



Get Pre-qualified

Getting qualified for a mortgage can be challenging these days. That's why Lafferty Communities has made special arrangements with preferred lenders to help our buyers through the process. They'll help you through the loan application process from start to finish.

Our preferred lender offer competitive rates on mortgages and are very familiar with Lafferty Communities procedures and the new home financing process. If you prefer, you are welcome to use your own lender.

Borrower Information

Borrower First Name

Co-Borrower First Name

Borrower Middle Initial

Co-Borrower Middle Initial

Borrower Last Name

Co-Borrower Last Name

Borrower Title

Co-Borrower Title

Borrower Birthdate

Co-Borrower Birthdate

Home Phone

Work Phone

E-mail Address

Current Address

City

State

Zip Code:

Do you Rent
 Own

How many years?

Contact Notes

Loan Information Section

- I would like to purchase a home and do not have an accepted contract
- I am purchasing a home and have an accepted contract with the seller
- I would like to reduce the interest rate, change loan type, change loan term, or consolidate the existing loans(s) on my home
- I would like to refinance my current balance and take cash out with this loan
- I would like to obtain a second mortgage or equity line on my house

Target rate

Loan Program

Purchase Price

Down Payment

Refinance Information Section

Amount of non-mortgage debt

1st Mortgage Balance

2nd Mortgage Balance

1st Mortgage Rate

2nd Mortgage Rate

1st Mortgage Payment

2nd Mortgage Payment

Mortgage Notes

Property Information Section

Property Value

State

Occupancy

Property Type

Income Information Section

Notice: Alimony, child support, and separate maintenance income need not be revealed if you choose not to have it considered.

Borrower – Years on the Job

Co-Borrower – Years on the Job

Borrower – Income Type

Co-Borrower – Income Type

Borrower – Gross Monthly Income

Co-Borrower – Gross Monthly Income

Other – Years on the Job

Others – Income Type

Other – Gross Monthly Income

Can all borrowers verify income?

Yes

No

Income Notes:

Asset Information Section

Liquid Assets

Real Estate Proceeds

Gift Money

Stocks & Bonds

Retirement

Credit Information Section

Borrower – Social Security Number

Co-Borrower – Social Security Number

Tell us a little about your credit history.

May we access your credit report to help determine your qualifications for a loan?

Yes No

Totally Monthly Debt

Each applicant specifically acknowledges and agrees that:

- 1) The loan requested by the pre-qualification will be secured by a first or second mortgage or deed of trust on the property described herein
- 2) All statements made in this pre-qualification are made for the purpose of obtaining the loan indicated herein
- 3) Occupancy of the property will be as indicated above
- 4) Verification or re-verification of any information contained in the pre-qualification may be at any time by the Lender, its agents, successors and assignees, either directly or through a credit reporting agency, from any source name in this pre-qualification, and the original copy of this pre-qualification will be retained by the Lender, even if the loan is not approved
- 5) The Lender, its agents, successors and assignees will rely on the information contained in the pre-qualification and I/we have a continuing obligation to amend and/or supplement the information provided in this pre-qualification if any of the material facts which I/we have represented herein should change prior to closing
- 6) Ownership of the loan may be transferred to successor or assignees of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assignees of the Lender prior notice to me
- 7) The Lender, its agents, successors and assignees make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.

Certification

I/We certify that the information provided in this pre-qualification is true and correct as of the date submitted and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this pre-qualification may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 10001, et seq. a liability for monetary damages to the Lender, its agents, successors and assignees, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this pre-qualification form.