



Mortgage Pre-Screen Questionnaire

When it comes to home loans or refinancing, there are so many variables - different terms, down payments, special circumstances, fixed or adjustable rates, just to name a few.

The good news is those variables will allow us to tailor a home loan that's a perfect fit for you and your budget. Thank you for considering 1st Financial for your mortgage needs. Below are a few questions we will ask to ensure we provide the best solution for you.

General Questions

What type of transaction are you looking for ? (Purchase or Refinance).

What loan amount are you looking for? (Minimum loan amount \$30,000.00)

Will you be purchasing alone or jointly?

Credit

1. When was the last time you had your credit scores pulled? Do you remember what your scores were? If not, how do you feel your credit is rated?
2. Have you incurred any late pays, over 30 days, in the last 12 months? Do you have any collections, judgments, liens, recent delinquencies, bankruptcy or foreclosure?

Financial Information

3. How long have you been in your current job or industry?
4. If your earnings come from commission or if you are self-employed, you must have a minimum of two full year's tax returns for qualifying.
5. How much of a payment can you afford?
6. Estimated total monthly payments you make.. (Student loans, auto loans, minimum credit card payments, personal loans).
7. Are you responsible for any alimony, child support or maintenance?
8. How much will you have for a down payment?

For Purchases Only

1. Would you like to be pre-qualified to purchase a home?
2. Do you have a contract on a home?
3. Have you been pre-qualified by another company?
4. What is your time frame to purchase your home?
5. What type of home would you like to purchase? (Single family, manufactured home, duplex).
6. What price range are you looking at?

For Refinancing Only

1. How much do you think your home is worth and has it been appraised in the last couple of years?
2. When did you purchase your home and how much did you pay?
3. Do you have a second mortgage on your home?
4. Have you done any major improvements to your home? (Kitchen, bathrooms, any room additions).
 - a. Are there any major repairs that need to be done?

If you have any questions, please contact us by phone at 636-916-8300 or via email at contactus01@1stfinancialfcu.org. We are happy to help!