



(559) 346-7238



NEXA
Mortgage



**Free Mortgage Credit Report and
Purchase Prequalification Request**

Apply online @ OneRay.com/apply or complete and return this form by: Text Picture to (559) 346-7238
eMail: Ray@OneRay.com



(ALL FIELDS MUST BE COMPLETED IF APPLICABLE - ADD ADDITIONAL SHEETS FOR ADDITIONAL APPLICANTS)

APPLICANT(S): (FHA, VA, & USDA require non-borrowing spouse's credit be obtained. Spouse's information is required.)					
Borrower's Name		<input type="checkbox"/> Occupant <input type="checkbox"/> Non-Occupant	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	Spouse's Name	
SS#				SS#	
★ e-Mail address			★ e-Mail address (Must be different than Borrower's)		
Contact Phone		D.O.B.		Contact Phone	
Years of school you have completed		Age of dependents:		Years of school you have completed	
Current Residence Address				<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ Yrs	
				Monthly Payment \$ _____	
CREDIT:					
<input type="checkbox"/> Chapter ___ bankruptcy discharged _____ <input type="checkbox"/> Foreclosure finalized _____ <input type="checkbox"/> Short Sale sold _____ <input type="checkbox"/> Child support					
SAVINGS: (Must be in the name of applicant, documented and tracked for 60 days.)					
Current account balances: \$		Gift amount & Donor's relationship: \$		Other sources: (List BELOW) \$	
Other Asset Sources:					
INCOME: (Two year history of income is required. Must be received by applicant and expected to continue for 3 more years)					
Whose?	Last two (2) years income source(s)	Title/Position	Start Date:	End Date:	Yearly Income:
				<- CURRENT ->	\$
					\$
					\$
					\$
					\$

Complete the information ABOVE for quick PreQualification, then collect supporting documentation BELOW for PreApproval.

**Scan, fax, email, or text pictures. High resolution photo mode for best results.
Do not crop. No black out. All pages. Originals are not required.**

- Photo ID, SS Card, & Resident Card / Visa if applicable.
- Last 30 days check stubs from all sources + year ending check stub for last 2 years if commission, overtime, or bonus.
- Last 2 years personal & business Federal tax returns. (If self-employed, rental, tip, or commission income)
- Year to date P&L and Balance Sheet, (If self-employed)
- Business license or other evidence of start date. (If self-employed)
- Latest benefit or award letter for Social Security, Retirement, etc.

- Last 2 years W2/1099/1098/K1 forms with **START** and **END** dates for each source. (Listed above)
- Latest bank/savings/investment/retirement statements +3 month's business account if self-employed.
- Mortgage & Insurance statements for all properties owned.
- Bankruptcy, foreclosure, short sale, judgement, divorce, child support & any other applicable legal documents.