

Please return the completed packet to the community office along with:

- Last 2 years W-2s or Tax Returns
- 1 month of paystubs/SSI Award Letter/Disability
- Copies of ID(s)

CREDIT APPLICATION

PERFORMANCE EQUITY PARTNERS, INC NMLS # 296804

Loan Originator licenses in CO, IA, IL, IN, KS, KY, MI, MN, MO, NE, OH, OK, TX, UT & WI, WY

last rev 11/23

Amount Requested: \$ _____	CHECK APPROPRIATE BOX AND MUST INITIAL IF JOINT CREDIT IS DESIRED	X _____
Loan Purpose: _____	<input type="checkbox"/> I am applying for INDIVIDUAL CREDIT	MLO signature _____
Security Offered: _____	<input type="checkbox"/> We are applying for JOINT CREDIT	MLO name and NMLS # _____
_____	Applicant Initials _____ Joint Applicant Initials _____	

PERSONAL INFORMATION

Applicant Name _____	Social Security # _____	Date of Birth _____	Cell Phone _____
Applicant Current address _____			Years there _____
Joint Applicant Name _____	Social Security # _____	Date of Birth _____	Cell Phone _____
Joint Applicant Current Address _____			Years there _____
Applicant Email Address _____		Joint Applicant Email Address _____	

EMPLOYMENT INFORMATION

Applicant Employer _____	City, State _____	Phone Number _____
Position/Title _____	Years There _____	Gross Monthly Income _____
Joint Applicant Employer _____	City, State _____	Phone Number _____
Position/Title _____	Years There _____	Gross Monthly Income _____

Other Income - Please list source and amount _____

Income from alimony, child support or separate maintenance need not be revealed if you do not choose to have it considered for repaying this obligation.

MARITAL STATUS - complete only if applying for joint or secured credit

Applicant ☐ Married ☐ Legally Separated ☐ Unmarried (including single, divorced and widowed)
Jt Applicant ☐ Married ☐ Legally Separated ☐ Unmarried (including single, divorced and widowed)

RESIDENCE INFORMATION

Residence ☐ Owns ☐ Rents ☐ Lives with Parents or Relative

Mortgage Holder or Landlord Name _____ Landlord Phone # _____ Monthly Payment _____ Lot Rent (if applicable) _____

FINANCIAL STATEMENT

Total Cash in Bank Accounts _____
Total 401K and IRA _____
Total Value of Real Estate _____

Are you obligated to pay alimony, child support or separate maintenance payments? ☐ Yes \$ _____/Month ☐ No

Have you ever filed Chapter 7 or 13 Bankruptcy? ☐ Yes ☐ No

DEBTS OWED (list all car payments, loans and credit cards)

Creditor Name	Balance Owed	Payment
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

You are authorized to verify the correctness of these statements and to procure any other information which you may require to appraise this application, including but not limited to procuring consumer reports from consumer reporting agencies. The undersigned represents and warrants that the information contained in this credit application is true and correct, and that the information is given for the sole purpose of inducing lender to extend credit to the undersigned. The undersigned agrees that this statement shall remain the lender's property, whether or not the application is approved.

Wisconsin Only: No provision of a marital property agreement, a unilateral statement under s.766.59 or a court decree under s.766.70 adversely affects the interest of the creditor, unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has knowledge of the adverse provision when the obligation to the creditor is incurred.

