

PRE-QUALIFICATION REQUEST



Pam Garrett
NMLS #1575458

1900 Auburn Ave, Suite 9
Monroe, Louisiana 71201

P: 318-460-2100
F: 318-460-2101

pam.garrett@marionstate.bank
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 requires 2 years of employment dates

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 requires 2 years of employment dates

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

Race: Check one or more

- ☐ American Indian or Alaska Native – Print name of enrolled or principal tribe:
- ☐ Asian
- ☐ Asian Indian
 - ☐ Chinese
 - ☐ Filipino
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 - ☐ Korean
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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

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

Borrower

Date

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Borrower

Date

ESIGN DISCLOSURES AND CONSENT

Federal law requires you receive certain disclosures and information about the products, services or accounts you may receive or access in connection with your relationship with us ('Required Information'). With your consent we can deliver Required Information to you by a) displaying or delivering the Required Information electronically; and b) requesting that you print or download the Required Information and retain it for your records.

This notice contains important information before you consent to electronic delivery of Required Information. Your consent also permits the general use of electronic records and electronic signatures in connection with the Required Information.

After you have read this Esign Disclosures and Consent, if you agree to receive Required Information from us electronically, and if you agree to the general use of electronic records and electronic signatures in connection with our relationship, please "SIGN" below and Return To:

MSB Mortgage
1900 Auburn Ave, Suite 9
Monroe, Louisiana 71201
TEL: (318) 460-2100 FAX: (318) 460-2101

Statement of electronic disclosures:

If you consent to electronic disclosures, that consent applies to all Required Information we give you or receive from you in connection with our relationship and the associated notices, disclosures, and other documents.

You agree to print out or download Required Information when we advise you to do so and keep it for your records. If you are unable to print or download any Required Information, you may call us and request paper copies. If you need to update your e-mail address or other contact information with us, you may do so by calling us and requesting necessary updates.

Your consent does not mean that we must provide the Required Information electronically. We may at our option deliver Required Information on paper. We may also require that certain communications from you be delivered to us on paper at a specified address.

Required Software/Hardware

Hardware and software minimum requirements to access and store the electronic information:

- Hardware: Hard drive
- Devices: iOS; Android; Windows
- Operating System: Windows 8, 8.1, 10; Mac OS X
- Browsers: Internet Explorer 8, 9, 10, 11; Chrome; Firefox; Safari (MacOS); Opera
(Note: Cookies must be enabled)
- Software: Adobe Acrobat or similar software to view PDF files
- Printer (for printed copies)

If you do not have the required software and/or hardware, or if you do not wish to use electronic records and signatures for any other reason, you can request paper copies of the Required Information to be sent to you by calling us.

Withdrawing Consent

You have the right to withdraw electronic consent without disrupting the processing of your loan. However, any documents you signed electronically before you withdrew your consent will be considered legally valid and enforceable. Any electronic documents or disclosures may be obtained in paper form and delivered by mail. The procedure to withdraw the electronic consent can be accomplished by choosing and clicking on the "Opt Out" tab. You may, or may not, incur additional charges by Opting Out of the electronic consent, or for receiving paper copies of documents. Please refer to our fee schedule for our current fees related to these matters. This fee schedule may change from time to time; you will be notified of any such change.

I have read the information about the use of electronic records, disclosures, notices, and e-mail, and consent to the use of electronic records for the delivery of Required Information in connection with our relationship. I will be able to view this information using my computer and software. I have an account with an internet service provider, and I am able to send e-mail and receive e-mail with hyperlinks to websites and attached files. I also consent to the use of electronic records and electronic signatures in place of written documents and handwritten signatures.

Borrower: _____

Date: _____

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