

MORTGAGE 1ST, INC.

360 Towne Center Blvd., Ste D • Ridgeland, MS 39157 • Phone 601-977-6228

Preliminary Credit Approval Application

FAX TO: 601-977-6218

ATTN: **Cathy Pippins**, Loan Officer

Purchase or Refinance? _____ Purchase Price: \$ _____ If Refinance, Appraised Value \$ _____

BORROWER:

Borrower's Name (last, first, middle initial): _____

Home Phone: _____ Work Phone: _____ Birth Date: - - - - Cell Phone: _____

Social Security Number: _____ - - - - Birth Date: - - - - Single or Married? _____

Number of Dependents: _____ Ages of Dependents: _____

Present Address _____

Number of Years and months: _____ Need (2) two years history

Previous Address: _____

Number of Years and months: _____

CO-BORROWER:

Co-borrower's Name (last, first, middle initial): _____

Home Phone: _____ Work Phone: _____ Cell Phone: _____

Social Security Number: _____ - - - - Date of Birth: - - - -

Present Address: _____

WORK HISTORY: Need (2) two years history

Borrower Employer: _____ Position: _____

Address: _____

Dates (start/finish): _____ Monthly Gross Income: _____ Phone: _____

How long in this line of work? _____

Previous Employer: _____ Position: _____

Address: _____

Dates (start/finish): _____ Monthly Gross Income: _____ Phone: _____

Co-Borrower Employer: _____ Position: _____

Address: _____

Dates (start/finish): _____ Monthly Gross Income: _____ Phone: _____

How long in this line of work? _____

Previous Employer: _____ Position: _____

Address: _____

Dates (start/finish): _____ Monthly Gross Income: _____ Phone: _____

BANKING INFORMATION

Bank (checking): _____ Avg. Balance: \$ _____

Bank (savings): _____ Avg. Balance: \$ _____

Retirement or IRA Accounts: _____ Balance \$ _____

Other liquid Assets: _____ Balance \$ _____

Vehicles: Year: _____ Make & Model: _____ Value: \$ _____

Year: _____ Make & Model: _____ Value: \$ _____

Do you receive child support or pay child support? _____ How much \$ _____

If you are purchasing – are you selling your current residence? _____ What Price? \$ _____

REFINANCE ONLY:

Reason for refinance: _____

What lender will be paid off: _____

Approx. Balance: \$ _____ Annual prop.taxes: \$ _____ Annual Insurance: \$ _____

I/We hereby give consent to Mortgage 1st, Inc. and the assigned credit Bureau(s) to obtain all information regarding our employment and/or credit matters. I/We understand this information will only be used by Mortgage 1st, Inc. for credit approval and, if appropriate, loan processing.

BORROWER'S SIGNATURE

DATE

CO-BORROWER'S SIGNATURE

DATE

Borrower Signature Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Part I - General Information

1. Borrower

2. Name and address of Lender/Broker
MORTGAGE 1ST, INC.
360 TOWNE CENTER BLVD., STE. D
Ridgeland, MS 39157
TEL: 601-977-6228 FAX: 601-977-6218

3. Date

4. Loan Number

Part II - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

Borrower

Date