

Jeannine Dalton
Loan Officer

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PREQUALIFICATION APPLICATION

Pre-qualify for Free. Pre-qualification gives you an estimate of how much house you can afford given the stated income and debts that you submit. A pre-qualification is an excellent first step in the home buying process.

Pre-Approval for \$50.00. A pre-approval is best suited for the consumer that has chosen a property and is ready to purchase. A pre-approval states that the borrower(s) can purchase a certain price home and pending the appraisal is ready to close. A pre-approval will help to strengthen the buyer's contract offer and expedites the closing time.

To be pre-approved simply request it once we contact you regarding this application. You will be asked to provide us with a credit card of your choice. Your credit card will be billed a one-time fee of \$50.00. This fee allows us to send the application through automated underwriting. Within 5 minutes we will have an answer on your loan. With an answer of Accept, the process will be 50% complete in only 5 minutes.

Inputting your Social Security Number allows us to access your credit information which is necessary to complete the mortgage process. Please make sure to fill in all fields to ensure proper processing.

UPON COMPLETION FAX THIS APPLICATION TO 615-895-7360.

Borrower Information

First Name: _____

Last Name: _____

Address: _____

City: _____

State: _____

Zip Code: _____

Home Phone: _____

Business Phone: _____

E-mail Address: _____

Social Security Number: _____

Co-Borrower Information

Please complete only if different from above.

First Name: _____

Last Name: _____

Address: _____

City: _____

State: _____

Zip Code: _____

Home Phone: _____

Business Phone: _____

E-mail Address: _____

Social Security Number: _____

Property Information

Address: _____

City: _____

State: _____

Zip Code: _____

Property Type: Single Family, 2 to 4 Unit Family, Multi-Family (more than 4 units), Condo, Other (circle one)

Sales Price/Property Value: _____

Financial Information

Loan Amount: _____

Purpose: Purchase, Refinance, Construction, Home, Equity, Other (circle one)

Borrower _____

Co-Borrower _____

Do you currently: Borrower (Own OR Rent) Co-Borrower (Own OR Rent)

Current Monthly Housing Expenses: _____ (including escrow)

Other Monthly Expenses: _____ (auto, credit card, loans, etc.)

Gross Monthly Income: _____

Other Income: _____ (rental, alimony, stocks, bonds, etc.)

* Notice: Alimony, child support, or separate maintenance income need not be revealed if the borrower (b) or coborrower (c) does not choose to have it considered for repaying this loan.

Comments: _____

