



Webster Five Cents Savings Bank

136 Thompson Road
Webster, MA 01570

MORTGAGE PRE-QUALIFICATION REQUEST

Thank you for your interest in mortgage pre-qualification.

In an effort to make the pre-qualification process go as smoothly and efficiently as possible, please print, complete, and sign the attached documents. To ensure timely processing, please be certain that the information is as accurate and "complete" as possible.

In order to review your request for a mortgage pre-qualification, please submit the following items:

- Completed and signed financial information sheet (attached)*
- Signed "Certification and Authorization" form (attached)*
- Two most recent pay stubs showing "year-to-date" earnings (all sources)*
- W2's for past two years (all)*
- Written evidence of "other" sources of income to be considered (i.e. Social Security, pension, etc.)*
- Last three months bank statements (non-Webster Five accounts)*
- Recent revolving account (credit card) statements, copies of any open loan statements/payment book, etc., copy of divorce decree (if applicable) if paying out alimony, child support, etc.*
- If self-employed, past 2 years signed tax returns (all pages and schedules)*

Once you have completed the documents please mail or deliver to one of our convenient branch locations.

We try hard to make this process as relaxing and informative as possible. Please do not hesitate to call us if you have any question. As always, it is our pleasure to be of service to you and appreciate the opportunity to develop an ongoing relationship with you.

Thank you for choosing Webster Five Cents Savings Bank!

Attached Documents:

Mortgage Pre-Qualification Request Checklist
Certification & Authorization Form



MORTGAGE PRE-QUALIFICATION REQUEST

Request for (check one):

- Single Family residence (owner – occupied)
 Condo Unit (owner – occupied)
 2 – 4 family (owner – occupied; estimated rental income: \$ _____)
 2 – 4 family (non – owner – occupied; estimated rental income: \$ _____)

Do you currently own any other real estate? Yes No

If yes, do you intend to sell or rent this real estate in consideration of this pre-qualification review?

(Please specify: _____. If intent to rent, “estimated” rental income: \$ _____)

Sources and amount available for down payment / closing cost: _____

Are you presently (or have you previously been) delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? Yes No

If yes, please provide written letter of explanation and include any supporting documentation.

Borrower				BORROWER INFORMATION				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)				Co - Borrower's Name (include Jr. or Sr. if applicable)							
Social Security No.	Home Phone (incl. Area Code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security No.	Home Phone (incl. Area Code)	DOB (mm/dd/yyyy)	Yrs. School				
Present Address (street, city, state, ZIP) Own Rent _____ No. Years				Present Address (street, city, state, ZIP) Own Rent _____ No. Years							
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address							
If residing at present address for less than two years, complete the following:											
Former Address (street, city, state, ZIP) Own Rent _____ No. Years				Former Address (street, city, state, ZIP) Own Rent _____ No. Years							

Borrower				BORROWER INFORMATION				Co-Borrower			
Name & Address of Employer		Self Employed	Yrs. On this job	Name & Address of Employer		Self Employed	Yrs. On this job				
			Yrs. employed in this line of work/ profession				Yrs. employed in this line of work/ profession				
Position / Title / Type of Business		Business Phone (incl. Area code)		Position / Title / Type of Business		Business Phone (incl. Area code)					
If Employed in current position for less than two years or if currently employed in more than one position, complete the following:											
Name & Address of Employer		Self Employed	Dates (from – to)	Name & Address of Employer		Self Employed	Dates (from – to)				
			Monthly Income \$				Monthly Income \$				
Position / Title / Type of Business		Business Phone (incl. Area code)		Position / Title / Type of Business		Business Phone (incl. Area code)					
Name & Address of Employer		Self Employed	Dates (from – to)	Name & Address of Employer		Self Employed	Dates (from – to)				
			Monthly Income \$				Monthly Income \$				
Position / Title / Type of Business		Business Phone (incl. Area code)		Position / Title / Type of Business		Business Phone (incl. Area code)					

Initials _____

Initials _____

CERTIFICATION AND AUTHORIZATION

Applicant:

Lender: Webster Five Cents Savings Bank
10 A Street
Auburn, MA 01501

CERTIFICATION

To Webster Five Cents Savings Bank ("Lender"):

1. Applicant (and co-applicant if applicable), _____, has applied for a loan from Lender. In applying for the loan, Applicant provided to Lender various information about Applicant and the requested loan, such as the amount and source of any down payment, income information, and assets and liabilities. Applicant certified that all the information is true and complete. Applicant made no misrepresentations to Lender, nor did Applicant omit any important information.
2. Applicant understand and agrees that Lender may verify any information provided to Lender concerning Applicants application, including, but with out limitation, verification from financial institutions of the information provided
3. Applicant fully understands that it is a Federal crime punishable by fine of imprisonment, or both, to knowingly make any false statements when applying for this loan, as applicable under the provisions of Title 18, United States Code, Section 1014/

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. Applicant has applied for a loan from Webster Five Cents Savings Bank ("Lender"). As part of the application process, Lender, any insurer of the loan and any collateral title insurer may verify information Applicant provided to Lender either before of after the loan is closed.
2. Applicant authorizes you to provide Lender, to any investor to whom Lender may sell Applicant's loan, and to any insurer of the loan any and all information and documentation that they may request. Such information may include, but is not limited to, income; bank, money market, and similar account balanced; credit history; and copies of income tax returns.
3. Lender, any investor that purchases the loan, and any insurer of the loan may address and send this authorization to any person or company names in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Webster Five Cents Savings Bank, to any investor that purchases the loan, and to any insurer of the loan is appreciated.

AUTHORIZATION TO FILE FINANCING STATEMENT

Applicant hereby authorizes Lender to file the appropriate Financing Statements for the following collateral prior to executing a security agreement, pledge, or control agreement: _____

APPLICANT:

X _____
Applicant Date

X _____
Co-Applicant Date