



THIS APPLICATION IS DESIGNED TO BE COMPLETED BY THE APPLICANT. YOU MAY APPLY FOR CREDIT EITHER *INDIVIDUALLY* OR *JOINTLY* WITH A CO-APPLICANT.

- INDIVIDUAL:** If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete Sections 1, 4, and 5. If you are relying on alimony, child support, or separate maintenance payments, complete Section 3a.
- JOINT:** If this is an application for joint credit with another person, complete all sections, providing information in Section 2 about the co-applicant. If you are relying on alimony, child support, or separate maintenance payments, complete Section(s) 3a and/or 3b.

RETAILER		LOCATION		LOAN PURPOSE			
SALESPERSON		PHONE		FAX		<input type="checkbox"/> PURCHASE <input type="checkbox"/> REFI <input type="checkbox"/> HOME IMPROVEMENT <input type="checkbox"/> RATE/TERM <input type="checkbox"/> HOME IMPROVMT <input type="checkbox"/> HOME PURCHASE	

SECTION 1: APPLICANT	SECTION 2: CO-APPLICANT
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NAME First, MI, Last				BIRTH DATE				NAME First, MI, Last				BIRTH DATE			
SOC SEC NO.				MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/>				SOC SEC NO.				MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/>			
DRIVER'S LICENSE NO.		STATE	DATE ISSUED	DATE EXPIRES	DRIVER'S LICENSE NO.		STATE	DATE ISSUED	DATE EXPIRES						
NUMBER OF DEPENDENT CHILDREN		AGES		NUMBER OF DEPENDENT CHILDREN		AGES									
PRESENT STREET ADDRESS								PRESENT STREET ADDRESS							
CITY, STATE, ZIP				HOME PHONE				CITY, STATE, ZIP				HOME PHONE			
TIME AT PRESENT ADDRESS		<input type="checkbox"/>	<input type="checkbox"/>	WITH <input type="checkbox"/>	MONTHLY PMT		TIME AT PRESENT ADDRESS		<input type="checkbox"/>	<input type="checkbox"/>	WITH <input type="checkbox"/>	MONTHLY PMT			
____ YRS	____ MOS	HOME OWNER	RENTER	RELATIVE			____ YRS	____ MOS	HOME OWNER	RENTER	RELATIVE				
ARE YOU SELLING YOUR CURRENT HOME? <input type="checkbox"/> YES <input type="checkbox"/> NO								ARE YOU SELLING YOUR CURRENT HOME? <input type="checkbox"/> YES <input type="checkbox"/> NO							
PREVIOUS STREET ADDRESS (IF LESS THAN 2 YRS AT PRESENT)								PREVIOUS STREET ADDRESS (IF LESS THAN 2 YRS AT PRESENT)							
CITY, STATE, ZIP				HOW LONG				CITY, STATE, ZIP				HOW LONG			
				____ YRS ____ MOS								____ YRS ____ MOS			
NAME OF NEAREST RELATIVE NOT LIVING WITH YOU				RELATIONSHIP				NAME OF NEAREST RELATIVE NOT LIVING WITH YOU				RELATIONSHIP			
CITY, STATE, ZIP				PHONE				CITY, STATE, ZIP				PHONE			
EMPLOYER				CITY, STATE				EMPLOYER				CITY, STATE			
PHONE NUMBER		JOB TITLE		HIRE DATE		PHONE NUMBER		JOB TITLE		HIRE DATE					
GROSS SALARY		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	GROSS SALARY		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
\$	PER	HR	WK	MO	YR	\$	PER	HR	WK	MO	YR				
PREVIOUS EMPLOYER				CITY, STATE				PREVIOUS EMPLOYER				CITY, STATE			
PHONE NUMBER		JOB TITLE		EMPLOYED (MONTH / YEAR)		PHONE NUMBER		JOB TITLE		EMPLOYED (MONTH / YEAR)					
				FROM TO						FROM TO					

SECTION 3a: APPLICANT'S OTHER INCOME	SECTION 3b: CO-APPLICANT'S OTHER INCOME
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NOTE: Alimony, child support, or separate income does not need to be revealed unless you want it considered for repayment of this obligation.

