



MANUFACTURED HOME LOAN APPLICATION

MAKING YOUR FINANCIAL LIFE BETTER.

TYPE OF SECURED CREDIT REQUESTED

IMPORTANT: Please check (✓) the appropriate box below and initial your intent prior to completing this application. **USE ONLY BLACK INK.**

INDIVIDUAL CREDIT - Relying on my income or assets and/or income or assets from other sources

JOINT CREDIT - We intend to apply for joint credit

LOAN AMOUNT REQUESTED _____

Borrower _____ Co-Borrower _____

BORROWER 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.

Application Date: _____ Seller Name: _____ Purchase Agreement with Seller must be attached

Property will be: Primary Residence Non Primary Residence Purpose of the Loan: Purchase home only Refinance

Proposed Down Payment: \$ _____ Source of Down Payment: Savings Checking Cash on Hand Gift Borrowed

If gift, from whom: _____ Other (Explain): _____

Street Address where home will be located: _____ Park Name: _____

City: _____ State: _____ Zip: _____ County: _____ Monthly Site Fee: _____

Borrower Email Address: _____ Co-Borrower Email Address: _____

BORROWER				CO-BORROWER			
Full Name - Last, First, Middle				Full Name - Last, First, Middle			
Birth Date:		Social Security #:		Birth Date:		Social Security #:	
Drivers License or State Issued ID No.			Expiration Date	Drivers License or State Issued ID No.			Expiration Date
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated		No. Dependents:	Ages:	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated		No. Dependents:	Ages:
Current Street Address (3 Years Residence Required, attach supplement if needed)				Current Street Address (3 Years Residence Required, attach supplement if needed)			
City State Zip		County		City State Zip		County	
Mailing Address (if different from physical)		Home Phone	Cell Phone	Mailing Address (if different from physical)		Home Phone	Cell Phone
How long at present address? Yrs Mos		<input type="checkbox"/> Homeowner* <input type="checkbox"/> Renter	<input type="checkbox"/> Other <input type="checkbox"/> Parent	How long at present address? Yrs Mos		<input type="checkbox"/> Homeowner* <input type="checkbox"/> Renter	<input type="checkbox"/> Other <input type="checkbox"/> Parent
Name of Mortgage Holder or Landlord:			Telephone Number:	Name of Mortgage Holder or Landlord:			Telephone Number:
*If homeowner, what do you intend to do with the existing home?				*If homeowner, what do you intend to do with the existing home?			
Previous address (if current address is less than 3 years)				Previous address (if current address is less than 3 years)			
City, State, Zip:				City, State, Zip:			
Name of Mortgage Holder or Landlord:			Telephone Number:	Name of Mortgage Holder or Landlord:			Telephone Number:
Name of nearest Relative NOT living with you:			Relationship:	Name of nearest Relative NOT living with you:			Relationship:
Address:			Phone:	Address:			Phone:

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

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

What is your base pay rate excluding commission, bonuses and overtime:

\$ _____ Average Number of Hours Worked per Week _____

How are you paid? Hourly Rate: \$ _____ Gross Weekly Salary: \$ _____ Gross Bi-Weekly: \$ _____ Gross Monthly Salary: \$ _____

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

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

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

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

What is your base pay rate including commissions, bonuses and overtime.

\$ _____ Average Number of Hours Worked per Week _____

How are you paid? Hourly Rate: \$ _____ Gross Weekly Salary: \$ _____ Gross Bi-Weekly: \$ _____ Gross Monthly Salary: \$ _____

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

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

BORROWER'S OTHER INCOME

CO-BORROWER'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:

ASSET AND CREDIT INFORMATION

Borrower Bank Name: _____ City, St. _____ Account type: _____ Balance: \$ _____

Co-Borrower Bank Name: _____ City, St. _____ Account type: _____ Balance: \$ _____

Retirement/401K with: _____ City, St. _____ Account type: _____ Balance: \$ _____

Auto #1: Yr/Make _____ Value: \$ _____ Lender: _____ Payment: \$ _____ Balance: \$ _____

Auto #2: Yr/Make _____ Value: \$ _____ Lender: _____ Payment: \$ _____ Balance: \$ _____

Other Asset: _____ Value: \$ _____ Lender: _____ Payment: \$ _____ Balance: \$ _____

Other Real Estate Owned _____ Value: \$ _____ Lender: _____ Payment: \$ _____ Balance: \$ _____

