

NORTHEASTERN HOUSING SERVICES, LLC

369 River Road
 Richmond, ME 04357
 Phone (207) 737-2800
 Fax (207) 737-8883

Dealer/Broker _____
 Telephone _____
 Fax _____
 Salesperson/Contact _____

Credit Application

- TYPE OF CREDIT REQUESTED:** INDIVIDUAL CREDIT – relying solely on my income or assets.
 SECURED INDIVIDUAL CREDIT – relying on my income or assets as well as income or assets from other sources.
 UNSECURED JOINT CREDIT – We intend to apply for joint credit. (**initials**) _____

APPLICANT				CO-APPLICANT			
Name:				Name:			
Soc. Sec. #:		Date of Birth:		Soc. Sec. #:		Date of Birth:	
Phone - Home:		Cell:		Home Phone:		Relationship to Applicant:	
Drivers License / State ID #:		State:		Drivers License / State ID #:		State:	
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes Single, Divorced, Widowed)				Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes Single, Divorced, Widowed)			
Number of Dependents:		Ages of Dependents:		Number of Dependents:		Ages of Dependents:	
Physical Address – Street:				Physical Address – Street:			
City:		State:	Zip:	City:		State:	Zip:
Years There:		<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> With Family		Years There:		<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> With Family	
Mailing Address:				Mailing Address:			
City:		State:	Zip:	City:		State:	Zip:
Mortgage Holder/Landlord:		Payment \$:		Mortgage Holder/Landlord:		Payment \$:	
Previous Address (if less than 3 yrs. at current address): Years There:				Previous Address (if less than 3 yrs. at current address): Years There:			
Name and Address of Nearest Relative Not Living With You:				Name and Address of Nearest Relative Not Living With You:			
Relationship:		Telephone: ()		Relationship:		Telephone: ()	
Employer Name & Address:				Employer Name & Address:			
Position/Title:		Years There:		Position/Title:		Years There:	
Business Phone:		Extension:		Business Phone:		Extension:	
Gross Income: \$ _____ per <input type="checkbox"/> week <input type="checkbox"/> month <input type="checkbox"/> year				Gross Income: \$ _____ per <input type="checkbox"/> week <input type="checkbox"/> month <input type="checkbox"/> year			
Other Monthly \$ _____ Source: _____				Other Monthly \$ _____ Source: _____			
Income: \$ _____ Source: _____				Income: \$ _____ Source: _____			
Previous Employer Name & Address: (if less than 2 years at current job)				Previous Employer Name & Address: (if less than 2 years at current job)			
Position/Title:		Years There:		Position/Title:		Years There:	
Notice: Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered as a basis of repayment.							
Alimony, child support or separate maintenance received under: \$ _____ /mo. <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding				Alimony, child support or separate maintenance received under: \$ _____ /mo. <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding			
Is any income listed likely to be reduced before the credit request is paid off? <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)				Is any income listed likely to be reduced before the credit request is paid off? <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)			

Northeastern Housing Services - Credit Application

ASSET AND DEBT INFORMATION

ASSETS OWNED (Use separate sheet if necessary.)

Description of Assets	Name in which the account is carried	Subject to debt?	\$ Value
Checking Acct. Number(s): Where:			
Savings Acct. Number(s): Where:			
Certificate of Deposit(s): Where:			
Marketable Securities: Issuer, type, # shares:			
Real Estate: Location, date acquired:			
Life Insurance: Issuer, face value:			
Automobiles: Make, year, model:			
Other (list):			
TOTAL ASSETS:			\$

OUTSTANDING DEBTS (Including charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary.)

Creditor	Account Number	Name on Account	Original Amount	Present Balance	Monthly Payment
Landlord or Mortgage Holder:	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		(Omit Rent)	(Omit Rent)	
Automobiles Make, year, model:					
TOTAL DEBTS:					

Complete the following information about both the applicant and joint applicant or other person (if applicable):

Are you obligated to make Alimony, Support or Maintenance Payments? NO YES

If yes, to (Name & Address): _____ Amt. per month \$: _____

Are you a co-maker, endorser, or guarantor on any loan or contract? NO YES For whom? _____ To whom? _____

Are there any unsatisfied judgments against you? NO YES To whom owed? _____ Amount \$: _____

