

MORTGAGE PRE-QUALIFICATION APPLICATION

If this application is for joint credit, borrower and co-borrower each agree that we intend to apply for joint credit (sign below)

Applicant #1 _____ Applicant #2 _____

This application is to prequalify to purchase a: Primary Residence or Second Home

Applicant 1: _____ Date of Birth: _____

Social Security No.: _____ Home Phone: (____) _____ Work Phone: (____) _____ No. of Dependents: _____

Married Unmarried Separated Years at Current Residence: _____ Ages of Dependents: _____

Current Address: _____

Current Employment: _____ Time on Job: _____

Position: _____ Type of Business: _____

Previous Employment (if less than 2 years at current employer): _____

Time on this job: _____ Position/Title: _____ Type of Business: _____

Applicant 2: _____ Date of Birth: _____

Social Security No.: _____ Home Phone: (____) _____ Work Phone: (____) _____ No. of Dependents: _____

Married Unmarried Separated Years at Current Residence: _____ Ages of Dependents: _____

Current Address: _____

Current Employment: _____ Time on Job: _____

Position: _____ Type of Business: _____

Previous Employment (if less than 2 years at current employer): _____

Time on this job: _____ Position/Title: _____ Type of Business: _____

Gross Income per Month

	Applicant 1	Applicant 2
Regular Salary:	_____	_____
Overtime:	_____	_____
Bonus:	_____	_____
Commission:	_____	_____
Other: _____	_____	_____

(Child Support, Alimony or Separate Maintenance Income Need not be disclosed if you do not wish to have it considered as a basis for repaying a mortgage. Self-Employed Borrowers must submit previous 2 years tax returns for consideration)

YTD Earnings through: _____

Previous Years Earnings: _____

Realtor: _____

Real Estate Company: _____

Combined Applicant Information:

Debts:	Payments	Balance
Current Housing Payment:	_____	_____
Revolving Credit:	_____	_____
Revolving Credit:	_____	_____
Installment Loans:	_____	_____
Installment Loans:	_____	_____
Other:	_____	_____
Alimony/Child Support:	_____	_____
TOTAL:	_____	_____

Cash Assets:

Funds available for closing including down payment and closing Costs: Cash On Hand: _____ Gift Funds Available: _____

Will currently owned real estate be sold? _____

If so, what are the net proceeds from sale? _____

THE UNDERSIGNED AGREE THAT ALL STATEMENTS MADE IN THIS APPLICATION ARE MADE FOR THE PURPOSE OF OBTAINING A PRE-QUALIFIED CERTIFICATE FOR A MORTGAGE FROM CATTARAUGUS COUNTY BANK. THE BANK RESERVES THE RIGHT TO VERIFY OR REVERIFY ANY OR ALL INFORMATION AT ANY TIME INCLUDING THE USE OF A CREDIT REPORTING AGENCY OR FROM ANY SOURCE STATED ABOVE. THE BANK RELIED ON THE INFORMATION PROVIDED TO MAKE A DECISION AND IF FUTURE VERIFICATION OR REVERIFICATION REVEALS A CHANGE IN THE INFORMATION PROVIDED, THE BANK RESERVES THE RIGHT TO ALTER THEIR ORIGINAL PRE-QUALIFICATION DECISION.

I/We Authorize Cattaraugus County Bank to make whatever credit inquiries it deems necessary in connection with this application or in the course of review of collection of any credit extended in reliance on the application. I/We authorize and instruct any person or consumer reporting agency to compile and furnish to the Bank any information it may have or obtain in response to such credit inquiries and agree that same shall remain your property whether or not credit is extended. I am/We are hereby notified that a consumer report was requested, and if such report was requested. I/We will be informed of the name and address of the consumer reporting agency that furnished the report. Subsequent consumer reports may be requested or utilized in connection with an update, renewal or extension of credit.

CERTIFICATION: The undersigned certify that the information provided in this application is true and accurate to the best of their ability and acknowledge that any misrepresentation may result in the Lender's denial of the application.

Applicants Signature _____ Date _____

Applicants Signature _____ Date _____