



Loan Pre-Qualification Form

Please print legibly in blue or black ink. Complete fully all applicable information.

Office Information

Agent Name

Agent ID #

Office

Location ID

BORROWER INFORMATION

Borrower Name

Social Security #

Date of Birth

Current Home Address

City, State, Zip Code

Home Phone Number

Own

Rent

Monthly Payment \$

Number of Years

Marital Status

Previous Address (if less than 2 yrs at current address)

Years at Previous Address

Employer

Work Phone Number

Employer Address

City, State, Zip Code

Position

Years on the Job

Self Employed: Yes/No

Previous Employer (if less than 2 yrs with current employer)

Yrs at Previous Employer

Monthly Gross Income (before taxes)

CO-BORROWER INFORMATION

Co-Borrower Name

Social Security #

Date of Birth

Current Home Address

City, State, Zip Code

Home Phone Number

Own

Rent

Monthly Payment \$

Number of Years

Marital Status

Previous Address (if less than 2 yrs at current address)

Years at Previous Address

Employer

Work Phone Number

Employer Address

City, State, Zip Code

Position

Years on the Job

Self Employed: Yes/No

Previous Employer (if less than 2 yrs with current employer)

Yrs at Previous Employer

Monthly Gross Income (before taxes)

LOAN INFORMATION

Purpose: Purchase Refinance Rate & Term Refinance with Cash Out
 Property Type: Single Family Home Condo / Townhouse 2-4 Units PUD
 Occupancy: Primary Residence Second Home Investment Property

Preferred Loan Program (30-yr fixed, 15-yr fixed, VA, Rehab 203k, etc.)

PURCHASE INFORMATION (For Purchases Only)

Price: Minimum Price Maximum Price Maximum Mo. Pymt Desired
Location / Areas Interested in
 Features: Number of Bedrooms Number of Bathrooms Approximate Home Size
Down Payment Amount (5%, 10%, 20%, etc.) Source of Down Payment (Savings account, CD, etc.)
 100% Financing Requested? (VA only) Yes No N/A

REFINANCE INFORMATION (For Refi's Only)

Address of Property being Refinanced City, State, Zip Code
Current Market Value Balance of 1st Mortgage Balance of 2nd Mortgage
Amount of Cash Out Desired (if any) Is there a pre-payment penalty on any loan? Yes No

SOURCE OF FUNDS

Bank Name: _____ Checking Savings Other Balance: _____
 Bank Name: _____ Checking Savings Other Balance: _____
 Life Insurance 401K Stocks and Bonds Retirement Fund Balance: _____

CERTIFICATION

I/We have reviewed the above information and acknowledge the validity based upon information we currently have. I/We understand that this a "PRE-QUALIFICATION ONLY" and is not a formal application for a loan. If pre-qualification is obtained, a full application will be necessary and subject to full processing and underwriting.

 Borrower Signature

 Date

 Co-Borrower Signature

 Date

Borrower Signature Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Part I - General Information

1. Borrower(s)		2. Name and address of Lender/Broker Watkins Home Loans 5703 Oberlin Dr., Ste. 212 San Diego, CA 92121 TEL: 619-452-7788 FAX: 858-622-6262	
3. Date	4. Loan Number		

Part II - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

Borrower

Date

Borrower

Date