

Thank you for your interest in purchasing a real estate owned property (“REO Property”) through GMAC Mortgage, LLC.

**Please note that all prospective buyers of a GMAC Mortgage REO Property must be prequalified for financing**, in an amount sufficient to complete the purchase through GMAC Mortgage. In general, a prequalification is a preliminary determination of (1) whether a prospective buyer would likely qualify for credit under the lender’s underwriting standards, and/or (2) the amount of credit for which the prospective buyer would likely qualify. A prequalification is not a mortgage loan approval. You must be prequalified by GMAC Mortgage even you have a prequalification or preapproval from another lender.

**PLEASE ALSO NOTE THAT YOU ARE NOT REQUIRED TO PAY A FEE IN ORDER TO BE PREQUALIFIED BY GMAC MORTGAGE, AND YOU ARE NOT REQUIRED TO USE GMAC MORTGAGE TO FINANCE THE PURCHASE OF THE REO PROPERTY. YOU MAY USE ANY LENDER FOR MORTGAGE LOAN FINANCING.**

To prequalify for financing this REO property, complete Page 2 & 3, sign and submit it (fax or e-mail) along with copies of all of the following:

- Last two years of the borrower’s W2 form. (if self employed, then last two years’ tax returns - all pages please).
- All potential borrowers most recent pay stubs
- Most recent financial statements including checking and savings, 401K, and brokerage accounts.

**SEND (Fax or E-Mail) THIS THREE PAGE FORM AND THE REQUESTED FINANCIAL STATEMENTS TO:**

**Matt Taylor  
Loan Agent  
GMAC Mortgage  
704.918.0815 w  
310.923.5786 c  
866.502.0397 f  
matthew.taylor@gmacm.com**

\*\*\*\*Please Note \*\*\*\* If this information is not complete it may delay our response

### Property Information

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Offer: \$ \_\_\_\_\_ Down Payment: \_\_\_\_\_ %

This property will be a

Primary Residence

Second Home

Investment Property

Financing Requested  Conventional  FHA  VA

### Your Agents Information

Name: \_\_\_\_\_ Phone: \_\_\_\_\_ Email \_\_\_\_\_

### Borrower Information

Name: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

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

City: \_\_\_\_\_ St: \_\_\_\_\_ Zip: \_\_\_\_\_  Rent  Own Years: \_\_\_\_\_ Months: \_\_\_\_\_

Date of Birth: \_\_\_\_\_  Married  Unmarried (single, divorced, widowed)  Separated

Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_ Mobile Phone: \_\_\_\_\_

Email: \_\_\_\_\_ Current rent or mortgage payment: \$ \_\_\_\_\_

To qualify for my new mortgage I will be doing one of the following:

Selling my current residence  Converting my primary residence to a rental  N/A

If residing at present address for less than two years, complete the following:

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

City: \_\_\_\_\_ St: \_\_\_\_\_ Zip: \_\_\_\_\_  Rent  Own Years: \_\_\_\_\_ Months: \_\_\_\_\_

Employer: \_\_\_\_\_ Self Employed:  Yes  No

Gross Monthly Income: \$ \_\_\_\_\_ This pay includes:  Overtime  Bonus  Commission

Job Title: \_\_\_\_\_ Years Employed: \_\_\_\_\_ Paid  W2  1099

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

Employer: \_\_\_\_\_ Self Employed:  Yes  No

Gross Monthly Income: \$ \_\_\_\_\_ This pay includes:  Overtime  Bonus  Commission

Job Title: \_\_\_\_\_ Years Employed: \_\_\_\_\_ Paid  W2  1099

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

Borrowers Signature: \_\_\_\_\_

### Co-Borrower Information

Name: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

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

City: \_\_\_\_\_ St: \_\_\_\_\_ Zip: \_\_\_\_\_  Rent  Own Years: \_\_\_\_\_ Months: \_\_\_\_\_

Date of Birth: \_\_\_\_\_  Married  Unmarried (single, divorced, widowed)  Separated

Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_ Mobile Phone: \_\_\_\_\_

Email: \_\_\_\_\_ Current rent or mortgage payment: \$ \_\_\_\_\_

If residing at present address for less than two years, complete the following:

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

City: \_\_\_\_\_ St: \_\_\_\_\_ Zip: \_\_\_\_\_  Rent  Own Years: \_\_\_\_\_ Months: \_\_\_\_\_

Employer: \_\_\_\_\_ Self Employed:  Yes  No

Gross Monthly Income: \$ \_\_\_\_\_ This pay includes:  Overtime  Bonus  Commission

Job Title: \_\_\_\_\_ Years Employed: \_\_\_\_\_ Paid  W2  1099

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

Employer: \_\_\_\_\_ Self Employed:  Yes  No

Gross Monthly Income: \$ \_\_\_\_\_ This pay includes:  Overtime  Bonus  Commission

Job Title: \_\_\_\_\_ Years Employed: \_\_\_\_\_ Paid  W2  1099

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

Co- Borrowers Signature: \_\_\_\_\_

### Assets

Checking	Savings	If any amount is a gift, list here:
Bank: _____	Bank: _____	Donor: _____
Amount: \$ _____	Amount: \$ _____	Amount: \$ _____

### Real Estate Owned

Address: _____	<input type="checkbox"/> Primary <input type="checkbox"/> Rental	Total Payment: \$ _____	Rent: \$ _____
Address: _____	<input type="checkbox"/> Second <input type="checkbox"/> Rental	Total Payment: \$ _____	Rent: \$ _____
Address: _____	<input type="checkbox"/> Rental	Total Payment: \$ _____	Rent: \$ _____
Address: _____	<input type="checkbox"/> Rental	Total Payment: \$ _____	Rent: \$ _____

## 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 not discriminate either on the basis of this information, or 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 and surname if you have made this application in person. 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 <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female

Arizona Mortgage Banker License # BK-7670; Licensed by the Department of Corporations under the California Residential Mortgage Lending Act; Colorado: Responsible mortgage broker license # (pending). 6430 S. Fiddlers Green Circle, Greenwood Village, CO 80111 (303-729-3000). To check the license status of your mortgage broker, visit <http://www.dora.state.co.us/real-estate/index.htm>; Georgia Residential Mortgage Licensee # 5845; Illinois Residential Mortgage Licensee; Massachusetts Mortgage Lender and Broker License # MC3735; Minnesota: This is not an offer to enter into an agreement. Any such offer may only be made in accordance with the requirements of Minn. Stat. Section 47.206 (3) and(4); Mississippi Licensed Mortgage Company; Montana Licensed Mortgage Broker License # 000207; Licensed by the New Hampshire Banking Department; Licensed by the N.J. Department of Banking and Insurance; Licensed Mortgage Banker-NYS Banking Department; Oregon: Licensed Lender # ML-160; Licensed by the Pennsylvania Department of Banking; Rhode Island Licensed Lender and Loan Broker; Licensed by the Virginia State Corporation Commission License # MLB-1435.

GMAC Mortgage, LLC. 1100 Virginia Drive, Fort Washington, PA 19034 (215-734-5000); 1900 Lakeland Drive, Jackson, MS 39216. Equal Housing Opportunity.

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