



HRE Services is a mortgage broker specializing in the purchase and refinance of manufactured and mobile homes in mobile home parks and on private land. Our experienced staff has been providing loans for mobile home buyers for over 30 years.

### WHAT MAKES HRE DIFFERENT?

- A single point of contact ensures you will have focused attention on your needs.
- Organized & Computerized document handling; your files are stored digitally so nothing is ever 'misplaced'. You only have to provide documentation once.
- Your Loan matters to us - we treat every loan as if it were our own.
- Our 30+ years of industry specific experience as a Mobile Home Loan Broker, Dealer and Insurance Agent, allows us to foresee and resolve any potential obstacles with your entire transaction.

**Give us a call - we look forward to meeting you!**

# YOUR ONE STOP RESOURCE FOR MOBILE HOME FINANCING

**HRE is your ONE STOP RESOURCE**  
for all Your Mobile Home Loan Needs

### PURCHASING A MOBILE HOME

- Personalized service
- Quick turnaround time
- Excellent rates
- New and Used mobile homes
- 30 years industry specific experience
- We are Mobile Home Specialists

### REFINANCING YOUR MOBILE HOME

- Free loan analysis
- Excellent rates
- Rate and term options
- Cash out options

### INITIAL DOCUMENT CHECKLIST

- Fully Completed Loan Application
- All income listed on application must be verifiable
- 2 Current Pay Stubs (Including Year To Date Totals)
- Last Years W-2
- Copy of Bank Statement (Proving source of down payment)
- Copy of Drivers License & Social Security Card

**Call us now to get pre-qualified; We can take your application by telephone, internet, fax or mail. Because we have access to multiple nationally recognized lenders, we can find the loan program that suits your needs best.**

**WE WILL MAKE THE LOAN PROCESS EASY FOR YOU!**

**CALL TODAY 888.960.6646**

[www.hreservices.com](http://www.hreservices.com)

NMLS 297282



# CREDIT APPLICATION



Scan QR Code for  
Online Application

**Please fill this application out as completely as possible. If you have any questions don't hesitate to call. We are here to assist you, and we look forward to processing your loan!**

*As an alternative to this application form, you may apply on our website [www.hreservices.com](http://www.hreservices.com), or over the telephone by calling us at 888-960-6646.*

Section A • Home Information									
Purchase Price (or Refi amount) \$		Down Payment (Zero if Refi) \$		Monthly Space Rent \$		Target Closing Date / /			
Park Name				Phone ( )					
Address			Space		City		State	Zip	
Year	Manufacturer		Model		Size W L		Decal #		
Serial #			Dealer / realtor Name				Dealer / realtor Contact #		
Section B • Applicant e-Mail Address:									
First & Last Name			Phone ( )		Social Security		Birthdate	Marital Status	Dependents
Current Address			City		State	Zip	How Long? yrs mos	Mo. Payment <input type="checkbox"/> Rent <input type="checkbox"/> Own \$	
Previous Address (if less than 2 years at current)			City		State	Zip	How Long? yrs mos	Mo. Payment <input type="checkbox"/> Rent <input type="checkbox"/> Own \$	
Employer			Employer Phone ( )		Occupation		How Long? yrs mos	<input type="checkbox"/> Self <input type="checkbox"/> Full Time <input type="checkbox"/> Retired <input type="checkbox"/> Part Time	
Employer Address			City		State	Zip	Monthly Gross Pay \$	Contact Name	
Previous Employer (if less than 2 years at current)			Employer Phone ( )		Occupation		How Long? yrs mos	<input type="checkbox"/> Self <input type="checkbox"/> Full Time <input type="checkbox"/> Retired <input type="checkbox"/> Part Time	
Previous Employer Address			City		State	Zip	Monthly Gross Pay \$	Contact Name	
Section C • Co-Applicant e-Mail Address:									
First & Last Name			Phone ( )		Social Security		Birthdate	Marital Status	Dependents
Current Address			City		State	Zip	How Long? yrs mos	Mo. Payment <input type="checkbox"/> Rent <input type="checkbox"/> Own \$	
Previous Address (if less than 2 years at current)			City		State	Zip	How Long? yrs mos	Mo. Payment <input type="checkbox"/> Rent <input type="checkbox"/> Own \$	
Employer			Employer Phone ( )		Occupation		How Long? yrs mos	<input type="checkbox"/> Self <input type="checkbox"/> Full Time <input type="checkbox"/> Retired <input type="checkbox"/> Part Time	
Employer Address			City		State	Zip	Monthly Gross Pay \$	Contact Name	
Previous Employer (if less than 2 years at current)			Employer Phone ( )		Occupation		How Long? yrs mos	<input type="checkbox"/> Self <input type="checkbox"/> Full Time <input type="checkbox"/> Retired <input type="checkbox"/> Part Time	
Previous Employer Address			City		State	Zip	Monthly Gross Pay \$	Contact Name	
Section D • Current Obligations									
APPLICANT; List type of debt (Car, CC, Loan, etc.)			Monthly Payment		CO-APPLICANT; List type of debt (Car, CC, Loan, etc.)			Monthly Payment	
			\$					\$	
			\$					\$	
			\$					\$	
			\$					\$	

