



SECURITY MORTGAGE INCORPORATED

PRE-LOAN APPLICATION

Please fill out as thoroughly as possible

Referred By

BORROWER INFORMATION

Borrower				Co-Borrower			
Borrower's Name (How it will show on title/purchase contract)				Co-Borrower's Name (How it will show on title/purchase contract)			
Social Security #	Home/Cell Phone	DOB m/d/y	Yrs School	Social Security #	Home/Cell Phone	DOB m/d/y	Yrs School
Email Address				Email Address			
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, divorced, widowed)				<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, divorced, widowed)			
# of Dependents:		Their Ages		# of Dependents:		Their Ages	
Current Address (street, city, state, zip)				Current Address (street, city, state, zip)			
# of yrs?:	<input type="checkbox"/> Rent- payment: \$	<input type="checkbox"/> Own		# of yrs?:	<input type="checkbox"/> Rent- payment: \$	<input type="checkbox"/> Own	
If residing at present address for less than 2 years, complete the following:							
Former Address (street, city, state, zip)				Former Address (street, city, state, zip)			
# of yrs?:	<input type="checkbox"/> Rent- payment: \$	<input type="checkbox"/> Own		# of yrs?:	<input type="checkbox"/> Rent- payment: \$	<input type="checkbox"/> Own	

EMPLOYMENT INFORMATION (if less than 2 years at current job, please fill out prior employer(s) to complete 2 year history)

Name & Address of Employer		Yrs on job	Name & Address of Employer		Yrs on job
		Yrs in line of work			Yrs in line of work
<input type="checkbox"/> Self Employed			<input type="checkbox"/> Self Employed		
Position	Business Phone	Monthly Gross Income	Position	Business Phone	Monthly Gross Income

Name & Address of Employer		Yrs on job	Name & Address of Employer		Yrs on job
		Yrs in line of work			Yrs in line of work
<input type="checkbox"/> Self Employed			<input type="checkbox"/> Self Employed		
Position	Business Phone	Monthly Gross Income	Position	Business Phone	Monthly Gross Income

LIQUID ASSETS

Financial Institution	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> 401k/other	Balance	Financial Institution	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> 401k/other	Balance
Financial Institution	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> 401k/other	Balance	Financial Institution	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> 401k/other	Balance
Financial Institution	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> 401k/other	Balance	Financial Institution	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> 401k/other	Balance

Do you own your home, or any other real estate? ☐ Yes ☐ No If yes, please complete the following:

Property Address	Mortgage Balance and Payment (est)	Current Market Value (est)	Rental Income (If applicable)
Property Address	Mortgage Balance and Payment (est)	Current Market Value (est)	Rental Income (If applicable)


LOAN DETAILS

Desired Price (or home value estimate if a refi)	Down Pmnt \$ (for refi, use loan amount request)	Total Other Monthly Payments (not balances): car loans, student loans, credit cards, alimony, etc.

DECLARATIONS

	Borrower	Co-Borrower
Are there any outstanding judgements against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you declared any bankruptcies within the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a party to a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you obligated to pay alimony, child support, or separation maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is any part of the down payment borrowed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a co-maker or endorser on a note (co-signer on any other loans)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a US Citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a permanent resident alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you intend to occupy the property as your primary residence?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you owned any real estate property in the last 3 years, or currently own any real estate?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes what type of property? Who did you own it with? <input type="checkbox"/> Primary <input type="checkbox"/> 2nd home <input type="checkbox"/> Invest prop	<input type="checkbox"/> Spouse <input type="checkbox"/> Other	<input type="checkbox"/> Spouse <input type="checkbox"/> Other
Strictly for Government Census purposes only, what is your race, ethnicity, or national origin?		

AUTHORIZATION

May we pull your credit report to review liabilities? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Signatures/Authorization to Release Credit Information (type your name)	Signatures/Authorization to Release Credit Information (type your name)
<p>Your information will be kept secure and confidential, arriving to the secure e-mail inbox of Kyle Novak. You will be contacted shortly, after your pre-qualification is processed.</p>	
<p>Kyle Novak <i>Senior Mortgage Consultant</i> Security Mortgage, Inc. Cell: 970-988-0054 knovak@smtginc.com</p> 	<p>The following supporting documentation will be needed</p> <ul style="list-style-type: none"> • W-2's – Most recent 2 years for all borrowers and all jobs • Paystubs –Most recent 30 days (2 or more) showing YTD figures • Bank Statements (if using funds) – Most Recent 2 mos ALL pgs • Asset Statements (if using funds) Most Recent 2 mos ALL pgs • Taxes- Most recent 2 years 1040 Federal-all pages and schedules • Mortgage Statements- copies of any mortgage statements • Home Insurance agent's contact info (who you will use) *If known* • Picture or LEGIBLE copy of all borrower driver's licenses- Front only • Your Credit Card info to pay for your appraisal & credit report • Copy of earnest money check (if purchasing and have paid this) • Name & phone for HOA & coupon for dues/month or QTR (if applicable) <p>Please Email Documents To: knovak@smtginc.com or Fax to: 970-229-0222 (email is preferred)</p> 