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 VACATION HOME FAMILY/FRIEND RESIDENCE						

Home Location

Park Name:				Monthly Rent: \$
Leased Land:				Monthly Lease \$
Family Land:				Relation
Buying Land:			Balance of Lien	Monthly Payment
Own Land Outrig	ght: YES 🗆	NO 🗆		

Applicant Information

Name: (Last, First, Middle)		Date of Birth:		5	Social Security Number:				
Home Number: Cell Number:			Email Address:				Number of dependents and age:		ents and age:
Current Mailing Address:	<u> </u>							Years Th	iere:
Previous Address: (if at curre	ent address less f	than 3 ye	ears)					Years Th	iere:
Employer Name:		Emp	loyer Add	ress:					
Work Phone:	Position	n/Title:			Gross Month	hly Sa	lary:	Date	Hired:
Previous Employ: If current i	s less than 3 yrs	: City	& State:		Position/Titl	e:			Hired: Ended:
Additional Income Source	:						Amount		
Additional Income Source	:						Amount		
Child Support: E	If Paying: \$ _			/mo	□ If Recei	ve: \$			_/mo
Alimony: E] If Paying: \$ _			/mo	□ If Recei	ve: \$			/mo
		C	Current	Living Situati	on				
Do you currently own your h	nome? YES	NO	If yes,	please answer t	he following:				
Are you selling your current	home? YES	NO	If no, p	lease answer the	e following:				
Are you going to remain in y	our current hor	ne and us	se the new	v home for anot	her purpose?		YES	NO	
Do you currently rent?	YES	NO	If yes,	please provide t	he amount of	mon	thly rent \$		

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Co-Applicant Information Name: (Last, First, Middle) Date of Birth: Social Security Number: Cell Number: Home 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: Amount _____ Additional Income Source: Additional Income Source: _____ Amount □ If Paying: \$ _____/mo □ If Receive: \$____/mo Child Support: □ If Paying: \$ _____/mo □ If Receive: \$____/mo Alimony:

Additional Information

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

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:	Male Female	Sex:	Male Female		
Marital Status:	Married Unmarried Separated	Marital Status:	Married Unmarried Separated		
Race/National Origin:	🗆 American Indian, Alaskan Native	Race/National Origin:	American Indian, Alaskan Native		
	Asian, Pacific Islander		Asian, Pacific Islander		
	Black Hispanic White		Black Hispanic White		
	□ Other		□ Other		

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	Race: Check one or more American Indian or Alaska Native - <i>Print name of enrolled or</i>					
Mexican Puerto Rican Cuban	principal tribe:					
Other Hispanic or Latino - <i>Print origin:</i>	Asian					
	🗌 Asian Indian 🔹 Chinese 🔄 Filipino					
For example: Argentinean, Colombian, Dominican,	Japanese Korean Vietnamese					
Nicaraguan, Salvadoran, Spaniard, and so on.	Other Asian - Print Race:					
Not Hispanic or Latino	For example: Hmong, Laotian, Thai, Pakistani, Cambodian,					
I do not wish to provide this information	and so on. Black or African American					
Sex	Native Hawaiian or Other Pacific Islander					
Female	Native Hawaiian Guamanian or Chamorro Samoan					
	Other Pacific Islander - <i>Print Race:</i> For example: Fijian, Tongan, and so on.					
I do not wish to provide this information						
	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 obse	ervation or surname? O NO O YES					
Was the sex of the Borrower collected on the basis of visual observati	on or surname? O NO O YES					
Was the race of the Borrower collected on the basis of visual observation	ion or surname? O NO O YES					
The Demographic Information was provided through:						
S Face-to-Face Interview (includes Electronic Media w/ Video Compo	onent) S Telephone Interview S Fax or Mail S Email or Internet					

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	Race: Check one or more American Indian or Alaska Native - <i>Print name of enrolled or</i>					
Mexican Puerto Rican Cuban	principal tribe:					
Other Hispanic or Latino - <i>Print origin:</i>	Asian					
	🗌 Asian Indian 🔹 Chinese 🔄 Filipino					
For example: Argentinean, Colombian, Dominican,	Japanese Korean Vietnamese					
Nicaraguan, Salvadoran, Spaniard, and so on.	Other Asian - Print Race:					
Not Hispanic or Latino	For example: Hmong, Laotian, Thai, Pakistani, Cambodian,					
I do not wish to provide this information	and so on. Black or African American					
Sex	Native Hawaiian or Other Pacific Islander					
Female	Native Hawaiian Guamanian or Chamorro Samoan					
	Other Pacific Islander - <i>Print Race:</i> For example: Fijian, Tongan, and so on.					
I do not wish to provide this information						
	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 obse	ervation or surname? O NO O YES					
Was the sex of the Borrower collected on the basis of visual observati	on or surname? O NO O YES					
Was the race of the Borrower collected on the basis of visual observation	ion or surname? O NO O YES					
The Demographic Information was provided through:						
S Face-to-Face Interview (includes Electronic Media w/ Video Compo	onent) S Telephone Interview S Fax or Mail S Email or Internet					

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Broker Information				
Company Name:	Broker Name:			
Address:	Phone Number:			
	Fax Number:			

State Law Notices

If the applicant(s) reside in one of the states listed below, please check the appropriate space and have all applicants sign to acknowledge that they have read the notice. If the application was obtained by phone, a broker representative must initial that he or she has read the appropriate notice to the applicant (s):

Notice for California Residents- A married applicant may apply for a separate account. If your credit request is declined, you refuse our counter offer, you account is terminated, or there is an unfavorable change in terms made to your account and our decision is based, in whole or in part, on information contained in a consumer credit report, you have the right to obtain a copy of your consumer credit report from the credit reporting agency within 60 days. You also have the right to obtain a copy of your consumer credit report from any other credit reporting agency which compiles and maintains files on a nationwide basis. Additionally, you have the right to dispute the accuracy or completeness of any information in a consumer credit report furnished by the consumer credit reporting agency. (California Civil Code Sec. 1785.20)

Notice for Maine Residents - Consumer reports (credit reports) may be obtained in connection with this application. If you request, 1) You will be informed whether or not consumer reports were obtained; 2) If reports were obtained, you will be informed of the names and addresses of the consumer reporting agencies (credit bureaus) that furnished the reports (Public Law Chapter 453 <1991>)

Notice for New York Residents- A consumer credit report may be requested in connection with this application or in connection with updates, renewals or extensions of any credit granted as a result of this application. If you subsequently ask for this information, you will be informed whether or not such a report was requested and , if so, the name and address of the agency that furnished the report.

Notice for Ohio Residents - The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice for Washington Residents - Washington State law against discrimination prohibits discrimination in credit transactions because of race, creed, color, national origin, sex or marital status. The Washington State Human Rights Commission administers compliance with this law.

Notice for Wisconsin Residents - Wisconsin law provides that no agreement, unilateral statement or court decree relating to marital property shall adversely affect a creditor's interest unless prior to the time credit is granted, the creditor is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision. You must indicate the name of your spouse on the Installment Contract, and the address if different from yours.

I have read and understand the applicable State Law Notice:

Applicant's Signature

Date

Co-Applicant's Signature

Date

PHONE APPLICATIONS ONLY: I have read the applicable State Law Notice to the applicant:

Brokers Representative Initials

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 Informa	ation			
1. Borrower(s)		Dove Fin 14742 Pla Tustin, C	aza Drive, Suite 200 CA 92780	
	1	IEL: 714	4-508-0780 FAX: 714-508-1519	
3. Date	4. Loan Number			
Part II - Borrower Auth	orization			
holdings, and any othe the Lender/Broker to a mortgage and landlord	Lender/Broker to verify my past a er asset balances that are need order a consumer credit report d references. It is understood ender/Broker obtains is only to b	ed to process and verify oth that a copy c	s my mortgage loan appl ner credit information, in of this form will also	lication. I further authorize cluding past and present serve as authorization.
Borrower			Date	
Borrower			Date	

CHECKLIST

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

REQUIRED ITEMS:

- $\hfill\square$ Completed and signed pages of loan application
- □ Signed Borrowers Signature Authorization form
- \square 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

- \Box 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 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.



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