

A division of Farm Credit of Central Florida
PRE-QUALIFICATION FORM

Complete the following information and give us a call to set up an appointment!

General Information:

Borrower: _____ Date of Birth: _____ SS# _____
Co-Borrower: _____ Date of Birth: _____ SS# _____
Address _____
County _____ Home Phone # () _____ Work Phone # () _____
Subject Property Address _____ County _____
Loan Amount Requested \$ _____ Purchase or Refinance _____
Purchase Price \$ _____ Estimated Current Value \$ _____
Year Built _____ Mobile or Manufactured Home? Yes _____ No _____

Employment Info:

| Borrower | | Co-Borrower | |
|-----------------------|---------------------|-----------------------|---------------------|
| Employer _____ | Employer _____ | Employer _____ | Employer _____ |
| How Long _____ | Position _____ | How Long? _____ | Position _____ |
| Gross Salary \$ _____ | per hr./wk./mo./yr. | Gross Salary \$ _____ | per hr./wk./mo./yr. |

Assets: Bank Name _____ Account # _____ Current Balance _____
Bank Name _____ Account # _____ Current Balance _____
Retirement or Other Assets: Type _____ Total Value _____

Liabilities:

1ST Mortgage Lender
Name & Address: _____
Payment Amount \$ _____ Current Rate _____% Balance Owing \$ _____

2nd Mortgage Lender
Name & Address: _____
Payment Amount \$ _____ Current Rate _____% Balance Owing \$ _____

Car #1 Lender _____
Balance Owing \$ _____ Monthly Payment \$ _____ Value \$ _____ Make/Year _____

Car #2 Lender _____
Balance Owing \$ _____ Monthly Payment \$ _____ Value \$ _____ Make/Year _____

Credit Cards/Personal Loans

| | | |
|----------------------|-------------------------|------------------|
| Name of Lender _____ | Payment Amount \$ _____ | Balance \$ _____ |
| Name of Lender _____ | Payment Amount \$ _____ | Balance \$ _____ |
| Name of Lender _____ | Payment Amount \$ _____ | Balance \$ _____ |
| Name of Lender _____ | Payment Amount \$ _____ | Balance \$ _____ |
| Name of Lender _____ | Payment Amount \$ _____ | Balance \$ _____ |

Referred By?

| | |
|-----------------------------------|-------------------------------|
| Farm Credit Borrower (name) _____ | Newspaper (which) _____ |
| Farm Credit Director (name) _____ | Realty Magazine (which) _____ |
| Farm Credit Employee (name) _____ | Realtor (name) _____ |
| Other _____ | Referral Date _____ |

Authorization to Release Credit Information

I hereby authorize Farm Credit of Central Florida to obtain my/our credit report and additional individual information to determine credit worthiness. The information obtained is strictly confidential. This information is for pre-qualification purposes only and is not a credit application. Your loan process will begin upon receipt of a signed Residential Mortgage Credit Application.

Borrower Signature _____ Date _____
Co-Borrower Signature _____ Date _____

So that we may process your loan as quickly as possible,
please bring the following information with you to the application appointment:

Checklist for mortgage loan applicants



In order to qualify for a long-term mortgage loan, we must verify your residency, credit, employment and assets. These requirements are promulgated by secondary investors and agencies of the Federal Government.

_____ **Residence** (for borrower and co-borrower)

address for past 2 years (with zip codes)

dates lived at each location

if rented during the past 2 years, landlord's or rental company's name and phone number

_____ **Employment** (for borrower and co-borrower)

names, addresses, phone numbers and dates worked for each employer for the past 2 years

originals of last 2 year's W-2s and most recent pay stubs (must cover a 30-day period)

proof of social security, retirement or interest income

written explanation of any gaps in employment within the past 2 years

_____ **Self-Employed Borrowers**

copies of last 2 years' personal tax returns (with all schedules signed and dated)

copies of last 2 years' corporate or partnership tax returns (with all schedules signed and dated) profit and loss statement and balance sheet prepared by an accountant (signed and dated)

_____ **Bank Accounts**

last 2 months' **original** bank statements on all bank checking, savings or investment accounts

_____ **Rental Property**

current copies of leases and mortgages

_____ **Personal Property/Household Furnishings**

approximate value of personal property (such as household furnishings, appliances, jewelry, art, collections, boats, etc.)

_____ **Vehicles Owned**

make, year and value of vehicles owned or financed

_____ **Alimony/Child Support**

If you pay or receive child support or alimony, you must furnish a copy of the divorce decree. If alimony or child support is to be counted as income, 3 years must be remaining for a conventional loan and 12 months' canceled checks or proof of payment is required.

_____ **If this loan is for the purchase of a home**

you must furnish an original sales contract, signed by all parties, including a legal description and/or current survey.

_____ earnest money check - copy of front and back of canceled check or proof of deposit by seller (agent) is required.

_____ **If this loan is a refinance or construction**

you must furnish a copy of your warranty deed, current survey plat, hazard insurance renewal notice, most recent tax bill and mortgage statement and/or coupon book

_____ If credit report reflects derogatory information related to divorce, copy of decree is required.

_____ If you have filed bankruptcy within the last 10 years, a copy of (a) filing, (b) petition and (c) discharge is required.

_____ A check in the amount of **\$75.00** for the Application Fee