

**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. 12/20/2023

**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 #:** \_\_\_\_\_ HOA Fee: \_\_\_\_\_ HOA Frequency: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ County: \_\_\_\_\_

**If Land and Home, home must be placed on the property described in this section. Land is being:**     Purchased     Refinanced     Owned Free and Clear  
 Whose land is it? \_\_\_\_\_ Estimated Land Value \$ \_\_\_\_\_ Purchase Price/Payoff \$ \_\_\_\_\_ Date Acquired: \_\_\_\_\_  
 Does the property have frontage on a publicly maintained road?     Yes     No    Is the property located on a paved road?     Yes     No

**If Home Only, site placement is:**     Owned Property with No Lien     Leased Private Property     Family Land - No Rent  
     Reservation     Community/Park     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     I wish to use my land as down payment  
     Gift (if gift, from whom): \_\_\_\_\_     Other (Explain): \_\_\_\_\_

(A) APPLICANT	(B) CO-APPLICANT
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<b>FULL NAME - Last, First, Middle</b>	<b>FULL NAME - Last, First, Middle</b>
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Birth Date (mm/dd/yy): _____	Social Security #: _____
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Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated
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<b>Applicant Dependents</b> (Any non-applicant who is financially supported by the Applicant and not listed by Co-Applicant(s). Examples may include: spouse, child, partner, dependent adult)	<b>Co-Applicant Dependents</b> (Any non-applicant who is financially supported by the Co-Applicant and not listed by Applicant or other Co-Applicant(s). Examples may include: spouse, child, partner, dependent adult)
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Number of Dependents: _____	Dependent Age(s): _____
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<b>APPLICANT EMAIL:</b>	<b>CO-APPLICANT EMAIL:</b>
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Cell Phone: (    )    -    _____	Other Phone: (    )    -    _____
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APPLICANT - Residence	CO-APPLICANT - Residence
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<b>Current Street Address (3 Years Residence Required, attach supplement if needed)</b>	<b>Current Street Address (3 Years Residence Required, attach supplement if needed)</b>
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City, State, Zip: _____	County: _____
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Mailing Address (if different from physical) _____	City, State, Zip: _____
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How long at present address? _____	How long at present address? _____
<input type="checkbox"/> Homeowner* <input type="checkbox"/> Other*    Mo. Mtg/Rent: _____ Yrs                      Mo <input type="checkbox"/> Renter <input type="checkbox"/> Live with family	<input type="checkbox"/> Homeowner* <input type="checkbox"/> Other*    Mo. Mtg/Rent: _____ Yrs                      Mo <input type="checkbox"/> Renter <input type="checkbox"/> Live with family

Name of Mortgage Holder or Landlord: _____	Name of Mortgage Holder or Landlord: _____
Telephone Number: _____	Telephone Number: _____

<b>*If homeowner, what are the plans for current home? If checked other above, explain:</b>	<b>*If homeowner, what are the plans for current home? If checked other above, explain:</b>
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Previous Address (if current address is less than 3 years)	Previous Address (if current address is less than 3 years)
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City, State, Zip: _____	How long? _____
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Name of previous Mortgage Holder or Landlord: _____	Name of previous Mortgage Holder or Landlord: _____
Telephone Number: _____	Telephone Number: _____

Name of nearest relative NOT living with you: _____	Name of nearest relative NOT living with you: _____
Relationship: _____	Relationship: _____
Phone: _____	Phone: _____

**APPLICANT - 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:
Employer Address:	City, State, Zip:	Supervisor Name and Telephone Number:

**Base pay rate excluding commission, bonuses, and overtime:** How are you paid? (select one below)

Hourly Rate: \$ \_\_\_\_\_ # of Hours Weekly: \_\_\_\_\_  Weekly Salary: \$ \_\_\_\_\_  Bi-Weekly Salary: \$ \_\_\_\_\_  Monthly Salary: \$ \_\_\_\_\_

Do you receive bonuses?  Yes  No How often? \_\_\_\_\_ How much in bonuses over the last 12 months \$ \_\_\_\_\_

Do you receive commission?  Yes  No How often? \_\_\_\_\_ How much in commission over the last 12 months \$ \_\_\_\_\_

Do you receive overtime?  Yes  No How often? \_\_\_\_\_ How much in overtime over the last 12 months \$ \_\_\_\_\_

