

PENNSYLVANIA
EQUITY
RESOURCES, INC.
more than
a mortgage company

THE RALSTON TEAM



**Christine
Ralston Bell**
(412) 334-1342
CRalston@CallEquity.net
NMLS 406279



**Joanne
Ralston**
(412) 337-9537
JRalston@CallEquity.net
NMLS 429807

REFINANCE/PURCHASE APPLICATION

APPLICANT Do you currently: (circle one) Rent or Own

NAME: _____ BIRTHDATE: _____

SOCIAL SECURITY #: _____ PHONE #: _____

ADDRESS: _____ EMAIL: _____

CITY: _____ STATE: _____ ZIP: _____

NAME AND ADDRESS OF EMPLOYER: _____

WORK PHONE: _____ LENGTH OF TIME WITH COMPANY: _____

GROSS MONTHLY SALARY: _____ OTHER INCOME: _____

MARITAL STATUS: (circle one) Married Unmarried Separated NUMBER OF DEPENDENTS: _____

Are you obligated to make monthly child support, alimony or separate maintenance payments? _____

*WHAT IS YOUR RACE/ETHNICITY? (circle all that apply)

White Black American Indian Hispanic Origin Asian Native Hawaiian or Pacific Islander

*WHAT IS YOUR SEX? (circle one) Female or Male

*I do not wish to furnish this information.

CO-APPLICANT Do you currently: (circle one) Rent or Own

NAME: _____ BIRTHDATE: _____

SOCIAL SECURITY #: _____ PHONE #: _____

ADDRESS: _____ EMAIL: _____

CITY: _____ STATE: _____ ZIP: _____

NAME AND ADDRESS OF EMPLOYER: _____

WORK PHONE: _____ LENGTH OF TIME WITH COMPANY: _____

GROSS MONTHLY SALARY: _____ OTHER INCOME: _____

MARITAL STATUS: (circle one) Married Unmarried Separated NUMBER OF DEPENDENTS: _____

Are you obligated to make monthly child support, alimony or separate maintenance payments? _____

*WHAT IS YOUR RACE/ETHNICITY? (circle all that apply)

White Black American Indian Hispanic Origin Asian Native Hawaiian or Pacific Islander

*WHAT IS YOUR SEX? (circle one) Female or Male

*I do not wish to furnish this information

Please describe your assets and estimated value of each. (i.e. Checking, Savings, Retirement and Real Estate)

PURCHASE QUESTIONS

Needs or goals you would like to meet with this loan: _____

Have you looked for or found a house? YES / NO Are you working with a REALTOR? YES / NO

If so, who is your REALTOR? _____ Company: _____

What amount of money, if any, do you have for a down payment? _____

If you found your dream home, what would be the maximum you could save in the next 45-60 days? _____

What payment or payment range would you feel comfortable paying each month? _____

If you rent, what is your current monthly payment? _____

In the past month, have you been over 30 days late in paying a bill? YES / NO

Ideally, when would you like to purchase a home? NOW 1-3 Months 3-6 Months 6 or more months

REFINANCE QUESTIONS

Projected Market Value of Your Home: _____ Mortgage With: _____

Balance: _____ Rate: _____ Term: _____ Monthly Payment: _____

Does your monthly payment include your real estate taxes, homeowners insurance or mortgage insurance? YES / NO

If so, what amount of your payment goes to each? _____

Needs or goals you would like to meet with this loan: _____

Acknowledgement - Each of the applicants hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

**I am required by the federal government to ask the race and sex of any person applying for a home mortgage loan. This information is used to monitor our compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information but are encouraged to.*

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

When you apply for a mortgage, we will ask for your name, address, date of birth, and other information, such as your tax identification number, that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

PA Equity Resources, Inc. * 8500 Brooktree Road, Suite 220 * Wexford, PA 15090
Corporate NMLS 1579, Equal Housing Lender. Certain restrictions apply, call for details.

For more information or to apply online visit our website www.TheRalstonTeam.com.