



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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