

**PRE-APPROVAL APPLICATION**  
**FAX TO: 717-667-3459**



**APPLICANT #1:** \_\_\_\_\_ S.S.#: \_\_\_\_\_ Date of Birth: \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
 Marital Status:  Married  Unmarried  Separated Number of Dependents: \_\_\_\_\_ Ages of Dependents: \_\_\_\_\_  
 Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_  
 Current Street Address: \_\_\_\_\_  Own  Rent  Live with Parents  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Years at Current Address: \_\_\_\_\_  
 Current Employer: \_\_\_\_\_ Number of Years Employed: \_\_\_\_\_  
 Position or Title: \_\_\_\_\_ Type of Business: \_\_\_\_\_  
 Employer's Address: \_\_\_\_\_  
 Previous Employer: \_\_\_\_\_ Number of Years Employed: \_\_\_\_\_  
 Position or Title: \_\_\_\_\_ Type of Business: \_\_\_\_\_  
 (If current job is under 2 yrs.) Employer's Address: \_\_\_\_\_

**APPLICANT #2:** \_\_\_\_\_ S.S.#: \_\_\_\_\_ Date of Birth: \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
 Marital Status:  Married  Unmarried  Separated Number of Dependents: \_\_\_\_\_ Ages of Dependents: \_\_\_\_\_  
 Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_  
 Current Street Address: \_\_\_\_\_  Own  Rent  Live with Parents  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Years at Current Address: \_\_\_\_\_  
 Current Employer: \_\_\_\_\_ Number of Years Employed: \_\_\_\_\_  
 Position or Title: \_\_\_\_\_ Type of Business: \_\_\_\_\_  
 Employer's Address: \_\_\_\_\_  
 Previous Employer: \_\_\_\_\_ Number of Years Employed: \_\_\_\_\_  
 Position or Title: \_\_\_\_\_ Type of Business: \_\_\_\_\_  
 (If current job is under 2 yrs.) Employer's Address: \_\_\_\_\_

GROSS MONTHLY INCOME	APPLICANT #1	APPLICANT #2	COMBINED APPLICANT INFORMATION:		
Salary	\$ _____	\$ _____	<b>DEBTS</b>	<b>PAYMENT</b>	<b>BALANCE</b>
Overtime	\$ _____	\$ _____	Mortgage or Rent	\$ _____	\$ _____
Bonus	\$ _____	\$ _____	Revolving Charges	\$ _____	\$ _____
Commission	\$ _____	\$ _____	Revolving Charges	\$ _____	\$ _____
Other: _____	\$ _____	\$ _____	Installment Loans	\$ _____	\$ _____
<b>TOTAL</b>	<b>\$ _____</b>	<b>\$ _____</b>	Installment Loans	\$ _____	\$ _____
			Other: _____	\$ _____	\$ _____
YTD GROSS EARNINGS	\$ _____	\$ _____	Other: _____	\$ _____	\$ _____
LAST YEAR: GROSS INCOME	\$ _____	\$ _____	Alimony/Child Support	\$ _____	N/A
			<b>TOTAL</b>	<b>\$ _____</b>	<b>\$ _____</b>

**FEDERALLY REQUIRED QUESTIONS:**

**YES NO**

- Are you a co-signer or co-maker on a loan?  YES  NO
- Are there any outstanding judgments against you?  YES  NO
- Have you been declared bankrupt in the past 7 years?  YES  NO
- Have you had a foreclosure/given deed in lieu in the last 7 years?  YES  NO
- Are you party to a lawsuit?  YES  NO
- Is any part of the down payment borrowed?  YES  NO
- Are you a U.S. citizen?  YES  NO
- Will the proposed property be your primary residence?  YES  NO
- Will the proposed property be your secondary residence?  YES  NO

Combined Cash Assets \$ \_\_\_\_\_  
 Combined Gift Funds \$ \_\_\_\_\_  
**CASH & GIFT TOTAL** \$ \_\_\_\_\_

**I expect to apply for the following type of loan:**

- PHFA Qualified Financing
- Conventional - I will make a down payment on:  20% or more  
 Less than 20%

If you own a home, will it be sold?  Yes  No If yes, net proceeds from sale: \_\_\_\_\_  
 Your Real Estate Agency and Agent (if applicable): \_\_\_\_\_  
 Location of your preferred Kish Bank Office: \_\_\_\_\_

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 opportunity, 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 discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. The law provides that a lender may not discriminate based on this information or on whether you choose to furnish it. If you do not wish to furnish the 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.)

**APPLICANT #1**

I do not wish to furnish this information

**Race:**

- American Indian or Alaska Native
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White

**Ethnicity:**

- Hispanic or Latino
- Not Hispanic or Latino

**Sex:**

- Female
- Male

**APPLICANT #2**

I do not wish to furnish this information

**Race:**

- American Indian or Alaska Native
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White

**Ethnicity:**

- Hispanic or Latino
- Not Hispanic or Latino

**Sex:**

- Female
- Male

THE UNDERSIGNED AGREE THAT ALL STATEMENTS MADE IN THIS APPLICATION ARE MADE FOR THE PURPOSE OF OBTAINING A CREDIT PRE-APPROVAL PRIOR TO ENTERING A CONTRACT TO PURCHASE RESIDENTIAL REAL ESTATE. OCCUPANCY WILL BE AS INDICATED ABOVE. VERIFICATION OR RE-VERIFICATION OF ANY INFORMATION PROVIDED BY ME/US MAY BE MADE AT ANY TIME BY THE LENDER, ITS AGENTS, SUCCESSORS, AND ASSIGNS (EITHER DIRECTLY OR INDIRECTLY THROUGH A CREDIT REPORTING AGENCY OR FROM ANY SOURCE STATED ABOVE). THE LENDER, ITS AGENTS, SUCCESSORS AND ASSIGNS WILL RELY ON THE INFORMATION CONTAINED IN THIS PRE-APPROVAL APPLICATION AND I/WE HAVE A CONTINUING OBLIGATION TO AMEND AND/OR SUPPLEMENT THE INFORMATION PROVIDED IF ANY OF THE MATERIAL FACTS WHICH I/WE HAVE REPRESENTED CHANGE.

CERTIFICATION: THE UNDERSIGNED CERTIFY THAT THE INFORMATION PROVIDED IS TRUE AND CORRECT AS OF THE DATE OF MY/OUR SIGNATURE(S) AND ACKNOWLEDGE THAT ANY INTENTIONAL MISREPRESENTATION MAY AT THE LENDER'S SOLE DISCRETION VOID THIS APPLICATION AND ALL COMMITMENTS MADE IN CONJUNCTION THEREWITH BY THE LENDER.

\_\_\_\_\_  
APPLICANT #1 SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
APPLICANT #2 SIGNATURE

\_\_\_\_\_  
DATE