

Credit application



- 1 Individual Joint
- 2 Home only Land and home Land in lieu Condo/co-op (land home only) Park model
- 3 Primary Second or vacation (owner occupied)
- 4 Purchase Refinance Type: Cash out Rate and term Home improvement Other _____

Disposition of current home Selling Renting Keeping Trade in

Buyer's credit information: If this is an Individual application, complete the information under section A. If this is a joint application, complete both sections, A and B.

Note: If married, the spouse is not required to be the co-applicant.

Contact	Phone	Fax	Retailer name	Location	
(A) Applicant			(B) Co-applicant		
Full name last, first, middle			Full name last, first, middle		
Date of birth	Social security number	Number/age(s) of dependents	Date of birth	Social security number	Number/age(s) of dependents
Marital status <input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated			Marital status <input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated		
Present street address			Present street address		
City, state, zip			City, state, zip		
At present address since		Home phone no.	At present address since		Home phone no.
Email address			Email address		
Residential status <input type="checkbox"/> Home owner <input type="checkbox"/> Renter <input type="checkbox"/> Parent <input type="checkbox"/> Other		Monthly rent or mortgage payment	Residential status <input type="checkbox"/> Home owner <input type="checkbox"/> Renter <input type="checkbox"/> Parent <input type="checkbox"/> Other		Monthly rent or mortgage payment
Landlord/mortgage holder's name		Phone no.	Landlord/mortgage holder's name		Phone no.
Balance of mortgage		Account no.	Balance of mortgage		Account no.
Previous street address			Previous street address		
City, state, zip		From _____ to _____	City, state, zip		From _____ to _____
Landlord/mortgage holder's name		Phone no.	Landlord/mortgage holder's name		Phone no.
Employer's name <input type="checkbox"/> Self-employed		Business type	Employer's name <input type="checkbox"/> Self-employed		Business type
Employer's address		Work phone no.	Employer's address		Work phone no.
Job title or occupation		Hire date ____/____/____	Job title or occupation		Hire date
Base salary (gross monthly or annually)			Base salary (gross monthly or annually)		
Overtime		Received consistently since ____/____/____	Overtime		Received consistently since ____/____/____
Commission/bonus	Received consistently since ____/____/____	Received <input type="checkbox"/> Annually <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	Commission/bonus	Received consistently since ____/____/____	Received <input type="checkbox"/> Annually <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly
Other income note: Alimony, child support or separate maintenance incomes do not have to be revealed unless the applicant wishes to have such sources considered as a basis for repayment of the requested credit.					
Other income			Other income		
Amount	Source	Since	Amount	Source	Since
_____	_____	_____	_____	_____	_____
		<input type="checkbox"/> Seasonal <input type="checkbox"/> PT job <input type="checkbox"/> Second job			<input type="checkbox"/> Seasonal <input type="checkbox"/> PT job <input type="checkbox"/> Second job
		<input type="checkbox"/> Seasonal <input type="checkbox"/> PT job <input type="checkbox"/> Second job			<input type="checkbox"/> Seasonal <input type="checkbox"/> PT job <input type="checkbox"/> Second job
Previous employer (if less than two years at present job)			Previous employer (if less than two years at present job)		
Previous employer's city and state		From _____ to _____	Previous employer's city and state		From _____ to _____
Job title or occupation		Phone no.	Job title or occupation		Phone no.

Applicant name(s) _____

Indicate relationship of ownership account by selecting A for applicant and/or B for co-applicant		
<input type="checkbox"/> A <input type="checkbox"/> B	<input type="checkbox"/> Checking <input type="checkbox"/> Savings Institution _____	Account no. _____ Average balance _____
<input type="checkbox"/> A <input type="checkbox"/> B	<input type="checkbox"/> Checking <input type="checkbox"/> Savings Institution _____	Account no. _____ Average balance _____
<input type="checkbox"/> A <input type="checkbox"/> B	<input type="checkbox"/> 401k <input type="checkbox"/> Retirement acct <input type="checkbox"/> Other investment Institution _____	Account no. _____ Average balance _____
<input type="checkbox"/> A <input type="checkbox"/> B	<input type="checkbox"/> 401k <input type="checkbox"/> Retirement acct <input type="checkbox"/> Other investment Institution _____	Account no. _____ Average balance _____
<input type="checkbox"/> A <input type="checkbox"/> B	Additional asset account: type of account _____ Institution _____	Account no. _____ Average balance _____

