



## Mortgage Pre-Qualification Application - NOT USED

First Name:	Last Name:
Submitted on:	
<b>Mortgage Pre Qual Application</b>	
<p><b>NMLS# 1880442</b>  <b>Privacy Policy:</b> Our <a href="#">privacy policy</a> protects the privacy of your personal-identifying information that you provide us online.  <b>Account Holders</b> must reside in <b>New York state</b>.</p> <p><b>Important Information about Procedures for Opening a New Account</b>          Identification Procedures Requirements: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.          What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.  <b>Security Notice:</b>          You should ONLY fill out this Application online if you are using a browser with the latest security enhancements. If you don't have the latest version, download a copy now.</p> <p><b>Instructions:</b>          1. Complete Application and click "Submit Application" or fax it to 315-638-9871.          2. To safeguard your privacy, QUIT your browser and restart it again after using this form. This form is NOT saved in your computer's memory when you quit your browser.          3. We will contact you with the location of our closest office and any other documentary requests we may have. You may also be requested to provide photocopies of your Driver's License or other identification.          This Residential Loan Application is for personal loans and is NOT intended for Business use.</p>	
<p>This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.</p>	
<b>Uniform Residential Loan Application</b>	
	<input type="radio"/> the income or assets of a person other than the "Borrower" (including Borrower's spouse) will be used as a basis for loan qualification <input type="radio"/> the income or assets of the Borrower's spouse will not be used as a basis for loan qualification
If you are applying for a joint account or an account that you and another person will use, complete all sections, providing information about the Joint Applicant or user.	<input type="checkbox"/> Check box for Joint Account
<b>I. TYPE OF MORTGAGE AND TERMS OF LOAN</b>	

Mortgage Qualifying for:	<input type="radio"/> Conventional <input type="radio"/> FHA <input type="radio"/> VA <input type="radio"/> Other:
--------------------------	---

Agency Case No.	Lender Case No.	Amount \$	Interest Rate %	No. of Months
_____	_____	_____	_____	_____

Amortization Type: (required)	<input type="radio"/> Fixed Rate <input type="radio"/> ARM <input type="radio"/> Other:
-------------------------------	---

**II. PROPERTY INFORMATION AND PURPOSE OF LOAN - TBD AFTER QUALIFYING**

Subject Property Address (street, city state & ZIP)	No. of Units
_____	_____

Legal Description of Subject Property (attach description if necessary)	Year Built
_____	_____

Purpose of Loan:	<input type="radio"/> Purchase <input type="radio"/> Refinance <input type="radio"/> Construction <input type="radio"/> Construction-Permanent <input type="radio"/> Other:
------------------	---

Property will be:	<input type="radio"/> Primary Residence <input type="radio"/> Secondary Residence <input type="radio"/> Investment
-------------------	--

Complete these lines if construction or construction-permanent loan: (required)	Year Lot Acquired	Original Cost \$	Amount Existing Liens \$
	_____	_____	_____

(a) Present Value of Lot	(b) Cost of Improvements \$	Total (a+b) \$
_____	_____	_____

Complete these lines if this is a refinance loan. (required)	Year Acquired	Original Cost \$	Amount Existing Liens \$	Purpose of Refinance
	_____	_____	_____	_____



