



TURNING POINT MINISTRIES
CLIENT APPLICATION
(Updated October 2017)



Date: _____

Please take a few extra minutes to review your application before submitting it for processing. Please check to make sure we have complete information and phone numbers so we may expedite your application quickly. Incomplete application will delay processing. Applicants must complete "Applicant" and "Co-Applicant" information as applicable. Co-Applicant information must also be provided when the income or assets of the Borrower's spouse or other person or a person other than the Borrower will be used as a basis for application qualification. Applicant and Co-Applicant understand a Credit Check will be secured by Turning Point and these reports will become part of the Application. There will be no cost to the Applicant or Co-Applicant for securing this report. In general, a single applicant will need a minimum yearly income of \$32,000: have reasonably good credit, or the ability to attain good credit in a reasonable time frame, and have a modest down payment at time of contracting. If you feel your circumstances are unique, OR if your income falls slightly below this threshold, your application will require an affirmative vote from our board. Applicants will need to show a specific reason for needing to live in Edmond.

NOTE: ALL INFORMATION MUST BE PROVIDED FOR THIS APPLICATION TO BE PROCESSED.

PLEASE TELL US ABOUT YOURSELF

Full Name (include Jr. or Sr. if applicable): _____

Home Phone #: _____ Cell Phone #: _____

Email Address: _____ Other Phone #: _____

Co-Applicant (if applicable): _____

Total number of individuals in household: ____ # of Adults ____ # of Dependents ____ Ages _____

Are you or any of your dependents disabled?

Why do you need to live in Edmond?

PLEASE GIVE RESIDENTIAL HISTORY (past 3 years, List current address first) Use back of application if you need more space.

Current Address: _____ Apt # _____ City _____ State _____ Zip Code _____

Month & Year moved in _____ Amount of rent you currently pay \$ _____

Current Landlord/Agent _____ Phone # _____

Previous Address (Last 3 years) _____ Rent \$ _____

Previous Landlord/Agent _____ Phone # _____

Previous Address _____ Rent \$ _____

Previous Landlord/Agent _____ Phone # _____

PLEASE GIVE YOUR EMPLOYMENT INFORMATION

Your Status: ___ Full Time ___ Self Employed ___ Disabled ___ Retired

Employer: _____ Position: _____

Date of employment: _____ Years in this line of work/profession _____

Supervisor's Name: _____ Phone #: _____

Salary: _____ or \$ _____ per hour & hours guaranteed per month _____

If you receive overtime pay, is it guaranteed? _____

What did you claim as your yearly income on your tax return last year? _____

Please attach copies of your last 2 paycheck stubs.

If employed in current position for less than two years or if currently employed in more than one position, please complete the following.

Employer/ Previous Employer: _____

Dates of employment (from – to): _____ Position: _____

Supervisor's Name: _____ Phone #: _____

Salary: _____ or \$ _____ per hour & hours guaranteed per month _____

Previous Employer: _____

Dates of employment (from – to): _____ Position: _____

Supervisor's Name: _____ Phone #: _____

If you are married, soon to be married or in a common law marriage and not including your significant other on this application, please explain:

CO-APPLICANT EMPLOYMENT INFORMATION (If being used as a basis for application)

PLEASE GIVE YOUR EMPLOYMENT INFORMATION

Status: Full Time Self Employed Disabled Retire

Employer: _____ Position: _____

Date of employment: _____ Years in this line of work/profession _____

Supervisor's Name: _____ Phone #: _____

Salary: _____ or \$ _____ per hour & hours guaranteed per month _____

Please attach copies of your last 2 paycheck stubs.

If employed in current position for less than two years or if currently employed in more than one position, please complete the following.

Employer/ Previous Employer: _____

Dates of employment (from – to): _____ Position: _____

Supervisor's Name: _____ Phone #: _____

Salary: _____ or \$ _____ per hour & hours guaranteed per month _____

Previous Employer: _____

Dates of employment (from – to): _____ Position: _____

Supervisor's Name: _____ Phone #: _____

If there are other sources of income you (or Co-Applicant) believe should be considered, please list amount of income, source, and person (banker, employer, etc) who we could contact for confirmation. (Alimony, child support, etc.)

Amount \$ _____ (please indicate per ___ month or ___ year)

Source Contact Name: _____ Phone #: _____

Other annual income \$ _____ (please indicate amount per ___ month or ___ year)

Source Contact Name: _____ Phone #: _____

APPLICANT FINANCIAL INFORMATION

Do you have a checking account? Yes No Do you have a savings account? Yes No

Amount available for down payment? _____

Do you have money in a 401 (k) account? _____

If you know your credit score, please list it. _____

CO-APPLICANT FINANCIAL INFORMATION

Do you have a checking account? ___ Yes ___ No Do you have a savings account? ___ Yes ___ No

Amount available for down payment? _____

Do you have money in a 401(k) account? _____

If you know your credit score, please list it; _____

Obligations and Liabilities (Include those of co-applicant if using as a basis for application.)

Please list your monthly obligations and payments. This doesn't include current rent or utilities.

Creditor: _____ Minimum Due: _____ Balance: _____

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Creditor: _____ Minimum Due: _____ Balance: _____

Creditor: _____ Minimum Due: _____ Balance: _____

Creditor: _____ Minimum Due: _____ Balance: _____

Creditor: _____ Minimum Due: _____ Balance: _____

PLEASE LIST YOUR REFERENCES

Personal Reference: Name _____

Address _____ State _____ Zip Code _____

Phone # _____ Relationship _____

IF YOU ANSWER "Yes" to any of the questions a. through l please explain on the back of this page

	Applicant		Co-Applicant	
	Yes	No	Yes	No
a. Are there any outstanding judgments against you?	_____	_____	_____	_____
b. Have you been declared bankrupt within the past 7 years?	_____	_____	_____	_____
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the past 7 years?	_____	_____	_____	_____
d. If so, did the bankruptcy involve real estate?				
e. When will it be/was it dismissed? _____				
f. Are you a party to a lawsuit?	_____	_____	_____	_____
g. Have directly or indirectly been obligated on any loan that resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, and manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. (If "Yes," please provide details & reasons.)	_____	_____	_____	_____
h. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? (If "Yes," give details.)	_____	_____	_____	_____
i. Are you obligated to pay alimony, child support or separate maintenance? Amount? _____	_____	_____	_____	_____
j. Are you the co-maker or endorser on a note?	_____	_____	_____	_____
k. Have you ever been evicted or willfully or intentionally refused to pay rent when due?				
l. Are you a U.S. citizen?	_____	_____	_____	_____
m. Are you a permanent resident alien?	_____	_____	_____	_____
n. Have you had an ownership interest in a property in the last three years?	_____	_____	_____	_____ (1)
What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)	_____		_____	
(2) How did you hold title to the home – solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	_____		_____	

THE FOLLOWING ABOVE INFORMATION IS TRUE AND CORRECT.

Applicant: _____

Date: _____

Co-Applicant: _____

Date: _____

Return to Turning Point Ministries, Inc.
P.O. Box 2437, Edmond, Ok. 73083-2437