



Platinum  
Service

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**Refinance Pre-Qualification Worksheet** Referral Source \_\_\_\_\_

1. Property Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_
2. Please circle all that apply. Purchased as distressed sale Purchased through REO/foreclosure  
Purchased below market value Purchased and Rehabbed Normal Purchase Other \_\_\_\_\_
3. Have you made improvements to your home that would affect the value, or the survey (Fence, deck, additional square footage, etc): \_\_\_\_\_  
Total improvements\$ \_\_\_\_\_ Expected value of property \$ \_\_\_\_\_ Expected LTV% \_\_\_\_\_
4. Are you paying off a home improvement loan or 2<sup>nd</sup> lien with this loan? Yes \_\_\_ No \_\_\_  
When was this loan opened? \_\_\_\_\_
5. Will you be needing additional cash out? Yes \_\_\_ No \_\_\_ How much? \$ \_\_\_\_\_
6. Would you like to roll closing costs into the new loan? Yes \_\_\_ No \_\_\_
7. Annual Premium for: Insurance \$ \_\_\_\_\_ Taxes \$ \_\_\_\_\_ Escrow both: Yes \_\_\_ No \_\_\_
8. Please circle one: Primary Vacation Investment Year Built \_\_\_\_\_ # of units \_\_\_\_\_
9. Date Purchased \_\_\_\_\_ Purchase Price \$ \_\_\_\_\_ Current Payment \$ \_\_\_\_\_
10. How long since you last financed/ re-financed this property? Yrs \_\_\_ No \_\_\_
11. Has this property been listed for sale in the last 12 months? Yes \_\_\_ No \_\_\_ Status \_\_\_\_\_
12. Term of Mortgage Requested: (40, 30, 25, 20, 15, 10 Yrs) \_\_\_\_\_ Undecided \_\_\_\_\_  
Type of Mortgage: Fixed \_\_\_ ARM \_\_\_ Int. Only \_\_\_ Undecided \_\_\_
13. Homeowner's Insurance: Name \_\_\_\_\_ Phone \_\_\_\_\_
14. Name the property was titled in at purchase, i.e. llc, s-corp. \_\_\_\_\_
15. Names to be shown on title as: \_\_\_\_\_



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16. Borrower: Name \_\_\_\_\_ SSN: \_\_\_\_\_ TIN: \_\_\_\_\_ DOB: \_\_\_\_\_

# of years in school \_\_\_ Married \_\_\_ Unmarried \_\_\_ # Dependents \_\_\_ Ages \_\_\_\_\_

17. Current home address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

(If less than 2 years at this address please provide previous address below)

Own \_\_\_ Rent \_\_\_ Family \_\_\_ Time Here \_\_\_\_\_ Yrs \_\_\_\_\_ Mo Monthly \$ \_\_\_\_\_

If renting, please complete the following: Landlord or property name/phone: \_\_\_\_\_

Previous address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

(Only required if living at current address for less than 2 years- Use blank page for additional)

Own \_\_\_ Rent \_\_\_ Time at this address \_\_\_\_\_ Yrs \_\_\_\_\_ Mo Monthly Pmt \$ \_\_\_\_\_

If rented, please complete the following:

Landlord or property name: \_\_\_\_\_ LL phone: \_\_\_\_\_

18. Borrower home phone: \_\_\_\_\_ Borrower cell phone: \_\_\_\_\_

19. Borrower fax: \_\_\_\_\_ Borrower email: \_\_\_\_\_

20. CoBorrower: Name \_\_\_\_\_ SSN: \_\_\_\_\_ TIN: \_\_\_\_\_ DOB: \_\_\_\_\_

# of years in school \_\_\_ Married \_\_\_ Unmarried \_\_\_ # Dependents \_\_\_ Ages \_\_\_\_\_

21. Current home address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

(If less than 2 years at this address please provide previous address below)

Own \_\_\_ Rent \_\_\_ Family \_\_\_ Time Here \_\_\_\_\_ Yrs \_\_\_\_\_ Mo Monthly \$ \_\_\_\_\_

If renting, please complete the following: Landlord or property name/phone: \_\_\_\_\_

Previous address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

(Only required if living at current address for less than 2 years- Use blank page for additional)

Own \_\_\_ Rent \_\_\_ Time at this address \_\_\_\_\_ Yrs \_\_\_\_\_ Mo Monthly Pmt \$ \_\_\_\_\_

If rented, please complete the following:

Landlord or property name: \_\_\_\_\_ LL phone: \_\_\_\_\_

22. CoBorrower home phone: \_\_\_\_\_ CoBorrower cell phone: \_\_\_\_\_

23. CoBorrower fax: \_\_\_\_\_ CoBorrower email: \_\_\_\_\_



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**24. Borrower**

How long with current employer? \_\_\_\_\_ Yrs Start Date \_\_\_\_\_

Job Title \_\_\_\_\_ How long in this type of work? \_\_\_\_\_ Yrs

Employers phone number for Employment Verification: \_\_\_\_\_

**25. Previous Employer** (Only required if current is less than 2 years- Use blank page for additional employers)

Start \_\_\_\_\_ (mm/yy) End \_\_\_\_\_ (mm/yy) Position \_\_\_\_\_ Monthly Income \$ \_\_\_\_\_