2. Second 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:	Monthly 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:	Monthly Income:	

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

**CO-APPLICANT - 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:
Employer Address:	City, State, Zip:	Supervisor Name and Telephone Number:

**Base pay rate excluding commission, bonuses, and overtime:** How are you paid? (select one below)

Hourly Rate: \$ \_\_\_\_\_ # of Hours Weekly: \_\_\_\_\_  Weekly Salary: \$ \_\_\_\_\_  Bi-Weekly Salary: \$ \_\_\_\_\_  Monthly Salary: \$ \_\_\_\_\_

Do you receive bonuses?  Yes  No How often? \_\_\_\_\_ How much in bonuses over the last 12 months \$ \_\_\_\_\_

Do you receive commission?  Yes  No How often? \_\_\_\_\_ How much in commission over the last 12 months \$ \_\_\_\_\_

Do you receive overtime?  Yes  No How often? \_\_\_\_\_ How much in overtime over the last 12 months \$ \_\_\_\_\_

2. Second 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:	Monthly 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:	Monthly Income:	

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

**APPLICANT - Other Income**

**CO-APPLICANT - 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:

APPLICANT - Asset Information		CO-APPLICANT - Asset Information	
Bank Name: _____ Account Type: _____ Balance: \$ _____	Bank Name: _____ Account Type: _____ Balance: \$ _____	Type of Liquid Assets (Savings, CDs, Brokerage Accounts, etc.): Institution Holding Assets: _____ Balance: \$ _____	Type of Liquid Assets (Savings, CDs, Brokerage Accounts, etc.): Institution Holding Assets: _____ Balance: \$ _____
Type of Retirement Accounts (401k, IRA, etc.): Institution Holding Assets: _____ Balance: \$ _____	Type of Retirement Accounts (401k, IRA, etc.): Institution Holding Assets: _____ Balance: \$ _____	<b>APPLICANT - Credit Information (Attach a List if Necessary)</b>	
Do you have any personal loans, debts or car loans that may not be listed on your credit report? If Yes, please provide:		Do you have any personal loans, debts or car loans that may not be listed on your credit report? If Yes, please provide:	
Lender: _____ Payment: \$ _____ Balance: \$ _____	Lender: _____ Payment: \$ _____ Balance: \$ _____	Lender: _____ Payment: \$ _____ Balance: \$ _____	Lender: _____ Payment: \$ _____ Balance: \$ _____
Lender: _____ Payment: \$ _____ Balance: \$ _____	Lender: _____ Payment: \$ _____ Balance: \$ _____	Lender: _____ Payment: \$ _____ Balance: \$ _____	Lender: _____ Payment: \$ _____ Balance: \$ _____
Lender: _____ Payment: \$ _____ Balance: \$ _____	Lender: _____ Payment: \$ _____ Balance: \$ _____	Lender: _____ Payment: \$ _____ Balance: \$ _____	Lender: _____ Payment: \$ _____ Balance: \$ _____
Are you a co-signer on another person's debt? If Yes, please provide:		Are you a co-signer on another person's debt? If Yes, please provide:	
Lender: _____ Monthly Payment: \$ _____	Lender: _____ Monthly Payment: \$ _____	Lender: _____ Monthly Payment: \$ _____	Lender: _____ Monthly Payment: \$ _____
Have you paid off any debts within the last 60 days? (Please do not include credit cards) If Yes, please provide:		Have you paid off any debts within the last 60 days? (Please do not include credit cards) If Yes, please provide:	
Lender: _____ Monthly Payment: \$ _____	Lender: _____ Monthly Payment: \$ _____	Lender: _____ Monthly Payment: \$ _____	Lender: _____ Monthly Payment: \$ _____
Lender: _____ Monthly Payment: \$ _____	Lender: _____ Monthly Payment: \$ _____	Lender: _____ Monthly Payment: \$ _____	Lender: _____ Monthly Payment: \$ _____
<b>APPLICANT - Debts/Obligations (Attach a List if Necessary)</b>		<b>CO-APPLICANT - Debts/Obligations (Attach a List if Necessary)</b>	
Alimony/Maintenance: \$ _____ Expiration Date: _____	Alimony/Maintenance: \$ _____ Expiration Date: _____	Garnishment: \$ _____	Garnishment: \$ _____
Garnishment: \$ _____	Garnishment: \$ _____	Child Support: \$ _____	Child Support: \$ _____
Child Support: \$ _____	Child Support: \$ _____	List Ages of Children: _____	List Ages of Children: _____
List Ages of Children: _____	List Ages of Children: _____	<b>Other Extraordinary Recurring Expenses (Attach a List if Necessary)</b>	
<b>List other items that have a significant impact to your budget</b>		<b>Estimated Monthly Amount</b>	
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:		\$ _____	
<b>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.</b>			
		\$ _____	
		\$ _____	
<b>Questions</b>			
	<b>APPLICANT</b>	<b>CO-APPLICANT</b>	
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.

