



# QUICK 1003 LOAN APPLICATION (Pre-Qualify)

Applying for:  FHA ;  CONV;  Fannie Mae

## Proposed Property Information

Property Address (Street, city, state, zip code, & COUNTY)

Estimated Appraised Value

Borrower			Co-Borrower		
Borrower's Name	DOB	Yrs in school	Co-Borrower's Name	DOB	Yrs in school
Social Security Number	Home Phone (incl. area code)		Social Security Number	Home Phone (incl. area code)	
<input type="checkbox"/> Married, <input type="checkbox"/> Unmarried, <input type="checkbox"/> Separated			<input type="checkbox"/> Married, <input type="checkbox"/> Unmarried, <input type="checkbox"/> Separated		
# of Dependents _____; Ages _____			# of Dependents _____; Ages _____		
Present Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Yrs			Present Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Yrs		
Mnthly pmt. _____			Mnthly pmt. _____		
Mailing Address (if different)(street, city, state, zip code) _____ Yrs			Mailing Address (if different)(street, city, state, zip code) _____ Yrs		

**If Present address less than 2 years, complete the following:**

Former Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Yrs	Former Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Yrs
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Borrower's Employment		Co-Borrower's Employment	
Name & Address of Employer _____ Self-Employed	Name & Address of Employer _____ Self-Employed		
Yrs. On Job	Base Salary _____ wk _____ mth _____ annual	Yrs. On Job	Base Salary _____ wk _____ mth _____ annual
Other Income with Description(Must be verifiable)		Other Income with Description(Must be verifiable)	

\*ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE NEED NOT BE REVEALED IF YOU DO NOT WISH TO HAVE IT CONSIDERED AS A BASE FOR REPAYING THIS OBLIGATION. ALIMONY, CHILD SUPPORT, SEPARATE MAINTENANCE RECEIVED UNDER COURT ORDER OR WRITTEN AGREEMENT.

Position/Title/Type of Business	Business Phone (incl. Area code)	Position/Title/Type of Business	Business Phone (incl. Area code)
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**If employed in current position for less than 2 years or if employed in more than one position, complete the following:**

Name & Address of Employer _____ Self-Employed	Name & Address of Employer _____ Self-Employed		
Dates (from-to)	Monthly Income	Dates (from-to)	Monthly Income
Position/Title/Type of Business	Business Phone (incl. Area code)	Position/Title/Type of Business	Business Phone (incl. Area code)
Name & Address of Employer _____ Self-Employed	Name & Address of Employer _____ Self-Employed		
Dates (from-to)	Monthly Income	Dates (from-to)	Monthly Income
Position/Title/Type of Business	Business Phone (incl. Area code)	Position/Title/Type of Business	Business Phone (incl. Area code)

Assets		Liabilities		
Description	Amount	Liabilities	Mthly Pmt.	Unpd Bal.
Cash Deposit held by:	\$	Name & Address of Company	\$	\$
Checking/Savings Acct #	\$	Name & Address of Company	\$	\$
Checking/Savings Acct #	\$	Name & Address of Company	\$	\$
Checking/Savings Acct #	\$	Name & Address of Company	\$	\$
Other Assets	\$	Other (Please attach any additional liabilities)	\$	\$
<b>Total Assets</b>	<b>\$</b>	<b>Total Liabilities</b>	<b>\$</b>	<b>\$</b>

**Schedule of Real Estate Owned**

Property Address	Type of Property	Sold, Pending Sale, or Renting	Market Value of Property	Amt of Liens or Mortgages	Rental Income	Mortgage Payments
			\$	\$	\$	\$
			\$	\$	\$	\$
			\$	\$	\$	\$

Details of Transaction		If you answer "yes" to any questions a through i, please attach continuation sheet for explanation.				
		Borrower		Co-borrower		
		Yes	No	Yes	No	
a. Sales Price of Home	\$					
b. Cost of Land	\$					
c. Cost of Improvements	\$					
d. Refinance (debts to be paid off)	\$					
<b>e. Total Sales Price (add a-d)</b>	\$					
f. Estimated Prepaid Items	\$					
g. Estimated Closing Costs	\$					
h. PMI, MIP, Funding Fee	\$					
i. Discount points (paid by borrower)	\$					
<b>j. Total Costs (add e - i)</b>	\$					
k. Borrower Closing Costs paid by seller	\$					
l. Cash Down Payment	\$					
m. Trade equity	\$					
n. Land equity	\$					
<b>o. Total Down payment (add l-n)</b>	\$					
p. Max Loan Amount	\$					
(line e. * 97%(FHA) OR (line e. * 95%(Conv))						
q. PMI, MIP financed	\$					
<b>r. Amount Financed (p + q)</b>	\$					
<b>s. Cash due from borrower (line j-k-r)</b>	\$					
		a. Are there any outstanding judgements against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, or judgement?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		l. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		If "yes" complete question m below				
		m. Have you had an ownership interest in a property in the last 3 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		(1) What type of property did you own -- Principal residence (PR), second home (SH), or investment property (IP)?				
		(2) How did you own title to the home -- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				

**Acknowledgement and 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 agency; (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. (10) I/We understand that transmission of an application as an electronic record containing an electronic signature or a facsimile transmission containing a facsimile signature as being as effective, enforceable and valid as if a paper version were delivered containing an original written signature.

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 on this application

<b>Borrower's Signature</b>	<b>Date</b>	<b>Co-borrower's Signature</b>	<b>Date</b>
X		X	

**Information for Government Monitoring Purposes**

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race, ethnicity, and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

<b>BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information (Please check all applicable designations) <b>Race/National</b> <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> <b>Ethnicity:</b> <input type="checkbox"/> Asian <input type="checkbox"/> Hispanic or Latino <b>Origin:</b> <input type="checkbox"/> Black or African American <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male	<b>CO-BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information (Please check all applicable designations) <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> <b>Ethnicity:</b> <input type="checkbox"/> Asian <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Black or African American <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Female <input type="checkbox"/> Male
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Application received:  Person:  Mail:  Telephone:  Internet:  Facsimile: