



# First Equity Mortgage Easy Application


**Fax this application toll free to (888) 453-0726**

**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-5:00pm Eastern Time*

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

 Equal Housing Lender

## **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 numbers 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, and to any investor to whom First Equity Mortgage may sell my mortgage, 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                      Social Security #                      Driver License/State ID#                      Expires                      State

**X** \_\_\_\_\_  
Co-Borrower Signature                      Date                      Social Security #                      Driver License/State ID#                      Expires                      State

# First Equity Mortgage\* Easy Application

Market Manager Name: \_\_\_\_\_  
 Property Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Condo? Yes or No Association Fee \$ \_\_\_\_\_

REQUIRED INFORMATION	
Type of Loan (circle):	Fixed / Arm _____ Conventional / FHA / VA
Estimated Sales Price	\$ _____
Estimated Loan Amount	\$ _____
Earnest Money Deposit Held by Builder	\$ _____
Estimated Closing Date:	_____

Borrower: \_\_\_\_\_  
 Social Security #: \_\_\_\_\_  
 Dependents (not listed by Co-Borrower): \_\_\_\_\_  
 Date of Birth(m/d/y): \_\_\_\_\_ Marital Status: \_\_\_\_\_  
 Home#: \_\_\_\_\_ Cell#: \_\_\_\_\_  
 EMail Address: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Rent/Own: \_\_\_\_\_ How long?: \_\_\_\_\_  
 Previous Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Rent/Own: \_\_\_\_\_ How long?: \_\_\_\_\_  
 Employer: \_\_\_\_\_  
 Work#: \_\_\_\_\_ Position: \_\_\_\_\_  
 How Long? \_\_\_\_\_ Self Employed? Y or N  
 Gross Monthly Salary: \$ \_\_\_\_\_  
 Other Income: \$ \_\_\_\_\_ Specify: \_\_\_\_\_  
 Previous Employer (if less than 2 yrs): \_\_\_\_\_  
 Work#: \_\_\_\_\_ Position: \_\_\_\_\_  
 Dates Employed? \_\_\_\_\_ Self Employed? Y or N

Co-Borrower/Spouse: \_\_\_\_\_  
 Social Security #: \_\_\_\_\_  
 Dependents (not listed by Borrower): \_\_\_\_\_  
 Date of Birth(m/d/y): \_\_\_\_\_ Marital Status: \_\_\_\_\_  
 Home#: \_\_\_\_\_ Cell#: \_\_\_\_\_  
 EMail Address: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Rent/Own: \_\_\_\_\_ How long?: \_\_\_\_\_  
 Previous Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Rent/Own: \_\_\_\_\_ How long?: \_\_\_\_\_  
 Employer: \_\_\_\_\_  
 Work#: \_\_\_\_\_ Position: \_\_\_\_\_  
 How Long? \_\_\_\_\_ Self Employed? Y or N  
 Gross Monthly Salary: \$ \_\_\_\_\_  
 Other Income: \$ \_\_\_\_\_ Specify: \_\_\_\_\_  
 Previous Employer (if less than 2 yrs): \_\_\_\_\_  
 Work#: \_\_\_\_\_ Position: \_\_\_\_\_  
 Dates Employed? \_\_\_\_\_ Self Employed? Y or N

Checking: \$ \_\_\_\_\_ Savings: \$ \_\_\_\_\_  
 Gift: \$ \_\_\_\_\_ 401K/Stocks/Other: \$ \_\_\_\_\_

Selling and closing current residence prior to closing on new home? Y or N  
 Net Proceeds: \$ \_\_\_\_\_ Current Home Value: \$ \_\_\_\_\_

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

Monthly Child Care \$ \_\_\_\_\_  
 Make & Year of Auto \_\_\_\_\_ Owned/Leased?  
 Make & Year of Auto \_\_\_\_\_ Owned/Leased?

## Declarations

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	Is any part of the down payment borrowed?
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

\* First Equity Mortgage, Inc.  
 OH (#MB803826.00), KY (# HUD exempt), IN (#10900), NC (#L-116414), TX (#44405)  
 First Equity Mortgage of Ohio  
 FL(#CL0700462), VA (#MC-2759) licensed by VA State Corporation Commission  
 First Equity of Ohio  
 TN (#4236)