



Real People ☆ Real Service ☆ Real Simple

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I elect to receive my Initial Loan Disclosures via U. S. Mail \_\_\_ Password Protected Email \_\_\_
or I would like to meet in person to discuss and review this documentation \_\_\_\_.
Please provide email address that you would like to use if you selected the Password Protected Email Option \_\_\_\_\_.

Loan Application Worksheet

\*\*Personal Information\*\*

Borrower's Name: \_\_\_\_\_ DOB: \_\_\_\_\_
Social Security Number: \_\_\_\_\_
Years of Education: \_\_\_\_\_
Home Phone Number: \_\_\_\_\_
No. of Dependents: \_\_\_\_\_ Ages: \_\_\_\_\_
Marital Status: \_\_\_\_\_ Married \_\_\_\_\_ Unmarried
\_\_\_\_\_ Separated \_\_\_\_\_ Divorced
E-mail: \_\_\_\_\_
Cell Phone Number: \_\_\_\_\_
Current Address: \_\_\_\_\_
Street Address \_\_\_\_\_
City, State, Zip Code \_\_\_\_\_

2nd Borrowers Name: \_\_\_\_\_ DOB: \_\_\_\_\_
Social Security Number: \_\_\_\_\_
Years of Education: \_\_\_\_\_
Home Phone Number: \_\_\_\_\_
No. of Dependents: \_\_\_\_\_ Ages: \_\_\_\_\_
Marital Status: \_\_\_\_\_ Married \_\_\_\_\_ Unmarried
\_\_\_\_\_ Separated \_\_\_\_\_ Divorced
E-mail: \_\_\_\_\_
Cell Phone Number: \_\_\_\_\_
Current Address: \_\_\_\_\_
Street Address \_\_\_\_\_
City, State, Zip Code \_\_\_\_\_

Rent? \_\_\_ Own? \_\_\_ How Long: \_\_\_ years \_\_\_ months
Landlord or Mortgage Co: \_\_\_\_\_
Address: \_\_\_\_\_
Phone Number: \_\_\_\_\_
Account Number: \_\_\_\_\_ Rent/Mtg Payment: \_\_\_\_\_
Does Mortgage Payment Include Taxes and Insurance: \_\_\_\_\_

Rent? \_\_\_ Own? \_\_\_ How Long: \_\_\_ years \_\_\_ months
Landlord or Mortgage Co.: \_\_\_\_\_
Address: \_\_\_\_\_
Phone Number: \_\_\_\_\_
Account Number: \_\_\_\_\_ Rent/Mtg Payment- \_\_\_\_\_

IF YOU HAVE RESIDED AT THE ABOVE ADDRESS LESS THAN 24 MONTHS, PLEASE ATTACH A SEPARATE SHEET IDENTIFYING THE PROPERTY ADDRESS, THE ACCOUNT NAME, ADDRESS AND TELEPHONE NUMBER OF THE LANDLORD OR MORTGAGE COMPANY. IN ADDITION, PLEASE PROVIDE DATES OF RESIDENCY AT EACH LOCATION.

\*\*Employment\*\*

Borrower's Present Employer:
Company Name \_\_\_\_\_ Position/Type of Business \_\_\_\_\_
Mailing Address \_\_\_\_\_
City, State, Zip Code \_\_\_\_\_ Phone Number \_\_\_\_\_
Direct Line \_\_\_\_\_ Salary \_\_\_\_\_ Time on the Job \_\_\_\_\_

2nd Borrower's Present Employer:
Company Name \_\_\_\_\_ Position/Type of Business \_\_\_\_\_
Mailing Address \_\_\_\_\_
City, State, Zip Code \_\_\_\_\_ Phone Number \_\_\_\_\_
Direct Line \_\_\_\_\_ Salary \_\_\_\_\_ Time on the Job \_\_\_\_\_

If you have been employed with the above referenced employer less than a total of 24 months, please attach a separate sheet identifying each employer's name, address and phone number, as well as the dates in which you were employed.

Other income per month \$ \_\_\_\_\_ Source of the income: \_\_\_\_\_ Other income per month \$ \_\_\_\_\_ Source of the income: \_\_\_\_\_

**\*\*ASSETS\*\***

Financial Institution \_\_\_\_\_  
 \$ \_\_\_\_\_  
 Type/Account#: \_\_\_\_\_ Balance: \_\_\_\_\_

**Auto(s) owned:** \_\_\_\_\_ **Value: \$** \_\_\_\_\_  
 Year, Make, Model \_\_\_\_\_  
 \_\_\_\_\_ **Value:** \_\_\_\_\_

Financial Institution \_\_\_\_\_  
 Mailing Address \_\_\_\_\_  
 Type/Account#: \_\_\_\_\_ Balance: \_\_\_\_\_

Stocks, Bonds, etc. \_\_\_\_\_  
 Number of Shares, Description \_\_\_\_\_  
 Net Worth/Business Owned: \_\_\_\_\_

