

# To: Baker and Lindsey, Inc.

PLEASE CHECK THE APPROPRIATE BOX.

- I would like to apply for a **PRE-APPROVED** home loan. I expect to be purchasing a home in the near future and would like complete credit approval in advance. I am enclosing the following checked items.
  - Check for \$60.00 to cover Credit Bureau charges: if Co-Borrower is not a spouse the law requires that we obtain a separate credit report making the required total amount for both \$120.00
  - 2 page credit information with declaration page
  - Authorization to release information
  - Original pay stubs or LES (original can be returned)
  - Copy of W-2s for the past 2 years (Years: \_\_\_\_\_ + \_\_\_\_\_ )
  - Copies of last 3 months bank statements. Include recent investment statements (mutual funds, IRA's)
  - Original Statement of Service or DD214 (VA only)
  - VA Form 1880, Request for Determination of Eligibility (VA only)
  - Verification of VA Benefit-Related Indebtedness (VA only)
  - Other \_\_\_\_\_

## ***OR...***

- I would like to be *Pre-Qualified* only. Please analyze my income and obligations and provide me with an approximate loan amount I could expect to qualify for. (Send items listed above, but omit credit report fee.)

Notes to Baker and Lindsey \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Approximate arrival date or target purchase date \_\_\_\_\_

**I ACKNOWLEDGE RECEIPT OF THE FEDERAL TRUTH IN LENDING, GOOD FAITH ESTIMATE AND STATE OF FLORIDA DISCLOSURE.**

\_\_\_\_\_  
BORROWER

\_\_\_\_\_  
CO-BORROWER

\_\_\_\_\_  
DATE

VA - AMOUNT OF ENTITLEMENT \$ \_\_\_\_\_ LOAN TYPE: VA \_\_\_\_\_ FHA \_\_\_\_\_ CONV \_\_\_\_\_  
 BORROWER'S NAME \_\_\_\_\_ AGE \_\_\_\_\_  
 DATE OF BIRTH \_\_\_\_\_ MARITAL STATUS: MARRIED \_\_\_\_\_ UNMARRIED \_\_\_\_\_ SEPARATED \_\_\_\_\_  
 CO-BORROWER'S NAME \_\_\_\_\_ AGE \_\_\_\_\_  
 DATE OF BIRTH \_\_\_\_\_ MARITAL STATUS: MARRIED \_\_\_\_\_ UNMARRIED \_\_\_\_\_ SEPARATED \_\_\_\_\_  
 SOCIAL SECURITY # OF BORROWER \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ OF CO-BORROWER \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
 BORROWER'S HOME PHONE (\_\_\_\_\_) \_\_\_\_\_ WORK (\_\_\_\_\_) \_\_\_\_\_  
 CO-BORROWER'S HOME PHONE (\_\_\_\_\_) \_\_\_\_\_ WORK (\_\_\_\_\_) \_\_\_\_\_  
 YRS. SCHOOL BORR. \_\_\_\_\_ DEGREE(S) \_\_\_\_\_ CO-BORROWER \_\_\_\_\_ DEGREE(S) \_\_\_\_\_  
 AGES OF DEPENDENTS LIVING WITH YOU \_\_\_\_\_ CHILD CARE EXPENSE \$ \_\_\_\_\_  
 NAME/ADDRESS & PHONE NUMBER OF NEAREST LIVING RELATIVE \_\_\_\_\_

