McCaffrey HOME MORTGAGE

FIRST STEP MORTGAGE APPLICATION

PLEASE COMPLETE THE FOLLOWING – IT TAKES ONLY A FEW MINUTES!

DELIVER OR FAX TO: MCCAFFREY HOME MORTGAGE
PHONE: (559) 256-7050 FAX: (559) 256-7075 EMAIL: INFO@MCCAFFREYMORTGAGE.COM

Community _____ Community Rep _____

Home Design: _____ Price Range: _____

Requested Loan Type: _____ Estimated Down Payment: _____

New home will be: ☐ Owner-occupied ☐ Second Home ☐ Investment Property

If you own your current home will you:

☐ Sell How much will you sell it for? _____ Estimated net proceeds: _____

☐ Rent How much will you rent if for? _____ Current Value: _____

PRIMARY APPLICANT	JOINT APPLICANT
	Relationship to borrower: _____
Name: _____	Name: _____
Address: _____	Address: _____
City: _____	City: _____
State: _____ Zip: _____	State: _____ Zip: _____
Social Security #: _____	Social Security #: _____
Date of Birth: _____	Date of Birth: _____
Home Ph#: _____	Home Ph#: _____
Best Contact Ph#: _____	Best Contact Ph#: _____
E-mail: _____	E-mail: _____
☐ US Citizen ☐ Perm. Resident ☐ Non-Resident	☐ US Citizen ☐ Perm. Resident ☐ Non-Resident
☐ Married ☐ Unmarried ☐ Separated	☐ Married ☐ Unmarried ☐ Separated
☐ Own ☐ Rent Monthly Payment $ _____	☐ Own ☐ Rent Monthly Payment $ _____
How long at this residence? _____	How long at this residence? _____
* If less than 2 yrs - cover 2 year resident history _____	* If less than 2 yrs - cover 2 year resident history _____

EMPLOYMENT HISTORY

PRIMARY APPLICANT	JOINT APPLICANT
Self-Employed: ☐ Yes ☐ No	Self-Employed: ☐ Yes ☐ No
Present Employer Name: _____	Present Employer Name: _____
Monthly GROSS Income: _____	Monthly GROSS Income: _____
Work Ph#: _____	Work Ph#: _____
Pay Structure: ☐ Salary ☐ Hourly ☐ Overtime ☐ Comm.	Pay Structure: ☐ Salary ☐ Hourly ☐ Overtime ☐ Comm.
Occupation: _____	Occupation: _____
How long: _____ Years _____ Months	How long: _____ Years _____ Months
How long in the same line of work: ____/____ Years Months	How long in the same line of work: ____/____ Years Months
* If less than 2 yrs - cover 2 year empl. history including dates	* If less than 2 yrs - cover 2 year empl. History including dates

ASSETS	Average Balance	DEBTS & OBLIGATIONS	Min. MONTHLY Payment
Checking/Savings	$	First Mortgage	$
Proceeds from sale of home	$	Second Mortgage / Equity Line	$
Saving During Construction	$	Property Taxes / Insurance	$
Stocks/Bonds/Retirement	$	Child Support/Alimony	$
Gift Funds	$	Student Loans (even if deferred)	$
401K loan	$	Car Payment(s)	$ Car 1 $ Car 2
How many properties do you own?		Credit Cards (combined) min due	$

I(We) authorize McCaffrey Home Mortgage to order a mortgage credit report and verify other credit information, including past and present mortgage or rent references. I(We) also agree that McCaffrey Home Mortgage may share with the McCaffrey Group and seller any information that it gathers about me(us). It is understood that a photocopy/facsimile of this form will also serve as authorization. The information the lender obtains is only to be used in the processing of my mortgage loan application. Additional documents may be required.

_____ _____
Borrower Date Borrower Date

NOTICE TO BORROWERS: This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.