

**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.

Seller/Realtor Name: \_\_\_\_\_

Phone:

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

1-Current Employer:	Position Held/Occupation: <b>Self Employed:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:
City, State:	Supervisor Name and Telephone Number:	Email address:

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: <b>Self Employed:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:	Date Left:
City, State:	Supervisor Name and Telephone Number:	Income:	

3-Previous Employer:	Position Held/Occupation: <b>Self Employed:</b> <input type="checkbox"/> Yes <input type="checkbox"/> 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: <b>Self Employed:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:
City, State:	Supervisor Name and Telephone Number:	Email address:

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: <b>Self Employed:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:	Date Left:
City, State:	Supervisor Name and Telephone Number:	Income:	

3-Previous Employer:	Position Held/Occupation: <b>Self Employed:</b> <input type="checkbox"/> Yes <input type="checkbox"/> 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:	Bank Name:		Account type:
City, St:		Balance: \$	City, St:		Balance: \$
Retirement/401K with:			Retirement/401K with:		
City, St:		Balance: \$	City, St:		Balance: \$
Auto #1 (Yr/Make):		Lender:	Auto #1 (Yr/Make):		Lender:
Value: \$	Payment: \$	Balance: \$	Value: \$	Payment: \$	Balance: \$
Auto #2 (Yr/Make):		Lender:	Auto #2 (Yr/Make):		Lender:
Value: \$	Payment: \$	Balance: \$	Value: \$	Payment: \$	Balance: \$
Other Asset:		Lender:	Other Asset:		Lender:
Value: \$	Payment: \$	Balance: \$	Value: \$	Payment: \$	Balance: \$
Other Real Estate Owned:		Lender:	Other Real Estate Owned:		Lender:
Value: \$	Payment: \$	Balance: \$	Value: \$	Payment: \$	Balance: \$
Other Real Estate Owned:		Lender:	Other Real Estate Owned:		Lender:
Value: \$	Payment: \$	Balance: \$	Value: \$	Payment: \$	Balance: \$
Are you a co-maker or guarantor on a note? If Yes, for whom?			Are you a co-maker or guarantor on a note? If Yes, for whom?		
Creditor:		Monthly Payment: \$	Creditor:		Monthly Payment: \$
(A) APPLICANT - Debts / Obligations			(B) CO-APPLICANT - Debts / Obligations		
Alimony/Maintenance: \$		Expiration Date:	Alimony/Maintenance: \$		Expiration Date:
Garnishment: \$			Garnishment: \$		
Child Support: \$			Child Support: \$		
List Ages of Children:			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 undertake or repay this debt.					
					\$
QUESTIONS					
			Applicant		Co-Applicant
1. Are you a U.S. Citizen?			<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Are you a permanent resident alien?			<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Have you declared bankruptcy within the last 5 years? If yes, when did you file?			<input type="checkbox"/> Yes <input type="checkbox"/> No	Date:	<input type="checkbox"/> Yes <input type="checkbox"/> No 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: Fijian, 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: Fijian, 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: Texas, New York, Ohio, Oregon.*

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 instrument 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 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 is 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 to 21st Mortgage.**

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

Applicant Signature	Date	Co-Applicant Signature	Date
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( ADMIN USE ONLY )