APPLICANT	CO-APPLICANT
<p><b>Ethnicity:</b> <i>Check one or more</i></p> <p><input type="checkbox"/> Hispanic or Latino</p> <p style="padding-left: 20px;"><input type="checkbox"/> Mexican   <input type="checkbox"/> Puerto Rican   <input type="checkbox"/> Cuban</p> <p><input type="checkbox"/> Other Hispanic or Latino - Enter origin: _____</p> <p style="padding-left: 40px;"><i>Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p><b>Race:</b> <i>Check one or more</i></p> <p><input type="checkbox"/> American Indian or Alaskan Native - Enter name of enrolled or principal tribe: _____</p> <p><input type="checkbox"/> Asian</p> <p style="padding-left: 20px;"><input type="checkbox"/> Asian Indian   <input type="checkbox"/> Chinese   <input type="checkbox"/> Filipino</p> <p style="padding-left: 20px;"><input type="checkbox"/> Japanese   <input type="checkbox"/> Korean   <input type="checkbox"/> Vietnamese</p> <p><input type="checkbox"/> Other Asian - Enter race: _____</p> <p style="padding-left: 40px;"><i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</i></p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p style="padding-left: 20px;"><input type="checkbox"/> Native Hawaiian   <input type="checkbox"/> Samoan</p> <p style="padding-left: 20px;"><input type="checkbox"/> Guamanian or Chamorro</p> <p><input type="checkbox"/> Other Pacific Islander - Enter race: _____</p> <p style="padding-left: 40px;"><i>Examples: Fijian, Tongan, etc.</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p><b>Sex:</b> <input type="checkbox"/> Female</p> <p style="padding-left: 20px;"><input type="checkbox"/> Male</p> <p><input type="checkbox"/> I do not wish to provide this information</p>	<p><b>Ethnicity:</b> <i>Check one or more</i></p> <p><input type="checkbox"/> Hispanic or Latino</p> <p style="padding-left: 20px;"><input type="checkbox"/> Mexican   <input type="checkbox"/> Puerto Rican   <input type="checkbox"/> Cuban</p> <p><input type="checkbox"/> Other Hispanic or Latino - Enter origin: _____</p> <p style="padding-left: 40px;"><i>Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p><b>Race:</b> <i>Check one or more</i></p> <p><input type="checkbox"/> American Indian or Alaskan Native - Enter name of enrolled or principal tribe: _____</p> <p><input type="checkbox"/> Asian</p> <p style="padding-left: 20px;"><input type="checkbox"/> Asian Indian   <input type="checkbox"/> Chinese   <input type="checkbox"/> Filipino</p> <p style="padding-left: 20px;"><input type="checkbox"/> Japanese   <input type="checkbox"/> Korean   <input type="checkbox"/> Vietnamese</p> <p><input type="checkbox"/> Other Asian - Enter race: _____</p> <p style="padding-left: 40px;"><i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</i></p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p style="padding-left: 20px;"><input type="checkbox"/> Native Hawaiian   <input type="checkbox"/> Samoan</p> <p style="padding-left: 20px;"><input type="checkbox"/> Guamanian or Chamorro</p> <p><input type="checkbox"/> Other Pacific Islander - Enter race: _____</p> <p style="padding-left: 40px;"><i>Examples: Fijian, Tongan, etc.</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p><b>Sex:</b> <input type="checkbox"/> Female</p> <p style="padding-left: 20px;"><input type="checkbox"/> Male</p> <p><input type="checkbox"/> I do not wish to provide this information</p>

**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 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.**

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

<b>Applicant Signature</b>	<b>Co-Applicant Signature</b>
<b>Date</b>	<b>Date</b>

**( ADMIN USE ONLY )**