



Prequalification Worksheet

Your actual rate, payment and costs could be higher. Get an official loan estimate before choosing a loan.

BORROWER	CO-BORROWER
Are you a first-time homebuyer? <input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a first-time homebuyer? <input type="checkbox"/> Yes <input type="checkbox"/> No
What is your purchase price range?	What will be your down payment?
Towns you are looking to purchase in:	

BORROWER/CO-BORROWER INFORMATION	
Borrower's Name (include Jr. or Sr. if applicable)	Co-Borrower's Name (include Jr. or Sr. if applicable)
Social Security Number	Social Security Number
Date of Birth	Date of Birth
Phone Number	Phone Number
Email Address	Email Address
Residence Address	Residence Address
Mailing Address <input type="checkbox"/> if same as above	Mailing Address <input type="checkbox"/> if same as above

EMPLOYMENT INFORMATION			
Employer Name		Employer Name	
Position		Position	
Date of Employment		Date of Employment	
Income Self Employed <input type="checkbox"/>		Income Self Employed <input type="checkbox"/>	
# of Hours per week		# of Hours per week	
Hourly Rate	\$	Hourly Rate	\$
Gross Annual Salary	\$	Gross Annual Salary	\$
Income Frequency		Income Frequency	
<input type="checkbox"/> Weekly	<input type="checkbox"/> Bi-weekly	<input type="checkbox"/> Weekly	<input type="checkbox"/> Bi-weekly
<input type="checkbox"/> Monthly	<input type="checkbox"/> Seasonal Work	<input type="checkbox"/> Monthly	<input type="checkbox"/> Seasonal Work

IF LESS THAN 2 YEARS WITH CURRENT EMPLOYER

Company Name	Company Name
Position	Position
Dates of Previous Employment	Dates of Previous Employment

ADDITIONAL INCOME INFORMATION

Any additional source of income? <input type="checkbox"/> Yes <input type="checkbox"/> No	Any additional source of income? <input type="checkbox"/> Yes <input type="checkbox"/> No
You need not disclose income from alimony, child support or separate maintenance if you do not choose to have it considered as a basis for repaying this loan.	
<input type="checkbox"/> SSA _____ <input type="checkbox"/> Annuity/IRA _____ <input type="checkbox"/> Pension _____ <input type="checkbox"/> Other _____	<input type="checkbox"/> SSA _____ <input type="checkbox"/> Annuity/IRA _____ <input type="checkbox"/> Pension _____ <input type="checkbox"/> Other _____

ASSET QUESTIONING

Total liquid assets in Checking?	\$
Total liquid assets in Savings?	\$
Total liquid assets in Retirement?	\$
Gift Funds from relative, if applicable	\$
Total Funds available for down payment and closing costs	\$
Number of people to occupy home	Adults # <input type="text"/> Children # <input type="text"/>

CURRENT MONTHLY LIABILITIES

Current Rent	\$	<input type="checkbox"/> Living Rent Free
Current Mortgage Payment	\$	<input type="checkbox"/> Includes Taxes* <input type="checkbox"/> Includes Insurance*
*If taxes & ins not included	Monthly Taxes \$ <input type="text"/>	Monthly Insurance Premium \$ <input type="text"/>
Selling Current Home <input type="checkbox"/> Yes <input type="checkbox"/> No		
Do you own any other Real Estate? <input type="checkbox"/> Yes <input type="checkbox"/> No		

Please list debts below: i.e., auto loan, student loan, credit card, installment loan, home equity loan/line, etc.

Creditor	Monthly Payment	Balance

Private loans not on credit report	Monthly Payment	Balance

If you currently pay child support, alimony, or separation maintenance, please disclose amount paid.

Amount Paid: \$ <input type="text"/>	Frequency: <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Other
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SIGNATURES

By signing below, I/We hereby authorize Greenfield Savings Bank to obtain a consumer credit report through a credit reporting company chosen by Greenfield Savings Bank (GSB). I/We understand and agree that GSB intends to use this consumer credit report for purposes of evaluating my/our financial readiness to buy a home. I/We understand this credit report will be retained on file at GSB within the bank's record retention policy and that information will not be disclosed to anyone outside of GSB's privacy policy or without my/our written consent. By signing below, I/We hereby acknowledge that I/We have received a copy of GSB's privacy policy.

BORROWER'S SIGNATURE	CO-BORROWER'S SIGNATURE
BORROWER'S PRINTED NAME	CO-BORROWER'S PRINTED NAME
DATE OF SIGNATURE	DATE OF SIGNATURE

BANK USE ONLY

Income – Gross Monthly		Proposed Payment	
Borrower	\$	P&I	\$
Co-Borrower	\$	Taxes	\$
Total GMI	\$	Hazard	\$
		MI	\$
Housing Ratio		Condo Fee/2 nd Mortgage	\$
Total Debt Ratio		Total PITI	\$
Total Other Monthly Debt	\$	Total Debt	\$
Loan Amount	\$	Product	
Estimated Sales Price	\$	Term (Years)	
Down Payment	\$	Rate	

Notes

Loan Officer	NMLS #

Greenfield Savings Bank Company Identification #409187

WHAT DOES GREENFIELD SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION?

Rev. 5/2023

FACTS

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ■ Social Security number and Account Balances ■ Your credit scores, credit history, and payment history ■ Income, assets, and checking account information
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Greenfield Savings Bank (GSB) chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Greenfield Savings Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	Yes	Yes

Mail-in Form									
<p>If you have a joint account, your choice will apply to everyone on your account unless you mark below.</p> <p>_____ Apply my choice only to me.</p>	<p>Mark if you want to limit:</p> <p>_____ Do not share my personal information with nonaffiliates to market their products to me.</p>								
	<table border="1" style="width: 100%;"> <tr> <td style="background-color: #cccccc;">Name</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">Address</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">City, State, Zip</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">Account #(s)</td> <td></td> </tr> </table>	Name		Address		City, State, Zip		Account #(s)	
Name									
Address									
City, State, Zip									
Account #(s)									
Mail To:	Greenfield Savings Bank Attn: Deposit Operations PO Box 1537 Greenfield, MA 01302-1537								

To limit our sharing

- Call 888-324-3191 — our menu will prompt you through your choice(s)
- Visit us online: www.greenfieldsavings.com
- Mail the form on Page 1 of this notice

Please note:

If you are a *new customer*, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 888-324-3191 or go to www.greenfieldsavings.com

Who we are

Who is providing this notice?

Greenfield Savings Bank

What we do

How does Greenfield Savings Bank protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other contractual, physical, electronic and procedural safeguards and we limit access to employees having a need to know.

How does Greenfield Savings Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your debit card

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes — information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. Please see "Other important information" below.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account — unless you tell us otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Greenfield Savings Bank has no affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Greenfield Savings Bank may share with nonaffiliates to market to you unless you opt out. Nonaffiliates we share with can include companies that we contract with to offer rewards programs related to our accounts.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partner includes the broker dealer with whom we offer investment products.*

Other important information

For Massachusetts customers, we will not share information from deposits or share relationships with non-affiliates either for them to market to you or for joint marketing without your permission.