THIS APPLICATION MUST BE COMPLETED AND SIGNED BY THE APPLICANT(S) ONLY

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. v. 9-13-2018

If this is a Purchase, complete the following:

Seller/Realtor Name **Westgate Home Sales, Inc. 1248-18** **Purchase information must be attached**

Property will be: □ Primary Residence □ Secondary Residence □ Investment/Rental □ Buy-For

Loan Type: □ Home only □ Land and Home □ Land only **Home is being:** □ Purchased □ Refinanced

Street Address where home will be located, including site #:

City: State: Zip: County:

If Land and Home, Land is being: □ Purchased □ Refinanced □ Owned Free and Clear Whose land is it? _____

Estimated Land Value $_____ Purchase Price/Payoff $_____ Date acquired: _____ **Home must be placed on the property described in this section**

If Home Only, Site Placement is: □ Owned property with no lien □ Leased Private Property □ Family Land - No Rent □ Community/Park □ Reservation □ Owned Property Land Contract/Mortgage Trust Deed

Will the home be located in a Resident-Owned Community (co-op)? _____ Are you pledging or purchasing the security interest in the co-op shares? _____

If Home Only and Land is Leased: Name of Community/Park/Land Owner/Mortgage Holder:_____

Phone Number: _____ Monthly Site Payment: _____

Is the site rent scheduled to increase over the next three years? If so, please explain. _____

Proposed Down Payment: $_____ **Source of Down Payment:** □ Savings □ Checking □ Cash on Hand □ Loan

□ Gift (if gift, from whom): _____ □ Other (Explain) _____ □ I wish to use my land as down payment

EMAIL ADDRESS (for Loan Notices and Documents)

APPLICANT EMAIL:	**CO-APPLICANT EMAIL:**

(A) APPLICANT

FULL NAME - Last, First, Middle

Birth Date (mm/dd/yy): | Social Security #:

Marital Status: □ Married □ Unmarried □ Separated

Applicant Dependents (not including self or those listed by Co-Borrower):

Number of Dependents: _____ Dependent Age(s): _____

(B) CO-APPLICANT

FULL NAME - Last, First, Middle

Birth Date (mm/dd/yy): | Social Security #:

Marital Status: □ Married □ Unmarried □ Separated

Applicant Dependents (not including self or those listed by Borrower):

Number of Dependents: _____ Dependent Age(s): _____

APPLICANT'S RESIDENCE

Current Street Address (**3 Years Residence Required, attach supplement if needed**)

City, State, Zip: County:

Mailing Address (if different from physical) City, State, Zip:

Home Phone: ( ) - Cell Phone: ( ) -

How long at present address? Yrs Mo | □ Homeowner * □ Other* □ Renter □ Live with parent | Mo. Mtg/Rent:

Name of Previous Mortgage Holder or Landlord:

Telephone number:

*** What are the plans for your existing home? If checked other above, explain:**

Previous address (if current address is less than 3 years)

City, State, Zip: | How long?

Name of Mortgage Holder or Landlord:

Telephone number:

Name of nearest Relative NOT living with you: | Relationship: | Phone:

CO-APPLICANT'S RESIDENCE

Current Street Address **(3 Years Residence Required, attach supplement if needed**)

City, State, Zip: County:

Mailing Address (if different from physical) City, State, Zip:

Home Phone: ( ) - Cell Phone: ( ) -

How long at present address? Yrs Mo | □ Homeowner * □ Other* □ Renter □ Live with parent | Mo. Mtg/Rent:

Name of Previous Mortgage Holder or Landlord:

Telephone number:

*** What are the plans for your existing home? If checked other above, explain:**

Previous address (if current address is less than 3 years)

City, State, Zip: | How long?

