

**APPLICANT CREDIT INFORMATION:** If this is an INDIVIDUAL application, complete section A. If this is a JOINT application, complete section A&B.  
**NOTE:** If married, the spouse is not required to be the joint applicant. Please advise whether credit references and/or credit history should be investigated under another name. It is a crime to intentionally falsify information on this application. v. 12/20/2023

**Property will be:**     Primary Residence     Secondary Residence     Investment/Rental     Buy-For

**Loan Type:**     Home Only     Land and Home     Land Only    **Home is being:**     Purchased     Refinanced

**Street Address where home will be located, including site #:** \_\_\_\_\_ **HOA Fee:** \_\_\_\_\_ **HOA Frequency:** \_\_\_\_\_

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip:** \_\_\_\_\_ **County:** \_\_\_\_\_

**If Land and Home, home must be placed on the property described in this section. Land is being:**     Purchased     Refinanced     Owned Free and Clear  
 Whose land is it? \_\_\_\_\_ Estimated Land Value \$ \_\_\_\_\_ Purchase Price/Payoff \$ \_\_\_\_\_ Date Acquired: \_\_\_\_\_  
 Does the property have frontage on a publicly maintained road?     Yes     No    Is the property located on a paved road?     Yes     No

**If Home Only, site placement is:**     Owned Property with No Lien     Leased Private Property     Family Land - No Rent  
     Reservation     Community/Park     Owned Property Land Contract/Mortgage Trust Deed

**Will the home be located in a resident-owned community (co-op)?** \_\_\_\_\_ **Are you pledging or purchasing the security interest in the co-op shares?** \_\_\_\_\_

**If Home Only and Land is Leased:** Name of Community/Park/Land Owner/Mortgage Holder: \_\_\_\_\_  
 Phone Number: \_\_\_\_\_ Monthly Site Payment: \_\_\_\_\_

**Is the site rent scheduled to increase over the next three years? If so, please explain.** \_\_\_\_\_

**Proposed Down Payment:** \$ \_\_\_\_\_ **Source of Down Payment:**     Savings     Checking     Cash on Hand     Loan     I wish to use my land as down payment  
     Gift (if gift, from whom): \_\_\_\_\_     Other (Explain): \_\_\_\_\_

(A) APPLICANT	(B) CO-APPLICANT
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<b>FULL NAME - Last, First, Middle</b>	<b>FULL NAME - Last, First, Middle</b>
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Birth Date (mm/dd/yy):	Social Security #:	Birth Date (mm/dd/yy):	Social Security #:
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Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated
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<b>Applicant Dependents</b> (Any non-applicant who is financially supported by the Applicant and not listed by Co-Applicant(s). Examples may include: spouse, child, partner, dependent adult)	<b>Co-Applicant Dependents</b> (Any non-applicant who is financially supported by the Co-Applicant and not listed by Applicant or other Co-Applicant(s). Examples may include: spouse, child, partner, dependent adult)
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Number of Dependents:	Dependent Age(s):	Number of Dependents:	Dependent Age(s):
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<b>APPLICANT EMAIL:</b>	<b>CO-APPLICANT EMAIL:</b>
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Cell Phone: (    )    -    _____	Other Phone: (    )    -    _____	Cell Phone: (    )    -    _____	Other Phone: (    )    -    _____
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APPLICANT - Residence	CO-APPLICANT - Residence
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<b>Current Street Address (3 Years Residence Required, attach supplement if needed)</b>	<b>Current Street Address (3 Years Residence Required, attach supplement if needed)</b>
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City, State, Zip:	County:	City, State, Zip:	County:
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Mailing Address (if different from physical)	City, State, Zip:	Mailing Address (if different from physical)	City, State, Zip:
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How long at present address? Yrs                      Mo	<input type="checkbox"/> Homeowner* <input type="checkbox"/> Other* <input type="checkbox"/> Renter <input type="checkbox"/> Live with family	Mo. Mtg/Rent:	How long at present address? Yrs                      Mo	<input type="checkbox"/> Homeowner* <input type="checkbox"/> Other* <input type="checkbox"/> Renter <input type="checkbox"/> Live with family	Mo. Mtg/Rent:
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Name of Mortgage Holder or Landlord:	Name of Mortgage Holder or Landlord:
Telephone Number:	Telephone Number:

**\*If homeowner, what are the plans for current home? If checked other above, explain:**

Previous Address (if current address is less than 3 years)	Previous Address (if current address is less than 3 years)
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City, State, Zip:	How long?	City, State, Zip:	How long?
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Name of previous Mortgage Holder or Landlord:	Name of previous Mortgage Holder or Landlord:
Telephone Number:	Telephone Number:

Name of nearest relative NOT living with you:	Relationship:	Name of nearest relative NOT living with you:	Relationship:
	Phone:		Phone:

**APPLICANT - Employment History (Minimum Three Years; Attach Supplement if Needed)**

1. Current Employer:	Position Held/Occupation: <b>Self Employed:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:
Employer Address:	City, State, Zip:	Supervisor Name and Telephone Number:
<b>Base pay rate excluding commission, bonuses, and overtime:</b> How are you paid? (select one below) <input type="checkbox"/> Hourly Rate: \$ _____ # of Hours Weekly: _____ <input type="checkbox"/> Weekly Salary: \$ _____ <input type="checkbox"/> Bi-Weekly Salary: \$ _____ <input type="checkbox"/> Monthly Salary: \$ _____ Do you receive bonuses? <input type="checkbox"/> Yes <input type="checkbox"/> No How often? _____ How much in bonuses over the last 12 months \$ _____ Do you receive commission? <input type="checkbox"/> Yes <input type="checkbox"/> No How often? _____ How much in commission over the last 12 months \$ _____ Do you receive overtime? <input type="checkbox"/> Yes <input type="checkbox"/> No How often? _____ How much in overtime over the last 12 months \$ _____		

2. Second Employer:	Position Held/Occupation: <b>Self Employed:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:
City, State:	Supervisor Name and Telephone Number:	Monthly Income:

3. Previous Employer:	Position Held/Occupation: <b>Self Employed:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:	Date Left:
City, State:	Supervisor Name and Telephone Number:	Monthly Income:	

Please provide an explanation for any job gaps greater than 30 days.

**CO-APPLICANT - Employment History (Minimum Three Years; Attach Supplement if Needed)**

1. Current Employer:	Position Held/Occupation: <b>Self Employed:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:
Employer Address:	City, State, Zip:	Supervisor Name and Telephone Number:
<b>Base pay rate excluding commission, bonuses, and overtime:</b> How are you paid? (select one below) <input type="checkbox"/> Hourly Rate: \$ _____ # of Hours Weekly: _____ <input type="checkbox"/> Weekly Salary: \$ _____ <input type="checkbox"/> Bi-Weekly Salary: \$ _____ <input type="checkbox"/> Monthly Salary: \$ _____ Do you receive bonuses? <input type="checkbox"/> Yes <input type="checkbox"/> No How often? _____ How much in bonuses over the last 12 months \$ _____ Do you receive commission? <input type="checkbox"/> Yes <input type="checkbox"/> No How often? _____ How much in commission over the last 12 months \$ _____ Do you receive overtime? <input type="checkbox"/> Yes <input type="checkbox"/> No How often? _____ How much in overtime over the last 12 months \$ _____		

2. Second Employer:	Position Held/Occupation: <b>Self Employed:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:
City, State:	Supervisor Name and Telephone Number:	Monthly Income:

3. Previous Employer:	Position Held/Occupation: <b>Self Employed:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:	Date Left:
City, State:	Supervisor Name and Telephone Number:	Monthly Income:	

Please provide an explanation for any job gaps greater than 30 days.

**APPLICANT - Other Income**

**CO-APPLICANT - Other Income**

Income from SSI, retirement, disability, alimony, child support or separate maintenance agreement need not be disclosed if you do not wish to have it considered as a basis for undertaking or repaying this debt.

Child Support Monthly Amount	Ages of Children	Child Support Monthly Amount	Ages of Children
Alimony or Separate Maintenance	Duration	Alimony or Separate Maintenance	Duration
Other Source:	How Long:	Monthly Amt:	Other Source: How Long: Monthly Amt:

APPLICANT - Asset Information			CO-APPLICANT - Asset Information		
Bank Name: _____	Account Type: _____	Balance: \$ _____	Bank Name: _____	Account Type: _____	Balance: \$ _____
Type of Liquid Assets (Savings, CDs, Brokerage Accounts, etc.): _____			Type of Liquid Assets (Savings, CDs, Brokerage Accounts, etc.): _____		
Institution Holding Assets: _____	Balance: \$ _____		Institution Holding Assets: _____	Balance: \$ _____	
Type of Retirement Accounts (401k, IRA, etc.): _____			Type of Retirement Accounts (401k, IRA, etc.): _____		
Institution Holding Assets: _____	Balance: \$ _____		Institution Holding Assets: _____	Balance: \$ _____	
APPLICANT - Credit Information (Attach a List if Necessary)			CO-APPLICANT - Credit Information (Attach a List if Necessary)		
Do you have any personal loans, debts or car loans that may not be listed on your credit report? If Yes, please provide:			Do you have any personal loans, debts or car loans that may not be listed on your credit report? If Yes, please provide:		
Lender: _____	Payment: \$ _____	Balance: \$ _____	Lender: _____	Payment: \$ _____	Balance: \$ _____
Lender: _____	Payment: \$ _____	Balance: \$ _____	Lender: _____	Payment: \$ _____	Balance: \$ _____
Lender: _____	Payment: \$ _____	Balance: \$ _____	Lender: _____	Payment: \$ _____	Balance: \$ _____
Are you a co-signer on another person's debt? If Yes, please provide:			Are you a co-signer on another person's debt? If Yes, please provide:		
Lender: _____	Monthly Payment: \$ _____		Lender: _____	Monthly Payment: \$ _____	
Have you paid off any debts within the last 60 days? (Please do not include credit cards) If Yes, please provide:			Have you paid off any debts within the last 60 days? (Please do not include credit cards) If Yes, please provide:		
Lender: _____	Monthly Payment: \$ _____		Lender: _____	Monthly Payment: \$ _____	
Lender: _____	Monthly Payment: \$ _____		Lender: _____	Monthly Payment: \$ _____	
APPLICANT - Debts/Obligations (Attach a List if Necessary)			CO-APPLICANT - Debts/Obligations (Attach a List if Necessary)		
Alimony/Maintenance: \$ _____	Expiration Date: _____		Alimony/Maintenance: \$ _____	Expiration Date: _____	
Garnishment: \$ _____			Garnishment: \$ _____		
Child Support: \$ _____			Child Support: \$ _____		
List Ages of Children: _____			List Ages of Children: _____		
Other Extraordinary Recurring Expenses (Attach a List if Necessary)					
List other items that have a significant impact to your budget					Estimated Monthly Amount
If you drive more than 20 miles each way to work every day, what is your monthly fuel and maintenance expense other than your car payment?					\$ _____
Child Care Expense:					\$ _____
Other:					\$ _____
Other:					\$ _____
List any Government Assistance Payments to you that help offset household expenses, such as WIC, TANF, or SNAP. You are not required to disclose these amounts if you do not wish to have them considered as a basis in analyzing your ability to undertake or repay this debt.					
					\$ _____
					\$ _____
Questions					
			APPLICANT	CO-APPLICANT	
1. Are you a U.S. Citizen?			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
2. Are you a permanent resident alien?			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
3. Have you declared bankruptcy within the last 5 years?			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
If Yes, when did you file?			Date: _____	Date: _____	

**Demographic Information** - this section asks about your ethnicity, sex, and race

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, race, and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race, and sex on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application.

**Instructions:** You may select one or more designations for "Ethnicity" and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

APPLICANT	CO-APPLICANT
<p><b>Ethnicity:</b> <i>Check one or more</i></p> <p><input type="checkbox"/> Hispanic or Latino</p> <p style="padding-left: 20px;"><input type="checkbox"/> Mexican   <input type="checkbox"/> Puerto Rican   <input type="checkbox"/> Cuban</p> <p><input type="checkbox"/> Other Hispanic or Latino - Enter origin: _____</p> <p style="padding-left: 40px;"><i>Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p><b>Race:</b> <i>Check one or more</i></p> <p><input type="checkbox"/> American Indian or Alaskan Native - Enter name of enrolled or principal tribe: _____</p> <p><input type="checkbox"/> Asian</p> <p style="padding-left: 20px;"><input type="checkbox"/> Asian Indian   <input type="checkbox"/> Chinese   <input type="checkbox"/> Filipino</p> <p style="padding-left: 20px;"><input type="checkbox"/> Japanese   <input type="checkbox"/> Korean   <input type="checkbox"/> Vietnamese</p> <p><input type="checkbox"/> Other Asian - Enter race: _____</p> <p style="padding-left: 40px;"><i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</i></p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p style="padding-left: 20px;"><input type="checkbox"/> Native Hawaiian   <input type="checkbox"/> Samoan</p> <p style="padding-left: 20px;"><input type="checkbox"/> Guamanian or Chamorro</p> <p><input type="checkbox"/> Other Pacific Islander - Enter race: _____</p> <p style="padding-left: 40px;"><i>Examples: Fijian, Tongan, etc.</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p><b>Sex:</b> <input type="checkbox"/> Female</p> <p style="padding-left: 20px;"><input type="checkbox"/> Male</p> <p><input type="checkbox"/> I do not wish to provide this information</p>	<p><b>Ethnicity:</b> <i>Check one or more</i></p> <p><input type="checkbox"/> Hispanic or Latino</p> <p style="padding-left: 20px;"><input type="checkbox"/> Mexican   <input type="checkbox"/> Puerto Rican   <input type="checkbox"/> Cuban</p> <p><input type="checkbox"/> Other Hispanic or Latino - Enter origin: _____</p> <p style="padding-left: 40px;"><i>Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p><b>Race:</b> <i>Check one or more</i></p> <p><input type="checkbox"/> American Indian or Alaskan Native - Enter name of enrolled or principal tribe: _____</p> <p><input type="checkbox"/> Asian</p> <p style="padding-left: 20px;"><input type="checkbox"/> Asian Indian   <input type="checkbox"/> Chinese   <input type="checkbox"/> Filipino</p> <p style="padding-left: 20px;"><input type="checkbox"/> Japanese   <input type="checkbox"/> Korean   <input type="checkbox"/> Vietnamese</p> <p><input type="checkbox"/> Other Asian - Enter race: _____</p> <p style="padding-left: 40px;"><i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</i></p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p style="padding-left: 20px;"><input type="checkbox"/> Native Hawaiian   <input type="checkbox"/> Samoan</p> <p style="padding-left: 20px;"><input type="checkbox"/> Guamanian or Chamorro</p> <p><input type="checkbox"/> Other Pacific Islander - Enter race: _____</p> <p style="padding-left: 40px;"><i>Examples: Fijian, Tongan, etc.</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p><b>Sex:</b> <input type="checkbox"/> Female</p> <p style="padding-left: 20px;"><input type="checkbox"/> Male</p> <p><input type="checkbox"/> I do not wish to provide this information</p>

