





## Inclusionary Housing Applicant Credit and Income Pre-Qualification

(This form will be completed by Kimball Hill Mortgage)

Lender Name: Kimball Hill Mortgage – Tiffany Koepke  
 Lender Address: 9401 East Stockton Blvd., #135, Elk Grove, CA 95624  
 Lender Phone: (916) 835-5219 Lender Fax: (866) 493-7721  
 Applicant's Name: \_\_\_\_\_  
 Applicant's Address: \_\_\_\_\_  
 Inclusionary Project: Somerset – Kimball Hill Homes  
 Affordable Price: 4 bedroom - \$165,990 (Low Income)

This credit and income pre-qualification for above applicant is being issued based on the qualifying criteria which include verification of income and credit history. The monthly housing expense consists of principal and interest, real estate taxes, fire insurance, flood insurance (if required), HOA dues (if required), Mello Roos assessments (if required) and mortgage insurance (if required). This credit and income pre-qualification is for a 1<sup>st</sup> mortgage loan that is fully amortized over 30 or 40 years. **Stated Income is not allowed and cannot be included in borrower's qualifying income.**

Pre-Qualified Loan Amount: \$ \_\_\_\_\_ Interest Rate: \_\_\_\_\_

First Mortgage Loan Type: \_\_\_\_\_ (CalHFA, FHA or Conventional)

\$ \_\_\_\_\_ Gross Annual Household Income      \_\_\_\_\_ Number of Wage Earners      \_\_\_\_\_ Household Size

**Monthly Housing Expense**

**Down Payment Assistance**

(please list source and amount)

Principal & Interest: _____	_____
Monthly Taxes: _____	_____
Monthly Hazard Ins.: _____	_____
Monthly Flood Ins.: _____ (if required)	_____
Monthly MIP: _____ (if required)	MCC      Yes ___ No ___
HOA Dues: _____ (if required)	
Mello Roos: _____ (if required)	
Mortgage Credit Certificate: _____	
Total Housing Expense: _____	
Monthly Housing Expense Ratio: _____	
Total Debt to Income Ratio: _____	

I certify that the borrower has verifiable income adequate to meet monthly housing expenses for a first mortgage amount as shown above.

Lender's Name: \_\_\_\_\_

Lender's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

<b>LOW INCOME LIMITS (80%AMI) BY FAMILY SIZE - 2008</b>					
1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
\$39,750	\$45,450	\$51,100	\$56,800	\$61,350	\$65,900

**Tiffany Koepke**  
**Home Mortgage Consultant**  
**9401 E Stockton Blvd Suite 135**  
**Elk Grove, Ca. 95624**  
**Phone: (916) 835-5219**  
**Fax: 866-493-7721**  
**E-mail: tiffany.k.koepke@wellsfargo.com**

**Home Buyer Information Sheet**  
**An Easier Way to Pre-Qualify**

**Please complete this information sheet with your signature & fax to Tiffany Koepke 1-866-493-7721. To expedite a full approval please submit your most recent pay stubs, bank statements and 2006/ 2007 W-2's with this cover letter. If you have any questions please feel free to call me at (916) 835-5219.**

**This abbreviated form is a faster way to begin your pre-qualification process with Kimball Hill Mortgage. It only takes a few minutes to complete. At Kimball Hill Mortgage we aim to make the home loan process as quick and easy as possible.**

**I will review the information with and contact you to discuss your approval. Together we will find the best program and payment to meet your needs. Please be sure to give me best contact number and time.**

**Purchase Price Range\$**\_\_\_\_\_

**Please tell us a little about yourself.**

**Borrower** \_\_\_\_\_ Social Security # \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ DOB \_\_\_\_\_

**Co-Borrower** \_\_\_\_\_ Social Security# \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ DOB \_\_\_\_\_

Phone (\_\_\_\_\_) \_\_\_\_\_ Cell Phone # (\_\_\_\_\_) \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_

State \_\_\_\_\_ Zip Code \_\_\_\_\_ How long at present address: \_\_\_\_\_ Monthly rent / own\_\$ \_\_\_\_\_

**E-Mail** \_\_\_\_\_ Best time of day to contact : \_\_\_\_\_

**Where do you work?**

Name of co. \_\_\_\_\_ Phone (\_\_\_\_\_) \_\_\_\_\_

Position \_\_\_\_\_ How long at this company? \_\_\_\_\_ How long in this profession? \_\_\_\_\_

Present monthly salary \$ \_\_\_\_\_ Any bonus, overtime, or commissions monthly? \$ \_\_\_\_\_

**Co-Borrower employment**

Name of co. \_\_\_\_\_ Phone (\_\_\_\_\_) \_\_\_\_\_

Position \_\_\_\_\_ How long at this company? \_\_\_\_\_ How long in this profession? \_\_\_\_\_

Present salary \$ \_\_\_\_\_ per month. Any bonus, overtime, or commissions monthly ? \$ \_\_\_\_\_

**Please tell us about your assets and resources.**

**A.** How much cash will you have available for a down payment? \_\_\_\_\_

**B.** Please list your assets, including those of your spouse/co-borrower:

Bank \_\_\_\_\_ Balance \$ \_\_\_\_\_

Bank \_\_\_\_\_ Balance \$ \_\_\_\_\_

Stocks and Bonds \_\_\_\_\_ Balance \$ \_\_\_\_\_

Retirement Accts \_\_\_\_\_ Balance \$ \_\_\_\_\_

Value of Real Estate \$ \_\_\_\_\_ Other/ "Gift" \$ \_\_\_\_\_

**By signing this form you authorize Kimball Hill Mortgage to process a credit check for qualification purposes only:**

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Co-Borrower

