



As you begin the Purchase, Refinance or Home Improvement loan process, NFC wants to help you understand what to expect.

Talk to a Loan Originator

Speak with a NFC loan originator about your plans, goals and current situation. The loan originator will explain the NFC Advantage Loans and guide you in the next steps.

Visit the NFC Website

There is a lot of useful information on the NFC website including:

- A Loan Inquiry Form for pre-qualification to purchase a home if you do not have an accepted offer on a property.
- A Loan Application if you are applying for a refinance or home improvement loan, or a purchase loan if you have an accepted offer on a property. *Sign and date page 4 of the application. If applying for joint credit sign the top of page one of the application.*

There is a non-refundable \$52 application fee for pulling a credit report that must be submitted with the Loan Inquiry or Loan Application form. NFC will review your information and contact you with further information.

Applicant's email address: _____

Co-applicant's email address: _____

Originator: Chase Van Zee #1009283
515-273-1370
cvanzee@neighborhoodfinance.org
Becky Koulavongsa #1432080
515-273-1378
bkoulavongsa@neighborhoodfinance.org

Richard Cook #400117
515-273-1368
rcook@neighborhoodfinance.org

If you are purchasing a home, are you interested in Neighborhood Reinvest Down payment assistance Program?

How did you hear about Neighborhood Finance Corporation?

- Realtor
- Friend/ Family/ Co-worker
- Neighbor
- Lender/ Bank
- Neighborhood Association/Newsletter
- Neighborhood Mailing
- Internet / Web Search
- Other: _____

Appraisal Disclosure:

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.





Mortgage Loan Inquiry Form

This is a request for a pre-qualification (no property address)

What price range are you considering? \$ _____

Desired monthly house payment \$ _____

Term Requested _____

If you are selling a home, what is its market value? \$ _____

Is it sold? Yes No Pending

What is the approximate amount you have available for a down payment: \$ _____

What is the source of the funds? Proceeds Gifts Assets

BORROWER

Name: _____

Current Address: _____

City: _____ State: _____ Zip: _____

Own Rent No. of Years _____

Monthly Rent or Home Payment Amt.: \$ _____

Social Security Number: _____

Date of Birth: _____

Home Phone: _____ Cell: _____

Email: _____

Married Unmarried Separated

Dependents: _____

Ages: _____

Employer: _____

Job Title: _____

FT PT Start Date: _____

Self-employed: Yes No

Work Phone: _____

Gross Monthly Income: \$ _____

Are You Paid: Commission Bonus Overtime

Other Income Considered: \$ _____

(Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.)

Previous Employer if Current Employment Less Than 2

Years: Employer: _____

Job Title: _____

FT PT Dates of Employment:

To: _____ From: _____

Work Phone: _____

Gross Monthly Income: \$ _____

Were You Paid: Commission Bonus Overtime

Bank/Credit Union Name: _____

Checking/Savings: \$ _____

Checking/Savings: \$ _____

Mutual Funds/Stocks: \$ _____

401(k)/Retirement: \$ _____

CO-BORROWER

Name: _____

Current Address: _____

City: _____ State: _____ Zip: _____

Own Rent No. of Years _____

Monthly Rent or Home Payment Amt.: \$ _____

Social Security Number: _____

Date of Birth: _____

Home Phone: _____ Cell: _____

Email: _____

Married Unmarried Separated

Dependents: _____

Ages: _____

Employer: _____

Job Title: _____

FT PT Start Date: _____

Self-employed: Yes No

Work Phone: _____

Gross Monthly Income: \$ _____

Are You Paid: Commission Bonus Overtime

Other Income Considered: \$ _____

(Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.)

Previous Employer if Current Employment Less Than 2

Years: Employer: _____

Job Title: _____

FT PT Dates of Employment:

To: _____ From: _____

Work Phone: _____

Gross Monthly Income: \$ _____

Were You Paid: Commission Bonus Overtime

Bank/Credit Union Name: _____

Checking/Savings: \$ _____

Checking/Savings: \$ _____

Mutual Funds/Stocks: \$ _____

401(k)/Retirement: \$ _____

- | | BORROWER | CO-BORROWER |
|---|--|--|
| 1. Are there any outstanding judgments against you? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 2. Have you declared bankruptcy in the past 7 years? | <input type="checkbox"/> Yes <input type="checkbox"/> No
Years _____ | <input type="checkbox"/> Yes <input type="checkbox"/> No
Years _____ |
| 3. Have you had property foreclosed upon or given title or deed in lieu thereof in the past 7 years? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 4. Are you a party in a lawsuit? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 5. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 6. Are you presently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 7. Are you obligated to pay alimony/child support or separate maintenance? If yes, how much? | <input type="checkbox"/> Yes <input type="checkbox"/> No
\$ _____ /mo | <input type="checkbox"/> Yes <input type="checkbox"/> No
\$ _____ /mo |
| 8. Is any part of the down payment borrowed? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 9. Are you a co-maker or endorser on a note? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 10. Are you a U.S. Citizen? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 11. Have you sold a home in the past four years as a short sale transaction? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 12. Have you had an ownership interest in a property in the last three years? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 13. Do you currently own other real estate? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

We may have additional questions to respond to your Prequalification/Loan Request.

What is the best way to reach you? Email Cell Work Home

SIGNATURE AUTHORIZATION

The undersigned hereby makes the following authorization with this Prequalification/Loan Request:

1. You may obtain a copy of my/our consumer credit report to verify my/our credit history.
2. You may verify my/our mortgage/rent payment history from relevant parties.
3. You may verify my/our past and present employment and earnings history, assets/liability balances, federal or state records including State Employment Security Agency records, or other sources as required. This authorization is for this Prequalification/Loan request.
4. If applicable, you may disclose information to an outside agency (HUD/FHA/VA/Real Estate Agent) in relation to this Prequalification/Loan Request.

I acknowledge and authorize that a photocopy or fax copy of this authorization shall be considered the same as if it were the original and carries my authorization to obtain and release the information as needed related to this Prequalification/Loan Request.

Borrower Signature

Date

Co-Borrower Signature

Date

