



**APPLICANT**

(\_\_ Married, \_\_ Unmarried, \_\_ Separated, \_\_ # of Dependents)

Name \_\_\_\_\_ SS# \_\_\_\_\_

Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home \_\_\_\_\_ Work \_\_\_\_\_

Length of time at current residence \_\_\_ yrs. if < 2yrs previous:

Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

\_\_\_ Own \_\_\_ Rent. Rent amount: \_\_\_\_\_

**GROSS INCOME (Monthly)**

Employer: \_\_\_\_\_

Have you been at the same job for 2 yrs? Yes \_\_\_ NO \_\_\_

If above is NO, please list previous employers going back 2 years:

Employer \_\_\_\_\_ Years \_\_\_\_\_

Employer \_\_\_\_\_ Years \_\_\_\_\_

Years in same line of work: \_\_\_\_\_

Are you self-employed? Yes \_\_\_\_\_ NO \_\_\_\_\_

If Yes, amount: \_\_\_\_\_

Years Self-Employed: \_\_\_\_\_

Base income: \_\_\_\_\_

2 Year Average Overtime: \_\_\_\_\_

2 Year Average Commission: \_\_\_\_\_

Child support: \_\_\_\_\_

Alimony: \_\_\_\_\_

Disability: \_\_\_\_\_ Permanent \_\_\_ Temp \_\_\_\_\_

Retirement: \_\_\_\_\_

Rental Income \_\_\_\_\_

Other income: \_\_\_\_\_

Explain: \_\_\_\_\_

Total monthly income: \_\_\_\_\_

**COAPPLICANT**

(\_\_ Married, \_\_ Unmarried, \_\_ Separated, \_\_ # of Dependents)

Name \_\_\_\_\_ SS# \_\_\_\_\_

Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home \_\_\_\_\_ Work \_\_\_\_\_

Length of time at current residence \_\_\_ yrs. if < 2yrs previous:

Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

\_\_\_ Own \_\_\_ Rent. Rent amount: \_\_\_\_\_

**GROSS INCOME (Monthly)**

Employer: \_\_\_\_\_

Have you been at the same job for 2 yrs? Yes \_\_\_ NO \_\_\_

If above is NO, please list previous employers going back 2 years:

Employer \_\_\_\_\_ Years \_\_\_\_\_

Employer \_\_\_\_\_ Years \_\_\_\_\_

Years in same line of work: \_\_\_\_\_

Are you self-employed? Yes \_\_\_\_\_ NO \_\_\_\_\_

If Yes, amount: \_\_\_\_\_

Years Self-Employed: \_\_\_\_\_

Base income: \_\_\_\_\_

2 Year Average Overtime: \_\_\_\_\_

2 Year Average Commission: \_\_\_\_\_

Child support: \_\_\_\_\_

Alimony: \_\_\_\_\_

Disability: \_\_\_\_\_ Permanent \_\_\_ Temp \_\_\_\_\_

Retirement: \_\_\_\_\_

Rental Income \_\_\_\_\_

Other income: \_\_\_\_\_

Explain: \_\_\_\_\_

Total monthly income: \_\_\_\_\_

**Income Documentation**

\_\_\_ FULL (Paystub, W2, and/or 1040's required) \_\_\_ STATED: Self-Employed Borrowers ONLY

**Billing for Credit Report**

\_\_\_ Check \_\_\_ Credit Card Card No. \_\_\_\_\_ Expiration Date \_\_\_\_\_

Name on Card \_\_\_\_\_ Type \_\_\_ Visa \_\_\_ Master Card \_\_\_ Discover

Make checks payable to: **Darla J. Gilchrist**



**PURCHASE**

Type of Property:  Single-Family,  Condo,  Townhouse,  Manufactured (double-wides only),  Modular  
 Number of Units:  1 Unit,  2-Unit,  3-Unit,  4-Unit,  > 4 Units

Are You Still Searching For a Home?  Yes,  No. IF NO, Actual Sales Price: \_\_\_\_\_

