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.
- If you are inquiring about applying for a refinance or home improvement loan, or a purchase loan if you have an accepted offer on a property please contact our Loan Originators directly.

There is a non-refundable $80 application deposit for pulling a credit report that must be submitted when you apply. NFC will review your information and contact you with further information.

Applicant's email address: _____

Co-applicant's email address: _____

Originator:

Monica Fay #976357
515-273-1364
mfay@neighborhoodfinance.org

Johnna Fuson #488973
515-273-1382
jfusonneighborhoodfinance.org

Troy Bothwell #38491
515-273-1380
tbothwell@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 purchase pre-qualification (no property address)
☐ This is a request for a refinance
☐ This is a request for a Home Improvement or Front Porch Loan
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.: $ _____

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.: $ _____

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: $ _____

Mortgage Loan Inquiry Form

Declarations	Borrower	Co-Borrower
About this Property and Your Money for this Loan		
1. Will you occupy the property as your primary residence?	☐ Yes ☐ No	☐ Yes ☐ No
2. Have you had an ownership interest in another property in the last three years? If **YES,** complete a and b below:	☐ Yes ☐ No	☐ Yes ☐ No
a. What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH) or investment property (IP?	_____	_____
b. How did you hold the title by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	_____	_____
3. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	☐ Yes ☐ No	☐ Yes ☐ No
4. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor that you have not disclosed on this loan application?	☐ Yes ☐ No	☐ Yes ☐ No
a. If **YES**, what is the amount of this money?	_____	_____
5. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application?	☐ Yes ☐ No	☐ Yes ☐ No
6. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?	☐ Yes ☐ No	☐ Yes ☐ No
7. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?	☐ Yes ☐ No	☐ Yes ☐ No
About Your Finances		
8. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	☐ Yes ☐ No	☐ Yes ☐ No
9. Are there any outstanding judgments against you?	☐ Yes ☐ No	☐ Yes ☐ No
10. Are you currently delinquent or in default on a Federal debt?	☐ Yes ☐ No	☐ Yes ☐ No
11. Are you a party to a lawsuit in which you potentially have any personal financial liability?	☐ Yes ☐ No	☐ Yes ☐ No
12. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	☐ Yes ☐ No	☐ Yes ☐ No
13. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?	☐ Yes ☐ No	☐ Yes ☐ No
14. Have you had property foreclosed upon in the last 7 years?	☐ Yes ☐ No	☐ Yes ☐ No
15. Have you declared bankruptcy within the past 7 years?	☐ Yes ☐ No	☐ Yes ☐ No
16. If YES, identify the type(s) of bankruptcy: Chapter 7, Chapter 11, Chapter 12, Chapter 13	_____	_____
17. We may have additional questions to respond to your Prequalification/Loan Request. What is the best way to reach you? Email, Cell, Work, Home.	_____	_____

Mortgage Loan Inquiry Form

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 my/our credit history through contacting one of the following agencies.

- Equifax Information Svc. LLC, P.O. Box 740241, Atlanta, GA 30374, 800-685-1111, www.equifax.com
- Experian, 701 Experian Parkway P.O. Box 2002, Allen, TX 75013, 888-397-3742, www.experian.com/reportaccess
- TransUnion LLC, P.O Box 2000, Chester, PA 19016, 866-887-2673, www.transunion.com

*Note: Obtain a free annual credit report at www.annualcreditreport.com

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