UAMC BORROWER PRE-QUALIFICATION (FOR A MORTGAGE LOAN)

Estimated Sales Price: $ _____   Estimated Loan Amount: $ _____   Property Type: _____   Property State: _____

Home will be: ☐ Primary ☐ Second Home ☐ Investment | Buyer Will Apply: ☐ Individually ☐ Jointly | ☐ FHA ☐ VA ☐ CONV

GENERAL INFORMATION

	BORROWER 1	BORROWER 2
Married:	☐ Yes ☐ No — ☐ Separated	☐ Yes ☐ No — ☐ Separated
Name (As it appears on your photo ID):		
Birthday (Month/Day/Year):		
Social Security Number:		
Current Address (Street):		
City/State/Zip:		
Time at Address:	_____ Years _____ Months	_____ Years _____ Months
	☐ Own ☐ Rent ☐ Rent Free	$ _____ (month)	☐ Own ☐ Rent ☐ Rent Free	$ _____ (month)
U.S. Citizen:	☐ Yes ☐ No	☐ Yes ☐ No
Permanent Resident Alien:	☐ Yes ☐ No	☐ Yes ☐ No
Non-Resident Alien:	☐ Yes ☐ No	☐ Yes ☐ No
# of Dependents: (Veteran Administration (VA) Loans Only)		

INCOME AND DEBT INFORMATION

	BORROWER 1	BORROWER 2
	☐ Employed ☐ Self Employed	☐ Employed ☐ Self Employed
Current Employer:		
Length of Employment:	_____ Years _____ Months	_____ Years _____ Months
Total Monthly Income:	$ _____	$ _____

Borrower 1:
- _____ Hourly Wage _____ Hours Per Week
- _____ (Y/N) Overtime? _____ Hours Per Week
- _____ (Y/N) Have You Received Overtime for 2 Years?
- _____ (Y/N) Commission/Bonus? $ _____ Per Month
- _____ (Y/N) Have You Received Commissions for 2Years?
- _____ (Y/N) Do You Receive Child Support and/or Alimony?
- $ _____ Total Received Monthly
- _____ How Long Will it Continue (Years/Months)?

Borrower 2:
- _____ Hourly Wage _____ Hours Per Week
- _____ (Y/N) Overtime? _____ Hours Per Week
- _____ (Y/N) Have You Received Overtime for 2 Years?
- _____ (Y/N) Commission/Bonus? $ _____ Per Month
- _____ (Y/N)Have You Received Commissions for 2 Years?
- _____ (Y/N) Do You Receive Child Support and/or Alimony?
- $ _____ Total Received Monthly
- _____ How Long Will it Continue (Years/Months)?

Total Monthly Debt Payments:
Borrower 1: $ _____ (Car Payment, Credit Cards, Child Support, Alimony, etc.)
Borrower 2: $ _____ (Car Payment, Credit Cards, Child Support, Alimony, etc.)

Have you or your co-borrower declared bankruptcy within the past 7 years? ☐ Yes ☐ No

Have you or your co-borrower been involved in a short sale or foreclosure within the past 4 years? ☐ Yes ☐ No

$ DOWN

Down Payment Amount: $ _____   Sources: Sale of Present Home: $ _____

Savings: $ _____   Gift: $ _____   Sales of Stocks: $ _____

Other (Please indicate): _____

Do you need to sell your home in order to purchase this home? ☐ Yes ☐ No

AUTHORIZATION TO RELEASE INFORMATION AND TO ORDER CREDIT REPORT

☐ **AUTHORIZATION TO ORDER CREDIT REPORT:** By signing below, I(we) hereby authorize Universal American Mortgage Company LLC (UAMC) or Universal American Mortgage Company of California (UAMC), to obtain my credit report(s) for use in connection with my pre-qualification for a mortgage loan. I UNDERSTAND THAT THIS IS NOT A LOAN APPLICATION. The information provided will be used to make a preliminary assessment of my ability to qualify for a loan based on the information submitted and my credit report. Once I submit an application, UAMC will verify income and assets and other information in determining qualification for a loan.

☐ **PERSONAL INFORMATION SHARING – SHARING WITH AFFILIATES:** I (we) understand that UAMC will share information about our pre-qualification status with its affiliated homebuilder in order to advise them of our purchase eligibility (i.e., information provided is satisfactory or more information is needed). I (we) further understand that under the Fair Credit Reporting Act ("FCRA") UAMC is required to obtain our consent before they can share specific personal information that concerns our assets, income, and employment as well as credit reports and other credit related information ("FCRA-Covered Information") with their affiliated homebuilder.

_____ By initialing here, I (we) **agree** to allow UAMC to share our FCRA-Covered Information with their affiliated homebuilder.

_____ By initialing here, I (we) **DO NOT** agree to allow UAMC to share our FCRA-Covered Information with their affiliated homebuilder.

☐ **UAMC CONTACT CONSENT:** By signing below, I/We hereby authorize UAMC to contact me/us regarding its mortgage loan products and services using any of the telephone number's (including cellular phones) and/or email addresses provided below unless otherwise specified here _____

_____ .

CONTACT INFORMATION:

Borrower 1

_____

Phone: ☐ Business ☐ Home

_____

Cell Phone

_____ @ _____

E-mail Address 1

_____ @ _____

E-mail Address 2

Borrower 2

_____

Phone: ☐ Business ☐ Home

_____

Cell Phone

_____ @ _____

E-mail Address 1

_____ @ _____

E-mail Address 2

Borrower(s) must physically check the applicable authorization boxes above before signing and dating this document.

X_____

Borrower 1 Signature   Date
Preferred Contact: ☐ Morning ☐ Afternoon | ☐ Phone ☐ Cell ☐ E-mail

X_____

Borrower 2 Signature   Date
Preferred Contact: ☐ Morning ☐ Afternoon | ☐ Phone ☐ Cell ☐ E-mail