



Cory J. O'Neil
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 Apply online: www.wfhm.com/cory-oneil



Borrower **BORROWER'S INFORMATION** **Co-Borrower**

Borrowers Name (include Jr. or Sr. if applicable) Co-Borrowers Name (include Jr. or Sr. if applicable)

SS#	Home # (w/area code)	DOB	Yrs. School	SS#	Home # (w/area code)	DOB	Yrs. School

Cell#:	Email:	Cell#:	Email:		
Married Separated	Unmarried (incl. single, divorced, widowed)	Dependents No. Age	Married Separated	Unmarried (incl. single, divorced, widowed)	Dependents No. Age
Present Address (street, city, state, zip) Own Rent Dates _____			Present Address (street, city, state, zip) Own Rent Dates _____		

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, zip) Own Rent Dates _____	Former Address (street, city, state, zip) Own Rent Dates _____
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Borrower **EMPLOYMENT INFORMATION** **Co-Borrower**

Name & Address of Employer	Self Employed	Yrs on this Job Dates _____ Yrs. In this line of work	Name & Address of Employer	Self Employed	Yrs on this Job Dates _____ Yrs. In this line of work
Position/Title/Type of Business		Bus. Ph # (incl area code)	Position/Title/Type of Business		Bus. Ph # (incl area code)

If employed in current position for less than two years or if currently employed in more than on position, complete the following:

Name & Address of Employer	Self Employed	Dates (from -to) _____ Monthly Income \$ _____	Name & Address of Employer	Self Employed	Dates (from -to) _____ Monthly Income \$ _____
Position/Title/Type of Business		Bus. Ph # (incl. area code)	Position/Title/Type of Business		Bus. Ph # (incl. area code)

MONTHLY INCOME **CHECKING & SAVINGS**

Gross Monthly Income	Borrower	Co-borrower	Name & Address of Bank, S&L or Credit Union	
Base Empl. Income			checking _____	\$ _____
Overtime			savings _____	\$ _____
Bonuses			Name & Address of Bank, S&L or Credit Union	
Commissions			checking _____	\$ _____
Dividends/interest			savings _____	\$ _____
Net Rental Income				
Other (before completing see the notice in "describe other income", below)				
Total				

Stocks, Bonds or Retirement Assets	\$	Community: Marival at Torrey Highlands
IRA		DOWN PAYMENT: _____
401k		PURCHASE PRICE: _____

ASSETS AND LIABILITIES

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	S, PS, R ↓	Type of Property	Present Market Value	Amount of Mort. & Liens	Gross Rental Income	Mortgage Payments	Ins., maint. Taxes & misc.	Net rental income

ACKNOWLEDMENT AND AGREEMENT

The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan requested by this application will be secured by the first mortgage or deed of trust on the property described herein;(2) the property will not be used for any illegal or prohibited purpose or use (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be as indicated above; (5) verification or re-verification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting, from any source named in this application, and the original copy will be retained by the Lender even if the load is not approved; (6)the Lender, its agents successors and assigns will rely on the information contained in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) in the even my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their rights and remedies, report my/our names and account information to a credit reporting agency; (8) ownership of the loan may be transferred to successor or assign of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (9) Lender, its agents, successors and assigns make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.
 Certification: I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/out understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

Borrower's Signature	Date	Co-Borrower's Signature	Date
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