

CREDIT APPLICATION

Reference or HC#: _____

IMPORTANT: PLEASE FILL OUT ALL SECTIONS OF APPLICATION COMPLETELY

****By completing and signing this Credit Application, you authorize the creditor, credit institution or servicer to pull your credit and obtain a consumer credit report on you for the purpose of considering this Application or servicing any resulting loan.****

APPLICANT				CO-APPLICANT					
You may apply for credit in your name alone. If you intend to apply for joint credit, initial here: Applicant: Co-Applicant information: Complete if (a) joint credit application; (b) income/assets of another person (may be Applicant's spouse) to be used for loan qualification; or (c) Applicant resides in community property state or relying on community property for loan qualification - AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI.				You may apply for credit in your name alone. If you intend to apply for joint credit, initial here: Co-Applicant: Co-Applicant information: Complete if (a) joint credit application; (b) income/assets of another person (may be Applicant's spouse) to be used for loan qualification; or (c) Applicant resides in community property state or relying on community property for loan qualification - AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI.					
First Name:		Last Name:		First Name:		Last Name:			
Birth Date (MM/DD/YYYY):		Social Security Number:		Birth Date (MM/DD/YYYY):		Social Security Number:			
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried		Email:		Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried		Email:			
Number of Dependents (excluding applicants):		Ages of Dependents:		Number of Dependents (excluding applicants):		Ages of Dependents:			
Home Phone: ()		Cell Phone: ()		Home Phone: ()		Cell Phone: ()			
APPLICANT'S RESIDENCE (5 Year History REQUIRED)				CO-APPLICANT'S RESIDENCE (5 Year History REQUIRED)					
CURRENT Residential Status: <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Live with Family <input type="checkbox"/> Other: _____		If you currently own, what will you do with your home? <input type="checkbox"/> Sell <input type="checkbox"/> Trade <input type="checkbox"/> Rent <input type="checkbox"/> Keep		CURRENT Residential Status: <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Live with Family <input type="checkbox"/> Other: _____		If you currently own, what will you do with your home? <input type="checkbox"/> Sell <input type="checkbox"/> Trade <input type="checkbox"/> Rent <input type="checkbox"/> Keep			
CURRENT Street Address:				CURRENT Street Address:					
City:		State:	Zip Code:	How Long? # of Yrs: _____ # of Mos: _____	City:		State:	Zip Code:	How Long? # of Yrs: _____ # of Mos: _____
CURRENT Mailing Address (if different from street address):				CURRENT Mailing Address (if different from street address):					
City:		State:	Zip Code:	City:		State:	Zip Code:		
PREVIOUS Street Address (most recent first):				PREVIOUS Street Address (most recent first):					
City:		State:	Zip Code:	How Long? # of Yrs: _____ # of Mos: _____	City:		State:	Zip Code:	How Long? # of Yrs: _____ # of Mos: _____
PREVIOUS Street Address:				PREVIOUS Street Address:					
City:		State:	Zip Code:	How Long? # of Yrs: _____ # of Mos: _____	City:		State:	Zip Code:	How Long? # of Yrs: _____ # of Mos: _____
APPLICANT'S EMPLOYMENT AND INCOME (3 Year History REQUIRED)				CO-APPLICANT'S EMPLOYMENT AND INCOME (3 Year History REQUIRED)					
Employer:			Employer's Phone:	Employer:			Employer's Phone:		
			()				()		
Is this employment your: <input type="checkbox"/> Current Employment <input type="checkbox"/> Previous Employment				Is this employment your: <input type="checkbox"/> Current Employment <input type="checkbox"/> Previous Employment					
Employment Status: <input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Other (Use "Other Income" Below)				Employment Status: <input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Other (Use "Other Income" Below)					
City:		State:	Zip Code:	City:		State:	Zip Code:		
Supervisor:		Employment Dates:(MM/YYYY-MM/YYYY) _____ thru _____		Supervisor:		Employment Dates:(MM/YYYY-MM/YYYY) _____ thru _____			
Gross Monthly Income: \$		Hourly Rate:		Gross Monthly Income: \$		Hourly Rate:			
Position/Title:				Position/Title:					

