

# Willow Hill Corporation dba Dove Financial – Credit Application

14742 Plaza Drive, #200, Tustin, CA 92780 Phone: (714) 508-0780 Fax: (714) 508-1519 Email: dovefin@gmail.com

Sellers Name:	Sellers Phone Number:	Agents Name:	Agents Phone Number:
Selling Price:	Down Payment:	Source of Down Payment:	
Manufacturer / Model:	Length:	Width:	Year of Manufacture:
Address of Subject:			Space #:
Check which applies: PRIMARY <input type="checkbox"/> VACATION HOME <input type="checkbox"/> FAMILY/FRIEND RESIDENCE <input type="checkbox"/>			

### Home Location

Park Name: _____	Monthly Rent: \$ _____
Leased Land: _____	Monthly Lease \$ _____
Family Land: _____	Relation _____
Buying Land: _____	Balance of Lien _____ Monthly Payment _____
Own Land Outright: YES <input type="checkbox"/> NO <input type="checkbox"/>	

### Applicant Information

Name: (Last, First, Middle)		Date of Birth:	Social Security Number:	
Home Number:	Cell Number:	Email Address:	Number of dependents and age:	
Current Mailing Address:			Years There:	
Previous Address: (if at current address less than 3 years)			Years There:	
Employer Name:		Employer Address:		
Work Phone:	Position/Title:	Gross Monthly Salary:	Date Hired:	
Previous Employ: If current is less than 3 yrs:	City & State:	Position/Title:	Date Hired:	Date Ended:

Additional Income Source: \_\_\_\_\_ Amount \_\_\_\_\_

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Child Support:       If Paying: \$ \_\_\_\_\_/mo       If Receive: \$ \_\_\_\_\_/mo

Alimony:             If Paying: \$ \_\_\_\_\_/mo       If Receive: \$ \_\_\_\_\_/mo

### Current Living Situation

Do you currently own your home?	YES	NO	If yes, please answer the following:
Are you selling your current home?	YES	NO	If no, please answer the following:
Are you going to remain in your current home and use the new home for another purpose?	YES	NO	
Do you currently rent?	YES	NO	If yes, please provide the amount of monthly rent \$ _____

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### Co-Applicant Information

Name: (Last, First, Middle)		Date of Birth:		Social Security Number:	
Home Number:	Cell Number:		Email Address:		Number of dependents and age:
Current Mailing Address:					Years There:
Previous Address: (if at current address less than 3 years)					Years There:
Employer Name:			Employer Address:		
Work Phone:		Position/Title:		Gross Monthly Salary:	Date Hired:
Previous Employ: If current is less than 3 yrs:		City & State:		Position/Title:	Date Hired: Date Ended:

Additional Income Source: \_\_\_\_\_ Amount \_\_\_\_\_

Additional Income Source: \_\_\_\_\_ Amount \_\_\_\_\_

Child Support:       If Paying: \$ \_\_\_\_\_/mo       If Receive: \$ \_\_\_\_\_/mo

Alimony:             If Paying: \$ \_\_\_\_\_/mo       If Receive: \$ \_\_\_\_\_/mo

### Additional Information

Applicant			Co-Applicant		
Yes	No	Have you declared bankruptcy in the last 5 years?	Yes	No	Have you declared bankruptcy in the last 5 years?
Yes	No	Have you had any judgments, repossessions, foreclosures, short sales, or other legal proceedings within the last 7 years?	Yes	No	Have you had any judgments, repossessions foreclosures, short sales, or other legal proceedings within the last 7 years?
Yes	No	Are you a US Citizen?	Yes	No	Are you a US Citizen?
Yes	No	Are you a Permanent Resident Alien?	Yes	No	Are you a Permanent Resident Alien?

### Voluntary Information for Government Monitoring Purposes

If you are applying to finance a manufactured home, which will secure the credit and be occupied as your primary residence, the following information is requested by the Federal Government to monitor this creditor's compliance with anti-discrimination laws, including the Equal Credit Opportunity Law. The Law provides that a creditor may neither discriminate on the basis of this information nor on whether or not it is furnished. If you choose not to provide this information, the law requires the creditor to note your race or national origin and sex on the basis of visual observation or surname. If you do not wish to furnish any of the following information, please initial below.

Applicant		Co-Applicant	
Sex:	<input type="checkbox"/> Male <input type="checkbox"/> Female	Sex:	<input type="checkbox"/> Male <input type="checkbox"/> Female
Marital Status:	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	Marital Status:	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated
Race/National Origin:	<input type="checkbox"/> American Indian, Alaskan Native <input type="checkbox"/> Asian, Pacific Islander <input type="checkbox"/> Black <input type="checkbox"/> Hispanic <input type="checkbox"/> White <input type="checkbox"/> Other _____	Race/National Origin:	<input type="checkbox"/> American Indian, Alaskan Native <input type="checkbox"/> Asian, Pacific Islander <input type="checkbox"/> Black <input type="checkbox"/> Hispanic <input type="checkbox"/> White <input type="checkbox"/> Other _____