Former Address	Address Line 1 _____										
	Address Line 2 _____										
	City _____ State _____ ZIP Code _____										
	<input type="radio"/> Own <input type="radio"/> Rent										
No. of yrs. <i>Former Address</i>											
Co-Borrower (required)	<table border="0"> <thead> <tr> <th>Co-Borrower's Name (include Jr. or Sr. if applicable)</th> <th>Social Security No.</th> <th>Home Phone (incl. area code)</th> <th>Date of Birth</th> <th>Yrs. School</th> </tr> </thead> <tbody> <tr> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> </tbody> </table>	Co-Borrower's Name (include Jr. or Sr. if applicable)	Social Security No.	Home Phone (incl. area code)	Date of Birth	Yrs. School	_____	_____	_____	_____	_____
Co-Borrower's Name (include Jr. or Sr. if applicable)	Social Security No.	Home Phone (incl. area code)	Date of Birth	Yrs. School							
_____	_____	_____	_____	_____							
	<input type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried (include single, divorced, widowed)										
Dependents not listed by Borrower (required)	<table border="0"> <thead> <tr> <th>no.</th> <th>ages</th> </tr> </thead> <tbody> <tr> <td>_____</td> <td>_____</td> </tr> </tbody> </table>	no.	ages	_____	_____						
no.	ages										
_____	_____										
Present Address	Address Line 1 _____										
	Address Line 2 _____										
	City _____ State _____ ZIP Code _____										
	<input type="radio"/> Own <input type="radio"/> Rent										
No. Yrs.											
Former Address <i>If residing at present address for less than two years, complete the following:</i>	<table border="0"> <tbody> <tr> <td>Address Line 1 _____</td> </tr> <tr> <td>Address Line 2 _____</td> </tr> <tr> <td>City _____ State _____ ZIP Code _____</td> </tr> </tbody> </table>	Address Line 1 _____	Address Line 2 _____	City _____ State _____ ZIP Code _____							
Address Line 1 _____											
Address Line 2 _____											
City _____ State _____ ZIP Code _____											
	<input type="radio"/> Own <input type="radio"/> Rent										
No. of yrs. <i>Former Address</i>											
Former Address	Address Line 1 _____										
	Address Line 2 _____										
	City _____ State _____ ZIP Code _____										
	<input type="radio"/> Own <input type="radio"/> Rent										

No. of yrs.  
Former Address

**IV. EMPLOYMENT INFORMATION**

Borrower	<input type="checkbox"/> Self Employed				
Borrower (required)	<b>Name &amp; Address of Employer</b>	<b>Years on this job</b>	<b>Yrs. employed in this line of work/profession:</b>	<b>Position/Title/Type of Business</b>	<b>Business Phone (include area code)</b>
	_____	_____	_____	_____	_____

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

	<input type="checkbox"/> Self Employed				
<b>Name &amp; Address of Employer</b>	<b>Dates (from-to)</b>	<b>Monthly income: \$</b>	<b>Position/Title/Type of Business</b>	<b>Business Phone (incl. area code)</b>	
_____	_____	_____	_____	_____	

	<input type="checkbox"/> Self Employed				
<b>Name &amp; Address of Employer</b>	<b>Dates (from-to)</b>	<b>Monthly income: \$</b>	<b>Position/Title/Type of Business</b>	<b>Business Phone (incl. area code)</b>	
_____	_____	_____	_____	_____	

Co-Borrower	<input type="checkbox"/> Self Employed				
Co-Borrower (required)	<b>Name &amp; Address of Employer</b>	<b>Years on this job</b>	<b>Years employed in this line of work/profession:</b>	<b>Position/Title/Type of Business</b>	<b>Business Phone (incl. area code)</b>
	_____	_____	_____	_____	_____

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

	<input type="checkbox"/> Self Employed				
<b>Name &amp; Address of Employer</b>	<b>Dates: from-to:</b>	<b>Monthly income: \$</b>	<b>Position/Title/ Type of Business</b>	<b>Business Phone (inc. area code)</b>	
_____	_____	_____	_____	_____	

	<input type="checkbox"/> Self Employed				
<b>Name &amp; Address of Employer</b>	<b>Dates: from-to:</b>	<b>Monthly income: \$</b>	<b>Position/Title/ Type of Business</b>	<b>Business Phone (inc. area code)</b>	
_____	_____	_____	_____	_____	

**V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION**

	Borrower	Co Borrower	Total
Gross Monthly Income (required)	Base Empl. Income *	_____	_____
	Overtime	_____	_____
	Bonuses	_____	_____
	Commissions	_____	_____
	Dividends/Interest	_____	_____
	Net Rental Income	_____	_____
	Other (before completing, see the notice in "describe other income" below)	_____	_____
	Total	_____	_____

	Present	Proposed
Combined Monthly Housing Expense (required)	Rent	_____
	First Mortgage (P & I)	_____
	Other Financing(P & I)	_____
	Hazard Insurance	_____
	Real Estate Taxes	_____
	Mortgage Insurance	_____
	Homeowner Assn. Dues	_____
	Other	_____
Total	_____	

* Self Employed Borrowers may be required to provide additional documentation such as tax returns and financial statements. (required)	Describe Other Income B/C	Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or co-Borrower(C) does not choose to have it considered for repaying this loan.	Monthly Amount
	B/C	_____	_____
	B/C	_____	_____
	B/C	_____	_____

**VI. ASSETS AND LIABILITIES**

This Statement and any applicable supporting schedule may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed	<input type="radio"/> Jointly <input type="radio"/> Not Jointly
-----------	--