APPLICANT'S EMPLOYMENT AND INCOME (3 Year History REQUIRED) (cont'd)				CO-APPLICANT'S EMPLOYMENT AND INCOME (3 Year History REQUIRED) (cont'd)			
Employer:		Employer's Phone: ()		Employer:		Employer's Phone: ()	
Is this employment your: <input type="checkbox"/> Current Employment <input type="checkbox"/> Previous Employment				Is this employment your: <input type="checkbox"/> Current Employment <input type="checkbox"/> Previous Employment			
Employment Status: <input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Other (Use "Other Income" Below)				Employment Status: <input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Other (Use "Other Income" Below)			
City:		State:	Zip Code:	City:		State:	Zip Code:
Supervisor:	Employment Dates:(MM/YYYY-MM/YYYY) _____ thru _____		<input type="checkbox"/> Full-time <input type="checkbox"/> Part-time	Supervisor:	Employment Dates:(MM/YYYY-MM/YYYY) _____ thru _____		<input type="checkbox"/> Full-time <input type="checkbox"/> Part-time
Gross Monthly Income: \$		Hourly Rate:		Gross Monthly Income: \$		Hourly Rate:	
Position/Title:				Position/Title:			
Employer:		Employer's Phone: ()		Employer:		Employer's Phone: ()	
Is this employment your: <input type="checkbox"/> Current Employment <input type="checkbox"/> Previous Employment				Is this employment your: <input type="checkbox"/> Current Employment <input type="checkbox"/> Previous Employment			
Employment Status: <input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Other (Use "Other Income" Below)				Employment Status: <input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Other (Use "Other Income" Below)			
City:		State:	Zip Code:	City:		State:	Zip Code:
Supervisor:	Employment Dates:(MM/YYYY-MM/YYYY) _____ thru _____		<input type="checkbox"/> Full-time <input type="checkbox"/> Part-time	Supervisor:	Employment Dates:(MM/YYYY-MM/YYYY) _____ thru _____		<input type="checkbox"/> Full-time <input type="checkbox"/> Part-time
Gross Monthly Income: \$		Hourly Rate:		Gross Monthly Income: \$		Hourly Rate:	
Position/Title:				Position/Title:			
Any gaps in employment greater than 30 days during the last 3 years? <input type="checkbox"/> Yes <input type="checkbox"/> No Dates of gaps: _____ Reason for gaps: _____				Any gaps in employment greater than 30 days during the last 3 years? <input type="checkbox"/> Yes <input type="checkbox"/> No Dates of gaps: _____ Reason for gaps: _____			
OTHER INCOME - Social Security, Retirement, Disability, Alimony, Child Support or Other							
OTHER INCOME: Income from SSI, retirement, disability, alimony, child support, or separate maintenance agreement need not be disclosed if you do not wish to have it considered as a basis for undertaking or repaying this debt.							
Source of Income:		How Long Received:	Monthly Amount:	Source of Income:		How Long Received:	Monthly Amount:
Source of Income:		How Long Received:	Monthly Amount:	Source of Income:		How Long Received:	Monthly Amount:
MONTHLY HOUSEHOLD LIVING EXPENSES							
INSTRUCTIONS: Please fill out the MONTHLY HOUSEHOLD living expenses below such as food, clothing, gasoline, and health care, including the payment of recurring medical expenses.							
Food:\$ _____		Clothing:\$ _____		Gasoline:\$ _____		Health Care:\$ _____ (Including payment of recurring medical expenses)	
APPLICANT'S CREDIT INFORMATION				CO-APPLICANT'S CREDIT INFORMATION			
Landlord's Name:		Relationship to Landlord:		Landlord's Name:		Relationship to Landlord:	
Landlord's Phone: ()		Current Monthly Rent to Landlord: \$		Landlord's Phone: ()		Current Monthly Rent to Landlord: \$	
Home Currently Financed By (if applicable):		Monthly Payment:	Balance:	Home Currently Financed By (if applicable):		Monthly Payment:	Balance:
Other Loan:		Monthly Payment:	Balance:	Other Loan:		Monthly Payment:	Balance:
Other Loan:		Monthly Payment:	Balance:	Other Loan:		Monthly Payment:	Balance:

APPLICANT'S ASSETS	CO-APPLICANT'S ASSETS
Cash (including deposit): \$ _____ Bonds, Securities, 401(k), etc.: \$ _____ Other Assets: \$ _____ Total Assets: \$ _____ Savings Account Bank Name: _____ City: _____ State: _____ Approximate Balance: \$ _____ Checking Account Bank Name: _____ City: _____ State: _____ Approximate Balance: \$ _____	Cash (including deposit): \$ _____ Bonds, Securities, 401(k), etc.: \$ _____ Other Assets: \$ _____ Total Assets: \$ _____ Savings Account Bank Name: _____ City: _____ State: _____ Approximate Balance: \$ _____ Checking Account Bank Name: _____ City: _____ State: _____ Approximate Balance: \$ _____
ADDITIONAL INFORMATION FOR APPLICANT	ADDITIONAL INFORMATION FOR CO-APPLICANT
Are there any outstanding judgments against you? <input type="checkbox"/> Yes <input type="checkbox"/> No Have you been declared bankrupt within the past 7 years? <input type="checkbox"/> Yes <input type="checkbox"/> No Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? <input type="checkbox"/> Yes <input type="checkbox"/> No Are you a party to a lawsuit? <input type="checkbox"/> Yes <input type="checkbox"/> No Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <input type="checkbox"/> Yes <input type="checkbox"/> No Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, explain: _____ Are you obligated to pay alimony, child support, or separate maintenance? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please indicate the amount for each: Alimony: \$ _____ Child Support: \$ _____ Separate Maintenance: \$ _____ Is any part of the down payment borrowed? <input type="checkbox"/> Yes <input type="checkbox"/> No Are you a co-maker or endorser on a note? <input type="checkbox"/> Yes <input type="checkbox"/> No Are you a U.S. citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No Are you a permanent resident alien? <input type="checkbox"/> Yes <input type="checkbox"/> No Do you intend to occupy the property as your primary residence? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes" above, please complete the questions below: Have you had ownership interest in a property in the last three years? <input type="checkbox"/> Yes <input type="checkbox"/> No 1.) What type of property did you own- principal residence (PR), second home (SH), or investment property (IP)? _____ 2.) How did you hold title to the home- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? _____	Are there any outstanding judgments against you? <input type="checkbox"/> Yes <input type="checkbox"/> No Have you been declared bankrupt within the past 7 years? <input type="checkbox"/> Yes <input type="checkbox"/> No Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? <input type="checkbox"/> Yes <input type="checkbox"/> No Are you a party to a lawsuit? <input type="checkbox"/> Yes <input type="checkbox"/> No Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <input type="checkbox"/> Yes <input type="checkbox"/> No Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, explain: _____ Are you obligated to pay alimony, child support, or separate maintenance? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please indicate the amount for each: Alimony: \$ _____ Child Support: \$ _____ Separate Maintenance: \$ _____ Is any part of the down payment borrowed? <input type="checkbox"/> Yes <input type="checkbox"/> No Are you a co-maker or endorser on a note? <input type="checkbox"/> Yes <input type="checkbox"/> No Are you a U.S. citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No Are you a permanent resident alien? <input type="checkbox"/> Yes <input type="checkbox"/> No Do you intend to occupy the property as your primary residence? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes" above, please complete the questions below: Have you had ownership interest in a property in the last three years? <input type="checkbox"/> Yes <input type="checkbox"/> No 1.) What type of property did you own- principal residence (PR), second home (SH), or investment property (IP)? _____ 2.) How did you hold title to the home- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? _____

APPLICANT (cont'd)	CO-APPLICANT (cont'd)
<p>RACE: - Check one or more</p> <p><input type="checkbox"/> American Indian or Alaskan Native - <i>Print name of enrolled or principal tribe:</i></p> <p style="text-align: center;">□ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □</p> <p><input type="checkbox"/> Asian</p> <p style="margin-left: 20px;"> <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 - <i>Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:</i> </p> <p style="text-align: center;">□ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □</p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p style="margin-left: 20px;"> <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander - <i>Print race, for example, Fijian, Tongan and so on:</i> </p> <p style="text-align: center;">□ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □</p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p>SEX: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> I do not wish to provide this information</p> <p>MARITAL STATUS:(CALIFORNIA APPLICANTS ONLY)</p> <p><input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated <input type="checkbox"/> I do not wish to provide this information</p>	<p>RACE: - Check one or more</p> <p><input type="checkbox"/> American Indian or Alaskan Native - <i>Print name of enrolled or principal tribe:</i></p> <p style="text-align: center;">□ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □</p> <p><input type="checkbox"/> Asian</p> <p style="margin-left: 20px;"> <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 - <i>Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:</i> </p> <p style="text-align: center;">□ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □</p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p style="margin-left: 20px;"> <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander - <i>Print race, for example, Fijian, Tongan and so on:</i> </p> <p style="text-align: center;">□ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □</p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p>SEX: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> I do not wish to provide this information</p> <p>MARITAL STATUS:(CALIFORNIA APPLICANTS ONLY)</p> <p><input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated <input type="checkbox"/> I do not wish to provide this information</p>

TO BE COMPLETED BY THE FINANCIAL INSTITUTION (for an application taken in person)

APPLICANT	CO-APPLICANT
<p>Was the ethnicity of the applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Was the race of the applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Was the sex of the applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Was the ethnicity of the applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Was the race of the applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Was the sex of the applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>

THE APPLICATION DEMOGRAPHIC INFORMATION WAS PROVIDED THROUGH:

- Face-to-face Interview (Includes Electronic Media w/Video Component)
 Telephone Interview
 Fax or Mail
 Email or Internet

EQUAL CREDIT OPPORTUNITY ACT

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this company is the

Federal Trade Commission
 Equal Credit Opportunity
 Washington, D.C. 20580

STATE NOTICES

CALIFORNIA: An applicant, if married, may apply for a separate account. If your credit is declined, you refuse or counter offer, your account is terminated or there is an unfavorable change in the 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 within 60 days a free copy of your consumer credit report from the consumer credit reporting agency and from any other consumer credit reporting agency which compiles and maintains files on consumers on a nationwide basis. Additionally, you have the right under California Civil Code § 1785.16 to dispute the accuracy or completeness of any information in a consumer credit report furnished by the consumer credit reporting agency.

MASSACHUSETTS: The responsibility of the attorney for the mortgagee is to protect the interest of the mortgagee. Mortgagors may, at their own expense, engage an attorney of their selection to represent their interests in the transaction.

NEW HAMPSHIRE: If this is an application for balloon financing, you are entitled to receive, upon request, a written estimate of the monthly payment amount for a balloon payment refinancing in accordance with the creditor's then existing refinance programs prior to entering into a balloon contract.

NEW YORK: In connection with your application for credit, a consumer report may be requested in connection with such application. Upon request, you will be informed whether or not a consumer report was requested, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. If your application is granted, subsequent consumer reports may be requested or utilized in connection with any updates, renewal, or extension of the credit for which application was made.

OHIO: 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.

RHODE ISLAND: Credit reports may be requested in connection with this application.