Have you been declared bankrupt in the last 10 years? NO YES If yes, where? _____ Year? _____

SECURED CREDIT Briefly describe the property to be given as security:

Property Description:

Names & Addresses of all co-owners of the property:

If the security is real estate, give the full name of your spouse, if any:

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LAND AND HOME REFINANCE:																															
Year:	Make:	Model:	Size:	Serial Number:	New	Used	Modular	Mobile																							
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																							
PROPERTY				FINANCING FIGURES																											
Property Address: Street: _____ City, State, Zip: _____ County: _____ Estimated Property Value: \$ _____				Current mortgage creditor and payoff amount: <table style="width:100%; border-collapse: collapse;"> <tr> <th style="width: 60%; text-align: center; border-bottom: 1px solid black;">Creditor</th> <th style="width: 40%; text-align: center; border-bottom: 1px solid black;">Amount</th> </tr> <tr> <td style="border-bottom: 1px solid black;"> </td> <td style="border-bottom: 1px solid black;"> </td> </tr> </table> Other Payoffs (please list creditor and approximate payoff amount below): <table style="width:100%; border-collapse: collapse;"> <tr> <th style="width: 60%; text-align: center; border-bottom: 1px solid black;">Creditor</th> <th style="width: 40%; text-align: center; border-bottom: 1px solid black;">Amount</th> </tr> <tr><td style="border-bottom: 1px solid black;"> </td><td style="border-bottom: 1px solid black;"> </td></tr> <tr><td style="border-bottom: 1px solid black;"> </td><td style="border-bottom: 1px solid black;"> </td></tr> <tr><td style="border-bottom: 1px solid black;"> </td><td style="border-bottom: 1px solid black;"> </td></tr> <tr><td style="border-bottom: 1px solid black;"> </td><td style="border-bottom: 1px solid black;"> </td></tr> <tr><td style="border-bottom: 1px solid black;"> </td><td style="border-bottom: 1px solid black;"> </td></tr> <tr><td style="border-bottom: 1px solid black;"> </td><td style="border-bottom: 1px solid black;"> </td></tr> <tr><td style="border-bottom: 1px solid black;"> </td><td style="border-bottom: 1px solid black;"> </td></tr> <tr><td style="border-bottom: 1px solid black;"> </td><td style="border-bottom: 1px solid black;"> </td></tr> <tr><td style="border-bottom: 1px solid black;"> </td><td style="border-bottom: 1px solid black;"> </td></tr> </table> Cash Out Requested: _____ Closing Fees (estimated): <u>2,000.00</u> Total To Finance: _____ RATE: _____% TYPE: _____ TERM: _____ months Please specify term (up to 360 months maximum) and type (fixed or ARM).				Creditor	Amount			Creditor	Amount																		
Creditor	Amount																														
Creditor	Amount																														
NOTE: If you are requesting cash out, you must state the intended purpose for the cash below (new windows, new garage, etc.). Requesting cash out may make loan approval less likely. Would you still want to refinance if you cannot get cash out?: YES NO _____ _____ _____ _____ _____																															

INFORMATION FOR GOVERNMENT MONITORING PURPOSES	
The following information is requested by the Federal government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for "race." The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.	
APPLICANT: I do not wish to furnish this information (initials) _____ SEX: <input type="checkbox"/> Female <input type="checkbox"/> Male ETHNICITY: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino RACE OR NATIONAL ORIGIN: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Black or African American	CO-APPLICANT: I do not wish to furnish this information (initials) _____ SEX: <input type="checkbox"/> Female <input type="checkbox"/> Male ETHNICITY: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino RACE OR NATIONAL ORIGIN: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Black or African American

Everything that you have stated on this application is correct to the best of your knowledge and you acknowledge you are legally of age to enter into this transaction. You understand that the lender will retain this application whether or not it is approved. The lender is authorized to check your credit and employment history and to answer questions about the lender's credit experience with you.

Maine: 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; and 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)]

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

As part of the closing process Northeastern Housing Services, LLC may obtain, and I/We authorize you to provide: loan pay-off information, homeowner's insurance information, employment and income information, and any other non-public information necessary to close the above transaction. This authorization may be addressed to any party having information necessary to close the transaction. A copy or facsimile of this authorization may be accepted as an original.

Applicant's signature	Date	Co-Applicant's signature	Date
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