

City Bank & Trust Co. ■ Home Loan Pre-Qualification Application

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: VA FHA Conventional Other:

\$ _____ \$ _____
 Loan Amount Interest Rate (%) Loan Term (15, 20, or 30 years) Purchase Price

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Purpose of Loan: Purchase Refinance Construction **Property will be:** Primary Residence Secondary Residence Investment

Subject Property Address _____ Legal Description of Subject Property _____

Complete the next line if this is a refinance loan.

\$ _____
 Total Amount of Existing Liens Purpose of Refinance
 (include 1st mortgage and 2nd mortgage/home equity)

III. BORROWER INFORMATION

Joint Individual

Borrower

Borrower's Name (first name, middle initial, last name) _____

Employer (please note if you're self-employed) _____

Home Phone (incl. area code) _____ Work Phone (incl. area code) _____

Email _____ Date of Birth _____

Social Security Number _____

Present Address (street, city, state, ZIP) _____ Own Rent No. of Yrs _____

Co-Borrower

Borrower's Name (first name, middle initial, last name) _____

Employer (please note if you're self-employed) _____

Home Phone (incl. area code) _____ Work Phone (incl. area code) _____

Email _____ Date of Birth _____

Social Security Number _____

Present Address (street, city, state, ZIP) _____ Own Rent No. of Yrs _____

IV. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Present Combined Monthly Housing Expense	
Base Income*	\$ _____	\$ _____	\$ _____	Rent	\$ _____
Overtime	\$ _____	\$ _____	\$ _____	First Mortgage (P&I)	\$ _____
Bonuses	\$ _____	\$ _____	\$ _____	Other Financing (P&I)	\$ _____
Other Income such as: Alimony, Child Support, Soc. Sec., Pension, Military, etc.**	\$ _____	\$ _____	\$ _____	Taxes & Insurance	\$ _____
Total	\$ _____	\$ _____	\$ _____	Total	\$ _____

*Self-Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

**Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered for repaying this loan.

V. ASSETS AND LIABILITIES

ASSETS

List checking and savings accounts below.

_____ \$ _____

Name of Bank, S&L, or Credit Union _____

_____ \$ _____

Name of Bank, S&L, or Credit Union _____

_____ \$ _____

IRAs/401(k)(Retirement) _____

_____ \$ _____

Stocks/Mutual Funds (non-Retirement) _____

Total Assets \$ _____

LIABILITIES

Exclude mortgage payments. Include installment loans, credit cards, student loans, car loans, or any other revolving debt.

_____ \$ _____

Company Name Mthly Pmt./Mos. Left Unpaid Balance

_____ \$ _____

Company Name Mthly Pmt./Mos. Left Unpaid Balance

_____ \$ _____

Company Name Mthly Pmt./Mos. Left Unpaid Balance

_____ \$ _____

Company Name Mthly Pmt./Mos. Left Unpaid Balance

_____ \$ _____

Company Name Mthly Pmt./Mos. Left Unpaid Balance

_____ \$ _____

All Other Monthly Payments _____

Total Monthly Payments \$ _____

Real Estate Owned

Primary Residence

	\$	\$	\$
Address	Present Market Value	Amount of Mortgage & Lien	Mortgage Payment
Primary Residence			
	\$	\$	\$
Address	Present Market Value	Amount of Mortgage & Lien	Mortgage Payment
Secondary Residence			
	\$	\$	\$
Address	Present Market Value	Amount of Mortgage & Lien	Mortgage Payment
Secondary Residence			
	\$	\$	\$
Address	Present Market Value	Amount of Mortgage & Lien	Mortgage Payment
Investment Property			
	\$	\$	\$
Address	Present Market Value	Amount of Mortgage & Lien	Mortgage Payment
Investment Property			
	\$	\$	\$
Address	Present Market Value	Amount of Mortgage & Lien	Mortgage Payment

VI. DECLARATIONS

Are you a first time homebuyer? Yes No I/We authorize City Bank & Trust Co. to obtain a credit report for qualification purposes. Yes No

VII. ACKNOWLEDGEMENTS & 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. 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 in this application.

X	X
Borrower's Signature	Co-Borrower's Signature
Date	Date