**Continued on Reverse**



## CREDIT APPLICATION

### Section E • Financial Information

Enter yes or no in each column for each of the questions below.	APPLICANT	CO-APPLICANT
1) Have you declared Bankruptcy within the past 10 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2) Have you had any judgments, repossessions, garnishments or other legal proceedings within the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3) Have you ever obtained credit under any other name?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4) Are you a co-maker or guarantor on a note?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5) Are you a party in a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
6) What is the source and amount of your down payment?		
7) Has any of the down payment been borrowed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
8) Do you have any debts, loans, or financial obligations that are not listed on this application?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

### Section F • Government Monitoring

The following information is requested by the Federal Government for the purpose of monitoring compliance with federal statutes that prohibit creditors from discriminating against applicants on those bases. You are not required to furnish this information, but are requested to do so. If you choose not to furnish this information, under federal regulations the creditor is required to note ethnicity race or national origin and sex on the basis of visual observation or surname. If you do not wish to furnish this information, please check below.

APPLICANT <input type="checkbox"/> I do not wish to provide this information.	CO-APPLICANT <input type="checkbox"/> I do not wish to provide this information.
Ethnicity <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> White	<input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> White
<input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black or African American	<input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black or African American
Sex <input type="checkbox"/> Female <input type="checkbox"/> Male	<input type="checkbox"/> Female <input type="checkbox"/> Male

**NOTICE to California Applicants:** A married applicant may apply for credit individually.

#### IMPORTANT INFORMATION

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. In addition to submission with HRE Services, this application may be submitted to various financial institutions.

"you" and "your" mean the applicant and co-applicant; "we", "us" and "our" mean HRE Services, the retailer/broker, and any other financial institutions this application is submitted to.

You warrant that the information you are furnishing above and on the reverse side is true, accurate, supplied voluntarily, and not misleading. You authorize us, at our option: to check your credit and employment histories and credit references; to discuss this application and related information with your retailer/broker, if any, and any other financial institutions this application is submitted to; to answer questions about your credit history with us; and to keep this application whether or not it is approved. We may obtain consumer credit reports periodically from one or more consumer reporting agencies (credit bureaus) in connection with your application and any update, renewal, refinancing, modification or extension of the credit. We or any affiliate of ours may obtain one or more consumer credit reports on you from time to time for any legitimate business purpose. If you ask, you will be told whether a credit report was requested, and if so, the name and address of any credit bureau from which we or our affiliate obtained your credit report. We may also verify your employment, pay, assets and debts. You agree that anyone receiving a copy of this is authorized to provide us with such information. Should this application result in an account with us or any other financial institutions this application is submitted to, we may report information about your account to credit bureaus. Late Payments, missed payments, or other defaults on your account may be reflected in your credit report.

You understand that Lenders extend credit at different rates and credit terms and agree that you are applying for an extension of credit and not for a particular rate or particular credit terms.

**I hereby acknowledge that I have read the entirety of this application and I authorize my credit to be run by HRE Services, its affiliates and any financial institutions that this information is submitted to.**

Applicants Signature	Date	Co-Applicants Signature	Date
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**Send this signed, completed application to:**  
**Fax: 866-929-3986 or e-Mail: applications@hreservices.com**

#### Initial Document Checklist

You may need the documents below to obtain financing. After you have submitted your Application, begin collecting all of this documentation. Upon approval of your application, you will be provided with a list of additional documentation that may be needed.

- Fully Completed Loan Application
  - Must have 5 years job and residence history on application
  - All income listed on application must be documented
- 2 Current Pay Stubs (Including Year To Date Totals)
- Last Years W-2
- Copy of Bank Statement (Proving source of down payment)
- If Self Employed, 2 Years Tax Returns (Complete with all schedules)
- Copy of Drivers License
- Copy of Social Security Card