



Manufactured Housing Credit Application

DATE: _____

SALES PRICE: \$ _____

LOAN PURPOSE:

DOWN PAYMENT (10% Minimum)*: \$ _____

LOAN AMOUNT: \$ _____

- Prequalification. Estimated Lot Rent (if applicable): \$ _____
- Purchase
- Refinance: Cash Out - Debt Consolidation. Please provide a list of accounts to be paid.
- Refinance: Cash Out - Home Improvement. Estimated Cost of Improvements: \$ _____
- Refinance: Rate/Term Change

**Down payment subject to change depending on loan program and age of home.*

HOME WILL BE: Primary Residence Secondary Residence Non-Owner Occupied (Investment)

APPLICANT INFORMATION

Applicant's Name (first, middle, last)		Date of Birth (mm/dd/yyyy)	Social Security Number	
Are you a U.S. citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a permanent resident alien? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Present Address (Street, City, State, ZIP)			Time at Present Address (yrs/mo)	
Mailing Address, if different from Present Address				
Home Phone <input type="checkbox"/> Listed <input type="checkbox"/> Unlisted () ()	Work Phone () ()	Cell Phone () ()	Email Address	
Present Home <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other (explain)			Dependents (not listed by co-applicant) No.: Ages:	
Former Address (Street, City, State, ZIP) (if at present address less than 2 years)			Time at Former Address (yrs/mo)	
Current Employer (name & address)		Self-employed Yes No	Full Time (35+ Hours/Week) Part Time (34 Hours or Less)	
How Long with Employer (yrs/mo)	Position/Title/Type of Business		Monthly Gross Income	
Previous Employer (name & address) (if with current employer less than 2 years)				
How Long with Employer (yrs/mo)	Position/Title/Type of Business		Monthly Gross Income	

CO-APPLICANT INFORMATION

Co-Applicant's Name (first, middle, last)		Date of Birth (mm/dd/yyyy)	Social Security Number	
Are you a U.S. citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a permanent resident alien? <input type="checkbox"/> Yes <input type="checkbox"/> No		Mother's Maiden Name:	
Present Address (Street, City, State, ZIP)			Time at Present Address (yrs/mo)	
Mailing Address, if different from Present Address				
Home Phone <input type="checkbox"/> Listed <input type="checkbox"/> Unlisted () ()	Work Phone () ()	Cell Phone () ()	Email Address	
Present Home <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other (explain)			Dependents (not listed by applicant) No.: Ages:	
Former Address (Street, City, State, ZIP) (if at present address less than 2 years)			Time at Former Address (yrs/mo)	
Current Employer (name & address)		Self-employed Yes No	Full Time (35+ Hours/Week) Part Time (34 Hours or Less)	
How Long with Employer (yrs/mo)	Position/Title/Type of Business		Monthly Gross Income	
Previous Employer (name & address) (if with current employer less than 2 years)				
How Long with Employer (yrs/mo)	Position/Title/Type of Business		Monthly Gross Income	

ADDITIONAL INCOME

Do not reveal alimony, child support or separate maintenance income unless you wish it to be considered as a basis for repayment.

	Nature of Additional Income (if 2nd job, include start date)	Amount	How long will income continue?
Applicant:		\$	
Co-Applicant:		\$	

REFERENCES (APPLICANT OR CO-APPLICANT)

Bank Reference (name and city) _____

Checking Savings Loan Credit Line

First Personal Reference/Relative (Name, Address and Phone Number) _____

Second Personal Reference/Relative (Name, Address and Phone Number) _____

MARITAL STATUS

Complete only if for joint or secured credit, or applicant and/or co-applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested.

Applicant (check one): Married Separated Unmarried (including single, divorced and widowed)

Co-applicant (check one): Married Separated Unmarried (including single, divorced and widowed)

OTHER INFORMATION

Have you ever filed bankruptcy? Yes No If yes, where? _____ Year? _____

Are there any claims suits or judgements against you? Yes No If yes, to whom owed? _____ Amount _____

Are you a co-signer or guarantor for anyone? Yes No If yes, for whom? _____ To whom? _____

ASSET INFORMATION (APPLICANT AND CO-APPLICANT)

Description of Assets	Name in Which Account is Carried	Subject to Debt?	Value
Checking Account Number(s) (Where)			\$
Savings Account Number(s) (Where)			\$
Certificate(s) Of Deposit (Where)			\$
Marketable Securities (Issuer, Type, No. Of Shares)			\$
Real Estate (Location, Date Acquired)			\$
Automobiles (Make, Model, Year)			\$
Other (List)			\$
Total Assets			\$

CREDIT OBLIGATIONS (APPLICANT AND CO-APPLICANT)

Charge accounts, installment contracts, credit cards, rent, mortgage and other obligations. Use separate sheet if necessary.

