



**Pre-Qualification Worksheet**

Borrower Full Name: \_\_\_\_\_

SSN: \_\_\_\_\_ DOB: \_\_\_\_\_

Current Address: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

Fax Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

Co-borrower Full Name: \_\_\_\_\_

SSN: \_\_\_\_\_ DOB: \_\_\_\_\_

Current Address: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

Fax Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

Employment and Income

(if co-borrower is employed, complete questions 1-9 for co-borrower also)

- 1) Who is your employer?
  
- 2) What is your position?
  
- 3) How long have you worked there?  
(if less than 2 years, answer questions 1-8 for each position for the last 2 years)
  
- 4) How long have you been in this line of work?
  
- 5) Are you salaried (W-2) or self-employed (1099)?
  
- 6) What is your gross annual base income before taxes?
  
- 7) Do you receive bonus and/or commission income?
  
- 8) How much for 2007, 2008 and 2009?
  
- 9) If you receive income from another source, how much do you receive monthly and what is the source?

Assets

- 1) What is the balance in your checking/savings accounts?
  
- 2) What is the balance in your stock/mutual fund accounts?
  
- 3) What is the balance in your retirement (401k/Roth/IRA) accounts?
  
- 4) Do you have any other liquid assets?  
(example: money market Funds, CDs, simple, SEP, Keogh, 403b, pension, defined benefit plan, exercisable stock options, HSA, 529, ESA, Coverdell, etc.)
  
- 5) Do you own investment (rental) properties? If so, please describe.

Credit and Debt

- 1) What are your current credit card/line of credit balances and monthly payments?
  
- 2) What are your current auto loan balances and monthly payments?
  
- 3) What are your current student loan balances and monthly payments?
  
- 4) Do you have any other debts? If so, list the balances and monthly payments for each.
  
- 5) Describe your credit...(circle one)  
  
                  Good           Average           Poor
  
- 6) Do you make all your payments on time?
  
- 7) Have you ever had a short sale of foreclosure? If so, when did it close?
  
- 8) Have you ever filed for bankruptcy? If so, when was it discharged?

Miscellaneous Questions

1) Do you own or rent your current residence?

2) What is your monthly rent/mortgage payment? What are your property taxes and homeowners insurance premiums? If it is a condo, what are the HOA dues?

3) Will you be occupying the property you wish to finance or is it an investment?

4) Are you...(circle one)

U.S. Citizen

Permanent Resident

Non-Resident Alien

5) Are you single, married, unmarried, widow/widower, or in a domestic partnership?

6) Do you have any dependents? If so, how many and what are their ages?

Purchase Transactions Only

- 1) How much are you planning to use as a down payment? What is the source?
  
- 2) Will you be selling a property and using the proceeds for any of the down payment? If so, how much do you expect the proceeds be?
  
- 3) In what price range are you interested in buying?

Refinance Transactions Only

- 1) What is your estimate of your property's current market value?
  
- 2) How long have you owned the property?
  
- 3) What loans do you have on the property?