

JCF Lending Group - Refinance Application 7640-A

848 North Rainbow Blvd.. #2217, Las Vegas, NV 89107 Phone: (866) 967-0143 Fax: (866) 511-6350

Current Lien Information

Existing Lien Holder:	Loan Balance:	Account Number:	Monthly Payment:
Original Term:	Remaining Term:	Interest Rate:	Select One: Fixed Variable Balloon Step
Goals for Refinancing:			
Rate Reduction Refinance: Do you want a shorter term or lower payment? Shorter Term Lower Payment			

Home Information

Manufacturer:	Model Name:	Serial Number:	Width: Length:	Year:
Subject Property Physical Address:				
Check which applies: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Vacation Home <input type="checkbox"/> Family/Friend Residence				

Home Location

In Park/Community: Park Name _____	Monthly Lot Rent: _____
Leased Land: Leasing Company/Person _____	Monthly Lease Amount: _____
Family Land: Family Member Name _____	Relation _____
Buying Land: Name of Mortgage Company _____	Balance of Lien _____ Monthly Payment _____
Own land outright: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Buying Land and Home Together: Please be advised JCF Lending Group will not be able to finance land and home packages.	

Applicant Information

Name: (Last, First, Middle Initial)		Date of Birth:	Social Security Number:	
Home Phone Number:	Cell Phone Number:	Email Address:	Best Time and Way to Contact?	
Current Mailing Address: (If different then above)				Years There:
Previous Address: (if at current address less than 3 years)				Years There:
Employer Name:	Employer City and State:	Work Phone Number:	Gross Monthly Salary:	
Years There:	Years in Field:	Position/Title:	Please Provide 3 Yrs. of Emp. History Attach if Needed	
Previous Employer:	Position/Title:	City and State:	Phone Number:	Years There:
Rate Your Credit: (Poor, Fair, Good, Excellent) Please Explain Any Credit Issues.				
Additional Income Source: _____		Amount: _____		
Additional Income Source: _____		Amount: _____		
Additional Income Source: _____		Amount: _____		
Total Additional Income: _____				
Child Support: <input type="checkbox"/> If Paying: \$ _____/mo <input type="checkbox"/> If Receive: <input type="checkbox"/> Ct. Ord. <input type="checkbox"/> Written <input type="checkbox"/> Oral \$ _____/mo				
Alimony: <input type="checkbox"/> If Paying: \$ _____/mo <input type="checkbox"/> If Receive: <input type="checkbox"/> Ct. Ord. <input type="checkbox"/> Written <input type="checkbox"/> Oral \$ _____/mo				

Bank Information

Bank Name:	Select One: Checking Savings Both
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State Law Notices

If the applicant(s) reside in one of the states listed below, please check the appropriate space and have all applicants sign to acknowledge that they have read the notice.

- _____ *Notice for California Residents*- A married applicant may apply for a separate account. If your credit request is declined, you refuse our counter offer, you account is terminated, or there is an unfavorable change in terms made to your account and our decision is based, in whole or in part, on information contained in a consumer credit report, you have the right to obtain a copy of your consumer credit report from the credit reporting agency within 60 days. You also have the right to obtain a copy of your consumer credit report from any other credit reporting agency which compiles and maintains files on a nationwide basis. Additionally, you have the right to dispute the accuracy or completeness of any information in a consumer credit report furnished by the consumer credit reporting agency. (California Civil Code Sec. 1785.20)
- _____ *Notice for Maine Residents* - 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; 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>)
- _____ *Notice for New York Residents*- A consumer credit report may be requested in connection with this application or in connection with updates, renewals or extensions of any credit granted as a result of this application. If you subsequently ask for this information, you will be informed whether or not such a report was requested and , if so, the name and address of the agency that furnished the report.
- _____ *Notice for Ohio Residents* - The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.
- _____ *Notice for Washington Residents* - Washington State law against discrimination prohibits discrimination in credit transactions because of race, creed, color, national origin, sex or marital status. The Washington State Human Rights Commission administers compliance with this law.
- _____ *Notice for Wisconsin Residents* - Wisconsin law provides that no agreement, unilateral statement or court decree relating to marital property shall adversely affect a creditor's interest unless prior to the time credit is granted, the creditor is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision. You must indicate the name of your spouse on the Installment Contract, and the address if different from yours.

I have read and understand the applicable State Law Notice:

Applicant's Signature

Date

Co-Applicant's Signature

Date