VERMONT: By completing this credit application and giving us permission to obtain your credit reports, you authorize us and our employees or affiliates to obtain and verify information about you (including one or more credit reports, information about your employment and banking and credit relationships) that we may deem necessary or appropriate in evaluating your application. If your application is approved and credit is extended, you also authorize us, and our employees and agents, to obtain additional credit reports and other information about you in connection with reviewing the account, increasing the credit line on the account (if applicable), taking collection on the account, or for any other legitimate purpose associated with the account.

WASHINGTON: 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. Additionally, please let us know if we should investigate your credit references and/or credit history under another name.

WISCONSIN: No provision of a marital property agreement, a unilateral statement under Wisc. Stat. § 766.59 or a court decree under Wisc. Stat. § 766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. **NON-APPLICANT SPOUSE WAIVER OF NOTICE:** I agree to waive notice of any extension of credit in connection with this application:

Non-applicant Spouse: _____ Date: _____

I (We) (1) state that the above information is true, accurate and complete as of the date of this Application, and I(we) understand that any false statements or intentional/negligent misrepresentation of information provided may result in civil liability, monetary damages and/or criminal penalties including fine or imprisonment, or both, under the provisions of 18 U.S.C. 1001, et seq.; 31 U.S.C. 3729, 3802; (2) I (we) agree to amend this Application if any of the information therein should change prior to closing of the loan; (3) acknowledge that this Application is the property of the creditor or credit institution to which it is submitted, whether or not the loan I (we) am/are applying for is approved and closed; (4) authorize the creditor or credit institution to which this Application is submitted to request a consumer credit report on me (us) and to request of any present or past creditor or employer information as to my credit or employment for the purpose of considering this Application; (5) authorize the creditor, credit institution or servicer of my (our) loan to request a consumer credit report on me (us) in connection with the servicing of my (our) loan, as permitted by law; (6) authorize the creditor, credit institution or servicer of my (our) loan to report the existence of and information about this loan, including my (our) delinquency and/or compliance with the loan terms and conditions; (7) agree that the residential property which will secure this loan will not be used for any illegal purpose; (8) agree that the ownership or servicing of this loan may be transferred to another, with notice given of such transfer as may be required by law; and (9) that my (our) transmission of this Application as an "electronic record" with my (our) "electronic signature," as those terms are defined by applicable federal and state law (but not including audio or video recordings), or my (our) facsimile transmission of this application containing my (our) facsimile signature(s), shall be as effective, enforceable and valid as if a paper version of this Application were delivered containing my (our) original signature(s).

INFORMATION SHARING CONSENT: I (We) consent and authorize the creditor, credit institution, servicer or their assignees to share my(our) confidential personal and financial information with others as is necessary to facilitate the processing of this application, completing this transaction, servicing my(our) account, or other legitimate purpose, including sharing necessary personal and financial information with the seller of my(our) home and/or land to facilitate my(our) sales transaction.

ACKNOWLEDGEMENT: I (We) acknowledge that any creditor or credit institution to which this Application is submitted, owner of the loan, its servicers, successors and assigns, may verify or re-verify any information or data relating to the loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

I (We) acknowledge that by signing this Credit Application, I (we) authorize the creditor, credit institution or servicer to pull my (our) credit and obtain a consumer credit report on me (us) for the purpose of considering this Application or servicing any resulting loan.

Applicant's Signature

Date

Co-Applicant's Signature

Date

Customer Loan Approval Checklist

Provided to customers after they select Vanderbilt as a potential lender



Applicant Name (print): _____

Co-Applicant Name (print): _____

Vanderbilt Mortgage appreciates the opportunity to earn your business. By filling out the Credit Application as completely as possible, it will allow us to expedite your new home purchase.

