

## PEP Checklist for Initial Application

- 5 page Application & Purchase Information Document Completed
  - Purchase Information Sheet
  - Credit Application
  - Communication Disclosure Form signed by Customer and Sales Agent/Manager
  - Information for Government Monitoring Disclosure completed by Customer
  - Employment History
  
- Additional information to be submitted at the time of application for proof of income are:
  - 1 Month of Paystubs/SSI Award Letter/Disability
  - 2 years W2's or Tax Returns
  - Copy of ID's
  
- If you have the items available you may send with the application otherwise once the file is approved, we will need the following information
  - Copy of Title or Certificate of Origin for MH
  - MH Invoice if new home
  
- Additional documents that may needed depending on the file is:
  - 3 months of bank statements (this item will help build credit for the customer if they do not have any credit)
  - Rental History

Email all items to [fkobierski@peplending.com](mailto:fkobierski@peplending.com) (Fay Kobierski) who is our PEP mortgage Loan Officer.

If you have any questions about the forms you can email Fay or call her at 708-253-6102.

Applicant Name

Applicant Name

Applicant Name

## PURCHASE INFORMATION

{to be completed by seller}

Seller/ Dealer Name \_\_\_\_\_

Community Name \_\_\_\_\_

Community Phone Number \_\_\_\_\_

Lot Rent \$ \_\_\_\_\_

Lot # \_\_\_\_\_

Home Location: (street address, City, State, Zip)

\_\_\_\_\_  
\_\_\_\_\_

Description of Home:

Year \_\_\_\_\_ Size \_\_\_\_\_

Make \_\_\_\_\_ VIN # \_\_\_\_\_

CHECK ONE:  NEW  USED

Selling Price \$ \_\_\_\_\_

Less Cash Down Pmt \$ \_\_\_\_\_ ( 5% )

Less Park Incentive \$ \_\_\_\_\_

Less Net Trade In \$ \_\_\_\_\_

Sales Tax \$ \_\_\_\_\_

Home Ins. Premium \$ \_\_\_\_\_

Title Fees \$ 35.00

Flood Search \$ 15.75

Property Tax Fee \$ 98.00

PEP Fee \$ \_\_\_\_\_  
(Varies by state)

Amount Financed \$ \_\_\_\_\_

IS YOUR HOME READY FOR OCCUPANCY?  YES  NO

IF NOT, WHEN WILL HOME BE READY? \_\_\_\_\_

Additional Comments:

# CREDIT APPLICATION

PERFORMANCE EQUITY PARTNERS, INC NMLS # 296804

Loan Originator licenses in CO, IA, IL, IN, KS, KY, MI, MN, MO, NE, OH, OK, TX, UT & WI, WY

last rev 11/23

|                            |   |   |
|----------------------------|---|---|
| Amount Requested: \$ _____ | CHECK APPROPRIATE BOX AND MUST INITIAL IF JOINT CREDIT IS DESIRED<br><input checked="" type="checkbox"/> I am applying for INDIVIDUAL CREDIT<br><input type="checkbox"/> We are applying for JOINT CREDIT | X _____<br>MLO signature                                |
| Loan Purpose: _____        |   | _____ Applicant Initials _____ Joint Applicant Initials |
| Security Offered: _____    |   | _____ MLO name and NMLS #                               |

## PERSONAL INFORMATION

|                                 |                               |               |             |
|---------------------------------|-------------------------------|---------------|-------------|
| Applicant Name                  | Social Security #             | Date of Birth | Cell Phone  |
| Applicant Current address       |                               |               | Years there |
| Joint Applicant Name            | Social Security #             | Date of Birth | Cell Phone  |
| Joint Applicant Current Address |                               |               | Years there |
| Applicant Email Address         | Joint Applicant Email Address |               |             |

## EMPLOYMENT INFORMATION

|                          |             |                      |
|--------------------------|-------------|----------------------|
| Applicant Employer       | City, State | Phone Number         |
| Position/Title           | Years There | Gross Monthly Income |
| Joint Applicant Employer | City, State | Phone Number         |
| Position/Title           | Years There | Gross Monthly Income |

### Other Income - Please list source and amount

Income from alimony, child support or separate maintenance need not be revealed if you do not choose to have it considered for repaying this obligation.

