



Date: / /

## PRE-APPROVAL QUESTIONNAIRE

Please answer the following questions in as much detail as possible. This will assist us in processing your pre-approval as quickly as possible.

*Thank you and we look forward to doing business with you soon!*

|   |  |  |                          |  |
|---|--|--|--------------------------|--|
| <b>BORROWER</b><br><b>Name:</b> (First, M.I, Last)  |  | M<br>F   | <b>DOB</b> /    /        |  |
| <b>Marital Status:</b><br>Married    Single    Divorced    Legally Separated              |  |  | <b>Soc Sec #</b> -    -  |  |
| <b>CO-BORROWER</b><br><b>Name:</b> (First, M.I, Last)                                     |  | M<br>F   | <b>DOB</b> /    /        |  |
| <b>Marital Status:</b><br>Married    Single    Divorced    Legally Separated              |  |  | <b>Soc Sec #</b> -    -  |  |
| <b>Current Address:</b><br>Street:  |  | How long?    yrs<br>mths                             |                          |  |
| City:   |  | State:   | Zip:                     |  |
| Own    Rent    Landlord Name/Phone:   |  |  |                          |  |
| <b>Mailing Address if different from above:</b>   |  |  |                          |  |
| City:   |  | State:   | Zip:                     |  |
| <i>If less than 2 years, Previous address:</i><br>Street:                                 |  |  | How long?    yrs    mths |  |
| City:   |  | State:   | Zip:                     |  |
| Own    Rent    Landlord Name & Phone:   |  |  |                          |  |
| <b>Phone:</b> (    )    -   |  | <b>E-mail:</b>                                       |                          |  |
| <b>Borrower's Years in School:</b>  |  | <b>Co-Borrower's Years in School:</b>                |                          |  |
| <b>First-time home buyer?</b> Yes    No   |  | <b>Have you ever been in the military?</b> Yes    No |                          |  |
| <b>What type of property will this be?</b> Primary residence    Second home    Investment |  |  |                          |  |
| <b>Any children?</b> Yes    No    If yes, list ages:                                      |  |  |                          |  |

**WORK HISTORY BORROWER**

|  |  |                                       |                        |
|--|--|---------------------------------------|------------------------|
| <b>Employer Name:</b>  |  | <b>Gross Monthly Income</b> \$ /mo    |                        |
| Address:   |  | <b>Business Phone:</b> ( ) -          |                        |
| Position:  | How long current position?<br>yrs mths | How long in line of work?<br>yrs mths |                        |
| <b>Other employers &amp; positions within past 2 years:</b>                    |  | <b>How Long?</b>                      | <b>Monthly Income:</b> |
|  |  | yrs mths                              | \$ /mo                 |
|  |  | yrs mths                              | \$ /mo                 |
| Additional income? <b>Rentals Retirement Social Security Child Sup/Alimony</b> |  | <b>Amount</b> \$ /mo                  |                        |
| <b>Other</b> ___   |  | <b>Amount</b> \$ /mo                  |                        |
| ___  |  | <b>Amount</b> \$ /mo                  |                        |

**WORK HISTORY CO-BORROWER**

|  |  |                                       |                        |
|--|--|---------------------------------------|------------------------|
| <b>Employer Name:</b>  |  | <b>Gross Monthly Income</b> \$ /mo    |                        |
| Address:   |  | <b>Business Phone:</b> ( ) -          |                        |
| Position:  | How long current position?<br>yrs mths | How long in line of work?<br>yrs mths |                        |
| <b>Other employers &amp; positions within past 2 years:</b>                        |  | <b>How Long?</b>                      | <b>Monthly Income:</b> |
|  |  | yrs mths                              | \$ /mo                 |
|  |  | yrs mths                              | \$ /mo                 |
| Additional income? <b>Rentals Retirement Social Security Child Support/Alimony</b> |  | <b>Amount</b>                         |                        |
| <b>Other</b> ___   |  | \$ /mo                                |                        |
| ___  |  | \$ /mo                                |                        |