Value of Furniture/Household Goods: \$ \_\_\_\_\_  
 Life Insurance: \$ \_\_\_\_\_ Retirement Account(s): \_\_\_\_\_

**Please attach a separate sheet for additional accounts**

Other Assets-Description: \_\_\_\_\_

**\*\*OTHER REAL ESTATE OWNED\*\***

Property Address: \_\_\_\_\_ Lien holder: \_\_\_\_\_ Loan #: \_\_\_\_\_  
 Loan Balance: \$ \_\_\_\_\_ Market Value: \$ \_\_\_\_\_  
 Type of Property: \_\_\_\_\_ Monthly Payment: \$ \_\_\_\_\_ Rent Received: \$ \_\_\_\_\_

**Please attach a separate sheet for additional real estate owned**

**\*\*LIABILITIES\*\***

Name: \_\_\_\_\_ Account #: \_\_\_\_\_  
 Monthly Payment Amount: \$ \_\_\_\_\_  
 Balance: \$ \_\_\_\_\_

Name: \_\_\_\_\_ Account #: \_\_\_\_\_  
 Monthly payment Amount: \$ \_\_\_\_\_  
 Balance: \$ \_\_\_\_\_

Name: \_\_\_\_\_ Account #: \_\_\_\_\_  
 Monthly Payment Amount: \$ \_\_\_\_\_  
 Balance: \$ \_\_\_\_\_

Name: \_\_\_\_\_ Account #: \_\_\_\_\_  
 Monthly payment Amount: \$ \_\_\_\_\_  
 Balance: \$ \_\_\_\_\_

**Please attach a separate sheet for additional liabilities**

**\*\*DECLARATIONS\*\***

If you answer "yes" to any questions a through i, please attach a separate sheet for explanation.

	<b>Borrower</b>		<b>2nd Borrower</b>	
	<b>YES</b>	<b>NO</b>	<b>YES</b>	<b>NO</b>
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, debts to the Internal Revenue Service, or any other loan, mortgage, financial obligation, bond or loan guarantee?	___	___	___	___
g. Are you obligated to pay alimony, child support, or separate maintenance? If "yes" please state monthly amount: \$ _____.	___	___	___	___
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 "m" below.	___	___	___	___
m. Have you had an ownership interest in a property in the last three years? (1) What type or 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 Spouse (SP), or Jointly with another person (O)?	___	___	___	___

## **\*\*DEMOGRAPHIC INFORMATION OF BORROWER\*\***

**The purpose of collecting this information** is to help ensure that all the applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application.

**Instructions:** You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

### **Ethnicity**

Hispanic or Latino

Mexican    Puerto Rican    Cuban

Other Hispanic or Latino – *Enter origin:*

\_\_\_\_\_

*Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.*

Not Hispanic or Latino

I do not wish to provide this information

### **Sex**

Female

Male

I do not wish to provide this information

### **Race**

America Indian or Alaska Native – *Enter name of enrolled or principal tribe:* \_\_\_\_\_

Asian

Asian Indian    Chinese    Filipino

Japanese    Korean    Vietnamese

Other Asian – *Enter Race:*

\_\_\_\_\_

*Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.*

Black or African American

Native Hawaiian or Other Pacific Islander

Native Hawaiian    Guamanian or Chamorro    Samoan

Other Pacific Islander – *Enter Race:*

\_\_\_\_\_

*Examples: Fijian, Tongan, etc.*

White

I do not wish to provide this information

### **To Be Completed by Financial Institution (for application taken in person):**

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?    NO    YES

Was the sex of the Borrower collected on the basis of visual observation or surname?    NO    YES

Was the race of the Borrower collected on the basis of visual observation or surname?    NO    YES

### **The Demographic Information was provided through:**

Face-to-Face Interview (includes Electronic Media w/ Video Component)    Telephone Interview    Fax or Mail    Email or Internet

In order to expedite your pending loan application, please provide all applicable items on the list below within 24 hours.

Application must be completed and accurate!

**ALL BORROWERS**

- Fully executed contract (if purchasing)
- Paycheck stubs for most recent 30-day period
- 2 Years most recent Tax Returns and W-2's
- 2 Most recent statements on all bank, savings, investment and/or retirement accounts (Please include all pages)
- Copies of Driver's License and Social Security cards for both borrowers
- If Refinance: Copy of the HUD-1 Settlement Statement and survey from the original purchase of your home.
- Copy of current Homeowner's Insurance Policy Declaration Page and most recent Mortgage Statement.
- Most recent last two years of tax returns, all pages and complete with K-1's for each entity listed on your Schedule E
- If you own a 25% or more interest in any partnership or corporation, 2 prior years of partnership and/or corporate tax returns (all pages)

**VA LOAN applicants will be required to provide the following additional items:**

- Copy of DD214, or if still active, a Statement of Service
- Certificate of Eligibility
- Name and address of nearest living relative (other than spouse)

