

1717 N Loop 1604 East
Suite #250
San Antonio, Texas 78232
Office: (800) 598-9764
Fax: (800) 598-9802



Customer Authorization Form

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 the number provided.

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

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 financial information with your retailer in order to facilitate your sales transaction and other purposes.

You also acknowledge that you have accurately completed the information on the application.

Applicant Printed Name (Date)

Applicant Printed Name (Date)

Applicant Signature (Date)

Applicant Signature (Date)

Retailer Name

Retailer Location



Credit Application

DATE: _____

- | | | |
|--|---|---|
| 1) <input type="checkbox"/> Individual | <input type="checkbox"/> Joint | |
| 2) <input type="checkbox"/> Home Only | <input type="checkbox"/> Land and Home | |
| 3) <input type="checkbox"/> Primary | <input type="checkbox"/> Secondary | <input type="checkbox"/> Investment/Purchase for someone else to occupy – Buy For |
| 4) <input type="checkbox"/> Purchase | <input type="checkbox"/> Refinance – Type | <input type="checkbox"/> Rate & Term <input type="checkbox"/> Cash-out <input type="checkbox"/> Home Improvement <input type="checkbox"/> Home Purchase <input type="checkbox"/> Other _____ |

REGION: GSO SAT SEA

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 | |
| Birth Date | Social Security No. | Ages of Financial Dependents | Birth Date | Social Security No. Ages of Financial Dependents |
| Marital Status <input type="checkbox"/> U = Unmarried <input type="checkbox"/> M = Married <input type="checkbox"/> S = Separated | | | Marital Status <input type="checkbox"/> U = Unmarried <input type="checkbox"/> M = Married <input type="checkbox"/> S = Separated | |
| Present Street Address | | | Present Street Address | |
| City, State, Zip Code | | | City, State, Zip Code | |
| How Long At Present Address Since ____/____/____ | | Home Phone No. | How Long At Present Address Since ____/____/____ Home Phone No. | |
| Residential Status(choose): H = Home Owner <input type="checkbox"/> R = Renter <input type="checkbox"/> P = Parents <input type="checkbox"/> O = Other <input type="checkbox"/> | | Mo. Rent or Mtg. Pymt. \$ _____ | Residential Status(choose): H = Home Owner <input type="checkbox"/> R = Renter <input type="checkbox"/> P = Parents <input type="checkbox"/> O = Other <input type="checkbox"/> Mo. Rent or Mtg. Pymt. \$ _____ | |
| 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 (If less than 2 yrs. at present address) | | | Previous Street Address (If less than 2 yrs. at present address) | |
| City, State, Zip Code | | | City, State, Zip Code | |
| From ____/____/____ to ____/____/____ | | | From ____/____/____ to ____/____/____ | |
| Landlord/Mortgage Holder's Name | | Phone No. | Landlord/Mortgage Holder's Name Phone No. | |
| Employer's Name <input type="checkbox"/> Check if self-employed | | Business Type | Employer's Name <input type="checkbox"/> Check if 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 \$ _____ | | | Base Salary \$ _____ | |
| Overtime Rec'd consistently since | | | Overtime Rec'd consistently since | |
| \$ _____/____/____ | | | \$ _____/____/____ | |
| Commission/Bonus Receive: <input type="checkbox"/> Yrly <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly | | | Commission/Bonus Receive: <input type="checkbox"/> Yrly <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"/> 2 nd Job | \$ _____ | _____ ____/____/____ <input type="checkbox"/> Seasonal <input type="checkbox"/> PT Job <input type="checkbox"/> 2 nd Job |
| \$ _____ | _____ | ____/____/____ <input type="checkbox"/> Seasonal <input type="checkbox"/> PT Job <input type="checkbox"/> 2 nd Job | \$ _____ | _____ ____/____/____ <input type="checkbox"/> Seasonal <input type="checkbox"/> PT Job <input type="checkbox"/> 2 nd Job |
| Previous Employer (if less than 1 yr at present job) | | | Previous Employer (if less than 1 yr at present job) | |
| Previous Employer's City, State | | From ____/____/____ To ____/____/____ | Previous Employer's City, State From ____/____/____ To ____/____/____ | |
| Job Title or Occupation | | Phone No. | Job Title or Occupation Phone No. | |