**TWO YEARS RESIDENCE HISTORY (PLEASE INCLUDE MONTH/YEAR ON DATE)**

CURRENT ADDRESS \_\_\_\_\_  
 SINCE \_\_\_\_\_ RENT \_\_\_\_\_ OWN \_\_\_\_\_ MONTHLY AMOUNT \$ \_\_\_\_\_ IF OWN, TYPE OF LOAN \_\_\_\_\_  
 LENDER/LANDLORD NAME/ADDRESS \_\_\_\_\_  
 \_\_\_\_\_ PHONE # \_\_\_\_\_ LOAN # \_\_\_\_\_  
 PREVIOUS ADDRESS \_\_\_\_\_  
 FROM \_\_\_\_\_ TO \_\_\_\_\_ RENT \_\_\_\_\_ OWN \_\_\_\_\_ MONTHLY AMT \$ \_\_\_\_\_ IF OWN, TYPE OF LOAN \_\_\_\_\_  
 LENDER/LANDLORD NAME/ADDRESS \_\_\_\_\_  
 \_\_\_\_\_ PHONE # \_\_\_\_\_ LOAN # \_\_\_\_\_  
 PREVIOUS ADDRESS \_\_\_\_\_  
 FROM \_\_\_\_\_ TO \_\_\_\_\_ RENT \_\_\_\_\_ OWN \_\_\_\_\_ MONTHLY AMT \$ \_\_\_\_\_ IF OWN, TYPE OF LOAN \_\_\_\_\_  
 LENDER/LANDLORD NAME/ADDRESS \_\_\_\_\_  
 \_\_\_\_\_ PHONE # \_\_\_\_\_ LOAN # \_\_\_\_\_  
 PREVIOUS ADDRESS \_\_\_\_\_  
 FROM \_\_\_\_\_ TO \_\_\_\_\_ RENT \_\_\_\_\_ OWN \_\_\_\_\_ MONTHLY AMT \$ \_\_\_\_\_ IF OWN, TYPE OF LOAN \_\_\_\_\_  
 LENDER/LANDLORD NAME/ADDRESS \_\_\_\_\_  
 \_\_\_\_\_ PHONE # \_\_\_\_\_ LOAN # \_\_\_\_\_

**BORROWER'S EMPLOYMENT**

CURRENT EMPLOYER \_\_\_\_\_ DEPT. \_\_\_\_\_  
 ADDRESS \_\_\_\_\_  
 PAY DATE/SINCE \_\_\_\_\_ TITLE/POSITION \_\_\_\_\_ YRS. AT THIS PROFESSION \_\_\_\_\_  
 MONTHLY INCOME \$ \_\_\_\_\_ NON-TAXABLE INC. \$ \_\_\_\_\_ DATE OF SEPARATION \_\_\_\_\_ RANK \_\_\_\_\_

*FILL IN NEXT SECTION (ONLY) IF AT CURRENT JOB LESS THAN TWO YEARS*

**BORROWER'S PREVIOUS OR ADDITIONAL EMPLOYMENT, BEGIN WITH MOST RECENT**

NAME AND ADDRESS OF EMPLOYER	TYPE BUS.	POSITION	FROM - TO	INCOME
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

**CO-BORROWER'S EMPLOYMENT**

CURRENT EMPLOYER \_\_\_\_\_ DEPT. \_\_\_\_\_  
 ADDRESS \_\_\_\_\_  
 PAY DATE/SINCE \_\_\_\_\_ TITLE/POSITION \_\_\_\_\_ YRS. AT THIS PROFESSION \_\_\_\_\_  
 MONTHLY INCOME \$ \_\_\_\_\_ NON-TAXABLE INC. \$ \_\_\_\_\_ DATE OF SEPARATION \_\_\_\_\_ RANK \_\_\_\_\_

*FILL IN NEXT SECTION (ONLY) IF AT CURRENT JOB LESS THAN TWO YEARS*

**CO-BORROWER'S PREVIOUS OR ADDITIONAL EMPLOYMENT, BEGIN WITH MOST RECENT**

NAME AND ADDRESS OF EMPLOYER	TYPE BUS.	POSITION	FROM - TO	INCOME
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____



