

Clifton D. Padgett:
cpadgett@newcenturybankna.com
 Anthony D. Padgett
apadgett@newcenturybankna.com
 Web address: www.newcenturybankna.com

2815 Anderson Ave, Manhattan, KS 66502-2849
 888- 235-7976 - toll free office
 785-532-9066 – direct line 785-370-4457 – fax

Home Construction and Mortgage Pre-qualification Request

We are pleased to offer you a FREE home loan needs pre-qualification. Please provide the following information and send it back to us by fax, email or regular mail. If you have any questions please do not hesitate to call.

Property Data:

New Construction Property/Proposed Site Address: _____ City: _____ State: ___ Zip: _____
 Pre-qualification amount \$ _____ Do you presently own the land: (Y) or (N) Date acquired? _____ Existing land debt \$ _____
 Down payment: (IF) Land value \$ _____ and / or down payment (IF) cash: _____ Source of funds _____
 Down payment : (IF) Gift (circle one) yes /no; Will this be a primary residence or second home? (circle one)

Referred by: (Very Important)

Builder's Name: _____ **Phone:** (_____) _____

Company Name: _____ **Email:** _____

Personal Data:

Borrower Full Name: _____	Co-Borrower Full Name: _____
Marital Status: _____	Marital Status: _____
Social Security #: _____ -- _____ -- _____	Social Security #: _____ -- _____ -- _____
Education Level: _____	Education Level: _____
Birthdate: ____/____/____	Birthdate: ____/____/____
Dependents: # and Ages: _____, _____	Dependents: # and Ages: _____, _____
Home Number: (_____) _____	Home Number: (_____) _____
Cell Phone Number: (_____) _____	Cell Phone Number: (_____) _____
Email Address: _____	Email Address: _____

Residence History:

Current Address: _____ Since: _____ Own ___ / Rent ___
 (Full address including City, State and Zip Code) **Monthly Housing Payment?** _____
Taxes Monthly? _____
Insurance Monthly? _____

Mailing Address: _____

Previous Address: _____ Since: _____ Own ___ / Rent ___
 (Previous Address Required if less than 2 years at present address/please show at least 2 year history)

Employment History:

Borrower Present Employer: _____ Position/Title: _____

Self-employed: Yes ___ / No ___ ***** **IF you are self employed you must submit the last two years of tax returns for pre-qualification review**

Address/City/State/Zip: _____ Date: ____ To _____

How Long in this line of work? ____ yrs ____ mths Business Telephone Number: (_____) _____

Work Email Address: _____ Gross Base/Taxable Monthly Income: \$ _____

Other Monthly Income: Social Security: \$ _____ Retirement/Pension: \$ _____ Rental Income: \$ _____

Overtime: \$ _____ Other: \$ _____ Child support (circle one) received or paid \$ _____

If less than 2 years with current employer please give past employment information

Borrower Past/Additional Employer: _____ Position/Title _____

Dates of Employment: ____/____/____ Address/City/State/Zip: _____ Gross Base Monthly Income: \$ _____

Telephone Number (_____) _____

Co-Borrower Present Employer: _____ **Position/Title** _____

Self-employed: Yes___ / No___ ***** **IF you are self employed you must submit the last two years of tax returns for pre-qualification review**

Address/City/State/Zip: _____ Date: _____ To _____

How Long in this line of work? _____ yrs _____ mths Business Telephone Number: (_____) _____

Work Email Address: _____ Gross Base/Taxable Monthly Income: \$ _____

Other Monthly Income: Social Security: \$ _____ Retirement/Pension: \$ _____ Rental Income: \$ _____

Overtime: \$ _____ Other: \$ _____ Child support (circle one) received or paid \$ _____

Co-Borrower Past/Additional Employer: _____ **Position/Title** _____

Dates of Employment: ____/____/____ Address/City/State/Zip: _____ Gross Base Monthly Income: \$ _____

Telephone Number (_____) _____

<u>Assets:</u>	<u>Debts:</u>	<u>Monthly Payment / Balance Due:</u>
Checking at _____ Balance: \$ _____	Credit Card	\$ _____ \$ _____
Checking at _____ Balance: \$ _____	Credit Card	\$ _____ \$ _____
Savings at _____ Balance: \$ _____	Credit Card	\$ _____ \$ _____
CD's at _____ Balance: \$ _____	Installment Loan(s)	\$ _____ \$ _____
401K Plan/Pension/Retirement/ IRA's at _____ Balance: \$ _____	Auto Loan	\$ _____ \$ _____
Cash Value of Life Insurance (not death benefit) Value: \$ _____	Auto Loan	\$ _____ \$ _____
Building site Land: # of acres: _____ Value: \$ _____	Student Loan(s)	\$ _____ \$ _____
Current Residence (if owned) Value: \$ _____	Mortgage with _____	\$ _____ \$ _____
Selling current residence? Yes _____ No _____	Mortgage with _____	\$ _____ \$ _____
Other real estate owned Value: \$ _____	Mortgage with _____	\$ _____ \$ _____