Previous Employers Phone Number for Employment Verification: (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

**26. CoBorrower**

How long with current employer? \_\_\_\_\_ Yrs Start Date \_\_\_\_\_

Job Title \_\_\_\_\_ How long in this type of work? \_\_\_\_\_ Yrs

Employers phone number for Employment Verification: \_\_\_\_\_

**27. Previous Employer** (Only required if current is less than 2 years- Use blank page for additional employers)

Start \_\_\_\_\_ (mm/yy) End \_\_\_\_\_ (mm/yy) Position \_\_\_\_\_ Monthly Income \$ \_\_\_\_\_

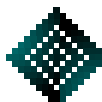
Previous Employers Phone Number for Employment Verification: \_\_\_\_\_

**28. List monthly income amount, and source of income. i.e. Base Salary, Bonus, Commission, Self-employment (ALL LLCs), Rental, Investment, Social Security, Pension, Trust, Annuity, etc.**

Monthly Income:	Source of Income:
\$	
\$	
\$	
\$	
\$	
\$	

**29. List primary asset amounts, NAME, and type. I.e. Checking, Savings, Investment, Stock, Stock Options, Retirement, and Real Estate, etc. Include how long the funds have been in that account.**

Assets Amount:	NAME and TYPE of Asset:	Length of time in account:
\$	Primary Residence Market Value (estimate)	
\$		
\$		
\$		
\$		
\$		
\$		
\$		



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30. List Monthly obligation amounts and type. I.e. Mortgage loans, Auto loans, Student loans, Personal loans, Credit Cards, 401k loans, Child support, Alimony, Co-signed loans, etc. Please check which ones are to be paid off

Monthly Obligation:	Name of Liability:
\$	Primary Residence Mortgage Loan
\$	Home owners association
\$	
\$	
\$	
\$	
\$	

31. Any judgments, lawsuits, bankruptcies (last 10yrs), foreclosures (last 7 Yrs)? Yes \_\_\_ No \_\_\_

32. Are borrowers U.S. Citizens? Yes \_\_\_ No \_\_\_

\*If no, please state Visa Type \_\_\_\_\_ and length of time in the United States \_\_\_\_\_ Years

33. Is either borrower Self employed, own 25% or more of a Corporation or Partnership, or derive 25% or more of income from commissions? \_\_\_ Yes \_\_\_ No If yes, please clarify

34. If the property is an investment, are all the units rented? Yes \_\_\_ No \_\_\_? When are you expecting vacancies to be filled? \_\_\_\_\_ What are the rents? \_\_\_\_\_

35. If the property is an investment, how long do you plan to hold in your portfolio? \_\_\_\_\_

36. How many 1-4 unit properties do you currently own? \_\_\_\_\_ How many financed? \_\_\_\_\_

37. How many 1-4 unit properties purchased in the last 6 months? \_\_\_\_\_ The last 24 months? \_\_\_\_\_

38. Do you have landlord experience? \_\_\_\_\_ How long? \_\_\_\_\_ How many units? \_\_\_\_\_

**THE ADDITIONAL QUESTIONS ARE FOR FOREIGN NATIONALS ONLY.**

39. What is your TIN# if you have been issued one? \_\_\_\_\_

Some lenders will pull the credit on any social security number or TIN number that you have been issued. As well as pulling the credit they may require a letter from the creditors listed below which will verify how long the account has been open and your good standing. There are some lenders that will even finance the loan with no ss# or tin#, only the letters would be needed. \*Please be advised that obtaining these letters may be a challenge with some of your creditors.

40. List 1 international creditor and 3 banks from your country in which you have a borrower/creditor relationship. Must be open accounts w/ 24 months history. No 30 day+ lates.

\_\_\_\_\_

41. Which type of Visa do you have if any? \_\_\_\_\_ Do you have a valid Pass Port? \_\_\_\_\_

42. Do have diplomatic immunity, work for an embassy, work as a journalist, representative of the foreign press, radio, film, or other information media engaging in the vocation while in the US or? \_\_\_\_\_ If so, which \_\_\_\_\_

43. Some lenders may require a U.S. Bank account be opened before closing. \_\_\_\_\_



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## Consent for Credit Verification

**I/We authorize the Broker/Lender and any potential investor or insurer of this credit transaction to verify; employment and income history, bank, and credit history. The source of the information may come from, but is not limited to: credit bureaus; banks and other depository institutions; current and former employers; federal or state records including State Employment Security Agency records; or other sources as required.**

**This authorization is for this credit transaction only and continues in effect for one (1) year unless limited by state law, in which case the authorization continues in effect for the maximum period, not to exceed one (1) year, allowed by law.**

_____	_____	_____
Applicant's Signature	Date	SSN or TIN (foreign nationals)
_____	_____	_____
Co-Applicant's Signature	Date	SSN or TIN (foreign nationals)



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