

**(Joint Applicants)** Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower \_\_\_\_\_ Co-Borrower \_\_\_\_\_

Realtor/Referred By: \_\_\_\_\_ Phone: ( ) \_\_\_\_\_ - \_\_\_\_\_

Borrower				BORROWER INFORMATION				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)							
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School				
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated		Cell Phone (incl. area code)		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated		Cell Phone (incl. area code)					
Present Address (street, city, state, ZIP)		Own <input type="checkbox"/>	Rent <input type="checkbox"/>	No. Yrs.		Present Address (street, city, state, ZIP)		Own <input type="checkbox"/>	Rent <input type="checkbox"/>	No. Yrs.	

Borrower				EMPLOYMENT INFORMATION				Co-Borrower							
Name & Address of Employer		<input type="checkbox"/> Self Employed		Yrs. on this job		Yrs. employed in this line of work/profession:		Name & Address of Employer		<input type="checkbox"/> Self Employed		Yrs. on this job		Yrs. employed in this line of work/profession:	
Position/Gross Income		\$ _____ per yr		Business Phone (incl. area code)		Position/Gross Income		\$ _____ per yr		Business Phone (incl. area code)					

**If employed in current position for less than two years or if currently employed in more than one position, complete the following:**

Name & Address of Employer		<input type="checkbox"/> Self Employed		Dates (from - to)		Name & Address of Employer		<input type="checkbox"/> Self Employed		Dates (from - to)					
Position/Gross Income		\$ _____ per yr		Business Phone (incl. area code)		Position/Gross Income		\$ _____ per yr		Business Phone (incl. area code)					

EXPENSES								
Current home to be sold	\$ _____	Current Mortgage Balance	\$ _____					
Rent	\$ _____ per month	Current Mortgage Payment	\$ _____	Taxes/Ins Incl.?	Amt. \$			
Child Support	\$ _____	Alimony	\$ _____					
Car Payment (s)	\$ _____	Credit Cards	\$ _____					
Student Loans	\$ _____	Other Loans/Mtgs	\$ _____					
Misc. Other	\$ _____	Explain						

CASH AVAILABILITY	
Funds/Source for down payment, closing costs, etc., will be available from:	<input type="checkbox"/> Sale of present home \$ _____ <input type="checkbox"/> Gift \$ _____ <input type="checkbox"/> Checking/Savings – Current Balance \$ _____ <input type="checkbox"/> Do you have an IRA/401(K)? – Current Balance \$ _____

GENERAL											
Subject Property: Sales Price \$ _____ Mortgage Amount \$ _____						Property will be:			No. of Units		
Property Taxes: \$ _____ Purpose: <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction						<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment Property					
(Please Circle Product Options)	Fixed	15 Year	ARM	1/1	7/1	Home Equity Loan	5 Yr	10 Yr	Home Equity Line of Credit	<input type="checkbox"/> Condo Common Charges \$ _____	
		20 Year		3/1	10/1						
		30 Year		5/1	5/5 (1 <sup>st</sup> Time Home Buyer)		15 Yr	20 Yr			

**INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

**CREDIT AUTHORIZATION:** I/We certify that the information disclosed is true and correct. By my/our signatures, we authorize the WALDEN SAVINGS BANK to obtain a credit report and disclose all credit pre-qualification data to the agent(s) involved. **Pre-qualification does not guarantee final loan approval.** I/We understand that if there are any questions, disputes or comments about the information on my credit report, I must contact the credit reporting agency to address these issues. The names and addresses of the consumer reporting agencies are available from the lender.

BORROWER				CO-BORROWER			
<input type="checkbox"/> I do not wish to furnish this information				<input type="checkbox"/> I do not wish to furnish this information			
<b>Ethnicity:</b>		<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input checked="" type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino _____ (enter origin) <input type="checkbox"/> I do not wish to furnish this information		<b>Ethnicity:</b>		<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino _____ (enter origin) <input type="checkbox"/> I do not wish to furnish this information	
<b>Race:</b>		<input type="checkbox"/> American Indian or Alaska Native _____ Enrolled or Principal Tribe <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian _____ (enter race) <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander _____ (enter race) <input type="checkbox"/> White <input type="checkbox"/> I do not wish to furnish this information		<b>Race:</b>		<input type="checkbox"/> American Indian or Alaska Native _____ Enrolled or Principal Tribe <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian _____ (enter race) <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander _____ (enter race) <input type="checkbox"/> White <input type="checkbox"/> I do not wish to furnish this information	
<b>Sex:</b>		<input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to furnish this information		<b>Sex:</b>		<input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to furnish this information	
Borrower's Signature		Date		Co-Borrower's Signature		Date	
<b>X</b>				<b>X</b>			

THIS PREQUALIFICATION IS NOT A COMMITMENT TO LEND. A FINAL LOAN APPROVAL IS SUBJECT TO THE BANK'S UNDERWRITING GUIDELINE.