



**G&I Homes is a New York State Registered Mortgage Broker:**

As a New York State registered mortgage broker, we have access to many lenders and many varied programs. In our capacity as a registered mortgage broker, we arrange mortgage loans with third-party providers.

**Instructions for Credit Pre-Qualification Package**

The pre-qualification package includes the following:

1. Notice of Privacy Policies and Practices (please sign and return to G&I Homes, Inc.)
2. A Summary of Your Rights Under the Fair Credit Reporting Act (please sign and return to G&I Homes, Inc.)
3. A list of the Credit Reporting Agencies and their contact information
4. Notice to the Home Loan Applicant (please sign and return to G&I Homes, Inc.)
5. Borrower and Co-borrower Information and Credit Authorization (please fill out, sign and return to G&I Homes, Inc.)

If you would like to be pre-qualified please print out these documents, fill out and sign where needed.

You may then fax them to Terry Carlesimo at (315) 624-0149

OR you may scan them and email them to: [terry.carlesimo@gihomes.net](mailto:terry.carlesimo@gihomes.net)

If you have any questions please call Terry Carlesimo at (315) 732-6136 ext. 2119



P.O. Box 226  
Frankfort, NY 13340  
315-732-6136 phone  
315-624-0149 fax  
www.gihomes.net

---

**G&I HOMES, INC.**  
**NOTICE OF PRIVACY POLICIES AND PRACTICES**  
(EFFECTIVE JUNE 30, 2001)

This Privacy Notice describes the consumer privacy practices of G&I Homes, Inc. It describes our information collection and sharing practices in connection with the offering of financial products and services to our customers.

**We respect your privacy.** We know it is important to keep your financial information accurate, up-to-date, and confidential. You have our assurance that we will do our utmost to handle your financial information with discretion and care. From time to time, we may share nonpublic personal information ("Private Information") with a non-affiliated third party when necessary to deliver products and services that you have requested or as permitted by applicable law.

**We're committed to keeping your information secure.** We restrict access to Private Information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to maintain the security of your Private Information.

We require companies to which we disclose your Private Information to maintain its confidentiality and to provide procedural safeguards that ensure the security of your Private Information.

**Information we collect.** To match you with the financial services best suited for you, we collect and use publicly available information, as well as personal information you give us, so that we can deliver better products and services to you and provide you with information about other products and services that might benefit you. We collect Private Information about you from the following sources:

1. Information we receive from you on applications or other forms, such as name, address, and telephone number;
2. Information about your transactions with us, or others, such as your account balances, payment history, and account activity;
3. Information we receive from consumer reporting agencies, such as your credit bureau reports and other information relating to your creditworthiness; and
4. Information from outside sources that assist us in the origination of products and services, such as application information.

**Information we disclose.** G & I Homes, Inc. does not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. Specifically, the only information we disclose is necessary to effect, administer, or enforce a residential transaction that you requested or authorized.

**Keeping You Informed.** From time to time we may make changes to our Privacy Policies and Practices. We will continue to keep you informed.

Name \_\_\_\_\_ Date \_\_\_\_\_

Name \_\_\_\_\_ Date \_\_\_\_\_

## **A Summary of Your Rights Under the Fair Credit Reporting Act**

The federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every "consumer reporting agency" (CRA). Most CRAs are credit bureaus that gather and sell information about you -- such as if you pay your bills on time or have filed bankruptcy -- to creditors, employers, landlords, and other businesses. You can find the complete text of the FCRA, 15 U.S.C. 1681-1681u, at the Federal Trade Commission's web site (<http://www.ftc.gov>). The FCRA gives you specific rights, as outlined below. You may have additional rights under state law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

- **You must be told if information in your file has been used against you.** Anyone who uses information from a CRA to take action against you -- such as denying an application for credit, insurance, or employment -- must tell you, and give you the name, address, and phone number of the CRA that provided the consumer report.
  
- **You can find out what is in your file.** At your request, a CRA must give you the information in your file, and a list of everyone who has requested it recently. There is no charge for the report if a person has taken action against you because of information supplied by the CRA, if you request the report within 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request if you certify that (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to eight dollars.
  
- **You can dispute inaccurate information with the CRA.** If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source also must advise national CRAs -- to which it has provided the data -- of any error.) The CRA must give you a written report of the investigation, and a copy of your report if the investigation results in any change. If the CRA's investigation does not resolve the dispute, you may add a brief statement to your file. The CRA must normally include a summary of your statement in future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.

- **Inaccurate information must be corrected or deleted.** A CRA must remove or correct inaccurate or unverified information from its files, usually within 30 days after you dispute it. **However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified.** If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address and phone number of the information source.
- **You can dispute inaccurate items with the source of the information.** If you tell anyone -- such as a creditor who reports to a CRA -- that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you've notified the source of the error in writing, it may not continue to report the information if it is, in fact, an error.
- **Outdated information may not be reported.** In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies.
- **Access to your file is limited.** A CRA may provide information about you only to people with a need recognized by the FCRA -- usually to consider an application with a creditor, insurer, employer, landlord, or other business.
- **Your consent is required for reports that are provided to employers, or reports that contain medical information.** A CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your permission.
- **You may choose to exclude your name from CRA lists for unsolicited credit and insurance offers.** Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free phone number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the lists for two years. If you request, complete, and return the CRA form provided for this purpose, you must be taken off the lists indefinitely.
- **You may seek damages from violators.** If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state or federal court.

