

# JustChoice Lending

Dear Mortgage Applicant,

Thank you for your interest in applying for a mortgage/refinance through JustChoice Lending. We are excited to begin this process with you and look forward to assisting you in your housing needs. In order for us to begin we will need to gather some information about you. Please fill out the attached application as accurately as possible in order for us to be able to prequalify you for the best loan program to fit your needs.

The next step is for us to pull your credit report. There is a small fee attached to pulling the report; single-\$13.70, joint- \$21.80. You can pay this a couple of different ways. You can mail a check to the address below made out to JustChoice Lending for the appropriate amount above or you can call one of our loan originators below and we can take a debit/credit card over the phone.

Once we have all of the information we will be able to compare it to our loan programs and let you know which one fits your needs the best.

We look forward to assisting you and please feel free to contact us if you have any questions about this process.

Sincerely,

JustChoice Lending

DAVID BROCK | NMLS #51115  
859.986.0677 ext. 2111

JANEL MARTIN | NMLS #804306  
859.986.0677 ext. 2119

# JustChoice Lending

## Preliminary Pre-qualification Application

Date

### Borrower

Name:

Street Address

City  State  Zip Code  Length

Phone #  Date of Birth

E-mail Address

### Marital Status

Married  Unmarried  Separated

SS #  # of Dependents  Ages

### Employment

Current Employer

Street Address

City  State  Zip Code

Phone #  Length Employed

Position

Wages  Hourly  Salary Gross Monthly Wages

***If employed less than 2 years please fill out the previous employer field***

Previous Employer

Street Address

City  State  Zip Code

Phone #  Length Employed

Position

Wages  Hourly      Gross Monthly   
 Salary                      Wages

Please list any non-employment income that you receive (Child Support, SSI, Alimony, Etc.):

**Co-Borrower**

Name

Street Address

City       State       Zip Code

Phone #       Date of Birth

E-mail Address

Marital Status

Married       Unmarried       Separated

SS #       # of Dependents       Ages

**Employment**

Current Employer

Street Address

City       State       Zip Code

Phone #       Length Employed

Position

Wages  Hourly      Gross Monthly   
 Salary                      Wages

*If employed less than 2 years please fill out the previous employer field*

Previous Employer

Street Address

City       State       Zip Code

Phone #  Length Employed   
Position   
Wages  Hourly  Salary Gross Monthly Wages

Please list any non-employment income that you receive (Child Support, SSI, Alimony, Etc.):

### Loan Specific Information

What Type of Property are you interested in?

- Construction  Manufactured  Existing  Other

What type of loan are you interested in?

- Purchase  Refinance  Other

How would you rate your credit score?

- No Score  550 or less  639-551  700-640  700+

Have you filed bankruptcy?

- Yes  No

If Yes, when was it discharged?

County and State you are looking to buy in?

How many people are in the household?

Please list anyone in the household that has income other than the borrower and co-borrower:

Asset Information-checking, savings, retirement, etc. (please include balance and company name):

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Please provide any additional information that you would like to share:

# Borrower's Certification & Authorization

## Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from FAHE, Inc.. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the downpayment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that FAHE, Inc. reserves the right to change the mortgage loan review process to a full documentation program, if the current application is for partial documentation processing. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

## Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from FAHE, Inc.. As part of the application process, FAHE, Inc. may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to FAHE, Inc., and to any investor to whom FAHE, Inc. may sell my/our mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. FAHE, Inc. or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to FAHE, Inc. or the investor that purchased the mortgage is appreciated.

## Notice to Borrowers

This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

## Automated Underwriting Service Acknowledgement and Agreement

I/Each of the persons signing below, agree that my mortgage loan application may be reviewed by the Federal Home Loan Mortgage Corporation Loan Prospector TM automated underwriting service (Freddie Mac/Loan Prospector) to assist in processing my application. I authorize the lender to whom I have presented my application, any agent or successor-in-interest of my lender, any lender which is considering purchasing my loan or the servicing of the loan and Freddie Mac/Loan Prospector to obtain copies of my credit reports and any other information, such as employment, income, asset and liability, and other information about me they may require to process my application or to review my loan in connection with a potential sale. I also agree that the foregoing lenders and Freddie Mac/Loan Prospector may use the information about me to assess and improved the effectiveness and accuracy of their underwriting procedures and requirements.

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

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

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

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



Dear Applicant,

Thank you for your interest in our Homebuyer Readiness Program. This letter is to confirm receipt of your inquiry. In order for us to continue the inquiry and application process, you will need to send us a copy of the following documents in the enclosed, self-addressed envelope. **Please note: We will not be able to proceed any further with your application until we receive the requested documents.** Please send a copy of the following information that **applies to every person** living in the house:

- Last 3 statements for all checking, savings and investment accounts.
- Pay stubs from the 3 most recent pay periods, or copies of any other sources of income.
- Latest Income Tax return.
- If applicable, Social Security Administration notice of benefits, or copy of a recent Social Security check or stub.
- Rent payment receipt.
- If applicable, confirmation of Section 8 Rental voucher.
- \$40.00 application fee, payable to Neighborhood Housing, Inc.

**\*Cross out all account and Social Security numbers for your safety.**

I want to congratulate you on taking this first step toward homeownership! Please call our office at (865) 524-2774 if you need assistance.

Sincerely,

Adam Montgomery  
Director, Neighborhood Housing, Inc.