

RESIDENCY APPLICATION
For Harston MHC, L.P. and
KCWS Homes, LLC

Be filled in by KC Lending, L.P. when used as a loan application
 Residential Mortgage Loan Originator RMLO _____
NMLS IDENTIFIER: _____ **APPLICATION RECEIVED:** _____

COMPLETED BY KCWS Homes, LLC	Community name <i>Harston Woods</i>		<input type="checkbox"/> An all-ages community	Contact		Phone (w/area code) <i>817-540-2000</i>	Date	
	Site Address		Site #	City Euleuss		State TX	Zip 76040	Lot rent (w/o concessions) \$ _____ per mo.
	Type of application: <input type="checkbox"/> Residency only <input type="checkbox"/> Residency and home loan <input type="checkbox"/> Home loan only <input type="checkbox"/> Lease to own <input type="checkbox"/> Home rental		Source of home: <input type="checkbox"/> Inventory <input type="checkbox"/> Brokered <input type="checkbox"/> Retail Partner <input type="checkbox"/> Private/Other		Home use: <input type="checkbox"/> Primary residence <input type="checkbox"/> Secondary residence <input type="checkbox"/> Other: _____			
	For "Residency only" application, indicate source of home financing: <input type="checkbox"/> Cash <input type="checkbox"/> Outside lender: _____ <input type="checkbox"/> Private move-in (include copy of loan approval)							

APPLICANT INFORMATION	CO-APPLICANT INFORMATION
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A Co-Applicant must complete this application when (a) applying for joint credit; (b) the income or assets of a person other than the Applicant is to be used as basis toward qualification; or (c) the Applicant or their spouse lives in, or the property is located in, a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI)

Name (Last, First Middle)		Social Security Number		Name (Last, First Middle)		Social Security Number	
Date of birth		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated		Date of birth		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	
Dependents other than any listed by Co-applicant		Number	Ages	Dependents other than any listed by Applicant		Number	Ages
E-mail address				E-mail address			

APPLICANT'S ADDRESS HISTORY	CO-APPLICANT'S ADDRESS HISTORY
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Current Address			Phone (w/area code)			Current Address			Phone (w/area code)		
City		State	Zip			City		State	Zip		
Residency Status <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Relative <input type="checkbox"/> Other						Residency Status <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Relative <input type="checkbox"/> Other					
How long at this address? _____ yrs _____ mos			IF LESS THAN TWO (2) YEARS, LIST FORMER ADDRESS BELOW:			How long at this address? _____ yrs _____ mos			IF LESS THAN TWO (2) YEARS, LIST FORMER ADDRESS BELOW:		
Former Address						Former Address					
City		State	Zip			City		State	Zip		
Residency Status <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Relative <input type="checkbox"/> Other			How long? _____ yrs _____ mos			Residency Status <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Relative <input type="checkbox"/> Other			How long? _____ yrs _____ mos		

APPLICANT'S EMPLOYMENT HISTORY	CO-APPLICANT'S EMPLOYMENT HISTORY
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Current employer			Hire Date			Current employer			Hire Date		
City/State			Phone (w/area code)			City/State			Phone (w/area code)		
Position		Gross income \$ _____ per mo.		Position		Gross income \$ _____ per mo.					
If less than two years with current employer, list former employer:						If less than two years with current employer, list former employer:					
Employer		Employed (mo/yr) From _____ To _____		Employer		Employed (mo/yr) From _____ To _____					
City/State			Phone (w/area code)			City/State			Phone (w/area code)		
Position		Gross income \$ _____ per mo.		Position		Gross income \$ _____ per mo.					

APPLICANT'S OTHER INCOME	CO-APPLICANT'S OTHER INCOME
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Notice: Income from alimony, child support, maintenance, and public support payments need not be revealed if you do not wish to have them considered as a basis for paying this obligation.