Name of Mortgage Holder or Landlord:

Telephone number:

Name of nearest Relative NOT living with you: | Relationship: | Phone:

APPLICANT'S EMPLOYMENT HISTORY (Minimum Three Years, attach supplement if needed)

1-Current Employer:	Position Held/Occupation: **Self Employed: □ Yes □ No**	Date Started:
Employer Address:	City, State, Zip:	Supervisor Name and Telephone Number:

List your base pay rate excluding commission, bonuses, and overtime:
How are you paid? (select one below)

□ Hourly rate: $_____ # of hours:_____ □ Weekly Salary :$_____ □ BiWeekly Salary: $_____ □ Monthly Salary: $_____

Do you receive bonuses?_____ How often? _____How much in bonuses over the last 12 months $_____

Do you receive commission? _____ How often? _____How much in commission over the last 12 months $_____

Do you consistently receive overtime?____ How often? _____How much in overtime over the last 12 months $_____

2-Second or Previous Employer:	Position Held/Occupation: **Self Employed: □ Yes □ No**	Date Started: Date Left:
City, State:	Supervisor Name and Telephone Number:	Income:

3-Previous Employer:	Position Held/Occupation: **Self Employed: □ Yes □ No**	Date Started: Date Left:
City, State:	Supervisor Name and Telephone Number:	Income:

Please provide an explanation for any job gaps greater than 30 days.

CO-APPLICANT'S EMPLOYMENT HISTORY (Minimum Three Years)

1-Current Employer:	Position Held/Occupation: **Self Employed: □ Yes □ No**	Date Started:
Employer Address:	City, State, Zip:	Supervisor Name and Telephone Number:

List your base pay rate excluding commission, bonuses, and overtime: How are you paid? (select one below)

□ Hourly rate: $_____ # of hours:_____ □ Weekly Salary :$_____ □ BiWeekly Salary: $_____ □ Monthly Salary: $_____

Do you receive bonuses?_____ How often? _____ How much in bonuses over the last 12 months $ _____

Do you receive commission? _____ How often? _____ How much in commission over the last 12 months $_____

Do you consistently receive overtime?____ How often? _____ How much in overtime over the last 12 months $_____

2- Second or Previous Employer:	Position Held/Occupation: **Self Employed: □ Yes □ No**	Date Started: Date Left:
City, State:	Supervisor Name and Telephone Number:	Income:

3-Previous Employer:	Position Held/Occupation: **Self Employed: □ Yes □ No**	Date Started: Date Left:
City, State:	Supervisor Name and Telephone Number:	Income:

Please provide an explanation for any job gaps greater than 30 days.

APPLICANT'S OTHER INCOME

CO-APPLICANT'S OTHER INCOME

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.

Child Support Monthly Amount	Ages of Children		Child Support Monthly Amount	Ages of Children	
Alimony or Separate Maintenance	Duration		Alimony or Separate Maintenance	Duration	
Other Source:	How Long:	Monthly Amt:	Other Source:	How Long:	Monthly Amt:

(A) APPLICANT - Asset and Credit Information	(B) CO-APPLICANT - Asset and Credit Information
Bank Name: Account type: City, St: Balance: $	Bank Name: Account type: City, St: Balance: $
Retirement/401K with: City, St: Balance: $	Retirement/401K with: City, St: Balance: $
Auto #1 (Yr/Make): Lender: Value: $ Payment: $ Balance: $	Auto #1 (Yr/Make): Lender: Value: $ Payment: $ Balance: $
Auto #2 (Yr/Make): Lender: Value: $ Payment: $ Balance: $	Auto #2 (Yr/Make): Lender: Value: $ Payment: $ Balance: $
Other Asset: Lender: Value: $ Payment: $ Balance: $	Other Asset: Lender: Value: $ Payment: $ Balance: $
Other Real Estate Owned: Lender: Value: $ Payment: $ Balance: $	Other Real Estate Owned: Lender: Value: $ Payment: $ Balance: $
Other Real Estate Owned: Lender: Value: $ Payment: $ Balance: $	Other Real Estate Owned: Lender: Value: $ Payment: $ Balance: $
Are you a co-maker or guarantor on a note? If Yes, for whom? Creditor: Monthly Payment: $	Are you a co-maker or guarantor on a note? If Yes, for whom? Creditor: Monthly Payment: $

