



Instant Pre-Approval Conditional Mortgage Loan Worksheet

Both Borrowers: Please supply copies of the most recent versions of the following documents:

2 pay stubs 2 year's W-2s 2 bank statements quarterly investment statement 2 year's 1040 tax returns (if self-employed)

Purpose of Mortgage Loan? Purchase Refinance to Reduce Rate/Term Refinance to take Cash Out

Property State same as Current Residency? Yes No **Property Type?** Single Family Detached Condo Townhouse

What is the **purchase price** of the new home? \$ _____

How much do you plan to use for down payment, closing costs and reserves? \$ _____

What is the monthly homeowners' association or condominium fee, if any? \$ _____

Refinance only: What amount is estimated to payoff existing mortgage(s), add 3% for Closing Costs (*if to be financed*), and add Additional Funds (*if Cash Out*)? \$ _____

Loan Type? 30 year Fixed 20 year Fixed 15 year Fixed 3/1 ARM 1 Year ARM 10/1 ARM 7/1 ARM 5/1 ARM

Borrower Legal Name _____ Social Security Number _____

E-mail Address (*Please include ISP: name@aol.com*) _____

Daytime Telephone Numbers (*Please include area codes*) _____

Current Street Address _____

City _____ State _____ Zip _____

Have you owned or co-owned real estate in the past three years?
 No Yes -- **PLEASE COMPLETE PAGE TWO.**

Have you declared bankruptcy in the past seven years?
 No Yes

Have you experienced a financial setback or hardship resulting in a foreclosed property in the past seven years?
 No Yes

Employer _____ Start Date (*Month & Year*) _____

Is this self-employment? No Yes

Co-borrower Legal Name _____ Social Security Number _____

E-mail Address (*Please include ISP: name@aol.com*) _____

Daytime Telephone Numbers (*Please include area codes*) _____

Current Street Address _____

City _____ State _____ Zip _____

Have you owned or co-owned real estate in the past three years?
 No Yes -- **PLEASE COMPLETE PAGE TWO.**

Have you declared bankruptcy in the past seven years?
 No Yes

Have you experienced a financial setback or hardship resulting in a foreclosed property in the past seven years?
 No Yes

Employer _____ Start Date (*Month & Year*) _____

Is this self-employment? No Yes

Reminder: Please attach Borrower's Certification & Authorization Letter.

Annual Income	Borrower	Co-Borrower
Employment	\$	\$
Overtime	\$	\$
Bonuses	\$	\$
Commissions	\$	\$
Dividends/Interest	\$	\$
Other Income	\$	\$
Pension/Retirement	\$	\$
Social Security/Disability	\$	\$
Alimony/Child Support	\$	\$
Liquid Assets		
Checking Account	\$	\$
Savings	\$	\$
Certificate of Deposit	\$	\$
Money Market	\$	\$
Earnest Money Deposit	\$	\$

Investments	Borrower	Co-Borrower
Stocks	\$	\$
Bonds	\$	\$
Retirement (<i>401K, IRA, Etc.</i>)	\$	\$
Mutual Funds	\$	\$
Other Liquid Assets		
Trust Money	\$	\$
Gift Money	\$	\$
Other e.g.: (<i>home equity</i>)	\$	\$
Monthly Expenses		
Child Support	\$	\$
Alimony	\$	\$
Separate Maintenance	\$	\$
Remerica Office		
Sales Associate		

REAL ESTATE OWNED IN THE PAST THREE YEARS

Owned by Borrower: *If jointly held by both the borrower and co-borrower, please only complete data for one property.*

1. What is the Estimated Market Value of Property? \$ _____
2. Is this your primary residence? No Yes
3. If yes, what are you planning to do with the property? *(Please check only one.)*
 - Sell it to buy new home
 - Keep it as a second home
 - Keep it as a rental property – How much gross **monthly** rent will you receive? \$ _____
4. Existing Mortgage & Lien Chart:

If Refinancing Check (✓) if to be Paid Off	Liability Type	Creditor	Account Number	Monthly Payment	Outstanding Balance
	Mortgage			\$	\$
	Mortgage			\$	\$
	2 nd Trust/Home Equity			\$	\$
	2 nd Trust/Home Equity			\$	\$
				\$	\$

5. If **not** included in above mortgage payments, how much are taxes and insurance per year? \$ _____
6. Compute home equity: Subtract Outstanding Balance(s) from line 1 \$ _____
*Place result on Page 1 under **Other Liquid Assets**, Other e.g.: (home equity)*

Owned by Co-Borrower: *If jointly held by borrower and co-borrower, please complete only if it is a different property.*

1. What is the Estimated Market Value of Property? \$ _____
2. Is this your primary residence? No Yes
3. If yes, what are you planning to do with the property? *(Please check only one.)*
 - Sell it to buy new home
 - Keep it as a second home
 - Keep it as a rental property – How much gross **monthly** rent will you receive? \$ _____
4. Existing Mortgage & Lien Chart:

If Refinancing Check (✓) if to be Paid Off	Liability Type	Creditor	Account Number	Monthly Payment	Outstanding Balance
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	2 nd Trust/Home Equity			\$	\$
	2 nd Trust/Home Equity			\$	\$
				\$	\$

5. If **not** included in above mortgage payments, how much are taxes and insurance per year? \$ _____
6. Compute home equity: Subtract Outstanding Balance(s) from line 1 \$ _____
*Place result on Page 1 under **Other Liquid Assets**, Other e.g.: (home equity)*

Legal Disclaimer and Assurances

All Pre-Approvals are subject to the lender's **conditions** and **verification** of submitted information. Any resulting Pre-Approval issued is **not** a formal offer or a loan commitment. Instant Pre-Approval uses standard industry technologies, such as SSL, designed to protect the privacy and security of data entered into this application. This information will only be disclosed to authorized parties, as agreed in the attached Borrower's Certification and Authorization Letter.