



WESTWIND ENTERPRISES, LTD.
CREDIT APPLICATION

Making a *Difference*
 in Manufactured Home
 Finance

THIS APPLICATION IS DESIGNED TO BE COMPLETED BY THE APPLICANT. YOU MAY APPLY FOR CREDIT EITHER *INDIVIDUALLY* OR *JOINTLY* WITH A CO-APPLICANT.

- INDIVIDUAL:** If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete Sections 1, 4, and 5. If you are relying on alimony, child support, or separate maintenance payments, complete Section 3a.
- JOINT:** If this is an application for joint credit with another person, complete all sections, providing information in Section 2 about the co-applicant. If you are relying on alimony, child support, or separate maintenance payments, complete Section(s) 3a and/or 3b.

RETAILER		LOCATION		LOAN PURPOSE <input type="checkbox"/> PURCHASE <input type="checkbox"/> REFI <input type="checkbox"/> HOME IMPROVEMENT		
SALESPERSON		PHONE		FAX		
				IF REFI, <input type="checkbox"/> RATE/TERM <input type="checkbox"/> HOME IMPROVMT <input type="checkbox"/> HOME PURCHASE		
SECTION 1: APPLICANT			SECTION 2: CO-APPLICANT			
NAME First, MI, Last		BIRTH DATE		NAME First, MI, Last		
SOC SEC NO.		<input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> SEPARATED		SOC SEC NO.		
DRIVER'S LICENSE NO.		STATE	DATE ISSUED	DATE EXPIRES	DRIVER'S LICENSE NO.	
		STATE	DATE ISSUED	DATE EXPIRES		
NUMBER OF DEPENDENT CHILDREN		AGES		NUMBER OF DEPENDENT CHILDREN		
PRESENT STREET ADDRESS			PRESENT STREET ADDRESS			
CITY, STATE, ZIP			HOME PHONE			
CITY, STATE, ZIP			HOME PHONE			
TIME AT PRESENT ADDRESS		<input type="checkbox"/>	<input type="checkbox"/>	WITH <input type="checkbox"/>	MONTHLY PMT	
____YRS	____MOS	HOME OWNER	RENTER	RELATIVE		
ARE YOU SELLING YOUR CURRENT HOME?			<input type="checkbox"/> YES <input type="checkbox"/> NO			
PREVIOUS STREET ADDRESS (IF LESS THAN 2 YRS AT PRESENT)			PREVIOUS STREET ADDRESS (IF LESS THAN 2 YRS AT PRESENT)			
CITY, STATE, ZIP		HOW LONG		CITY, STATE, ZIP		
		____YRS ____MOs				
NAME OF NEAREST RELATIVE NOT LIVING WITH YOU		RELATIONSHIP		NAME OF NEAREST RELATIVE NOT LIVING WITH YOU		
CITY, STATE, ZIP		PHONE		CITY, STATE, ZIP		
EMPLOYER		CITY, STATE		EMPLOYER		
PHONE NUMBER	JOB TITLE		HIRE DATE		PHONE NUMBER	
GROSS SALARY		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
\$	PER	HR	WK	MO	YR	
PREVIOUS EMPLOYER		CITY, STATE		PREVIOUS EMPLOYER		
PHONE NUMBER	JOB TITLE		EMPLOYED (MONTH / YEAR)		PHONE NUMBER	
			FROM TO			
SECTION 3a: APPLICANT'S OTHER INCOME			SECTION 3b: CO-APPLICANT'S OTHER INCOME			
NOTE: Alimony, child support, or separate income does not need to be revealed unless you want it considered for repayment of this obligation.						
SOURCE		MONTHLY AMOUNT		SOURCE		
SECTION 4: APPLICANT'S CREDIT INFORMATION			Bank Reference <input type="checkbox"/> Checking <input type="checkbox"/> Savings			
SECTION 5: APPLICANT'S OBLIGATIONS						
MORTGAGE	LANDLORD	OTHER	LANDLORD OR MORTGAGE HOLDER NAME		PHONE NUMBER	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
LARGEST OTHER OBLIGATION			PHONE NUMBER		CURRENT BALANCE	
					\$	
ALIMONY / CHILD SUPPORT MAINTENANCE PAYMENT			PHONE NUMBER		CURRENT BALANCE	
					\$	
			PHONE NUMBER		CURRENT BALANCE	
					\$	
			PHONE NUMBER		CURRENT BALANCE	
					\$	
I hereby declare that all of the statements made are true and correct. For the purpose of obtaining credit, the creditor is authorized to investigate my credit record, to obtain a credit report, to verify my credit, employment and income reference, to obtain such other information as the creditor deems necessary and to give credit reporting agencies (credit bureaus) and others information regarding the creditor's credit experience with me.						
APPLICANT'S SIGNATURE			DATE		CO-APPLICANT'S SIGNATURE	

