



# FULL CIRCLE HOME LOANS

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Thank you for considering Full Circle Home Loans for your mortgage financing needs; we sincerely appreciate the opportunity to assist you with your home purchase. Your answers to the questions below will help to us to give you excellent service by gaining a better understanding of your financing goals and expectations.

By completing the second page of this package, we will have all of the necessary information needed in order to provide you with a pre-approval. The completed forms can be emailed or faxed to the numbers listed above. Please don't hesitate to contact me directly with any questions at all.

Please list three or more aspects, values, or expectations that are most important to you. This will help us provide you with a level of service that is customized to your specific preferences.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

1. Please provide the following as well as your preferred order of contact.

Home Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_ (Texting Y/ N) Alt. Cell Phone: \_\_\_\_\_ (Texting Y/ N)

Email: \_\_\_\_\_ Alt. Email: \_\_\_\_\_

Please check the boxes that you feel comfortable using to exchange information:

Faxing     Scanning and emailing     Downloading/Uploading documents online (PDF's)

Please let us know how often do you check your email? (Check one)    Every hour or more \_\_\_\_\_    Every Day \_\_\_\_\_    Every week \_\_\_\_\_

2. What is the price range you are considering for your home purchase (if applicable)? \_\_\_\_\_
3. How much money have you set aside for down payment and closing costs or how much cash out would you like from your refinance? \_\_\_\_\_ Will you be receiving any gift funds?    Yes    No
4. What total monthly mortgage payment including property taxes, homeowner's insurance, and mortgage insurance (if applicable) are you comfortable with? \_\_\_\_\_
5. What do you estimate your credit scores to be? \_\_\_\_\_
6. Please list the following information for any properties currently owned:

Address	Mortgage Payment	Property Taxes	Insurance	HOA Payment	Rents Received
1.					
2.					
3.					
4.					

# Complete Residential Loan Application and Information Request



## FULL CIRCLE HOME LOANS

### Borrower 1

Name \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Social Security: \_\_\_\_ - \_\_\_\_ - \_\_\_\_

Present Address: Total Payment/Rent:\$ \_\_\_\_\_  
 \_\_\_\_\_ (Own/Rent)  
 \_\_\_\_\_ (How long?) \_\_\_\_\_

Former Address (if less than 2 years at present address)  
 \_\_\_\_\_ (Own/Rent)  
 \_\_\_\_\_ (How long?) \_\_\_\_\_

Married: Yes or No

If no: Never Married - Divorced - Separated

Years in School: \_\_\_\_\_

Number of dependents: \_\_\_\_ Ages: \_\_\_\_\_

Employer Name: \_\_\_\_\_

Self Employed? ( Y / N )

Employer Address: \_\_\_\_\_

\_\_\_\_\_

Main or HR Phone Number: \_\_\_\_\_

Position Title: \_\_\_\_\_

Years at employer: \_\_\_\_

Total years in your profession: \_\_\_\_

Is your income: Salary Hourly Other \_\_\_\_\_

Total Monthly Income: \_\_\_\_\_

Total Monthly Base Pay/Salary \_\_\_\_\_

Total Monthly Bonus or commissions \_\_\_\_\_

Total Monthly Overtime Income \_\_\_\_\_

Other documented income: \_\_\_\_\_

If hourly, do you work at least 40 hours/week? \_\_\_\_

Previous Employer Name (if less than 2 years at present job):  
 \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Dates Worked From: \_\_\_\_\_ To: \_\_\_\_\_

Monthly Income (previous): \_\_\_\_\_

Position Title: \_\_\_\_\_

### Borrower 2

Name \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Social Security: \_\_\_\_ - \_\_\_\_ - \_\_\_\_

Present Address: Total Payment/Rent:\$ \_\_\_\_\_  
 \_\_\_\_\_ (Own/Rent)  
 \_\_\_\_\_ (How long?) \_\_\_\_\_

