

## CREDIT APPLICATION

SUBJECT PROPERTY ADDRESS (street, city, ZIP)

# OF UNITS

BORROWER INFORMATION			
<u>BORROWER</u>		<u>CO-BORROWER</u>	
BORROWER'S NAME (include First, Middle, Last and JR or SR if applicable)		CO-BORROWER'S NAME (include First, Middle, Last and JR or SR if applicable)	
HOME PHONE	WORK PHONE	HOME PHONE	WORK PHONE
CELL PHONE	SOCIAL SECURITY #	CELL PHONE	SOCIAL SECURITY #
EMAIL		EMAIL	
DATE OF BIRTH (mm/dd/yyyy)	YEARS OF SCHOOL	DATE OF BIRTH (mm/dd/yyyy)	YEARS OF SCHOOL
DRIVER'S LICENSE #	STATE	DRIVER'S LICENSE #	STATE
MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (SINGLE, DIVORCED, WIDOWED) <input type="checkbox"/>		MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (SINGLE, DIVORCED, WIDOWED) <input type="checkbox"/>	
ARE CHILDREN TO RESIDE IN RESIDENCES? YES <input type="checkbox"/> NO <input type="checkbox"/>		ARE CHILDREN TO RESIDE IN RESIDENCES? YES <input type="checkbox"/> NO <input type="checkbox"/>	
LIST THEIR AGES (LIST BY ONLY ONE BORROWER)		LIST THEIR AGES (LIST BY ONLY ONE BORROWER)	
PRESENT ADDRESS (street, state, ZIP)		PRESENT ADDRESS (street, state, ZIP)	
Own <input type="checkbox"/> Rent <input type="checkbox"/>  # Years		Own <input type="checkbox"/> Rent <input type="checkbox"/>  # Years	
CURRENT LANDLORD OR MORTGAGE COMPANY	PAYMENT	CURRENT LANDLORD OR MORTGAGE COMPANY	PAYMENT
	\$		\$
LANDLORD OR MORTGAGE COMPANY ADDRESS		LANDLORD OR MORTGAGE COMPANY ADDRESS	
<i>If at present address for less than two years, complete the following:</i>		<i>If at present address for less than two years, complete the following:</i>	
FORMER ADDRESS (if different from present address)		FORMER ADDRESS (if different from present address)	
Own <input type="checkbox"/> Rent <input type="checkbox"/>  # Years		Own <input type="checkbox"/> Rent <input type="checkbox"/>  # Years	
CREDIT REFERENCES (name and telephone number)		CREDIT REFERENCES (name and telephone number)	
1)		1)	
2)		2)	
3)		3)	

EMPLOYMENT INFORMATION			
<u>BORROWER</u>		<u>CO-BORROWER</u>	
NAME AND ADDRESS OF EMPLOYER	YRS ON THIS JOB	NAME AND ADDRESS OF EMPLOYER	YRS ON THIS JOB
	MONTHLY PAY		MONTHLY PAY
	\$		\$
BUSINESS PHONE #	POSITION/TITLE/TYPE OF BUSINESS	BUSINESS PHONE #	POSITION/TITLE/TYPE OF BUSINESS
SELF-EMPLOYED <input type="checkbox"/>		SELF-EMPLOYED <input type="checkbox"/>	

IF IN CURRENT POSITION FOR LESS THAN TWO YEARS, OR IF CURRENTLY EMPLOYED IN MORE THAN ONE POSITION, COMPLETE THE FOLLOWING:		IF IN CURRENT POSITION FOR LESS THAN TWO YEARS, OR IF CURRENTLY EMPLOYED IN MORE THAN ONE POSITION, COMPLETE THE FOLLOWING:	
NAME AND ADDRESS OF EMPLOYER		DATES FROM _____ TO _____	
		MONTHLY PAY \$ _____	
SELF-EMPLOYED <input type="checkbox"/>		SELF-EMPLOYED <input type="checkbox"/>	
BUSINESS PHONE #	POSITION/TITLE/TYPE OF BUSINESS		
NAME AND ADDRESS OF EMPLOYER		DATES FROM _____ TO _____	
		MONTHLY PAY \$ _____	
SELF-EMPLOYED <input type="checkbox"/>		SELF-EMPLOYED <input type="checkbox"/>	
BUSINESS PHONE #	POSITION/TITLE/TYPE OF BUSINESS		

**DESCRIBE "OTHER INCOME"** NOTE: ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF THE BORROWER (B) OR CO-BORROWER (C) DOES NOT CHOOSE TO HAVE IT CONSIDERED FOR REPAYING THIS LOAN

B/C	SOURCE OF INCOME	MONTHLY INCOME
		\$ _____
		\$ _____
		\$ _____

\*SELF EMPLOYED BORROWERS MAY BE REQUIRED TO PROVIDE ADDITIONAL DOCUMENTATION SUCH AS TAX RETURNS AND FINANCIAL STATEMENTS.

