

HOMEQUAL



Get qualified and start shopping!

MORTGAGE PRE-QUALIFICATION APPLICATION - If this application is for joint credit, borrower and co-borrower each agree that we intend to apply for joint credit (sign below).

BORROWER

BORROWER INFORMATION

CO-BORROWER

Borrower			Borrower		
Date of Birth	/	/	Date of Birth	/	/
Social Security Number			Social Security Number		
Address			Address		
Own/Rent/Other			Own/Rent/Other		
Time at Residence	Years	Months	Time at Residence	Years	Months
If Less than Two Years, previous address			If Less than Two Years, previous address		
Time at Residence	Years	Months	Time at Residence	Years	Months
Home Phone			Home Phone		
Email Address			Email Address		
Marital Status	Married Separated	Unmarried	Marital Status	Married Separated	Unmarried
No. of Dependents			No. of Dependents		
Ages of Dependents			Ages of Dependents		

EMPLOYMENT & INCOME INFORMATION

Name of Current Employer			Name of Current Employer		
Occupation/Title			Occupation/Title		
Time on Job	Years	Months	Time on Job	Years	Months
Previous Employment, if less than Two years			Previous Employment, if less than Two years		
Employer			Employer		
Occupation/Title			Occupation/Title		
Time on Job	Years	Months	Time on Job	Years	Months

Current Monthly Income

Current Monthly Income

Base Salary:	Bonus/Commission:	Base Salary:	Bonus/Commission:
Overtime:	Other:	Overtime:	Other:

Child Support, Alimony or Separate Maintenance Income Need not be disclosed if you do not wish to have it considered as a basis for repaying a mortgage.

CURRENT DEBT

Debts

Debts

Current Housing Payment	\$	Current Housing Payment	\$
Installment Loan	\$	Installment Loan	\$
Installment Loan	\$	Installment Loan	\$
Installment Loan	\$	Installment Loan	\$
Installment Loan	\$	Installment Loan	\$
Revolving Credit	\$	Revolving Credit	\$
Revolving Credit	\$	Revolving Credit	\$
Revolving Credit	\$	Revolving Credit	\$
Revolving Credit	\$	Revolving Credit	\$
Other	\$	Other	\$

TRANSACTION DETAIL

Cash Assets		Other Information you deem important with regard to your pre-qualification application
Cash on Hand in Accounts:	\$	
Gift Funds Available:	\$	
Source of Gift Funds:		
Do you own a home?	Yes	No

If so, will it be sold?	Yes	No
Expected Proceeds	\$	

ACKNOWLEDGMENT

The undersigned agree that all statements made in this application are made for the purpose of obtaining a pre-qualification certificate for a mortgage from Olean Area FCU. The credit union reserves the right to verify and reverify any or all information at any time including the use of a credit reporting agency or from a source stated above. The credit union relied on the information provided in making a decision and if future verification reveals a change in the information provided, the credit union reserves the right to alter their original decision.

I/WE Authorize Olean Area Federal Credit Union to make whatever credit inquiries it deems necessary in connection with this application. I/We authorize and instruct any person or consumer reporting agency to compile and furnish to the credit union any information it may have or obtain in response to such credit inquiries and agree that same shall remain your property whether or not credit is extended. I/We are hereby notified that a consumer report was requested. I/We will be informed of the name and address of the consumer reporting agency that furnished the report. Subsequent consumer reports may be requested or utilized in connection with an update, renewal or extension of credit.

CERTIFICATION: The undersigned certify that the information provided in this application is true and accurate to the best of their ability and acknowledge that any misrepresentation may result in the Lender's denial of the application.

Borrower Signature Date Borrower Signature Date