Items on the Credit Application to pay special attention to for each applicant:

- Social Security Number
- Date of Birth
- BEST** Phone Numbers
- Email Address**
- Land Information Section
- Current Street Address and Mailing Address if different from street address
- Minimum of 5 Years Residential History for Applicant and Co-Applicant
- Monthly Household Living Expenses
- Minimum of 3 Years Employment History for Applicant and Co-Applicant

NOTE: Please document **at least 2 years** of actual employment regardless of how far you have to go back. The 2 year history may be non-consecutive and needs to include any job gaps.

Items that will be needed from each applicant if your application is approved:

- Copy of Driver's License or State Issued Photo ID
- Most recent check stub for all applicants including year-to-date income information.
- Last two years 1040s and W2s or 1099s for all applicants.
- If available, please provide a copy of the Social Security Card for each applicant.

If these items apply to you, they will also be needed if your application is approved:

- Benefits letter for Social Security, Disability and/or Retirement – must include amount received each month: A copy can be obtained at: www.ssa.gov
- Child Support –Twelve (12) months payment history of bank statements or copies of canceled checks *and* a copy of the divorce decree/order of support

Upon receiving an approval, please fax these items to **866-701-5191** using this page as your cover sheet or take a picture of these items using your phone or other device and email them to: go@vmf.com

Additional items may be requested. However, your being prepared to provide the above items upon receiving an approval will greatly speed up your loan process.

If you have any questions, please call **866-701-0467**.

Thank you for choosing Vanderbilt Mortgage and Finance!

Addendum to Credit Application Information about Mortgage Loan Originators

Communications that relate to your credit application that will be submitted to a lender (the "Lender"), its status or other questions you may have about your application or the loan process, will be addressed by the Lender's designated representative.

The retailer from whom you may purchase a home and its sales consultants may assist you with matters associated with the sales transaction - for example, the type of home to purchase, options, site improvements, sales features that may impact your financing options, etc.

During the sales process, if there are questions that may impact the financing of your purchase, your sales consultants may conference or connect you and the appropriate representative(s) of the Lender for your convenience.

Following the receipt of your credit application, a representative from the Lender may contact you to discuss your application. Should you have any questions about your application, please contact the Lender at 1-866-701-0467.

By signing below, you acknowledge that you have read and understood the details provided, and also consent to the Lender sharing the decision of your credit application and other necessary personal and financial information with the seller of your home and/or land in order to facilitate your sales transaction and other legitimate purposes. Below is a list of Vanderbilt Mortgage and Finance, Inc. Loan Originators.

Name	NMLS#	Name	NMLS#	Name	NMLS#
Adam Thornhill	252827	Hope-Stephanie Whitehead	791166	Milagro Bigelow	1121924
Amalia Hoggatt	1493128	Jaina Castro	1155030	Missi Seay	252711
Amanda Thornton	188806	Jama Higgs	147737	Natashia Reid	150693
Andi Bowden	1281019	Jesus Rodriguez	643093	Nick Winston	1791754
Angela Patterson	71073	Josh Gahagan	150405	Randy Thomas	34735
Anna Moles	1334811	Kaci Eakens	1641269	Randy-Craig R. Dodd	31122
Ashley Gillispie	1543732	Kellie Collins	1715213	Robin Lynn Chambers	6817
Ashley Jones	1155026	Kelly Morgan	145380	Seth Ray	1749845
Ashley Teague	277839	Kim Thompson	1681659	Stacie Wheeler	194608
Brad Miller	1657501	Kristin Osucha	1707012	Stacy Carter	147624
Brandon Cook	299463	Kristen Overbury	1024384	Steve Damron	192985
Brian Moore	140921	Kyle Leko	1157429	Susan Arwood	833720
Brian Smith	1023945	Laura Tinney	1023887	Tammy Miller	140882
Bruce Kirk	13894	Lauren Walker	1616706	Tammy Jones	150535
Chris Davis	1465227	Lori Keller	251843	Tara Smith	1098979
Chris - James Kagay	1156306	Mark Barnhart	147598	Todd Lewelling	1730802
Christian Blaicher	973394	Marsha Estep	150415	Tom Green	1710202
Craig Strange	1420572	Mary Alice Morton	1640200	Travis Rochelle	190214
Daniel Moore	1715146	Matt Sullivan	150695	Trip-Laimon Godel	853981
Diego Herrera	247487	Megan Neely Jones	1405404	Wade Tosh	1098783
Elizabeth-Laura E. Aycocke	278178	Michael Case	872554	Whitney Peagler	1661758
Hollie Sigler	1020692				

