



BORROWER AUTHORIZATION

* Borrower Information:

Property Address: **TBD, EL PASO, TX**

Lender Information/NMLS#: **Castle & Cooke Mortgage, LLC, NMLS# 1251**

Loan Originator/NMLS#/Email: **PAMELA HERRON 756045 PHERRON@CASTLECOOKE.COM**

Originating Branch/Branch NMLS#: **CASTLE & COOKE MORTGAGE, LLC**

Loan Number: **EMAIL AUTHORIZATION**

Confidentiality Notice: E-mail transmissions, and any documents, files or previous e-mail messages attached to it may contain confidential information that is legally privileged. We reserve the right to monitor all email communications. Although we believe emails and any attachments are virus-free, we do not guarantee that it is virus-free, and we accept no liability for any loss or damage arising from its use.

I hereby authorize Castle & Cooke Mortgage, LLC to **EMAIL** any and all information pertaining and relating to business conducted between myself and Castle & Cooke Mortgage as indicated by my signature below. This includes but is not limited to loan rate quotes, initial loan disclosures, underwriting conditions, loan information, and any and all reasonable communication for conducting business. I acknowledge I have read the confidentiality notice above and authorize the use of email communication.

* Borrower _____ * Date _____

* Email Address _____

Important Notice: Without your written authorization and a confirmed email address, we will not be able to email you initial disclosures and you will need to choose an alternative method of initial disclosure delivery below.

- Mail disclosures to mailing address and return signed disclosures to loan originator
- Meet with loan originator and sign in person

SIGNATURE AUTHORIZATION

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

I hereby authorize Castle & Cooke Mortgage, LLC (CCM) to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the CCM to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization. The information CCM obtains is only to be used in the processing of my application for a mortgage loan.

* Borrower _____ * Date _____

* Borrower _____ * Date _____



Castle & Cooke Mortgage, LLC

In order to expedite the Pre-Qualification process, please fill out the following to the best of your knowledge.

REFERRED BY: _____

*****ALL GOVERNMENT LOANS MUST HAVE SPOUSES INFORMATION FOR PRE-APPROVAL...EVEN IF SPOUSE IS NOT ON THE LOAN*****

BORROWER INFORMATION

Borrower:			Co-Borrower:		
Address:			Address:		
City:	State:	Zip:	City:	State:	Zip:
Owner or Rental?			Monthly Payment?		
EMAIL:			EMAIL:		
Phone #s:			Phone #s:		
Do you have dependents?			How many and their ages:		

EMPLOYMENT INFORMATION

Employer/Self Employed:		Employer/Self Employed:	
Address:		Address:	
Work Phone:		Work Phone:	
Years at current job:	Title/Position	Years at current job:	Title/Position
If less than 2 yrs...Employer Info:			
Address:		Address:	
Work Phone:		Work Phone:	
Years at current job:	Title/Position	Years at current job:	Title/Position

MONTHLY INCOME

Gross Income:	Gross Income:
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CASH AVAILABLE FOR CLOSING

Checking:	401(k)/IRA:	Gift from family:
Savings:	Sale of Real Estate:	Any other liquid assets:

PURPOSE OF LOAN

Purchase:	Refinance:	Home Equity Loan:
Desired Sales Price:	Balance:	Balance:
Desired Monthly Payment:	Present rate:	Purpose:

DECLARATIONS:

Is this property Owner Occupied or Investment?	
Are you a US Citizen?	
Have you filed Bankruptcy within the past 7 years?	
Do you pay Child Support?	If so, how much?

I (We) hereby authorized Castle & Cooke Mortgage, LLC to order a consumer credit report with the acknowledgement that this is not a commitment to lend. Approval is subject to all terms and conditions set forth by Castle & Cooke Mortgage, LLC.

_____	_____	_____	_____
Borrower Signature	Date	Co-Borrower Signature	Date



Castle & Cooke Mortgage, LLC

Documents Required By Borrower for Pre-Approval of a Loan

Name of Borrower: _____ Date Received: _____

Name of Co-Borrower: _____

- 1 Paycheck Stubs covering most recent 30 days Date Received: _____
- 2 W-2s for the past 2 years Date Received: _____
- 3 Tax Returns for the Past 2 years Date Received: _____
- 4 Residence and Employment information for the Past 2 years Date Received: _____
- 5 If purchasing a home, Sales Contract is Needed Date Received: _____
- 6 If Refinancing, Recent Mortgage Statement Date Received: _____
- 7 Bank Statements for either the Checking/Savings account for The Past 2 Months Date Received: _____
- 8 Social Security Cards for both Borrower and Co-Borrower Date Received: _____
- 9 Driver's License or State issued ID for Borrower/Co-Borrower Date Received: _____
- 10 Bankruptcy or Divorce Decree (if applicable) Date Received: _____
- 11 Child Support or Alimony Documentation (if applicable) Date Received: _____
- 12 Survey (if refinancing please provide an existing survey) Date Received: _____
- 13 Miscellaneous Date Received: _____

Notes: _____

Loan Officer Name: _____

