



Credit Application – Lease Assumption

22862 Calcutta Drive, Canyon Lake, CA 9587

Please answer all questions on this application; attach additional pages if necessary.

Property Description			
Address:			
Ownership (check all that apply): <input type="checkbox"/> Single Family/Owner Occupied <input type="checkbox"/> Second Home <input type="checkbox"/> Investment			
Estimated Property Value:			
Applicant Information			
Borrower:		Co-Borrower:	
Email:		Email:	
SSN:		SSN:	
Preferred Phone Number:	Phone Type: <input type="checkbox"/> Home <input type="checkbox"/> Work <input type="checkbox"/> Cell	Preferred Phone Number:	Phone Type: <input type="checkbox"/> Home <input type="checkbox"/> Work <input type="checkbox"/> Cell
Backup Phone Number:	Phone Type: <input type="checkbox"/> Home <input type="checkbox"/> Work <input type="checkbox"/> Cell	Backup Phone Number:	Phone Type: <input type="checkbox"/> Home <input type="checkbox"/> Work <input type="checkbox"/> Cell
Present Address (if different from above):		Present Address (if different from above):	
Best Time to Contact (Day & Time):		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed)	
Existing Mortgage Information			
1 st Mortgage:		Rate:	Payment and present payoff amount:
2 nd Mortgage:		Rate:	Payment and present payoff amount:
Income & Debt Information			
Employer:		Co-Borrower Employer:	
Borrower Income: \$	Income Type: <input type="checkbox"/> Salary/hr <input type="checkbox"/> W2 <input type="checkbox"/> Self-Employed	Co-Borrower Income: \$	Income Type: <input type="checkbox"/> Salary/hr <input type="checkbox"/> W2 <input type="checkbox"/> Self-Employed
Borrower Length In Current Profession/Line of Work:		Co-Borrower Length In Current Profession/Line of Work:	
Other Income:		Other Real Estate:	
Savings:		Other Mortgage Payments:	
Credit Cards:		Car Payment:	
Student Loans:		Other Debt/Loans/Payments:	
Total Debt:			

Please fax this form to: (630) 353-0002 or email to credit@sunlender.com

SunLender™ financing provided by:

RAMCO Holdings., LLC

P.O. Box 207 • Naperville, IL 60566

Office: 866-637-7222 • Fax: 630-353-0002

RAMCO Holdings. LLC will use this information only for the purpose of securing financing for the customer.

PLEASE ANSWER THE FOLLOWING:

Have you ever filed for bankruptcy, or had an involuntary petition for bankruptcy filed
 Have you ever been a defendant to a claim, judgment, tax lien or lawsuit?
 Have you ever defaulted on a loan?

APPLICANT	CO-APPLICANT
<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

If YES, please provide complete details and dates: _____

NOTICE AND SIGNATURE:

By signing this application, I (We) affirm that the information I (We) have submitted is complete and truthful. I (We) authorize you to make inquiries you consider necessary (including requesting reports from consumer reporting agencies and other sources) in evaluating my (our) application, and subsequently, for purposes of reviewing, maintaining or collecting my (our) loan or lease. Upon my (our) request, you will advise me (us) of the name and address of each consumer reporting agency from which you obtained a report. I (We) understand there is no agreement between us until you approve my (our) application, and that if approved, my (our) Agreement will be deemed to have been made in Illinois. If I am married or someone else owns an interest in my residence, then my spouse or co-owner must join in this application. I (We) authorize you to provide information on the approval status of my (our) application with the Installer.

ECOA NOTICE. The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that 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 concerning the creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580. If you are denied credit for any reason, you have the right to know the specific reasons for which you were denied credit. Upon written request, RAMC will provide you with written explanation of the reasons for such denial.

Signature of Applicant	Signature of Co-Applicant (If Applicable)
X _____	X _____
(Please Do Not Print) _____ Date _____	(Please Do Not Print) _____ Date _____

FOR INSTALLER USE ONLY:

Installer # _____ Pending Sale Amount _____ Authorization Code _____
 Applicant Drivers License # _____ Expiration Date _____ State _____
 Co-Applicant Drivers License # _____ Expiration Date _____ State _____

NOTICE TO INSTALLER:
Attach a copy of the invoice/contract to application.

FOR RAMC USE ONLY:

Loan # _____ Amount _____ Date Funded _____
 Lease # _____ Date Signed _____

DISCLOSURES, TERMS AND CONDITIONS OF OFFER

- You must be at least 18 years of age. If you are married, or someone else owns an interest in your residence, that person must join in the Application.
- RAMC ("we" or "us") is the issuer of your loan.
- The application must be submitted to RAMC with a copy of the proposed contract with Installer.
- Federal law requires us to obtain, verify and record information that identifies each person who opens a loan, in order to help the government fight the funding of terrorism and money laundering activities. To process the application, we must have your name, street address, date of birth and other identifying information, and we may ask for identifying documents from you as well.
- We may gather information about you, including from your employer, your bank, credit bureaus, and others, to verify your identity and determine your eligibility for credit, renewal of credit, and future extensions of credit. If you ask us, we will tell you whether or not we requested a credit bureau report, and the names and addresses of any credit bureaus that provided us with such reports.