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Honolulu, HI 96817-1849
Phone (808) 842-9660
Fax (808) 842-6499
www.kamehamehafcu.org

Aloha!

Thank you for your interest in our Real Estate Mortgage Program. Enclosed, you will find the Mortgage Express Pre-Qualification Application. Please be sure to fill out each section completely. An incomplete Application may delay the approval process. Should you have any questions on how to complete the Application, questions regarding the loan, or the processing, please feel free to contact the branch and ask for a loan officer.

In addition to the Application, COPIES of the following items are needed to process your loan request:

Photo ID – Government Issued ID

Income:

1. Last 2 year's federal tax returns
2. Last 2 year's W2s
3. 2 most recent consecutive paystubs
4. Social Security Award Letter for current year (**ONLY** if receiving SSA or SSI)
5. 2 previous years Social Security 1099s (**ONLY** if receiving SSA or SSI)
6. 2 most recent bank statements showing Social Security deposits (**ONLY** if receiving SSA or SSI)
7. Pension retirement/Award letter (income needs to continue for at least 3 years) (**ONLY** if receiving Pension)
8. 2 most recent bank statements showing retirement deposits (**ONLY** if receiving Pension)
9. Rental Agreements (If receiving Rental Income)

Self-Employed Borrower-

1. 2 previous years' federal tax returns
2. 2 previous years business tax returns – Partnership, S Corporation, C Corporation, LLC

Liquid Assets - (Checking, Savings, Retirement, 401K, IRA, Stocks and Bonds)

1. 2 most recent statements OR most recent quarterly statement (all pages)

Other-

1. Property information of other Real Estate Owned (other than subject property)
2. Current Homeowners/Fire/Flood/Hurricane insurance policy (as applicable)
3. Current mortgage statement
4. Current Home Equity Statement (if applicable)
5. Full Trust (If placing under Trust)

For Purchases-

1. Purchase Contract (fully executed)
2. Management Company (if condo/townhome)

Note: A deposit of \$600.00 will be collected upon application submission in the event your application is denied.



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:	
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Borrower's Information

Borrower's Name:		Soc. Sec. #:	
Current Address:		# of Years:	
	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:	
	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

Bank or Financial/Investment Institution	Insert Balances In the Appropriate Column			
	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):	1st Mortgage	Home Equity Line of Credit (HELOC)	Fixed Rate 2nd Mortgage
1st Mortgage Balance:			
2nd Mortgage Balance:		Current Payment Amount:	
Additional Debt to Pay Off:		Current Interest Rate:	
Additional Cash Out:		Current Member Account Number(s):	
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	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"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

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 _____