



**Purchase Agreement
Credit and Lease Application
Document Request
File Documentation**

Community Name	
Home Site #	
Year	
Vin #	
Doc Request Date	
Estimated Closing Date	
	<input type="checkbox"/> Roll In, <input type="checkbox"/> FSBO, <input type="checkbox"/> BC Sale <input type="checkbox"/> Double, <input type="checkbox"/> Single <input type="checkbox"/> All Cash <input type="checkbox"/> Terms <input type="checkbox"/> BC <input type="checkbox"/> BF <input type="checkbox"/> Fund

Document Request

	Purchase Price & Terms	Final Terms
Offering Price		
Down Payment \$		
Down Payment %		
Loan Amount		
Interest Rate		
Amortization (Years)		
Monthly Pmt		
Funding Date (leave blank untill approved)		
Due Date (Years) (leave blank untill approved)		

APPROVAL

Manager/ Date

President/ Date

**Docs Required @ Closing
and to Doc File**

**File Documentation
(accting initials)**

() attached (mgrs initials)

Title in Borrowers Name & Sent To Bank except BF	() attached ()	() attached ()
Drivers Liscense	() attached ()	() attached ()
Social Security Form	() attached ()	() attached ()
Credit Report	() attached ()	() attached ()
Proof Of Down	() attached ()	() attached ()
Utilities Changed into name	() attached ()	() attached ()
Insurance	() attached ()	() attached ()
Loans Agreement	() attached ()	() attached ()
Notorized POA	() attached ()	() attached ()
Cash Down	() attached ()	() attached ()
Tax Clearnce	() attached ()	() attached ()

Credit Ratios

1	Rent	
2	Loan Payment	
3	Total Payment	
4	Total Income	
3 divided into 4=	5 Housing Debt Ratio	
6	Other Scheduled Payments	
3 plus 6 =	7 Total Payments	
7 divided into 4=	8 Total Debt Ratio	

Verification

	Applicant	Co-Applicant
VOE "attached"	()Yes ()No	()Yes ()No
CONTACT/DATE		
VOR "attached"	()Yes ()No	()Yes ()No
CONTACT/DATE		

CREDIT SCORE
CRIMINAL "attached"

Application

How did you hear about our community?

Referred by (_____)

- () Drive By
- () Internet
- () Newspaper
- () Other "explain"

Family Status

	Applicant	Co-Applicant
FULL NAME		
BIRTHDATE		
SOCIAL SECURITY #		
# OF DEPENDENTS		
AGES		
MARITAL STATUS		

Residence

STREET ADDRESS		
CITY, STATE, ZIP		
COUNTY		
HOW LONG?		
HOME PHONE		
RESIDENT STATUS Owner/Renter/Parent/ Other		
RENT/MORTG PYMT		
LANDLORD/MORTG HOLDER NAME		
PHONE #		
MORTG BALANCE		
ACCOUNT #		

Prior Residence

STREET ADDRESS

CITY, STATE, ZIP

COUNTY

HOW LONG?

HOME PHONE

RESIDENT STATUS

Owner/Renter/Parent/ Other

RENT/MORTG PYMT

LANDLORD/MORTG

HOLDER NAME

PHONE #

MORTG BALANCE

ACCOUNT #

Employment Status

EMPLOYER

STREET ADDRESS

CITY, STATE, ZIP

TYPE OF BUSINESS

SUPERVISOR

PHONE NUMBER

MONTHLY SALARY

JOB TITLE

HOW LONG

PREVIOUS EMPLOYER

STREET ADDRESS

CITY, STATE, ZIP

TYPE OF BUSINESS

SUPERVISOR

PHONE NUMBER

MONTHLY SALARY

JOB TITLE

HOW LONG

Other Income

OTHER INCOME/CHILD SUPP

OTHER INCOME/SOC SEC

OTHER INCOME/MONTHLY

OTHER INCOME/MONTHLY

TOTAL

Total Income

Cars Owned

Year/ Make		
Price paid/ Year Purchased		

Banking

Bank/ Balance		
Bank/ Balance		

Car Loan

Lender/Balance/Pmt		

Other Credit

Lender/Balance/Pmt		
Lender/Balance/Pmt		
Lender/Balance/Pmt		
Lender/Balance/Pmt		
Lender/Balance/Pmt		
Lender/Balance/Pmt		
Total Credit (Include Car)		

If answer is "YES" to any of the questions 1-7, explain on an attached sheet:

1. Have either of you ever declared bankruptcy within the last 10 years?
2. Have either of you had any judgments, repossessions, garnishments or legal proceedings filed against you within the last 6 years?
3. Do either of you have any past due obligations to or insured by agency of federal government?
4. Are either of you a co-maker or guarantor on a note?
5. Do either of you have a application for an FHA Title 1 improvement loan pending?
6. Has anyone listed on this application ever been convicted on a charged involving illegal drugs, substance abuse, domestic violence or any related charges?
7. Has anyone on this application ever been convicted of a felony or aggravated misdemeanor?

Applicant

Co-Applicant

U.S. Citizen?

Permanent Resident Alien?

OTHER PERSONS TO RESIDE WITH YOU:

NAME:

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DOB:

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RELATION:

--	--

I do not wish to furnish this informations. Initials ()

Assessment of ethnicity, race, and sex are required on the basis of visual obeservation or surname if the information is not furnished.

Check One

Applicant

Co-Applicant

Hispanic or Latino		
American Indian or Alaska Native		
Asian		
Black or African American		
Native Hawaiian		
White		

Signature of Applicant

Date

Signature of Co-Applicant

Date

end

Borrowers' Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a loan from Brenton Communities. In applying for the loan, I/We completed a loan application containing various information on the amount, down payment, employment information, income information, assets, and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that Brenton Communities reserves the right to verifying the information provided on the application with the employer, landlord, and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when apply for a loan.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We applied for a loan from Brenton Communities. As a part of the application process, Brenton Communities may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Brenton Communities and to any investor to whom Brenton Communities may sell my loan, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. Brenton Communities or any investor that purchases the loan may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

(Applicant's Signature)

(Co-applicant's signature)

(SSN)

(Date)

(SSN)

(Date)

Equal Credit Opportunity Act

PROPERTY ADDRESS:

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, handicap, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

We are required to disclose to you that you need not disclose income from alimony, child support, or separate maintenance payment if you choose not to do so.

Having made this disclosure to you, we are permitted to inquire if any of the income shown on your application is derived from such a source and to consider the likelihood of consistent payment as we do with any income on which you are relying to qualify for the loan for which you are applying.

(Applicant's signature)

(Date)

(Co-applicant's signature)

(Date)