### MARITAL STATUS - complete only if applying for joint or secured credit

Applicant  Married  Legally Separated  Unmarried (including single, divorced and widowed)  
Jt Applicant  Married  Legally Separated  Unmarried (including single, divorced and widowed)

## RESIDENCE INFORMATION

Residence  Owns  Rents  Lives with Parents or Relative

|                                  |                  |                 |                          |
|----------------------------------|------------------|-----------------|--------------------------|
| Mortgage Holder or Landlord Name | Landlord Phone # | Monthly Payment | Lot Rent (if applicable) |
|----------------------------------|------------------|-----------------|--------------------------|

## FINANCIAL STATEMENT

Total Cash in Bank Accounts \_\_\_\_\_  
Total 401K and IRA \_\_\_\_\_  
Total Value of Real Estate \_\_\_\_\_

Are you obligated to pay alimony, child support or separate maintenance payments?  
 Yes \$ \_\_\_\_\_/Month  No  
Have you ever filed Chapter 7 or 13 Bankruptcy?  
 Yes  No

## DEBTS OWED (list all car payments, loans and credit cards)

| Creditor Name | Balance Owed | Payment |
|---------------|--------------|---------|
| _____         | _____        | _____   |
| _____         | _____        | _____   |
| _____         | _____        | _____   |
| _____         | _____        | _____   |
| _____         | _____        | _____   |

You are authorized to verify the correctness of these statements and to procure any other information which you may require to appraise this application, including but not limited to procuring consumer reports from consumer reporting agencies. The undersigned represents and warrants that the information contained in this credit application is true and correct, and that the information is given for the sole purpose of inducing lender to extend credit to the undersigned. The undersigned agrees that this statement shall remain the lender's property, whether or not the application is approved.

Wisconsin Only: No provision of a marital property agreement, a unilateral statement under s.766.59 or a court decree under s.766.70 adversely affects the interest of the creditor, unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has knowledge of the adverse provision when the obligation to the creditor is incurred.

X \_\_\_\_\_  
Applicant's Signature Date

X \_\_\_\_\_  
Joint Applicant's Signature Date

**MUST HAVE THREE YEARS OF WORK HISTORY COMPLETED PLEASE EXPLAIN  
ANY JOB GAPS GREATER THAN 30 DAYS**

**Employment History**

Applicant Name \_\_\_\_\_

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

Position Held/Occupation: \_\_\_\_\_ Self Employed Y  N

Date Started: \_\_\_\_\_ Date Ended: \_\_\_\_\_ City, State: \_\_\_\_\_

Monthly or Hourly Income: \$\_\_\_\_\_. Average hours per week \_\_\_\_\_

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

Position Held/Occupation: \_\_\_\_\_ Self Employed Y  N

Date Started: \_\_\_\_\_ Date Ended: \_\_\_\_\_ City, State: \_\_\_\_\_

Monthly or Hourly Income: \$\_\_\_\_\_. Average hours per week \_\_\_\_\_

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

Position Held/Occupation: \_\_\_\_\_ Self Employed Y  N

Date Started: \_\_\_\_\_ Date Ended: \_\_\_\_\_ City, State: \_\_\_\_\_

Monthly or Hourly Income: \$\_\_\_\_\_. Average hours per week \_\_\_\_\_

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**PERFORMANCE EQUITY PARTNERS, INC.  
COMMUNICATIONS DISCLOSURE FORM**

This credit application will be submitted to Performance Equity Partners, Inc. (the "Lender") for review. The Lender's designated representative (or a person under their supervision, as appropriate) may communicate its status or address other questions you may have about your application or the loan process. The retailer from whom you may purchase a home and its sales consultants may assist you with matters associated with the sales transaction - for example, the type of home to purchase, options, or sales features that may impact your financing options.

During the sales process, if there are questions that may impact the financing of your purchase, your sales consultants may conference or connect you and the appropriate representative(s) of the Lender for your convenience.

