



21st Mortgage Credit Application BUYER'S CREDIT INFORMATION If this is an INDIVIDUAL application complete this 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 joint applicant. NOTICE TO MARRIED APPLICANTS RESIDING IN WISCONSIN: NO provision of any marital property agreement unilateral statement under §766.59 Wis. Stats or Court decree under §766.70 adversely affects the interest of the creditor unless the creditor prior to the time the credit is granted or an open end credit plan id entered into is furnished a copy of the agreement or decree or has actual knowledge of the adverse position.

Salesperson:			Phone:		Dealer:			City:		State:					
(A) APPLICANT INFORMATION						(B) CO-APPLICANT INFORMATION									
FULL NAME-Last, First, Middle						FULL NAME-Last, First, Middle									
Birthdate:		SS #		# of Dependents:		Ages:		Birthdate:		SS #		# of Dependents:		Ages:	
MARITAL STATUS <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed)				SEX: (Optional) <input type="checkbox"/> Male <input type="checkbox"/> Female		MARITAL STATUS <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed)				SEX: (Optional) <input type="checkbox"/> Male <input type="checkbox"/> Female					
PRESENT STREET ADDRESS (5 Year Residence Required)						PRESENT STREET ADDRESS (5 Year Residence Required)									
CITY, STATE, ZIP CODE				COUNTY		CITY, STATE, ZIP CODE				COUNTY					
HOW LONG AT PRESENT ADDRESS: Years Months				HOME PHONE #		HOW LONG AT PRESENT ADDRESS: Years Months				HOME PHONE #					
RESIDENTIAL STATUS? <input type="checkbox"/> Homeowner <input type="checkbox"/> Renter <input type="checkbox"/> Parents <input type="checkbox"/> Other				MO. Rent or MTG pymnt:		RESIDENTIAL STATUS? <input type="checkbox"/> Homeowner <input type="checkbox"/> Renter <input type="checkbox"/> Parents <input type="checkbox"/> Other				MO. Rent or MTG pymnt:					
LANDLORD OR MORTGAGE HOLDERS NAME:				PHONE		LANDLORD OR MORTGAGE HOLDERS NAME:				PHONE					
BALANCE OF MORTGAGE:				ACCT #:		BALANCE OF MORTGAGE:				ACCT #:					
PREVIOUS ADD. (If less than 3 years at present)			How Long: Yrs Mos.			PREVIOUS ADD. (If less than 3 years at present)			How Long: Yrs Mos.						
			Landlord's phone:						Landlord's phone:						
Other Previous Add:			Prev. Residence Status:			Other Previous Add:			Prev. Residence Status:						
Applicant's Employment (Minimum 3 year History)						Co-Applicant's Employment (Minimum 3 year History)									
EMPLOYER'S NAME				EMPLOYER'S CITY, STATE		EMPLOYER				EMPLOYER'S CITY, STATE					
EMPLOYER'S BUSINESS				SUPERVISOR		EMPLOYER'S ADDRESS				SUPERVISOR					
SALARY (Gross) <input type="checkbox"/> Hour <input type="checkbox"/> Month <input type="checkbox"/> Week <input type="checkbox"/> Year				WORK PH:		SALARY (Gross) <input type="checkbox"/> Hour <input type="checkbox"/> Month <input type="checkbox"/> Week <input type="checkbox"/> Year				WORK PH:					
JOB TITLE OR OCCUPATION:			JOB CODE:		HIRE DATE:			JOB TITLE OR OCCUPATION:			JOB CODE:		HIRE DATE:		
PREVIOUS EMPLOYER				EMPLOYED FROM TO		PREVIOUS EMPLOYER				EMPLOYED FROM TO					
Previous EMPLOYER ADD				PHONE		Previous EMPLOYER ADD				PHONE					
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.															
(A) Source of Other income:			Monthly Amt:			(A) Source of Other Income:			Monthly Amt:			Child Care Monthly Amt:			
CREDIT REFERENCES: INDICATE RELATIONSHIP OR OWNERSHIP BY CHECKING THE APPROPRIATE BOX <input type="checkbox"/> Appointment <input type="checkbox"/> Joint <input type="checkbox"/> Co-Applicant															
Checking acct with: (name and address)						Ph:			Acct #:						
Savings acct with: (name and address)						Ph:			Acct #:						
Last Vehicle Financed by:				Date Purchased:		Model Year and Make of Vehicle:				# Vehicles owned:					
Address:				PHONE		Balance:		Monthly Payment:			Amt past due:				
List all other obligations including the liability for alimony, child support, or separate maintenance. Be sure to list all accounts.															
Owner	Creditor Name, Address, and Phone Number			FHA Insured?	Date Open	High Credit	Account #	Curr. Bal	# of Pmts	Amt Past Due					
				<input type="checkbox"/> Yes <input type="checkbox"/> No											
				<input type="checkbox"/> Yes <input type="checkbox"/> No											
				<input type="checkbox"/> Yes <input type="checkbox"/> No											
<input type="checkbox"/> Visa <input type="checkbox"/> MC	Current Balance: Monthly Pymt:			<input type="checkbox"/> Dept. Store <input type="checkbox"/> Other:			Current Balance: Monthly Pymt:								
Relative living nearest Applicant:							Relationship:		Relative's Phone #:						
Relative living nearest Applicant:							Relationship:		Relative's Phone #:						

