



First Mortgage Corporation d/b/a  
**CHARTER  
 MERCED**  
 HOME LOANS

MERCED PHONE: 209-722-5533 • FAX: 209-722-5535

LOS BANOS PHONE: 209-826-5544 \* FAX: USE MERCED FAX

**Please check which option applies to you:**

PURCHASE       REFINANCE       HOME EQUITY       CONSTRUCTION LOAN

Borrower		Co-Applicant	
Full Name		Full Name	
SS#:	Date of Birth:	SS#:	Date of Birth:
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	
# of Dependents:		# of Dependents:	
Address:		Address:	
City:	State:	City:	State:
Zip:	Years at address:	Zip:	Years at address:
Home Phone:	Cell Phone:	Home Phone:	Cell Phone:
Work Phone:	Email:	Work Phone:	Email:
2 Year Employment History		2 Year Employment History	
Name & Address of Current Employer:		Name & Address of Current Employer:	
Position/Title:		Position/Title:	
Time on Job:		Time on Job:	
Previous Employer:		Previous Employer:	
Position/Title:		Position/Title:	
Time on Job:		Time on Job:	
INCOME		INCOME	
Gross Monthly Income: \$		Gross Monthly Income: \$	
Other Income: \$ <i>(Child Support, Alimony, Interest, Rental, Retirement.)</i>		Other Income: \$ <i>(Child Support, Alimony, Interest, Rental, Retirement.)</i>	
Do you own other property? <input type="checkbox"/> Yes <input type="checkbox"/> No		Do you own other property? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Ever File BK? <input type="checkbox"/> Yes <input type="checkbox"/> No	Chapter:	Ever File BK? <input type="checkbox"/> Yes <input type="checkbox"/> No	Chapter:
Self Credit Rating:		Self Credit Rating:	
<input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Bad <input type="checkbox"/> Unknown		<input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Bad <input type="checkbox"/> Unknown	
PREPARING FOR YOUR LOAN PROCESS - CHECK LIST			
W2 Employees:		Self Employed/1099 Employees:	
<input type="checkbox"/> 1 Month's current pay stubs		<input type="checkbox"/> Last 2 years complete tax returns w/ all schedules	
<input type="checkbox"/> Last 2 year's W2s		<input type="checkbox"/> Cancelled checks for bills on credit paid thru business	
<input type="checkbox"/> Proof of any other source of income		<input type="checkbox"/> Proof of any other source of income	
<input type="checkbox"/> 2 month's recent bank statements		<input type="checkbox"/> 2 month's recent bank statements	
AUTHORIZATION TO RELEASE INFORMATION			
I (We) authorize First Mortgage Corporation dba Charter Merced Home Loans to obtain information from credit reporting agencies and any other necessary sources to verify the information that we have provided on this application. This includes but is not limited to mortgage and/or rental verification(s), employment verification(s), employment earning records, bank accounts, stock holdings and any other asset balances needed to process my mortgage loan application. A photographic copy of this authorization being a photographic copy of our signature(s) may be deemed to be the equivalent of the original and may be used as a duplicate original.			
X		X	
Borrower	Date	Co-Applicant	Date