

Royal Finance of Pennsylvania, Inc.

P.O. Box 61173
Harrisburg, Pa 17106
P: 717-545-6277 F: 717-732-4246

CREDIT APPLICATION

Name:		
Date of birth:	SSN:	Phone:
Current address:		
City:	State:	ZIP Code:
Own Rent (Please circle)	Monthly payment or rent:	How long?
Previous address:		
City:	State:	ZIP Code:
Owned Rented (Please circle)	Monthly payment or rent:	How long?
APPLICANT EMPLOYMENT INFORMATION		
Current employer:		
Employer address:		How long?
Phone:	E-mail:	Fax:
City:	State:	ZIP Code:
Position:	Hourly Salary (Please circle)	Annual income:
Other Income:		Source:
Previous employer:		
Address:		How long?
Phone:	E-mail:	Fax:
City:	State:	ZIP Code:
Position:	Hourly Salary (Please circle)	Annual income:
Name of a relative not residing with you:		
Address:		Phone:
City:	State:	ZIP Code:
Relationship:		
CO-APPLICANT INFORMATION, IF FOR A JOINT ACCOUNT		
Name:		
Date of birth:	SSN:	Phone:
Current address:		
City:	State:	ZIP Code:
Own Rent (Please circle)	Monthly payment or rent:	How long?
Previous address:		
City:	State:	ZIP Code:
Owned Rented (Please circle)	Monthly payment or rent:	How long?
CO-APPLICANT EMPLOYMENT INFORMATION		
Current employer:		
Employer address:		How long?
Phone:	E-mail:	Fax:
City:	State:	ZIP Code:
Position:	Hourly Salary (Please circle)	Annual income:
Other Income:		Source:
Previous employer:		

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Employer address:			How long?		
Phone:		E-mail:		Fax:	
City:		State:		ZIP Code:	
Position:		Hourly Salary (Please circle)		Annual income:	
INDEBTEDNESS & CREDIT REFERENCES					
Name & Address of Creditor		Account no.	Current balance	Monthly payment	
REAL ESTATE OWNED					
Address:			What is happening to this Property?		
Original Cost \$	Market Value \$	Monthly PMT \$	Mortgage Balance \$	Mortgage Held By:	
AUTO LOANS					
Year & Make of Automobile Owned		Creditor & Account no.	Balance	Monthly payment	
OTHER LOANS, DEBTS, OR OBLIGATIONS					
Description		Account no.	Amount		
BANK REFERENCES					
Applicant – Bank/Checking			Checking Balance		
Applicant – Bank/Savings			Savings Balance		
Co-Applicant – Bank/Checking			Checking Balance		
Co-Applicant – Bank/Savings			Savings Balance		
MISCELLANEOUS					
Assets Owned (CD's Stocks/Bonds, Other Homes/Real Estate, Any Other Assets)	Name & Address of Bank or Company Holding the Asset:	Market Value	Lien Amount (If Any)	Loan PMT (If Any)	Creditor (If Any)
		\$	\$	\$	
		\$	\$	\$	

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MISCELLANEOUS (CONTINUED)

Have you Ever Filed Bankruptcy?	NO	YES	If YES, Date it was Discharged:	Reason for Filing:	
Are there any outstanding judgments, garnishments, or other legal proceedings against you?				NO	YES

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, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for particular type of loan applied for.)

Applicant	<input type="checkbox"/> I do not wish to furnish this information	Co-Applicant	<input type="checkbox"/> I do not wish to furnish this information
Ethnicity:	<input type="checkbox"/> Hispanic/Latino <input type="checkbox"/> Not Hispanic/Latino	Ethnicity:	<input type="checkbox"/> Hispanic/Latino <input type="checkbox"/> Not Hispanic/Latino
Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> White	Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> White
Sex:	<input type="checkbox"/> Male <input type="checkbox"/> Female	Sex:	<input type="checkbox"/> Male <input type="checkbox"/> Female
To be completed by the interviewer. This Application was taken by:		<input type="checkbox"/> Face to Face Interview	<input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet

Notice to California Applicants: A married applicant may apply for a separate account. If we take any adverse action as defined by Section 1785.3 of the California Civil Code and the adverse action is based in whole or in part, on any information contained in a consumer credit report, you have the right to obtain with 60 days a free copy of your consumer credit report from the consumer reporting agency who furnished us your consumer credit report and from any other consumer credit reporting agency which complies and maintains files on consumers on a nationwide basis. You have the right as described by Section 1785.16 of the California Civil Code to dispute the accuracy or completeness of any information a consumer report furnished by the consumer credit reporting agency.