**OTHER REAL ESTATE OWNED**

| <u>Address</u> | <u>Market Value</u> | <u>Mortgage Payment</u> | <u>Rental?</u> | <u>Rental Income</u> |
|----------------|---------------------|-------------------------|----------------|----------------------|
|                | \$                  | \$ /mo                  | Y N            | \$ /mo               |
|                | \$                  | \$ /mo                  | Y N            | \$ /mo               |
|                | \$                  | \$ /mo                  | Y N            | \$ /mo               |

| <b>DEBTS</b>               |             |                     |                        |
|----------------------------|-------------|---------------------|------------------------|
| <u>Autos: Make / Model</u> | <u>Year</u> | <u>Loan Balance</u> | <u>Monthly Payment</u> |
|                            |             | \$                  | \$ /mo                 |
|                            |             | \$                  | \$ /mo                 |
|                            |             | \$                  | \$ /mo                 |
| <u>Student Loan(s):</u>    |             | <u>Loan Balance</u> | <u>Monthly Payment</u> |
|                            |             | \$                  | \$ /mo                 |
|                            |             | \$                  | \$ /mo                 |

*Revolving Credit Accounts (i.e.: credit cards, dept. stores, furniture stores, etc.):*

| <u>Creditor</u> | <u>Loan Balance</u> | <u>Monthly Payment</u> |
|-----------------|---------------------|------------------------|
|                 | \$                  | \$ /mo                 |
|                 | \$                  | \$ /mo                 |
|                 | \$                  | \$ /mo                 |
|                 | \$                  | \$ /mo                 |

Do you pay your revolving credit accounts in full each month? **Yes** **No**

**CREDIT HISTORY**

List any credit challenges of which we should be aware:

Ever filed bankruptcy? Yes No Year: \_\_ Ever had a foreclosure? Yes No Year: \_\_

Required to pay Alimony or Child-Support? Yes No If so, how much? \$ /mo

**ASSETS**

|                            |                      |
|----------------------------|----------------------|
| <b>Checking Account #</b>  | <b>Name of Bank:</b> |
| <b>Average Balance: \$</b> | <b>Address:</b>      |
| <b>Savings Account #</b>   | <b>Name of Bank:</b> |
| <b>Average Balance: \$</b> | <b>Address:</b>      |
| <b>Other Account #</b>     | <b>Name of Bank:</b> |
| <b>Average Balance: \$</b> | <b>Address:</b>      |

*Investments such as money market accounts, 401Ks, IRAs:*

| <u>Investment Account Type/Location</u> | <u>Current Balance:</u> |
|---|-------------------------|
|   | \$                      |
|   | \$                      |
|   | \$                      |

*Replacement value of your personal property (personal possessions in your home, etc): \$*

## OTHER

1. Have you saved money to buy your house?    Yes    No
2. If yes, how much? \$
3. Where is the money currently located?
  
4. What is your current house/rent payment including taxes and insurance? \$
5. What is the balance on your current home loan? \$
  
6. Have you already sold your home?    Yes    No
7. If no, how much do you estimate your home will sell for? \$
  
8. Have you been pre-qualified by another lender?    Yes    No
9. If yes, name of lender:
  
10. What type of mortgage are you interested in?    Fixed Rate    Adjustable Rate  
Type of Payment Desired?    Interest Only    Fully amortizing with principle payments
  
11. Check all that apply:    Lot/Bare Land Purchase    Construction Financing  
   Duplex    Triplex    Fourplex    Condominium
  
12. Is this for a refinance?    Yes    No  
If yes, reason for refinance:  
                 Improve Interest Rate or Term    Home Improvement    Debt Consolidation    Cash-Out
  
13. Ideal monthly payment you would feel comfortable with for a new mortgage. \$
  
14. How much is the home you are looking to purchase? \$
  
15. Insurance Agent (will handle insuring this property):  
Name:  
Phone: (    )    -

Other comments (goals for loan, etc.):