**NEW CONSTRUCTION/INTERIM LOANS**

- Contract with builder
- HUD-1 Settlement Statement on lot purchase

**IF APPLICABLE:**

- Recorded copies of divorce decrees - please include all pages and attachments
- Copy of Deed if current home is owned free and clear
- If current home is under contract: Copy of contract and HUD-1 Settlement Statement upon closing
- Copy of listing agreement if current home is listed
- Current leases for any rental property you own
- Letters of explanation on bankruptcy, adverse credit, or employment gaps
- If gift funds are being used: need copy of check, deposit slip and gift letter
- If you are being relocated by your employer, please provide a copy of your company's relocation policy and copies of any cash advances from your employer for equity proceeds, down payment, or expense reimbursement (when available)

***Be Sure to Select Your Homeowner's Insurance Carrier and Provide Agent Contact Information to Us***  
***Title Company will Require a CASHIER'S CHECK at Closing.***

**~Please Continue to Page Five~**

**Credit Check and other Authorizations:**

HNB Mortgage performs a Credit Check that requires us to obtain and confirm information regarding your personal and financial background. This Credit Check includes, but is not limited to, your marital status, number of dependents, current and past employers, current deposit accounts, current and past consumer credit accounts, and your mortgage and/or rental history. Please acknowledge that you consent to allow this document to serve as authorization for previous or current employers, banks or depository institutions, the credit bureaus and/or mortgage companies/landlords to provide your current or historical information requested in order to process your mortgage loan request. As a borrower, you will be required to pay for your credit report. I agree to have this fee (\$30.00 per borrower) charged to my credit card.

**I/We AUTHORIZE a CREDIT CHECK AND OTHER VERIFICATIONS:** Borrower: \_\_\_\_\_ Co-Borrower: \_\_\_\_\_

**Authorization to Receive Electronic Disclosures:**

In order to process this loan application and other electronically delivered loan documents you must consent to receive information from HNB Mortgage electronically. I/We (i) agree to the electronic delivery of loan disclosures, documents and correspondence and confirm that you will download or print the loan disclosures and documents for your records, (ii) acknowledge that you can access information that is provided electronically through our website and secured transfer of such information, (iii) acknowledge that such action constitutes your signature to the Mortgage Application and Important Terms of the Disclosure Statements, and (iv) acknowledge that you are providing your consent to receive electronic communications pursuant to the Electronic Signatures in Global and National Commerce Act and intend that this statute applies to the fullest extent possible.

Even after consent, you have the right to receive a paper copy of the loan disclosures and other documents. If you would like to receive a paper copy at no charge, please contact us at Toll Free (800) 669-8223 or 2101 W. Wadley, Suite 36, Midland, Texas 79705. If after consenting, you wish to withdrawal your consent, you can do so at any time by contacting us at that same address. In order to access, view and retain this information electronically, you must have: a personal computer or other device which is capable of accessing the internet with an internet web browser that has the capabilities to support a minimum 128 bit encryption; and software which permits you to receive and access Portable Documents format or "PDF" file

**I/WE DO \_\_\_\_\_ DO NOT \_\_\_\_\_ CONSENT TO RECEIVE DOCUMENTS ELECTRONICALLY**

**Privacy Policy:**

We take our clients' financial privacy very seriously. During the course of processing your application, we accumulate non-public personal financial information from you and from other sources about your income, your assets, and your credit history in order to allow a lender to make an informed decision about granting you credit. We restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

We collect non-public information about you from the following sources: (i) information we receive from you on applications or other forms; (ii) information about your transactions with us, our affiliates, or others; and (iii) information we receive from a consumer reporting agency. We do not disclose any non-public information about our customers or former customers to any third party, except as permitted by law. I/We accept the terms of the privacy policy. I authorize the following person(s) Title Company Representative, Appraiser, Insurance Agent, and Surveyor information that pertains specifically to the subject property I am purchasing.

**I/We authorize the other third parties as listed \_\_\_\_\_ have permission to inquire about the status or details of my loan during the loan process. In order for HNB Mortgage to discuss your loan file with any of the above, they will be required to provide the last four digits of the primary borrower's cell phone number. I also authorize HNB Mortgage to provide my Realtor a copy of my appraisal, survey, Loan Estimate Disclosure and Closing Disclosure as needed. Yes \_\_\_\_\_ No \_\_\_\_\_**

**I/We AGREE WITH and UNDERSTAND THE PRIVACY POICY:** Borrower: \_\_\_\_\_ Co-Borrower: \_\_\_\_\_

**Request for Information Policy**

HNB Mortgage requests, but **does not require**, the submission of certain financial information in order to provide prospective applicants a Pre-Qualification Letter for the purpose of pre-qualifying for a mortgage. The Borrower may **voluntarily** provide certain information to the lender solely for the purpose of obtaining the Letter with limited conditions.

**I/WE have read and understand this policy.** Borrower: \_\_\_\_\_ Co-Borrower: \_\_\_\_\_

**Date:** Borrower: \_\_\_\_\_ Date: Co-Borrower: \_\_\_\_\_

