



EXPRESS MORTGAGE APPLICATION

Please complete all information prior to our appointment.

By being as complete as possible, the application process will be much more timely and accurate.

BORROWER

Name _____
Social Security No. _____ -- _____ -- _____
Street _____
City _____ ST _____ Zip _____
Ph (Home) (____) _____ (Work) (____) _____
Date of Birth _____ Yrs. of school _____
 Own Rent From (mo/yr) _____ to present
 Married Unmarried Separated
No. of Dependents _____ Ages _____
Email address: _____

CO-BORROWER

Name _____
Social Security No. _____ -- _____ -- _____
Street _____
City _____ ST _____ Zip _____
Ph (Home) (____) _____ (Work) (____) _____
Date of Birth _____ Yrs. of school _____
 Own Rent From (mo/yr) _____ to present
 Married Unmarried Separated
No. of Dependents _____ Ages _____
Email address: _____

FORMER ADDRESS IF LESS THAN TWO YEARS AT PRESENT ADDRESS

Street _____
City _____ ST _____ Zip _____
From (mo/yr) _____ to (mo/yr) _____
Street _____
City _____ ST _____ Zip _____
From (mo/yr) _____ to (mo/yr) _____

Street _____
City _____ ST _____ Zip _____
From (mo/yr) _____ to (mo/yr) _____
Street _____
City _____ ST _____ Zip _____
From (mo/yr) _____ to (mo/yr) _____

EMPLOYMENT PAST TWO YEARS REQUIRED

Employer _____
Street _____
City _____ ST _____ Zip _____
Position _____
Dates (From _____ to _____)
Gross Monthly Income _____
Commission YES / NO (Circle one)
Self Employed / Corporate Employee / NA

Employer _____
Street _____
City _____ ST _____ Zip _____
Position _____
Dates (From _____ to _____)
Gross Monthly Income _____
Commission YES / NO (Circle one)
Self Employed / Corporate Employee / NA

Employer _____
Street _____
City _____ ST _____ Zip _____
Position _____
Dates (From _____ to _____)
Gross Monthly Income _____
Commission YES / NO (Circle one)
Self Employed / Corporate Employee / NA

Employer _____
Street _____
City _____ ST _____ Zip _____
Position _____
Dates (From _____ to _____)
Gross Monthly Income _____
Commission YES / NO (Circle one)
Self Employed / Corporate Employee / NA

OTHER SOURCES OF INCOME (overtime, child support, rental income, etc.)



ASSETS ACCOUNTS

INCLUDES CHECKING, SAVINGS, MONEY MARKETS, CERTIFICATES AND CASH ASSETS ACCOUNTS

Name of Institution _____ Acct No. _____ Balance _____
 Street _____ Acct No. _____ Balance _____
 City _____ ST _____ Zip _____ Acct No. _____ Balance _____

Name of Institution _____ Acct No. _____ Balance _____
 Street _____ Acct No. _____ Balance _____
 City _____ ST _____ Zip _____ Acct No. _____ Balance _____

SOURCE OF DOWN PAYMENT AND CLOSING COSTS

Checking/Savings \$ _____ Net Proceeds from sale of home \$ _____ Family Gift \$ _____
 401K/Retirement \$ _____ Sale of Stocks \$ _____ Other: (_____) \$ _____

OTHER ASSETS

Vehicles: Make _____ Model _____ Year _____ Value _____
 Make _____ Model _____ Year _____ Value _____
 Value of Personal Property \$ _____ IRA balance \$ _____
 Value of Current Home \$ _____
 401(k) Institutions Name _____ Vested balance \$ _____

INSTALLMENT LOANS

INCLUDES ALL MORTGAGES, CREDIT CARDS WITH BALANCES, CAR LOANS, PERSONAL LOANS, STUDENT LOANS. HOME IMPROVEMENT LOANS, ETC..

Name of Creditor _____ Acct. No. _____ Balance _____
 Street _____ City _____ ST _____ Zip _____ Payment _____

Name of Creditor _____ Acct. No. _____ Balance _____
 Street _____ City _____ ST _____ Zip _____ Payment _____

Name of Creditor _____ Acct. No. _____ Balance _____
 Street _____ City _____ ST _____ Zip _____ Payment _____

Name of Credit Card _____ Acct # _____ Balance _____ Payment _____

Name of Credit Card _____ Acct # _____ Balance _____ Payment _____

Name of Credit Card _____ Acct # _____ Balance _____ Payment _____

LANDLORD

Landlord _____ Phone No. _____ No. of Years _____ Payment Amt. _____
 Street _____ City _____ ST _____ Zip _____

Previous Landlord _____ Phone No. _____ No. of Years _____ Payment Amt. _____
 Street _____ City _____ ST _____ Zip _____

I authorize Bell Mortgage to pull credit information regarding my financial history.

 Borrower's Signature

 Date

 Co-Borrower's Signature

 Date



Bell Mortgage[™]
SINCE 1880

COPY OF ITEMS TO BRING TO LOAN APPLICATION

- Past two years of tax returns
- Past two years of W-2's or 1099
- 30 days of current pay stubs
- Most recent bank statements for all asset accounts
- Copy of driver's license



Bell Mortgage™
SINCE 1880

VERIFICATION AUTHORIZATION

We hereby give our consent to have BELL MORTGAGE, a third party authorized by it, or any credit reporting bureau which it may designate, obtain any and all information concerning our employment, checking and/or savings accounts, obligations, federal or state records including State Employment Security Agency Records, State and/or County child support and spousal maintenance and all other credit or asset matters which they may require in connection with our application for a loan. We also give our consent to contact our accountant, tax preparer, or the Internal Revenue Service, in the event our tax returns are needed to verify any reported income.

This form may be reproduced or photocopied and a copy shall be as effective as the original which we have signed. Please complete the attached verification and accept this as our authorization.

RIGHT TO FINANCIAL PRIVACY

NOTICE TO BORROWERS: This is a notice to you as required by the Right to Financial Privacy Act of 1978 that the VA or HUD/FHA has the right to access financial records held by financial institutions in connection with the consideration of administration of assistance to you. Financial records involving your transaction will be available to VA and HUD/FHA without further notice or authorization but will not be disclosed or released to another government agency or department without your consent except as required or permitted by law.

_____ Applicant
Date

_____ Applicant
Date

I hereby certify this to be a true and correct copy of the original.

_____ Date
Bell Mortgage