**Additional Disclosures**

**California:** An applicant, if married, may apply for a separate account. It is illegal to discriminate in the provision of availability of financial assistance for the purpose of the purchase, construction, rehabilitation of any one to four unit family residences occupied by the owner and for the purpose of the house improvement of any one to four unit family residence by considering:

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
2. Race, color, religion, sex, marital status, national origin or ancestry.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance. If you have questions about your rights, or if you wish to file a complaint, contact the Lender or the California Department of Corporations at: 320 West 4th St, Ste 750, Los Angeles, CA 90013, or 1390 Market St, Ste 810 San Francisco, CA 94102

**New York and Vermont:** In connection with your application for credit, a consumer report may be requested in connection with such application. Upon request, you will be informed whether a consumer report was requested, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. If your application is granted, subsequent consumer reports may be requested or utilized in connection with any updates, renewal or extension of the credit for which application was made or for any other legitimate purpose associated with the account.

**Ohio:** The Ohio laws against discrimination requires that all creditors make credit equally available to all creditworthy customers and that credit reporting maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Wisconsin:** No provision of a marital property agreement, a unilateral statement under Wisc. Stat. 766.59 or a court decree under Wisc. Stat. 766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement, or decree of has actual knowledge of the adverse provision when the obligation to the creditor is incurred.

**NON-APPLICANT SPOUSE WAIVER OF NOTICE: I agree to waive notice of any extension of credit in connection with this application:**

**Non-Applicant Spouse:** \_\_\_\_\_ **Date** \_\_\_\_\_

**Additional disclosures may be required for the following states: Illinois and New York.**

These documents are separate from this application and must be submitted with the application for the lender to process your request. Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of the information contained in the application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provision of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to the application (the "Loan") will be secured by a mortgage, deed of trust, or other consensual security interest; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in the application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or re-verify any information contained in the application from any source named in the application, and Lender, its successors or assigns may retain the original and/or electronic record of the application, even if the Loan is not approved; (7) the Lenders and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in the application if any of the material facts that I have represented herein should change prior to the closing of the Loan; (8) in the event my payments on the Loan become delinquent, the owner or servicer of the Loan may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and / or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors, or assigns has made any representation or warranty, expressed or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of the application as an "electronic record" containing my "electronic signature" as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of the application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of the application were delivered containing my original signature. I give permission to Lender to investigate my credit and employment history and authorize my employer, landlord, depository institution, and credit company to release information about me. I acknowledge that my dealer is neither a broker nor a credit grantor. This application may be considered withdrawn if I do not inquire about its status within 30 days of the date of this notice.

**Have you frozen your credit report? If so, please be sure to contact all affected credit reporting agencies to lift the freeze BEFORE submitting your application.**

www.equifax.com, www.transunion.com, www.experian.com

_____		_____	
<b>Applicant Signature</b>	<b>Date</b>	<b>Co-Applicant Signature</b>	<b>Date</b>

**( ADMIN USE ONLY )**

This credit application will be submitted to 21st Mortgage (the "Lender") for review. The Lender's designated representative (or a person under their supervision, as appropriate) may communicate its status or address other questions you may have about your application or the loan process. The retailer/realtor from whom you may purchase a home and its sales consultants may assist you with matters associated with the sales transaction – for example, the type of home to purchase, options, site improvements, sales features that may impact your financing options, etc. Following the receipt of your credit application, a representative from the Lender (or a person under their supervision, as appropriate) may contact you to discuss your application. Should you have any questions about this application, please contact the Lender at (800) 955-0021.

