2815 Anderson Ave, Manhattan, KS 66502-2849 888- 235-7976 - toll free office

785-532-9066 - direct line 785-370-4457 - fax

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Steel Frame Construction Pre-qualification Request

We are pleased to offer you a FREE home loan needs pre-qualification. Please provide the following information and send it back to us by fax, email or regular mail. If you have any questions please do not hesitate to call.

Property Data:	
New Construction Property/Proposed Site Address:	
Pre-qualification amount $\$ Do you presently own the land: (Y)	
Down payment: (IF) Land value \$ and / or down payment (IF)	
Down payment : (IF) Gift (circle one) yes /no; Will this be a primary res	idence or second home? (circle one)
Referred by: (Very Important)	DL
Builder's Name:	
Company Name.	Eman.
Personal Data:	
	Co-Borrower Full Name:
	Marital Status:
Social Security #:	
Education Level: I	Education Level:
Birthdate:/	
Dependents: # and Ages:,	Dependents: # and Ages:,
Home Number: ()l	
Cell Phone Number: ()(
Email Address:	Email Address:
Residence History:	
Current Address:	Since: Own/ Rent
(Full address including City, State and Zip C	, , , , , , , , , , , , , , , , , , , ,
	Taxes Monthly? Insurance Monthly?
Mailing Address:	· · · · · · · · · · · · · · · · · · ·
Previous Address:	
(Previous Address Required if less than 2 years at present address/pleas	se show at least 2 year history)
Employment History:	
Borrower Present Employer:	Position/Title:
Self-employed: Yes/ No ***** IF you are self employed you must su	.h:4 4h - l - 4 4
Address/City/State/Zip:	
How Long in this line of work? yrs mths Business Telephone	-
Work Email Address: must Business rerepnone	·
Other Monthly Income: Social Security: \$ Retirement/Pension:	
Overtime: \$ Other: \$ Child sup	opport (circle one) received or paid \$
Telanda America	
If less than 2 years with current employer please give past employment i	
Borrower Past/Additional Employer:	
Dates of Employment:/ Address/City/State/Zip:	Gross Base Monthly Income: \$
Telephone Number ()	

<u>Co-воггоwer</u> Present Employer	Γ;				J	POSITION/ I	iue	
Self-employed: Yes/ No **	**** IF you are self empl	oyed you must su	ıbmit the last two yea	ars of ta	x returns	for pre-q	ualification 1	review
Address/City/State/Zip:								
How Long in this line of work?_								
Work Email Address:	•	-						
Other Monthly Income: Social S								
Overtime: \$								
<u>Co-Borrower</u> Past/Additional E					-			
Dates of Employment:/_	= -							
		-			Oloss Da	se Monun	y mcome. s_	
)	_						
Assets:			Debts:		Month	ly Paym	ent / Balanc	e Due:
Checking at	Balance:	\$	Credit Card		\$		_ \$	
Checking at		\$	Credit Card		\$		\$	
Savings at		\$	Credit Card				_ \$	
CD's at		\$	Installment Loan((s)			_ \$	
401K Plan/Pension/Retirement		\$	Auto Loan				_ \$	
IRA's at	Balance:	\$	Auto Loan				_ \$	
Cash Value of Life Insurance (Student Loan(s)		\$		_ \$	
Building site Land: # of acres:		\$	Mortgage with Mortgage with		_ \$		_ \$	
Current Residence (if owned) Selling current residence? Yes	value: 3	\$	Mortgage with		- ₂		_ 2	
Other real estate owned		\$	Mortgage with		\$		\$	
Other real estate owned	varue.	Ψ	Wiortgage with		_ Ψ		Ψ	
Please circle the answers:				Borro	NE OP	Co Ro	rrower	
Declarations:				DOLL	ower	Со-во	Howei	
Have you been declared bankrup	at within the past 7 weers?			Yes	No	Yes	No	
-		1	0					
Have you had a property foreclosed upon/deed in lieu/short sale in the last 7 years? Are you obligated to pay alimony, child support, or separate maintenance?			years?	Yes	No	Yes	No	
		te maintenance?		Yes	No	Yes	No	
Are there any outstanding judgm				Yes	No	Yes	No	
Are you a co-maker or endorser on a note?				Yes	No	Yes	No	
Do you own $\geq 25\%$ of the compa				Yes	No	Yes	No	
If you answered yes to one or n	nore of the Declarations	questions above,	provide a brief expla	anation	of the			
circumstances:								
Information for Government N The following information is request		1 Government for ce	artain types of loans relat	ed to a du	valling in c	rder to mor	vitor the lander	's compliance
with equal credit opportunity, fair ho								
provides that a lender maynot discrin	ninate either on the basis on t	he information, or o	n whether you choose to	furnish it	. If you fu	rnish the in	formation, plea	ase provide bot
ethnicity and race. For race, you may note the information on the basis of v								
the box below. (lender must review the								
particular type of loan applied for.)								
BORROWER ☐ I do not wish to furnish this in	The state of the s	ORROWER not wish to furnish	this information					
Ethnicity: Hispanic or Latino	V 10 20 20 20 20 20 20 20 20 20 20 20 20 20	city: Hispanic or L		•				
☐ Not Hispanic or La	atino	☐ Not Hispanic		,				
Race: ☐ American Indian or ☐ Asian	Alaska Native Race:	_ / anonoan ma	an or Alaska Native					
☐ Asian ☐ Black or African An	nerican	☐ Asian ☐ Black or African American						
☐ Native Hawaiian or Other Pacific ☐ Native Hawaiian or Other Pacific								
Islander ☐ White		Islander ☐ White						
Sex:	e Sex:] Male					