SOURCE	MONTHLY AMOUNT	SOURCE	MONTHLY AMOUNT
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SECTION 4: APPLICANT'S CREDIT INFORMATION	<input type="checkbox"/> Checking <input type="checkbox"/> Savings
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SECTION 5: APPLICANT'S OBLIGATIONS

MORTGAGE <input type="checkbox"/>	LANDLORD <input type="checkbox"/>	OTHER <input type="checkbox"/>	LANDLORD OR MORTGAGE HOLDER NAME	PHONE NUMBER	CURRENT BALANCE	MO PAYMENT
					\$	\$
LARGEST OTHER OBLIGATION				PHONE NUMBER	CURRENT BALANCE	MO PAYMENT
					\$	\$
ALIMONY / CHILD SUPPORT MAINTENANCE PAYMENT					CURRENT BALANCE	MO PAYMENT
					\$	\$

I hereby declare that all of the statements made are true and correct. For the purpose of obtaining credit, the creditor is authorized to investigate my credit record, to obtain a credit report, to verify my credit, employment and income reference, to obtain such other information as the creditor deems necessary and to give credit reporting agencies (credit bureaus) and others information regarding the creditor's credit experience with me.

APPLICANT'S SIGNATURE	DATE	CO-APPLICANT'S SIGNATURE	DATE
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I understand that, if my credit application is approved, I must obtain property insurance on my manufactured home as a condition of my loan. I further understand that I am free to obtain the required coverage from an agent and/or company of my choice, provided that the agent and/or company is acceptable to my lender. Please have a representative of Triad contact me with an estimate of the premium I would pay to obtain the required coverage through Triad.

APPLICANT'S SIGNATURE	DATE	CO-APPLICANT'S SIGNATURE	DATE
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2001, 2002, 2003, 2005 & 2006 MHI REGIONAL LENDER OF THE YEAR

Ran-Mar Corporation

149 Partridge Farm Road * Berlin, Vermont 05641-2338

Phone: 802-223-9571 – Fax: 802-223-9578

CREDIT CONSENT and RELEASE

Please accept this credit consent and release as the applicant's permission and authorization for you to discuss and share with Ran-Mar Corporation/Village Homes any and all information including but not limited to information regarding employment, checking and/or savings accounts, credit history and obligations, credit reports, appraisals, inspection reports, and all other credit matters whatsoever which Ran-Mar Corporation may desire as it pertains and is relevant to the applicants application with you.

Pursuant to 9 V.S.A. Section 2480e, the Applicant(s) hereby give(s) consent to have Ran-Mar Corporation, its agents, employees, subsidiary companies, banks, mortgage lenders, and/or its assigned credit bureau to obtain any and all information regarding employment, checking and/or savings accounts, credit history and obligations and all other credit matters whatsoever which Ran-Mar Corporation may require in connection with this Application.

In the event the Application is approved, the Applicant(s) also authorize and give consent to have Ran-Mar Corporation, its agents, employees and/or its assigned credit bureau to obtain additional credit reports and other information after approval, both in connection with the same transaction or an extension of credit; for purposes of reviewing the account; for purposes of increasing the credit line on an account; for purposes of taking collection action on the account; to execute and file security agreements and financing statements (UCC) for any property given to secure the transaction; and for other legitimate purposes associated with the account.

THIS FORM MAY BE REPRODUCED AND COPIED AND SHALL BE EFFECTIVE AS THE ORIGINAL CONSENT WHICH THE APPLICANTS HAVE SIGNED.