## DECLARATIONS

*IF YOU ANSWER YES TO ANY QUESTION A THROUGH I, PLEASE EXPLAIN ON REVERSE.*

	BORROWER		CO-BORROWER	
	YES	NO	YES	NO
A. Are there any outstanding judgments against you? .....	___	___	___	___
B. Have you been declared bankrupt within the past 7 years? .....	___	___	___	___
C. Have you had property foreclosed upon or given deed in lieu thereof in the last 7 years? .....	___	___	___	___
D. Are you party to a lawsuit? .....	___	___	___	___
E. Have you directly or indirectly been obligated to <i>any</i> loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <i>(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligations, bond or loan guarantee. If "yes" provide details, including date, name and address of lender, FHA or VA case number, if any, and reasons for the action.)</i> .....	___	___	___	___
F. Are you presently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? <i>If "yes" give details as described in the proceeding question.</i> .....	___	___	___	___
G. Are you obligated to pay alimony, child support, or separate maintenance? .....	___	___	___	___
H. Is any part of the down payment borrowed? .....	___	___	___	___
I. Are you a co-maker or endorser on a note? .....	___	___	___	___
J. Are you a U.S. Citizen? .....	___	___	___	___
K. Are you a Permanent Resident Alien? .....	___	___	___	___
L. Do you intend to occupy the property as your primary residence? .....	___	___	___	___
M. Are you a first time homebuyer? .....	___	___	___	___

# AUTHORIZATION TO RELEASE INFORMATION

Sir/Madam,

I have made or intend to make an application to Baker and Lindsey, Inc. to obtain a loan to purchase a home.

I have named you as a credit reference, and request that you release any and all Information concerning my account(s) to Baker and Lindsey, Inc. or the CB Services Credit Bureau, for use In connection with processing my file.

The type of Information of which I am authorizing release includes, but is not limited to, the following: verification of deposits; loans of any kind, mortgage or otherwise; bank records (including microfilm of bank statements, checks/deposits, and checks which constitute deposits); divorce decrees; settlement statements; and verification of employment, past or present.

In general, I am authorizing you to release to Baker and Lindsey, Inc. and/or CB Services Credit Bureau, any and all information, routine or otherwise, which either of these companies might request. I ask the above of you so that the process of applying for a loan will be less of a burden on me, your client.

Any charges of fees which you might impose for the compilation and release of this information will be paid by Baker and Lindsey, Inc.

Photocopies of this letter may be made to facilitate multiple inquiries. In the event you do receive a photocopy of this letter, It should be treated as an original and the requested Information be released.

Thank you for your cooperation in this matter.

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SIGNATURE

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SIGNATURE

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DATE



**VERIFICATION OF VA BENEFIT-RELATED INDEBTEDNESS**

**PRIVACY ACT INFORMATION:** This information is to be used by the agency collecting it in determining whether you qualify for the VA loan benefit. This information request is authorized by Title 38, U.S.C., Chapter 37. Responses may be disclosed outside VA only if the disclosure is authorized under the Privacy Act, including the routine uses identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records and Vendee Loan Applicant Records - VA, published in the Federal Register.

TO: NAME AND ADDRESS OF LENDER

**INSTRUCTIONS TO LENDER**

Complete Items 1 through 6. Have veteran complete Items 7 and 8. Forward to the Finance Officer (24) at the local VA office to determine whether the veteran has any VA benefit-related indebtedness. If a debt is found to exist, the home loan must not be closed until the veteran presents evidence showing that the debt has been cleared or an acceptable repayment plan has been established with VA. After completion by the Finance Officer, this form will be returned to the lender at the address shown. VA Form 26-8937 is a required exhibit to accompany home or manufactured home loans closed on the automatic basis and prior approval submissions.

1. NAME OF VETERAN (First, middle, last)		2. CURRENT ADDRESS OF VETERAN	
3. DATE OF BIRTH			
4. VA CLAIM FOLDER NUMBER (C-File No.)	5. SERVICE NUMBER	6. SOCIAL SECURITY NUMBER	

I HEREBY CERTIFY THAT I  DO  DO NOT have a VA benefit-related indebtedness to my knowledge. I authorize VA to furnish the information listed below.

