



First Equity Mortgage, Inc. Easy Application

Fax this application to (513) 936-3786 or toll free (877) 369-9844.

**MISSING INFORMATION ON THE APPLICATION WILL CAUSE A DELAY.
PLEASE FILL IT OUT COMPLETELY.**

We'll need a phone number where we can reach you for the next business hour: () _____

Applications are processed during the following hours: Monday-Friday 9:00am-6:00pm; Saturday 12:00-6:00pm Eastern Time

Phone: (513) 368-5876 or toll-free (800) 806-3459



BORROWER'S CERTIFICATION & AUTHORIZATION

The undersigned certify the following:

1. I/We have applied for a mortgage loan from First Equity Mortgage. 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 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. I/We understand that First Equity Mortgage reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
2. 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.
3. I/We specifically authorize First Equity Mortgage to contact us at home or at other phone number provided on the application or verbally.

AUTHORIZATION TO RELEASE INFORMATION

1. I/We have applied for a mortgage loan from First Equity Mortgage. As part of the application process, First Equity Mortgage and the mortgage guaranty insurer (if any), may verify information contained in the 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 First Equity Mortgage, to any investor to whom First Equity Mortgage may sell my mortgage, to any broker or second mortgage provider who may provide financing relevant to this mortgage request, and to the mortgage guaranty insurer (if any), 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. First Equity Mortgage or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application. A copy of this authorization may be accepted as an original.

NOTICE OF RIGHT TO FINANCIAL PRIVACY

This is notice to you as required by the Right to Financial Privacy Act of 1978 that the Veterans Administration or Department of Housing and Urban Development (whichever is appropriate) 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 VA or HUD without further notice or authorization but will not be disclosed or released to another government agency without your consent except as required by law.

PLEASE SIGN HERE

x _____	_____	_____	_____	_____
Borrower Signature	Date	Driver License/State ID #	Expires	State

x _____	_____	_____	_____	_____
Co-Borrower Signature	Date	Driver License/State ID #	Expires	State



FIRST EQUITY MORTGAGE

Easy Application

Market Manager Name: _____
 Real Estate Agent's Name: _____
 Real Estate Agent's EMail: _____
 Property Address: _____
 City: _____ State: _____ Zip: _____
 Condo? Yes or No Association Fee \$ _____

Borrower: _____
 Social Security #: _____
 Date of Birth(mm/dd/yyyy): _____ Marital Status: _____
 Home#: _____ Cell#: _____
 EMail Address: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Rent/Own: _____ How long?: _____
 Previous Address: _____
 City: _____ State: _____ Zip: _____
 Rent/Own: _____ How long?: _____
 Employer: _____
 Your Work Phone #: _____
 How Long? _____ Self Employed? Y or N
 Gross Monthly Salary: \$ _____
 Other Income: \$ _____ Specify: _____

Checking: \$ _____ Savings: \$ _____ Gift: \$ _____ 401K/Stocks/Other: \$ _____
 Selling and closing current residence prior to closing on new home? Y or N Net Proceeds: \$ _____

Debts	Min. Monthly Pymnt.	Estimated Balance
Mortgage/Rent	_____	_____
Child Support/Alimony	_____	_____
Auto Payment	_____	_____
Auto Payment	_____	_____

Required Information

All information in this box must be completed.
Please estimate for pre-approval.

Type of Loan: Fixed / Arm _____
 Interest Only? Yes / No _____
 Estimated Sales Price \$ _____
 Estimated Loan Amount \$ _____
 Earnest Money Deposit Held by Builder \$ _____
 Estimated Closing Date: _____

Co-Borrower/Spouse: _____
 Social Security #: _____
 Date of Birth(mm/dd/yyyy): _____ Marital Status: _____
 Home#: _____ Cell#: _____
 EMail Address: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Rent/Own: _____ How long?: _____
 Previous Address: _____
 City: _____ State: _____ Zip: _____
 Rent/Own: _____ How long?: _____
 Employer: _____
 Your Work Phone #: _____
 How Long? _____ Self Employed? Y or N
 Gross Monthly Salary: \$ _____
 Other Income: \$ _____ Specify: _____

Declarations (Circle yes or no)

Borr Co-Bor

Y / N Y / N Are there any outstanding judgements against you?
Y / N Y / N Have you been declared bankrupt within the past 7 yrs?
Y / N Y / N Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 yrs?
Y / N Y / N Have you been obligated on any loan resulting in foreclosure deed in lieu of foreclosure or judgement?
Y / N Y / N Are you presently delinquent on any debt, loan or mortgage?
Y / N Y / N Are you obligated to pay alimony or child support?
Y / N Y / N Are you a co-maker or endorser on a note?
Y / N Y / N Are you a U.S. citizen?
Y / N Y / N Are you a permanent resident alien?
Y / N Y / N Will you occupy the Property as your Primary Residence?
Y / N Y / N Have you had ownership interest in property in the last 3 yrs?

Information for Gov't Monitoring (Please check)

Borr Co-Bor

_____ Hispanic or Latino
 _____ American Indian or Alaskan Native
 _____ Native Hawaiian or Other Pacific Islander
 _____ Asian
 _____ White
 _____ Black or African American
 _____ Male
 _____ Female
 _____ I do not wish to furnish this information