



3100 9th Avenue SE
 Watertown, SD 57201
 FAX (605) 882-2753
 e-mail: financing@enercept.com
 Attn: Nicole

Construction Financing Pre-Application

MORTGAGE AND PROPERTY INFORMATION							
Estimated Value of Home to be Built: \$				Loan Amount Requested: \$			
Term of Loan: 30 25 20 15		Loan Type: __ Conv		Loan Purpose __ New Construction			
Purchase Price of Lot: \$		Current Value of Lot Owned: \$		Existing Liens: \$			
Borrower		BORROWER INFORMATION				Co-Borrower	
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone ()	Age	Yrs. School	Social Security Number	Home Phone ()	Age	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, <input type="checkbox"/> Separated <input type="checkbox"/> divorced, widowed)		Dependents (not listed by Co-Borrower) no. ages		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, <input type="checkbox"/> Separated <input type="checkbox"/> divorced, widowed)		Dependents (not listed by Borrower) 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.			
<i>If residing at present address for less than two years, complete the following:</i>							
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ____ No. Yrs.				Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ____ No. Yrs.			
Borrower		EMPLOYMENT INFORMATION				Co-Borrower	
Name and Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job		Name and Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job			
	Yrs. employed in this line of work/profession			Yrs. employed in this line of work/profession			
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)		
<i>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</i>							
Name and Address of Employer <input type="checkbox"/> Self Employed	Yrs. On this job		Name and Address of Employer <input type="checkbox"/> Self Employed	Yrs. On this job			
	Yrs. Employed in this line of work/profession			Yrs. Employed in this line of work/profession			
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)		

*Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Monthly Income				Describe Other Income <i>Notice:</i> 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. <div style="text-align: right;">Monthly Amount</div> B/C _____ \$ _____ B/C _____ \$ _____ B/C _____ \$ _____ B/C _____ \$ _____
Gross Monthly Income	Borrower	Co-Borrower	Total	
Base Employment Income*	\$	\$	\$	
Overtime				
Bonuses				
Commissions				
Dividends/Interest				
Net Rental Income				
Other (before completing, see the notice in "Describe Other Income")				
Total	\$	\$		

Assets

List All Bank accounts, Checking, Savings, Stock, 401K, IRA

Name of Institution	Account Number	Type of account	Balance

Liabilities

List All Credit Cards, Student Loans, Installment Loans, Leases, Co-Signed Loans, and all Real Estate Loans

Name of Account	Account Number	Required Monthly Payment	Balance

- Please answer the following:**
- A. Have you been declared bankrupt within the last 7 years? Yes No Date discharged _____
 - B. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? Yes No
 - C. Are you obligated to pay alimony, child support, or separate maintenance? Yes No Total Monthly Amount: \$ _____
 - D. Are you a co-maker or endorser on a note? Yes No
 - E. Are you a U.S. citizen? Yes No

Real Estate						
Property Type	Property Address	Market Value	Gross Rental Income	Amount of Liens/Mortgages	Real Estate Taxes	Insurance

Authorization to Release Information

I/We have applied for a mortgage loan from Enercept, Inc. As part of the application process, Enercept, Inc. may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.

I/We authorize you to provide to Enercept, Inc., and to any investor to whom Enercept, Inc. may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income including State Employment Security agency records; bank, money market, and similar account balances, credit history; and copies of income tax returns. Enercept, Inc. or any investor that purchases the mortgage may address this authorization to any party named in the loan application.

Signature _____ Date _____ Social Security Number _____

Signature _____ Date _____ Social Security Number _____

Thank you for the opportunity to assist you with your mortgage. Please complete the following and fax it to **Nicole** fax (605) 882-2753 or email to: financing@enercept.com. Call toll free 1-800-658-3303.

Builder _____

Company _____

Phone Number _____

Fax Number _____

Enercept, Inc.