Below is a list of the 21st Mortgage Loan Originators:

Name	NMLS #	Name	NMLS #	Name	NMLS #	Name	NMLS #
21st Mortgage Corp.	2280	Dubnicka, Cynthia	1749407	Lambert, Teresa	1402336	Redford, Madeline	1915364
Aldmon, Thomas	1700118	Dulany, Clint	2147258	Layman, Ethan	2374710	Rocco, Carly	2514961
Antoine, Kendra	2501762	Duncan, Jessica	1561887	Ledford, Justin	1810028	Roecker, Spencer	2102317
Baker, Drew	1684954	Evans, Sean	1795393	Lee, Brian	1535710	Rudolph, Elizabeth	1865266
Ball, Eileen	1200479	Fabian, Matt	202243	Loggins, Camilla	1958395	Rutta, Robert, Jr.	1915241
Bee, Prestin	2452985	Fitzsimmons, Tracy	1915250	Long, Lindsay	1915195	Ryan, Lisa	1209113
Bell, Kenneth (Chris)	1237278	Fox, Cory	2547919	Lowery, Tyler	2213934	Saucier, Alex	2147154
Bennett, Sarah	2213064	Gilland, Paige	2070735	Luna-White, Nancy	2415858	Silva, Danny	2547910
Blakley, Michael	2167899	Goodman, Kevin	493671	Manning, Rachel	2101930	Sisk, Dylan	1915196
Brewer, Corey	2154268	Graham, Abra	2168181	Massey, Hannah	2066962	Smith, Emily	2528543
Bridges, Chad	1660954	Greene, Sam	2154098	McCollough, Mary Abigail (Abby)	2003725	Spaldi, Alyssa	2151601
Bryant, Shelby	1915249	Hagler, Elizabeth	1865270	McMahan, Adam	16516	Taylor, Chris	1305372
Carlisle, Zachery	1803853	Hammonds, Leah	2329989	Medlock, Natalie	2132954	Trammell, Justin	1634789
Carter, Kellie	1684953	Holliday, Jeremy	1915207	Metcalfe, Jessica	2013376	Treadway, Brooke	2226757
Carter, Wes	1367458	Howard, Toshia	2132202	Monroe, Cam	2531198	Utley, Barrett	1264594
Chilco, Amanda	2013377	Hudson, Sarah	2494841	Morales, Yamila	202266	Utley, Kayla	1782616
Clark, Rob	202264	Johnson, Joe	2528548	Mullis, Ken	1311852	Wade, Leah	1614417
Corso, Morgan	2346801	Johnson, Nicole (Nicki)	1152412	Murphy, Heather	2361178	Waits, Stephanie	2311687
Cox, Trevor	1308905	Karb, Christopher	2047091	Osborne, Matthew	2311685	Weatherly-Sinclair, Murray	1795404
Cozzolino, Jonathan	979264	Kelth, Jeanie	208077	Petree, Kelly	297920	Webber, Jeff	16262
Cutler, Kaylie	2468297	Kesler, Sarah	2213120	Pilipovic, Katherine	1930005	Williams, Joy	16307
Dakin, Matthew	1490790	Kittle, Chris	202249	Ponce, Peter	2537373	Wilson, Brian	2130958
Dent, Mackenzie	2475026	Kloss, Grant	1894967	Quick, Chad	1561892	Wood, Hayley	2147252
Doolan, Ryan	64626	Lai, Sarah	1815870	Reading, Allen	2133749	York, Lindsay	1895005
						Young, Tyler	1648541

By signing below, you acknowledge that you have read and understood the details provided, and also consent to the Lender sharing its credit decision and other personally identifiable financial information you provide with your retailer/realtor for the purpose of facilitating this transaction\*. You also acknowledge that you have personally completed the information on the application and that the information is complete and accurate.

Please sign below and retain a copy for your records.

X \_\_\_\_\_  
Applicant Signature (Date)

For the fastest updates, I would like to receive informational text messages about my application to me from 21st Mortgage Messaging to the cell phone number I have provided.\*\*

I would like to receive additional text messages marketing 21st Mortgage products and services to me from 21st Mortgage Messaging to the cell phone number I have provided.\*\*

X \_\_\_\_\_  
Co-Applicant Signature (Date)

For the fastest updates, I would like to receive informational text messages about my application to me from 21st Mortgage Messaging to the cell phone number I have provided.\*\*

I would like to receive additional text messages marketing 21st Mortgage products and services to me from 21st Mortgage Messaging to the cell phone number I have provided.\*\*

X \_\_\_\_\_  
Print Dealership Name & Dealer #

X \_\_\_\_\_  
Co-Applicant Signature (Date)

For the fastest updates, I would like to receive informational text messages about my application to me from 21st Mortgage Messaging to the cell phone number I have provided.\*\*

I would like to receive additional text messages marketing 21st Mortgage products and services to me from 21st Mortgage Messaging to the cell phone number I have provided.\*\*

X \_\_\_\_\_  
Co-Applicant Signature (Date)

For the fastest updates, I would like to receive informational text messages about my application to me from 21st Mortgage Messaging to the cell phone number I have provided.\*\*

I would like to receive additional text messages marketing 21st Mortgage products and services to me from 21st Mortgage Messaging to the cell phone number I have provided.\*\*

X \_\_\_\_\_  
Sales Person (Date)

\*You may withdraw your consent for 21st Mortgage to share personally identifiable financial information with your retailer/realtor at any time by calling at 800-955-0021, sending written request to PO Box 477; Knoxville, TN 37901 or by emailing your request to myloan@21stmortgage.com. Letters and emails must have your file number and name in order to be processed. The withdrawal of consent will not affect your eligibility for any loan product provided by 21st Mortgage but may result in slower processing times.

