



Mortgage Pre-Application

PERSONAL INFORMATION & CREDIT AUTHORIZATION

Name

Name

Address

Address

City State Zip

City State Zip

SS#

SS#

Email

Email

Home Phone

Home Phone

Work Phone

Work Phone

Cell Phone

Cell Phone

ActorsFCU Account Number

ActorsFCU Account Number

By signing below I authorize Actors FCU / The Mortgage Department to investigate my credit history by obtaining my credit report(s) from any credit bureau.

Signature

Signature

EMPLOYMENT & INCOME FOR EACH BORROWER

*****Please do not submit originals-only copies**

- **If you have one job and receive regular paychecks, please provide the most recent one month of paystubs.**
- **If you have multiple sources of income, please provide your complete SIGNED Federal tax returns for the past 2 years (include all schedules, state returns not required).**
- **If you have a regular job and have multiple sources of other income, please provide stubs and taxes.**
- **If you file your taxes jointly with a spouse and your income is not broken out in the back of your taxes, please include your W-2's**
- **If you have unemployment and file your taxes jointly, you must include your W-2's for unemployment.**
- **If you have an S-Corp, please include past 2 years of Corp taxes as well as personal**

True False I have one or more sources of fixed income such as pension, social security, permanent disability, trusts, annuities, child support or alimony, or other judgments

True False This income is guaranteed for at least another 24 months

True False Large portions of my income comes from commissions, bonuses, royalties or tips

True False I am employed through a temp agency

True False I typically receive unemployment benefits in any given year

True False I earn a substantial portion of my income from dividends and interest

True False I own 25% or more of one or more incorporated businesses

True False I am a US Citizen or Permanent Resident Alien

If you answered "False" please provide a copy of your visa, assuming you have one

True False I own other real estate or co-op(s)

If you answered "True" please complete page 5

Please explain multiple sources of income:

ASSETS

(Make copies as needed for any additional borrowers)

Please list any non-retirement accounts (checking, saving, money market, CD, Investment account, mutual fund, stock, bonds)

| Bank/Institution | Acct. Type | Amount |
|------------------|------------|--------|
| _____ | _____ | _____ |
| _____ | _____ | _____ |
| _____ | _____ | _____ |
| _____ | _____ | _____ |
| _____ | _____ | _____ |
| _____ | _____ | _____ |
| _____ | _____ | _____ |

Please list any retirement accounts (Pension, 401K, IRA, SEP, Annuity)

| Bank/Institution | Acct. Type | Amount |
|------------------|------------|----------|
| _____ | _____ | \$ _____ |
| _____ | _____ | \$ _____ |
| _____ | _____ | \$ _____ |
| _____ | _____ | \$ _____ |
| _____ | _____ | \$ _____ |
| _____ | _____ | \$ _____ |

If you own any property please complete page 5

Please list any other assets (including any expected gifts of cash) that you want ActorsFCU to consider

| Description | Value |
|-------------|----------|
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |

MISCELLANEOUS

Please take the time to answer these questions so we will be better able to serve you.

Q. What are you looking to obtain a mortgage loan for?
A. [] Purchase new property or [] Re-finance existing mortgage

If re-financing existing mortgage do you want to take cash out? []No []Yes, how much \$ _____
If re-financing, how does your name(s) appear on your stock certificate or deed _____

Q. If purchasing, have you already identified a property that you want to buy or make an offer on?
A. [] No [] Yes, it is a: [] Co-op [] Condo [] 1 Family [] 2 Family [] 3 Family [] 4 Family

Q. What will you use the property for?
A. [] Primary Residence [] Second home [] Investment property

Q. Have you already signed a contract to purchase a property?
A. [] No [] Yes, we signed one on _____ (date)

Q. If you have not already identified a property that you want to buy or make an offer on, what kind of properties are you looking at?
A. [] Co-op [] Condo [] 1 Family [] 2 Family [] 3 Family [] 4 Family

Q. What is the price range you are considering?
A. _____

Q. What do the carrying charges look like?
A. Monthly Maintenance (if coop)_____ Yearly Property Taxes (if house or condo)_____ Monthly HOA Dues (if condo)_____

Q. What neighborhoods are you looking in or considering?
A. _____

Q. When do you hope to close?
A. I want to close by _____, but need to closed no later than _____

Q. Are you working with a realtor? If so, who?
A. [] No [] Yes, my realtor is _____ and s/he works for _____ and can be reached at [][][]-[][][]-[][][][]

Q. Would you like us to recommend any of the following? (Check all that apply)
A. [] Realtor [] Attorney
[] Accountant [] Financial Planner
[] Property Insurance Specialist [] Life Insurance Specialist
[] Architect [] Contractor or Builder
[] Painter [] Other _____

All PROPERTY OWNED INCLUDING CURRENT PRIMARY RESIDENCE
(Make copies as needed for any additional borrowers)

| | Prop A | Prop B | Prop C | Prop D | Prop E | Prop F |
|---|--------|--------|--------|--------|--------|--------|
| Type Co-op, Condo, 1, 2, 3 or 4 Family | | | | | | |
| Estimated Value (Try to be conservative) | | | | | | |
| Mortgage Balance(s) All mortgages including home equity loans & lines but PLEASE SEPARATE THEM | | | | | | |
| Monthly Rental Income (If any) ***Please separate for multiple rental units | | | | | | |
| Mortgage Payment *** <u>JUST PRINCIPAL & INTEREST</u> for each mortgage (Please separate payments for home equity loans & lines) | | | | | | |
| Other Carrying Charges Minimum monthly for: taxes, ins., co-op maintenance., condo common charges PLEASE SEPARATE EACH MONTHLY CHARGE! | | | | | | |
| Will it be sold? Prior to closing on new loan | | | | | | |

*****Please don't say that the monthly payment includes taxes and insurance. the figures must be broken out!**

Additional Comments:

Addresses for each Property listed above: