

Credit Application

(Each Adult Applicant to separately complete this form)

Date: _____

Applicant Name: _____

Co-Applicant Name: _____

Residence Desired:

Bedrooms _____ # Bathrooms _____ Location: _____

Timing of Move in _____

History of Residency:

(List below the information for the two prior residences where lived prior to the current address shown on your Tenant Information Sheet)

PREVIOUS ADDRESS _____

RENT OR OWN (circle one); PERIOD AT LOCATION _____

LANDLORD NAME & PHONE _____

WOULD THE LANDLORD GIVE YOU A POSITIVE CREDIT REFERENCE? IF NOT, EXPLAIN: _____

_____;

PREVIOUS ADDRESS _____

RENT OR OWN (circle one); PERIOD AT LOCATION _____

LANDLORD NAME & PHONE _____

WOULD THE LANDLORD GIVE YOU A POSITIVE CREDIT REFERENCE? IF NOT, EXPLAIN: _____

_____;

HAS ANYONE EVER FILED AN EVICTION PROCEEDING OR SUIT FOR PROPERTY DAMAGES AND/OR COLLECTION SUIT AGAINST YOU? IF SO, EXPLAIN HERE: _____

Applicant References:

1. Mother's name _____ Telephone # _____;

2. 2nd Reference Name _____, Telephone # _____,

Relationship to Applicant _____;

3. 3rd Reference Name _____, Telephone # _____,

Relationship to Applicant _____;

4. Other References: _____

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_____;

History of Civil Judgments (if any)

(List below, from most recent to oldest, the parties, amount, date, and a brief summary of all civil judgments levied against you. INCLUDE ITEMS FROM CREDIT REPORT)

- 1. _____

- 2. _____

- 3. _____

History of Criminal Infractions

(List below, from most recent to oldest, all convictions for criminal matters, include a brief description and the date of each incident)

- 1. _____

- 2. _____

- 3. _____

Tenant Employment Information

Name and Address of Employer _____

_____ Avg Monthly Income _____

_____ Dates of Employment _____

_____ Self Employed (yes/no) Telephone # _____

_____ Yrs Employed in this line of work/profession _____

Position/Title/Description of Responsibilities _____

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*If Employed in above position for less than two years or if currently in more than one position, complete the following for the immediate prior employer:

Name and Address of Employer _____

 _____ Avg Monthly Income _____
 _____ Dates of Employment _____
 _____ Self Employed (yes/no) Telephone # _____
 _____ Yrs Employed in this line of work/profession _____
 Position/Title/Description of Responsibilities _____

*If Employed in above position for less than two years or if currently in more than one position, complete the following for the immediate prior employer:

Name and Address of Employer _____

 _____ Avg Monthly Income _____
 _____ Dates of Employment _____
 _____ Self Employed (yes/no) Telephone # _____
 _____ Yrs Employed in this line of work/profession _____
 Position/Title/Description of Responsibilities _____

Monthly Income Information (Note all sources of consistent income)

Gross Monthly Income	Current		TOTAL
Base Empl. Income	_____	_____	_____
Overtime	_____	_____	_____
Bonuses	_____	_____	_____
Commissions	_____	_____	_____
Business Income (Provide detailed stmts)	_____	_____	_____
Income from Real Property	_____	_____	_____
Non Rental Income	_____	_____	_____
Dividends/Interests	_____	_____	_____
Alimony or Child Support	_____	_____	_____
Social Security Benefits	_____	_____	_____
Government Assistance	_____	_____	_____

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Pension or Retirement Income	_____	_____	_____
Other Income:	_____	_____	_____
Other Income:	_____	_____	_____
Other Income:	_____	_____	_____
Other Income:	_____	_____	_____
TOTAL	_____	_____	_____

**Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Tenant does not choose to have it considered.*

****If the above income does not match income reflected on the most recent pay stubs, please explain why here:** _____

Monthly Combined Expense Information (Note all sources of consistent expenses)

Combined Monthly Expenses	Present	Proposed
Rent	_____	_____
First Mortgage (P&I)	_____	_____
Second Mortgage (P&I)	_____	_____
Insurance (Home/Renters)	_____	_____
Real Estate Taxes	_____	_____
Home Maintenance (Repairs and Upkeep)	_____	_____
Utilities – Gas/Electric	_____	_____
Utilities – Telephone/Cell	_____	_____
Utilities – Water/Sewage	_____	_____
Utilities – Cable / TV	_____	_____
Utilities – Trash Service	_____	_____
Utilities – Internet Service	_____	_____
Auto Loan Payment (1)	_____	_____
Auto Loan Payment (2)	_____	_____
Auto Loan Payment (3)	_____	_____
Auto Insurance	_____	_____

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Life / Health Insurance	_____	_____
Medical & Dental Expenses	_____	_____
Prescriptions	_____	_____
Credit Card Payments	_____	_____
Student Loan Payments	_____	_____
Child Support	_____	_____
Alimony	_____	_____
Charitable Contributions	_____	_____
Subscriptions / Papers	_____	_____
Food / Groceries	_____	_____
Gas/Fuel	_____	_____
Clothing	_____	_____
Other:	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
TOTALS	_____	_____

Assets & Liabilities

This statement and any applicable schedules may be completed jointly by both married and unmarried Co-Tenants if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Tenant section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed ____Jointly ____Not Jointly

Liabilities and Pledged Assets. List the creditor’s name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet if necessary. Indicate (*) by those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.