\*\*Message frequency varies. Message & data rates may apply. Reply HELP for help or STOP to opt out. You will have the option to opt out of receiving these texts at any time. Terms and Conditions and 21st Privacy Statement available on www.21stmortgage.com



**Addendum to Triad Financial Services, Inc. Credit Application**

We intend to apply for **JOINT** credit:        **X**          **X**    
    Applicant (initial above)      Co-Applicant (initial above)

***If you are applying for joint credit with another person please initial above.***

Thank you for choosing Triad Financial Services, Inc. to process your credit application for your manufactured home loan. Your credit application will be submitted to Triad for review and assigned to a licensed Mortgage Loan Originator that handles applications in your state. The Mortgage Loan Originator (or a person under their supervision, as appropriate) may contact you to discuss your application. You give permission to Triad and their lending partners to investigate your credit for the purpose of this request.

The company from whom you may purchase a manufactured home and its sales consultants may assist you with matters associated with the sales transaction – for example, the type of home to purchase, options, site improvements, sales features that may impact your financing options, etc.

If you have any questions about your credit application, please contact one of Triad's licensed Mortgage Loan Originators listed below:

<b>Mortgage Loan Originator</b>	<b>NMLS #</b>	<b>MLOs Licensed in the Following States</b>	<b>Phone Number</b>
Triad Financial Services, Inc.	1063	--	1.800.522.2013
Philip Acosta	232642	AZ, CA, NM, OR, WA	1.866.321.3153
Nicole Adamson	1701029	IA, IL, IN, KS, MI, ND, NY, OH, PA, SD, TN, VA, WI, WY	1.888.936.1179
Tionna Alexander	1172706	AL, AR, CO, FL, GA, IA, ID, IL, IN, KS, KY, MD, MI, MN, MO, MT, NC, ND, NJ, NM, NY, OH, OK, PA, SC, SD, TN, UT, VA, WI, WV, WY	1.888.936.1179
Elaine Anderson	1542305	DE, IA, IL, IN, KY, KS, MD, MI, MN, MO, ND, OH, PA, VA, WI, WV	1.888.936.1179
Kevin Archer	268471	OH, PA, NY	1.937.205.2011
Kevin Barker	399071	IN, MI	1.888.936.1179
Emily Barrett	1547679	AL, AR, CA, FL, GA, LA, MS, NC, OK, OR, SC, TN, TX	1.800.522.2013
Christian Blaicher	973394	VA, WV	1.888.936.1179
Erik Burriss	199472	AL, AR, CA, CT, FL, IA, ID, IL, KS, KY, MA, MD, ME, MI, MN, MT, NC, NE, NH, NJ, NM, NY, OH, OK, PA, SC, SD, TN, VA, VT, WA, WI, WV, WY	1.888.936.1179
Michelle Burriss	1880354	DE, IA, IL, IN, KS, KY, MD, MN, MO, ND, OH, PA, SD, VA, WI, WV, WY	1.888.936.1179
Natova Fowler	1595145	FL	1.800.522.2013
Joseph Freismuth	195056	AL, FL, GA, KY, NC, TN	1.800.522.2013
Thomas "Anthony" Glass	200039	FL, OK, SC, WA, WI	1.800.522.2013
Tamara "Tammy" Grzelak	1237952	AL, AR, AZ, CA, CO, FL, GA, IA, IL, IN, KY, LA, MD, MI, MN, MO, MT, ND, NH, NM, NY, OH, OK, OR, PA, SD, TN, TX, UT, VA, WI, WV, WY	1.888.936.1179
Taylor Hicks	1657314	AR, LA, OK	1.800.522.2013
Dena Hogge	196038	AR, CO, GA, LA, MS, OK, SC, TN	1.800.522.2013
Samuel Huffman	429927	AL, LA, MS	1.205.492.9888
Scott LeClaire	1656744	AL, AR, AZ, FL, GA, IL, IN, KY, LA, MO, MS, NC, NM, OK, SC, TN, TX, VA	1.800.522.2013
Lloyd McFarland Jr.	845238	AZ, CA, NM, OR, WA	1.866.321.3153
Zachary Meier	199427	AR, AZ, CA, CO, FL, GA, IL, IN, KY, MA, ME, MI, MN, MO, NE, NM, NY, OH, OK, PA, SC, TN, TX, UT, VA, WV, WY	1.888.936.1179
Gina Miller	1277689	AL, CO, GA, LA, SC, UT	1.800.522.2013
Stacy Ngo	1640427	AZ, CA, NM, OR, WA	1.866.321.3153
Edward O'Donnell	1001516	AL, AR	1.800.522.2013
Linda Pearson	92519	AL, AR, AZ, FL, GA, LA, MS, NC, NM, OK, TN, TX	1.800.522.2013
Cody Ring	260119	AL, AR, CO, FL, GA, IL, IN, KS, KY, LA, MI, MO, MS, NM, OH, OK, TN, TX, VA, WV	1.205.935.3083
Neil Roszkowski	425183	CA, OR, WA	1.866.321.3153
Scott Seely	390955	ID, MN, MT, ND, SD, WI, WY	1.888.936.1179
Michael Tolbert	201558	AZ, CA, CT, MT, NM, OR, SC, WA	1.800.522.2013
Brady Way	264868	AR, CO, KS, MO, NE	1.913.620.8131
David Williams	364000	AZ, CA, NM, OR, WA	1.866.321.3153
Velma Williams	201432	DE, ID, IL, KS, KY, MI, MO, MT, ND, NE, NJ, NY, PA, WV, WY	1.888.936.1179
Margaret York	1001147	FL	1.800.522.2013

