etc.

Monthly Income:	Source of Income:
\$	
\$	
\$	
\$	
\$	
\$	

19. List primary asset amounts and type. I.e. Checking, Savings, Investment, Stock, Stock Options, Retirement, and Real Estate, etc.

Assets Amount:	Type of Asset:
\$	Primary Residence Market Value (estimate)
\$	
\$	
\$	
\$	
\$	
\$	
\$	
\$	

21. 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.

Monthly Obligation:	Type of Liability:
\$	Primary Residence Mortgage Loan
\$	
\$	
\$	
\$	
\$	
\$	
\$	
\$	

22. lawsuits, bankruptcies (last 10yrs), foreclosures (last 7 Yrs)? Any judgments, Yes \_\_\_\_\_ No \_\_\_\_\_

23. Are borrowers U.S. Citizens? Yes No

\*If no, please state Visa Type \_\_\_\_\_ and length of time in the United States \_\_\_\_\_ Years

24. 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