X: _____
 Applicant Signature Required Date
 (A) APPLICANT Driver's License No. _____

X: _____
 Co-Applicant's Signature Date
 (B) APPLICANT Driver's License No. _____

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

BORROWER: I decline to furnish this information: <input type="checkbox"/> 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 or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White SEX: <input type="checkbox"/> Male <input type="checkbox"/> Female	CO-BORROWER: I decline to furnish this information: <input type="checkbox"/> 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 or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White SEX: <input type="checkbox"/> Male <input type="checkbox"/> Female
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If the answer is "yes" to any of the questions (1-5), explain on attached sheet. Enter Y (yes) or N (no) in both columns

(1) HAVE YOU EVER DECLARED BANKRUPTCY WITHIN THE LAST 10 YEARS?		
BORROWER: <input type="checkbox"/> YES <input type="checkbox"/> NO	CO-BORROWER: <input type="checkbox"/> YES <input type="checkbox"/> NO	WHERE? WHEN?

(2) HAVE YOU HAD ANY JUDGMENTS, REPOSSESSIONS, GARNISHMENTS, OR OTHER LEGAL PROCEEDINGS FILED AGAINST YOU WITHIN THE PAST 7 YEARS?		
BORROWER: <input type="checkbox"/> YES <input type="checkbox"/> NO	CO-BORROWER: <input type="checkbox"/> YES <input type="checkbox"/> NO	

(3) DO YOU HAVE ANY PAST DUE OBLIGATIONS TO OR INSURED BY ANY AGENCY OF THE FEDERAL GOVERNMENT?		
BORROWER: <input type="checkbox"/> YES <input type="checkbox"/> NO	CO-BORROWER: <input type="checkbox"/> YES <input type="checkbox"/> NO	

(4) ARE YOU A CO-MAKER OR GUARANTOR ON A NOTE?		
BORROWER: <input type="checkbox"/> YES <input type="checkbox"/> NO	CO-BORROWER: <input type="checkbox"/> YES <input type="checkbox"/> NO	FOR WHOM? HOW MUCH?

(5) HAVE YOU ANY OTHER APPLICATION FOR AN FHA TITLE 1 IMPROVEMENT LOAN PENDING AT THIS TIME?		
BORROWER: <input type="checkbox"/> YES <input type="checkbox"/> NO	CO-BORROWER: <input type="checkbox"/> YES <input type="checkbox"/> NO	

ARE YOU A U.S. CITIZEN?		
BORROWER: <input type="checkbox"/> YES <input type="checkbox"/> NO	CO-BORROWER: <input type="checkbox"/> YES <input type="checkbox"/> NO	
ARE YOU A PERMANENT RESIDENT ALIEN?		
BORROWER: <input type="checkbox"/> YES <input type="checkbox"/> NO	CO-BORROWER: <input type="checkbox"/> YES <input type="checkbox"/> NO	

PROPERTY WILL BE: <input type="checkbox"/> PRIMARY RESIDENCE <input type="checkbox"/> SECONDARY RESIDENCE <input type="checkbox"/> INVESTMENT	IS THE PROPERTY SECURING THE LOAN A MANUFACTURED HOME? <input type="checkbox"/> YES <input type="checkbox"/> NO
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PURPOSE OF LOAN: PURCHASE REFINANCE CONSTRUCTION CONSTRUCTION-PERMANENT OTHER (EXPLAIN):

SUBJECT PROPERTY ADDRESS:

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 this information contained in this 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 provisions of Title 18, Unites States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or 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 this 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 reverify 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 this application, even if the Loan is not approved; (7) the Lender 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 this 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, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this 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 this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original signature. FAIR CREDIT REPORTING ACT NOTICE TO CONSUMER: I give permission to my dealer and any financial institution selected by my dealer, to investigate my credit and employment history and authorize each of my employer, landlord, deposit institution, and credit company to release information about me. I acknowledge that my dealer is not a credit grantor, but upon my inquiry will identify to me which financial institution I may contact to inquire about the status of my application. This application maybe considered withdrawn if I do not inquire about it's status within 30 days of the date of this notice. I certify that all statements made in this application are true and correct and are made for the purpose of obtaining credit.

X: _____	X: _____
Applicant Signature Required	Co-Applicant's Signature
Date	Date

(A) APPLICANT Driver's License No. _____

(B) APPLICANT Driver's License No. _____

Physical Address Where Home will be Located:		MH & HI <input type="checkbox"/> 1= Owned Property – Free & Clear <input type="checkbox"/> 2= Park <input type="checkbox"/> 3= Park FHAVA Approved <input type="checkbox"/> 4= Leased Land <input type="checkbox"/> 5= Owned Property Land Contract <input type="checkbox"/> 6= Owned Property Mortgage Trust Deed				Monthly Payment				
County:		Year:		<input type="checkbox"/> N = Used <input type="checkbox"/> U = Used	Width:	Length:	Serial :			
CALCULATION FOR AMOUNT DESIRED				CALCULATION FOR ALLOWABLE ADVANCE						
1. Cash Sale Price..... _____				Manufacturer's Invoice or Appraisal.....						
2. Sales Tax..... _____				Freight.....						
3. Cash Sale Price (including Sales Tax)..... _____				Total Deletions.....						
4. Gross Trade-In..... _____				MFG. INV (OR APPRAISAL) LESS TOTAL DELETIONS.....						
Less Amt. Owed on Trade-In..... _____										
Net Trade-In..... _____										
Description Make _____ Year _____ Width _____ Length _____ x _____										
5. Cash Down Payment				ADJUSTED INCOME						
Sources of Cash Down Payment:				MH VA						
<input type="checkbox"/> Cash On Hand _____				MH Conv						
<input type="checkbox"/> Loan-From Whom _____				ADJUSTED INVOICE						
<input type="checkbox"/> Gift-From Whom _____				<table style="width:100%; border: none;"> <tr> <td style="width:33%; border: none;">DEALER OPTIONS</td> <td style="width:33%; border: none;">DEALER COST</td> <td style="width:33%; border: none;">ADVANCE</td> </tr> </table>				DEALER OPTIONS	DEALER COST	ADVANCE
DEALER OPTIONS	DEALER COST	ADVANCE								
6. Total Down Payment..... _____				A/C.....						
7. Unpaid Balance of Cash Sales Price (3-6)..... _____				W/D.....						
OPTIONAL CREDIT LIFE & DISABILITY INSURANCE				Skirt.....						
Single Credit life Ins: _____ Joint Credit Life Ins: _____				Generator.....						
Term of insurance: _____ months				Awnings.....						
8. Paid to Credit Life and/or Disability Insurance Compan _____				* Other (by Manager Approval)						
REQUIRED PHYSICAL DAMAGE INSURANCE				TOTAL OF DEALER OPTION						
Physical Damage: _____ The term of the insurance is _____ months				FREIGHT.....						
9. Paid to Physical Damage Insurance Company +				SET-UP.....						
10. Paid to Public Officials (Registration, Title, & Filing Fees) +				TAX.....						
11. Paid to..... +				FEES.....						
12. Paid to..... +				PHYSICAL DAMAGE INSURANCE.....						
13. Prepaid Finance Charge..... +				CREDIT LIFE DISABILITY INSURANCE.....						
a. +				MAXIMUM ALLOWABLE ADVANCE.....						
b. +				LIABILITIES						
14. Amount Financed (13-14)..... +				Name Of Creditor						
15. Finance Charge..... +										
16. Total of Payments.....										
Monthly Payment Amount.....										
Number of Payments.....										
Interest Rate.....										
ASSETS				Other (List Separately)						
Cash (Including deposit on purchase)										
Savings Bonds and Other Securities										
Real Estate Owned										
Automobiles										
Furniture and Household Goods										
Other (List Separately)										

Totals _____