

# *Rollin Thornton Financing • Residential Mortgage Group*

*6 Pine Tree Drive • Suite 330 • Arden Hills • Minnesota • 55112  
Phone 651-203-8313 • Fax 651-203-8339 • www.rollinthornton.com*

Dear Home Buyer(s),

Thank you for your interest in qualifying for a mortgage and allowing me to assist you with your financing.

The following worksheet once complete, will allow us to calculate the amount for which you qualify. It will also enable us to keep your information on file so, if you purchase a home or would like to refinance your current home, we will be ready.

Please complete the worksheet fully. We do need a full two-year employment and residence history and a breakdown of your current assets and debts. The more complete the worksheet is, the faster we may obtain an approval for you. Accuracy is essential; we need a complete picture of your financial situation in order to give you a clear and concise financing determination.

After you return the worksheet and we review your information, we will call you to schedule an appointment. **At the appointment**, we will need the following information:

1. 2005 and 2006 W2's and if you are a first time homebuyer, 2004, 2005 and 2006 tax returns
2. Most recent 30 days pay stubs
3. Previous 2 months complete (all pages) bank statements for all bank accounts, including 401k accounts, mutual fund accounts, etc.
4. If you are self-employed, your most recent two years tax returns will be needed. This includes all schedules, both personal and corporate returns and any K1's or partnership papers
5. A copy of your divorce decree and/or bankruptcy papers, if applicable
6. VA – original Certificate of Eligibility, if applicable

If we receive this information at your appointment, there will be nothing left for you to do but sit back and relax. Again, thank you for your interest. Your thoroughness is appreciated and will allow us to expedite your application. If you have any questions or concerns, please contact me at any time.

Sincerely,

*Rollin Thornton*

Rollin Thornton  
Loan Officer

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Name of Referral Source \_\_\_\_\_

Name of Real Estate Agent \_\_\_\_\_

Agent's Phone Number \_\_\_\_\_

Purpose of loan:  Purchase

Refinance

Property will be  Primary Residence

Secondary Residence

Investment

## Borrower Information

Borrowers Name \_\_\_\_\_

Co-Borrower Name \_\_\_\_\_

Social Security Number \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Social Security Number \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Birth Date \_\_\_\_\_

Birth Date \_\_\_\_\_

Current Address \_\_\_\_\_

Current Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Email Address \_\_\_\_\_

Email Address \_\_\_\_\_

Home Phone Number: \_\_\_\_\_

Home Phone Number: \_\_\_\_\_

Cell Phone Number: \_\_\_\_\_

Cell Phone Number: \_\_\_\_\_

Yrs. School completed: \_\_\_\_\_

Yrs. School Completed: \_\_\_\_\_

Years at Current Address \_\_\_\_\_

Years at Current Address \_\_\_\_\_

Current Housing Payment \_\_\_\_\_

Current Housing Payment \_\_\_\_\_

Do You?      Rent                  Own

Does Co-Borrower?      Rent                  Own

Landlord Name \_\_\_\_\_

Landlord Name \_\_\_\_\_

Address \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Phone: \_\_\_\_\_

Phone: \_\_\_\_\_

*If residing at current address for less than 2 years, complete the following:*

Former Address: \_\_\_\_\_

Former Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Marital Status:

Married     Unmarried     Separated

Marital Status:

Married     Unmarried     Separated

Number of dependants: \_\_\_\_\_ Ages: \_\_\_\_\_

Number of dependants: \_\_\_\_\_ Ages: \_\_\_\_\_

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## Employment Information

Are you self-employed? Yes No

Name and Address of employer:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Phone Number: \_\_\_\_\_

Years at Current Employer: \_\_\_\_\_

Position/Title: \_\_\_\_\_

Base Income \$ \_\_\_\_\_ Bonus \$ \_\_\_\_\_

Yearly Commission \$ \_\_\_\_\_ Overtime \$ \_\_\_\_\_

Other Income Source: \_\_\_\_\_

Income \$ \_\_\_\_\_

Years on this Job: \_\_\_\_\_

Is Co-borrower self-employed? Yes No

Name and Address of employer:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Phone Number: \_\_\_\_\_