Applicant Signature

Date

Applicant Signature

Date

Spanish Preference Form/Formulario de Preferencia Respecto al Español

Please check one of the following. (Por favor marque uno de los siguientes.):

- English: By checking this box, you confirm that you read and understand English, and are able to review and understand all sales and loan documents that will be provided to you in English. You do not prefer and have not requested that your sales associate and/or lender representative interact with you in Spanish.

Español: Al marcar esta caja, usted está confirmando que lee y entiende el inglés, y que puede revisar y entender todos los documentos de ventas y de préstamo que le serán proporcionados a usted en inglés. Usted no prefiere y no ha solicitado que su asociado de ventas y/o representante del prestamista interactúen con usted en español.

- English: By checking this box, you confirm that you have requested that your sales associate and/or lender representative interact with you in Spanish; with the understanding, however, that Spanish speaking sales associates are not available at every home center. You understand and agree that all sales and loan documents will be provided to you in English. **Please see the Spanish Language Disclosure (Initial Disclosure) for further information.**

Español: Al marcar esta caja, usted está confirmando que usted ha solicitado que su asociado de ventas y/o representante del prestamista interactúen con usted en español, en el entendido, sin embargo, que no todos los centros de ventas de casas tienen asociados de ventas que hablen español. Usted entiende y está de acuerdo que todos los documentos de ventas y de préstamo le serán proporcionados a usted en inglés. **Por favor vea la Divulgación en Español (Divulgación Inicial) para mayor información.**

(1) Signature/Firma]

Date/Fecha]

(2) Signature/Firma]

Date/Fecha]

Applicant Authorization

Part I - General Information	
1. Applicant(s)	2. Name and Address of Lender Vanderbilt Mortgage and Finance, Inc. 500 Alcoa Trail Maryville, TN 37804
	Date
Part II - Applicant Authorization	
<p>I hereby authorize Lender, its successors and assigns, and, if applicable, the U.S. Department of Housing and Urban Development (HUD)/Federal Housing Administration (FHA) to use my information for any purpose relating to the origination, servicing, loss mitigation, and/or disposition of the mortgage or the property securing the mortgage and/or any HUD/FHA insurance claim. I authorize Lender and its successors and assigns to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my loan application. I authorize Lender and its successors and assigns to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.</p>	
Borrower	Date
Borrower	Date

MAKING AN INFORMED DECISION ABOUT BUYING A MANUFACTURED HOME

IF YOU HAVE QUESTIONS CALL 1-877-313-3023

WWW.TDHCA.STATE.TX.US/MH

Ownership of ANY home brings many responsibilities. Buying a manufactured home involves many important and unique considerations. This disclosure is to assist you in recognizing and understanding many of those factors. Please read it carefully.

CHOOSING A MANUFACTURED HOME AS YOUR HOME: Manufactured homes come in a variety of sizes, styles, design features, amenities, and price ranges. All manufactured homes are built to federal standards established by the federal Department of Housing and Urban Development (HUD). Also, the federal government and the state of Texas require manufacturers, retailers and installers to give certain warranties on manufactured homes. The type of warranties you receive will depend on whether you are purchasing a new or used manufactured home. You have the right to see the manufacturer's warranty and the retailer's warranty before entering into a sales purchase contract to purchase a manufactured home.