Former Address (if less than 2 years at present address)  
 \_\_\_\_\_ (Own/Rent)  
 \_\_\_\_\_ (How long?) \_\_\_\_\_

Married: Yes or No

If no: Never Married - Divorced - Separated

Years in School: \_\_\_\_\_

Number of dependents: \_\_\_\_ Ages: \_\_\_\_\_

Employer Name: \_\_\_\_\_

Self Employed? ( Y / N )

Employer Address: \_\_\_\_\_

\_\_\_\_\_

Main or HR Phone Number: \_\_\_\_\_

Position Title: \_\_\_\_\_

Years at employer: \_\_\_\_

Total years in your profession: \_\_\_\_

Is your income: Salary Hourly Other \_\_\_\_\_

Total Monthly Income: \_\_\_\_\_

Total Monthly Base Pay/Salary \_\_\_\_\_

Total Monthly Bonus or commissions \_\_\_\_\_

Total Monthly Overtime Income \_\_\_\_\_

Other documented income: \_\_\_\_\_

If hourly, do you work at least 40 hours/week? \_\_\_\_

Previous Employer Name (if less than 2 years at present job):  
 \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Dates Worked From: \_\_\_\_\_ To: \_\_\_\_\_

Monthly Income (previous): \_\_\_\_\_

Position Title: \_\_\_\_\_

# Complete Residential Loan Application and Information Request (Continued)



## Borrower 1

Total Assets in checking, Savings, or  
CD accounts\_\_\_\_\_

Total Retirement Assets\_\_\_\_\_

Total other Assets\_\_\_\_\_

Type\_\_\_\_\_

**Bankruptcy, foreclosure, or short sale** \_\_\_\_\_

If yes, what type and when\_\_\_\_\_

Please provide addresses of any foreclosed/short sold  
properties: \_\_\_\_\_

### Declarations:

- Are there any outstanding judgements against you?  
Yes No
- Are you a party to a lawsuit?  
Yes No
- Are you obligated to pay alimony, child support, or  
separate maintenance?  
Yes No
- Are you a US Citizen?  
Yes No
- Are you a permanent resident alien?  
Yes No
- Do you intend to occupy the property as your  
primary residence?  
Yes No
- Do you current have an installment agreement to  
pay federal or state taxes?  
Yes No

Is there any additional information you would like us to  
know?:

## Borrower 2

Total Assets in checking, Savings, or  
CD accounts\_\_\_\_\_

Total Retirement Assets\_\_\_\_\_

Total other Assets\_\_\_\_\_

Type\_\_\_\_\_

**Bankruptcy, foreclosure, or short sale** \_\_\_\_\_

If yes, what type and when\_\_\_\_\_

Please provide addresses for any foreclosed/short sold  
properties: \_\_\_\_\_

### Declarations:

- Are there any outstanding judgements against you?  
Yes No
- Are you a party to a lawsuit?  
Yes No
- Are you obligated to pay alimony, child support, or  
separate maintenance?  
Yes No
- Are you a US Citizen?  
Yes No
- Are you a permanent resident alien?  
Yes No
- Do you intend to occupy the property as your  
primary residence?  
Yes No
- Do you current have an installment agreement to  
pay federal or state taxes?  
Yes No

Is there any additional information you would like us to  
know?:

# Complete Residential Loan Application and Information Request (Continued)



## Borrowers' Certification and Authorization CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan through Full Circle Home Loans. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that Full Circle Home Loans reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

### **AUTHORIZATION TO RELEASE INFORMATION**

To Whom It May Concern:

1. I/We have applied for a mortgage loan through Full Circle Home Loans. As part of the application process, Full Circle Home Loans and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Full Circle Home Loans and to any investor to whom Full Circle Home Loans may sell my mortgage, 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. Full Circle Home Loans or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

Borrower Signature: \_\_\_\_\_

Co-Borrower Signature: \_\_\_\_\_

P co g: \_\_\_\_\_ Date: \_\_\_\_\_

P co g: \_\_\_\_\_ Date: \_\_\_\_\_