Years at Current Employer: \_\_\_\_\_

Position/Title: \_\_\_\_\_

Base Income? \$ \_\_\_\_\_ Bonus \$ \_\_\_\_\_

Yearly Commission? \$ \_\_\_\_\_ Overtime \$ \_\_\_\_\_

Other Income Source: \_\_\_\_\_

Income \$ \_\_\_\_\_

Years on this Job: \_\_\_\_\_

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

Name of Employer: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Self-employed: Yes No

Position/Title: \_\_\_\_\_

Dates Employed (from-to): \_\_\_\_\_

Monthly Income \$ \_\_\_\_\_

Name of Employer: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Self-employed: Yes No

Position/Title: \_\_\_\_\_

Dates Employed (from-to): \_\_\_\_\_

Monthly Income \$ \_\_\_\_\_

Name of Employer \_\_\_\_\_

Self-employed: Yes No

Position/Title \_\_\_\_\_

Dates (from-to) \_\_\_\_\_

Monthly Income \$ \_\_\_\_\_

Name and Address of Employer: \_\_\_\_\_

Self-employed: Yes No

Position/ Title \_\_\_\_\_

Dates (from-to) \_\_\_\_\_

Monthly Income \$ \_\_\_\_\_

## Assets

**If you are purchasing:**

Earnest money Paid to: \_\_\_\_\_ Amount: \$ \_\_\_\_\_

Source of down payment & closing cost: \_\_\_\_\_

Gift, From: \_\_\_\_\_ Amount: \$ \_\_\_\_\_

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### *List checking and savings accounts:*

**Bank Name:** \_\_\_\_\_

Type of Account: \_\_\_\_\_

Account Balance: \$ \_\_\_\_\_

Account Number: \_\_\_\_\_

**Bank Name:** \_\_\_\_\_

Type of Account: \_\_\_\_\_

Account Balance: \$ \_\_\_\_\_

Account Number: \_\_\_\_\_

**Stocks:** \_\_\_\_\_

No. Shares: \_\_\_\_\_ Value: \_\_\_\_\_

Company Name: \_\_\_\_\_

**401K Name:** \_\_\_\_\_

Name on Account: \_\_\_\_\_

Account # \_\_\_\_\_

Account Balance: \$ \_\_\_\_\_

**IRA Accounts:** \_\_\_\_\_

Account #: \_\_\_\_\_

Account Balance: \$ \_\_\_\_\_

**Other Accounts:** \_\_\_\_\_

Account # \_\_\_\_\_

Account Balance \$ \_\_\_\_\_

**Bank Name:** \_\_\_\_\_

Type of Account: \_\_\_\_\_

Account Balance: \$ \_\_\_\_\_

Account Number: \_\_\_\_\_

**Bank Name:** \_\_\_\_\_

Type of Account: \_\_\_\_\_

Account Balance: \$ \_\_\_\_\_

Account Number: \_\_\_\_\_

**Stocks:** \_\_\_\_\_

No. Shares: \_\_\_\_\_ Value: \_\_\_\_\_

Company Name: \_\_\_\_\_

**401K Name:** \_\_\_\_\_

Name on Account: \_\_\_\_\_

Account # \_\_\_\_\_

Account Balance: \_\_\_\_\_

**IRA Accounts:** \_\_\_\_\_

Account #: \_\_\_\_\_

Account Balance: \$ \_\_\_\_\_

**Other Accounts:** \_\_\_\_\_

Account # \_\_\_\_\_

Account Balance \$ \_\_\_\_\_

### *Liabilities*

Name of Creditor:	Account #	Monthly Payment	Unpaid Balance
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
Alimony/Child Support:	Paid	Received	\$ _____
Child Care Expense:	\$ _____		

