



# PRE-APPROVAL LOAN APPLICATION

Mortgage Applied For:  Purchase  Refinance  Home Equity Loan

Purpose of Loan: \_\_\_\_\_

Property Type:  Primary Residence  Secondary Residence  Investment

## BORROWER AND CO-BORROWER INFORMATION

Borrower's Name: \_\_\_\_\_

Borrower's Social Security Number: \_\_\_\_\_ Borrower's Date of Birth: \_\_\_\_\_

Marital Status:  Married  Separated  Unmarried (includes single, divorced, widow) Years in School: \_\_\_\_\_

Borrower's Phone: \_\_\_\_\_ Borrower's Email: \_\_\_\_\_

Number of Dependents \_\_\_\_\_ = Ages \_\_\_\_\_

Borrower's Current Address: \_\_\_\_\_

\_\_\_\_\_

Own = No. of Years \_\_\_\_\_  Rent = No. of Years \_\_\_\_\_ Monthly Payment - \$ \_\_\_\_\_

If Current Address is less than two years, complete the following:

Borrower's Former Address: \_\_\_\_\_

\_\_\_\_\_

Own = No. of Years \_\_\_\_\_  Rent = No. of Years \_\_\_\_\_

Co-Borrower's Name: \_\_\_\_\_

Co-Borrower's Social Security Number: \_\_\_\_\_ Co-Borrower's Date of Birth: \_\_\_\_\_

Marital Status:  Married  Separated  Unmarried (includes single, divorced, widow) Years in School: \_\_\_\_\_

Co-Borrower's Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Number of Dependents \_\_\_\_\_ = Ages \_\_\_\_\_

Co-Borrower's Current Address: \_\_\_\_\_

\_\_\_\_\_

Own = No. of Years \_\_\_\_\_  Rent = No. of Years \_\_\_\_\_ Monthly Payment - \$ \_\_\_\_\_

If Current Address is less than two years, complete the following:

Co-Borrower's Former Address: \_\_\_\_\_

\_\_\_\_\_

Own = No. of Years \_\_\_\_\_  Rent = No. of Years \_\_\_\_\_

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**EMPLOYMENT INFORMATION****Borrower:**Name and Address of Employer: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Position/Title/Type of Business: \_\_\_\_\_ Business Phone Number: \_\_\_\_\_

Start Date: \_\_\_\_\_ Years Employed in This Line of Work: \_\_\_\_\_ Monthly Salary \$ \_\_\_\_\_

**If employed in current position less than two years or if currently employed in more than one position, complete the following:**Name and Address of Employer: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Position/Title/Type of Business: \_\_\_\_\_ Business Phone Number: \_\_\_\_\_

Start Date: \_\_\_\_\_ End Date: \_\_\_\_\_ Monthly Salary \$ \_\_\_\_\_

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**Co-Borrower:**Name and Address of Employer: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Position/Title/Type of Business: \_\_\_\_\_ Business Phone Number: \_\_\_\_\_

Start Date: \_\_\_\_\_ Years Employed in This Line of Work: \_\_\_\_\_ Monthly Salary \$ \_\_\_\_\_

**If employed in current position less than two years or if currently employed in more than one position, complete the following:**Name and Address of Employer: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Position/Title/Type of Business: \_\_\_\_\_ Business Phone Number: \_\_\_\_\_

Start Date: \_\_\_\_\_ End Date: \_\_\_\_\_ Monthly Salary \$ \_\_\_\_\_

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**ASSETS**

Name and address of Bank, S&amp;L or Credit Union \_\_\_\_\_

Type of Account: \_\_\_\_\_ Checking \_\_\_\_\_ Savings \_\_\_\_\_ Other = \_\_\_\_\_

Balance: \$ \_\_\_\_\_

Name and address of Bank, S&amp;L or Credit Union \_\_\_\_\_

Type of Account: \_\_\_\_\_ Checking \_\_\_\_\_ Savings \_\_\_\_\_ Other = \_\_\_\_\_

Balance: \$ \_\_\_\_\_

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**DECLARATIONS**

If you answer "Yes" to any questions a through l, please use separate sheet for explanation:

		Borrower		Co-Borrower	
		Yes	No	Yes	No
a	Are there any outstanding judgments against you?				
b	Have you been declared bankrupt within the past 7 years?				
c	Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?				
d	Are you a party to a lawsuit?				
e	Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes", provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.				
f	Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes", give details as described in the preceding question.				
g	Are you obligated to pay alimony, child support, or separate maintenance?				
h	Is any part of the down payment borrowed?				
i	Are you a co-maker or endorser on a note?				
j	Are you a U.S. citizen?				
k	Are you a permanent resident alien?				
l	Do you intend to occupy the property as your primary residence? If "Yes", complete the question 'm' below.				
m	Have you had an ownership interest in a property in the last three years?				
	(1) What type of property did you own -- principal residence (PR), second home (SH), or investment property (IP)?				
	(2) How did you hold title to the home -- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				

**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 the 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 this information, please check the box below. (Lender must review the above material to assure that the disclosure satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

<b>Borrower:</b> <input type="checkbox"/> I do not wish to furnish this information	<b>Co-Borrower</b> <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>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<b>Race:</b> <input type="checkbox"/> American Indian <input type="checkbox"/> Asian <input type="checkbox"/> Black or African or Alaska Native <input type="checkbox"/> White <input type="checkbox"/> American Native Hawaiian or Other Pacific Islander	<b>Race:</b> <input type="checkbox"/> American Indian <input type="checkbox"/> Asian <input type="checkbox"/> Black or African or Alaska Native <input type="checkbox"/> White <input type="checkbox"/> American Native Hawaiian or Other Pacific Islander
<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male	<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male

Borrower's Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-Borrower's Signature \_\_\_\_\_ Date \_\_\_\_\_

**To be completed by the Loan Originator:**

This information was provided:  In a face-to-face interview  By the applicant and submitted by fax or mail  
 In a telephone interview  By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature \_\_\_\_\_ Date \_\_\_\_\_

Loan Originator's Name <b>Nikki Pokrzywinski</b>	Loan Originator Identifier <b>926008</b>	Loan Originator's Phone Number (including area code) <b>(701)667-9500</b>
Loan Origination Company's Name <b>Railway Credit Union</b>	Loan Origination Company Identifier <b>811644</b>	Loan Origination Company's Address <b>1006 East Main Street, Mandan, ND 58554</b>