



Home Loan Pre-Qualification

How did you hear about Self-Help? _____ Date _____
 Borrower's Name: _____ SS# _____
 Co-Borrower's Name: _____ SS# _____
 Current Address _____ City _____ Zipcode _____ How Long? _____
 Prior Address (if at current address less than 2 years) _____
 Home Phone # _____ Borrower's Work Phone # _____ Co-Borrower Work Phone # _____

Borrower's Employer _____ How Long? _____ Position? _____
 Borrower's prior employer (if in current job less than 2 years) _____
 Co-borrower's employer _____ How Long? _____ Position? _____
 Co-borrower's prior employer (if in current job less than 2 years) _____
 Total savings in bank accounts \$ _____ Other funds available? _____ Source of these funds? _____
 Borrower's monthly wages (Before taxes) \$ _____ Co-borrower's monthly wages (Before taxes) \$ _____
 Additional monthly income \$ _____ Source(s) _____
 Total Monthly income \$ _____ Household Size _____
 Current rent or mortgage payments \$ _____ How many times was this more than 30 days late in last 24 months? _____
 How many times were payments for water or power bills more than 30 days late during the past 24 months? _____

List current debts below. Please include any debts to the federal government such as student loans or taxes.

Creditors	Monthly Payment	Balance Due	Creditor	Payment	Balance
1			6		
2			7		
3			8		
4			9		
5			Total		

Explain any problems in credit history. Did Borrower or Co-borrower ever file bankruptcy? When? _____

NOTICE TO BORROWERS:

The federal Equal Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The National credit Union Administration, 1776 G Street NW, Washington, D.C. 20456 administers compliance with this law.

AUTHORIZATION FOR CREDIT REPORTS

I (We) hereby authorize Self-Help Credit Union to order a consumer credit report to assist in the evaluation of my (our) qualification for a mortgage.

I (We) also understand that this pre-qualification process for a home mortgage does not constitute a loan application, nor does this form represent loan approval or denial. This process is used to evaluate borrowers' readiness to apply for home loans.

 Borrowers Signature Date Co-Borrower Signature Date

Your Home Purchase Plans

Are you refinancing an existing mortgage? Yes No

If yes, what is the balance of the mortgage? _____ What is the value of the house? _____

Have you owned a home before? Yes No

Have you taken a home purchase and ownership course? Yes No

Have you picked out a house? Yes No

If yes, what is the purchase price? _____ Or, what price range are you looking in? _____

Have you entered a contract for purchase? Yes No If yes, what is the address of the house you want to buy?

_____ County _____

Please complete this form and return it to:

Shondra Tanner
301 West Main Street
Durham, NC 27701
Telephone: 919-956-4400
Fax: 919-956-4643

Self-Help Credit Union
301 West Main Street, Durham, NC 27701
P.O. Box 3619, Durham, NC 27702
TELEPHONE: 919-956-4400 or 800-476-7428