



Kamehameha
Federal Credit Union

Mortgage Express Pre-Qualification

Instructions: Please fill in each of the following boxes. When completed, please attach your two most recent pay stubs and bank statements to this sheet and return it to the Loan Department. If you would like to fax the pre-qualification to the Loan Department, please fax it (with your documents) to (808) 842.6499.

Please Select

Purchase

Refinance

E-Mail Address: _____

Borrower's Information

Borrower's Name:		Soc. Sec. #:	
Current Address:		# of Years:	Date of Birth:
City:	State:	Zip:	
Do You Currently (Select):	Own	Rent	Live With Family
<small>(If at Current Residence for Less than 2 Years)</small>			
Previous Address:		# of Years:	
City:	State:	Zip:	
Current Home Phone #:	Current Work Phone #:		

Employment Information

Current Employer:	# of Years:	Income:
Address of Employer:	Title/Position:	
City:	State:	Zip:
<small>(If Employed at Current Job for Less than 2 Years)</small>		
Previous Employer:	# of Years:	Income:
Address of Previous Employer:		
City:	State:	Zip:

Co-Borrower's Information

Co-Borrower's Name:		Soc. Sec. #:	
Current Address:		# of Years:	Date of Birth:
City:	State:	Zip:	
Do You Currently (Select):	Own	Rent	Live With Family
<small>(If at Current Residence for Less than 2 Years)</small>			
Previous Address:		# of Years:	
City:	State:	Zip:	
Current Home Phone #:	Current Work Phone #:		

Employment Information

Current Employer:	# of Years:	Income:
Address of Employer:	Title/Position:	
City:	State:	Zip:
<small>(If Employed at Current Job for Less than 2 Years)</small>		
Previous Employer:	# of Years:	Income:
Address of Previous Employer:		
City:	State:	Zip:

Property Information

Property Address:			
City:	State:	Zip:	
Please Select:	Owner-Occupant	Second Home	Investment/Rental
Please Select Ownership:	Husband/Wife	Individual	Joint Tenants in Common Trust

Other Real Estate Currently Owned

Address	Monthly Payment	Rent Received

Savings/Checking/Retirement/Investment Accounts

Insert Balances In the Appropriate Column

Bank or Financial/Investment Institution	Savings	Checking	Retirement	Investments

For Purchases:

Purchase Price:		Current Member Account Number(s):	
Down Payment:		New Loan Term (Select):	<input type="checkbox"/> 30 Year <input type="checkbox"/> 20 Year <input type="checkbox"/> 15 Year <input type="checkbox"/> 12 Year <input type="checkbox"/> 10 Year
New Loan Amount:			

For Refinances:

Type of Loan (Select):	<input type="checkbox"/> 1st Mortgage <input type="checkbox"/> Home Equity Line of Credit (HELOC) <input type="checkbox"/> Fixed Rate 2nd Mortgage
1st Mortgage Balance:	
2nd Mortgage Balance:	Current Payment Amount: <input type="text"/>
Additional Debt to Pay Off:	Current Interest Rate: <input type="text"/>
Additional Cash Out:	Current Member Account Number(s): <input type="text"/>
Total New Loan Amount:	New Loan Term (Select): <input type="checkbox"/> 30 Year <input type="checkbox"/> 20 Year <input type="checkbox"/> 15 Year <input type="checkbox"/> 12 Year <input type="checkbox"/> 10 Year

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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 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 <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	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 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 Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male
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We have requested a pre-qualification for a mortgage with Kamehameha FCU (KFCU). As part of the process, KFCU may verify information contained in our loan pre-qualification and in any other documents required in connection with the loan, either before the loan is funded or as part of the quality control program after funding. I/We authorize KFCU, and any investor or lender that purchases the mortgage, to verify any and all information and documentation contained in the pre-qualification at any time. Such information includes, and is not limited to, verification of employment, income, bank accounts, investment accounts, credit history, and copies of income tax returns. I/We further authorize KFCU to obtain a title search and other documents pertaining to the property that will serve as security for the loan. I/We further authorize KFCU to release credit, income, assets, and liability information to my/our real estate agent, their sub-agent, builder, builder's agent, developer or escrow agent for the purpose of monitoring the status of the loan we are pre-qualifying for. A photocopy of this signed authorization may be deemed to be the equivalent of the original and shall be as effective consent as the original which I/we have signed.

Borrower Signature _____ Date _____ Co-Borrower Signature _____ Date _____