

PRE-QUALIFICATION REQUEST



Pam Garrett 1900 Auburn Ave, Suite 9 P: 318-460-2100 pam.garrett@marionstate.bank
NMLS #1575458 Monroe, Louisiana 71201 F: 318-460-2101 www.marionstate.bank

Purchase Price \$ _____ **Down Payment \$** _____

Conventional _____ **FHA** _____ **RD** _____

Refinance Amount \$ _____ **Estimated Property Value \$** _____

(Circle One) **30** **15** year

BORROWER

First	Middle	Last	Maiden/Suffix	SSN	Phone
Date of Birth	Years of School	Marital Status	Age of Dependent(s)		
Employer	Self Employed? Y or N	Position/Title	Business Phone		
Gross Monthly Income	Email Address	Years on Job	Years in Profession		
Other Income\$ _____	Source _____	*Note: All income sources need a 2 year history. Attach additional; Page if needed.			
Dates of Employment: From _____ To _____					

CO-BORROWER

First	Middle	Last	Maiden/Suffix	SSN	Phone
Date of Birth	Years of School	Marital Status	Age of Dependent(s)		
Employer	Self Employed? Y or N	Position/Title	Business Phone		
Gross Monthly Income	Email Address	Years on Job	Years in Profession		
Other Income\$ _____	Source _____	*Note: All income sources need a 2 year history. Attach additional page if needed.			
Dates of Employment: From _____ To _____					

PRESENT HOUSING / OTHER DEBT

Present Address: _____ Own _____ Rent _____
How Many Years _____ \$ _____ Per Month

Any other Monthly Debt: \$ _____ (Car Note, Credit Card, etc.)

ASSETS

Bank Name _____	_____ Checking	_____ Savings	Balance \$ _____
Bank Name _____	_____ Checking	_____ Savings	Balance \$ _____

I/We hereby authorize **MSB Mortgage** to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. I/We further authorize **MSB Mortgage** to verify past and present employment earnings records, bank accounts, stock holdings and any other asset balances needed to process my/our mortgage application. It is understood that a copy of this form will also serve as authorization. The information **MSB Mortgage** obtains is only to be used in the processing of my/our mortgage loan application.

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

DEMOGRAPHIC INFORMATION OF APPLICANT AND CO-APPLICANT

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, race and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more "Hispanic or Latino" origins, and one or more designations for "Race". The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race and sex on the basis of visual observation or surname. If you do not wish to provide some or all of this information, please check below.

APPLICANT

Ethnicity: Check one or more

- Hispanic or Latino
- Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino – Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:

- Not Hispanic or Latino
- I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native – Print name of enrolled or principal tribe:

- Asian
- Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese
 - Other Asian – Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:

- Black or African American
- Native Hawaiian Other Pacific Islander
- Native Hawaiian
 - Guamanian or Chamorro
 - Samoan
 - Other Pacific Islander – Print race, for example, Fijian, Tongan, and so on:

- White
- I do not wish to provide this information

Sex:

- Male
- Female
- I do not wish to provide this information

To Be Completed by Financial Institution (for an application taken in person):

Was the ethnicity of the applicant collected on the basis of visual observation or surname?

- Yes No

Was the race of the applicant collected on the basis of visual observation or surname?

- Yes No

Was the sex of the applicant collected on the basis of visual observation or surname?

- Yes No

CO-APPLICANT

Ethnicity: Check one or more

- Hispanic or Latino
- Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino – Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:

- Not Hispanic or Latino
- I do not wish to provide this information

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BORROWER SIGNATURE AUTHORIZATION



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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 1701et. 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 MSB Mortgage 1900 Auburn Ave, Suite 9 Monroe, Louisiana 71201 TEL: (318) 460-2100 FAX: (318) 460-2101	
3. Date	4. Loan Number		

PART II - GENERAL INFORMATION

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 onlt to be used in the processing of my pre-qualification for a mortgage loan.

Borrower

Date

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