Schedule of real estate owned					
Property address	S=Sold PS=Pending sale R=Rental held for income	Present market value	Amount of mortgages and liens	Mortgage payments	Insurance, taxes, etc. if not included in mortgage
	<input type="checkbox"/> S <input type="checkbox"/> PS <input type="checkbox"/> R				
	<input type="checkbox"/> S <input type="checkbox"/> PS <input type="checkbox"/> R				
	<input type="checkbox"/> S <input type="checkbox"/> PS <input type="checkbox"/> R				
Totals					

List all other obligations including the liability for alimony, child support or separate maintenance. Be sure to list all open accounts. Select A for applicant and/or B for co-applicant				
Owner	Creditor name and address	Account no.	Current balance	Monthly payment
<input type="checkbox"/> A <input type="checkbox"/> B				
<input type="checkbox"/> A <input type="checkbox"/> B				
<input type="checkbox"/> A <input type="checkbox"/> B				
<input type="checkbox"/> A <input type="checkbox"/> B				

Relative living nearest applicant	Name	Address	Relationship	Phone no.
Relative living nearest co-applicant	Name	Address	Relationship	Phone no.
Friend living nearest applicant	Name	Address	Relationship	Phone no.
Friend living nearest co-applicant	Name	Address	Relationship	Phone no.

If the answer is "yes" to any of the following questions, explain on an attached sheet. Enter Y (yes) or N (no) in both columns		Application	Co-applicant
(1) Have you declared bankruptcy within the past 10 years? When?		<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
(2) Have you had any judgments, repossessions, garnishments, or other legal proceedings filed against you with in the past seven years?		<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
(3) Have you ever obtained credit under any other name(s)? Name(s) used:		<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
(4) Are you a co-maker or guarantor on a note? For whom? How much?		<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
(5) Are you a party in a lawsuit?		<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
(6) Do you have any lease obligations? If yes, how much? How long?		<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
(7) Are you liable for alimony, child support, or maintenance payments? If yes, how much? How long?		<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
(8) Are you a US citizen?		<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
(9) Are you a permanent resident alien?		<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
(10) Do you intend to occupy the property as your primary residence?		<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N

Applicant name(s) _____

Notice for California residents—A married applicant may apply for a separate account. If your credit request is declined, you refuse our counter offer, your account is terminated, or there is an unfavorable change in terms made to your account and our decision is based, in whole or in part, on information contained in a consumer credit report, you have the right to obtain a copy of your consumer credit report from the credit reporting agency within 60 days. You also have the right to obtain a copy of your consumer credit report from any other credit reporting agency which complies and main nationwide basis. Additionally, you have the right to dispute the accuracy or completeness of any information in a consumer credit report furnished by the consumer credit reporting agency. (California Civil Code Sec. 1785.20)

Notice for New York and Maine residents—A consumer credit report may be requested in connection with this application or in connection with updates, renewals or extensions of any credit granted as a result of this application. If you subsequently ask for this information, you will be informed whether or not such a report was requested and, if so, the name and address of the agency that furnished the report.

Notice for Ohio residents—The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice for Washington residents—Washington State law against discrimination prohibits discrimination in credit transactions because of race, creed, color, national origin, sex or marital status. The Washington State Human Rights Commission administers compliance with this law.

Notice for Wisconsin residents—Wisconsin law provides that no agreement, unilateral statement or court decree relating to marital property shall adversely affect a creditor's interest, unless prior to the time credit is granted the creditor is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision. You must indicate the name of your spouse on the Installment Contract, and the address if different from yours.

To help the government fight terrorism, Federal law requires all financial institutions to verify information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for personal information that will allow us to identify you. We will ask to see your driver's license or other identifying documents before your loan is completed. You warrant that the information you are furnishing is true, accurate, supplied voluntarily, and not misleading. You authorize us to check your credit, employment histories and credit references; to discuss this application and related information with your retailer, broker, or Realtor, if any, to answer questions about your application, credit history and to keep this application whether or not it is approved. We may also verify your employment, pay, assets and debts. You understand that credit is extended at different rates and credit terms and agree that you are applying for an extension of credit and not for a particular rate or particular credit term.

I have read and understand the applicable state law notice.

