



***Real People ★ Real Service ★ Real Simple***

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[www.HNBmortgage.com](http://www.HNBmortgage.com) NMLS #205935

## Loan Application Worksheet

### Personal Information

Borrower Name: \_\_\_\_\_  
Years of Education: \_\_\_\_\_ DOB: \_\_\_\_\_  
Social Security Number: \_\_\_\_\_  
Single/ Married/ Separated/ Divorced: \_\_\_\_\_  
Contact Phone Number: \_\_\_\_\_  
Email Address: \_\_\_\_\_  
Street Address: \_\_\_\_\_  
City, State, Zip Code: \_\_\_\_\_  
Own: \_\_\_\_\_ Rent: \_\_\_\_\_  
How Long: Years: \_\_\_\_\_ Months: \_\_\_\_\_  
Landlord/ Mortgage Co: \_\_\_\_\_  
Monthly Payment/ Rent Amount: \$ \_\_\_\_\_  
Does Payment Include Taxes and Insurance: \_\_\_\_\_  
Is Mailing address same as Current Address: \_\_\_\_\_  
If Not: \_\_\_\_\_

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Years of Education: \_\_\_\_\_ DOB: \_\_\_\_\_  
Social Security Number: \_\_\_\_\_  
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How Long: Years: \_\_\_\_\_ Months: \_\_\_\_\_  
Landlord/ Mortgage Co: \_\_\_\_\_  
Monthly Payment/ Rent Amount: \$ \_\_\_\_\_  
Does Payment Include Taxes and Insurance: \_\_\_\_\_  
Is Mailing address same as Current Address: \_\_\_\_\_  
If Not: \_\_\_\_\_

If you have resided at the above address less than 24 months, please attach a separate sheet identifying the property address. In addition, please provide the dates of residency at each location.

### Employment

Company Name: \_\_\_\_\_  
Position: \_\_\_\_\_  
Type of Business: \_\_\_\_\_  
Mailing Address: \_\_\_\_\_  
City, State, Zip Code: \_\_\_\_\_  
Phone Number: \_\_\_\_\_  
Hire Date: \_\_\_\_\_  
Salary Amount: \$ \_\_\_\_\_  
Self-Employed? \_\_\_\_\_

Company Name: \_\_\_\_\_  
Position: \_\_\_\_\_  
Type of Business: \_\_\_\_\_  
Mailing Address: \_\_\_\_\_  
City, State, Zip Code: \_\_\_\_\_  
Phone Number: \_\_\_\_\_  
Hire Date: \_\_\_\_\_  
Salary Amount: \$ \_\_\_\_\_  
Self-Employed? \_\_\_\_\_

Other Income Per Month: \$ \_\_\_\_\_ Source: \_\_\_\_\_

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If you have been employed with the above referenced employer less than 24 months, please attach a separate sheet identifying each employer's name, address, phone number and employment dates

## Assets

Financial Institution: \_\_\_\_\_  
 Account Balance: \$ \_\_\_\_\_  
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 Account Balance: \$ \_\_\_\_\_  
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 Account Balance: \$ \_\_\_\_\_

Down Payment Source:  
☐ Checking/Savings ☐ Sale of Home  
☐ Retirement ☐ Gift From Family  
☐ Other: \_\_\_\_\_  
 Retirement Account: \_\_\_\_\_  
 Account Balance: \$ \_\_\_\_\_

Please attach a separate sheet for additional accounts.

## Other Real Estate Owned

Property Address: \_\_\_\_\_  
 Lien Holder: \_\_\_\_\_  
 Type Of Property: \_\_\_\_\_  
 (Investment, Second Home, Land)

Loan Balance: \$ \_\_\_\_\_  
 Market Value: \$ \_\_\_\_\_  
 Payment w/ Taxes & Ins: \$ \_\_\_\_\_  
 Rent Received: \$ \_\_\_\_\_

Please attach a separate sheet for additional properties.

## Liabilities

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

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 Monthly Payment: \$ \_\_\_\_\_ Balance: \$ \_\_\_\_\_  
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 Monthly Payment: \$ \_\_\_\_\_ Balance: \$ \_\_\_\_\_

Please attach a separate sheet for additional liabilities.

## Declarations

	Borrower 1		Borrower 2	
	Yes	No	Yes	No
a: Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b: Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c: Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d: Are you party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g: Are you obligated to pay alimony, child support, or separate maintenance? If yes, monthly amount paid: \$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h: Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i: Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j: Are you a U.S. Citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k: Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l: Do you intend to occupy the property as your primary residence? If yes complete "m" below	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m: Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1. What type or property did you own? Principal Residence (PR), Second Home (SH) or Investment Property (IP)?	_____			
2. How did you hold title? Solely (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.