Applicant:

Lot # and Name:

| Indicate Relationship or Ownership of Account by circling the appropriate letter (Circle A for Applicant or B for Co-applicant) | | | |
|---|--|-----------|-------------|
| A | Checking Account with (Name and Address) | Phone No. | Account No. |
| B | | | |
| A | Checking Account with (Name and Address) | Phone No. | Account No. |
| B | | | |

| List all other obligations including the liability for alimony, child support or separate maintenance. Be sure to list all open accounts. | | | | | |
|---|---------------------------|-----------|-------------|-------------------|-------------------|
| Owner (Circle A for Applicant or B for Co-applicant) | Creditor Name and Address | Phone No. | Account No. | Current Bal. (\$) | Monthly Pmt. (\$) |
| A / B | | | | | |
| A / B | | | | | |

| | | | |
|--|---------|--------------|----------------------|
| Relative living nearest Applicant: | | | |
| Name | Address | Relationship | Relative's Phone No. |
| Relative living nearest Co-Applicant: | | | |
| Name | Address | Relationship | Relative's Phone No. |
| Nearest Friend living nearest Applicant: | | | |
| Name | Address | Relationship | Friend's Phone No. |
| Nearest Friend living nearest Co-Applicant: | | | |
| Name | Address | Relationship | Friend's 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 | Applicant | Co-App |
|--|-----------|--------|
| (1) Have you declared Bankruptcy within the past 10 years? Where? | | |
| (2) Have you had any judgments, repossessions, garnishments, or other legal proceedings filed against you within the past 7 years? | | |
| (3) Have you ever obtained credit under any other name(s) Name(s) used: | | |
| (4) Are you a C-Maker or Guarantor on a note? For Whom? How Much? | | |
| (5) Are you a Party in a Lawsuit? | | |
| (6) Do you have any Lease obligations? If yes, How Much? How Long? | | |
| (7) Are you liable for alimony, child support or maintenance payments? If yes, How Much? How long? | | |

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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 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 choose not to furnish it, under Federal regulations this Lender is required to note ethnicity, race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. (Lender must review the above material to assume that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

| | | | |
|-------------------|---|---------------------|---|
| Applicant: | <input type="checkbox"/> I do not wish to furnish this information | Co-Applicant | <input type="checkbox"/> I do not wish to furnish this information |
| Ethnicity: | <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino | Ethnicity: | <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino |
| Race: | <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black/African American <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> White | Race: | <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black/African American <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> White |
| Sex: | <input type="checkbox"/> Male <input type="checkbox"/> Female | Sex: | <input type="checkbox"/> Male <input type="checkbox"/> Female |

STATE LAW NOTICES

- CA A married applicant may apply for credit individually.
- OH The Ohio Laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual request. The Ohio Civil Rights Commission administers compliance with this law.
- MA You have the right to obtain a free copy of your credit report within 60 days from the consumer credit reporting agency providing the credit information to CU Factory Built Lending
- ME & NY A consumer report may be requested in connection with this application for credit and in connection with updates, renewals and extensions of any credit granted as a result of this application. Upon request, you will be informed if a consumer report was actually obtained and, if so the name and address of each consumer reporting agency from which a consumer report was obtained.
- WI The understated hereby states, pursuant to Section 766.55(1), Wisconsin Statutes, that this application for credit is made and the obligations will be incurred in the interest of the marriage and family. No provision of a marital property agreement, unilateral statement under Section 766.59, Wisconsin Statutes, classifying a spouse's property as individual property or a court decree under Section 766.70, Wisconsin Statutes, affecting marital property adversely affects the interests of the Creditor, unless the Creditor received a copy of the agreement, statement or decree prior to granting credit of unless the Creditor has actual knowledge of the adverse provision when the obligation to the creditor is incurred.
- WA Please let us know if we should investigate your credit references and/or credit history under another name.

