

AmeriSouth Mortgage Company would like to assist you with the purchase of your new home. This pamphlet will help you in getting started with the mortgage process.

This pamphlet is designed to quickly answer the following questions:

“What price house should I be shopping for?”

“Which loan program is best suited to my needs?”

“How much money will I need, and what will my monthly payments be?”

All you need to do is complete the following information and then contact your AmeriSouth Mortgage Company loan officer. Many customers have their pre-approvals within 24 hours. This allows you to work confidently with your realtor or builder to choose the home of your dreams.

At AmeriSouth Mortgage Company you will work with a team of mortgage professionals whose sole purpose is to assure your complete satisfaction. Your loan officer will work with you to choose one of AmeriSouth's full array of highly competitive products. With FHA, VA, and conventional products to pick from, we will have the best loan to suit your needs. With our commitment to customer service and competitive products, AmeriSouth is happy to serve all your mortgage needs. Contact an AmeriSouth representative to complete this pre-approval process and become one step closer to owning your new home.

Pre-Approval Document Checklist

Please submit the following documents to begin your pre-approval process**

- _____ Most recent paystubs covering a 30 day period that include year-to-date earnings figures.
- _____ Your last 2 years IRS W-2 forms.
- _____ The most recent 2 years personal tax returns for all commissioned income or self-employed borrowers.

**Additional information will be required upon proceeding from Pre-Approval to the full credit documentation process.

NOTES:

AmeriSouth
MORTGAGE COMPANY

**YOUR QUICK GUIDE TO
HOME FINANCING**

Please complete this brochure as accurately as possible to avoid any potential delays.

BORROWER INFORMATION . . .

Borrower . . .

Borrower's Name _____

Social Security # _____ Age _____

Home Phone () _____ Bus # () _____

Married _____ Unmarried (indicate single, divorced, widowed) _____

Separated _____

of Dependents _____ Ages _____

Present address _____

City _____ State _____ Zip _____

Own _____ Rent _____ No. Yrs. _____

Rental/Mortgage Payment _____

Co-Borrower . . .

Co-Borrower's Name _____

Social Security # _____ Age _____

Home Phone () _____ Bus # () _____

Married _____ Unmarried (indicate single, divorced, widowed) _____

Separated _____ *If Co-Borrower is unmarried, Co-Borrower should complete a separate questionnaire.

of Dependents _____ Ages _____

Present address _____

City _____ State _____ Zip _____

Own _____ Rent _____ No. Yrs. _____

Rental/Mortgage Payment _____

EMPLOYMENT INFORMATION . . .

Borrower (two year history needed) . . .

Present Employer _____

Employer Address _____

Position _____

Income _____ Length of Employment _____

Previous Employer/Address _____

Position _____

Income _____ Length of Employment _____

Co-Borrower (two year history needed) . . .

Present Employer/Address _____

Position _____

Income _____ Length of Employment _____

Previous Employer/Address _____

Position _____

Income _____ Length of Employment _____

ASSETS . . .

List checking, savings accounts, 401k, IRA's, stocks & bonds:

Name of Institution _____

Type of Account _____

Acct. # _____ Balance _____

Name of Institution _____

Type of Account _____

Acct. # _____ Balance _____

Name of Institution _____

Type of Account _____

Acct. # _____ Balance _____

Name of Institution _____

Type of Account _____

Acct. # _____ Balance _____

Real Estate Owned (Market Value) _____

Vested Interest in retirement fund _____

Net worth of business(es) owned (attach financial statement) _____

Automobiles owned (make & year) _____

Other Assets (itemize) _____

LIABILITIES . . .

List creditors name, account #, monthly payment & balance . . .

Name of Institution _____

Acct. # _____ Monthly Payment _____

Balance _____

Name of Institution _____

Acct. # _____ Monthly Payment _____

Balance _____

Name of Institution _____

Acct. # _____ Monthly Payment _____

Balance _____

Name of Institution _____

Acct. # _____ Monthly Payment _____

Balance _____

Name of Institution _____

Acct. # _____ Monthly Payment _____

Balance _____

Name of Institution _____

Acct. # _____ Monthly Payment _____

Balance _____

Do you have child care expenses associated with your work? _____

Monthly child care payment _____

Do you pay any alimony or child support? _____

Monthly Payment _____

I/We hereby authorize AmeriSouth Mortgage Company to obtain credit information contained in my/our credit file.

Borrower Signature _____

Co-Borrower Signature _____

This prequalification brochure is provided to assist prospective borrowers with the mortgage loan process. This is not a loan commitment.