Additional information on Triad Financial Services, Inc.'s company, branches, and individual Mortgage Loan Originator licenses can be obtained by visiting [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org).

**Acknowledgement.** Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency. You also acknowledge that you have personally completed the information on the credit application and that the information is complete and accurate. Please sign below and retain a copy for your records.

Applicant's Signature	Date	Applicant's Signature	Date
Applicant's Signature	Date	Applicant's Signature	Date

*This addendum is a part of Triad Financial Services, Inc.'s credit application and must accompany the credit application in order for it to be accepted.*

## Written Permissions Form

### **1) Authorization to Obtain a Consumer Credit Report**

The undersigned applicant(s) hereby authorize(s) Cascade Financial Services and/or Cascade Land Home Financing (Cascade) to obtain a consumer credit report through a credit agency selected by Cascade for the express purpose of considering each applicant's credit worthiness

### **2) Authorization to Email Loan Status Updates and Documentation.**

The undersigned applicant hereby authorizes Cascade to email secured loan documents and loan status updates to the following email address:

Email: \_\_\_\_\_

To opt out of Permission #2 initial here: \_\_\_\_\_

### **3) Authorization to Provide Status Updates to Builder and/or Realtor**

The undersigned applicant hereby authorizes Cascade to provide loan status updates to the retailer, builder, and/or realtor that the applicant is working with. Important loan status updates include but are not limited to the following:

- A) Forwarding a copy of the conditional pre approval letter.
- B) Providing information regarding reasons for a loan decline.
- C) Discussing current loan status and outstanding loan conditions.

To opt out of Permission #3 initial here: \_\_\_\_\_

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date







## Addendum to CIS Financial Services, Inc. dba CIS Home Loans Credit Application

Thank you for choosing CIS Financial Services, Inc. dba CIS Home Loans to process your credit application for your manufactured home loan.

Your credit application will be submitted to CIS for review and assigned to a licensed Mortgage Loan Originator that handles applications in your state. The Mortgage Loan Originator (or a person under their supervision, as appropriate) may contact you to discuss your application.

The company from whom you may purchase a manufactured home and its sales consultants may assist you with matters associated with the sales transaction -- for example, the type of home to purchase, options, site improvements, sales features that may impact your financing options, etc.

If you have any questions about your credit application, please contact one of CIS's licensed Mortgage Loan Originators listed below:

Mortgage Loan Originator	NMLS #	MLOs Licensed in the Following States	Phone Number
CIS Home Loans, Inc. dba CIS Home Loans	93140	---	1.800.844.4845
Aaron Hopson	131442	AL, FL, GA, KY, LA, MS, OK, TN, TX	1.800.844.4845
Michelle Harbor	147756	AL, AR, GA, IL, IN, KY, LA, MI, MS, NC, SC, TN, TX, VA	1.800.844.4845
Heather Chandler	263497	AL, AR, CA, CO, FL, IL, IN, KS, KY, LA, MS, NC, NM, OK, OH, SC, TN, TX, VA, WV	1.800.844.4845
Hollie Douglas	1312260	AL, AR, CO, FL, GA, KS, KY, LA, MS, NC, NM, OK, OH, PA, TN, TX, VA, WA	1.800.844.4845

Additional information on CIS Financial Services, Inc. dba CIS Home Loans' company, branches, and individual Mortgage Loan Originator licenses can be obtained by visiting [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org).

