JCF Lending Group - Refinance Application 7640-A

8	48 North Rainbow Blvd #2217, Las Ve	gas, NV 89107 Phone: (866) 967-0143	3 Fax: (866) 511-6350			
	Cur	rent Lien Information				
Existing Lein Holder:	Loan Balance:	Account Number:	Monthly Payment:	Monthly Payment:		
Original Term:	Remaining Term:	Interest Rate:	Select One: Fixed Variable	e Balloon Step		
Rate Reduction Refinance: Do you	want a shorter term or lower payment?	Goals for Refinancing: Shorter Term Lower Paymer	nt			
]	Home Information				
Manufacturer:	Model Name:	Serial Number:	Width: Length:	Year:		
Subject Property Physical Address:						
Check which applies:Primary	Residence Vacation Home	Family/Friend Residence				
		Home Location				
n Park/Community: Park Name		Mont	hly Lot Rent:			
Leased Land: Leasing Com	npany/Person	Mon	thly Lease Amount:			
Family Land: Family Men	nber Name	tion				
	ne of Mortgage Company Balance of Lien Monthly Payment					
Own land outright:Yes	_No					
Buying Land and Home Together: I	Please be advised JCF Lending Group	will not be able to finance land and l	nome packages.			
	A 11	oplicant Information				
Name: (Last, First, Middle Initial)	A	Date of Birth:	Social Security Numb	er:		
Home Phone Number:	one Number: Cell Phone Number: Email Address: Best T					
Current Mailing Address: (If differe	rrent Mailing Address: (If different then above)					
Previous Address: (if at current add	ress less than 3 years)		Years There:			
Employer Name:	Employer City and State:	Work Phone Number:	Gross Monthly Salary:			
Years There:	Years in Field:	Position/Title:	Please Provide 3 Yrs. of Emp. History Attach if Needed			
Previous Employer:	Position/Title:	City and State:	Phone Number:	Years There:		
Rate Your Credit: (Poor, Fair, Good	l, Excellent) Please Explain Any Credit I	ssues.	1	_1		
Additional Income Source:		Amount:				
Additional Income Source:		Amount:				
Additional Income Source:						
		Total Additional Income:				
Child Support: If Paying: \$	mo If Receive: _	Ct. OrdWritten Oral	\$/mo			
Alimony: If Paying: \$	mo If Receive: _	Ct. OrdWritten Oral S	\$/mo			

Bank Information

Bank Name:	Select One:	Checking	Savings	Both

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			Co-Api	olicant In	formation				
Name: (Last, First, Middle Initial)			f Birth:		Social Security Number	Social Security Number:			
Employer Name:		Employer City	and State:	Work I	Phone Number	r:	Gross Monthly Salary:		
Years There:		Years in Field:		Positio	Position/Title: Please Provide 3 Yrs.				
Previous Employer:		Position/Title:		Years	Years There: Of Employment History City and State:				
Rate Your Credit: (Po	oor, Fair, Good, Exc	l ellent) Please Exp	olain Any Credit Issu	es.			_		
Additional Income So						Amount:			
Additional Income So	ource:					Amount:			
Additional Income So	ource:					Amount:			
					Additional Inco				
Child Support:	If Paying: \$	/mo	If Receive:	_ Ct. Ord	Written	Oral \$	/mo		
Alimony:	If Paying: \$	/mo	If Receive:	_Ct. Ord	Written	Oral \$	/mo		
			Addit	ional Info	ormation				
	App	licant					Co-Applicant		
YesNo	1. Have you declare	ed bankruptcy in	the last 10 yrs?	Yes	No 1	l. Have you decl	ared bankruptcy in the last	t 10 yrs?	
YesNo	2. Have you had an	y judgments, repo	ossessions,	Yes	YesNo 2. Have you had any judgments, repossessions,				
	garnishments or oth	ner legal proceedi	ngs within the		٤	garnishments or	other legal proceedings wi	thin the	
	last seven years?				1	ast seven years?			
Yes No	3. Have you ever o	btained credit und	er another name?	Yes	YesNo 3. Have you ever obtained credit under another name?				
YesNo	4. Are you the co-s			Yes			o-signer on a note?		
If you answered yes	-	-	explanation.			-	se attached a detailed expla	anation.	
requested by the Feder The Law provides that	eral Government to r at a creditor may nei ion, the law requires	ured home which nonitor this credit ther discriminate the creditor to no	or's compliance with on the basis of this in the your race or nation	t and be occi anti-discrination n	upied as your prination laws, for on whether	primary residence including the Ecoror not it is furni	poses ce, the following informati qual Credit Opportunity La shed. If you choose not to oservation or surname. If you	aw.	
	App	licant					Co-Applicant		
Sex:	Male	Female		Sex:		Male	Female		
Marital Status:	Married	Unmarri	edSeparat		1 Status:	Married		Separated	
Race/National Origin			separat		- National Origin				
race, rational origin		ndian, Alaskan Na	ative	ruce, i	autonar Origin		ı Indian, Alaskan Native		
	Asian, Paci		iti ve		-		cific Islander		
			a White		-			White	
	Black	Hispani	c White		-	Black	Hispanic	White	
	Other (Plea	se Specify)			_	Other (Pi	ease Specify)		
transaction. You under employment history a contacting JCF Lendin	erstand that the lendo and to answer questioning Group, (800) 397	er will retain this about the lend	application whether of ler's credit experience erstand that this appli	or not it is ape with you. Y	oproved. The You agree to in be considered	lender is authori aquire about the withdrawn if yo	legally of age to enter into zed to check your credit a status and/or results of this u do not inquire about it's may apply for individual c	nd call for s application by status within	
Applicant's Signature	·		Date	Co-Ap	plicant's Signa	ature	_	Date	

JCF Lending Group - Refinance Application 7640-C

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State Law Notices

If the applicant(s) reside in one of the states listed below, please check the appropriate space and have all applicants sign to

Notice for California Residents- A married applicant may apply for a separate account. If your credit request is declined, you refuse our counter offer, you account is terminated, or there is an unfavorable change in 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 report furnished by the consumer credit reporting agency. (California Civil Code Sec. 1785.20)
 Notice for Maine Residents - Consumer reports (credit reports) may be obtained in connection with this application. If you request, 1) You will be informed whether or not consumer reports were obtained; 2) If reports were obtained, you will be informed of the names and addresses of the consumer reporting agencies (credit bureaus) that furnished the reports (Public Law Chapter 453 <1991>)
 Notice for New York Residents - A consumer credit report may be requested in connection with this application or in connection with updates, renewals or extensions of any credit granted as a result of this application. If you subsequently ask for this information, you will be informed whether or not such a report was requested and, if so, the name and address of the agency that furnished the report.
 Notice for Ohio Residents - 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.
 Notice for Washingto

•	ou will be informed of the names		of the consumer reporting	g agencies (credit bureaus)	that furnished
th	e reports (Public Law Chapter 45	53 <1991>)			
<i>N</i>	otice for New York Residents- A	consumer cred	it report may be requeste	d in connection with this ag	pplication or in
CO	onnection with updates, renewals	or extensions of	of any credit granted as a	result of this application. It	f you
	ibsequently ask for this informati	•		such a report was requeste	ed and, if so,
th	e name and address of the agency	y that furnished	I the report.		
<i>N</i>	otice for Ohio Residents - The Ol	hio laws agains	t discrimination require the	hat all creditors make credi	it equally
av	vailable to all credit worthy custo	mers, and that	credit reporting agencies	maintain separate credit his	stories on each
in	dividual upon request. The Ohio	Civil Rights C	ommission administers co	ompliance with this law.	
N	otice for Washington Residents -	Washington S	tate law against discrimir	ation prohibits discriminat	tion in credit
tr	ansactions because of race, creed	, color, nationa	l origin, sex or marital sta	atus. The Washington State	Human Rights
C	ommission administers complian	ce with this lav	v.		
N	otice for Wisconsin Residents - V	Wisconsin law j	provides that no agreeeme	ent, unilateral statement or	court decree
re	lating to marital property shall a	dversely affect	a creditor's interest unless	s prior to the time credit is	granted, the
CI	reditor is furnished a copy of the	agreement, stat	ement or decree or has ac	tual knowledge of the adve	erse provision.
Y	ou must indicate the name of you	ir spouse on the	e Installment Contract, an	d the address if different fr	rom yours.
I have read and und	erstand the applicable State Law	Notice:			
					
Applicant's Signatu	re	Date	Co-Applicant's Signatur	e	Date