

Exhibit A - CREDIT APPLICATION

| | |
|--|---|
| Developer Name _____ | Contact Name/Telephone # _____ |
| Subdivision: _____ | Lot _____ Block _____ |
| Contract Sales Price \$ _____ | Down Payment \$ _____ Loan Amt \$ _____ |
| Has this loan been closed with the buyer? Yes / No | |

I. APPLICANT INFORMATION

| | | | | |
|---|--------------|----------------------------------|----------------------------|--|
| Name _____ | Suffix _____ | S.S.# _____ | DOB _____ | Rent/Own/Other (Circle One) |
| First Middle Initial Last | | | | |
| Street Address _____ | | Apt # _____ | City _____ | State _____ Zip Code _____ |
| Monthly Rent/Mortgage \$ _____ | | # yrs at current address _____ | yrs. _____ | mos. _____ Home Phone # (____) _____ |
| Landlord/Lienholder Name _____ | | Phone # (____) _____ | | |
| Previous Address _____ | | City _____ | State _____ | How long? _____ |
| Employer _____ | | # yrs employer _____ | yrs. _____ | mos. _____ Occupation _____ Phone (____) _____ |
| Income \$ _____ | | monthly/weekly/hourly/yearly | Additional Income \$ _____ | |
| (Circle One) | | (Circle One) | | |
| Former Employer (if less than 3 yrs.) _____ | | Phone # () _____ | | |
| Name/Address/Phone/Relationship of Nearest Relative (not living w/ you) _____ | | | | |
| Have you ever: filed bankruptcy? Yes/No if yes, date _____ | | had property repossessed? Yes/No | | |

II. CO-APPLICANT INFORMATION

| | | | | |
|---|--------------|----------------------------------|----------------------------|--|
| Name _____ | Suffix _____ | S.S.# _____ | DOB _____ | Rent/Own/Other (Circle One) |
| First Middle Initial Last | | | | |
| Street Address _____ | | Apt # _____ | City _____ | State _____ Zip Code _____ |
| Monthly Rent/Mortgage \$ _____ | | # yrs at current address _____ | yrs. _____ | mos. _____ Home Phone # (____) _____ |
| Landlord/Lienholder Name _____ | | Phone # (____) _____ | | |
| Previous Address _____ | | City _____ | State _____ | How long? _____ |
| Employer _____ | | # yrs employer _____ | yrs. _____ | mos. _____ Occupation _____ Phone (____) _____ |
| Income \$ _____ | | monthly/weekly/hourly/yearly | Additional Income \$ _____ | |
| (Circle One) | | (Circle One) | | |
| Former Employer (if less than 3 yrs.) _____ | | Phone # () _____ | | |
| Name/Address/Phone/Relationship of Nearest Relative (not living w/ you) _____ | | | | |
| Have you ever: filed bankruptcy? Yes/No if yes, date _____ | | had property repossessed? Yes/No | | |

III. REFERENCES

| | |
|-----------------------------------|------------------------|
| <u>Banks</u> (name/phone/contact) | <u>Account Numbers</u> |
| Checking: | |
| Savings: | |
| <u>Department Stores</u> | <u>Account Numbers</u> |
| | |
| <u>Finance Companies</u> | <u>Account Numbers</u> |
| | |

Acknowledgement and Authorization: The undersigned certifies that the above information is accurate and complete and acknowledges that [] will rely on this application in deciding whether to grant the requested credit. The undersigned further acknowledges receipt of and consent to the credit report authorization and ECOA notification set forth on the following page.

Applicant's Signature _____ Date _____

Co-Applicant's Signature _____ Date _____

Consent to Use of a Consumer Credit Report: The undersigned individual(s), recognizing that his or her personal credit history is a factor in the evaluation of the credit history or credit worthiness of Applicant, hereby authorizes [] and its successors and assigns (“[]”) to obtain and use consumer credit reports pertaining to the undersigned’s credit history and/or credit worthiness from any credit reporting agency from which [] receives such reports, in connection with the Applicant’s application for the extension of credit by [].

In connection with any such application for credit, the undersigned further agrees that []’s permission to obtain a consumer credit report on the undersigned shall be ongoing and shall relate not only to the evaluation and/or extension of the credit requested, but also for purposes of reviewing the account, and for any other legitimate purpose associated with the account as may be needed from time to time. The undersigned further waives any right or claim which the undersigned may otherwise have under the Fair Credit Reporting Act in the absence of this continuing consent.

ECOA Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant’s income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C., 20580. If your application for business credit is denied, you have the right to a written statement of the specific reasons for denial. To obtain the statement, please contact [] within sixty (60) days from the date you are notified of our decision. [] will send you a written statement of reasons for the denial within thirty (30) days of receiving your request for the statement.