



# CREDIT APPLICATION

Phone: (916) 861-2292

Fax: (916) 638-8265

11290 Point East Dr. Ste 225  
Rancho Cordova, CA 95742

<b>Part I - Applicant Information</b>							
First Name          M. Initial          Last Name			Social Security Number		Date of Birth		
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated			Dependents – Number          Ages		Home Phone		
Complete <u>Current Street Address</u> - including zip code					Cell Phone		
How Long at address?		<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Relative		Mailing Address (if different)			
Former Address (if residing at present address less than 3 years)				<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Relative		How Long?	
Name and Address of <i>Current</i> Employer				Phone		Position	
Date Hired		Gross Monthly Income		Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		If self employed – Annual net profit after expenses	
Years School							
Name and Address of <i>Previous</i> Employer (if at current employer less than 3 years)				Phone		Position	
Dates Employed		From: Month/Year          To: Month/Year		Prior Employment Monthly Income		# Years in Profession	
<b>Other Income:</b> Alimony, child support, or separate maintenance income need not be revealed unless such income is to be considered as a basis for repayment. List source/type of other income below.					Monthly Income		# Years Expected

<b>Part II Co-Applicant Information</b>							
First Name          M. Initial          Last Name			Social Security Number		Date of Birth		
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated			Dependents – Number          Ages		Home Phone		
Complete <u>Current Street Address</u> - including zip code					Cell Phone		
How Long at address?		<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Relative		Mailing Address (if different)			
Former Address (if residing at present address less than 3 years)				<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Relative		How Long?	
Name and Address of <i>Current</i> Employer				Phone		Position	
Date Hired		Gross Monthly Income		Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		If self employed – Annual net profit after expenses	
Years School							
Name and Address of <i>Previous</i> Employer (if at current employer less than 3 years)				Phone		Position	
Dates Employed		From: Month/Year          To: Month/Year		Prior Employment Monthly Income		# Years in Profession	
<b>Other Income:</b> Alimony, child support, or separate maintenance income need not be revealed unless such income is to be considered as a basis for repayment. List source/type of other income below.					Monthly Income		# Years Expected

Applicant(s) \_\_\_\_\_

<b>Part III Financial Information</b>	
<b>Assets</b> (what you own)	<b>Value</b>
Checking Account/Bank	
Savings Account/Bank	
Current Residence (if owned)	
Auto: Year/Make/Model	
Auto: Year/Make/Model	
Describe Other Assets (CD's, stocks, bonds, 401K, IRA, Real Estate)	

<b>Liabilities</b> (what you owe)	<b>Monthly Taxes</b>	<b>Monthly Insurance</b>	<b>Principal &amp; Interest Pmt</b>	<b>Loan Balance</b>
Real Estate Loan/Lender (current residence)				
Landlord (if renter)				N/A
Auto Loan/Lender				
Auto Loan/Lender				
Credit Card/Issuer				
Credit Card/Issuer				
<input type="checkbox"/> Alimony <input type="checkbox"/> Child Support				N/A
Describe Other Debts				

<b>Part IV Purpose of Loan</b>		
<input type="checkbox"/> Purchase Primary Residence	<input type="checkbox"/> Purchase Secondary/Vacation Residence	<input type="checkbox"/> Rate/Term Refinance
	<input type="checkbox"/> Purchase Investment/Rental	<input type="checkbox"/> Cash-Out Refinance

<b>Part V Type of Loan</b>			
<input type="checkbox"/> Home Only/Mobile Home Park	Park Name	Park Address	Space Rent
<input type="checkbox"/> Home Only/Private Property	Address	Property Owner	Property Payment
<input type="checkbox"/> Real Property (buying property with proceeds from this loan)	Address	Size of Property	Purchase Price
<input type="checkbox"/> Real Property (owns property on which home to be placed)	Address	Size of Property	Property Value
	Purchase Date	Purchase Price	Balance Owed

<b>Part VI Present Home Disposition</b> (if purchasing primary residence)	
<input type="checkbox"/> Selling: In escrow <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Remaining: Adding new home to property
<input type="checkbox"/> Renting: Anticipated monthly rent _____	<input type="checkbox"/> Removing: Replacing with new home
<input type="checkbox"/> Retain as second home	

<b>Part VII Declarations</b>		
If you answer "yes" to any of the questions (except J), please provide an explanation in Part VIII.		
	Applicant	Co-Applicant
a. Are there any outstanding judgments against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. 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	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Are you a party to a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. Have you directly or indirectly been obligated on any loan, which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <i>(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes" provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes" give details as described in the preceding question.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. Is any part of the down payment borrowed or gifted?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
j. Are you a U.S. Citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
k. Are you a permanent resident alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
l. Have you ever obtained credit under any other name? If "Yes" provide full name.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

<b>Part VIII Additional Comments/Explanations</b>

<b>Part IX Information for Government Monitoring Purposes</b>
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 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.)

<b>APPLICANT</b>	<input type="checkbox"/> I do not wish to furnish this information	<b>Co-APPLICANT</b>	<input type="checkbox"/> I do not wish to furnish this information
<b>Ethnicity:</b>	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<b>Ethnicity:</b>	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<b>Race:</b>	<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	<b>Race:</b>	<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
<b>Sex:</b>	<input type="checkbox"/> Male <input type="checkbox"/> Female	<b>Sex:</b>	<input type="checkbox"/> Male <input type="checkbox"/> Female
To be completed by the Interviewer. This application was taken by:		<input type="checkbox"/> Face to Face Interview	<input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet

<b>Part X Agreement and Signatures</b>			
I hereby declare that all of the statements made in this application are true and correct and that no unfavorable information known to me or called for herein has been omitted. Manufactured Home Mortgage is authorized to investigate the information on this application, including checking my credit record and verifying my employment and income references. I further authorize Manufactured Home Mortgage to provide information about this transaction to others including referring dealer/realtor, credit bureaus, and prospective lenders.			
_____	_____	_____	_____
APPLICANT SIGNATURE	DATE	CO-APPLICANT SIGNATURE	DATE