



## FIRST MORTGAGE PRE-QUALIFICATION APPLICATION

### SUPPORTING DOCUMENTATION CHECKLIST

Thank you for choosing Home HeadQuarters, Inc., for your financing needs. For your application to be processed, you must submit copies of the following documentation:

**Please note, we are unable to accept incomplete applications. All supporting materials must be submitted at the time of application to Home HeadQuarters' First Mortgage Lending Dept.**

#### Income Verification:

- Three (3) most recent pay stubs, They must be consecutive
- If you are **retired**, please provide, most recent Social Security Income and/or Pension Income Award Letter
- If you are a self-employed **sole proprietor**, please provide the most recent two (2) years completed and signed personal federal tax returns *(including all schedules)*
- If you are **self-employed** and your business is a **Partnership, Corporation or LLC**, please provide:
  - Most recent two (2) years completed and signed **business** federal tax returns *(including all schedules)*
  - Most recent two (2) years completed and signed **personal** federal tax returns *(including all schedules)*
- If you are **self-employed**, please provide a year-to-date Profit and Loss statement *(if available)*

#### Asset Verification:

- Three (3) most recent statements for all deposit accounts (e.g., checking, savings, money market, certificates of deposit. They must be statements with the bank name/logo, your name, address, and account number on them.

If all required supporting documents are not attached/included with your application, the application will be returned to you.

Thank you!

# FIRST MORTGAGE PRE-QUALIFICATION



Please fill out this application form completely, sign and date it, and review the checklist of required documents to ensure your application packet is complete as possible.

**YES! I/We would like to apply for Down Payment and/or Closing Cost Assistance**

**SUBJECT PROPERTY ADDRESS:** \_\_\_\_\_

## CUSTOMER INFORMATION

Borrower Name:	Co-Borrower Name:
Social Security Number:	Social Security Number:
Date of Birth:	Date of Birth:
Address (Street):	Address (Street):
(City, Zip):	(City, Zip):
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Other: _____	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Other: _____
Home Phone: _____ Cell: _____	Home Phone: _____ Cell: _____
Email:	Email:
Are you a citizen of the United States? <input type="checkbox"/> YES <input type="checkbox"/> NO	Are you a citizen of the United States? <input type="checkbox"/> YES <input type="checkbox"/> NO
Do you currently: <input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Other: _____	Do you currently: <input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Other: _____
How long at your current address?	How long at your current address?
If less than 2 years, prior address:	If less than 2 years, prior address:
Current rent payment (if applicable): \$	Current rent payment (if applicable): \$

## EMPLOYMENT INFORMATION – Provide three (3) current paystubs.

Name of Employer:	Name of Employer:
No. of Years: _____ Self Employed? <input type="checkbox"/> YES <input type="checkbox"/> NO	No. of Years: _____ Self Employed? <input type="checkbox"/> YES <input type="checkbox"/> NO
Employer Address:	Employer Address:
Position:	Position:
Annual Income:	Annual Income:
If you've worked here less than 2 years, name of prior employer:	If you've worked here less than 2 years, name of prior employer:
Years with prior employer:	Years with prior employer:

## HOUSEHOLD INFORMATION

**Please list ALL persons currently living in your household (attach separate sheet of paper if needed)**  
 Estimate annual income if necessary. Please indicate if any household members are full-time students.

Name	Date of Birth	Annual Income	Source of Income

## BORROWER ASSETS\* - One current bank statement

Name & Address of Bank or Credit Union	Cash or Market Value
	\$
	\$

## CO-BORROWER ASSETS\* - One current bank statement

Name & Address of Bank or Credit Union	Cash or Market Value
	\$
	\$



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## 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 not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish this 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.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information	CO BORROWER <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian, Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> American Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Other	Race: <input type="checkbox"/> American Indian, Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> American Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Other
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other: _____	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other: _____

## SIGNATURES

I authorize Home HeadQuarters, Inc. (HHQ) to obtain credit reports in connection with this application and any loan or account established, as well as any update, renewal, extension, review or collection thereof. HHQ will use the credit report to confirm my residency address, review existing credit obligations, payment history, and determine whether my income is eligible to support a loan payment. Upon my request, HHQ will provide me with the name and address of the Consumer Reporting Agency contacted to supply the report. I understand that credit inquiries have the potential to impact my credit score.

I also authorize HHQ to verify any information contained in this application with other parties and to report its transactions with me. I authorize HHQ, the lender, to share information I have provided on this application and any other information relevant to my home improvement service with any of the Program partners.

I certify that all statements made in this application are true and are made for the purpose of purchasing a home and (possibly) requesting home improvement services.

Home HeadQuarters, Inc., its agents and/or assignees, reserves the right to inspect any and all work associated with a home improvement loan or grant or any other HHQ financial product or service.

This application in no way guarantees or implies funding and/or service through Home HeadQuarters, Inc., its agents and/or assignees.

<b>Signature of Borrower</b>	<b>Date</b>
<b>Signature of Co-Borrower</b>	<b>Date</b>

## REQUIRED SUPPORTING DOCUMENTS

Please provide photo identification and proof of household income along with this application. Once there is an accepted purchase offer, additional documentation will be required for full mortgage approval.

# FIRST MORTGAGE PRE-QUALIFICATION



## BORROWER'S CERTIFICATION AND AUTHORIZATION

### **CERTIFICATION**

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Home HeadQuarters, Inc. ("Lender")  
In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and asset and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or Financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provision of Title 18, United States Code, Section 1014.

### **AUTHORIZATION TO RELEASE INFORMATION**

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Lender. As part of the application process, Lender and the mortgage guaranty insurer (if any) may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Lender and to any investor to whom Lender may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to; employment history and income; bank, money market; and similar account balances; credit history; and copies of income tax returns.
3. Lender or any investor that purchases the mortgage or the mortgage guaranty insurer (if any) may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Lender, the investor that purchased the mortgage or the mortgage guaranty insurer (if any) is appreciated.
6. Mortgage guaranty insurer (if any).

### AUTHORIZATION TO PULL CREDIT AUTHORIZATION

By signing below, I /we hereby authorization Home HeadQuarters, Inc. to obtain a consumer credit report through a credit reporting company chosen by Home HeadQuarters, Inc.

I/We understand and agree that Home HeadQuarters, Inc. intends to use this consumer credit report for the purposes of evaluating my/our financial readiness to buy/refinance a home.

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date