



Pre-Qualification Application

Take the first step toward homeownership today -- Get pre-qualified!

A pre-qualification will give you a good idea of how much home you can afford so you can start shopping! Let's crunch your numbers **today** so you can get closer to owning your new home!

In order to pre-qualify you, we'll discuss your short- and long-term financial goals, your cash on hand for a down payment and your loan options, including interest rates and closing costs.

You'll need to have:

- Paystubs for the past 30 days
- W2 and tax returns for the past two years
- Two months' bank statements

Borrower:

Name _____ Birth Date _____
Address _____ City _____ State _____ Zip Code _____
Home Phone _____ Cell Phone _____ Work Phone _____
Email Address _____ Preferred Method of Communication _____
Borrower's Employer _____ Years with this employer _____ Monthly Income _____
Monthly loans and credit card payments _____ Child support and/or alimony payments _____

Signature _____ Date _____

Co-Borrower:

Name _____ Birth Date _____
Address _____ City _____ State _____ Zip Code _____
Home Phone _____ Cell Phone _____ Work Phone _____
Email Address _____ Preferred Method of Communication _____
Borrower's Employer _____ Years with this employer _____ Monthly Income _____
Monthly loans and credit card payments _____ Child support and/or alimony payments _____

Signature _____ Date _____



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Information is subject to change without notice. This is not an offer for extension of credit or a commitment to lend. Freedom Mortgage Corporation, 907 Pleasant Valley Avenue, Suite 3, Mount Laurel, NJ 08054 (800) 220-3333. Lender NMLS # 2767. Licensed by the Department of Business Oversight under the California Finance Lenders Law (License # 603A340) and by the Department of Business Oversight under the California Residential Mortgage Lending License Act (License #4130514). Equal Housing Lender.



Document Checklist for Loan Application

Your business is important to us and we are committed to ensuring that you and your loan receive the highest level of care and attention throughout the entire mortgage process.

You may be asked for some or all of this documentation during the application process. If you apply online or over the phone, a loan officer will ask you to either fax or mail these documents.

Income verification:

- Pay stubs for the last 30 days
- W-2 forms for the last two years
- Child support/alimony - friend of the court printout or 12 months of cancelled checks*
- Awards letter for Social Security, and 1099 for disability income
- When income is delivered from rental income, commission, interest or sources of income other than salary, tax returns may be required

Sources of funds/down payment:

- Bank statements for the last three months, including savings, checking and investment accounts
- Stock and securities account statements for the last three months
- HUD settlement statement if using funds from the sale of property
- Sale of asset: Proof of ownership, proof of sale, and proof of funds transfer
- For gift funds: A gift letter, evidence of transfer and sometimes evidence of withdrawl

If you are self-employed:

- Signed completed tax returns for the past two years, including personal, partnership and corporate if applicable; please include all schedules
- Business profit and loss statement year-to-date for current year, if more than three months have passed since the end of the tax year

Payment history:

- Cancelled rent or mortgage payment checks for the last 12 months, if not available on credit report
- Copy of land contract, if possible
- Child support/alimony
- Bankruptcy/Consumer Credit, if received

Additional information, if applicable:

- Purchase agreement, including legal property descriptions and any addendum
- Divorce decree
- Explanation of discrepancies in credit

*Alimony, child support or separate maintenance income need not to be included if it's not to be considered as income available to repay the loan. Child support or alimony income may be used if you received it for the last 12 months.

Call me today to get your mortgage questions answered fast!



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