



CREDIT APPLICATION

Applicant

Co-Applicant

FULL NAME-Last, First, Middle				FULL NAME-Last, First, Middle			
Birthdate:	SS #	# of Dependents:	Ages:	Birthdate:	SS #	# of Dependents:	Ages:
MARITAL STATUS (Circle One) : Married Separated Unmarried (Single, Divorced, Widowed)		SEX: (Optional) Male Female		MARITAL STATUS (Circle One) : Married Separated Unmarried (Single, Divorced, Widowed)		SEX: (Optional) Male Female	
PRESENT STREET ADDRESS (5 Year Residence Required)				PRESENT STREET ADDRESS (5 Year Residence Required)			
CITY, STATE, ZIP CODE			COUNTY	CITY, STATE, ZIP CODE			COUNTY
HOW LONG AT PRESENT ADDRESS: Years Months			HOME PHONE #	HOW LONG AT PRESENT ADDRESS: Years Months			HOME PHONE #
RESIDENTIAL STATUS? <input type="checkbox"/> Homeowner <input type="checkbox"/> Renter <input type="checkbox"/> Parents <input type="checkbox"/> Other		MO. Rent or MTG pymnt:		RESIDENTIAL STATUS? <input type="checkbox"/> Homeowner <input type="checkbox"/> Renter <input type="checkbox"/> Parents <input type="checkbox"/> Other		MO. Rent or MTG pymnt:	
PREVIOUS ADD. (If less than 3 years at present)		How Long:		PREVIOUS ADD. (If less than 3 years at present)		How Long:	
Other Previous Add:		How Long:		Other Previous Add:		How Long:	

EMPLOYMENT HISTORY

Applicant

Co-Applicant

Applicant's Employer				Co-Applicant's Employer			
Job Title		EMPLOYER'S CITY, STATE		Job Title		EMPLOYER'S CITY, STATE	
SALARY (Gross)		<input type="checkbox"/> Hour <input type="checkbox"/> Month <input type="checkbox"/> Week <input type="checkbox"/> Year		SALARY (Gross)		<input type="checkbox"/> Hour <input type="checkbox"/> Month <input type="checkbox"/> Week <input type="checkbox"/> Year	
Work Phone:		Hire Date:		Work Phone:		Hire Date:	
PREVIOUS EMPLOYER (If less than 2 yrs)		EMPLOYED FROM TO		PREVIOUS EMPLOYER (If less than 2 yrs)		EMPLOYED FROM TO	
Previous EMPLOYER ADD		PHONE		Previous EMPLOYER ADD		PHONE	
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 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.			
(A) Source of Other income:		Monthly Amt:		(A) Source of Other Income:		Monthly Amt:	

Applicant Signature _____

Date _____

Co-Applicant Signature _____

Date _____



NAME: _____

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with the equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER: I decline to furnish this information:
Ethnicity: Hispanic or Latino Not Hispanic or Latino
Race: American Indian or Alaskan Native Asian
 Black or African American Native Hawaiian or Other Pacific
Islander White
SEX: Male Female

CO-BORROWER: I decline to furnish this information:
Ethnicity: Hispanic or Latino Not Hispanic or Latino
Race: American Indian or Alaskan Native Asian
 Black or African American Native Hawaiian or Other Pacific
Islander White
SEX: Male Female

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, Unites States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described herein; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in the application, and Lender, its successors or assigns may retain the original and/or electronic record of this application, even if the Loan is not approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to the closing of the Loan; (8) in the event my payments on the Loan become delinquent, the owner or servicer of the Loan may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original signature. **FAIR CREDIT REPORTING ACT NOTICE TO CONSUMER:** I give permission to my dealer and any financial institution selected by my dealer, to investigate my credit and employment history and authorize each of my employer, landlord, deposit institution, and credit company to release information about me. I acknowledge that my dealer is not a credit grantor, but upon my inquiry will identify to me which financial institution I may contact to inquire about the status of my application. This application maybe considered withdrawn if I do not inquire about it's status within 30 days of the date of this notice. I certify that all statements made in this application are true and correct and are made for the purpose of obtaining credit.

X: _____
Applicant Signature Required
Date

X: _____
Co-Applicant's Signature
Date

(A) APPLICANT Driver's License No.

(B) APPLICANT Driver's License No.



NAME: _____

Home Information			
Manufactured Make	Model Name	Year	Loan Type: Home Only _____ Land/Home _____ Land-in-Lieu _____
___ New ___ Used	Width:	Length:	Primary Residence Yes _____ No _____
Property Address (Street Address, City, State and County)			Land or Lot Rent: \$
Home Placement: ___ Owned Free/Clear ___ Owned Lien ___ Relatives Land ___ Park ___ Leased Land ___ Other (Specify) _____			
Name of Park or Land Owner:			
DownPayment Amount: \$		Down Payment Source: ___ Gift ___ Cash On Hand ___ Borrowed	
Cash Sales Price (including Tax - \$300 SW and \$600 DW):		Land Cost:	
Financing to Include (please note other items you would like included in loan. Including well/septic, moving costs, set-up, HVAC, skirting, deck/steps, insurance, etc.):			