

MORTGAGE PRE-APPROVAL APPLICATION

Please complete, sign and date. Fax this and your pay stub(s) to: (617) 227-0252 ATTN: Mortgage Dept.

Do you or your spouse currently own a home? <input type="checkbox"/> Yes <input type="checkbox"/> No	Town/City/Area in which you want to purchase.
If yes, will the House be sold and closed prior to closing? <input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a Credit Union Member? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, Enter Member #
Please circle desired property 1-Family 2-Family 3-4Family Condo	Percentage you plan to use as a down payment <input type="checkbox"/> Less than 5% <input type="checkbox"/> 5% <input type="checkbox"/> 10% <input type="checkbox"/> Other \$
Pre-Approval Loan Amount Requested: \$	Type of Mortgage Requested: <input type="checkbox"/> 30yr Fixed <input type="checkbox"/> Other
LIQUID ASSETS AVAILABLE	
Savings/Checking Funds Available Now Amount: \$ Deposited at: Amount: \$ Deposited at:	\$ Gift from Relative available? <input type="checkbox"/> Yes \$ _____ <input type="checkbox"/> No
Deferred Comp. Stocks, Bonds: \$ Description	Future Savings Prior to Purchase \$
BORROWER INFORMATION	
Name: First Middle Last	Name: First Middle Last
D.O.B. SS:# / /	D.O.B. SS:# / /
Current Address:	Current Address:
City State Zip	City State Zip
# of Years you have lived there	# of Years you have lived there
Previous Address if under 2 Years Street:	Previous Address if under 2 years Street:
City State Zip	City State Zip
Home Phone:	Home Phone:
Work Phone:	Work Phone:
Cell Phone:	Cell Phone:
E-Mail:	E-Mail:
BORROWER INCOME	
CO-BORROWER INCOME	
Both borrower and co-borrower must supply a current pay stub. If self-employed or receiving income from another source (e.g. rental property), send copies of last two years signed 1040's.	
Current Employer: Address:	Current Employer: Address:
City State Zip	City State Zip
Job Title: Emp From: / / To / /	Job Title: Emp From: / / To / /
IX. ACKNOWLEDGEMENT AND AGREEMENT	
<p>The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are made for the purpose the loan indicated herein; (4) occupation of the property will be as indicated above; (5) verification or reverification of any information contained in the application may be made at any time by the Lender, even if the loan is not approved; (6) the lender, its agents, successors and assigns will rely on the information contained in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) in the event my/payment/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights and remedies report my/our name(s) and account information to a credit reporting agency; (8) ownership of the loan may be transferred to successor or assign of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (9) the Lender, its agents, successors and assigns make no representatives or warranties, express or implied to the Borrower(s) regarding the property, the condition of the property, or the value of the property.</p> <p>Right to Receive Copy of Appraisal. I/We have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/We must send the Lender a written request at the mailing address Lender has provided. Lender must hear from me/us no later than 90 days after Lender notifies me/us about the action taken on this application, or I/we withdraw this application.</p> <p>Certification: I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application 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 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.</p>	
Borrower's Signature X	Date
Co-Borrower's Signature X	Date
X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES	
<p>The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal credit, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it under Federal regulations. This lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)</p>	
<p style="text-align: center;">BORROWER</p> <p><input type="checkbox"/> I do not wish to furnish this information</p> <p>Race/National Origin: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian or Pacific Islander</p> <p><input type="checkbox"/> Black, not of Hispanic origin <input type="checkbox"/> Hispanic</p> <p><input type="checkbox"/> White, not of Hispanic origin</p> <p>Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male</p>	<p style="text-align: center;">CO-BORROWER</p> <p><input type="checkbox"/> I do not wish to furnish this information</p> <p><input type="checkbox"/> American Indian or Alaskan native <input type="checkbox"/> Asian or Pacific Islander</p> <p><input type="checkbox"/> Black, not of Hispanic origin <input type="checkbox"/> Hispanic</p> <p><input type="checkbox"/> White, not of Hispanic origin</p> <p><input type="checkbox"/> Female <input type="checkbox"/> Male</p>
<p>To be Completed by Interviewer</p> <p>This application was taken by:</p> <p><input type="checkbox"/> Face-to-face interview</p> <p><input type="checkbox"/> by Mail</p> <p><input type="checkbox"/> by Telephone</p>	<p>Interviewer's Name (print or type) _____</p> <p>Interviewer's Signature Date _____</p> <p>Interviewer's Phone Number (incl. area code) _____</p>
<p>Name and Address of Interviewer's Employer</p> <p>MASSACHUSETTS STATE EMPLOYEES C.U. ONE CENTER PLAZA BOSTON, MA. 02108</p>	
DATE RECEIVED _____	DATE DELIVERED _____