



## Mortgage Department

Thank you for considering Sunrise Banks Mortgage! Enclosed you will find the Pre-Application Form. Please complete and return to our Mortgage Department at your convenience.

Below is a general list of items typically needed to process a mortgage loan application. Please note: This is for informational purposes only. None of these items are required to be provided by you in order to obtain an estimate of rates, fees or general program information.

- Purchase Agreement and copy of Earnest Money cancelled check (home purchases only)
- Proof of Income, including
  - Current Paystubs covering the most recent 30 days
  - W-2 and 1099 Forms for previous two years
  - Federal Income Tax Returns (all pages & schedules) for previous two years
  - Divorce Decree or Court Order, if you are using spousal maintenance or child support income as consideration for repayment of your loan
  - 1120S, 1120C, K-1's and/or 1065 Returns for previous two years (all pages & schedules), if you are self-employed
- Appraisal Fee Payment (please contact Mortgage Department for current appraisal fee)
- Homeowners Insurance Agent Contact Information
- Proof of Down Payment and/or assets, including:
  - Asset Verification Statements (all pages) for last 2 months
  - Gift Letter and Proof of Receipt/Transfer
  - Closing Disclosure from the Sale of a prior home
- Copy of Driver's License, State Identification Card, Passport or US Permanent Resident Card
- Completed First Time Homebuyer Education Course Certificate from approved provider (first time homebuyers and grant recipients)
- Letter(s) of explanation for any derogatory credit history or gaps in employment

<b>1<sup>ST</sup> LIEN DWELLING-SECURED APPLICATIONS: RIGHT TO RECEIVE A COPY OF AN APPRAISAL</b>
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<p>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.</p>
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 NMLS ID#: 488866

## Pre-Application Worksheet

Name 1	Name 2
Name: _____	Name: _____
Social Security #: _____	Social Security #: _____
Street: _____	Street: _____
City: _____ State: _____ Zip: _____	City: _____ State: _____ Zip: _____
<input type="checkbox"/> Own <input type="checkbox"/> Rent \$ _____ /mo. # of Years: _____	<input type="checkbox"/> Own <input type="checkbox"/> Rent \$ _____ /mo. # of Years: _____
Phone: (____) _____	Phone: (____) _____
Email: _____	Email: _____
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated
# of Dependents: _____ Ages _____	# of Dependents: _____ Ages _____
<b>FORMER ADDRESS (if less than two years at present address)</b>	
Street: _____	Street: _____
City: _____ State: _____ Zip: _____	City: _____ State: _____ Zip: _____
<input type="checkbox"/> Own <input type="checkbox"/> Rent \$ _____ /mo. # of Years: _____	<input type="checkbox"/> Own <input type="checkbox"/> Rent \$ _____ /mo. # of Years: _____
<b>EMPLOYMENT HISTORY (past two years required)</b>	
Employer: _____	Employer: _____
Dates of Employment - from _____ to _____	Dates of Employment - from _____ to _____
Position: _____	Position: _____
Gross Monthly Income: \$ _____	Gross Monthly Income: \$ _____
Commission: <input type="checkbox"/> Yes <input type="checkbox"/> No Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Commission: <input type="checkbox"/> Yes <input type="checkbox"/> No Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No

**OTHER SOURCES OF INCOME\***

*\*Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repayment.*

**ASSETS**

Institution: _____	Account Type: _____	Balance: \$ _____
Institution: _____	Account Type: _____	Balance: \$ _____
Value of Current Home \$: _____	Retirement Accts: _____	Other: _____

**AUTHORIZATION TO OBTAIN CREDIT**

I hereby authorize Sunrise Banks, N.A. to obtain my/our credit report:

_____ Signature	_____ Date	_____ Signature	_____ Date
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**INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

<input type="checkbox"/> I do not wish to furnish this information <b>ETHNICITY:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <b>RACE:</b> <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White <b>SEX:</b> <input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> I do not wish to furnish this information <b>ETHNICITY:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <b>RACE:</b> <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White <b>SEX:</b> <input type="checkbox"/> Male <input type="checkbox"/> Female
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