



# VANDERBILT APPLICATION

## HOW TO SUBMIT A CREDIT APPLICATION

### 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 needed for each applicant as we are reviewing the application:

- 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
- Copy of Social Security Card
- \$500 earnest deposit (made out to Mobile Home Concepts) refundable and goes toward purchase of the mobile home.

### If these apply to you, please also provide

- Benefit letter for Social Security, Disability and/or retirement
- Child Support—twelve months payment history of bank statements

**PLEASE FAX THESE ITEMS TO (325) 455-1489.**

Contact us at (325) 670-9899 or (325) 672-7785



# VANDERBILT

## **Cómo Presentar Formularios de Solicitud Crediticia/Solicitud de Préstamo**

### **Qué es necesario en cada aplicación/formulario:**

- Número de la Seguridad Social o su código de identificación fiscal (Tax ID Number)
  - Fecha de Nacimiento
  - Números de Teléfono
  - Correo Electrónico
  - Sección de Información Territorial
  - Dirección actual y dirección de correo si ésta cambia
  - Historia Residencial de mínimo 3 años por cada solicitante
  - Gastos Mensuales Familiares
  - Historial de Empleo de mínimo 5 años por cada solicitante .
- NOTA: Por favor documente por lo menos 2 años de su actual empleo, independientemente de caunto tiempo atrás sea. Estos 2 años podrían no ser consecutivos, en cuyo caso habría que documentar el periodo entre ambos.

### **Requisitos a tener por cada aplicante/solicitante mientras la aplicación está siendo revisada:**

- Copia del Carnet/Licencia de Conducir o Foto del Documento Estatal de Identidad (ID)
- Foto del Documento Estatal de Identidad (ID)
- El talón de cheque más reciente de cada solicitante, incluyendo ingresos del año hasta la fecha.
- 1040s y W2s o 1099s por cada aplicante (de los previos 2 años)
- Copia de la tarjeta de la Seguridad Social
- Fondos/Depósito de Garantía de \$500 (Reembolsable)
- Pagable a 'Mobile Home Concepts'

### **Si este apartado le incumbe, proporcione**

- Documento beneficiario de Incapacidad del Seguro Social y/o Jubilación.
- Manutención de los Niños - Historial de pago de 12 meses de un extracto bancario

**POR FAVOR, ENVIE UN FAX CON TODO AL (325) 455-1489**

Contáctenos al (325) 670-9899 o (325) 672-7785

**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			
<b>You may apply for credit in your name alone. If you intend to apply for joint credit, initial here: Applicant:</b> 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.				<b>You may apply for credit in your name alone. If you intend to apply for joint credit, initial here: Co-Applicant:</b> 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:	
Middle Name:				Middle 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)			
<b>CURRENT Residential Status:</b> <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		<b>CURRENT Residential Status:</b> <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	
<b>CURRENT Street Address:</b>  _____ _____ _____				<b>CURRENT Street Address:</b>  _____ _____ _____			
City:		State:		City:		State:	
Zip Code:		How Long? # of Yrs. _____ # of Mos. _____		Zip Code:		How Long? # of Yrs. _____ # of Mos. _____	
<b>CURRENT Mailing Address</b> (if different from street address):  _____ _____ _____				<b>CURRENT Mailing Address</b> (if different from street address):  _____ _____ _____			
City:		State:		City:		State:	
Zip Code:				Zip Code:			
<b>PREVIOUS Street Address</b> (most recent first):  _____ _____ _____				<b>PREVIOUS Street Address</b> (most recent first):  _____ _____ _____			
City:		State:		City:		State:	
Zip Code:		How Long? # of Yrs. _____ # of Mos. _____		Zip Code:		How Long? # of Yrs. _____ # of Mos. _____	
<b>PREVIOUS Street Address:</b>  _____ _____ _____				<b>PREVIOUS Street Address:</b>  _____ _____ _____			
City:		State:		City:		State:	
Zip Code:		How Long? # of Yrs. _____ # of Mos. _____		Zip Code:		How Long? # of Yrs. _____ # of Mos. _____	
APPLICANT'S EMPLOYMENT & INCOME (3 Year History REQUIRED)				CO-APPLICANT'S EMPLOYMENT & INCOME (3 Year History REQUIRED)			
<b>Employer:</b>  _____ _____ _____		Employer's Phone:  (    )		<b>Employer:</b>  _____ _____ _____		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:		City:		State:	
Zip Code:				Zip Code:			
Supervisor:		Employment Dates: (MM/YYYY-MM/YYYY)		Supervisor:		Employment Dates: (MM/YYYY-MM/YYYY)	
		thru				thru	
		<input type="checkbox"/> Full-time <input type="checkbox"/> Part-time				<input type="checkbox"/> Full-time <input type="checkbox"/> Part-time	
Gross Monthly Income: \$		Hourly Rate:		Gross Monthly Income: \$		Hourly Rate:	
Position/Title:				Position/Title:			

APPLICANT'S EMPLOYMENT & INCOME (3 Year History REQUIRED) (Cont'd)				CO-APPLICANT'S EMPLOYMENT & 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							
<b>OTHER INCOME:</b> 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							
<b>INSTRUCTIONS:</b> 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):..... \$ _____	Cash (including deposit):.....\$ _____
Bonds, Securities, 401(k), etc.:..... \$ _____	Bonds, Securities, 401(k), etc.: .....\$ _____
Other Assets:.....\$ _____	Other Assets:.....\$ _____
Total Assets:.....\$ _____	Total Assets:.....\$ _____
<b>Savings Account</b>	<b>Savings Account</b>
Bank Name:_____	Bank Name:_____
City:_____ State:_____ Approximate Balance: \$ _____	City:_____ State:_____ Approximate Balance: \$ _____
<b>Checking Account</b>	<b>Checking Account</b>
Bank Name:_____	Bank Name:_____
City:_____ State:_____ Approximate Balance: \$ _____	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	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 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	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	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	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 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: \$ _____	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	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 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 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	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:	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	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)? _____	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)? _____	2.) How did you hold title to the home- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? _____

**LAND INFORMATION**

Only need if you are applying for Land/Home package or you are using land to secure the loan.

Is there a residence currently on the land where you are planning to place this home?  Yes  No

Is the land that will be used to secure the loan currently in the applicant or co-applicant's name?  Yes  No

How was this land acquired by applicant/co-applicant?  Gifted  Inherited  Purchased  Other: \_\_\_\_\_

Size of land (acres): \_\_\_\_\_ Date land was gifted/inherited/purchased: \_\_\_\_\_ Purchase price of land: \_\_\_\_\_

**DEBTS AND OTHER INFORMATION**

Where will the home be located? Street Address: \_\_\_\_\_ City: \_\_\_\_\_ State (Required): \_\_\_\_\_ Zip Code: \_\_\_\_\_

If home will be located on a rented property/park/community, amount of future monthly lot rent/site rent: \$ \_\_\_\_\_

**CONTACTS (Nearest 2 Relatives Not Living in the Home)**

Name (First, MI, Last):	Suffix:	Relationship:	Name (First, MI, Last):	Suffix:	Relationship:
Home Phone:	Cell Phone:		Home Phone:	Cell Phone:	
( )	( )		( )	( )	
Street Address:			Street Address:		
City:	State:	Zip Code:	City:	State:	Zip Code:

**THIRD PARTY AUTHORIZATION**

By providing the information below, you authorize the lender to discuss the terms and conditions of your application and/or approval with the following individual(s):

Name: \_\_\_\_\_ Relationship: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Name: \_\_\_\_\_ Relationship: \_\_\_\_\_ Phone Number: \_\_\_\_\_

**DEMOGRAPHIC INFORMATION OF APPLICANT AND CO-APPLICANT**

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, race and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish this information, please check below:

**CALIFORNIA:** If this loan is for the purchase, construction, rehabilitation or refinancing of a housing accommodation, the following information is requested by the State of California and the federal government to monitor this financial institution's compliance with the Housing Financial Discrimination Act, Equal Credit Opportunity Law, and Fair Housing Law. The law provides that a financial institution may neither discriminate on the basis of this information nor on whether or not it is furnished. Furnishing this information is optional. If you do not wish to furnish this information, please initial below.



### 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.**

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant's Signature

\_\_\_\_\_  
Date