

Mortgage Pre-Qualification Application



The JBT Mortgage Advantage

When buying your next home, there's one big advantage to handling your mortgage with us – JBT will be by your side every step of the way, from pre-qualification to the settlement table. All the answers you need are available quickly from local people you can trust. Count on JBT for:

- ✓ Free pre-qualification on your home purchase
- ✓ Local loan servicing available
- ✓ Existing home or new construction mortgages
- ✓ Competitive fixed and adjustable rates
- ✓ JBT will attend the settlement with you

When you get pre-qualified for your JBT mortgage, you have a real edge over other potential home buyers. Sellers are more likely to accept an offer that assures them of a hassle-free property purchase. Take advantage of that!

Pre-qualifying is easy!

Return this completed & signed application to your JBT Mortgage Representative, or mail to:

**JBT Mortgage Dept.
P.O. Box 717
Jonestown PA 17038**

For even faster service, fax both sides to:
717-279-8012

If you need any assistance, please call our Client Resource Center at 717-274-5180 (Option 1) and we will connect you with your closest branch.

Applicant 1 Full Name: _____

Social Security No.:	Date of Birth: / /
I am: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	No. of Dependents: Ages:
Home Phone: ()	Work Phone: ()
Years at Current Address:	I Currently: <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Live w/Parents
Street Address:	City: State: Zip:
Employer:	Position: No. of Years:
Employer's Address:	City: State: Zip:
If Under 2 Yrs., List Previous Employer:	Position: No. of Years:
Employer's Address:	City: State: Zip:

Applicant 2 Full Name: _____

Social Security No.:	Date of Birth: / /
I am: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	No. of Dependents: Ages:
Home Phone: ()	Work Phone: ()
Years at Current Address:	I Currently: <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Live w/Parents
Street Address:	City: State: Zip:
Employer:	Position: No. of Years:
Employer's Address:	City: State: Zip:
If Under 2 Yrs., List Previous Employer:	Position: No. of Years:
Employer's Address:	City: State: Zip:

Mortgage Pre-Qualification Application (continued)



	APPLICANT-1	APPLICANT-2	COMBINED APPLICANT INFORMATION		
Gross Monthly Income:			Debts:	Payment:	Balance:
Salary:	\$ _____	\$ _____	Mortgage/Rent:	\$ _____	\$ _____
Overtime:	\$ _____	\$ _____	Revolving Charges:	\$ _____	\$ _____
Bonus:	\$ _____	\$ _____	Installment Loans:	\$ _____	\$ _____
Commission:	\$ _____	\$ _____	Other: _____	\$ _____	\$ _____
*Other: _____	\$ _____	\$ _____			

*Alimony, child support, or separate maintenance income need not be revealed if Applicant-1 or Applicant-2 does not choose to have it considered for repaying this loan.

YTD Gross Earnings:	\$ _____	\$ _____	Alimony/Child Sup.:	\$ _____	
Last Year: Gross Income:	\$ _____	\$ _____	TOTAL:	\$ _____	\$ _____
Cash Assets:	\$ _____				
Gift Funds:	\$ _____		If you own a home, will it be sold?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
CASH plus GIFT TOTAL:	\$ _____		IF YES, list net proceeds from the sale:	\$ _____	

I will make a down payment on the Purchase Price of: 20% or more less than 20%.

I authorize release of my Approval Certificate to: Real Estate Agency: _____ Agent: _____

Location of your preferred JBT community office or preferred JBT lender: _____

DECLARATIONS:	APPLICANT-1		APPLICANT-2	
	YES	NO	YES	NO
Are you a co-signer or co-maker on a loan?.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are there any outstanding judgments against you?.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you been declared bankrupt in the past seven years?.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you had a foreclosure/given deed in lieu in the last seven years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you party to a lawsuit?.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is any part of the down payment borrowed?.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you a U.S. Citizen?.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Will the proposed property be your: <input type="checkbox"/> Primary Residence, or <input type="checkbox"/> Secondary Residence?				

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. You may select one or more designations for "Race." The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

APPLICANT-1: I do not wish to furnish this information.
 Ethnicity: Hispanic or Latino
 Not Hispanic or Latino
 Race: American Indian or Alaska Native
 Asian
 Black or African American
 Native Hawaiian or Other Pacific Islander
 White
 Sex: Female Male

APPLICANT-2: I do not wish to furnish this information.
 Ethnicity: Hispanic or Latino
 Not Hispanic or Latino
 Race: American Indian or Alaska Native
 Asian
 Black or African American
 Native Hawaiian or Other Pacific Islander
 White
 Sex: Female Male

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: when you open an account, we will ask for your name, address, date of birth, social security number, and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying documents.

CERTIFICATION: I/We, the undersigned, certify that the information provided is true and correct as of the date of my/our signature(s) and acknowledge that any intentional misrepresentation may at the Lender's sole discretion void this application and all commitments made in conjunction therewith by the Lender. I/We acknowledge and agree that verification or re-verification of any information provided by me/us may be made at any time by the Lender, its agents, successors, and assigns (either directly or indirectly through a credit reporting agency or from any source stated above).

X

 Applicant-1 Signature Date

X

 Applicant-2 Signature Date