



Credit Application

MLO #: _____

- | | | |
|--|---|---|
| 1) <input type="checkbox"/> Individual | 3) <input type="checkbox"/> Primary | <input type="checkbox"/> Joint |
| 2) <input type="checkbox"/> Home Only | <input type="checkbox"/> Secondary | <input type="checkbox"/> Land and Home |
| 4) <input type="checkbox"/> Purchase | <input type="checkbox"/> Refinance – Type | <input type="checkbox"/> Investment/Purchase for someone else to occupy – Buy For |
| | <input type="checkbox"/> Rate & Term | <input type="checkbox"/> Cash-out |
| | <input type="checkbox"/> Home Purchase | <input type="checkbox"/> Home Improvement |
| | | <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.
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 ____/____/____	
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"/>	
Landlord/Mortgage Holder's Name		Phone No.	Landlord/Mortgage Holder's Name	
Balance of Mortgage \$ _____		Account No.	Balance of Mortgage \$ _____	
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	
Employer's Name <input type="checkbox"/> Check if self-employed		Business Type	Employer's Name <input type="checkbox"/> Check if self-employed	
Employer's Address		Work Phone No.	Employer's Address	
Job Title or Occupation		Hire Date ____/____/____	Job Title or Occupation	
Base Salary \$ _____			Base Salary \$ _____	
Overtime \$ _____		Rec'd consistently since ____/____/____	Overtime \$ _____	
Commission/Bonus \$ _____		Receive: <input type="checkbox"/> Yrly <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	Commission/Bonus \$ _____	
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
\$ _____	_____	____/____/____ <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	
Job Title or Occupation		Phone No.	Job Title or Occupation	

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
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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) \$ _____