

PREQUALIFICATIONS

SECNY FCU

MORTGAGE DEPARTMENT

2235 Downer St. Baldwinsville, NY 13027

Phone: (315) 638-7061 Fax: (315) 638-7103

HOMES@SECNY.ORG

Are you a member of the credit union?

Yes

No

Will this be a single or joint application?

Single

Joint

Name of borrower(s):

Borrower: _____

Co-Borrower: _____

Phone number(s) for contact:

Borrower: _____

Co-Borrower: _____

Email address to send prequalification: _____

Who is your current employer (for both borrowers if applicable)?

Borrower: _____

Co-Borrower: _____

What is your annual salary (for both borrowers if applicable)?

Borrower: _____

Co-Borrower: _____

What are your total monthly debts? (These include car payment, student loans, credit cards etc.-for both borrowers if applicable)

Borrower: _____

Co-Borrower: _____

Are there any monthly payments that would not show on a credit report such as alimony, child support, 401k loans?

Borrower: _____

Co-Borrower: _____

How much money do you have for down payment and closing costs? (At least 5% of the purchase price is required, anything less than 20% down requires escrow and PMI approval.) _____

What is the max purchase price you would like to be prequalified for? _____

What term are you looking for? We offer 7,10,15,20 and 30-year terms: _____

Do you have a specific property in mind, if so what is the address?

*All prequalifications are strictly based on verbal information given.

No information such as income, employment or credit are verified until they have completed an application packet and formally applied for the loan.

ALL INFORMATION PROVIDED IS ESTIMATED AND SUBJECT TO CHANGE, VERIFICATION AND/OR APPROVAL*

For Credit Union Use

Term/ Rate : _____

Purchase Price \$ _____

Down Payment \$ _____

Loan Amount \$ _____

Closing Date : _____

1st Payment : _____

This form can be submitted to the mortgage department by fax, email or dropped at your nearest branch.