## Borrower 1

### Ethnicity:

- ☐ Hispanic or Latino
- ☐ Mexican
- ☐ Cuban
- ☐ Puerto Rican
- ☐ Other: \_\_\_\_\_
- Examples: Argentinean, Colombian, Nicaraguan, Salvadorian, 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:

- ☐ American Indian or Alaska Native- Enter name of enrolled or principal tribe: \_\_\_\_\_
- ☐ Asian
- ☐ Asian Indian ☐ Chinese
- ☐ Japanese ☐ Korean
- ☐ Filipino ☐ Vietnamese
- ☐ Other: \_\_\_\_\_
- Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
- ☐ Native Hawaiian
- ☐ Guamanian or Chamorro
- ☐ Samoan
- ☐ Other: \_\_\_\_\_
- Examples: Fijian, Tongan, etc.

- ☐ White
- ☐ I do not wish to provide this information

## Borrower 2

### Ethnicity:

- ☐ Hispanic or Latino
- ☐ Mexican
- ☐ Cuban
- ☐ Puerto Rican
- ☐ Other: \_\_\_\_\_
- Examples: Argentinean, Colombian, Nicaraguan, Salvadorian, 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:

- ☐ American Indian or Alaska Native- Enter name of enrolled or principal tribe: \_\_\_\_\_
- ☐ Asian
- ☐ Asian Indian ☐ Chinese
- ☐ Japanese ☐ Korean
- ☐ Filipino ☐ Vietnamese
- ☐ Other: \_\_\_\_\_
- Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
- ☐ Native Hawaiian
- ☐ Guamanian or Chamorro
- ☐ Samoan
- ☐ Other: \_\_\_\_\_
- 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 eMedia w/ Video) ☐ Telephone ☐ Email/ Internet ☐ Fax/ Mail

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 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 card for each borrower  
Most recent 2 years of tax returns, all pages and complete with K-1's for entities on Schedule E (if Self-Employed)  
If you own 25% or more in any entities, 2 prior years of company tax returns (all pages)  
If Refinancing: Copy of survey from the original purchase of your home-if no changes have been made to the property  
Copy of current Homeowner's Insurance Policy Declaration Page and most recent Mortgage Statement

**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**

Contract with builder  
Closing Disclosure on lot purchase (if applicable)

**If Applicable**

Recorded copies of divorce decrees and/or child support order - 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 Closing Disclosure upon closing  
Current leases for any rental property you own  
Letters of explanation on bankruptcy, adverse credit, or employment gaps  
If gift funds are being used, copy of cashier's check to Title Company and gift letter  
If you are being relocated by your employer, copy of relocation policy  
Documentation on debts and or payment schedules with IRS

**Be Sure to Select Your Homeowner's Insurance Carrier and Provide Agent Contact Information to HNB**

**Title Company will Require a CASHIER'S CHECK at Closing**

## 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 or landlords to provide your current or historical information 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 (\$55.00 for one borrower or \$75.00 for two borrowers) charged to my credit card.

### I/ We authorize a credit check and other verifications

Borrower 1: \_\_\_\_\_

Borrower 2: \_\_\_\_\_

## 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 consent to receive documents electronically

☐

Yes

☐

No

## 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), my Real Estate Agent, Title Company Representative, Appraiser, Insurance Agent, and Surveyor information that pertains specifically to the subject property I am purchasing.

### I/ We agree with and understand the privacy policy

Borrower 1: \_\_\_\_\_

Borrower 2: \_\_\_\_\_

### I/ We authorize other third parties listed as

\_\_\_\_\_ may 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.

## 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 1: \_\_\_\_\_

Borrower 2: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

## Borrower Authorization to Charge Credit Card

HNB Loan Number: \_\_\_\_\_

*Office Use Only*

I/We have applied for a mortgage loan from HNB Mortgage. Upon the initial application for the mortgage loan, I/we authorize HNB Mortgage to charge my/our credit card \$55.00 for a one borrower or \$75.00 for two borrowers, for the initial credit report. (Credit report supplements may be required after pulling the initial report in order to receive full loan approval. Typically, any additional fees for said required credit supplements will be collected at closing).

I/We understand the majority of closing costs and prepaid items, (as disclosed on the good faith estimate) will not to be charged on this credit card, but will be collected at the Title Company upon the closing of this transaction, in the form of a cashier's check. I/We also understand that the above-mentioned transactions for the purchase of a credit report and an appraisal may appear as two separate transactions or one single transaction on my/our statement. Under no circumstances, will the fee for the appraisal be charged to my/our credit card prior to the actual date of ordering the appraisal.

Name as Shown on Card: \_\_\_\_\_

Billing Address: \_\_\_\_\_

City, State, Zip Code: \_\_\_\_\_

Card Type:

☐

Visa

☐

Master Card

☐

Discover

Card Number: \_\_\_\_\_

Security Code: \_\_\_\_\_

Expiration Date: \_\_\_\_\_

Borrower Signature: \_\_\_\_\_

Authorization Date: \_\_\_\_\_