7. SIGNATURE OF VETERAN	8. DATE SIGNED
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**FOR VA USE ONLY**

- The above named veteran does not have a VA benefit-related indebtedness
- The veteran has the following VA benefit-related indebtedness

**VA BENEFIT-RELATED INDEBTEDNESS (If any)**

TYPE OF DEBT(S)	AMOUNT OF DEBT(S)
	\$
	\$
	\$

TERM OF REPAYMENT PLAN (If any)

- Veteran is exempt from funding fee due to receipt of service-connected disability compensation of \$ \_\_\_\_\_ monthly. (Unless checked, the funding fee receipt must be remitted to VA with VA Form 26-1820, Report and Certification of Loan Disbursement)
- Veteran is not exempt from funding fee due to receipt of nonservice-connected pension of \$ \_\_\_\_\_ monthly. **LOAN APPLICATION WILL REQUIRE PRIOR APPROVAL PROCESSING BY VA**
- Veteran has been rated incompetent by VA. **LOAN APPLICATION WILL REQUIRE PRIOR APPROVAL PROCESSING BY VA**
- Insufficient information. VA cannot identify the veteran with the information given. Please furnish more complete information, or a copy of a DD Form 214 or discharge papers. If on active duty, furnish a statement of service written on official government letterhead, signed by the adjutant, personnel officer, or commanding officer. The statement should include name, birth date, service number, entry date and time lost

SIGNATURE OF AUTHORIZED AGENT	DATE SIGNED
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**RESPONDENT BURDEN:** VA may not conduct or sponsor, and respondent is not required to respond to this collection of information unless it displays a valid OMB Control Number. Public reporting burden for this collection of information is estimated to average 5 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. If you have comments regarding this burden estimate or any other aspect of this collection of information, call 1-800-827-1000 for mailing information on where to send your comments.



## INSTRUCTIONS FOR VA FORM 26-1880

**PRIVACY ACT INFORMATION:** No Certificate of Eligibility may be issued unless VA receives sufficient information to determine that you are eligible (38 U.S.C. 3702). You are not required to furnish the information, including the Social Security Number, but are urged to do so, since it is vital to proper action by VA in your case. Specifically, your Social Security Number is requested under authority of 38 U.S.C. 3702 and is requested only if the service department used your Social Security Number as a service number. Failure to provide a completed application will deprive VA of information needed in reaching decisions which could affect you. Responses may be disclosed outside VA only if the disclosure is authorized under the Privacy Act, including the routine uses identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records, and Vendee Loan Applicant Records - VA, published in the Federal Register.

**RESPONDENT BURDEN:** VA may not conduct or sponsor, and respondent is not required to respond to this collection of information unless it displays a valid OMB Control Number. Public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. If you have comments regarding this burden estimate or any other aspect of this collection of information, call 1-800-827-1000 for mailing information on where to send your comments.

**A. Mail this completed form, along with proof of service, to the Eligibility Center at P.O. Box 20729, Winston-Salem, NC 27120 (for veterans located in the eastern half of the country) or P.O. Box 240097, Los Angeles, CA 90024 (for veterans located in the western half of the country). Veterans stationed overseas may use either address.**

**B. Military Service Requirements for VA Loan Eligibility: (NOTE: Cases involving other than honorable discharges will usually require further development by VA. This is necessary to determine if the service was under other than dishonorable conditions.)**

**1. Wartime Service.** If you served anytime during World War II (September 16, 1940 to July 25, 1947), Korean Conflict (June 27, 1950 to January 31, 1955), or Vietnam Era (August 5, 1964 to May 7, 1975) you must have served at least 90 days on active duty and have been discharged or released under other than dishonorable conditions. If you served less than 90 days, you may be eligible if discharged because of service-connected disability.

**2. Peacetime Service.** If your service fell entirely within one of the following periods: July 26, 1947 to June 26, 1950, or February 1, 1955 to August 4, 1964, you must have served at least 181 days of continuous active duty and have been discharged or released under conditions other than dishonorable. If you entered service after May 7, 1975 but prior to September 8, 1980 (enlisted) or October 17, 1981 (officer) and completed your service before August 2, 1990, 181 days service is also required. If you served less than 181 days, you may be eligible if discharged for a service-connected disability.

