



## SHORT SELL & BUY PRE-QUALIFICATION APPLICATION

### Critical Criteria to qualify and participate in this home loan program:

- No late mortgage payments on current home for last 12 months (of ownership).
- Minimum 640 Credit Score (all three credit bureaus) throughout the Short Sell & Buy process.
- Have available 3.5% down payment (savings, or gifts are OK) on new home.
- Purchase price of new home cannot exceed original (short sell) home loan(s).
- No major purchases (cars, etc.) planned, nor major credit card spending or payment defaults.

### BORROWER INFORMATION

Borrower Name:		Borrower E-Mail:	
Borrower (Short Sell Home) Address:			Date of Birth: / /
Day Phone:	Eve Phone:	Cell Phone:	Best Time to Call? AM PM EVE
Length Owned your Current Home?	Year(s)	Month(s)	If you don't live there, do you rent now? <input type="checkbox"/> Yes <input type="checkbox"/> No
1st Home-Mortgage: Original Loan Amount:		Approx Remaining Balance:	Lender Name:
2nd Home-Mortgage: (if applicable): Original Loan Amount:		Approx Remaining Balance:	Lender Name:
Home already Short Sold: <input type="checkbox"/> No <input type="checkbox"/> Yes If Yes, Date of Short Sell: / /			
Did you miss a mortgage payment last 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No		Do you own any other Real Estate? <input type="checkbox"/> Yes <input type="checkbox"/> No	

### CO-BORROWER INFORMATION

Co-Borrower Name:		CO-Borrower E-Mail:	
Co-Borrower Date of Birth: / /		CO-Borrower Monthly Gross Income:	
Co-Borrower Day Phone:	Eve Phone:	Cell Phone:	

### REALTOR INFORMATION

Are you currently working with a Realtor? <input type="checkbox"/> Yes <input type="checkbox"/> No		Name of Realtor:	
Real Estate Firm:	Realtor phone:	Realtor E-mail:	

### BORROWER FINANCES & HISTORY

How is your Credit? <input type="checkbox"/> Excellent <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor <input type="checkbox"/> Don't know		Down Payment Available: \$ (Gifts allowed)	
Maximum Monthly Mortgage Payment Comfortable With? \$		Purchasing Car Near Future? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Current Total Monthly Minimum Credit Card Payments \$		Current Total Monthly Car Payments \$	
Monthly Gross Earnings? \$	Bonuses Included in Earnings? <input type="checkbox"/> Yes <input type="checkbox"/> No	Are You Self Employed? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Years at Current Job? Years Months	Employer Name?	Job Title?	
Years at Previous Job? Years Months	Previous Employer?	Job Title?	

### DECLARATIONS

	Borrower		Co-Borrower	
	Yes	No	Yes	No
Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you presently delinquent or in default on Federal debt or other loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If this is a loan to purchase or refinance real estate, is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you a co-maker, or endorser, or co-signer to any other note, loan, or mortgage?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you a resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

FAX FORM TO (760)-482-1293