

# 21<sup>st</sup> Mortgage Credit Application – Direct Lending Department

21<sup>st</sup> Mortgage NMLS No: \_\_\_\_\_

Date: \_\_\_\_\_

LO: \_\_\_\_\_ NMLS Unique Identifier: \_\_\_\_\_

(A) APPLICANT INFORMATION			(B) CO-APPLICANT INFORMATION		
FULL NAME-Last, First, Middle		No. Dependents: List ages:	FULL NAME-Last, First, Middle		No. Dependents: List ages:
BIRTHDATE:	SOCIAL SECURITY #		BIRTHDATE:	SOCIAL SECURITY #	
MARITAL STATUS <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed)			MARITAL STATUS <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed)		
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:		HOME PHONE #	HOW LONG AT PRESENT ADDRESS:		HOME PHONE #
RESIDENTIAL STATUS? <input type="checkbox"/> Homeowner <input type="checkbox"/> Renter <input type="checkbox"/> Parents <input type="checkbox"/> Other			RESIDENTIAL STATUS? <input type="checkbox"/> Homeowner <input type="checkbox"/> Renter <input type="checkbox"/> Parents <input type="checkbox"/> Other		
PREVIOUS ADDRESS (If less than 5 years at present)		How Long:	PREVIOUS ADDRESS (If less than 5 years at present)		How Long:
<b>Applicant's Employment (Minimum 3 year History)</b>			<b>Co-Applicant's Employment (Minimum 3 year History)</b>		
EMPLOYER		PHONE	EMPLOYER		PHONE
EMPLOYER'S ADDRESS		TYPE OF BUSINESS	EMPLOYER'S ADDRESS		TYPE OF BUSINESS
POSITION	SUPERVISOR	DATE EMPLOYED	POSITION	SUPERVISOR	DATE EMPLOYED
GROSS SALARY/MTH	GROSS OTHER INCOME	SOURCE	GROSS SALARY/MTH	GROSS OTHER INCOME	SOURCE
PREVIOUS EMPLOYER		PHONE	PREVIOUS EMPLOYER		PHONE
CITY, STATE	POSITION	EMPLOYED FROM:	CITY, STATE	POSITION	EMPLOYED FROM:
<b>CREDIT REFERENCES AND PAYMENT OBLIGATIONS</b>					
COMBINED PAYMENTS FOR ALIMONY		CHILD SUPPORT	CHILD CARE		
HAVE EITHER OF YOU HAD A BANKRUPTCY, REPOSSESSION, OR JUDGEMENT IN THE LAST 10 YRS? <input type="checkbox"/> YES <input type="checkbox"/> NO					
BANKRUPTCY COMMENTS					
CHECKING ACCOUNT WITH			SAVINGS? TYPE <input type="checkbox"/> SAVINGS ACCT <input type="checkbox"/> 401K <input type="checkbox"/> RETIREMENT PENSION WITH:		
LAST VEHICLE, TRUCK, OR MOBILE HOME FINANCED BY			YEAR	MAKE	MODEL
			MTHLY PMT	PRESENT BAL	
<b>APPLICANT'S RELATIVE</b>			<b>CO-APPLICANT'S RELATIVE</b>		
NEAREST REALTIVE NOT LIVING WITH YOU		HOME PHONE #	NEAREST REALTIVE NOT LIVING WITH YOU		HOME PHONE #
RELATIONSHIP	ADDRESS	BUSINESS PHONE #	RELATIONSHIP	ADDRESS	BUSINESS PHONE #
IN ADDITION TO YOUR MOBILE HOME, WHAT ELSE DO YOU WANT TO INCLUDE IN THIS LOAN? <input type="checkbox"/> Land <input type="checkbox"/> Home Improvements <input type="checkbox"/> Credit Card Consolidation <input type="checkbox"/> Home Owners Insurance <input type="checkbox"/> Other: _____					

### NOTICE

The Federal Equal Opportunity Credit Act prohibits creditors from discriminating on the basis of sex or marital status. The Federal Agency, which administers compliance with the law concerning this retailer, is the Federal Trade Commission, Washington, D.C. 20580.