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## Real Estate

Current Residence: Year Built: \_\_\_\_\_  
Type of Property: Single Family    Condominium    Townhome    Duplex    Other \_\_\_\_\_  
Property Address: \_\_\_\_\_  
Original Cost: \_\_\_\_\_ Current Value: \_\_\_\_\_ Pending Sale: \_\_\_\_\_  
Loan Number: \_\_\_\_\_ Bank Name: \_\_\_\_\_  
Current Mortgage Balance: \_\_\_\_\_    FHA    VA    Conv    C/D  
Payment P & I: \$ \_\_\_\_\_ Taxes: \$ \_\_\_\_\_ Insurance: \$ \_\_\_\_\_ Mortgage Insurance: \$ \_\_\_\_\_  
Rental Income: \_\_\_\_\_

### Additional Real Estate Owned:

Current Residence: Year Built: \_\_\_\_\_  
Type of Property: Single Family    Condominium    Townhome    Duplex    Other \_\_\_\_\_  
Property Address: \_\_\_\_\_  
Original Cost: \_\_\_\_\_ Current Value: \_\_\_\_\_ Pending Sale: \_\_\_\_\_  
Loan Number: \_\_\_\_\_ Bank Name: \_\_\_\_\_  
Current Mortgage Balance: \_\_\_\_\_    FHA    VA    Conv    C/D  
Payment P & I: \$ \_\_\_\_\_ Taxes: \$ \_\_\_\_\_ Insurance: \$ \_\_\_\_\_ Mortgage Insurance: \$ \_\_\_\_\_  
Rental Income: \_\_\_\_\_

## Declarations

	Borrower		Co-Borrower	
Are there any outstanding judgements against you?	Yes	No	Yes	No
Have you been declared bankrupt w/in the past 7 years?	Yes	No	Yes	No
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	Yes	No	Yes	No
Are you party to a lawsuit?	Yes	No	Yes	No
Are you obligated to pay alimony, child support or separate maintenance?	Yes	No	Yes	No
Is any part of the down payment borrowed?	Yes	No	Yes	No
Are you a co-maker or endorser on a note?	Yes	No	Yes	No
Are you a U.S. Citizen?	Yes	No	Yes	No
Are you a permanent resident alien?	Yes	No	Yes	No
Are you a non-resident alien?	Yes	No	Yes	No
Do you intend to occupy the property as your primary residence?	Yes	No	Yes	No
Have you had ownership interest in a property in the last 3 years?	Yes	No	Yes	No

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## **NOTICE TO PROSPECTIVE MORTGAGE LOAN APPLICANTS:**

By completing this form, you are submitting credit information for analysis. You are not applying for a mortgage loan, and no loan commitment will be issued. However, after all appropriate credit information has been received and evaluated, Residential Mortgage Group will issue a Credit Analysis summarizing its evaluation of your creditworthiness in accordance with its underwriting standards.

While your submission of information does not constitute the making of a loan application, in order to make a loan application you must first:

1. Submit a signed purchase agreement (dated subsequent to this questionnaire) which identifies the property you intend to purchase
2. Select a specific mortgage loan program and loan amount
2. Complete and sign a Residential Loan Application and other required application documents with the assistance of a Mortgage Representative
3. Submit all fees required to process your loan application (the specific fees required will vary depending on the property and loan program you select)

A Good Faith Estimate of Closing Costs, a Truth-In Lending Disclosure Statement, and other appropriate disclosures and/or notices will be provided to you only after you have applied for a mortgage loan.

I hereby certify that all the information contained in this questionnaire is true and accurate to the best of my knowledge, and I request that Residential Mortgage Group issue an analysis of my creditworthiness.

I am completing this form for the purpose of obtaining credit and I hereby authorize and direct Residential Mortgage Group to obtain and use my consumer reports and/or credit reports for all purposes directly or indirectly related to my obtaining credit.

I also certify that I have not entered into any form of agreement to purchase a specific property. I am not applying for a loan, and I understand that Residential Mortgage Group will not issue a loan commitment on the sole basis of the information provided herein.

I (we) the applicant(s) hereby authorize the release of a copy of my (our) questionnaire in connection with the consideration or administration of this questionnaire.

Signature \_\_\_\_\_

Signature \_\_\_\_\_