



Community Pride Bank
Community Banking...The Way It Should Be

~1441 Bunker Lake Blvd. NE, Ham Lake MN 55304~
Phone 763-862-6500 • Fax 763-862-6600

~905 6th Avenue Court NE, PO Box 10, Isanti, MN 55040~
Phone 763-444-8800 • Fax 763-444-8808

Dear Home Buyer (s):

Thank you for your interest in qualifying for a mortgage and allowing me to assist you with your financing. The following worksheet, once completed, will allow us to calculate the amount for which you qualify. We will contact you to schedule an appointment once the completed worksheet is received.

Please complete the worksheet fully. We need two full years of your employment and residence history, and a breakdown of your current assets and debts. The more complete your worksheet is, the faster we may obtain an approval for you. Accuracy is essential; we must have a complete picture of your financial situation in order to provide you with a clear and concise determination.

When we meet to discuss your options we will need the following information:

1. Last two years W2's (if you are a first time homebuyer last three years of federal tax returns)
2. Most recent 30 days pay stubs.
3. Previous 2 months (all pages) bank statements for all bank accounts, including 401k accounts, mutual funds, etc.
4. If you are self-employed, your most recent two years tax returns will be needed. This includes all schedules, both personal and corporate returns, any K1's or partnership papers.

Again, thank you for your interest. Your thoroughness is appreciated and will allow us to expedite your worksheet. If you have any questions or concerns, please contact me at any time.

Sincerely,

Community Pride Bank

Purpose of loan: Purchase Refinance Construction Modification

Property will be: Primary Residence Secondary Residence Investment

Borrower Information

Borrowers Name _____
 Social Security Number _____ - _____ - _____
 Birth Date _____

Co-Borrower Name _____
 Social Security Number _____ - _____ - _____
 Birth Date _____

Current Address _____
 City, State, Zip _____
 Email Address _____

Current Address _____
 City, State, Zip _____
 Email Address _____

Home Phone Number: _____
 Cell Phone Number: _____

Home Phone Number: _____
 Cell Phone Number: _____

Years at Current Address _____
 Current Housing Payment _____
 Do You? Rent Own
 Landlord Name _____
 Address _____

 Phone: _____

Years at Current Address _____
 Current Housing Payment _____
 Does Co-Borrower? Rent Own
 Landlord Name _____
 Address _____

 Phone: _____

If residing at current address for less than 2 years, complete the following:

Former Address: _____

Former Address: _____

Marital Status:
 Married Unmarried Separated

Marital Status:
 Married Unmarried Separated

Number of dependants: _____ Ages: _____

Number of dependants: _____ Ages: _____

Employment Information

Are you self-employed? Yes No

Name and Address of employer:

Phone Number: _____

Years at Current Employer: _____

Position/Title: _____

Base Income: _____

Yearly Commission/Overtime/Bonus: _____

Other Income: _____

Is Co-borrower self-employed? Yes No

Name and Address of employer:

Phone Number: _____

Years at Current Employer: _____

Position/Title: _____

Base Income: _____

Yearly Commission/Overtime/Bonus: _____

Other Income: _____

If employed in current position less than two years or if more than one position, complete the following:

Name of Employer: _____

Phone Number: _____

Self-employed: Yes No

Position/Title: _____

Dates Employed (from-to): _____

Monthly Income \$ _____

Name of Employer: _____

Phone Number: _____

Self-employed: Yes No

Position/Title: _____

Dates Employed (from-to): _____

Monthly Income \$ _____

Name of Employer _____

Self-employed: Yes No

Position/Title _____

Dates (from-to) _____

Monthly Income \$ _____

Name and Address of Employer: _____

Self-employed: Yes No

Position/ Title _____

Dates (from-to) _____

Monthly Income \$ _____

Assets

If you are purchasing:

Earnest money Paid to: _____ **Amount: \$** _____

Source of down payment & closing cost: _____

Gift, From: _____ **Amount: \$** _____

List checking and savings accounts:

Bank Name: _____

Type Of Account: _____

Account Balance: \$ _____

Bank Name: _____

Type of Account: _____

Account Balance: \$ _____

Bank Name: _____

Type Of Account: _____

Account Balance: \$ _____

Bank Name: _____

Type of Account: _____

Account Balance: \$ _____

Stocks: _____

No. Shares: _____ Value: _____

Company Name: _____

Stocks: _____

No. Shares: _____ Value: _____

Company Name: _____

401K Name: _____

Name on Account: _____

Account Balance: \$ _____

401K Name: _____

Name on Account: _____

Account Balance: _____

IRA Accounts: _____

Account Balance: \$ _____

IRA Accounts: _____

Account Balance: \$ _____

Other Accounts: _____

Account Balance \$ _____

Other Accounts: _____

Account Balance \$ _____

Liabilities

Name of Creditor:	Account #	Monthly Payment	Unpaid Balance
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Alimony/Child Support: Paid Received \$ _____

