



3309 SE Frank Phillips Blvd.  
 Bartlesville, Ok. 74006  
 918-333-8300

PO Box 908  
 Bartlesville, Ok. 74005  
 918-333-0029 Fax

**PREPURCHASE MORTGAGE COMMITMENT**

Borrower's Name _____	Co-Borrower's Name _____
SS# _____	SS# _____
Date of Birth _____	Date of Birth _____
Address _____	Address _____
City/State/Zip _____	City/State/Zip _____
Length at Residence _____	Length at Residence _____
Home Phone No. _____	Home Phone No. _____
Employed by _____	Employed by _____
Length of Employment _____	Length of Employment _____
Work Phone No. _____	Work Phone No. _____
Gross Monthly Income _____	Gross Monthly Income _____
Other Gross Monthly Income _____	Other Gross Monthly Income _____
Type of Other Income _____	Type of Other Income _____
\$ _____ (1) <u>Total of All Gross Monthly Income for Borrower &amp; Co-Borrower</u>	

**AVAILABLE FUNDS FOR DOWN PAYMENT & CLOSING COSTS**

\$ _____	Checking Accounts	@ _____	# _____
		Bank's Name	Acct. No.
\$ _____	Savings Accounts	@ _____	# _____
		Bank's Name	Acct. No.
\$ _____	Equity in present home:	_____	
\$ _____	Other liquid verifiable accounts	@ _____	# _____
		Explain Status	Acct. No.
\$ _____	Other liquid verifiable accounts	@ _____	# _____
	(Thrift, 401K, Investments, Etc.)	Name	Acct. No.
\$ _____	<u>Total Cash Available for Closing</u>	@ _____	# _____
		Name	Acct. No.

**CREDIT INFORMATION**

Payment	Balance	Lender & Address	Acct. Number
\$ _____	\$ _____	Home Mortgage	_____
\$ _____	\$ _____	Bank Loans	_____
\$ _____	\$ _____	Credit Cards	_____
\$ _____	\$ _____	Credit Cards	_____
\$ _____	\$ _____	Others	_____
\$ _____	\$ _____	Others	_____
\$ _____	\$ _____	Others	_____
\$ _____	Alimony/Child Support/Separate Maintenance Paid to _____		
\$ _____	Landlord _____		
\$ _____	<u>Total of All Monthly Payments</u>		

MEMBER  
 FDIC

(Revised 02-25-2010)



I hereby authorize the Lender to verify my past and present employment earnings records, bank accounts, stock holdings and any other asset balances that are needed to process by prepurchase mortgage commitment. I further authorize the Lender to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. The information the Lender obtains is only to be used in the processing of my prepurchase mortgage commitment.

\_\_\_\_\_  
Borrower

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

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

THIS SECTION TO BE COMPLETED BY OSAGE FEDERAL BANK:

MAXIMUM LOAN PAYMENT

1. Gross monthly income. \$ \_\_\_\_\_
2. Gross monthly income times 8% = \$ \_\_\_\_\_ (the amount allowed for other monthly payments).  
If total monthly payments excluding the new mortgage payment exceeds the 8% amount, put the  
difference here. \$ \_\_\_\_\_
3. Gross monthly income times 28% equals the maximum mortgage payment allowed including the tax and  
insurance deposits. \$ \_\_\_\_\_
4. Maximum mortgage payment including the tax and insurance deposits is equal to line 3 minus line 2. \$ \_\_\_\_\_
5. Maximum loan amount. \$ \_\_\_\_\_

MEMBER  
FDIC

(Page 2 Revised 02-25-2010)

