



Builder Registration Application

(Email completed form to: ta@trinityonline.com)

Borrower Name:	Loan Number:	Bank / Mortgage Company:
Property Address:	City, State, Zip Code	<u>Business Classification</u> Corporation Partnership - General <input type="checkbox"/> - Limited <input type="checkbox"/> Sole Proprietorship LLC <input type="checkbox"/> <input type="checkbox"/>
Legal Name of Company (Contractor):	Phone Number:	
Mailing address:	City, State, Zip Code	
Website address, if applicable: www.		
Builder Email:		

1. Organization has been in business as a general contractor for _____ years.
The primary geographic location for construction projects has been _____.

Type of license or "NONE REQUIRED":	License number:	Tax ID# (Required):
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2. Organization has been in business under its present name for years. _____
Previous Business Name(s) (if any) _____

3. If organization is a corporation or LLC, complete this section.

Date of Incorporation:	<input type="checkbox"/> "C" Corp or <input type="checkbox"/> "S" Corp <input type="checkbox"/> LLC	State of Incorporation:
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4. Homes / projects have been completed within the last 24 months:	5. Geographic Location of homes / projects? (Cities / Counties)
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6. References (Name / Contact / Number)	Supplier:	Sub-Contractor:	Homeowner:
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7. Name, Title, SSN and Ownership % of each partner, shareholder or member

Name	Title	Social Security Number	Ownership %
		- -	
		- -	

8. Insurance coverage

Liability Insurance	Agent	Phone #
\$		() -
Workers Compensation	Agent	Phone #
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If checked, I certify that my organization does not carry workers compensation insurance, because my organization does not have any field employees (other than myself), and all hired subcontractors are required to carry their own Workers compensation insurance.

9. Has the organization or any of its principals ever filed bankruptcy? Yes No
If yes, give date and attach explanation

10. I/We the undersigned certify that the statements and representations made herein are true and complete to the best of our knowledge. Should there be any personal or corporate changes within the company, I/we agree to notify lender of same within thirty (30) days thereof. I/We hereby acknowledge to have read the Disclosure and FCRA Summary of Rights located in Appendix A and authorize Trinity Loan Administration to obtain business and/or personal credit reports, and verify the information represented herein with employees, financial institutions, trade and customer references, and others as it may deem necessary or appropriate in its sole discretion. Certain credit and proprietary information of builder supplied to Trinity Loan Administration may be needed by Trinity Loan Administration in connection with the processing and underwriting of loans or projects involving the undersigned builder. Builder hereby consents to Trinity Loan Administration sharing such information, including business and personal credit reports, forms 1003 and 1008, tax returns, financial statements, account and other financial information, prior experience, construction industry reports and references, and other builder information, regardless of whether such information was first furnished to or obtained by Trinity Loan Administration.

Owner/Partner/Member	Title	Date
Owner/Partner/Member	Title	Date

Please provide a copy of the following Contractor Documents					
W-9	Construction Bid/Contract	Copy of Itemized Bid	Applicable Licenses	Liability Insurance	Permit Advisory



Appendix A

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.
- In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information. To obtain a copy of your report, Trinity may be contacted at, 1-888-573-8025, or by mail at 4851 LBJ Freeway Dallas, Texas 75244.
- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedure. Trinity may be contacted at, 1-888-573-8025, or by mail at 4851 LBJ Freeway Dallas, Texas 75244.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

State Law Notices

Texas, Arkansas, California, Massachusetts, Minnesota, New Jersey, and Oklahoma Applicants Only: You may contact Trinity for your free copy of your report.

New York Applicants Only: You may inspect and receive a copy of any such report by contacting Trinity.

Washington State Applicants only: You have the right to request from Trinity a written summary of your rights and remedies under the Washington Fair Credit Reporting Act.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

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TYPE OF BUSINESS:	CONTACT:
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700G Street, N.W. Washington, DC 20552</p> <p>b. Federal Trade Commission: Consumer Response Center– FCRA Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box # 11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection(OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p>
<p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>FTC Regional Office for region in which the creditor operates <u>or</u> Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>