Notice to New York Applicants: A consumer report may be requested in connection with this application. Upon request, you will be informed whether or not a consumer report was requested, and if so you will be informed of the name and address of the consumer reporting agency that furnished the report. Subsequent consumer reports may be requested in connection with an update, renewal or extension of credit.

Notice to Vermont Applicants: You authorized us to obtain credit reports about you now and in the future for all legitimate purposes regarding this application or the account including, but not limited to: (i) evaluating this application, and (ii) renewing, reviewing, modifying, and taking collection action on your account.

Important Privacy notice regarding our disclosure of non-public information about you: Evidence of physical damage insurance on the collateral securing the loan you seek is required at closing. By submitting this application, you authorized us to disclose any non-public information about you to an independent insurance company for the purpose of providing you with a quote for such insurance. You are under no obligation whatsoever to purchase insurance from the insurance company making the quote. However, if you do not want us to disclose such non-public information in order to obtain a quote for you, simply initial the box at the end of this paragraph and no non-public information will be disclosed. The decision to extend credit to you is not conditioned upon your agreement to allow us to disclose such non-public information. If you wish to receive a copy of our privacy policy, please call us at 717-545-6277 or visit our website at www.royalfinanceofpa.com.

You have applied to us for a credit in connection with your application. We may request a credit report on you from a credit reporting agency and if you ask us, we will give you its name and address. If the credit you request is or has been denied, you have the right to make a request for and to receive a statement of the specific reason for rejection. If we update, renew or extend your credit, we may request a new credit report. You understand that this application will remain the lender's property.

You have the right to a copy of the appraisal used relative to your application at no cost. For a copy, write to: Royal Finance of Pennsylvania, Inc., P.O. Box 61173, Harrisburg, PA 17106 within 90 days after we notify you of the action taken, or you withdraw your application.

Any financial Institution or lender to which you (or a seller or broker on your behalf) may apply for financing on the collateral described in this application is hereby authorized to investigate your credit history and credit worthiness.

You hereby certify that (i) all of the statements made by you in this application are true and correct and are made for the purpose of obtaining credit, (ii) you will notify the lender of any material change in your statements, and (iii) no part of your down payment will be borrowed.

I authorize Royal Finance of Pennsylvania, Inc. to verify the information provided on this form as to my credit and employment history.

Signature of applicant	Date
Signature of co-applicant, if for joint account	Date

Home Data <input type="checkbox"/> Mobile/Manuf HM <input type="checkbox"/> Park Model RV	Purchasing Home From:	<input type="checkbox"/> Private Party	<input type="checkbox"/> Dealer-Dealer's Name, City State:	<input type="checkbox"/> Other:
<input type="checkbox"/> New <input type="checkbox"/> Used <input type="checkbox"/> Repo	Year Built	Make	Model	Length By Width
Location: <input type="checkbox"/> Park <input type="checkbox"/> Land/Home # Acres <input type="checkbox"/> CO-OP <input type="checkbox"/> Private Rental Land <input type="checkbox"/> Family Land	Mobile Home to be located At: _____ Address / City / State / County		Lot #	
TYPE: <input type="checkbox"/> Purchase <input type="checkbox"/> Refi Balance <input type="checkbox"/> Refi Debt Consolidation <input type="checkbox"/> Refi Improvements <input type="checkbox"/> Refi to buy land # Acres <input type="checkbox"/> Land in Lieu of Down Payment <input type="checkbox"/> 2 nd /Vacation Home <input type="checkbox"/> Refi Land to Buy Home <input type="checkbox"/> Refi Cash to Customer	Park Name Park Address City, State, Zip		Lot Rent or Land Taxes _____ <input type="checkbox"/> Month <input type="checkbox"/> Year	
	If a purchase, complete the following: Selling Price: _____ Sales Tax (If financing): _____ Other Fees (Being financed): _____ List type of fee(s): _____ Down Payment: _____ Source of Down Payment: _____ Trade-in Allowance: _____ Trade-in Payoff: _____ Net Trade Difference: _____ Amount to Finance: _____ Requesting Term of _____ Months Invoice Amount(if new home): _____		If a refinance, complete the following: Loan Balance: _____ *Debt Consolidation Amount: _____ *Cash Out Amount: _____ Other Fees (Being Financed): _____ List type of fee(s): _____ Total Amount to Finance: _____ Requesting Term of _____ Months Current interest rate on loan is: _____ Lender's Name: _____ Original Selling Price of Home: _____ Purpose for Refinancing: _____	
	Trade-In Description: Year Built: Make: Model:		If there is a Payoff, Name of Lender:	
	Is this purchase a bank reposed home?			No
Do you intend to use this purchase as your primary residence?			No	Yes
Do you intend to use this purchase as rental property?			No	Yes
Is this purchase for another person?			No	Yes