

Borrower		PREAPPOINTMENT WORKSHEET		Co-Borrower	
Borrower's Name (include Jr or Sr and Salutation if applicable)		Best Contact Method: <input type="checkbox"/> Home <input type="checkbox"/> Work <input type="checkbox"/> Cell		Co-Borrower's Name (include Jr or Sr and Salutation if applicable)	
Social Security Number		Birth Date		Social Security Number	
Driver's License Number		Expiration		Driver's License Number	
Home Phone		Mobile Phone		Home Phone	
Email Address:		Years of School		Email Address:	
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	Dependents (not listed by co-borrower) no. ages		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	Dependents (not listed by borrower) no. ages	
Present Address (street, city, state, zip)		<input type="checkbox"/> Own <input type="checkbox"/> Rent ____ Yrs		Present Address (street, city, state, zip)	

If residing at present address for less than two years, please complete the following:					
Former Address (street, city, state, zip)		<input type="checkbox"/> Own <input type="checkbox"/> Rent ____ Yrs		Former Address (street, city, state, zip)	

If currently renting: Rent payment is \$ _____ / month. Landlord Name & phone number:

Borrower		EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer <input type="checkbox"/> Self Employed		Work Phone		Name & Address of Employer <input type="checkbox"/> Self Employed	
Position/Title		Years on this job		Position/Title	
Type of Business		Years employed in this line of work		Type of Business	

If employed at current position less than 2 years or if currently employed in more that 1 position, please complete the following:					
Name & Address of Employer <input type="checkbox"/> Self Employed		Dates (include month/day/year) From: / / To: / /		Name & Address of Employer <input type="checkbox"/> Self Employed	
Position/Title		Work Phone		Position/Title	
Type of Business		Type of Business		Type of Business	

Borrower		INCOME INFORMATION		Co-Borrower	
Annual Income		Describe other types of Income: (if part-time, list hours worked & hourly rate)	Annual Income		Describe other types of Income: (if part-time, list hours worked & hourly rate)
\$	Base Salary		\$	Base Salary	
\$	Commissions		\$	Commissions	
\$	Bonuses		\$	Bonuses	
\$	Other (describe)		\$	Other (describe)	
\$	Other (describe)		\$	Other (describe)	

AUTHORIZATION: I, each of the persons signing below, authorize Cornerstone Home Loans to pull my credit report and agree that my mortgage loan application may be reviewed by the Federal Home Loan Mortgage Corporation Loan Prospector automated underwriting service (Freddie Mac/Loan Prospector) or Federal National Mortgage Association Desktop Underwriter (Fannie Mae Desktop Underwriter) to assist in processing my application. I authorize the lender to whom I have presented my application, any agent or successor-in-interest of my lender, any lender which is considering purchasing my loan or the servicing of the loan and Freddie Mac/Loan Prospector and/or Fannie Mae Desktop Underwriter to obtain copies of my credit reports and any other information, such as employment, income, asset and liability, and other information about me they may require to process my application or to review my loan in connection with a potential sale. I also agree that the foregoing lenders and Freddie Mac/Loan Prospector and/or Fannie Mae Desktop Underwriter may use the information about me to assess and improve the effectiveness and accuracy of their underwriting procedures and requirements.

Borrower's Signature	Date	Co-borrower's Signature	Date
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Please list your assets (checking and savings, 401k, IRA, stock accounts, etc.)

Account Type	Bank / Broker Name	Balance
		\$
		\$
		\$
		\$
		\$

If you currently own real estate, please complete the following. Attach a separate sheet if necessary.

Property Address	Type (primary, 2 nd home, investment)	Year Acquired	Purchase Price	Year Built	Present Market Value	Amount of 1st Mortgage	Monthly Payment (including taxes & insurance)	Amount 2nd Mortgage	Monthly Payment on 2nd Mortgage	Annual Prop. Taxes	Homeowners Insurance or Association Dues

Are any of these properties currently for sale or pending sale? _____

	Borrower		Co-Borrower	
	Yes	No	Yes	No
Are there any outstanding judgments against you?.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you been declared bankrupt within the past 7 years?.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you a party to a lawsuit?.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you directly or indirectly been obligated to any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "yes", provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "yes," give details as described in the preceding question.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you obligated to pay alimony, child support, or separate maintenance? \$ _____ / week.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is any part of the down payment borrowed?.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you a co-maker or endorser on a note?.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you a U.S. citizen?.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you a permanent resident alien?.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you intend to occupy the property as your primary residence? If "yes," complete question below.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you had an ownership interest in a property in the last three years?.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(1) What type of property did you own – principal residence (PR), second home (SH), or Investment property (IP)?.....				
(2) How did you hold title to the home – solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?.....				

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 not discriminate either on the basis of this information, or 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 and surname if you have made this application in person. 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.)

Borrower <input type="checkbox"/> I do not wish to furnish this information				Co-Borrower <input type="checkbox"/> I do not wish to furnish this information			
Ethnicity:	<input type="checkbox"/> Hispanic or Latino	<input type="checkbox"/> Not Hispanic or Latino		Ethnicity:	<input type="checkbox"/> Hispanic or Latino	<input type="checkbox"/> Not Hispanic or Latino	
Race:	<input type="checkbox"/> American Indian or Alaska native	<input type="checkbox"/> Asian	<input type="checkbox"/> Black or African American	Race:	<input type="checkbox"/> American Indian or Alaska native	<input type="checkbox"/> Asian	<input type="checkbox"/> Black or African American
	<input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<input type="checkbox"/> White			<input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<input type="checkbox"/> White	
Sex:	<input type="checkbox"/> Female	<input type="checkbox"/> Male		Sex:	<input type="checkbox"/> Female	<input type="checkbox"/> Male	