Applicant's Signature

Date

Print Name

Social Security Number

Date of Birth

Applicant's Signature

Date

Print Name

Social Security Number

Date of Birth

BROKER/PROSPECTIVE BORROWER AGREEMENT

Prospective Borrower(s): _____

Property Address: _____

1. RAN-MAR CORPORATION/VILLAGE HOMES, acting in a brokerage capacity will provide the following services in assisting Prospective Borrower(s) to secure financing for the above-referenced property: mortgage program explanations; application completion assistance; loan commitment acceptance coordination. RAN-MAR CORPORATION/VILLAGE HOMES will not be making the loan to Prospective Borrower(s).

2. RAN-MAR CORPORATION/VILLAGE HOMES represents the interests of Prospective Borrower(s) while performing the above services. The services are consultative only. Prospective Borrower(s) will rely on his/her/their own judgment in deciding which available loan product best suits Prospective Borrower's(s)' needs and financial means. Prospective Borrower(s) is/are not relying on RAN-MAR CORPORATION/VILLAGE HOMES to select a product for him/her/them.

3. TYPE OF LOAN (check one)

 LAND RELATED LOAN - RAN-MAR CORPORATION/VILLAGE HOMES is charging Prospective Borrower(s) a fee to arrange a mortgage loan from a mortgage lender. RAN-MAR CORPORATION/VILLAGE HOMES maximum fee that Prospective Borrower(s) will pay will be 2% of the loan amount/amount financed.

 RAN-MAR CORPORATION/VILLAGE HOMES will be receiving a fee or other compensation from the lender for arranging this loan. The fee will be not more than 2% of the loan amount.

 CONVENTIONAL NON-LAND RELATED LOAN - RAN-MAR CORPORATION/VILLAGE HOMES is charging Prospective Borrower(s) a fee to arrange a mortgage loan from a mortgage lender. RAN-MAR CORPORATION/VILLAGE HOMES maximum fee that Prospective Borrower(s) will pay on: a loan of less than \$20,000.00 will be 5% of the loan amount/amount financed; on a loan of \$20,000.00-\$74,999.99 the fee will be \$1,500.00; a loan of \$75,000.00 or more will be 2% of the loan amount/amount financed.

 RAN-MAR CORPORATION/VILLAGE HOMES will be receiving a fee or other compensation from the lender for arranging this loan. The fee will be not more than 5% of the loan amount.

4. Prospective Borrower(s) and RAN-MAR CORPORATION/VILLAGE HOMES agree to the above terms and conditions. Prospective Borrower(s) authorize(s) the release of all information required by the lender relating to the disposition and status of the mortgage application.

Prospective Borrower

Date

Prospective Borrower

Date


RAN-MAR CORPORATION/VILLAGE HOMES

Date

Ran-Mar Corporation

149 Partridge Farm Road * Berlin, Vermont 05641-2338
Phone: 802-223-9571 – Fax: 802-223-9578

YOU MAY BE ELIGIBLE FOR A LOAN WITH A LOWER
INTEREST RATE, AND/OR LESS EXPENSIVE FINANCING
COSTS, POINTS OR FEES FROM ANOTHER LENDER.

A list of lenders licensed or chartered by the State of Vermont may be obtained by calling the Banking Division of the Vermont Department of Banking, Insurance, Securities and Health Care Administration at 802-828-3307 or writing to the Department of Banking, Insurance, Securities and Health Care Administration at 89 Main Street, Drawer 20, Montpelier, VT 05620-3101. Information may also be obtained via the internet at www.bishca.state.vt.us. In addition, a list of nationally and federally chartered banks with offices in Vermont may be obtained from the Department. You may also contact the Vermont Housing Finance Agency for a list of lenders participating in VHFA programs. Additional information about VHFA participating lenders can be obtained via the internet at www.vhfa.org/homeownership or by calling at 802-864-5743.

_____	_____	_____	_____
Buyers	Date	Seller	Date
_____	_____		
Buyers	Date		