

WALDEN SAVINGS BANK
RETAIL LENDING DIVISION
15 SCOTT'S CORNERS DRIVE, MONTGOMERY, NY 12549
(845) 457-7700 FAX: (845) 457-8277

PRE-QUALIFICATION FORM

Realtor _____
Borrower (1) _____ (Jr./Sr.) Date of Birth _____ SSN# _____ - _____ - _____
Borrower (2) _____ (Jr./Sr.) Date of Birth _____ SSN# _____ - _____ - _____
List any additional names under which credit has previously been granted: _____
Borrower (1) Home Phone # () _____ - _____ Work Phone # () _____ - _____
Borrower (2) Home Phone # () _____ - _____ Work Phone # () _____ - _____
Current Address: _____ Years: _____

GROSS INCOME: Borrower \$ _____ per year Co-Borrower \$ _____ per year
Borrower: How many years at current employer: _____ Employer name _____ Position _____
Co-Borrower: How many years at current employer: _____ Employer name _____ Position _____
Other verifiable Income \$ _____
 Self-Employed, last two years 1040 reported net earnings: \$ _____ (yr. _____) \$ _____ (yr. _____)
Note: Non-recurring capital gains should not be included.

EXPENSES:

<input type="checkbox"/>	Current home to be sold \$ _____	Current Mtg. Balance \$ _____
<input type="checkbox"/>	Rent \$ _____ per mo.	Current PITI \$ _____
<input type="checkbox"/>	Child Support \$ _____	Alimony \$ _____
<input type="checkbox"/>	Other \$ _____	Explain _____
<input type="checkbox"/>	Car Payment(s) \$ _____	Credit Cards \$ _____
<input type="checkbox"/>	Student Loans \$ _____	Other Loans/Mtgs \$ _____
<input type="checkbox"/>	Misc. Other \$ _____	Explain _____

CASH AVAILABILITY: Funds for down payment, closing costs, etc., will be available from: Sale of present home
Checking/Savings Current balance _____ Gift Other Assets

GENERAL: Subject Property: Sales Price \$ _____ Mortgage Amt. \$ _____
LTV _____ Property type: Single family Multi family (#Units _____)
Condo Common charges: \$ _____ Total annual taxes \$ _____
The property will be: Owner Occupied Rented

PRODUCT TYPE: Fixed 5/1 No Closing Cost 5/1 ARM 3/1 ARM 1 Yr. ARM Land Loan
Term: _____ yrs. Initial Qualifying Rate: _____ % Points: _____

CREDIT AUTHORIZATION: I/We certify that the information disclosed is true and correct. By my/our signatures, we authorize the WALDEN SAVINGS BANK to obtain a credit report and disclose all credit pre-qualification data to the agent(s) involved. **Pre-qualification does not guarantee final loan approval.** I/We understand that if there are any questions, disputes or comments about the information on my credit report, I must contact the credit reporting agency to address these issues. The names and addresses of the consumer reporting agencies are available from the lender.

____ I DO NOT WISH TO FURNISH THIS INFORMATION

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BORROWER ETHNICITY:
____ HISPANIC OR LATINO ____ NOT HISPANIC OR LATINO

CO-BORROWER ETHNICITY:
____ HISPANIC OR LATINO ____ NOT HISPANIC OR LATINO

BORROWER RACE:
____ AMERICAN INDIAN OR ALASKA NATIVE
____ NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER
____ ASIAN
____ WHITE
____ BLACK OR AFRICAN AMERICAN

CO-BORROWER RACE:
____ AMERICAN INDIAN OR ALASKAN NATIVE
____ NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER
____ ASIAN
____ WHITE
____ BLACK OR AFRICAN AMERICAN

SEX: _____ FEMALE _____ MALE

SEX: _____ FEMALE _____ MALE

Borrower _____ Date _____

Borrower _____ Date _____

PLEASE USE THIS SPACE FOR ANY OTHER INFORMATION WHICH WILL SPEED THE PROCESS