ASSETS

Description_____ Cash or Market Value_____

Cash Deposit toward purchase held by:_____

List Checking and Savings Account Information Below:

Name & Address of Bank, S&I, or Credit Union _____

Current Balance \$_____

Name & Address of Bank, S&I, or Credit Union _____

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Current Balance \$ _____

Name & Address of Bank, S&I, or Credit Union _____

Current Balance \$ _____

Stocks & Bonds (Company name/number & description) _____

Life Insurance not cash value Face Amount \$ _____
Subtotal Liquid Assets \$ _____

Real Estate Owned \$ _____
(Enter market value from schedule of real estate owner)

Vested Interest in Retirement Fund \$ _____

Net Worth of business(es) owned \$ _____
(Attach Financial Statements)

Automobiles owned (Make & Year)

_____ \$ _____
_____ \$ _____
_____ \$ _____

Other Assets (Itemize)
_____ \$ _____
_____ \$ _____
_____ \$ _____
_____ \$ _____

TOTAL ASSETS \$ _____

LIABILITIES (debts) (INCLUDE ALL ITEMS FROM CREDIT REPORT-IF NECESSARY, ATTACH ADDITIONAL SHEETS)

Name and Address of Company _____

Monthly Payment _____ Months Left to Pay _____ Unpaid Balance _____
Account Number _____

Name and Address of Company _____

Monthly Payment _____ Months Left to Pay _____ Unpaid Balance _____
Account Number _____

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Name and Address of Company _____

Monthly Payment _____ Months Left to Pay _____ Unpaid Balance _____
Account Number _____

Name and Address of Company _____

Monthly Payment _____ Months Left to Pay _____ Unpaid Balance _____
Account Number _____

Name and Address of Company _____

Monthly Payment _____ Months Left to Pay _____ Unpaid Balance _____
Account Number _____

Name and Address of Company _____

Monthly Payment _____ Months Left to Pay _____ Unpaid Balance _____
Account Number _____

Alimony/Child Support/Separate Maintenance Payments owed to: _____
_____ in the amount of \$ _____ per month.

Job Related Expense (Child Care, Union Dues, Etc) _____
_____ in the amount of \$ _____ per month.

TOTAL LIABILITIES \$ _____

(*Please review your credit report to confirm that all debts listed on said report are detailed above if still in existence)

Net Worth (Total assets Minus Total Liabilities) \$ _____

Schedule of Real Estate Property Owned (If additional properties are owned use continuation sheet)

Property Address(1) _____

Type of Property _____

Present Market Value \$ _____

Amount of Mortgage and Liens \$ _____

Gross Rental Income \$ _____

Mortgage Payments \$ _____

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Insurance Maintenance \$ _____

Net Rental Income \$ _____

Property Address (2) _____

Type of Property _____

Present Market Value \$ _____

Amount of Mortgage and Liens \$ _____

Gross Rental Income \$ _____

Mortgage Payments \$ _____

Insurance Maintenance \$ _____

Net Rental Income \$ _____

List any additional names under which credit has previously been received and indicate appropriate creditors names and account number(s).

Alternate Name	Creditors Name	Account Number
_____	_____	_____
_____	_____	_____

Details of Transaction

- a. Purchase prices \$ _____
- b. Alterations, Improvements, Repairs \$ _____
- c. Land (if acquired separately) \$ _____
- d. Refinance (Include debts to be paid off) \$ _____
- e. Estimated Closing Costs \$ _____
- f. PMI, MIP, Funding Fee \$ _____
- g. Estimated prepaid Items \$ _____
- h. Discount (If tenant will pay) \$ _____
- i. Subordinate Financing \$ _____
- j. Tenant's closing costs paid by seller \$ _____
- k. Other Credits (Explain) \$ _____
- l. Loan Amount \$ _____
- m. PMI, MIP, Funding Fee Financed \$ _____
- n. Loan Amount (Add m & n) \$ _____
- o. Cash / Tenant \$ _____

DECLARATIONS

If you answer "yes" to any questions a through I, please use continuation sheet for explanation.