Monthly amount \$ _____	Source _____	Monthly amount \$ _____	Source _____
Monthly amount \$ _____	Source _____	Monthly amount \$ _____	Source _____

	Applicant	Co-Applicant
Has either of you filed bankruptcy in the last seven (7) years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has either of you had any judgements, repossessions, garnishments, or legal proceedings filed against you in the last seven (7) years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has either of you ever been convicted of a felony?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has either of you applied for credit under a different name?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Please explain any "YES" answers in the "Additional Comments" section on page 2.

Applicant's initials: _____ **Co-applicant's initials:** _____

Applicant's name: _____

Co-applicant's name: _____

CREDIT REFERENCES AND OUTSTANDING OBLIGATIONS

Include current rent or mortgage information as well as automobile/vehicle loans and credit cards.

Name of creditor	Phone	Acct #	Loan amt.	Balance	Mo. Pmt.
Current landlord/mortgage company					

ASSET INFORMATION

Name of Bank/Investment Co.	Phone	Acct #	Account Type	Cash Balance
			<input type="checkbox"/> Ckng <input type="checkbox"/> Svng <input type="checkbox"/> Invst	
			<input type="checkbox"/> Ckng <input type="checkbox"/> Svng <input type="checkbox"/> Invst	
			<input type="checkbox"/> Ckng <input type="checkbox"/> Svng <input type="checkbox"/> Invst	

HOME INFORMATION

Year	Make	Model	Serial #	Size	Lienholder
				X	

OTHER OCCUPANTS OF HOME

PET INFORMATION

Name	Date of Birth	Relationship	Animal/Breed	Weight	License #

EMERGENCY CONTACT INFORMATION

VEHICLE INFORMATION

List all cars, trucks, RVs, boats, trailers, etc.

Name	Address	Yr	Make	Model	License #
Day phone (w/area code)	Evening phone (w/area code)	Relationship			

ADDITIONAL COMMENTS

I/we hereby declare that all statements made in this application are true and correct. I/we are applying for residence in the Community named above and/or I/we are applying for a loan from the Creditor named above to finance or refinance the purchase of the manufactured home described herein. I/we hereby authorize KCWS Homes, LLC to obtain a consumer report, and any other information it deems necessary, for the purpose of evaluating my/our application. I/we agree that verification or reverification of any information contained in this application may be made at any time by the Creditor or Community either directly or through a credit reporting agency. I/we understand that such information may include, but is not limited to, credit history, civil and criminal information, records of arrest, rental history, employment/salary details, vehicle records, licensing records, and/or any other information. I/we hereby expressly release KCWS Homes, LLC and any procurer or furnisher of such information, from any liability whatsoever in the use, procurement, or furnishing of such information, and understand that my/our application information may be provided to various local, state and/or federal government agencies, including without limitation, various law enforcement agencies. I/we authorize Community and Creditor to provide a photocopy of this application to others to prove my/our authorization for the release of information by others. I/we authorize the Creditor to release any of the information that I/we provided concerning this application to investors who may purchase my/our loan from the creditor. The Creditor and/or Community will rely on the information contained in this application; I/we agree to update the information if any material facts change prior to closing or occupancy. I/we authorize the Creditor and/or Community to release to third parties any information necessary to monitor the status of the insurance sold to me on my Property. The Creditor, Community, and/or one of their affiliates may earn a commission in connection with any insurance sold to me/us to the extent permitted by law. This application is not a contract, lease, or a homesite reservation and gives me/us no rights of tenancy.

Applicant's signature

Date

Co-applicant's signature

Date

EQUAL CREDIT OPPORTUNITY DISCLOSURE

NOTICE: You have the right to a copy of the appraisal report used in connection with your application for credit, for a cost. If you wish to receive a copy, please write to KCWS Homes, LLC; 9606 N. Mopac Expressway, Suite 500, Austin, TX 78759. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

Complete this page only if applying for a home loan.

