

**APPLICANT CREDIT INFORMATION:** If this is an INDIVIDUAL application, complete section A. If this is a JOINT application, complete section A&B. **NOTE:** If married, the spouse is not required to be the joint applicant. Please advise whether credit references and/or credit history should be investigated under another name. It is a crime to intentionally falsify information on this application.

Application Date:	Seller Name:	Purchase Agreement with Seller must be attached
Property will be:	<input type="checkbox"/> Primary Residence	<input type="checkbox"/> Non-Primary Residence <input type="checkbox"/> Investment/Rental
Purpose of the Loan:	<input type="checkbox"/> Purchase home only	<input type="checkbox"/> Purchase home and land <input type="checkbox"/> Refinance <input type="checkbox"/> Land only
Proposed Down Payment: \$ _____	Source of Down Payment:	<input type="checkbox"/> Savings <input type="checkbox"/> Checking <input type="checkbox"/> Cash on Hand <input type="checkbox"/> Loan
<input type="checkbox"/> Gift. If gift, from whom: _____	<input type="checkbox"/> Other (Explain): _____	
Using land as down payment. Value: \$ _____	<input type="checkbox"/> Payoff if any \$ _____	Date acquired: _____
Land Purchase Price: _____	Whose land is it? _____	Will home be placed on this property? Y or N _____
A minimum of 5% is required. A down payment greater than 5% increases the likelihood of approval and may result in a lower interest rate.		
Street Address where home will be located: _____		
City: _____	State: _____	Zip: _____ County: _____
Site of Placement:	<input type="checkbox"/> Owned Property with no lien	<input type="checkbox"/> Owned Property Land Contract/Mortgage Trust Deed
<input type="checkbox"/> Leased	<input type="checkbox"/> Family Land	<input type="checkbox"/> Community <input type="checkbox"/> Reservation
Information on the Land Lease Community, Land Owner Name, Tribe name if home is to be placed on a Reservation, or the mortgage holder:		
Name: _____	Phone Number: _____	Monthly Site Payment \$ _____
Is the site rent scheduled to increase over the next four years? If so, please explain. _____		

**EMAIL ADDRESS: REQUIRED (for Loan Notices and Documents)**

APPLICANT EMAIL ADDRESS: \_\_\_\_\_

CO-APPLICANT EMAIL ADDRESS: \_\_\_\_\_

(A) APPLICANT		(B) CO-APPLICANT	
FULL NAME - Last, First, Middle		FULL NAME - Last, First, Middle	
Birth Date (mm/dd/yy):	Social Security #:	Birth Date (mm/dd/yy):	Social Security #:
Sex: (Optional) <input type="checkbox"/> Male <input type="checkbox"/> Female	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	Sex: (Optional) <input type="checkbox"/> Male <input type="checkbox"/> Female	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated
# Dependents:	Ages:	# Dependents:	Ages:

APPLICANT'S RESIDENCE				CO-APPLICANT'S RESIDENCE			
Current Street Address (3 Years Residence Required, attach supplement if needed)				Current Street Address (3 Years Residence Required, attach supplement if needed)			
City, State, Zip:		County:		City, State, Zip:		County:	
Mailing Address (if different from physical)	Home Phone	Cell Phone		Mailing Address (if different from physical)	Home Phone	Cell Phone	
How long at present address? Yrs      Mo	<input type="checkbox"/> Homeowner * <input type="checkbox"/> Renter	<input type="checkbox"/> Other <input type="checkbox"/> Parent	Mo. Mrtg/Rent:	How long at present address? Yrs      Mo	<input type="checkbox"/> Homeowner * <input type="checkbox"/> Renter	<input type="checkbox"/> Other <input type="checkbox"/> Parent	Mo. Mrtg/Rent:
Name of Mortgage Holder or Landlord:		Telephone number:		Name of Mortgage Holder or Landlord:		Telephone number:	
*If homeowner, what do you intend to do with the existing home? _____				*If homeowner, what do you intend to do with the existing home? _____			
Previous address (if current address is less than 3 years) _____				Previous address (if current address is less than 3 years) _____			
City, State, Zip:		How long?		City, State, Zip:		How long?	
Name of Mortgage Holder or Landlord:		Telephone number:		Name of Mortgage Holder or Landlord:		Telephone number:	
Name of nearest Relative NOT living with you:		Relationship:		Name of nearest Relative NOT living with you:		Relationship:	
		Phone:				Phone:	

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 the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

<b>BORROWER:</b> <input type="checkbox"/> I decline to furnish this information	<b>CO-BORROWER:</b> <input type="checkbox"/> I decline 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 or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<b>Race:</b> <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander
<b>Sex:</b> <input type="checkbox"/> Male <input type="checkbox"/> Female	<b>Sex:</b> <input type="checkbox"/> Male <input type="checkbox"/> Female

**Additional Disclosures**

**California:** An applicant, if married, may apply for a separate account. It is illegal to discriminate in the provision of availability of financial assistance for the purpose of the purchase, construction, rehabilitation of any one to four unit family residences occupied by the owner and for the purpose of the house improvement of any one to four unit family residence by considering:

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
2. Race, color, religion, sex, marital status, national origin or ancestry.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance. If you have questions about your rights, or if you wish to file a complaint, contact the Lender or the California Department of Corporations at: 320 West 4th St, Ste 750, Los Angeles, CA 90013, or 1390 Market St, Ste 810 San Francisco, CA 94102

**New York and Vermont:** 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 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 or for any other legitimate purpose associated with the account.

