

PREQUALIFYING WORKSHEET

Borrower Name: _____ Social Security No: _____ D.O.B.: _____ Marital Status: Married Unmarried Separated Dependents: Number: ____ Ages: _____ Years of School: _____	Co-Borrower Name: _____ Social Security No: _____ D.O.B.: _____ Marital Status: Married Unmarried Separated Dependents: Number: ____ Ages: _____ Years of School: _____
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Present Address: _____ City, State, Zip: _____ Year at present address: _____ Own Rent \$ _____ Previous Address: (if fewer than 24 months at present address) Home Phone _____ Work Phone _____ Address: _____ City, State, Zip: _____ Year at previous address: _____	Present Address: _____ City, State, Zip: _____ Year at present address: _____ Own Rent \$ _____ Previous Address: (if fewer than 24 months at present address) Home Phone _____ Work Phone _____ Address: _____ City, State, Zip: _____ Year at previous address: _____
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Borrower: (2-year work history required) Employer _____ Address: _____ City, State, Zip: _____ Length of current employment _____ Position _____ Employer (previous) _____ Address: _____ City, State, Zip: _____ Length of current employment _____ Position _____	Compensation: Are you Self Employed? _____ Pay rate _____ Hrs per week _____ Salary _____ Gross month Income _____ Commission? _____ Bonus? _____ Overtime? _____ Other? _____
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Co-Borrower: (2-year work history required) Employer _____ Address: _____ City, State, Zip: _____ Length of current employment _____ Position _____ Employer (previous) _____ Address: _____ City, State, Zip: _____ Length of current employment _____ Position _____	Compensation: Are you Self Employed? _____ Pay rate _____ Hrs per week _____ Salary _____ Gross month Income _____ Commission? _____ Bonus? _____ Overtime? _____ Other? _____
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How is your credit? Good Fair Bad _____ Are you aware of any credit problems you have had in the past? _____ Have you had any late payments within the past six months? _____ Explain: _____	Bank Accounts and Investments Checking \$ _____ Savings \$ _____ 401K/ Pensions/ IRA's \$ _____ Stocks/Bonds \$ _____ Other \$ _____
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	<u>Borrower</u>	<u>Co Borrower</u>			
A. Are there any outstanding judgments against you?	Yes No	Yes No	<u>Auto</u>	_____	_____
B. Have you been declared bankrupt within the past 7 years? If yes, what type and when? _____	Yes No	Yes No	<u>Personal</u>	_____	_____
C. Have you had property foreclosed upon or given title or deed in lieu of in the past 7 years?	Yes No	Yes No	<u>Credit UN</u>	_____	_____
D. Are you party to a lawsuit?	Yes No	Yes No	<u>Finance</u>	_____	_____
E. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, or judgment?	Yes No	Yes No	<u>Student L</u>	_____	_____
F. Are you presently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	Yes No	Yes No	<u>Other</u>	_____	_____
G. Are you obligated to pay alimony, child support, or separate maintenance?	Yes No	Yes No	<u>Visa</u>	_____	_____
H. Is any part of the down payment borrowed?	Yes No	Yes No	<u>Master C.</u>	_____	_____
I. Are you a co-maker or endorser on a note?	Yes No	Yes No	<u>Discover</u>	_____	_____
J. Are you a U.S. citizen?	Yes No	Yes No	<u>American</u>	_____	_____
K. Are you a permanent resident alien?	Yes No	Yes No	<u>Child Sup.</u>	_____	_____
L. Do you intend to occupy the property as your primary residence?	Yes No	Yes No	<u>Alimony</u>	_____	_____
			Total	_____	_____

Comments: _____

Qualifying Ratios: _____

I hereby authorize the Lender/Broker 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 Lender/Broker 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 the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.