

Pre-Qualification Application

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: VA FHA Conventional Other:
 Loan Amount \$ Interest Rate (%) Loan Term (15 or 30 years) Purchase Price \$

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Purpose of Loan: Purchase Refinance Construction Property will be: Primary Residence Secondary Residence Investment
 Subject Property:

Complete the next line if this is a refinance loan.

Total Amount of Existing Liens (include 1st mortgage and 2nd mortgage/home equity) \$ Purpose of Refinance

III. BORROWER INFORMATION

Borrower				Co-Borrower			
Borrower's Name (first name, middle initial, last name)				Co-Borrower's Name (first name, middle initial, last name)			
Employer (please note if you're self-employed)				Employer (please note if you're self-employed)			
Email		Home Phone (incl. area code)		Email		Home Phone (incl. area code)	
Work Phone (incl. area code)		Date of Birth		Work Phone (incl. area code)		Date of Birth	
Present Address (street, city, state, ZIP)		Own	Rent ___	Present Address (street, city, state, ZIP)		Own	Rent ___
				No. of Yrs			

IV. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present
Base Empl. Income*	\$	\$	\$	Rent (monthly) \$	\$
Overtime				First Mortgage (P&I)	
Bonuses				Other Financing (P&I)	
Other Income such as: Alimony, Child Support, Soc. Sec. #, Pension, Military, etc.				Taxes & Insurance	
Total	\$	\$	\$	Total	\$

*Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

V. ASSETS AND LIABILITIES

ASSETS	LIABILITIES
List checking and savings accounts below. Name of Bank, S&L, or Credit Union	Exclude mortgage payments. Include installment loans, credit cards, student loans, car loans, or any other revolving debt.
Amount	Company Name Monthly Pmt. (\$Pmt./Mos.) Unpaid Balance
Name of Bank, S&L, or Credit Union	Company Name Monthly Pmt. (\$Pmt./Mos.) Unpaid Balance
Amount	Company Name Monthly Pmt. (\$Pmt./Mos.) Unpaid Balance
Name of Bank, S&L, or Credit Union	Company Name Monthly Pmt. (\$Pmt./Mos.) Unpaid Balance
Amount	Company Name Monthly Pmt. (\$Pmt./Mos.) Unpaid Balance
Stocks/Mutual Funds (non-Retirement)	Company Name Monthly Pmt. (\$Pmt./Mos.) Unpaid Balance
Amount	All Other Monthly Payments:
Total Assets	Total Monthly Payments \$

Real Estate Owned

1.) Primary Residence
Addresses

Present Market Value

Amount of Mortgages & Liens

Mortgage Payments

2.) Investment
Addresses

Present Market Value

Amount of Mortgages & Liens

Mortgage Payments

3.) Second Home
Addresses

Present Market Value

Amount of Mortgages & Liens

Mortgage Payments

VI. DECLARATIONS

Are you a first time homebuyer? Yes No

I/We authorize Union Bank & Trust Co. to obtain a credit report for qualification purposes. Yes No

VII. ACKNOWLEDGEMENTS & AGREEMENT

The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein ; (4) occupation of the property will be as indicated above; (5) verification or reverification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, even if the loan is not approved; (6) the Lender, its agents, successors and assigns will rely on the information contained in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting; (8) ownership of the loan may be transferred to successor or assign of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (9) the Lender, its agents, successors and assigns make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.

Certification: I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made in this application.

X

X

Borrower's Signature

Date

Co-Borrower's Signature

Date