

Retailer	Phone Number ()	Date / /
Location	Sales Representative	Time

CREDIT APPLICATION

APPLICANT				CO-APPLICANT			
Full Name-First, Middle, Last		Birth Date / /		Full Name-First, Middle, Last		Birth Date / /	
Social Security No.		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed)		Social Security No.		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed)	
Number of Dependents		Ages: / / / / / / / / / /		Number of Dependents		Ages: / / / / / / / / / /	
APPLICANT RESIDENCY (MIN 5 YEAR HISTORY)				CO-APPLICANT'S RESIDENCY (MIN 5 YEAR HISTORY)			
Present Street Address				Present Street Address			
City		State	Zip	City		State	Zip
Home Phone No ()		Mobile ()		Home Phone No ()		Mobile ()	
Residential <input type="checkbox"/> Home Owner ? Renter Status ? Parents ? Other		How Long at Present Address Yr. Mo.		Residential ? Home Owner ? Renter Status ? Parents ? Other		How Long at Present Address Yr. Mo.	
Disposition of Present Home (if applicable)				Disposition of Present Home (if applicable)			
Previous Street Address				Previous Street Address			
City		State	Zip	City		State	Zip
How Long		Yr. Mo.		How Long		Yr. Mo.	
Previous Street Address				Previous Street Address			
City		State	Zip	City		State	Zip
How Long		Yr. Mo.		How Long		Yr. Mo.	
APPLICANT EMPLOYMENT (MIN 3 YEAR HISTORY)				CO-APPLICANT'S EMPLOYMENT (MIN 3 YEAR HISTORY)			
Employer		Hired Date / /		Employer		Hired Date / /	
Employer Address		City, State		Employer Address		City, State	
Phone ()	Job Type	Gross Salary/Month \$		Phone ()	Job Type	Gross Salary/Month \$	
Job Description		Supervisor		Job Description		Supervisor	
Source of Secondary Income		Secondary Income/Month \$		Source of Secondary Income		Secondary Income/Month \$	
Previous Employer		City, State		Previous Employer		City, State	
Phone ()	Job Description	Employed From To		Phone ()	Job Description	Employed From To	
Previous Employer		City, State		Previous Employer		City, State	
Phone ()	Job Description	Employed From To		Phone ()	Job Description	Employed From To	
Applicant's Credit Reference & Payment Obligations In the past ten years have you had a bankruptcy, repossession or judgment? ? Yes ? No Enter the amount you pay monthly for Alimony \$ _____ Child Support \$ _____ and Child Care \$ _____				Applicant's Credit Reference & Payment Obligations In the past ten years have you had a bankruptcy, repossession or judgment? ? Yes ? No Enter the amount you pay monthly for Alimony \$ _____ Child Support \$ _____ and Child Care \$ _____			
APPLICANTS				OBLIGATIONS/ASSETS			
Landlord/Mortgage Holder		Phone ()	Mo. Payment \$	Current Obligations		Phone ()	Mo. Payment \$
Stock/Bonds/IRS's/401 K's							
Savings Acct./Bank Name		City, State	Amount	Checking Acct./Bank Name		City, State	Amount
PLEASE PROVIDE THE TWO NEAREST RELATIVES NOT LIVING WITH YOU. (MINIMUM OF TWO REFERENCES.)							
Name		Relationship		Name		Relationship	
Home Address, City and State		Phone ()		Home Address, City and State		Phone ()	

MORTGAGE LOAN ORIGATION AGREEMENT

SECTION 1. NATURE OF RELATIONSHIP. In connection with this mortgage loan:

- We are acting as an independent contractor and not as your agent.
- We will enter into separate independent contractor agreements with various lenders.
- While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.

SECTION 2. OUR COMPENSATION. The lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate.

- The retail price we offer you – your interest rate, total points and fees – will include our compensation.
- In some cases, we may be paid all of our compensation by either you or the lender.
- Alternatively, we may be paid a portion of our compensation by both you and the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up – front points and fees.
- Also, in some cases, if you would rather pay less up front, you may be able to pay some or all of our compensation indirectly through a higher interest rate in which case we will be paid directly by the lender.

We also may be paid by the lender based on (i) the value of the Mortgage Loan or related servicing rights in the market place or (ii) other services, goods or facilities performed or provided by us to the lender.

By signing below, the mortgage loan originator and mortgage loan applicant (s) acknowledge receipt of a copy of this signed Agreement.

AFFILIATED BUSINESS AGREEMENT DISCLOSURE

This is to give you notice that B & T Mortgage, Inc. has a business relationship with Busbee's Mobile Homes, Inc

The nature of the relationship (and percentage of owner ship interest) is: Owned by the same principals 100%

a financial or other benefits.

[√] A. Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider (s) as a condition for [√] settlement of your loan on [or] [√] purchase, sale, or refinance of the subject property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

Provider and settlement service	Charge or range of charges
B & T Mortgage, Inc.	\$ 0 – 4% of loan

NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications on the basis of race, color, religion, national origin, sex, marital status, 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. The Federal Agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Washington, D.C. 20580

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the federal government for certain types of loans related to a dwelling in order to monitor the lender’s compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for “Rae.” The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to not discriminate based on ethnicity, race, and sex or on the basis if visual observation or surname. If you do not wish to furnish this information, please check below.

This application was taken by: Face-to-face interview Mail Telephone Internet

APPLICANT:

I do not wish to furnish this information (initials) _____. Assessment of ethnicity, race and sex are required on the basis of visual observation or surname if the information is not furnished.

ETHNICITY: Hispanic or Latino Not Hispanic or Latino

RACE: American Indian or Alaskan Native Black or African American

Asian Native Hawaiian or Other Pacific Islander White

SEX: Male Female

By signing below, you give your permission to any financial institution listed above to investigate your credit and employment history and you authorize release of all credit-related information to those institutions. You also agree to inquire about the status of your credit application by contacting the financial institution named above and understand that this application may be considered withdrawn if you do not inquire about its status within 30 days of this notice. If your application is declined you will be notified within 30 days.

CO-APPLICANT:

I do not wish to furnish this information (initials) _____. Assessment of ethnicity, race, and sex are required on the basis of visual observation or surname if the information is not furnished.

ETHNICITY: Hispanic or Latino Not Hispanic or Latino

RACE: American Indian or Alaskan Native Black or African American

Asian Native Hawaiian or Other Pacific Islander White

SEX: Male Female

Applicants acknowledge they have read above information and agree to its content. Dealer certifies that this information has been reviewed and is complete.

Applicant Signature

Date

Co-Applicant Signature

Date