Are you a co-maker or guarantor on a note?
If Yes, for whom? _____ Creditor _____ Monthly Payment: \$ _____

BORROWER - Debts / Obligations		CO-BORROWER - Debts / Obligations	
Expiration Date		Expiration Date	
Alimony/Maintenance: \$ _____		Alimony/Maintenance: \$ _____	
Garnishment: \$ _____	List Ages of Children	Garnishment: \$ _____	List Ages of Children
Child Support: \$ _____		Child Support: \$ _____	

QUESTIONS

If the answer is "yes" to any of the questions (1-5), explain on attached sheet. Check the correct "yes" or "no" box for Borrower and/or Co-Borrower

	Borrower	Co-Borrower
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 10 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: _____
4. Have you had any judgments, repossessions, garnishments, or other legal proceedings filed against you in the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Do you have any past due obligations to or insured by any agency of the Federal Government?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

DEMOGRAPHIC INFORMATION OF BORROWER & CO-BORROWER

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, sex, and race) 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, sex, and race 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 "Hispanic or Latino" origins 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.

BORROWER		CO-BORROWER	
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino - Print origin (for example; Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on) _____ <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to furnish this information	Race: <input type="checkbox"/> American Indian or Alaska Native Print name of enrolled principal tribe: _____ <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian - Print race (for example; Hmong, Laotian, Thai, Pakistani, Cambodian, and so on) _____ <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander - Print race (for example; Fijian, Tongan, and so on) _____ <input type="checkbox"/> White <input type="checkbox"/> I do not wish to furnish this information	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino - Print origin (for example; Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on) _____ <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to furnish this information	Race: <input type="checkbox"/> American Indian or Alaska Native Print name of enrolled principal tribe: _____ <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian - Print race (for example; Hmong, Laotian, Thai, Pakistani, Cambodian, and so on) _____ <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander - Print race (for example; Fijian, Tongan, and so on) _____ <input type="checkbox"/> White <input type="checkbox"/> I do not wish to furnish this information
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to furnish this information		Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to furnish this information	

IMPORTANT - READ BEFORE SIGNING

The undersigned applies for the loan indicated in this application and (1) represent(s) that the above information is true and correct and no credit information has been concealed, and (2) understand(s) that the lender intends to rely thereon in granting credit and that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provision of Title 18, the United States Code, Section 1014. Verification may be obtained from any source named in this application.

THE SELECTION OF CONTRACTORS OR DEALER, ACCEPTANCE OF GOODS AND/OR SERVICES IS YOUR RESPONSIBILITY

Signature of Borrower _____	Date _____	Signature of Co-Borrower _____	Date _____
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To be completed by interviewer. This application was taken by: Face-to-face interview Telephone Mail Internet

Was the ethnicity, race and/or sex of the Borrower/Co-Borrower collected on the basis of visual observation or surname? Yes No

Loan Originators Signature: _____	Date _____
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Loan Originators Name: _____	NMLS Number: _____
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IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

This credit application will be submitted to Oxford Bank & Trust (the "Lender") for review. The Lender's designated representative (or a person under their supervision, as appropriate) may communicate its status or address other questions you may have about your application or the loan process. The retailer/realtor from whom you may purchase a home and its sales consultants may assist you with matters associated with the sales transaction – for example, the type of home to purchase, options, site improvements, sales features that may impact your financing options, etc.

During the sales process, if there are questions that may impact the financing of your purchase, your sales consultants may conference or connect you with the appropriate representative(s) of the Lender for your convenience.

Following the receipt of your credit application, a representative from the Lender (or a person under their supervision, as appropriate) may contact you to discuss your application. Should you have any questions about this application, please contact the Lender at the numbers provided below.

Below is a list of Oxford Bank & Trust Manufactured Housing Loan Originators

NAME	PHONE NUMBER	NMLS#
Oxford Bank & Trust	630-629-5000	715468
Eric Oaks	765-418-8665	728049
John W. McCarthy	630-576-2261	304348
James M. Butler	630-576-2219	728045
Thomas A. Krehel	603-714-2328	1435538
Cleo Stames	630-576-2288	631497
Suzanne Hirschboeck	630-576-2208	1834451

Additional information on Oxford Bank & Trust and the above-listed mortgage loan originators can be viewed at <http://www.nmlsconsumeraccess.org/>.

Please retain a copy for your records.

This form is a part of the Oxford Bank & Trust credit application and must accompany the credit application and be completed in order for the credit application to be accepted.