X _____
Applicant's Signature _____ Date _____

X _____
Joint Applicant's Signature _____ Date _____

**MUST HAVE THREE YEARS OF WORK HISTORY COMPLETED PLEASE EXPLAIN
ANY JOB GAPS GREATER THAN 30 DAYS**

Employment History

Applicant Name _____

Previous Employer: _____

Position Held/Occupation: _____ Self Employed Y ☐ N ☐

Date Started: _____ Date Ended: _____ City, State: _____

Monthly or Hourly Income: \$ _____. Average hours per week _____

Previous Employer: _____

Position Held/Occupation: _____ Self Employed Y ☐ N ☐

Date Started: _____ Date Ended: _____ City, State: _____

Monthly or Hourly Income: \$ _____. Average hours per week _____

Previous Employer: _____

Position Held/Occupation: _____ Self Employed Y ☐ N ☐

Date Started: _____ Date Ended: _____ City, State: _____

Monthly or Hourly Income: \$ _____. Average hours per week _____

**PERFORMANCE EQUITY PARTNERS, INC.
COMMUNICATIONS DISCLOSURE FORM**

This credit application will be submitted to Performance Equity Partners, Inc. (the "Lender") for review. The Lender's designated representative (or a person under their supervision, as appropriate) may communicate its status or address other questions you may have about your application or the loan process. The retailer from whom you may purchase a home and its sales consultants may assist you with matters associated with the sales transaction - for example, the type of home to purchase, options, or sales features that may impact your financing options.

During the sales process, if there are questions that may impact the financing of your purchase, your sales consultants may conference or connect you and the appropriate representative(s) of the Lender for your convenience.

Following the receipt of your credit application, a representative from the Lender (or a person under their supervision, as appropriate) may contact you to discuss your application. Should you have any questions about your application, please contact the Lender at the number provided below:

<i>LOAN ORIGINATOR</i>	<i>PHONE NUMBER</i>	<i>NMLS ID #</i>
<i>Lauren Mandalke</i>	<i>(708)478-3158</i>	<i>1148347</i>
<i>Thomas Stark</i>	<i>(708)407-2057</i>	<i>1251726</i>
<i>Fay Kobierski</i>	<i>(708)253-6102</i>	<i>2028638</i>
<i>Eric KordikSmith</i>	<i>(708)253-6014</i>	<i>1549264</i>
<i>Geoff Stepinski</i>	<i>(708)253-6012</i>	<i>1855456</i>
<i>Performance Equity Partners, Inc.</i>	<i>(877)334-3606</i>	<i>296804</i>

By signing below, you acknowledge that you have read and understood the details provided, and also consent to the Lender sharing its credit decision and other necessary personal financial information from this credit application with your retailer for the purpose of facilitating your sales transaction and other purposes. You acknowledge that you have personally completed or provided the information on the application and that the information is complete and accurate. You agree that the email address you provided may be used to transmit questions about your loan application and if approved, transmit a Loan Commitment. Please sign below and retain a copy for your records.

Applicant Signature

Date

Co-Applicant Signature

Date

Salesperson/ Retailer Employee

Date

Demographic Information of Applicant(s)

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, race, and sex) 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, race, and sex 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.

Applicant: _____

Ethnicity - Check one or more

- ☐ Hispanic or Latino
☐ Mexican ☐ Puerto Rican ☐ Cuban
☐ Other Hispanic or Latino - Print origin: _____

Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

- ☐ Not Hispanic or Latino
☐ 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: _____

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- ☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
☐ Other Pacific Islander - Print race: _____

Examples: Fijian, Tongan, etc.

- ☐ White
☐ I do not wish to provide this information.

Sex

- ☐ Female
☐ Male
☐ I do not wish to provide this information.

Co-Applicant: _____

Ethnicity - Check one or more

- ☐ Hispanic or Latino
☐ Mexican ☐ Puerto Rican ☐ Cuban
☐ Other Hispanic or Latino - Print origin: _____

Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

- ☐ Not Hispanic or Latino
☐ 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: _____

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- ☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
☐ Other Pacific Islander - Print race: _____

Examples: Fijian, Tongan, etc.

- ☐ White
☐ I do not wish to provide this information.

Sex

- ☐ Female
☐ Male
☐ I do not wish to provide this information.

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

Was the ethnicity of the applicant(s) collected on the basis of visual observation or surname?

Applicant
☐ No ☐ Yes

Co-Applicant
☐ No ☐ Yes

Was the race of the applicant(s) collected on the basis of visual observation or surname?

☐ No ☐ Yes

☐ No ☐ Yes

Was the sex of the applicant(s) collected on the basis of visual observation or surname?

☐ No ☐ Yes

☐ No ☐ Yes

The Demographic Information of the Applicant(s) was provided through:

Applicant: ☐ Face-to-Face ☐ Telephone ☐ Fax or Mail ☐ Email or Internet

Co-Applicant: ☐ Face-to-Face ☐ Telephone ☐ Fax or Mail ☐ Email or Internet