Applicant's name: _____

Co-applicant's name: _____

HOME INFORMATION						
Year	Make	Model	Serial #	Size X		
<input type="checkbox"/> Inventory		<input type="checkbox"/> New <input type="checkbox"/> Pre-owned		PO number		
Type of sale (check one):	<input type="checkbox"/> Brokered	Seller's name		<input type="checkbox"/> Lender reposs.	Leinholder (if any)	Payoff \$
	<input type="checkbox"/> Retail Partner: _____					
<input type="checkbox"/> Refinance						

FINANCING INFORMATION			
Sales price	\$	Mfg. invoice (incl. tax & freight)	\$
Sales tax	+	Adj. Mfg. Invoice (130%)	\$
Sub-total	\$	<i>Installed options:</i>	
Deposit received	\$	<i>You must disclose the source(s) of your down payment in the section below.</i>	Central Air Conditioning
Down payment due	+		Steps
Gross trade-in value	+		Skirting
Less amount owed	-		Carport/Garage
Total down payment	\$		Shed/Deck
Less total down payment	-	Set-up	\$
Credit sales balance	+	Other:	\$
Tag/title/license fees	+		\$
Appraisal fee	+		\$
<i>Creditor payoffs (refinances only):</i>			\$
	+		\$
	+		\$
	+		\$
	+	Sales Tax	\$
Total amount financed	\$	Insurances	\$
Term requested	_____ years	Maximum allowable advance	\$

DOWN PAYMENT SOURCE(S)		
Amounts shown here must equal the sum of <i>Deposit Received</i> and <i>Down Payment Due</i> shown above.		
Checking/Savings/Investment Accounts	Sale of an asset (explain in <i>Additional Comments</i>)	Borrowed/Loan (explain in <i>Additional Comments</i>)
\$	\$	\$
Rebate	Non-repayable gift (explain in <i>Additional Comments</i>)	Inheritance or settlement (explain in <i>Additional Comments</i>)
\$	\$	\$

TRADE-IN INFORMATION					
Year	Make	Model	Serial #	Site #	Lienholder

VOLUNTARY INFORMATION FOR GOVERNMENT MONITORING PURPOSES			
The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity and fair housing laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish the information, under the Federal regulations the Lender is required to note race or national origin and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please initial below.			
APPLICANT		CO-APPLICANT	
I decline to furnish this information _____ (initial)		I decline to furnish this information _____ (initial)	
<input type="checkbox"/> White	<input type="checkbox"/> American Indian or Alaskan Native	<input type="checkbox"/> White	<input type="checkbox"/> American Indian or Alaskan Native
<input type="checkbox"/> Black	<input type="checkbox"/> Asian or Pacific Islander	<input type="checkbox"/> Black	<input type="checkbox"/> Asian or Pacific Islander
<input type="checkbox"/> Hispanic	<input type="checkbox"/> Other	<input type="checkbox"/> Hispanic	<input type="checkbox"/> Other
<input type="checkbox"/> Male	<input type="checkbox"/> Female	<input type="checkbox"/> Male	<input type="checkbox"/> Female

STATE NOTICES

CALIFORNIA: A married couple may apply for a separate account. If your credit is declined, you refuse or counter offer, your account is terminated or there is an unfavorable change in the 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 reporting agency. (California Civil Code Sec. 1785.20)

NEW YORK: In connection with your application for credit, a consumer credit report may be obtained which contains information on your credit worthiness, credit standing, credit capacity and general reputation. If you request, you will be informed whether a consumer report was obtained, and if so, you will be given the name and address of the consumer reporting agency which furnished the report. If your application is granted subsequent consumer reports may be obtained in connection with any updates, extension or renewal of credit.

OHIO: 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 (Section 4112.021)

WISCONSIN: No provision of any marital property agreement, unilateral statement under S.766.59 Wis. Stats., or court decree under S.766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted or an open end credit plan is entered into, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision.

Applicant's signature	Date	Co-applicant's signature	Date
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