	<u>TENANT</u>	<u>CO-TENANT</u>
a. Are there any outstanding judgments against you?	Yes / No	Yes / No
b. Have you been declared bankrupt in the past seven years?	Yes / No	Yes / No

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- c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last seven years? Yes / No Yes / No

- d. Are you a party to a lawsuit? Yes / No Yes / No

- e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure or judgment?
(This would include such loans as home mortgage loans, SBA loans, Home improvement loans, educational loans, manufactured home loans, Any mortgage, financial obligation, bond, or loan guarantee?
If “Yes” provide details, including date, name and number of Lender, FHA, or VA case number, if any, and reason for the action. Yes / No Yes / No

- f. Are you presently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?
If “Yes” give details as described in the preceding question. Yes / No Yes / No

- g. Are you obligated to pay alimony, child support, or separate maintenance? Yes / No Yes / No

- h. Is any part of the down payment borrowed? Yes / No Yes / No

- i. Are you a co-maker or endorser on a note? Yes / No Yes / No

- j. Are you a U.S. Citizen? Yes / No Yes / No

- k. Are you a permanent resident alien? Yes / No Yes / No

- l. Do you intend to occupy the property as your primary residence? Yes / No Yes / No

- m. Have you ever been evicted or terminated a Lease Agreement prior to the scheduled Lease term? Yes / No Yes / No

- n. Have you had an ownership interest in a property in the last three years? Yes / No Yes / No
 - 1. What type of property did you own-principal (PR) Second home (SH), or investment property? _____ _____
 - 2. How did you title to the home-solely by Yourself (S), jointly w/your (SP), or jointly w/another person (O) _____ _____

ACKNOWLEDGE AND AGREEMENT

The undersigned specifically acknowledge(s) and agree(s) that: 1) all statements made in this application are made for the purpose of entering a Lease and/or Sale Agreement with Randy Hall and/or one of his legal entities (hereafter “Randy Hall”); 2) verification or reinvestigation of an

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information contained in the application or other submitted information may be made at any time by Randy Hall either directly or through a credit reporting agency, from any source named in this application, 3) the original copy of this application may be retained by Randy Hall, even if the lease and/or sale agreement is not approved: 4) Randy Hall will rely on the information contained in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application immediately upon the change of any of the material facts which I/we have represented herein: 5) if applicant is untruthful or falsely reports any information on documents submitted to Randy Hall, then at Randy Hall’s option, all payments made shall be forfeited as liquidated damages and the parties will have no further recourse to each other; 6) in the event my/our payments per any agreement become delinquent, Randy Hall may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency(s); 7) Randy Hall makes no representations or warranties, express or implied, to the Tenant(s) regarding the property, condition of the property, or the value of the property.

FAIR HOUSING. TENANT IS HEREIN INFORMED THAT IT IS LANDLORD’S POLICY AND PRACTICE TO A) CARRY OUT AN AFFIRMATIVE PROGRAM TO ATTRACT ALL MINORITY AND MAJORITY GROUPS TO IT’S HOUSING FOR INITIAL SALE OR RENTAL. SAID PROGRAM INVOLVES PUBLICIZING TO MINORITY PERSONS THE AVAILABILITY OF HOUSING OPPORTUNITIES REGARDLESS OF RACE, COLOR, RELIGION, SEX, HANDICAP, FAMILIAL STATUS OR NATIONAL ORIGIN, THROUGH THE TYPE OF MEDIA CUSTOMARILY UTILIZED BY LANDLORD; B) MAINTAIN A NONDISCRIMINATION HIRING POLICY IN RECRUITING FROM BOTH MINORITY AND MAJORITY GROUPS; AND C) INSTRUCT ALL EMPLOYEES IN WRITING AND ORALLY IN THE POLICY OF NONDISCRIMINATION AND FAIR HOUSING. TENANT AGREES THAT IF TENANT HAS ANY CONCERNS OR COMPLAINTS RELATED TO FAIR HOUSING, THAT TENANT WILL DIRECT SAID INFORMATION IN WRITING TO THE ATTENTION OF RANDOLPH A HALL, PRESIDENT PRIOR TO MAKING ANY THIRD PARTY COMPLAINTS IN ORDER TO ALLOW LANDLORD TO RESPOND.

Certification: I/we certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United Sates Code, Section 1001.et seq, and monetary damages to Randy Hall, its agents, successors, and assigns, insures and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we made on this application.

Tenants Signature

Date _____

Co-Tenants Signature

Date _____

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Continuation Sheet / Tenant Application

(This area is provided for you to provide any additional information you feel should be considered to explain your current financial situation)

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I/we fully understand 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 provisions of Title 18, United States Code, Section 1001. et seq.

Tenant's Signature

Date _____

Co-Tenant's Signature

Date _____