### VOLUNTARY INFORMATION FOR GOVERNMENT MONITORING PURPOSES

If you are applying to refinance a mobile home, which will secure credit and be occupied as your principle residence, the following information is requested by the Federal Government to monitor the creditor's compliance with the anti-discrimination laws, including the Equal Opportunity Law. The law provides that a creditor may neither discriminate on the basis of this information nor on whether or not it is furnished. Furnishing all or any part of this information is optional. If you choose not to provide this information, the law requires the creditor to note your race or national origins and sex on the basis of visual observation or surname. If you do not wish to furnish any of the following information, please initial below.

#### APPLICANT

I do not wish to furnish this information (initials): \_\_\_\_\_  
 White  Black  American Indian or Alaskan Native  Hispanic  
 Asian or Pacific Islander  Other  
 SEX:  Male  Female

#### CO-APPLICANT

I do not wish to furnish this information (initials): \_\_\_\_\_  
 White  Black  American Indian or Alaskan Native  Hispanic  
 Asian or Pacific Islander  Other  
 SEX:  Male  Female

By signing below, you give you permission to any financial institution listed below to investigate your credit and employment history and you authorize release of all credit-related information to those institutions. You also agree to inquire about the status of you credit application by contacting the financial institutions named above and understand that this application may be withdrawn if you do not inquire about its status within 30 days of this notice.

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

\_\_\_\_\_  
**Date**

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

\_\_\_\_\_  
**Date**

**LOAN SUBMISSION WORKSHEET – DIRECT LENDING DEPARTMENT**

Lead Source: _____	Referred by: _____
Application Taker: _____	Originator: _____ Key #: _____
Customer Names: _____	Spoke w/: _____ Best time to call: _____
Year: _____ Width: _____ Length: _____ Mfgr: _____	Model: _____
NADA Base x130% = _____	

**REFINANCE LOAN INFORMATION**

Original Sale Price of Home: _____	Amount Financed: _____	Estimated Payoff: _____
Where Purchased: _____	When Purchased: _____	
Who lives in the home: _____	Original Investment: _____	
Original Lienholder: _____	Current Lienholder: _____	
Current Interest Rate: _____	Original Term: _____ months	Remaining Term: _____ months
Is insurance included in the home payment? <input type="checkbox"/> Yes <input type="checkbox"/> No		Monthly Pmt: _____

**HOME PURCHASE INFORMATION**

Who are you buying the home from?	Name: _____	City & State: _____
	Salesman: _____	Phone: (    ) - _____

**HOME LOCATION INFORMATION**

Where is the home currently located – or – Where will it be located?  
 Does the customer own the land?  Yes  No Tax Appraisal Value: \_\_\_\_\_  
 Land Pmt/ Lot Rent: \_\_\_\_\_ per month  
 When was the land purchased?  
 Is the Land financed?  Yes, with mobile home  Yes, separate loan  No  
 Whose name(s) is/are on the customer's deed?  
 What was the land purchase price?  
 Who is the lender for the land loan?  
 Will the customer consider a Land/Home combination?  Yes  No

**REQUESTED LOAN TERMS**

<input type="checkbox"/> Home Only _____ <input type="checkbox"/> Home and Land Only _____  A. Purchase of Home _____ B. Refinance Home _____ C. Land Purchase _____ D. Land Refinance _____ E. Land/Home Purchase _____ F. Land/Home Refinance _____ G. Improvement Request(s) _____ 1. _____ 2. _____ 3. _____ 4. _____ H. Move/Set-up Costs _____	<input type="checkbox"/> Home Only _____ <input type="checkbox"/> Home and Land Only _____  I. Consolidation Request(s) 1. _____ 2. _____ 3. _____ 4. _____ J. Cash Out Request  K. Total Down Payment: _____ down pmt
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**Estimated Total Loan Amount (A-K):** \_\_\_\_\_  
 (Less Down Pmt. & Fees)

Did you request Purchase Agreement or Installment Contract + 30 day written payoff?  Yes  No

In the spaces below, provide your credit manager with any additional information that will be helpful in understanding this transaction:
