

PRE-QUALIFICATION FORM

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Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.

PRE-QUALIFICATION INFORMATION

1. **Purpose:** This Pre-Qualification Form is to be used in conjunction with an AAR Residential Resale Real Estate Purchase Contract or
2. Vacant Land/Lot Purchase Contract ("Contract").
3. Buyer **HAS NOT** consulted with a lender. (If Buyer marks the box on line 3, Buyer is to complete only lines 4 and 5.)
4. _____
PRINT BUYER'S NAME
5. _____
^ BUYER'S SIGNATURE
6. _____
MO/DA/YR
7. _____
^ BUYER'S SIGNATURE
8. _____
MO/DA/YR
9. Lender indicated on lines 36 and 37 has consulted with _____ ("Buyer") and submits the following:
10. **Buyer is:** Married Unmarried Legally Separated
11. **Buyer** is is not relying on the sale or lease of a property to qualify for this loan.
12. **Buyer** is is not relying on Seller Concessions for Buyer's loan costs including pre-pays, impounds,
13. appraisal fees and Buyer's title and escrow fees. (Note: The amount that the Seller agrees to contribute, if any, shall be established in the Contract).
14. **Type of Loan:** Conventional FHA VA USDA Other: _____
15. **Occupancy Type:** Primary Secondary Non-Owner Occupied
16. **Property Type:** Single Family Residence Condominium Planned Unit Development Manufactured Home
17. Mobile Home Vacant Land/Lot Other: _____
18.

YES	NO	N/A	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Lender has provided Buyer with the HUD form "For Your Protection: Get a Home Inspection" (FHA loans only).
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Lender has completed a verbal discussion with Buyer including a discussion of income, assets and debts.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Lender has obtained a Tri-Merged Residential Credit Report.
19. **Based on the information provided, Buyer can pre-qualify for a loan amount of: \$** _____ ,
20. assuming a monthly principal and interest loan payment of \$ _____ , **provided that the total monthly**
21. **payment** (which includes principal, interest, mortgage insurance, property taxes, insurance, HOA fees, and flood insurance,
22. if applicable) **does not exceed: \$** _____
23. **Interest rate not to exceed:** _____ %, Fixed Interest Rate Adjustable Interest Rate Pre-Payment Penalty
24. **Initial Documentation Received:** Lender received the following information from Buyer (additional documentation may be requested):
25.

YES	NO	N/A		YES	NO	N/A	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Paystubs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Down Payment/Reserves Documentation
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	W-2s	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Gift Documentation
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Personal Tax Returns	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Credit/Liability Documentation
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Corporate Tax Returns	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Other: _____
26. Additional comments: _____
27. Buyer has instructed, and Lender agrees to provide loan status updates on the AAR Loan Status Update form to Seller and Broker(s)
28. within ten (10) days of Contract acceptance pursuant to Section 2e of the Contract and upon request thereafter.

LENDER INFORMATION

29. The lender identified below has prepared the information listed above with Buyer(s) and has completed the above action points noted.
30. This information does not constitute loan approval. All information provided must be approved by an underwriter, and any material
31. change in Buyer's credit or financial profile will render this pre-qualification null and void.
32. The above pre-qualification expires on: _____
DATE
33. **Lender:** _____
34. COMPANY ARIZONA LICENSE # NMLS #
35. _____
36. LOAN OFFICER ARIZONA LICENSE # NMLS #
37. _____
38. ADDRESS CITY STATE ZIP
39. _____
40. EMAIL PHONE FAX
41. _____
^ LOAN OFFICER'S SIGNATURE MO/DA/YR
42. **Buyer acknowledges receipt of a copy hereof and grants permission to Broker to submit this Pre-Qualification Form with Contract.**
43. _____
^ BUYER'S SIGNATURE MO/DA/YR ^ BUYER'S SIGNATURE MO/DA/YR

