



Marisela Vazquez Mortgage Loan Officer  
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NMLS # 2677937

### 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 ☐ \$23.75/person check or money order for credit report

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