

1st Option Mortgage LLC

Pre Loan Application

Applicant Information				
First Name:	Middle Initial:	Last Name:	2 nd Last Name:	Suffix:
Date of birth:		SSN:	Phone:	
Current address:				
City:		State:	ZIP Code:	
Own	Rent	(Please circle)	Monthly Payment or Rent:	Time at Residence?
Email Address:				
Purchase	<input type="checkbox"/>	(Please Check)	Refinance	<input type="checkbox"/>
				(Please Check)
Desired Monthly Payment:			Purpose of Refinance:	Current Loan Balance:
				Estimated Home Value:
Employment Information (2 Year History Required)				
Current employer:				
Employer address:				How Long?
Phone:		Self Employed	Yes	No
				(Please Circle)
Position:				
Hourly	Salary	(Please circle)	Hourly Rate:	or
				Annual Salary:
Average Hours Per Week:				
Previous Employment Information				
Current employer:				
Employer address:				How long?
Phone:		Self Employed	Yes	No
				(Please Circle)
Position:				
Hourly	Salary	(Please circle)	Hourly Rate:	or
				Annual Salary:
Average Hours Per Week:				
Co-applicant Information				
First Name:	Middle Initial:	Last Name:	2 nd Last Name:	Suffix:
Date of birth:		SSN:	Phone:	
Current address:				
City:		State:	ZIP Code:	
Own	Rent	(Please circle)	Monthly payment or rent:	Time at Residence?
Previous address:				
City:		State:	ZIP Code:	
Owned	Rented	(Please circle)	Monthly payment or rent:	Time at Residence?
Co-applicant Employment Information (2 Year History Required)				
Current employer:				
Employer address:				How long?
Phone:		Self Employed	Yes	No
				(Please Circle)
Position:				
Hourly	Salary	(Please circle)	Hourly Rate:	or
				Annual Salary:
Average Hours Per Week:				
Previous Employment Information				
Current employer:				
Employer address:				How long?
Phone:		Self Employed	Yes	No
				(Please Circle)
Position:				
Hourly	Salary	(Please circle)	Hourly Rate:	or
				Annual Salary:
Average Hours Per Week:				
Assets				
Type (Checking, Savings, 401 K)		Account Balance		Gift Funds:
I state that all information above is true and accurate and authorize 1 st Option Mortgage LLC to verify all information provided above included but not limited to, employment history, income, bank, money market and similar accounts, credit history, and copies of income tax returns.				
Signature of applicant:				Date:
Signature of co-applicant:				Date:

Borrowers' Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan through 1st Option Mortgage LLC. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that 1st Option Mortgage LLC reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan through 1st Option Mortgage LLC. As part of the application process, 1st Option Mortgage LLC and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to 1st Option Mortgage LLC and to any investor to whom 1st Option Mortgage LLC may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. 1st Option Mortgage LLC or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

Borrower

Date

Co-Borrower

Date