Applicant Name: _____

MANUFACTURED HOME			
MANUFACTURER (MAKE)		MODEL	YEAR
NEW <input type="checkbox"/>	USED <input type="checkbox"/>	WIDTH	LENGTH
PRIMARY RESIDENCE <input type="checkbox"/>	SECONDARY HOUSING <input type="checkbox"/>	OTHER <input type="checkbox"/>	LAND OR LOT PAYMENT \$
PROPERTY ADDRESS			
MANUFACTURED HOME PLACEMENT: RENTED LAND <input type="checkbox"/> PARK <input type="checkbox"/>			
PRIVATE PROPERTY: OWNED FREE & CLEAR <input type="checkbox"/> PRIVATE PROPERTY: MORTGAGED LAND <input type="checkbox"/> PRIVATE PROPERTY: RELATIVE'S LAND <input type="checkbox"/>			

LOAN TYPE				
HOME ONLY <input type="checkbox"/>	LAND/HOME <input type="checkbox"/>	LAND-IN-LIEU <input type="checkbox"/>	FHA <input type="checkbox"/>	FANNIE MAE/FREDDIE MAC <input type="checkbox"/>
FINANCING OPTIONS: (Land / Home ONLY) CONSTRUCTION <input type="checkbox"/> ALL IN ONE <input type="checkbox"/>				
TERM: MOS	RATE: %	PAYMENTS:		
FLOOR PLAN: ORDERED <input type="checkbox"/> STOCK <input type="checkbox"/>				
POINTS: # _____ FINANCED <input type="checkbox"/> POC <input type="checkbox"/>				

SALES INFORMATION

1	CASH SALE PRICE	11	TRADE-IN / DOWN PAYMENT	13	OPTIONS
2a	SALES TAX	11a	MANUFACTURER YEAR	13a	AIR CONDITIONER
2b	TAG / TITLE	11b	MODEL SIZE	13b	WASHER / DRYER
3	CASH SALE PRICE WITH TAX, TAG, & TITLE	11c	TRADE-IN PAYOFF TO	13c	SKIRTING
4a	GROSS TRADE-IN			13d	STEPS
4b	LESS AMOUNT OWED		DOWN PAYMENT - WAS ANY BORROWED OR GIFTED? YES <input type="checkbox"/> NO <input type="checkbox"/> IF YES, HOW MUCH?	13e	OTHER
4c	NET TRADE		IF YES, WHERE WAS IT OBTAINED?	13f	OTHER
5	CASH DOWN PAYMENT			13g	TOTAL OPTIONS
6	TOTAL DOWN PAYMENT	12	HOME INFORMATION	14	SET-UP / DELIVERY
7	INSURANCE	12a	MANUFACTURER'S INVOICE	15	TAXES, TAG, TITLE FEES
8	SUBTOTAL	12b	DELETION	16	INSURANCE
9	BUYDOWN POINTS	12c	NET INVOICE	17	BUYDOWN POINTS
10	AMOUNT TO FINANCE	12d	% OF MFG. INVOICE	18	MAXIMUM ALLOWABLE ADVANCE

LAND / HOME COMBINATION

19	LAND PURCHASE PRICE OR PAYOFF	23	AMENITIES - 35% Maximum (Dealer installed equipmt. not to exceed 25% of manuf. invoice)	23h	BASEMENT
20a	LAND APPRAISED VALUE	23a	WELL / WATER HOOK-UP	23i	GARAGE / CARPORT
20b	LAND APPRAISED VALUE X 90%	23b	SEPTIC / SEWER HOOK-UP	23j	TOTAL AMENITIES
20c	LESS ENCUMBRANCES (LIENS)	23c	GRADING	24	CLOSING FEES (ESTIMATE 3% OF TOTAL AMT. FINANCED)
21a	LAND EQUITY	23d	DRIVEWAY	25	BUYDOWN POINTS
21b	% OF LAND EQUITY AS DOWN PAYMENT	23e	POWER / ELECTRIC	26	ORIGINATION POINTS: 1 POINTS FOR CONSTRUCTION
22	LAND ADVANCE	23f	OTHER		
22a	95% OF LESSER OF APPRAISED VALUE OR PURCH. PRICE/PAYOFF	23g	OTHER	27	MAXIMUM ALLOWABLE L/H ADVANCE

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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 equal credit opportunity, fair housing, and home mortgage disclosures 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.)

APPLICANT <input type="checkbox"/> I do not wish to furnish this information.	COAPPLICANT <input type="checkbox"/> I do not wish to furnish this information.
ETHNICITY: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	ETHNICITY: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
RACE: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Black/African American	RACE: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Black/African American
SEX: <input type="checkbox"/> Male <input type="checkbox"/> Female	SEX: <input type="checkbox"/> Male <input type="checkbox"/> Female

To be completed by the interviewer (retailer). This application was taken by: Face to Face Interview Mail Telephone Internet