Please circle the answers:

Declarations:

	Borrower		Co-Borrower	
Have you been declared bankrupt within the past 7 years?	Yes	No	Yes	No
Have you had a property foreclosed upon/deed in lieu/short sale in the last 7 years?	Yes	No	Yes	No
Are you obligated to pay alimony, child support, or separate maintenance?	Yes	No	Yes	No
Are there any outstanding judgments against you?	Yes	No	Yes	No
Are you a co-maker or endorser on a note?	Yes	No	Yes	No
Do you own ≥ 25% of the company you work for/Work for family? (Self-employment Income)	Yes	No	Yes	No

If you answered yes to one or more of the Declarations questions above, provide a brief explanation of the circumstances: _____

Information for Government Monitoring Purposes:

The following information is requested 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 not discriminate either on the basis on the information, or 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 and surname if you have made this application in person. 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 particular type of loan applied for.)

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
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

Borrower's current citizenship: (circle) US Citizen / Permanent resident alien / Resident alien / Non-resident alien / Non-permanent resident alien

Co-borrower's current citizenship: (circle) US Citizen / Permanent resident alien / Resident alien / Non-resident alien / Non-permanent resident alien

I have made a pre-qualification request for home loan information to see what I will qualify for in the future. I have not identified any specific property to the lender until a fully executed contract is provided, nor have I made a written application for a loan with the lender. Any information provided by the lender regarding the loan amount is subject to the property I select appraising in excess of the minimum value required for the loan program I select. Such information is also subject to verification of all data I will be required to provide on a written application that will follow at a later date. My intent is to provide a full application after we have obtained the home contract and all site improvements bids to know the true cost to build the home. Until this information is available I do not have a true value for the home and nor do I know the loan amount needed.

Borrower Signature: _____ *Co-Borrower* Signature: _____

Today's Date: _____ / _____ / _____

Initial review of your pre-qualification may be completed without the following information. However, to expedite a more thorough review of your Pre-qualification the following information is helpful:

1. **Paystubs for 30 days**
2. **Federal Tax returns past 2 years (all pages, W-2's and 1099'S)**
3. **Bank statements for past 60 days (checking, savings and other) all pages**
4. **Pension plans or 401 K Plans or other IRA or Qualified plan statement (Most recent)**
5. **Copy of Photo ID & social security card**

Borrowers Certification

The undersigned certify the following:

1. I have applied for a pre-qualification from New Century Bank of Belleville, KS. I completed a loan pre-qualification request containing various information on the purpose to obtain a loan in the future, the amount and source of the down payment, employment and income information, and assets and liabilities. I certify that all of the information is true and complete. I have made no misrepresentations in the loan pre-qualification request or other documents, nor did I omit any pertinent information.
2. I understand and agree that New Century Bank of Belleville, KS. reserves the right to change the mortgage pre-qualification review process to a full documentation program. This may include verifying the information provided on the pre-qualification request with the employer and/or the financial institution.
3. I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when inquiring for a pre-qualification or future mortgage application, as applicable under the provisions of Title 18, United States Code, Section 1014.

Borrowers Authorization to Release Information

To Whom It May Concern:

1. I have requested a mortgage pre-qualification from New Century Bank of Belleville, KS. As part of the Pre-qualification process, New Century Bank of Belleville, KS. may verify information contained in my pre-qualification request and in other documents required in connection with the pre-qualification, as part of its quality control program.
2. I authorize you to provide New Century Bank of Belleville, KS. and to any investor to whom New Century Bank of Belleville, KS. may use to pre-qualify me, any and all information and documentation that they request. Such information includes but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. New Century Bank of Belleville, KS or any investor that purchases the mortgage may address this authorization to any party named in the pre-qualification.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to New Century Bank of Belleville, KS or their investor is appreciated.

I do not wish my information to be shared by the credit bureau with other companies as allowed by the Fair Credit Reporting ACT (FCRA) and wish to opt-out. I authorize New Century Bank and Avantus to initiate an opt-out on my behalf in order that my information not be shared with other parties who solicit for mortgages. New Century Bank and Avantus will use the website: <https://www.optoutprescreen.com> to register the opt-out option on my behalf. This website ensures that your name is not eligible for inclusion on lists used for Firm Offers of credit or insurance for five years. New Century Bank wants to ensure that information, such as your phone number, will not show up in public data bases or websites.

NOTICE TO BORROWERS: This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted.

Borrower’s signature Date

Borrower’s signature Date