**COMBINED MONTHLY HOUSEHOLD EXPENSES**

RENT	PRESENT \$ _____	PROPOSED \$ _____	WATER	PRESENT \$ _____	PROPOSED \$ _____
NEW P&I	PRESENT \$ _____	PROPOSED \$ _____	HOMEOWNER'S ASSOCIATION DUES	PRESENT \$ _____	PROPOSED \$ _____
ELECTRIC	PRESENT \$ _____	PROPOSED \$ _____	OTHER	PRESENT \$ _____	PROPOSED \$ _____
INSURANCE	PRESENT \$ _____	PROPOSED \$ _____	(B) TOTALS	PRESENT \$ _____	PROPOSED \$ _____
(A) TOTALS	PRESENT \$ _____	PROPOSED \$ _____	TOTAL COMBINED MONTHLY HOUSING EXPENSE: ADD (A) + (B) TOTALS		
			PRESENT \$ _____		PROPOSED \$ _____

**ASSETS AND LIABILITIES**

<b>BORROWER</b> List checking and savings accounts below		<b>CO-BORROWER</b> List checking and savings accounts below	
NAME AND ADDRESS OF BANK, S&L OR CREDIT UNION		NAME AND ADDRESS OF BANK, S&L OR CREDIT UNION	
CURRENT BALANCE \$ _____	CHECKING <input type="checkbox"/> SAVINGS <input type="checkbox"/>	CURRENT BALANCE \$ _____	CHECKING <input type="checkbox"/> SAVINGS <input type="checkbox"/>
NAME AND ADDRESS OF BANK, S&L OR CREDIT UNION		NAME AND ADDRESS OF BANK, S&L OR CREDIT UNION	
CURRENT BALANCE \$ _____	CHECKING <input type="checkbox"/> SAVINGS <input type="checkbox"/>	CURRENT BALANCE \$ _____	CHECKING <input type="checkbox"/> SAVINGS <input type="checkbox"/>

**SCHEDULE OF REAL ESTATE OWNED (If additional properties are owned, use continuation sheet.)**

PROPERTY ADDRESS <small>"S" = SOLD, "PS" = PENDING SALE, "R" = RENTAL HELD FOR INCOME</small>	TYPE OF PROPERTY	PRESENT MARKET VALUE	AMOUNT OF MORTGAGES & LIENS	GROSS RENTAL INCOME	MORTGAGE PAYMENTS	INSURANCE, MAINT., TAXES & MISC	NET RENTAL INCOME
		\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
		\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
<b>TOTALS</b>		<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>

**TO BE COMPLETED BY TERRITORY MANAGER**

GROSS MONTHLY INCOME	BORROWER	CO-BORROWER	TOTAL
BASE EMPLOYEE INCOME	\$	\$	\$
OVERTIME	\$	\$	\$
BONUSES	\$	\$	\$
COMMISSIONS	\$	\$	\$
DISABILITY	\$	\$	\$
NET RENTAL INCOME	\$	\$	\$
TOTAL OTHER (SEE NOTE ABOVE ON "OTHER INCOME")	\$	\$	\$
<b>TOTAL</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

*This application is designed to be completed by the applicant(s) with the lender's assistance. Applicants should complete this form as "borrower" or "co-borrower," as applicable. Co-borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the borrower (including the borrower's spouse) will be used as a basis for loan qualification or the income or assets of the borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and borrower resides in a community property state, the security property is located in a community property state, or the borrower is relying on other property located in a community property state as a basis for repayment of the loan.*

**MAIL TO:** HALO ASSET MANAGEMENT, LLC  
 700 CENTRAL EXPRESSWAY SOUTH, SUITE 500  
 ALLEN, TX 75013

PHONE: 877-782-8899 OR FILL OUT **ONLINE** OR **FAX** TO YOUR SALES REPRESENTATIVE, , AT 469-656-3854

**ACKNOWLEDGEMENT AND AGREEMENT**

*Each of the undersigned specifically represents to lender and to lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provision of title 18, united states code, sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.*

*Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.*

BORROWER'S SIGNATURE	DATE (MM/DD/YYYY)	CO-BORROWER'S SIGNATURE	DATE (MM/DD/YYYY)

**YOU MUST ATTACH A COPY OF THE FRONT AND BACK OF YOUR DRIVERS LICENSE AND A COPY OF YOUR LATEST PAY STUB TO THE LOAN APPLICATION TO BE CONSIDERED FOR A LOAN.**

**THIS PROPERTY IS SOLD ON AN AS IS BASIS. AS PART OF THE "AGREEMENT FOR DEED" YOU ARE RESPONSIBLE TO MAKE ANY NEEDED OR REQUIRED REPAIRS TO THE PROPERTY.**

**PLEASE EXPLAIN HOW YOU WILL ACCOMPLISH THIS:**

**THE ABOVE INFORMATION IS SUBMITTED FOR THE PURPOSES OF OBTAINING FINANCIAL CREDIT WITH HALO ASSET MANAGEMENT, LLC. THE UNDERSIGNED AUTHORIZES HALO ASSET MANAGEMENT, LLC TO MAKE SUCH INQUIRIES AS ARE NECESSARY TO OBTAIN CREDIT INFORMATION ABOUT THE UNDERSIGNED AND AUTHORIZE HIS/HER BANK, SUPPLIERS, AND CREDIT REFERENCES TO RELEASE INFORMATION REGARDING HIS/HER ACCOUNT(S).**

**I / WE CERTIFY THE INFORMATION PROVIDED ON THIS APPLICATION IS TRUE AND CORRECT TO THE BEST OF MY / OUR KNOWLEDGE AND BELIEF.**

**SIGNATURE:** \_\_\_\_\_ **DATE:** \_\_\_\_\_

**SIGNATURE:** \_\_\_\_\_ **DATE:** \_\_\_\_\_