

SmartStart Pre-Approval Mortgage Loan Application

Borrower		Borrower Information			Co-Borrower				
Borrower's Name		Social Security Number			Co-Borrower's Name		Social Security Number		
Home Phone (Include area code)		DOB (MM/DD/YYYY)	Yrs. School	Home Phone (Include area code)		DOB (MM/DD/YYYY)	Yrs. School		
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (Include single, divorced, widowed) <input type="checkbox"/> Separated		Dependents (Not listed by Co-Borrower)			<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (Include single, divorced, widowed) <input type="checkbox"/> Separated		Dependents (Not listed by Borrower)		
		No.	Ages			No.	Ages		
Present Address (street, city, state, zip)		<input type="checkbox"/> Own	<input type="checkbox"/> Rent	No. Yrs. _____	Present Address (street, city, state, zip)		<input type="checkbox"/> Own	<input type="checkbox"/> Rent	No. Yrs. _____
Former Address (street, city, state, zip), <i>if residing at present address for less than two years.</i>					Former Address (street, city, state, zip), <i>if residing at present address for less than two years.</i>				

Borrower		Employment/Income Information			Co-Borrower		
Name & Address of Employer		Monthly Income	Yrs. on this job	Name & Address of Employer		Monthly Income	Yrs. on this job
<input type="checkbox"/> Self Employed		Base \$ _____		<input type="checkbox"/> Self Employed		Base \$ _____	
		Overtime \$ _____	Yrs. employed in this line of work/profession			Overtime \$ _____	Yrs. employed in this line of work/profession
		Bonus \$ _____				Bonus \$ _____	
		Other \$ _____				Other \$ _____	
		Total \$ _____				Total \$ _____	
Position/Title/Type of Business		Business Phone (Include area code)			Position/Title/Type of Business		Business Phone (Include area code)

If employed in current position for less than two years or if currently employed in more than one position, please complete the following:

Name & Address of Employer		<input type="checkbox"/> Self Employed	From _____	Name & Address of Employer		<input type="checkbox"/> Self Employed	From _____
		<input type="checkbox"/> Previous Employer	To _____			<input type="checkbox"/> Previous Employer	To _____
		<input type="checkbox"/> Secondary Employer				<input type="checkbox"/> Secondary Employer	
Monthly Income \$ _____		Yrs. employed in this line of work/profession _____		Monthly Income \$ _____		Yrs. employed in this line of work/profession _____	
Position/Title/Type of Business		Business Phone (Include area code)			Position/Title/Type of Business		Business Phone (Include area code)

Describe Other Income

B/C Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan. Monthly Amount

	\$ _____
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Assets		Liabilities			
Bank/Investment Accounts		Current Monthly Housing Expense:		\$ _____	
Company Name		Lender _____		Acct.# _____ Bal. \$ _____	
Account Number _____		<input type="checkbox"/> Taxes and Insurance Included		<input type="checkbox"/> Monthly Taxes and Insurance \$ _____	
Company Name		Other Credit Obligations			
Account Number _____		Company _____	Acct.# _____	Balance _____	Mnthly Pymt. _____
Company Name		_____	_____	\$ _____	\$ _____
Account Number _____		_____	_____	\$ _____	\$ _____
Other _____		_____	_____	\$ _____	\$ _____
Other _____		_____	_____	\$ _____	\$ _____
Other _____		_____	_____	\$ _____	\$ _____

I authorize you to provide to M&T Bank many 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. A copy or fax of this authorization may be accepted as an original.

Borrower's Signature	Date	Co-Borrower's Signature	Date
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INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information		CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information	
Ethnicity: <input type="checkbox"/> Hispanic or Latino	<input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino	<input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaskan Native	<input type="checkbox"/> Asian	Race: <input type="checkbox"/> American Indian or Alaskan Native	<input type="checkbox"/> Asian
<input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<input type="checkbox"/> White	<input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<input type="checkbox"/> White
<input type="checkbox"/> Black or African American		<input type="checkbox"/> Black or African American	
Sex <input type="checkbox"/> Female		<input type="checkbox"/> Male	

To be Completed by Interviewer		Interviewer's Name (print or type)		Name and Address of Interviewer's Employer	
This application was taken by:		Interviewer's Signature _____		M&T Bank Mortgage Division M&T Bank 11130 NE 33rd Place, Suite 100 Bellevue, WA 98004 Office 425.889.9055 Fax 425.822.6701	
<input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Telephone		Date _____			
<input type="checkbox"/> Mail <input type="checkbox"/> Internet		Interviewer's Phone Number (incl. area code) _____			

