

# Credit Application for Manufactured (Mobile) Home

U.S. Department of Housing  
and Urban Development  
Office of Housing

OMB Approval No. 2502-0328  
(exp. 08/31/2009)

This application is submitted to obtain credit under the provisions of Title I of the National Housing Act. **Please answer all questions.**

**Public reporting burden** for this collection of information is estimated to average 0.5 hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

**Privacy Act Statement:** The Department of Housing and Urban Development (HUD) is authorized to collect this information by Title I, section 2 of the National Housing Act (12 U.S.C. 1703), and to obtain and verify your Social Security Number (SSN) by section 165 of the Housing and Community Development Act of 1967 (42 U.S.C. 3543). **You must provide all of the information requested.** This information will be used to determine your creditworthiness and to assist HUD in accounting for and monitoring the use of Title I funds. Your SSN is a unique identifier which may be used to conduct computer matches to verify the information you provide. This information may be given to Federal, State, or local agencies when relevant to civil, criminal, or regulatory investigations or prosecutions. It will not be otherwise disclosed or released outside of HUD or the lending institution which will provide the loan funds, except as required or permitted by law. Failure to provide any of the requested information may result in delay or rejection of your application.

**General Information: You are required to answer the questions on sex, race and ethnic background.** Your answers are needed to determine the characteristics of Title I program beneficiaries, and will not affect consideration of your application. By providing this information, you will assist us in ensuring that this program is administered in a nondiscriminatory manner. If you feel you have been discriminated against and you want to report it, the Fair Housing and Equal Opportunity Hotline Number is (800) 424-8590.

This information is being collected to permit more efficient risk management of the Title I loan portfolio as well as facilitate claims processing for loan defaults. The information provides a more comprehensive basis for evaluating Title I lender underwriting practices and thereby improving risk management of the loan portfolio and also enhances management's ability to determine appropriate policy changes affecting the Title I portfolio as a whole. Responses are required in order to obtain benefits. No assurance of confidentiality is provided.

I/We hereby apply for a loan of \$	(net) to be repaid in	months	Date
<b>1. Do you have any past due obligations owed to or insured by any agency of the Federal Government? (check the appropriate box)</b> <input type="checkbox"/> Yes <input type="checkbox"/> No (If the answer is "Yes," you are <b>not eligible</b> to apply for an FHA Title I loan until the existing debt has been brought current.)			
<b>2. Have you any other application for an FHA Title I loan pending at this time?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes," with whom? (Name and address)		<b>3. Are there any unsatisfied judgments against you?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <b>4. Have you been declared bankrupt in the last seven years?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No Explain any "Yes" answers to items 3 and 4.	

5a. Applicant(s)				5b. Co-Applicant			
Name of Applicant				Name of Co-Applicant			
Social Security Number		Telephone Number		Social Security Number		Telephone Number	
Present Address			How Long	Present Address			How Long
Previous Address			How Long	Previous Address			How Long
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including Single, Divorced, Widowed)				Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including Single, Divorced, Widowed)			
Sex <input type="checkbox"/> Male <input type="checkbox"/> Female		Date of Birth		Sex <input type="checkbox"/> Male <input type="checkbox"/> Female		Date of Birth	
Number of Dependents				Number of Dependents			
<b>Ethnicity: (select only one)</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino				<b>Ethnicity: (select only one)</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino			
<b>Race: (select one or more)</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander				<b>Race: (select one or more)</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander			
Name & Address of Nearest Relative Not Living With You				Name & Address of Nearest Relative Not Living With You			
Relationship		Telephone Number		Relationship		Telephone Number	

6. Applicants' Bank Account		Name & Address of Bank or Branch	
<input type="checkbox"/> Yes <input type="checkbox"/> Savings <input type="checkbox"/> No <input type="checkbox"/> Checking			

**7. Other Income Source** Indicate source of income and amount per week or month.

**Note:** Income from alimony, child support, or separate maintenance income need not be reported unless you will rely upon it as a basis for undertaking or repaying this loan.

Source	Amount \$ per	Source	Amount \$ per
Source	Amount \$ per	Source	Amount \$ per
Source	Amount \$ per	Source	Amount \$ per

**8a. Employment and Salaries** (if Self-Employed, Submit Current Financial Statement.)

**8b. Co-Applicant**

Applicant Employer Name & Business Address		Co-Applicant Employer Name & Business Address	
Business Phone Number	Type of Work or Position	Business Phone Number	Type of Work or Position
Number of Years	Salary per week or month (Gross) \$ per	Number of Years	Salary per week or month (Gross) \$ per
Applicant Previous Employer Name & Business Address		Co-Applicant Previous Employer Name & Business Address	
Business Phone Number	Type of Work or Position	Business Phone Number	Type of Work or Position
Number of Years	Salary per week or month (Gross) \$ per	Number of Years	Salary per week or month (Gross) \$ per

**9. Applicants' Debts.** List all fixed obligations, installment accounts, FHA loans, and debts to banks, finance companies and Government agencies outstanding or Paid in Full. If more space is needed, list all additional debts on separate pages and attach them to this form.

Automotive Liens					Present Balance	Monthly Payment	Amount Past Due	
Lien Holder		Year & Make			\$	\$	\$	
Lien Holder		Year & Make			\$	\$	\$	
Other Liens (to whom indebted)		FHA Insured		Date Incurred	Original Amount	Present Balance	Monthly Payment	Amount Past Due
Name & Account Number	City & State	Yes	No			\$	\$	\$
						\$	\$	\$
						\$	\$	\$
						\$	\$	\$

<b>10. The Manufactured Home will be located in</b>		Monthly Rent	Monthly Utilities
<input type="checkbox"/> Manufactured Home Park (name & address)		<b>Type of Ownership</b>	
<input type="checkbox"/> Private Site (address)		<input type="checkbox"/> Land Contract	
		<input type="checkbox"/> Mortgage or Trust Deed	

**11. Proceeds of this Loan Will be Used to Purchase a Manufactured (Mobile) Home, or Home and Lot Combination or Lot Only**

Year	Manufacturer's Name	Model Name & Number	Manufacturer's Serial No	Length	Width	Color	Cost
							\$
Describe Optional Equipment							\$

I (We) certify that the above statements are true, accurate, and complete to the best of My (Our) knowledge and belief. This Application shall remain the property of the Lending Institution to which submitted for the purpose of obtaining a loan.

I (We) hereby consent to and authorize the Lending Institution or the HUD-FHA, after the giving of reasonable notice, to enter the secured property for the purpose of determining that the Manufactured (Mobile) Home specified in this Application has been delivered and installed.

Applicant's Name & Signature

X \_\_\_\_\_  
Co-Applicant's Name & Signature

X \_\_\_\_\_

I / We certify that: (1) I / We am/are the person(s) who sold the Manufactured (Mobile) Home. (2) The Contract contains the whole agreement with the borrower. (3) The borrower has not been given or promised a cash payment or rebate nor has it been represented to the borrower that he/she will receive a cash bonus or commission on future sales as an inducement for the consummation of this transaction; no encouragement of trial purchase; no promise that the Manufactured (Mobile) Home will be used as a model for advertising or other demonstration purposes; and no offer of debt consolidation.

Dealer's Name & Signature

X \_\_\_\_\_  
Dealer Representative's Name & Signature

X \_\_\_\_\_

**Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729,3802)

If application is prepared by any other than the applicant, the person preparing the application must sign below. I (we) certify that the statements made herein are based upon information given to me (us) by the borrower(s) and are accurate to the best of my (our) knowledge and belief.  
Signature & Address of Preparer other than Borrower

X \_\_\_\_\_