**Ohio:** The Ohio laws against discrimination requires that all creditors make credit equally available to all creditworthy customers and that credit reporting maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**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 of 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 \_\_\_\_\_

*Additional disclosures may be required for the following states: Texas, New York, Ohio, Oregon.*

**These documents are separate from this application and must be submitted with the application for the lender to process your request.**

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 the information contained in the 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 provision of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to the application (the "Loan") will be secured by a mortgage of 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 the 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 re-verify 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 the application, even if the Loan is not approved; (7) the Lenders 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 the 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, expressed or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of the 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 the application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of the application were delivered containing my original signature. I give permission to Lender to investigate my credit and employment history and authorize my employer, landlord, depository institution, and credit company to release information about me. I acknowledge that my dealer is neither a broker nor a credit grantor. This application may be considered withdrawn if I do not inquire about its status within 30 days of the date of this notice.

_____	_____	_____	_____
<b>Borrower Signature</b>	<b>Date</b>	<b>Co-Borrower Signature</b>	<b>Date</b>

### ADDITIONAL INFORMATION

Deposit Amount: \_\_\_\_\_  
Lease Term (months): \_\_\_\_\_

**FOR OFFICE USE ONLY**

Referred By: \_\_\_\_\_  
Application for:  Site Lease Only (Residency Only App)  Home Purchase (Background Only App)  
 Home & Site Lease (Home Rental App)  Occupant (Background Only App)

**ADDITIONAL OCCUPANTS – Occupants 18 and over must sign**

ADDITIONAL OCCUPANTS

NAME \_\_\_\_\_ SSN \_\_\_\_\_ DOB \_\_\_\_\_ RELATIONSHIP \_\_\_\_\_  
SIGNATURE \_\_\_\_\_

NAME \_\_\_\_\_ SSN \_\_\_\_\_ DOB \_\_\_\_\_ RELATIONSHIP \_\_\_\_\_  
SIGNATURE \_\_\_\_\_

NAME \_\_\_\_\_ SSN \_\_\_\_\_ DOB \_\_\_\_\_ RELATIONSHIP \_\_\_\_\_  
SIGNATURE \_\_\_\_\_

NAME \_\_\_\_\_ SSN \_\_\_\_\_ DOB \_\_\_\_\_ RELATIONSHIP \_\_\_\_\_  
SIGNATURE \_\_\_\_\_

OTHER

Do you have any pets?  YES  NO Breed: \_\_\_\_\_ Weight \_\_\_\_\_ lbs. Age \_\_\_\_\_ Breed: \_\_\_\_\_ Weight \_\_\_\_\_ lbs. Age \_\_\_\_\_

VEHICLE

Year & Make \_\_\_\_\_ Color \_\_\_\_\_ License No. & State \_\_\_\_\_  
Year & Make \_\_\_\_\_ Color \_\_\_\_\_ License No. & State \_\_\_\_\_

REFERENCES

NAME \_\_\_\_\_ PHONE # ( ) \_\_\_\_\_ RELATIONSHIP \_\_\_\_\_  
NAME \_\_\_\_\_ PHONE # ( ) \_\_\_\_\_ RELATIONSHIP \_\_\_\_\_

EMERGENCY CONTACT

NAME \_\_\_\_\_ PHONE # ( ) \_\_\_\_\_ RELATIONSHIP \_\_\_\_\_  
NAME \_\_\_\_\_ PHONE # ( ) \_\_\_\_\_ RELATIONSHIP \_\_\_\_\_

For LEASE PURPOSES ONLY, Answer "Yes" or "No" to the following questions. Have you, your co-applicant or ANY OCCUPANT listed above EVER:  
Been evicted or asked to move out? \_\_\_\_\_ Been sued for nonpayment of rent? \_\_\_\_\_ Broken a rental agreement or lease? \_\_\_\_\_

**RESIDENT SCREENING APPLICANT DISCLOSURE AND ACKNOWLEDGEMENT**

Pursuant to the State and Federal Fair Credit Reporting Acts, this is to inform you that an investigation involving the statements made on your rental application at the above mentioned community, as well as inquiries regarding public records, your character, general reputation, personal characteristics and mode of living may be initiated. You have the right to dispute the information reported. Upon written request, you are entitled to a complete and accurate disclosure of the investigation's nature and scope as well as a written summary of your rights and remedies under the Fair Credit Reporting Act. Inquiries should be directed to Origen Services, 2777 Franklin Road, Suite 1710, Southfield, MI 48034. I/We certify that, to the best of my/our knowledge, all statements are true and complete. False, fraudulent use of misleading information may be grounds for denial of tenancy or subsequent eviction. I/We authorize the above mentioned community to obtain all reports and verifications necessary to verify all information put forth in the above application.

Applicant \_\_\_\_\_ Date \_\_\_\_\_

Applicant \_\_\_\_\_ Date \_\_\_\_\_

**APPLICATION PROCESSING CHARGE** – Applicant has submitted the sum of \$ \_\_\_\_\_ which is a non-refundable fee for processing of the above application. Such sum is not a rental payment or security deposit. It is understood and agreed to between the parties that in the event this application for said home is accepted or rejected by Management, that the said sum will be retained by Management to cover the costs of application processing as furnished by applicant.