Property Address: Street: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

If YES, approximate price range: \_\_\_\_\_

Down Payment \_\_\_\_\_ Source of Down Payment \_\_\_\_\_

**REFINANCE**

CASH OUT: \_\_\_\_\_; DEBT TO CONSOLIDATE: \_\_\_\_\_

Type of Property:  Single-Family,  Condo,  Townhouse,  Manufactured (double-wides only),  Modular  
 Number of Units:  1 Unit,  2-Unit,  3-Unit,  4-Unit,  > 4 Units

Market Value \_\_\_\_\_ If owned < 2 YEARS, ORIGINAL purchase price: \_\_\_\_\_

**1st Mortgage** Balance: \_\_\_\_\_ P & I: \_\_\_\_\_ Taxes & Insurance: \_\_\_\_\_ Rate: \_\_\_\_\_  
 Lender: \_\_\_\_\_ Loan Type:  Fixed,  Adjustable,  Other. Term: \_\_\_\_\_

**2ND Mortgage** Balance \_\_\_\_\_ P & I: \_\_\_\_\_ Taxes & Insurance: \_\_\_\_\_ Rate: \_\_\_\_\_  
 Lender: \_\_\_\_\_ Loan Type:  Fixed,  HELOC (IF HELOC, Line of Credit: \_\_\_\_\_) Term: \_\_\_\_\_

Private Mortgage Company (if applicable):  1st;  2nd NAME \_\_\_\_\_

Occupancy:  Owner Occupied  2ND Home,  Investment

**Assets**

SAVINGS \_\_\_\_\_ CHECKING \_\_\_\_\_ OTHER: \_\_\_\_\_ (Investments / Stocks / Bonds)

AUTO: \_\_\_\_\_ Related DEBT: \_\_\_\_\_

VESTED INTEREST IN RETIREMENT FUNDS (i.e. 401K): \_\_\_\_\_

**Other Obligations:**

Credit Card(s): \_\_\_\_\_ Balance: \_\_\_\_\_ Min. Mon. Payment: \_\_\_\_\_

Other Debts: \_\_\_\_\_ Balance: \_\_\_\_\_ Min. Mon. Payment: \_\_\_\_\_

Alimony \_\_\_\_\_ Child Support \_\_\_\_\_

**DECLARATIONS**

	Applicant		Co-Applicant	
	Yes	NO	Yes	NO
1. Are you a party to a lawsuit?	___	___	___	___
2. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of Foreclosure or Judgement?	___	___	___	___
3. Are you presently delinquent or in default on any federal debt or any other loan, mortgage, financial Obligation Bond, or loan guarantee?	___	___	___	___
4. Are you a co-maker or endorser on a note?	___	___	___	___
5. Are you a US Citizen?	___	___	___	___
6. Are you a permanent alien?	___	___	___	___

**WLG Loan Officer Information & Upline**

Name: Rudy Rucker Code No.: BB2804

Processing Center Code No: \_\_\_\_\_ and Location: \_\_\_\_\_

Phone Number: (972) 437-3455

E-mail address: rudyrucker@wlgdirect.com

Fax No: (972) 437-5020



**Desired Program** (Select ONE)

\_\_\_\_\_ Fixed Rate; \_\_\_\_\_ ARM; \_\_\_\_\_ Interest Only; \_\_\_\_\_ Power Option Loan

Goals/Comments: \_\_\_\_\_  
\_\_\_\_\_

**EMAIL NOTIFICATION** When possible, we prefer to notify the applicant of our loan decision and send all applicable disclosures using email. List your email address below if you would like to receive your notification via email.

**Applicant's Email Address:** \_\_\_\_\_

**Authorization to Release Information**

I/we authorize World Lending Group to verify information related to income and employment, account balances and credit history. I have received a copy of the Fair Lending Notice.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**Fax completed form and copy of check to: World Lending Group  
972-437-5020 then mail to: P.O. Box 852094, Richardson, TX. 75085-2094**

**THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977**

It is illegal to discriminate in the provisions of or in the availability of financial assistance because of the consideration of:

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
2. Race, color, religion, sex, marital status, national origin or ancestry. It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of a one-to-four unit family residence occupied by the owner and for the purpose of the home improvement of any one-to-four unit family residence.

If you have any questions about your rights, or if you wish to file a complaint, contact the management of this company or the agency noted below:

FEDERAL TRADE COMMISSION  
EQUAL CREDIT OPPORTUNITY  
WASHINGTON, D.C. 20580

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