**3. Service after September 7, 1980 (enlisted) or October 16, 1981 (officer) and prior to August 2, 1990.** If you were separated from service which began after these dates, you must have: (a) Completed 24 months of continuous active duty for the full period (at least 181 days) for which you were called or ordered to active duty, and been discharged or released under conditions other than dishonorable; or (b) Completed at least 181 days of active duty and been discharged under the specific authority of 10 U.S.C. 1173 (hardship discharge) or 10 U.S.C. 1171 (early out discharge), or have been determined to have a compensable service-connected disability; or (c) Been discharged with less than 181 days of service for a service-connected disability. Individuals may also be eligible if they were released from active duty due to an involuntary reduction in force, certain medical conditions, or, in some instances, for the convenience of the Government.

**4. Gulf War.** If you served on active duty during the Gulf War (August 2, 1990 to a date yet to be determined), you must have: (a) Completed 24 months of continuous active duty or the full period (at least 90 days) for which you were called or ordered to active duty, and been discharged or released under conditions other than dishonorable; or (b) Completed at least 90 days of active duty and been discharged under the specific authority of 10 U.S.C. 1173 (hardship discharge), or 10 U.S.C. 1171 (early out discharge), or have been determined to have a compensable service-connected disability; or (c) Been discharged with less than 90 days of service for a service-connected disability. Individuals may also be eligible if they were released from active duty due to an involuntary reduction in force, certain medical conditions, or, in some instances, for the convenience of the Government.

**5. Active Duty Service Personnel.** If you are now on active duty, you are eligible after having served on continuous active duty for at least 181 days (90 days during the Persian Gulf War) unless discharged or separated from a previous qualifying period of active duty service.

**6. Selected Reserve Requirements for VA Loan Eligibility.** If you are not otherwise eligible and you have completed a total of 6 years in the Selected Reserves or National Guard (member of an active unit, attended required weekend drills and 2-week active duty training) and (a) Were discharged with an honorable discharge; or (b) Were placed on the retired list or (c) Were transferred to the Standby Reserve or an element of the Ready Reserve other than the Selected Reserve after Service characterized as honorable service; or (d) Continue to serve in the Selected Reserve. Individuals who completed less than 6 years may be eligible if discharged for a service-connected disability. Eligibility for Selected Reservists expires September 30, 2007.

**C. Unmarried surviving spouses of eligible veterans seeking determination of basic eligibility for VA Loan Guaranty benefits are NOT required to complete this form, but are required to complete VA Form 26-1817, Request for Determination of Loan Guaranty Eligibility-Unmarried Surviving Spouse.**

### D. Proof of Military Service

**1. "Regular" Veterans.** Attach to this request your most recent discharge or separation papers from active military duty since September 16, 1940, which show active duty dates and type of discharge. If you were separated after January 1, 1950, DD Form 214 must be submitted. If you were separated after October 1, 1979, and you received DD Form 214, Certificate of Release or Discharge From Active Duty, 1 July edition, VA must be furnished Copy 4 of the form. You may submit either original papers or legible copies. In addition, if you are now on active duty submit a statement of service signed by, or by direction of, the adjutant, personnel officer, or commander of your unit or higher headquarters showing date of entry on your current active duty period and the duration of any time lost. Any Veterans Services Representative in the nearest Department of Veterans Affairs office or center will assist you in securing necessary proof of military service.

**2. Selected Reserves/National Guard.** If you are a discharged member of the Army or Air Force National Guard you may submit a NGB Form 22, Report of Separation and Record of Service, or NGB Form 23, Retirement Points Accounting, or it's equivalent (this is similar to a retirement points summary). If you are a discharged member of the Selected Reserve you may submit a copy of your latest annual point statement and evidence of honorable service. You may submit either your original papers or legible copies. Since there is no single form used by the Reserves or National Guard similar to the DD Form 214, it is your responsibility to furnish adequate documentation of at least 6 years of honorable service. In addition, if you are currently serving in the Selected Reserve you must submit a statement of service signed by, or by the direction of, the adjutant, personnel officer or commander of your unit or higher headquarters showing the length of time that you have been a member of the unit.