<u>Borrower's</u> current citizenship: (circle) US Citizen / Permanent resident alien / Resident alien / Non-resident alien / Non-permanent resident alien <u>Co-borrower's</u> current citizenship: (circle) US Citizen / Permanent resident alien / Resident alien / Non-resident alien / Non-permanent resident alien

I have made a pre-qualification request for home loan information to see what I will qualify for in the future. I have not identified any specific property to the lender until a fully executed contract is provided, nor have I made a written application for a loan with the lender. Any information provided by the lender regarding the loan amount is subject to the property I select appraising in excess of the minimum value required for the loan program I select. Such information is also subject to verification of all data I will be required to provide on a written application that will follow at a later date. My intent is to provide a full application after we have obtained the home contract and all site improvements bids to know the true cost to build the home. Until this information is available I do not have a true value for the home and nor do I know the loan amount needed.

Borrower Signature: _	<u>Co-Borrower</u> Signature:	
Today's Date:	_/	

Intitial review of your pre-qualification may be completed without the following information. However, to expedite a more thorough review of your Pre-qualification the following information is helpful:

- 1. Paystubs for 30 days
- 2. Federal Tax returns past 2 years (all pages, W-2's and 1099'S)
- 3. Bank statements for past 60 days (checking, savings and other) all pages
- 4. Pension plans or 401 K Plans or other IRA or Qualified plan statement (Most recent)
- 5. Copy of Photo ID & social security card

Borrowers Certification

The undersigned certify the following:

- 1. I have applied for a pre-qualification from New Century Bank of Belleville, KS. I completed a loan pre-qualification request containing various information on the purpose to obtain a loan in the future, the amount and source of the down payment, employment and income information, and assets and liabilities. I certify that all of the information is true and complete. I have made no misrepresentations in the loan pre-qualification request or other documents, nor did I omit any pertinent information.
- 2. I understand and agree that New Century Bank of Belleville, KS. reserves the right to change the mortgage pre-qualification review process to a full documentation program. This may include verifying the information provided on the pre-qualification request with the employer and/or the financial institution.
- 3. I fully understand that is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when inquiring for a pre-qualification or future mortgage application, as applicable under the provisions of Title 18, United States Code. Section 1014.

Borrowers Authorization to Release Information

To Whom It May Concern:

- 1. I have requested a mortgage pre-qualification from New Century Bank of Belleville, KS. As part of the Pre-qualification process, New Century Bank of Belleville, KS.may verify information contained in my pre-qualification request and in other documents required in connection with the pre-qualification, as part of its quality control program.
- 2. I authorize you to provide New Century Bank of Belleville, KS.and to any investor to whom New Century Bank of Belleville, KS. may use to pre-qualify me, any and all information and documentation that they request. Such information includes but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
- 3. New Century Bank of Belleville, KS or any investor that purchases the mortgage may address this authorization to any party named in the pre-qualification.
- 4. A copy of this authorization may be accepted as an original.
- 5. Your prompt reply to New Century Bank of Belleville, KS or their investor is appreciated.

I do not wish my information to be shared by the credit bureau with other companies as allowed by the Fair Credit Reporting ACT (FCRA) and wish to opt-out. I authorize New Century Bank and Avantus to initiate an opt-out on my behalf in order that my information not be shared with other parties who solicit for mortgages. New Century Bank and Advantus will use the website: https://www.optoutprescreen.com to register the opt-out option on my behalf. This website ensures that your name is not eligible for inclusion on lists used for Firm Offers of credit or insurance for five years. New Century Bank wants to ensure that information, such as your phone number, will not show up in public data bases or websites.

NOTICE TO BORROWERS:	This is notice to you as requ	aired by the Right to Financial Privacy Act of 1	978 that HUD/FHA
<u> </u>	•	stitutions in connection with the consideration of ction will be available to HUD/FHA without fu	
-	losed or released by this ins	titution to another Government Agency or Dep	
Borrower's signature	Date	Borrower's signature	Date