Creditor	Original Amount	Present Balance	Monthly Payment
Landlord or Mortgage Holder <input type="checkbox"/> Rent <input type="checkbox"/> Mortgage NA	\$ (Omit Rent)	\$ (Omit Rent)	\$
Other Credit Obligations (list)	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
Total Credit Obligations		\$	\$

Are you obligated to make alimony, support or maintenance payments? Yes No

If yes, to (Name & Address): _____ Amount per Month: \$ _____

SECURED CREDIT Complete only if credit is to be secured. Briefly describe the property to be given as security.

Property Description

Names and Addresses of All Co-Owners of the Property

If the security is real estate, give the full name of your spouse (if any).

MANUFACTURED HOME INFORMATION

Size	Make & Model	Year	Serial #
Where is home to be located? (check one)		Land/Lot Payment Estimate (if applicable)	
<input type="checkbox"/> Manufactured Home Community <input type="checkbox"/> Owned Land <input type="checkbox"/> Relatives/Leased Land		\$	
Trade-In Information (if applicable)			
Size	Make & Model	Year	Serial #

STATEMENT OF INDIVIDUAL OR JOINT CREDIT APPLICATION**I/We are applying for credit with BankWest, Inc. (Check One)**

I am applying for individual credit in my own name and I am relying on my own income and assets and not the income or assets of another person as the basis of repayment of the credit requested.

We are applying for joint credit.

Applicant's Name Printed: _____ Applicant's Signature _____

Co-Applicant's Name Printed: _____ Co-Applicant's Signature _____

I am applying for individual credit and I am relying on my own income or assets, as well as income from alimony, child support, or separate maintenance, or on the income or assets of another person as the basis of repayment of the credit requested.

AUTHORIZATION TO RELEASE INFORMATION

To whom it may concern:

1. I/We have applied for a mortgage loan from BankWest, Inc. As part of the application process, BankWest, Inc. and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to BankWest, Inc. and to any investor to whom BankWest, Inc. may sell my/our mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. BankWest, Inc. or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. I/We hereby authorize BankWest to release information to the following:

_____	_____
_____	_____

X	_____	X	_____
Applicant Signature	Date	Co-Applicant Signature	Date

INSURANCE DISCLOSURE NOTICE

In connection with your credit application, BankWest advises you of the following:

- BankWest may not condition the extension of credit you are applying for on whether you purchase an insurance product or annuity from the bank or bank's affiliate.
- BankWest may not condition the extension of credit you are applying for on your agreement not to obtain, or a prohibition on your obtaining, an insurance product or annuity from an entity not affiliated with the bank.

Insurance products and annuities:

- Are not deposits or other obligations of, or guaranteed by, the bank or any affiliate of the bank;
- Are not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the United States, the bank, or any affiliate of the bank;
- May involve investment risk, including the possible loss of value.

By signing below, I acknowledge that I have read and understand this Insurance Disclosure Notice.

X	_____	X	_____
Applicant Name Printed	Date	Applicant Signature	Date
X	_____	X	_____
Co-Applicant Name Printed	Date	Co-Applicant Signature	Date

SIGNATURES

I certify that everything I have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. By signing below I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you. I understand that I must update credit information at your request if my financial condition changes.

X	_____	X	_____
Applicant Signature	Date	Co-Applicant Signature	Date

DEMOGRAPHIC INFORMATION

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. 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.

Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "race." If you do not wish to provide some or all of this information, select the applicable check box.

APPLICANT

- Ethnicity:** Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Mexican or Latino - Enter origin:

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

- Not Hispanic or Latino
 I do not wish to provide this information

- Race:** American Indian or Alaskan Native - Enter name of enrolled or principal tribe: _____
 Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian - Enter race:

- Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian Guamanian or Chamorro Samoan
 Other Pacific Islander - Enter 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:** Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Mexican or Latino - Enter origin:

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

- Not Hispanic or Latino
 I do not wish to provide this information

- Race:** American Indian or Alaskan Native - Enter name of enrolled or principal tribe: _____
 Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian - Enter race:

- Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian Guamanian or Chamorro Samoan
 Other Pacific Islander - Enter 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 OR INTERVIEWER (for application taken in person)

