

Call Casey for the loan program that meets your individual needs

CUCCU's Mortgage Department offers great rates and flexible repayment terms. Options include:

- 100% Programs
- FHA & Bond Programs
- Stated Income
- First Time Homebuyers
- 1st and 2nd Combo Loans
- Investment Properties
- Self Employed
- Non-Conforming
- All Refinancing
- Easy payment options
- Additional financing options are available – see us for more information

You've got enough on your mind without thinking about a mortgage. Why not have someone else handle it for you?

You find the home. We'll handle the mortgage. To get started, contact your credit union today!

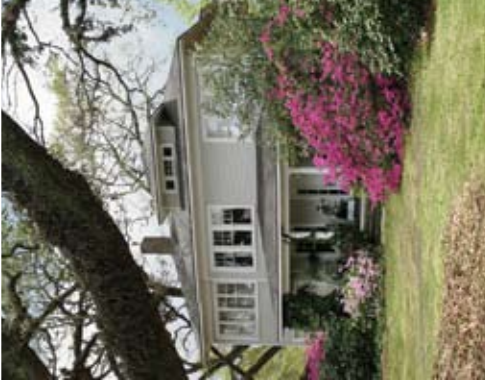


Casey Cooper
Mortgage Loan Officer

1017 E. Republic Road
Springfield, MO 65807

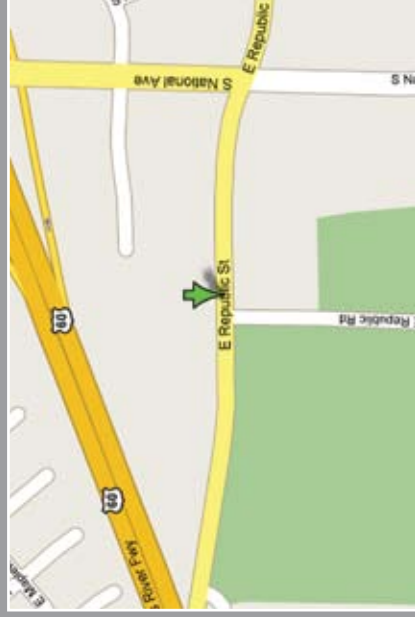
Office: 417.865.3912
Cell: 417.894.8030
Fax: 417.877.8803

ccooper@mycucommunity.com



YOUR MORTGAGE RESOURCE

Complimentary Pre-qualification



Stop by our South Branch to see Casey, located at 1017 E. Republic Road, just east off National at Republic Road.

General items needed for loan approval:

1. Most recent 30 days pay stub(s)
2. Last 2 years W-2 Forms/Tax Returns (all schedules)
3. Most recent 2 months bank/credit union statements (all pages)
4. Sales Contract
5. Full Appraisal
(program requirements may vary)



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PRE-QUALIFICATION WORKSHEET

In order to simplify the Pre-qualification process, please fill out the following. Within 24 hours of receipt we will respond regarding your ability to qualify for a mortgage. A pre-approval will be based on the information supplied, as well as a preliminary credit report.

Referred by (Name/Phone): _____

BORROWER INFORMATION:

Name: _____
 SS#: _____ DOB: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Home Phone: _____
 Office/Cell/Other Phone: _____
 Email Address: _____
 Work History (2 year minimum): _____

 Residence History (2 year minimum): _____

Co-Borrower: _____
 SS#: _____ DOB: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Home Phone: _____
 Office/Cell/Other Phone: _____
 Email Address: _____
 Work History (2 year minimum): _____

 Residence History (2 year minimum): _____

MONTHLY INCOME:

	Borrower:	Co-Borrower:
Gross Income:	_____	_____
Commission (2-yr. avg):	_____	_____
Bonuses (2-yr. avg):	_____	_____
Other:	_____	_____
TOTAL MONTHLY INCOME:	_____	_____

CASH AVAILABLE FOR CLOSING:

Checking: _____
 Savings: _____
 Stocks/Bonds/Investments: _____
 Other: _____
TOTAL ASSETS: _____

REGARDING YOUR NEW HOME:

Desired Sales Price: _____ Desired Monthly Payment: _____ Approximate Down Payment: _____
 Are you a Veteran? _____ Are you Relocating? _____ Will this be owner occupied or investment? _____

I hereby authorize CU Community Credit Union to verify my past and present employment, earnings records, bank accounts, stock holdings and any other asset balances needed to process my mortgage application. I further authorize CU Community Credit Union and all affiliated divisions to order a mortgage credit report and verify all other credit information, including past and present mortgage and landlord references. It is understood that a photocopy of this document shall also serve as an authorization to provide the information requested.

The information obtained is only to be used in the processing of my mortgage loan application.

X _____ Date _____ X _____ Date _____