IMPORTANT INFORMATION ABOUT OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask you for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

You warrant that the information you are furnishing above and on the reverse side is true, accurate, supplied voluntarily and not misleading. You authorize us, at our option: to check your credit and employment histories and credit references; to discuss this application and related information with your retailer/broker, if any, named above; to answer questions about your credit history with us; and to keep this application whether or not it is approved. We may obtain consumer credit reports periodically from one or more consumer reporting agencies (credit bureaus) in connection with your application and any update, renewal, refinancing, modification or extension of the credit. We or any affiliate of ours may obtain one or more consumer credit reports on you from time to time for any legitimate business purpose. If you ask, you will be told whether a credit report was requested, and if so, the name and address of any credit bureaus from which we or our affiliate obtained your credit report. We may also verify your employment, pay, assets and debts. You agree that anyone receiving a copy of this is authorized to provide us with such information. Should this application result in an account with us, we may report information about your account to the credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. You understand that CUFBL extends credit 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 terms.

Date _____ Applicant Signature _____ Date _____ Co-Applicant Signature _____

To be completed by the Interviewer. This application was taken by: Face-to-Face Mail Telephone Internet

Applicant (s) Name _____

Retailer _____

Where will home be located? Own Land Relative Land Park Other Private Prop

Address/Park Name _____ Mo. Rent or Mtg Pmt \$ _____

If Own, date Purchased _____ Current Bal on Land: \$ _____

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

Calculation of Loan Amount

Cash Sales Price (If refinance enter payoff amount) \$ _____

Sales Tax \$ _____

Physical Damage Ins. (1 yr) \$ _____

Amt Pd to Public Officials (Registration, title, filing fees) \$ _____

Site Inspection Fee \$ _____

Flood Certification Fee \$ _____

Appraisal \$ _____

Land \$ _____

No of Acres _____

Land Improvements \$ _____

Closing Costs \$ _____

Sub-Total \$ _____

Cash Down Payment \$ _____

Net Trade-In \$ _____

Total Down Payment (Minimum 5% of Sub-total) \$ _____

Amount Financed \$ _____

Trade-In Information

Gross Trade-in Amt _____

Amt Owed on Trade-in _____

To Whom _____

Trade Trade-in (listed above) _____

Year _____ Make _____

W x L _____ Model _____

Calculation of Allowable Advance

Manufacturer's Invoice \$ _____

(Or used home appraisal)

Less Deletions

| | |
|-------------------|----------|
| Freight | \$ _____ |
| Wheels and Axles | \$ _____ |
| Less Sales/Advert | \$ _____ |
| Fees/Dues | \$ _____ |
| Furn/Décor | \$ _____ |
| Other | \$ _____ |

Total Deletions \$ _____

Net Invoice (1-2) \$ _____

125% Standard _____ %

Adjusted Invoice \$ _____

| | |
|---|----------|
| Dealer Options/Improvements | |
| AC/HP | \$ _____ |
| Electrical Hook-up/Plumbing | \$ _____ |
| Footers | \$ _____ |
| Deck/Steps | \$ _____ |
| Skirting (<input type="checkbox"/> Brick <input type="checkbox"/> Vinyl) | \$ _____ |
| Washer/Dryer | \$ _____ |
| Other | \$ _____ |

Total Dealer Options \$ _____

Freight \$ _____

Set-Up \$ _____

Sales Tax \$ _____

Amt Paid To Public Officials \$ _____

1 yr Physical Damage Ins. \$ _____

Inspection Fee \$ _____

Appraisal/Fees \$ _____

Flood Certification Fee \$ _____

Other \$ _____

Max Allowable Advance (add 5-16) \$ _____