initials

CHOOSING A MANUFACTURED HOME RETAILER: The State of Texas licenses and oversees manufacturers, retailers, brokers, salespersons, and installers of manufactured homes. The agency responsible for this licensing and oversight is the Texas Department of Housing and Community Affairs, Manufactured Housing Division (the "Department"). Your properly licensed manufactured home retailer should display, or be willing to show you, its license in its sales office. **Dealing with licensed parties can provide important consumer protections.**

initials

DEPOSITS: You may be required by a manufactured home retailer to place a deposit on a home, regardless of whether the home is on the retailer's sales lot, is being sold at another location, or will be ordered from a factory. The amount of the deposit is determined between you and your retailer. The deposit becomes a down payment upon execution of a binding sales purchase contract.

initials

REFUNDS: You have the right to demand a refund of the deposit or down payment, and receive that refund within 15 days thereafter, if you timely and properly rescind the sales purchase contract. A retailer may keep up to 5% of the estimated cash price if the consumer specially orders from the manufacturer a manufactured home that is not in the retailer's inventory, the home conforms to the

specifications of the special order and any representations made to the consumer, the consumer fails or refuses to accept delivery and installation of the home by the retailer, and the consumer was given conspicuous written notice of the requirements for retaining the deposit.

A retailer may deduct from your deposit or down payment for any expenses incurred by the retailer if you contract with the retailer to arrange for services that are performed by an appraiser of real property or a title company in connection with real property that will be included in the purchase or when real property is pledged by you as collateral for the purchase of the manufactured home. The retailer must provide notice of laws relating to rescission and real property appraisal and title work expenses before signing the contract for real property appraisal and title work services. The retailer must also provide an itemized list of the specific real property appraisal and title work expenses incurred by the retailer.

initials

FINANCING OPTIONS: A manufactured home in Texas has tremendous flexibility when it comes to financing because it can be financed as personal property (typically a consumer loan secured by the home only) or, if you own the land the home is on (or have a qualifying long term lease on the land) as real property (typically a mortgage loan secured by the home and the land). You should talk to possible lenders about the terms they can offer. If you think one lender is offering too high a rate, talk to another lender.

Consumer lenders must generally be registered with the Office of the Consumer Credit Commissioner. Mortgage loans are usually originated by mortgage brokers (licensed with the Savings and Mortgage Lending Department), mortgage bankers (registered with the Savings and Mortgage Lending Department), or financial institutions (regulated by state and/or federal regulators, depending on the type of financial institution).

**WHEN YOU MAKE A DECISION ABOUT BUYING A
MANUFACTURED HOME, PLAN FOR FLEXIBILITY AND CHANGE.**

YOUR LOAN WILL BE A **MAJOR** FACTOR IN DETERMINING YOUR PAYMENTS, BUT THERE ARE OTHER IMPORTANT FACTORS YOU SHOULD ALSO THINK ABOUT, SUCH AS:

- Adjustable rate loans - If rates go up, your loan payments will go up.
- Property taxes - Changes in property valuation and changes in tax rate can result in changes in your payments.
- Insurance - If premiums increase, your payments will go up.
- Lot rent - If you are renting the lot your home is on, your rent may be subject to increase.

initials

LOCAL RESTRICTIONS AND REQUIREMENTS (ZONING): Depending on where a home is to be located it may be subject to special local requirements, including zoning and deed restrictions. These local requirements may affect where the home can be placed and may also involve other related requirements (and expenses) such as size requirements, construction requirements. Contact the local municipality, county, and subdivision manager to find out what, if

This **Six Page Disclosure** was provided to me/us by the retailer and/or lender shown below on this date. It was provided to me/us before I/we completed a credit application (if a financed transaction), or before I/we signed a contract to purchase, exchange, or lease-purchase a manufactured home.

DATE

RETAILER or LENDER

LICENSE NUMBER (if a retailer)

CUSTOMER signature

CUSTOMER signature

CUSTOMER printed name

CUSTOMER printed name

Date: _____

Date: _____