ASSETS Description (required)	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%; text-align: center; border-bottom: 1px solid black;"><b>Cash deposit toward purchase held by:</b></td> <td style="width: 40%; text-align: center; border-bottom: 1px solid black;"><b>Cash or Market Value</b></td> </tr> </table>	<b>Cash deposit toward purchase held by:</b>	<b>Cash or Market Value</b>
<b>Cash deposit toward purchase held by:</b>	<b>Cash or Market Value</b>		

List checking and savings accounts below (required)	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center; border-bottom: 1px solid black;"><b>Name and address of Bank, S &amp; L, or Credit Union</b></td> <td style="width: 15%; text-align: center; border-bottom: 1px solid black;"><b>Acct. no.</b></td> <td style="width: 35%; text-align: center; border-bottom: 1px solid black;"><b>Cash or Market Value</b></td> </tr> <tr><td style="border-bottom: 1px solid black;"> </td><td style="border-bottom: 1px solid black;"> </td><td style="border-bottom: 1px solid black;"> </td></tr> <tr><td style="border-bottom: 1px solid black;"> </td><td style="border-bottom: 1px solid black;"> </td><td style="border-bottom: 1px solid black;"> </td></tr> <tr><td style="border-bottom: 1px solid black;"> </td><td style="border-bottom: 1px solid black;"> </td><td style="border-bottom: 1px solid black;"> </td></tr> <tr><td style="border-bottom: 1px solid black;"> </td><td style="border-bottom: 1px solid black;"> </td><td style="border-bottom: 1px solid black;"> </td></tr> </table>	<b>Name and address of Bank, S &amp; L, or Credit Union</b>	<b>Acct. no.</b>	<b>Cash or Market Value</b>												
<b>Name and address of Bank, S &amp; L, or Credit Union</b>	<b>Acct. no.</b>	<b>Cash or Market Value</b>														

<b>Stock &amp; Bonds (Company name/number &amp; description)</b>	<b>Cash or Market Value</b>

<b>Life Insurance net cash value Face amount: \$</b>	<b>Market Value</b>

Real estate owned enter market value from schedule of real estate owned	
Subtotal Liquid Assets	
Real estate owned enter market value from schedule of real estate owned	
Vested interest in retirement	
Net worth of businesses owned attach financial statement	

<b>Automobiles owned (make and year)</b>	<b>Cash or Market Value</b>

<b>Other Assets (itemized)</b>	<b>Cash or Market Value</b>

<b>Cash or Market Value</b>	
Total Assets (a)	

Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (\*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.





**VII. DETAILS OF TRANSACTION**

a. Purchase Price	
b. Alterations, improvements, repairs	
c. Land if acquired separately	
d. Refinance incl. in debts to be paid off	
e. Estimated prepaid items	
f. Estimated closing costs	
g. PMI, MIP, Funding Fee	
h. Discount if Borrower will pay	
i. Total costs add items a through h	
j. Subordinate financing	
k. Borrowers closing costs paid by Seller	

**I. Other Credits (explain)** \$

m. Loan amount exclude PMI, MIP, Funding Fee financed	
n. PMI, MIP, Funding Fee financed	
o. Loan amount add m & n	
p. Cash from/to Borrower subtract j, k, l & o from i	

**VIII. DECLARATIONS**

		<b>Yes</b>	<b>No</b>
a. Are there any outstanding judgments against you? (required)	Borrower	<input type="radio"/>	<input type="radio"/>
	Co-Borrower	<input type="radio"/>	<input type="radio"/>
b. Have you been declared bankrupt within the past 7 years? (required)	Borrower	<input type="radio"/>	<input type="radio"/>
	Co-Borrower	<input type="radio"/>	<input type="radio"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? (required)	Borrower	<input type="radio"/>	<input type="radio"/>
	Co-Borrower	<input type="radio"/>	<input type="radio"/>
d. Are you a party to a lawsuit? (required)	Borrower	<input type="radio"/>	<input type="radio"/>
	Co-Borrower	<input type="radio"/>	<input type="radio"/>

