

Pre-Qualify for a Mortgage

Click [here](#) to see the items we will need to process your loan request.

Borrower's Information:

Date

Borrower's Name

Social Security No.

Street Address

Email Address

City

State Zip

Home Phone

Cell Phone

Work Phone

Do You: Rent Own Live with relatives

Monthly Rent or Mortgage Payment

Time At This Address

Previous Address

Time At This Address

Employer

Position

Time on Job

Previous Employer

Dates of Employment

Name of your Credit Union

Referred By

Co-Borrower's Information:

Co-Borrower's Name

Social Security No.

Street Address

Email Address

City

State Zip

Home Phone

Cell Phone

Work Phone

Do You: Rent Own Live with relatives

Monthly Rent or Mortgage Payment	Time At This Address	
Previous Address	Time At This Address	
Employer	Position	
Time on Job		
Previous Employer	Dates of Employment	
Name of your Credit Union	Referred By	



Child Support

Do you Pay Child Support? Monthly Amount:

Do you Receive Child Support? Monthly Amount:

Alimony, child support or separate maintenance need not to be revealed unless you want such income considered as a basis for repayment of this obligation

Do you currently own a second home or rental home?

If Purchasing a Home:

Estimated Sales Price	Down Payment	Loan Amount Requested
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Source of Down Payment (ie: Savings, Gift, Loan, Sale of home, etc)

If Refinancing

Purpose of Refinance	Loan Amount Requested	
Estimated Value of Home	Property Taxes	Homeowners' Insurance

Type of Property

House	Townhome	Condo	Manufactured/Mobile Home
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Term:

30 Year Term	20 Year Term	15 Year Term	10 Year Term
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Do you have a Second Mortgage?	If so, was it used to purchase the home?
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Comments:

By submitting this Pre-qualification, I/we authorize Credit Union Financial Services to gather whatever credit and employment information considered appropriate, including information from various credit agencies.

Credit Union Financial Services
1123 Elm St. NE
Covington, GA 30014
678-658-4466
800-503-6855
678-658-4467 (Fax)
www.cufs.org

We do business in Accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.



Credit Union Financial Services
Your Mortgage Provider



[Mortgage Options](#) | [Rates](#) | [Closing Costs](#) | [Prequalify](#) | [Rate Watch Signup](#) | [Calculators](#)

Pre-Qualification Loan Request Checklist Items

Please provide copies of the following items, if applicable:

1. Last two pay stubs
2. W-2 (or 1099) Forms for the most recent tax year
3. Most recent Federal Tax Return with all Schedules (For Self-employment or Rental Income, provide the last two years' Federal Tax Returns with all Schedules)
4. You will be responsible for the cost of your Home Appraisal. We will not order the appraisal until you have been pre-qualified for your mortgage loan and wish to proceed with the loan. The cost of the appraisal is \$400 and you will make the check payable to Credit Union Financial Services and mail or deliver to us at 131 Northpark Trail, Stockbridge, GA 30281.
5. Social Security Awards Letter or Pension Letter if you are receiving these benefits.
6. If you are paying and/or receiving child support/alimony and wish to use this as additional income, please provide three (3) months cancelled checks and bank statements showing these deposits or court payment history.

If Purchasing a Home, Also Provide:

1. Sales Contract with original signatures of Buyer(s) and Seller(s)
2. Copy of the earnest money check and corresponding bank statement showing that the check has cleared your account.
3. If you are selling your current home, please provide a copy of the Sales Contract. You will also need to provide the Settlement Statement once the loan is closed.
4. Recent month's statements for savings, checking, money market, mutual funds, etc.
5. Recent month's statement for 401K or Retirement Plan

If Refinancing a Home, Also Provide:

1. Approximate value of your home - CUFS will order an appraisal to determine the current market value.
2. Recent month's Mortgage Statement showing the mortgage balance and monthly payment amount
3. Recent Homeowner's Insurance bill
4. Yearly Property Tax amount
5. Copy of the Warranty Deed