(A) APPLICANT - Debts / Obligations	(B) CO-APPLICANT - Debts / Obligations
Alimony/Maintenance: $ Expiration Date:	Alimony/Maintenance: $ Expiration Date:
Garnishment: $	Garnishment: $
Child Support: $ List Ages of Children:	Child Support: $ List Ages of Children:

Other Extraordinary Recurring Expenses

List other items that have a significant impact to your budget	Estimated Monthly Amount
If you drive more than 20 miles each way to work every day, what is your monthly fuel and maintenance expense other than your car payment?	$
Child Care Expense:	$
Other:	$
Other:	$

List any Government Assistance Payments to you that help offset household expenses, such as WIC, TANF, or SNAP.
You are not required to disclose these amounts if you do not wish to have them considered as a basis in analyzing your ability to undetake or repay this debt.

	$

QUESTIONS

	Applicant	Co-Applicant
1. Are you a U.S. Citizen?	□ Yes □ No	□ Yes □ No
2. Are you a permanent resident alien?	□ Yes □ No	□ Yes □ No
3. Have you declared bankruptcy within the last 5 years?	□ Yes □ No	□ Yes □ No
If yes, when did you file?	Date:	Date:

Demographic Information - this section asks about your ethnicity, sex, and race

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. 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. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application.

Instructions: You may select one or more designations for "Ethnicity" and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

(A) APPLICANT

Ethnicity: *Check one or more*

- ☐ Hispanic or Latino
  - ☐ Mexican ☐ Puerto Rican ☐ Cuban
  - ☐ Other Hispanic or Latino - *Enter origin:*

    _____

    Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.
- ☐ Not Hispanic or Latino
- ☐ I do not wish to provide this information

Race: *Check one or more*

- ☐ American Indian or Alaskan Native - Enter name of enrolled or principal tribe: _____
- ☐ Asian
  - ☐ Asian Indian ☐ Chinese ☐ Filipino
  - ☐ Japanese ☐ Korean ☐ Vietnamese
  - ☐ Other Asian - Enter race: _____

    Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.
- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
  - ☐ Native Hawaiian ☐ Samoan
  - ☐ Guamanian or Chamorro
  - ☐ Other Pacific Islander - Enter race:

    _____

    Examples: Fijan, Tongan, etc.
- ☐ White
- ☐ I do not wish to provide this information

Sex: ☐ Female
☐ Male
☐ I do not wish to provide this information

(B) CO-APPLICANT

Ethnicity: *Check one or more*

- ☐ Hispanic or Latino
  - ☐ Mexican ☐ Puerto Rican ☐ Cuban
  - ☐ Other Hispanic or Latino - *Enter origin:*

    _____

    Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.
- ☐ Not Hispanic or Latino
- ☐ I do not wish to provide this information

Race: *Check one or more*

- ☐ American Indian or Alaskan Native - Enter name of enrolled or principal tribe: _____
- ☐ Asian
  - ☐ Asian Indian ☐ Chinese ☐ Filipino
  - ☐ Japanese ☐ Korean ☐ Vietnamese
  - ☐ Other Asian - Enter race: _____

    Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.
- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
  - ☐ Native Hawaiian ☐ Samoan
  - ☐ Guamanian or Chamorro
  - ☐ Other Pacific Islander - Enter race:

    _____

    Examples: Fijan, Tongan, etc.
- ☐ White
- ☐ I do not wish to provide this information

Sex: ☐ Female
☐ Male
☐ I do not wish to provide this information

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: Illinois and New York.

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, deed of trust, or other consensual security interest; (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 in 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.

Have you frozen your credit report? If so, please be sure to contact all affected credit reporting agencies to lift the freeze BEFORE submitting your application.

www.equifax.com, www.transunion.com, www.experian.com

Applicant Signature	Date	Co-Applicant Signature	Date

(ADMIN USE ONLY)