Following the receipt of your credit application, a representative from the Lender (or a person under their supervision, as appropriate) may contact you to discuss your application. Should you have any questions about your application, please contact the Lender at the number provided below:

| <i>LOAN ORIGINATOR</i>                   | <i>PHONE NUMBER</i>  | <i>NMLS ID #</i> |
|--|----------------------|------------------|
| <i>Lauren Mandalke</i>                   | <i>(708)478-3158</i> | <i>1148347</i>   |
| <i>Thomas Stark</i>                      | <i>(708)407-2057</i> | <i>1251726</i>   |
| <i>Fay Kobierski</i>                     | <i>(708)253-6102</i> | <i>2028638</i>   |
| <i>Eric KordikSmith</i>                  | <i>(708)253-6014</i> | <i>1549264</i>   |
| <i>Geoff Stepinski</i>                   | <i>(708)253-6012</i> | <i>1855456</i>   |
| <i>Performance Equity Partners, Inc.</i> | <i>(877)334-3606</i> | <i>296804</i>    |

By signing below, you acknowledge that you have read and understood the details provided, and also consent to the Lender sharing its credit decision and other necessary personal financial information from this credit application with your retailer for the purpose of facilitating your sales transaction and other purposes. You acknowledge that you have personally completed or provided the information on the application and that the information is complete and accurate. You agree that the email address you provided may be used to transmit questions about your loan application and if approved, transmit a Loan Commitment. Please sign below and retain a copy for your records.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Salesperson/ Retailer Employee

\_\_\_\_\_  
Date

## Demographic Information of Applicant(s)

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. You may select one or more designations for "Ethnicity" and one or more designations for "Race". 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. If you do not wish to provide some or all of this information, please check below.

**Applicant:** \_\_\_\_\_

**Ethnicity - Check one or more**

- Hispanic or Latino  
 Mexican  Puerto Rican  Cuban  
 Other Hispanic or Latino - Print origin: \_\_\_\_\_

Examples: *Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.*

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

**Race - Check one or more**

- American Indian or Alaska Native - Print name of enrolled or principal tribe: \_\_\_\_\_

- Asian  
 Asian Indian  Chinese  Filipino  
 Japanese  Korean  Vietnamese  
 Other Asian - Print race: \_\_\_\_\_

Examples: *Hmong, Laotian, Thai, Pakistani, Cambodian, etc.*

- Black or African American  
 Native Hawaiian or Other Pacific Islander  
 Native Hawaiian  Guamanian or Chamorro  Samoan  
 Other Pacific Islander - Print 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 - Check one or more**

- Hispanic or Latino  
 Mexican  Puerto Rican  Cuban  
 Other Hispanic or Latino - Print origin: \_\_\_\_\_

Examples: *Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.*

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

**Race - Check one or more**

- American Indian or Alaska Native - Print name of enrolled or principal tribe: \_\_\_\_\_

- Asian  
 Asian Indian  Chinese  Filipino  
 Japanese  Korean  Vietnamese  
 Other Asian - Print race: \_\_\_\_\_

Examples: *Hmong, Laotian, Thai, Pakistani, Cambodian, etc.*

- Black or African American  
 Native Hawaiian or Other Pacific Islander  
 Native Hawaiian  Guamanian or Chamorro  Samoan  
 Other Pacific Islander - Print 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 (for an application taken in person):

**Applicant**

**Co-Applicant**

- |  |  |  |
|--|--|--|
| Was the ethnicity of the applicant(s) collected on the basis of visual observation or surname? | <input type="checkbox"/> No <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> Yes |
| Was the race of the applicant(s) collected on the basis of visual observation or surname?      | <input type="checkbox"/> No <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> Yes |
| Was the sex of the applicant(s) collected on the basis of visual observation or surname?       | <input type="checkbox"/> No <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> Yes |

**The Demographic Information of the Applicant(s) was provided through:**

- Applicant:**  Face-to-Face  Telephone  Fax or Mail  Email or Internet
- Co-Applicant:**  Face-to-Face  Telephone  Fax or Mail  Email or Internet