Was the ethnicity of the APPLICANT collected on the basis of visual observation or surname?	No	Yes
Was the ethnicity of the CO-APPLICANT collected on the basis of visual observation or surname?	No	Yes
Was the race of the APPLICANT collected on the basis of visual observation or surname?	No	Yes
Was the race of the CO-APPLICANT collected on the basis of visual observation or surname?	No	Yes
Was the sex of the APPLICANT collected on the basis of visual observation or surname?	No	Yes
Was the sex of the CO-APPLICANT collected on the basis of visual observation or surname?	No	Yes

Demographic Information was provided through:

- Face-to-Face Interview (includes electronic media w/video component) Telephone Interview Fax or Mail Email or Internet

Interviewer Information

Interviewer's Name (print or type):	Name and Address of Interviewer's Employer
Interviewer's Signature:	
Date:	
Interviewer's Phone Number (incl. area code):	



Thank you for choosing BankWest Mortgage.

Return Completed Application to:

Mail: BankWest Mortgage
Manufactured Housing Department
PO Box 998
Pierre, SD 57501

Fax: 605-945-3882

Questions?

Phone: 1-800-253-0362 or 1-605-224-7391

E-mail: mfdhousing@bankwest-sd.bank

For your protection, please do not include confidential information such as account numbers, social security numbers, etc. in your e-mail message.

Notes:



NOTICE OF RIGHT TO RECEIVE COPY OF APPRAISAL

BankWest may order an appraisal to determine the property's value and charge you for this appraisal. BankWest will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

You will be provided a copy of each appraisal or valuation concerning this property promptly upon completion, or three (3) business days prior to the time you become contractually obligated on the transaction.

In certain circumstances the bank may choose to order an automated valuation in lieu of an appraisal. An automated valuation is an appraisal approach that uses statistical modeling techniques and software to value properties. A valuation is short, with less analysis, does not include full interior and exterior inspection, and is used only for credit decisions by a specific lender.

BankWest maintains that accurate appraisals are essential to the integrity of mortgage lending. Overvaluation can decrease affordability, make it harder to sell a home or refinance, and increase the risk of foreclosure. Undervaluation can prevent a homeowner from accessing accumulated equity, whether through sale or a home equity loan. Both over- and under-valuation keep individuals, families, and neighborhoods from building wealth through homeownership.

Homebuyers and homeowners can ask BankWest to reconsider a home valuation that it believes to be inaccurate. This process is referred to as a "reconsideration of value" or "ROV." Borrowers can point out, for example, factual or other errors or omissions, inadequate comparable properties, or provide evidence that the appraisal was influenced by prohibited bias.

BankWest is providing this notice so that its borrowers have clear, actionable information about how to raise concerns about the accuracy of an appraisal. BankWest's reconsideration of value process will ensure that all borrowers have an opportunity to explain why they believe that a valuation is inaccurate and the benefit of a reconsideration to determine whether an adjustment is appropriate.

If you feel that a reconsideration of value "ROV" is necessary regarding your application for credit, please contact your loan representative immediately. A Reconsideration of Value (ROV)/Valuation Appeal Form will be provided.

Customer Copy - Please retain for your records



Addendum to BankWest Manufactured Home Application

This credit application will be submitted to BankWest Inc. for review. Following the receipt of your credit application, BankWest's designated representative (or a person under their supervision, as appropriate) may contact you to communicate its status or discuss your application. Should you have any questions about this application or the loan process, please contact the BankWest Manufactured Housing Department at 1-800-253-0362 or mfdhousing@bankwest-sd.bank.

BankWest Mortgage Loan Originators

Name	NMLS ID #	Division
Scott Kohlenberg	747392	Chattel/Home Only Loans
Stephen Webb	2500444	Chattel/Home Only Loans
Donna Larson	608989	Chattel/Home Only Loans
Julie Bass	1738873	Chattel/Home Only Loans
Denise Foster	747399	Land/Home Loans
Darla Jones	747401	Land/Home Loans
Dona Mae Johnson	747396	Land/Home Loans

Name	NMLS ID #	Division
Kelly L. Harnett	1409924	Land/Home Loans
Tami Sonne	400925	Land/Home Loans
Cindy R. Fredrich	648733	Land/Home Loans
Jace Connor	2029228	Land/Home Loans
Tiffany Sonne	2254665	Land/Home Loans
Lena K. Buschbom	1276533	VP Mortgage Division
BankWest Inc.	685987	

