

TYPE YOUR RESPONSES, PRINT, SIGN AND RETURN TO US.

To protect your personal information, please do not send completed forms through your existing email. If you would like to send information electronically, please contact James Hinton, Jr. at 757-451-4011, Lisa Saunders at 757-222-5077 or the lender you are working with, and you will be provided with a secure method to send the information.

- Copy of valid/non-expired identification, use one of the following:

- ☐ Driver's license with photo
- ☐ VA photo identification
- ☐ Passport with photo
- ☐ Alien I.D. Card with photo
- ☐ Armed Forces I.D. with photo

- Income Verification for all household members ages 18 and older:

- ☐ Earned Income: Most current paycheck stubs for 30-day period
- ☐ Self-Employment/1099 Income: Most current two years of 1040 Tax Returns with all Schedules
- ☐ Other Income*:
 - ☐ (SSI): Supplemental Security Income Award Letter
 - ☐ (SSDI): Social Security Disability Insurance
 - ☐ Official court order for child support income

*Reveal alimony, child support, separate maintenance or other income ONLY IF you want it considered as income for the Dollar Bank Homeownership Program.

- You may return the above items via mail/delivery to:

Community Development Department
Dollar Bank
503 South Independence Boulevard
Virginia Beach, VA 23452

- For questions, please contact:

James Hinton
757-451-4011
jhinton508@dollarbank.com

Lisa Saunders
757-222-5077
saundersl@dollarbank.com

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Personal Data - information used to obtain your credit report from three reporting agencies

☐ Married ☐ Unmarried ☐ Separated

Applicant's Name _____ Date of Birth _____

Co-Applicant's Name _____ Date of Birth _____

Number of Dependents _____ Ages _____ Home / Cell _____

Email Address _____

Applicant's SSN _____ Co-Applicant's SSN _____

Present Address _____

☐ Own ☐ Rent How Long _____ Rent Amount _____

Prior Address, if less than two years: _____

How did you hear about us? _____

Employment History - two years required, add to back page

Applicant's Current Employer _____ Phone # _____

Address _____

Position _____ How Long _____

Gross Mth. / Yr. Income _____ Other Income / Source _____

Explain _____

Co-Applicant's Current Employer _____ Phone # _____

Address _____

Position _____ How Long _____

Gross Mth. / Yr. Income _____ Other Income / Source _____

Explain _____

Bank Information

Bank/Credit Union Name _____

Checking Amount _____ Savings Amount _____

Liabilities - Credit cards, auto loans, other loans, child support - list as monthly payments in the fields below

Credit Cards _____

Auto Loans _____

Student Loans _____

Personal Loans _____

Others _____

Explain _____

Total Monthly Payments _____

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Initials of Participant(s)

- _____ 1. (I)(We) fully understand that the Dollar Bank CREDIT CONSULTANT ASSIGNED TO ME/US AS PART OF THE Homeownership Program is providing information on how to rectify credit problems to be in a better position to possibly qualify for a mortgage.
- _____ 2. (I)(We) fully understand that the credit counseling process offered by Dollar Bank is a service rendered to provide detailed information on mortgage requirements and assist me/us in understanding mortgage credit analysis ratings.
- _____ 3. (I)(We) fully understand that the services rendered under the Homeownership Program are for Dollar Bank low-to-moderate residential mortgage products.
- _____ 4. (I)(We) fully understand that the program does not guarantee me/us an approval of a residential mortgage application with Dollar Bank or any other financial institution.
- _____ 5. (I)(We) fully understand and agree that Dollar Bank shall not be responsible for any credit decisions or actions which I/we may take based on the information which is provided to me/us in connection with the Homeownership Program of Dollar Bank.
- _____ 6. I/we authorize Dollar Bank to obtain consumer credit report(s) to assist in the evaluation of my/our credit.

By:

(Participant's Signature)

(Printed Name)

Date:

By:

(Participant's Signature)

(Printed Name)

Date:

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To Whom It May Concern:

I/We hereby authorize you to release to Dollar Bank for verification purposes, information concerning:

- Employment history, dates, title, income, hours worked, etc.
- Banking and savings account of record.
- Mortgage loan rating (opening date, high credit, payment amount, loan balance and payment record).
- Any information deemed necessary in connection with a consumer credit report for a real estate transaction.

This information is for the confidential use in compiling information for a consumer loan lender.

A photographic or carbon copy of this authorization (being photographic or carbon copy of the signatures of the undersigned) may be deemed to be the equivalent of the original and may be used as a duplicate original.

Your prompt reply will help my real estate transaction.

The undersigned further authorizes Dollar Bank to obtain a consumer credit report(s) to assist in the evaluation of my/our credit.

Applicant Signature:

Applicant Social Security Number:

Applicant Printed Name:

Applicant Address:

Co-Applicant Signature:

Co-Applicant Social Security Number:

Co-Applicant Printed Name:

Co-Applicant Address:
