

# Home Program Application

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

Renter/Buyer

Co-Renter/Buyer

### I. REFERRALS

Were you referred to Cavalry Homes by a: Mortgage Lender: <input type="checkbox"/> Yes <input type="checkbox"/> No Company: _____ Realtor: <input type="checkbox"/> Yes <input type="checkbox"/> No Company: _____		Loan Officer: Realtor: _____	Mortgage Officer Phone: ( ) _____ Email _____	Realtor Phone: ( ) _____ Email _____
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### II. PROPERTY INFORMATION

Subject Property Address City _____ State _____ Zip _____			Year Built: _____
Legal Description of Subject Property (attach description if necessary)			Home Owner's Association <input type="checkbox"/> Yes <input type="checkbox"/> No
Property under Contract? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes: Property for sale by owner? <input type="checkbox"/> Yes <input type="checkbox"/> No Seller's Realtor: Company: _____ Realtor: _____ Title Company: _____ Closer: _____ Title Company Phone: ( ) _____ Has an inspection been performed? <input type="checkbox"/> Yes <input type="checkbox"/> No Has an appraisal been ordered? <input type="checkbox"/> Yes <input type="checkbox"/> No			Seller's Realtor Phone: ( ) _____ Email _____

### III. Renter/Buyer INFORMATION

Borrower's Name (include Jr. or Sr. if applicable)			Co-Borrower's Name (include Jr. or Sr., if applicable)		
Social Security Number - - - - -	Home Phone ( ) - - - -	DOB (MM/DD/YYYY) / /	Social Security Number - - - - -	Home Phone ( ) - - - -	DOB (MM/DD/YYYY) / /
<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (includes single, divorced, widowed)	Dependents (not listed by Co-Borrower): No. Ages:	<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (includes single, divorced, widowed)	Dependents (not listed by Borrower): No.: Ages:
Present Property Address City _____ State _____ Zip _____ No. Yrs. _____			Present Property Address City _____ State _____ Zip _____ No. Yrs. _____		
Mailing Address, if different from Present Address Address City _____ State _____ Zip _____			Mailing Address, if different from Present Address Address City _____ State _____ Zip _____		
E-Mail Address: _____			E-Mail Address: _____		
<b><i>If residing at present address for less than two years, complete the following:</i></b>					
Former Address (Street, City, State, ZIP): _____ No. Yrs. _____ Address City _____ State _____ Zip _____			Former Address (Street, City, State, ZIP): _____ No. Yrs. _____ Address City _____ State _____ Zip _____		

### IV. EMPLOYMENT INFORMATION

Name & Address of Employer <input type="checkbox"/> Self Employed Employer Employer Email: Address City _____ State _____ Zip _____		Yrs. on this job Monthly Income Yrs. employed in this line of work/profession:	Name & Address of Employer <input type="checkbox"/> Self Employed Employer Employer Email: Address City _____ State _____ Zip _____		Yrs. on this job Monthly Income Yrs. employed in this line of work/profession:
Position/Title/Type of Business		Bus. Phone (incl. area code) ( ) - - - -	Position/Title/Type of Business		Bus. Phone: ( ) - - - -

***If employed in current position for less than two years or if currently employed in more than one position, complete the following:***

Name & Address of Employer <input type="checkbox"/> Self Employed Employer Employer Email: Address City _____ State _____ Zip _____		Dates (from-to) - - - - - Monthly Income \$ - - - - -	Name & Address of Employer <input type="checkbox"/> Self Employed Employer Employer Email: Address City _____ State _____ Zip _____		Dates (from-to) - - - - - Monthly Income \$ - - - - -
Position/Title/Type of Business		Bus. Phone (incl. area code) ( ) - - - -	Position/Title/Type of Business		Bus. Phone (incl. area code) ( ) - - - -
Name & Address of Employer <input type="checkbox"/> Self Employed Employer Employer Email: Address City _____ State _____ Zip _____		Dates (from-to) - - - - - Monthly Income \$ - - - - -	Name & Address of Employer <input type="checkbox"/> Self Employed Employer Employer Email: Address City _____ State _____ Zip _____		Dates (from-to) - - - - - Monthly Income \$ - - - - -
Position/Title/Type of Business		Bus. Phone (incl. area code) ( ) - - - -	Position/Title/Type of Business		Bus. Phone (incl. area code) ( ) - - - -

### V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Renter/Buyer	Co-Renter/Buyer	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income *	\$ _____	\$ _____	\$ _____	Rent	\$ _____	XXXXXXXXXX
Overtime	\$ _____	\$ _____	\$ _____	Renter's Insurance	\$ _____	\$ _____



Cavalry Homes

**VIII. DECLARATIONS**

If you answer "yes" to any questions a through n, please use continuation sheet for explanation.	Renter/Buyer		Co-Renter/Buyer	
	Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, and manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee.) If "yes" provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for this action.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee? If "Yes" give details as described in the preceding question.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Are you obligated to pay alimony, child support or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Will any part of the right to purchase consideration be borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Are you a U.S. Citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Have you had an ownership interest in a property in the past three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. Have you ever been evicted broken the terms of a lease or asked to move?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**IX. ACKNOWLEDGMENT AND AGREEMENT**

Each of the undersigned specifically represents to Cavalry Homes and to Cavalry Home'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 the 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 (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are made for the purpose of qualifying for Cavalry Homes' Home Program; (4) the property will be occupied as a primary residence; (5) the Cavalry Homes, its servicers, successors or assigns may retain the original and/or electronic record of this application, whether or not the applicant is approved; (6) Cavalry Homes 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 occupancy; (7) my transmission of this application is 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 the paper version of this application were delivered containing my signed written signature.

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

Renter/Buyer's Signature

Date

\_\_\_\_\_

Co-Renter/Buyer's Signature

Date

\_\_\_\_\_