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant's Signature

\_\_\_\_\_  
Date

## Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

### Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

#### Ethnicity: Check one or more

- Hispanic or Latino  
 Mexican     Puerto Rican     Cuban  
 Other Hispanic or Latino - *Print origin:* \_\_\_\_\_

*For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

- Not Hispanic or Latino  
 I do not wish to provide this information

#### Sex

- Female  
 Male  
 I do not wish to provide this information

#### Race: Check one or more

- American Indian or Alaska Native - *Print name of enrolled or principal tribe:* \_\_\_\_\_  
 Asian  
 Asian Indian     Chinese     Filipino  
 Japanese     Korean     Vietnamese  
 Other Asian - *Print Race:* \_\_\_\_\_  
*For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*  
 Black or African American  
 Native Hawaiian or Other Pacific Islander  
 Native Hawaiian     Guamanian or Chamorro     Samoan  
 Other Pacific Islander - *Print Race:* \_\_\_\_\_  
*For example: Fijian, Tongan, and so on.*  
 White  
 I do not wish to provide this information

#### To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname?     NO     YES  
Was the sex of the Borrower collected on the basis of visual observation or surname?     NO     YES  
Was the race of the Borrower collected on the basis of visual observation or surname?     NO     YES

#### The Demographic Information was provided through:

- Face-to-Face Interview (*includes Electronic Media w/ Video Component*)     Telephone Interview     Fax or Mail     Email or Internet

Borrower Name: \_\_\_\_\_

# Demographic Information Addendum.

This section asks about your ethnicity, sex, and race.

## Demographic Information of Borrower

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### Ethnicity: Check one or more

- Hispanic or Latino  
 Mexican     Puerto Rican     Cuban  
 Other Hispanic or Latino - *Print origin:* \_\_\_\_\_

*For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

- Not Hispanic or Latino  
 I do not wish to provide this information

### Sex

- Female  
 Male  
 I do not wish to provide this information

### Race: Check one or more

- American Indian or Alaska Native - *Print name of enrolled or principal tribe:* \_\_\_\_\_

- Asian  
 Asian Indian     Chinese     Filipino  
 Japanese     Korean     Vietnamese  
 Other Asian - *Print Race:* \_\_\_\_\_

*For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*

- Black or African American  
 Native Hawaiian or Other Pacific Islander  
 Native Hawaiian     Guamanian or Chamorro     Samoan  
 Other Pacific Islander - *Print Race:* \_\_\_\_\_

*For example: Fijian, Tongan, and so on.*

- White  
 I do not wish to provide this information

### To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname?     NO     YES  
Was the sex of the Borrower collected on the basis of visual observation or surname?     NO     YES  
Was the race of the Borrower collected on the basis of visual observation or surname?     NO     YES

### The Demographic Information was provided through:

- Face-to-Face Interview (*includes Electronic Media w/ Video Component*)     Telephone Interview     Fax or Mail     Email or Internet

**Borrower Name:** \_\_\_\_\_



# Borrower Signature Authorization

**Privacy Act Notice:** This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

## Part I - General Information

1. Borrower(s)		2. Name and address of Lender/Broker <b>Dove Financial</b> <b>14742 Plaza Drive, Suite 200</b> <b>Tustin, CA 92780</b> <b>TEL: 714-508-0780 FAX: 714-508-1519</b>	
3. Date	4. Loan Number		

## Part II - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

# CHECKLIST

To determine the BEST rate & term for your situation, please forward the following items on this checklist:

## **REQUIRED ITEMS:**

- Completed and signed pages of loan application
- Signed Borrowers Signature Authorization form
- A clear copy of your Driver's License & Social Security Card
- SUPPORTING INCOME DOCUMENTS (SEE BELOW)

### **For W-2 Wage Earners**

- W-2 last two recent years
- Most recent 30 days of current pay stubs

### **For Self Employed & Commission Based Income Applicants**

- Last two years 1040's income tax returns
- Schedule C (if applicable)
- Last two years 1099 Misc. income
- Last two years 1120 corporate returns / K1 (if applicable)
- Last two years 1065 Partnership returns (if applicable)

### **For Retired Applicants**

- Social security 1099's and copy of Award letter
- IRA, Pension Plan, 401K Income for the last two years

**Send your items to [dovefin@gmail.com](mailto:dovefin@gmail.com) OR fax to (714) 508-1519**

If you have any problems with furnishing the requested information, or if you have any questions, please contact us at 714-508-0780.

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#### **Dove Financial**

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## DON'T BE THAT HOME BUYER!

**How to avoid any complications and ensure a successful Home Financing Transaction from the start.**

The smallest thing can jeopardize the home mortgage process. It is my goal to give you the tools for a successful transaction. Here's a list of things you should know **NOT** to do to avoid any cracks in the process:

- **DON'T** change jobs, become self-employed or quit your job
- **DON'T** make any large purchases, such as an automobile, furniture, etc.
- **DON'T** use charge cards excessively or make late payments
- **DON'T** make large deposits without first checking with your mortgage advisor
- **DON'T** spend money you have set aside for closing
- **DON'T** omit debts or liabilities from your loan application
- **DON'T** originate any inquires on your credit
- **DON'T** change bank accounts
- **DON'T** co-sign a loan for anyone

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