

## CREDIT APPLICATION

Salesperson:		Phone #:		Dealer: <i>Jhofree Homes</i>		City: Dodge City		State: <i>Kansas</i>		Zip: 67801					
APPLICANT INFORMATION (A)						CO-APPLICANT INFORMATION (B)									
Full Name: Last, First, Middle						Full Name: Last, First, Middle									
DoB: mm/dd/yy		Age:	SSN/ ITIN:			DoB: mm/dd/yy		Age:	SSN/ ITIN:						
Marital Status:			# of Dependents:			Marital Status:			# of Dependents:						
<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			<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:						Present Street Address:									
City:		State:		Zip:		County:		City:		State:		Zip:		County:	
Time at address: (years, months)				Phone #:				Time at address: (years, months)				Phone #:			
Residential Status:				Rent/Mortgage Monthly Payments:				Residential Status:				Rent/Mortgage Monthly Payment:			
<input type="checkbox"/> Owner <input type="checkbox"/> Renter <input type="checkbox"/> Parents <input type="checkbox"/> Other				\$				<input type="checkbox"/> Owner <input type="checkbox"/> Renter <input type="checkbox"/> Parents <input type="checkbox"/> Other				\$			
Landlord's/ Mortgage Holder's Name:						Landlord's/ Mortgage Holder's Name:									
Balance:		Account #:		Phone #:		Balance:		Account #:		Phone #:					
\$						\$									
Previous Street Address: (if less than 3 years at current)						Previous Street Address: (if less than 3 years at current)									
City:		State:		Zip:		County:		City:		State:		Zip:		County:	
Time at address: (years, months)				Landlord's #:				Time at address: (years, months)				Landlord's #:			

APPLICANT'S EMPLOYMENT HISTORY				CO-APPLICANT'S EMPLOYMENT HISTORY			
Employer's Name:		Employer's Business:		Employer's Name:		Employer's Business:	
Employer's Address:				Employer's Address:			
City:	State:	Zip:	County:	City:	State:	Zip:	County:
Supervisor's Name:		Work Phone #:		Supervisor's Name:		Work Phone #:	
Gross Salary (Circle one):    \$ _____ <input type="checkbox"/> Hourly <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly				Gross Salary (Circle one):    \$ _____ <input type="checkbox"/> Hourly <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly			
Job Title or Occupation:		Time Employed:		Job Title or Occupation:		Time Employed:	
Previous Employer:		Employer's Business:		Previous Employer:		Employer's Business:	
Previous Employer's Address:				Previous Employer's Address:			
City:	State:	Phone #:		City:	State:	Phone #:	
Employed from: _____ to _____				Employed from: _____ to _____			
Other Sources of Income: _____ Amount: \$ _____/month _____ Amount: \$ _____/month				Other Sources of Income: _____ Amount: \$ _____/month _____ Amount: \$ _____/month			

**ADDITIONAL APPLICANT'S INFORMATION**

ASSETS	LIABILITIES		
Cash: _____	Name of Creditor	Mo. Payment	Balance
Savings, Bonds: _____			
Real Estate Owned: _____			
Automobiles: _____			
_____			
Other: _____			
_____			

**ADDITIONAL APPLICANT'S INFORMATION.....CONTINUED**

Bank Checking Account: (Bank name, address)		Bank Phone #:	Account #:
Bank Saving Account: (Bank name, address)		Bank Phone #:	Account #:
Last Vehicle Financed by: (Institution's name)		Institution's Phone #:	Date Purchased:
Year, Make and Model of the Vehicle:	Monthly Payment: \$	Balance: \$	Past Due Amount: \$

**CREDIT CARDS**

Creditor's Name	Mo. Payment	Account #	Credit Limit	Current Balance

**REFERENCES**

Relative Living Nearest to Applicant:	Relationship:	Relative's Phone #:
Relative Living Nearest to Applicant:	Relationship:	Relative's Phone #:
Relative Living Nearest to Applicant:	Relationship:	Relative's Phone #:

**HOME TO BE PURCHASED**

Physical Address Where the Home will be Located:			City:	State:	
Make:	Model:	Size:	Year:	VIN:	
Roofing:	Siding:	Condition:	Dealer Home ID: _____ Pictures Available at <a href="http://www.jhofreehomes.com">www.jhofreehomes.com</a>		
N.A.D.A: \$	Sale Price: \$	Freight: <b>Included</b>	Set-up:	Down Payment: \$	Amount Needed: \$

The following information is required 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 whatever 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. If you do not wish to furnish the information, please check the box below.

BORROWER: I decline to furnish this Information:

Ethnicity:  Hispanic or Latino  Other  
 Race:  American Indian or Alaskan Native  
 Asian  Black or African American  
 Native Hawaiian or Other Pacific Islander  
 White  
 Sex:  Male  Female

CO-BORROWER: I decline to furnish this Information:

Ethnicity:  Hispanic or Latino  Other  
 Race:  American Indian or Alaskan Native  
 Asian  Black or African American  
 Native Hawaiian or Other Pacific Islander  
 White  
 Sex:  Male  Female

**Answer the following questions. If the answer is "yes" to any, explain briefly under each question.**

Have you ever declared bankruptcy within the last 10 years? Borrower:  Yes  No; Co-Borrower:  Yes  No  
 If yes, explain:

Have you had any Judgments, Repossessions, Collections, or Other Legal Proceedings filed against you within the past 7 years?  
 Borrower:  Yes  No Co-Borrower:  Yes  No  
 If yes, explain:

Do you have any past due obligations to or insured by any agency of the Federal Government?  
 Borrower:  Yes  No Co-Borrower:  Yes  No  
 If yes, explain:

Are you a Co-Maker or Guarantor on a Note? Borrower  Yes  No Co-Borrower:  Yes  No  
 If yes, For Whom? How Much?

Do you have any other application for an FHA Title 1 Improvement Loan pending at this time?  
 Borrower:  Yes  No Co-Borrower:  Yes  No  
 If yes, explain:

The property will be:  Primary Residence  Secondary Residence  Investment

Purpose of the Loan:  Purchase  Refinance  Construction  Construction-Permanent

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 its 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 a credit.

X: \_\_\_\_\_  
 Applicant Signature Required Date

X: \_\_\_\_\_  
 Co-Applicant Signature Date