

Subject Property Details

Street Address: _____ City: _____ State: _____ Zip Code: _____

(Select one below)

Purchase - please provide **Purchase Price:** _____ **Loan Amount:** _____

Refinance - please provide **Appraised Value:** _____ **Desired Loan Amount:** _____

Original Loan Amount: _____ **Approximate Loan Balance:** _____

Cash-out Refinance- please provide **Appraised Value:** _____ **Desired Loan Amount:** _____

Original Loan Amount: _____ **Approximate Loan Balance:** _____

Borrower Information

First Name: _____ Middle (Optional): _____ Last: _____

Social Security Number: _____ - _____ - _____ Date of Birth: _____ / _____ / _____

Home Phone: _____ Business Phone: _____ Cell Phone: _____

Married Unmarried Separated | Years of school completed: _____

Email Address: _____

Current Address

Street Address: _____ City: _____ State: _____ Zip Code: _____

Years: _____ Months: _____ at this address. (if less than 2 years, please provide additional below)

Own – Mortgage payment: _____ Principal & Interest: _____ Taxes: _____ Insurance: _____

Home Owners Association Dues: _____ PMI: _____

Rent – current monthly rent: _____

Previous Address (only fill out if less than 2 years at current address)

Street Address: _____ City: _____ State: _____ Zip Code: _____

Years: _____ Months: _____ at this address. (if less than 2 years, please provide additional below)

Own – Mortgage payment: _____ Principal & Interest: _____ Taxes: _____ Insurance: _____

Home Owners Association Dues: _____ PMI: _____

Rent – current monthly rent: _____

(Borrower application continues on next page)



Borrower Employment Details (If you have more than two employers to list, use page 6 or 7)

Current Employer

Employer Name: _____

Street Address: _____ City: _____ State: _____ Zip Code: _____

Years: _____ Months: _____ with this employer | Years: _____ in this line of work

Position Held: _____ Employer Phone: _____

Monthly Income: _____ Monthly Commission: _____ Additional Income: _____

Previous Employer (only fill out if less than 2 years at current employer or if you have more than one employer)

Employer Name: _____

Street Address: _____ City: _____ State: _____ Zip Code: _____

Start Date: ____/____/____ End Date: ____/____/____ with this employer | Years: _____ in this line of work

Position Held: _____ Employer Phone: _____

Monthly Income: _____ Monthly Commission: _____ Additional Income: _____

Borrower Assets

Checking: _____ Savings: _____ 401K: _____ Other: _____

Declarations

- a. yes no | Are there any outstanding judgments against you?
- b. yes no | Have you been declared bankrupt within the past 7 years?
- c. yes no | Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?
- d. yes no | Are you a party to a lawsuit?
- e. yes no | Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?
- f. yes no | Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?
- g. yes no | Are you obligated to pay alimony, child support, or separate maintenance?
- h. yes no | Is any part of the down payment borrowed?
- i. yes no | Are you a co-maker or endorser on a note?
- j. yes no | Are you a U. S. citizen?
- k. yes no | Are you a permanent resident alien?
- l. yes no | Do you intend to occupy the property as your primary residence?
- m. yes no | Have you had an ownership interest in a property in the last three years?
 - 1. What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?
pr sh ip
 - 2. How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?
s sp o

Co-Borrower Information

First Name: _____ Middle (Optional): _____ Last: _____

Social Security Number: _____ - _____ - _____ Date of Birth: _____ / _____ / _____

Home Phone: _____ Business Phone: _____ Cell Phone: _____

Married Unmarried Separated | Years of school completed: _____

Email Address: _____

Current Address

Street Address: _____ City: _____ State: _____ Zip Code: _____

Years: _____ Months: _____ at this address. (if less than 2 years, please provide additional below)

Own – Mortgage payment: _____ Principal & Interest: _____ Taxes: _____ Insurance: _____

Home Owners Association Dues: _____ PMI: _____

Rent – current monthly rent: _____

Previous Address (only fill out if less than 2 years at current address)

Street Address: _____ City: _____ State: _____ Zip Code: _____

Years: _____ Months: _____ at this address. (if less than 2 years, please provide additional below)

Own – Mortgage payment: _____ Principal & Interest: _____ Taxes: _____ Insurance: _____

Home Owners Association Dues: _____ PMI: _____

Rent – current monthly rent: _____

(Co-Borrower application continues on next page)

Co-Borrower Employment Details (If you have more than two employers to list, use page 6 or 7)

Current Employer

Employer Name: _____

Street Address: _____ City: _____ State: _____ Zip Code: _____

Years: _____ Months: _____ with this employer | Years: _____ in this line of work

Position Held: _____ Employer Phone: _____

Monthly Income: _____ Monthly Commission: _____ Additional Income: _____

Previous Employer (only fill out if less than 2 years at current employer or if you have more than one employer)

Employer Name: _____

Street Address: _____ City: _____ State: _____ Zip Code: _____

Start Date: ____/____/____ End Date: ____/____/____ with this employer | Years: _____ in this line of work

Position Held: _____ Employer Phone: _____

Monthly Income: _____ Monthly Commission: _____ Additional Income: _____

Co-Borrower Assets

Checking: _____ Savings: _____ 401K: _____ Other: _____

Declarations

- a. yes no | Are there any outstanding judgments against you?
- b. yes no | Have you been declared bankrupt within the past 7 years?
- c. yes no | Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?
- d. yes no | Are you a party to a lawsuit?
- e. yes no | Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?
- f. yes no | Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?
- g. yes no | Are you obligated to pay alimony, child support, or separate maintenance?
- h. yes no | Is any part of the down payment borrowed?
- i. yes no | Are you a co-maker or endorser on a note?
- j. yes no | Are you a U. S. citizen?
- k. yes no | Are you a permanent resident alien?
- l. yes no | Do you intend to occupy the property as your primary residence?
- m. yes no | Have you had an ownership interest in a property in the last three years?
 - 1. What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?
pr sh ip
 - 2. How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?
s sp o

Please fax back to Justin Henneke at 832-684-0219
Or email to jhenneke@achlonline.com

Certification and Authorization to Release Information

Authorization is hereby granted to America's Choice Home Loans to obtain a standard factual data credit report. In applying for this pre-qualification, I/we have provided information regarding my/our income and employment. I/we have made no misrepresentations nor omitted any pertinent information in that regard. I/we certify that all information is true and accurate.

Borrower's Signature

Co-borrower's Signature

IMPORTANT: Is your current home address the address the address you used to file your income tax last year? If not, please provide the correct address below.

Street Address: _____ City: _____ State: _____ Zip Code: _____

To ensure the approval process, please send the following items listed below:

1. Last 2 Pay Stubs
2. Last 2 years W-2's
3. Last year filed tax returns (ALL pages and schedules)
4. Last 2 months Bank Statements*
5. Last statement for any other Liquid Assets you would like us to consider*
6. Copy of your DL and SS card

*When sending copies of bank statements, make sure to include ALL pages. i.e. – if the pages are numbered 1-8, send ALL 8 pages, even if they are blank.

Contact information for Home Owners Insurance

Insurance Company: _____ Insurance Agent: _____

Email address: _____ Phone: _____

If you do not have this documentation readily available, you may send it at a later date. The more documentation we have available for you, the more accurate your approval will be. If you have any questions at all please don't hesitate to give me a call.



Additional Employment

If you currently have more than one employer or have had more than two employers within the last 2 years, please use the additional fields below to supply that information.

NOTE: It is very important to list ALL current and previous employers for the last two years so do not skip this section if it applies to you.

List all Additional Employer(s) below

This is for the: Borrower or Co-Borrower

Employer Name: _____

Street Address: _____ City: _____ State: _____ Zip Code: _____

Start Date: ____/____/____ End Date: ____/____/____ with this employer | Years: _____ in this line of work

Position Held: _____ Employer Phone: _____

Monthly Income: _____ Monthly Commission: _____ Additional Income: _____

This is for the: Borrower or Co-Borrower

Employer Name: _____

Street Address: _____ City: _____ State: _____ Zip Code: _____

Start Date: ____/____/____ End Date: ____/____/____ with this employer | Years: _____ in this line of work

Position Held: _____ Employer Phone: _____

Monthly Income: _____ Monthly Commission: _____ Additional Income: _____

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Employer Name: _____

Street Address: _____ City: _____ State: _____ Zip Code: _____

Start Date: ____/____/____ End Date: ____/____/____ with this employer | Years: _____ in this line of work

Position Held: _____ Employer Phone: _____

Monthly Income: _____ Monthly Commission: _____ Additional Income: _____

Additional Employment

If you currently have more than one employer or have had more than two employers within the last 2 years, please use the additional fields below to supply that information.

NOTE: It is very important to list ALL current and previous employers for the last two years so do not skip this section if it applies to you.

List all Additional Employer(s) below

This is for the: Borrower or Co-Borrower

Employer Name: _____

Street Address: _____ City: _____ State: _____ Zip Code: _____

Start Date: ____/____/____ End Date: ____/____/____ with this employer | Years: _____ in this line of work

Position Held: _____ Employer Phone: _____

Monthly Income: _____ Monthly Commission: _____ Additional Income: _____

This is for the: Borrower or Co-Borrower

Employer Name: _____

Street Address: _____ City: _____ State: _____ Zip Code: _____

Start Date: ____/____/____ End Date: ____/____/____ with this employer | Years: _____ in this line of work

Position Held: _____ Employer Phone: _____

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This is for the: Borrower or Co-Borrower

Employer Name: _____

Street Address: _____ City: _____ State: _____ Zip Code: _____

Start Date: ____/____/____ End Date: ____/____/____ with this employer | Years: _____ in this line of work

Position Held: _____ Employer Phone: _____

Monthly Income: _____ Monthly Commission: _____ Additional Income: _____