Child Care Expense: \$ _____

Real Estate

Current Residence: Year Built: _____
 Type of Property: Single Family Condominium Townhome Duplex Other _____
 Property Address: _____
 Original Cost: _____ Current Value: _____ Pending Sale: _____
 Loan Number: _____ Bank Name: _____
 Current Mortgage Balance: _____ FHA VA Conv C/D
 Payment P & I: \$ _____ Taxes: \$ _____ Insurance: \$ _____ Mortgage Insurance: \$ _____
 Original Date of Loan: _____ Original Interest Rate: _____ Original Term Of Loan: _____
 Rental Income: _____

Additional Real Estate Owned:

Current Residence: Year Built: _____
 Type of Property: Single Family Condominium Townhome Duplex Other _____
 Property Address: _____
 Original Cost: _____ Current Value: _____ Pending Sale: _____
 Loan Number: _____ Bank Name: _____
 Current Mortgage Balance: _____ FHA VA Conv C/D
 Payment P & I: \$ _____ Taxes: \$ _____ Insurance: \$ _____ Mortgage Insurance: \$ _____
 Original Date of Loan: _____ Original Interest Rate: _____ Original Term Of Loan: _____
 Rental Income: _____

Declarations

	Borrower		Co-Borrower	
	Yes	No	Yes	No
Are there any outstanding judgements against you?	Yes	No	Yes	No
Have you been declared bankrupt w/in the past 7 years?	Yes	No	Yes	No
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	Yes	No	Yes	No
Are you party to a lawsuit?	Yes	No	Yes	No
Are you obligated to pay alimony, child support or separate maintenance?	Yes	No	Yes	No
Is any part of the down payment borrowed?	Yes	No	Yes	No
Are you a co-maker or endorser on a note?	Yes	No	Yes	No

Are you a U.S. Citizen?	Yes	No	Yes	No
Are you a permanent resident alien?	Yes	No	Yes	No
Are you a non-resident alien?	Yes	No	Yes	No
Do you intend to occupy the property as your primary residence?	Yes	No	Yes	No
Have you had ownership interest in a property in the last 3 years?	Yes	No	Yes	No

NOTICE TO PROSPECTIVE MORTGAGE LOAN APPLICANTS:

By completing this form you are submitting credit information for analysis. You are not applying for a mortgage loan, and no loan commitment will be issued. However, after all appropriate credit information has been received and evaluated, Community Pride Bank or any potential lender(s) engaged by Community Pride Bank, will issue a Credit Analysis summarizing its evaluation of your creditworthiness in accordance with its underwriting standards.

While your submission of information does not constitute the making of a loan application, in order to make a loan application, you must first:

- Submit a signed purchase agreement (dated subsequent to this questionnaire) which identifies the property you intend to purchase;
- Select a specific mortgage loan program and loan amount;
- Complete and sign a Residential Loan Application and other required application documents with the assistance of a Mortgage Representative; and
- Submit all fees required to process your loan application (the specific fees required will vary depending on the property and loan program you select).

A Good Faith Estimate of Closing Costs, a Truth-In-Lending Disclosure Statement, and other appropriate disclosures and/or notices will be provided to you only after you have applied for a mortgage loan.

I hereby certify that all the information contained in this questionnaire is true and accurate to the best of my knowledge, and I request that Community Pride Bank or any potential lender(s) engaged by Community Pride Bank issue an analysis of my creditworthiness. I am completing this form for the purpose of obtaining credit and I hereby authorize and direct Community Pride Bank, all potential lenders engaged by Community Pride Bank, and all other parties Community Pride Bank deems appropriate to obtain and use my consumer reports and/or credit reports for all purposes directly or indirectly related to my obtaining credit.

I also certify that I have not entered into any form of agreement to purchase a specific property. I am not applying for a loan, and I understand that Community Pride Bank or any lender(s) engaged by Community Pride Bank, will not issue a loan commitment on the sole basis of the information provided herein.

I (we) the applicant(s) hereby authorize the release of a copy of my (our) questionnaire in connection with the consideration or administration of this questionnaire to Community Pride Bank, all potential lenders engaged by Community Pride Bank, and all other parties Community Pride Bank deems appropriate.

Signature _____

Signature _____