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37 MARKET STREET, KENILWORTH, NJ 07033

TEL: 908-245-1750 FAX: 908-245-4798

## MORTGAGE PRE-QUALIFICATION FORM

### BORROWER

Name: \_\_\_\_\_  
 Present Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Social Security Number: \_\_\_\_\_  
 Birth Date: \_\_\_\_\_  
 Home Phone: \_\_\_\_\_  
 Work Phone: \_\_\_\_\_

### CO-BORROWER

Name: \_\_\_\_\_  
 Present Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Social Security Number: \_\_\_\_\_  
 Birth Date: \_\_\_\_\_  
 Home Phone: \_\_\_\_\_  
 Work Phone: \_\_\_\_\_

### What kind of mortgage do you want?

Is this a purchase or refinance  Purchase  Refinance

### Choose your mortgage type and term:

Fixed Rate Mortgages:  30 Years  20 Years  15 Years  10 Years

Adjustable Rate Mortgages:  3/1 Years  5/1 Years  7/1 Years  10/1 Years

What is the estimated purchase amount of the property you seek: \$ \_\_\_\_\_

How much down payment do you expect to pay (approximately): \$ \_\_\_\_\_

What type of property is it:  Condo  Townhouse  Single Family  2 - 4 Family

How do you plan on using the Property:  Primary Residence  Secondary residence

What is the current property tax of the property you seek: \$ \_\_\_\_\_

Condo/Association Dues if applicable: \$ \_\_\_\_\_

### Current Home

Do you rent or own your current residence:  Rent  Own What is your current monthly rent or Mortgage Payment \$ \_\_\_\_\_

Do you plan on selling your current home prior to closing on your new home:  Yes  No

What is the estimated value of your current home: \$ \_\_\_\_\_

Are there any existing mortgages, equity loans or equity lines of credit on your current home:  Yes  No

If yes, what is the total amount: \$ \_\_\_\_\_

**Current assets, such as savings, or checking accounts, mutual funds, stocks, bonds, etc. Include your information as well as your co-borrower's:**

Institution _____	Balance \$ _____	Institution _____	Balance \$ _____
Institution _____	Balance \$ _____	Institution _____	Balance \$ _____
Institution _____	Balance \$ _____	Institution _____	Balance \$ _____

List any other real estate you own and the balance you owe on the mortgage

Property Location _____	Balance \$ _____	Monthly Pmt. \$ _____
Property Location _____	Balance \$ _____	Monthly Pmt. \$ _____

**Current debts you have, such as credit cards, education loans, saving plan loans, etc. Include your information as well as your Co-Borrower=s.**

Institution _____	Balance \$ _____	Monthly Pmt. \$ _____
Institution _____	Balance \$ _____	Monthly Pmt. \$ _____
Institution _____	Balance \$ _____	Monthly Pmt. \$ _____
Institution _____	Balance \$ _____	Monthly Pmt. \$ _____
Institution _____	Balance \$ _____	Monthly Pmt. \$ _____
Institution _____	Balance \$ _____	Monthly Pmt. \$ _____

**Borrower's Employment History**

What is your current position? \_\_\_\_\_  
 Years on this job? \_\_\_\_\_ Years in this line of work? \_\_\_\_\_  
 What is your Gross Income? \_\_\_\_\_  
 Annual  Weekly  Bi-Weekly  Monthly  
 In addition to the above amount, have you received overtime, bonus or commission pay in the last 2 years:  Yes  No  
 If you answered yes, what is the annual average for your additional income: \$ \_\_\_\_\_

Rental Income or anticipated Rental Income, if applicable:  
 \$ \_\_\_\_\_

**Co-Borrower's Employment History**

What is your current position? \_\_\_\_\_  
 Years on this job? \_\_\_\_\_ Years in this line of work? \_\_\_\_\_  
 What is your Gross Income? \_\_\_\_\_  
 Annual  Weekly  Bi-Weekly  Monthly  
 In addition to the above amount, have you received overtime, bonus or commission pay in the last 2 years:  Yes  No  
 If you answered yes, what is the annual average for your additional income: \$ \_\_\_\_\_

Rental Income or anticipated Rental Income, if applicable:  
 \$ \_\_\_\_\_

**By signing this form, you agree that:**

- ❖ I/We certify that I/we have provided Atlantic Federal Credit Union information for a Mortgage Pre-Qualification.
- ❖ I/We certify that all of the information I/we have provided is true and complete, and that I/we made no misrepresentations nor did I/we omit any pertinent information.
- ❖ I/We understand that this is not a mortgage application, and is being used for mortgage pre-qualification purposes only.
- ❖ I/We authorize any person, association, firm, or corporation to furnish on request of this credit union, information concerning me/us or my/our financial affairs.

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

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



## Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

### Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

#### Ethnicity: Check one or more

- Hispanic or Latino  
 Mexican  Puerto Rican  Cuban  
 Other Hispanic or Latino - *Print origin:* \_\_\_\_\_

*For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

- Not Hispanic or Latino  
 I do not wish to provide this information

#### Sex

- Female  
 Male  
 I do not wish to provide this information

#### Race: Check one or more

- American Indian or Alaska Native - *Print name of enrolled or principal tribe:* \_\_\_\_\_

- Asian  
 Asian Indian  Chinese  Filipino  
 Japanese  Korean  Vietnamese  
 Other Asian - *Print race:* \_\_\_\_\_

*For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*

- Black or African American  
 Native Hawaiian or Other Pacific Islander  
 Native Hawaiian  Guamanian or Chamorro  Samoan  
 Other Pacific Islander - *Print race:* \_\_\_\_\_

*Examples: Fijian, Tongan, and so on.*

- White  
 I do not wish to provide this information

#### To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname?  NO  YES  
Was the sex of the Borrower collected on the basis of visual observation or surname?  NO  YES  
Was the race of the Borrower collected on the basis of visual observation or surname?  NO  YES

#### The Demographic Information was provided through:

- Face-to-Face Interview (includes Electronic Media w/ Video Component)  Telephone Interview  Fax or Mail  Email or Internet