Applicant signature _____

Date _____

Co-applicant signature _____

Date _____

Application submission method Phone Fax Mail Email Face-to-face

PHONE APPLICATIONS ONLY: I have read the applicable state law notice to the application **Broker representative initial here** _____

Applicant name(s) _____

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

<input type="checkbox"/> I do not wish to provide this information		<input type="checkbox"/> I do not wish to provide this information	
Ethnicity	<input type="checkbox"/> Hispanic > <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino > Enter origin _____ <i>Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i> <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information	Ethnicity	<input type="checkbox"/> Hispanic > <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino > Enter origin _____ <i>Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i> <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information
Race	<input type="checkbox"/> American Indian or Alaska Native Name of enrolled or principal tribe: _____ <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian—Enter race _____ <i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</i> <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander—Enter race _____ <i>Examples: Fijian, Tongan, etc.</i> <input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information	Race	<input type="checkbox"/> American Indian or Alaska Native Name of enrolled or principal tribe: _____ <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian—Enter race _____ <i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</i> <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander—Enter race _____ <i>Examples: Fijian, Tongan, etc.</i> <input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information
Sex	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> I do not wish to provide this information	Sex	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> I do not wish to provide this information

To be completed by financial institution (for application taken in person)

Was the ethnicity of the Borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Y <input type="checkbox"/> N	Was the ethnicity of the Borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Y <input type="checkbox"/> N
Was the sex of the Borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Y <input type="checkbox"/> N	Was the sex of the Borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Y <input type="checkbox"/> N
Was the race of the Borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Y <input type="checkbox"/> N	Was the race of the Borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Y <input type="checkbox"/> N
The demographic information was provided through: <input type="checkbox"/> Phone <input type="checkbox"/> Fax or mail <input type="checkbox"/> Email <input type="checkbox"/> Face-to-face (includes electronic media with video component)	The demographic information was provided through: <input type="checkbox"/> Phone <input type="checkbox"/> Fax or mail <input type="checkbox"/> Email <input type="checkbox"/> Face-to-face (includes electronic media with video component)

Loan originator information

Loan organization name	
Address	
Loan originator organization NMLSR ID	State license ID#
Loan originator name	
Loan originator NMLSR ID#	State license ID#
Email	Phone

Loan calculator tool



Applicant name(s) _____ NMLS # _____
 Lot # and name _____ Lender _____

Where will the home be located? Own land Relative land Park Other private property
 Address _____ Park name _____
 If owned, date purchased _____ Monthly rent or mortgage payment _____
 Current balance on land _____

Home description	Year	Make	Model	W x L	Serial number	<input type="checkbox"/> Used <input type="checkbox"/> New <input type="checkbox"/> Repo
------------------	------	------	-------	-------	---------------	--

Calculation of loan amount	Calculation of allowable advance
----------------------------	----------------------------------

Cash sales price or refinance payoff amount	_____
Sales tax	_____
Physical damage insurance (one year)	_____
Amount paid to public officials (registration, title, filing fees)	_____
Escrow fee	_____
Flood and tax certification fee	_____
Appraisal fee	_____
Land to be financed	_____
Land value	_____
Number of acres	_____
Land improvements to be financed	_____
Membership fees	_____
Document preparation fee	_____
Admin fee	_____
Closing costs	_____
Sub total	_____
Cash down payment	_____
Net trade in	_____
Total down payment (minimum 5% of Sub total)	_____
Amount financed	_____

Trade-in information

Year _____	Gross trade-in amount _____
Make _____	Amount owed on trade in _____
Model _____	To whom _____
W x L _____	Net trade-in (listed above) _____

Manufacturer's invoice or existing home appraisal	_____
Deletions	_____
Freight	_____
Wheels and axles	_____
Less sales/advertising	_____
Fees/dues	_____
Furniture/decor	_____
Other	_____
Total deletions	_____
Net invoice (Invoice/appraisal less total deletions)	_____
125% standard*	_____
Adjusted invoice	_____
Dealer options and improvements	_____
Total listed options	_____
AC/HP	_____
Electrical hook up/plumbing	_____
Footers	_____
Deck/steps	_____
Skirting <input type="checkbox"/> Brick <input type="checkbox"/> Vinyl	_____
Other	_____
% used for allowable Dealer Options**	_____
Total dealer options	_____
Freight	_____
Set up	_____
Sales tax	_____
Amount paid to public officials	_____
Physical damage insurance (one year)	_____
Appraisal	_____
Fees	_____
Other	_____
Max allowable advance	_____

* Above 720 FICO or California purchase = 130% advance
 ** Standard 25%, 30% for California purchase