<p>e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured mobile home loans, any mortgage, financial obligation, bond, or loan guarantee. If Yes, provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action. (required)</p>		<p><b>Yes</b></p>	<p><b>No</b></p>
	Borrower	<input type="radio"/>	<input type="radio"/>
	Co-Borrower	<input type="radio"/>	<input type="radio"/>
<p>f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If Yes, give details as described in the preceding question. (required)</p>		<p><b>Yes</b></p>	<p><b>No</b></p>
	Borrower	<input type="radio"/>	<input type="radio"/>
	Co-Borrower	<input type="radio"/>	<input type="radio"/>
<p>g. Are you obligated to pay alimony, child support or separate maintenance? (required)</p>		<p><b>Yes</b></p>	<p><b>No</b></p>
	Borrower	<input type="radio"/>	<input type="radio"/>
	Co-Borrower	<input type="radio"/>	<input type="radio"/>
<p>h. Is any part of the down payment borrowed? (required)</p>		<p><b>Yes</b></p>	<p><b>No</b></p>
	Borrower	<input type="radio"/>	<input type="radio"/>
	Co-Borrower	<input type="radio"/>	<input type="radio"/>
<p>i. Are you a co-maker or endorser on a note? (required)</p>		<p><b>Yes</b></p>	<p><b>No</b></p>
	Borrower	<input type="radio"/>	<input type="radio"/>
	Co-Borrower	<input type="radio"/>	<input type="radio"/>
<p>j. Are you a U.S. citizen? (required)</p>		<p><b>Yes</b></p>	<p><b>No</b></p>
	Borrower	<input type="radio"/>	<input type="radio"/>
	Co-Borrower	<input type="radio"/>	<input type="radio"/>
<p>k. Are you a permanent resident alien? (required)</p>		<p><b>Yes</b></p>	<p><b>No</b></p>
	Borrower	<input type="radio"/>	<input type="radio"/>
	Co-Borrower	<input type="radio"/>	<input type="radio"/>
<p>l. Do you intend to occupy the property as your primary residence? If Yes, complete question below. (required)</p>		<p><b>Yes</b></p>	<p><b>No</b></p>
	Borrower	<input type="radio"/>	<input type="radio"/>
	Co-Borrower	<input type="radio"/>	<input type="radio"/>

		<b>Yes</b>	<b>No</b>
m. Have you had an ownership interest in a property in the last two years? (required)	Borrower	<input type="radio"/>	<input type="radio"/>
	Co-Borrower	<input type="radio"/>	<input type="radio"/>
1 What type of property did you own -- principal residence PR, second home SH, or Investment Property IP? (required)			
2 How did you hold title to the home -- solely by yourself S, jointly with your spouse SP, or jointly with another person O? (required)			

#### IX. ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that:

- (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.;
- (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described herein;
- (3) the property will not be used for any illegal or prohibited purpose or use;
- (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan;
- (5) the property will be occupied as indicated herein;
- (6) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or an electronic record of this application, even if the Loan is not approved;
- (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan;
- (8) in the event that my payments on the Loan become delinquent, the owner or servicer of the Loan may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies;
- (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law;
- (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and
- (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Borrower's Name	Date	Co-Borrower's Name	Date

#### X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

Borrower:	<input type="radio"/> I do not wish to furnish this information.
Ethnicity:	<input type="radio"/> Hispanic or Latino <input type="radio"/> Not Hispanic or Latino

Race or National Origin:	<input type="radio"/> American Indian, Alaskan Native <input type="radio"/> Asian <input type="radio"/> Native Hawaiian or other Pacific Islander <input type="radio"/> White <input type="radio"/> Black or African American	
Sex	<input type="radio"/> Female <input type="radio"/> Male	
Co-Borrower:	<input type="radio"/> I do not wish to furnish this information.	
Ethnicity	<input type="radio"/> Hispanic or Latino <input type="radio"/> Not Hispanic or Latino	
Race or National Origin:	<input type="radio"/> American Indian, Alaskan Native <input type="radio"/> Asian <input type="radio"/> Native Hawaiian or other Pacific Islander <input type="radio"/> White <input type="radio"/> Black or African American	
Sex	<input type="radio"/> Female <input type="radio"/> Male	
<b>To be completed by Interviewer (if applicable)</b>		
This application was taken by:	<input type="radio"/> face-to-face interview <input type="radio"/> by mail <input type="radio"/> by telephone <input type="radio"/> over the Internet <input type="radio"/> Other:	
<b>Interviewer's Name</b> <hr/>	<b>Interviewer's Phone Number (incl. area code)</b> <hr/>	<b>Name and address of Interviewer's Employer</b> <hr/>