The FCRA gives several different federal agencies authority to enforce the FCRA

FOR QUESTIONS OR CONCERNS REGARDING:	PLEASE CONTACT:
CRAs, creditors and others not listed below	Federal Trade Commission Consumer Response Center – FCRA Washington, DC 20580 202-326-3761
National banks, federal branches/agencies of foreign banks (word “National” or initials “N.A.” appear in or after bank’s name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word “Federal” or initials “F.S.B.” appear in federal institution’s name)	Office of Thrift Supervision Consumer Programs Washington, DC 20552 800-842-6929
Federal credit unions (words “Federal Credit Union” appears in institution’s name)	National Credit Union Administration 1775 Duke St. Alexandria, VA 22314 703-518-6360
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Division of Compliance & Consumer Affairs Washington, DC 20429 800-934-FDIC
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator – GIPSA Washington, DC 20252 202-720-7051

DATE: \_\_\_\_\_ BUYER: \_\_\_\_\_

DATE: \_\_\_\_\_ SELLER: \_\_\_\_\_

You may request a copy of your Credit Report from  
the following credit reporting agencies:

## **TRANS UNION**

Credit Bureau Services of Upstate NY  
P.O. Box 1370  
Buffalo, NY 14231-1370  
Phone 1-800-632-1765  
Fax 1-800-632-1799

Web Site to order report: [www.transunion.com](http://www.transunion.com)

### **Experian**

(formerly TRW)

National Consumer Assistance Center

P.O. Box 2104

Allen, TX 75013-2104

Phone: 1-888-397-3742

Website: [www.experian.com](http://www.experian.com)

### **Equifax**

Equifax Credit Information Svc.

P.O. Box 740193

Atlanta, GA 30374-0193

Phone: 1-800-685-1111

Website: [www.equifax.com](http://www.equifax.com)

\*\*When requesting a copy of your credit report, include the following  
information:

- Full Name (Including Sr., Jr., II, III, Etc)
- Current Address with Zip Code
- Former Address with Zip Code
- Social Security Number
- Date of Birth
- Signature

\* For a joint request you must include BOTH Signatures and both persons  
personal information!!

\*All of this information is a must!!! If it is not included, you will delay your  
request.



## NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users, and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have any questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on the loan application.

If you have questions concerning the terms of the loan, contact the lender.

X \_\_\_\_\_

Date: \_\_\_\_\_

X \_\_\_\_\_

Date: \_\_\_\_\_



**Borrower Information**

Name: \_\_\_\_\_

First Middle Initial Last

Social Security # \_\_\_\_ - \_\_\_\_ - \_\_\_\_

DOB \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Present Address \_\_\_\_\_

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

Own Rent # Years \_\_\_\_\_

Current Employer \_\_\_\_\_ # Years \_\_\_\_\_

Self Employed? Yes No

If current employment is less than 2 years complete the following:

Previous Employer \_\_\_\_\_ # Years \_\_\_\_\_

If necessary please attach a complete 2 year history of residency and employment.

Contact phone # \_\_\_\_\_

**Co-Borrower Information**

Name: \_\_\_\_\_

First Middle Initial Last

Social Security # \_\_\_\_ - \_\_\_\_ - \_\_\_\_

DOB \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Present Address \_\_\_\_\_

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

Own Rent # Years \_\_\_\_\_

Current Employer \_\_\_\_\_ # Years \_\_\_\_\_

Self Employed? Yes No

If current employment is less than 2 years complete the following:

Previous Employer \_\_\_\_\_ # Years \_\_\_\_\_

Contact phone # \_\_\_\_\_

**Housing / Rent Expense**

Present Monthly: \$ \_\_\_\_\_

(Include property taxes & insurances if applicable)

**Income**

Borrower monthly income: \$ \_\_\_\_\_

Co-Borrower monthly income: \$ \_\_\_\_\_

(income from all sources)

Please provide one month pay-stubs for all applicants. If the income includes rental or commission income, or the borrower is self employed, 2 years of signed tax returns with all schedules will be required.

Other income: alimony, child support, or separate maintenance income does not need to be revealed if the borrower does not choose to have it considered for repaying this loan.

**Value of Assets & Real Estate Owned**

Deposit Accounts: \$ \_\_\_\_\_

Stocks/Bonds: \$ \_\_\_\_\_

Retirement Funds (Vested) \$ \_\_\_\_\_

Autos/Boats/RV's, Etc.: \$ \_\_\_\_\_

Equity in Present Home: \$ \_\_\_\_\_

Net Worth (Business Owned): \$ \_\_\_\_\_

Gift Funds (if anticipated): \$ \_\_\_\_\_

Real Estate Owned: \$ \_\_\_\_\_

Other: \$ \_\_\_\_\_

**Liabilities**

Total Loan Payments: \$ \_\_\_\_\_

Total Credit Card Payments: \$ \_\_\_\_\_

Total Other Debt: \$ \_\_\_\_\_

(monthly totals)

**Property Information**

Estimated Property Value: \$ \_\_\_\_\_

Estimated Taxes & Insurances: \$ \_\_\_\_\_

Will this be your primary residence? Yes No

Are you a U.S. Citizen? Yes No

Are you a Permanent Resident Alien? Yes No

**Borrower Authorization**

I/We hereby authorize G&I Homes, Inc. to verify my/our past and present employment earning records, bank accounts, stock holdings, and any other asset balances that are needed to process my/our retail installment mortgage application. I/We further authorize G&I Homes, Inc. to obtain a credit report and verify other credit information, including past and present mortgage and landlord references. I/We also authorize you to provide my credit report to any affiliate or investor of G&I Homes, Inc. for review. It is understood that a photocopy of this form will also serve as authorization.

The information the lender obtains is only to be used in the processing of my/our application for a retail installment loan/ mortgage.

**For identification purposes:** please provide a legible copy of your NY driver's ID.

**Signatures**

Borrower \_\_\_\_\_ Date \_\_\_\_\_

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