



Geannina Hiraldo
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NMLS # 1256569

Home Loan Pre-Qualification Form

Date _____ ☐ Purchase or ☐ Refinance (check one)
Referring branch _____ Are you a SHCU member? _____ If so, since when? _____
Email Address _____
Borrower's Name _____ SSN# _____ DOB _____
Co-Borrower's Name (if applicable) _____ SSN# _____ DOB _____
Current Address _____
City _____ State _____ Zip Code _____ How Long? _____
Prior Address (if at current address less than 2 years) _____
Borrower's Marital Status _____ Household Size _____ Children's Ages _____
Home Phone _____ Borrower Cell Phone _____ Borrower Work Phone _____
Co-Borrower's Cell Phone _____ Co-Borrower's 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) _____
For Self-Employed: Do you have: 2 years business tax returns? ☐ Y ☐ N Year-to-date profit/loss statement? ☐ Y ☐ N
Borrower's monthly wages (before taxes) \$ _____ Co-borrower's monthly wages (Before taxes) \$ _____
Additional monthly income \$ _____ Source(s) _____

Total savings \$ _____ Savings in the bank? ☐ Y ☐ N Amount available for down payment \$ _____
Other funds available \$ _____ Source of these funds (IRA, tax return, settlement, 401K, gift) _____
Current rent payment \$ _____ Paid to individual or management company? _____
Paid by check or cash? _____ Number of late rent payments in last 12 months _____
Utilities and bills in borrower or co-borrower's name _____
Any late payments in last 12 months? _____ If so, which bills were paid late? _____

FOR REFINANCES: Balance of mortgage \$ _____ Balance of second mortgage (if Applicable) \$ _____
Is current mortgage the original mortgage? _____ Approx. value of the house \$ _____
Current lender _____ Current interest rate 0% _____ Fixed or Adjustable _____
Current mortgage payment \$ _____ Does that include tax and insurance? ☐ Y ☐ N
Annual property tax \$ _____ Homeowners insurance payment \$ _____ per ☐ month ☐ year
Do you want to cash out? _____ If so, how much? \$ _____ for what purpose? _____

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

Creditor	Monthly Payment	Balance Due	Creditor	Monthly Payment	Balance Due
1			3		
2			4		

Did Borrower or Co-borrower ever file bankruptcy? ☐ Y ☐ N If so, when? _____

Explain any credit problems _____

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) understand that Self-Help Credit Union is not a credit-reporting agency, and that they cannot release a copy of this report to me.

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

Submit the following information with this pre-qualification:

- ☐ Last 30 days paystubs ☐ Last 2 years W-2 forms ☐ 2 months recent bank statements
☐ Driver's license ☐ Social Security card ☐ \$24.00/person check or money order for credit report

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667 W Orange Blossom Trail Apopka, FL 32712



Feb-2024



To facilitate a smooth application process, please provide copies of the following items checked below. You can also email, fax or mail the information.

Checklist- Mortgage

- 2 Most recent full month bank statements
- Copies of W2- 2023 and W2- 2024
- Identification (Driver License, Passport, Consular ID)
- Copy of SSN or ITIN
- Last four consecutive paystubs for borrowers
- Federal Tax returns for 2023 and 2024, copies of pages 1 and 2 forms 1040
- If self-employed, copies of the last two (2) federal tax returns, including schedule C forms. In addition, year to date profit and loss statement.
- Name, address and phone of landlord
- Name, address and phone number for employer- for employment verification
- Check or money order (payable to Self-Help) for \$33.00 per person. (Credit Reports)
- If not, traditional credit exists, then letters of credit for services such as Utilities, Water, Cable, Insurance, Internet indicating good payment history for the last 12 consecutive months are necessary.

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