By signing below, you acknowledge that you have read and understood the details provided, and also consent to CIS sharing its credit decision and other necessary information for the purpose of facilitating your manufactured home purchase. You also acknowledge that you have personally completed the information on the credit application and that the information is complete and accurate. Please sign below and retain a copy for your records.

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

**This addendum is part of CIS Financial Services, Inc. dba CIS home Loans credit application and must accompany the credit application in order for it to be accepted. Effective 1.1.2018.**



## Authorization to Provide and Release Information

Dear CIS Financial Services, Inc. Customer(s):

In order for CIS Financial Services, Inc. to discuss your credit application/manufactured home loan with a third party, we must obtain a letter of authorization form signed by all applicants. Please review the form below and complete the following:

- Specify the name(s), address, phone number and relationship of the person you are authorizing CIS Financial Services, Inc. to verbally discuss information with regarding your credit application/manufactured home loan.
- CIS Financial Services, Inc. will need the signature of everyone who is on the credit application/manufactured home loan paperwork.
- Please make sure that the form is dated.

### LETTER OF AUTHORIZATION

I/We hereby authorize CIS Financial Services, Inc. to discuss my/our credit application and/or manufactured home loan with the individual listed below:

NAME OF 3<sup>RD</sup> PARTY: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

PHONE NUMBER: \_\_\_\_\_

EMAIL ADDRESS: \_\_\_\_\_

RELATIONSHIP TO BORROWER/CO-BORROWER: \_\_\_\_\_

NAME OF 3<sup>RD</sup> PARTY: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

PHONE NUMBER: \_\_\_\_\_

EMAIL ADDRESS: \_\_\_\_\_

RELATIONSHIP TO BORROWER/CO-BORROWER: \_\_\_\_\_

I/we, hereby release CIS Financial Services, Inc. its employees, officers, agents and directors from any claim(s) that might arise in connection with this authorization.

YOU MAY REVOKE THIS AUTHORIZATION AT ANY TIME BY PROVIDING WRITTEN NOTICE

\_\_\_\_\_  
Date

X \_\_\_\_\_  
Borrower Signature

X \_\_\_\_\_  
Borrower Printed Name

\_\_\_\_\_  
Date

X \_\_\_\_\_  
Co-Borrower Signature

X \_\_\_\_\_  
Co-Borrower Printed Name



## Addendum to CountryPlace Mortgage Credit Application

Thank you for choosing CountryPlace Mortgage, Ltd. ("CountryPlace") to process your credit application for the purchase of your home. You are applying for a home loan through CountryPlace and by signing this addendum, you are authorizing CountryPlace to use and rely on the credit application you completed and to obtain a credit report(s). Your credit application will be submitted to CountryPlace for review and assigned to a licensed Mortgage Loan Originator that handles applications in your state.

CountryPlace intends to rely on the credit report(s) and the credit application you completed for the purpose of evaluating your financial ability to buy a home. We may also verify your employment history, income and rent. As part of the application process, the seller of the home and/or their agents or assigns, may request information contained in your loan application and in other documents required in connection with the loan, in order to assist in the purchase of the home.

You authorize CountryPlace, the seller and/or agent to exchange, any and all information and documentation related to the purchase of your home. Such information includes, but is not limited to, the status of the loan application including outstanding conditions or reasons for denial.

By signing below, I/we intend to proceed and hereby certify that I/we have read the Addendum set forth above and this Addendum supersedes any notices, disclosures, consent, etc. on the credit application. I/we also acknowledge that I/we have personally completed the information on the credit application and that the information is true and accurate. I/We authorize release of information to CountryPlace about my/our employment and rent, if applicable.

Applicant's Signature	Date	Applicant's Signature	Date
Applicant's Signature	Date	Applicant's Signature	Date

**This addendum is a part of the credit application you completed and must accompany the credit application in order for it to be accepted.**

The website below provides the license information for CountryPlace Mortgage, Ltd.  
<http://www.nmlsconsumeraccess.org/EntityDetails.aspx/COMPANY/2124>

**Below is a list of our branch locations:**

<b>Corporate Office/Texas Branch:</b> CountryPlace Mortgage, Ltd. (NMLS#2124) 15301 Spectrum Dr., Ste 550 Addison, TX 75001 (P) 800-228-1828 (F) 972-764-9005	<b>Florida Branch:</b> CountryPlace Mortgage, Ltd. (NMLS#174670) 113 Nature Walk Pkwy, Ste 105 St. Augustine, FL 32092 (P) 800-918-2045 (F) 904-253-7950	<b>Arizona Branch:</b> Countryplace Mortgage Limited Partnership (BK-0111446) 1745 S. Alma School Rd., Ste 270 Mesa, AZ 85210 (P) 480-634-6330 (F) 480-634-6330
<b>Washington Branch:</b> CountryPlace Mortgage, Ltd. (NMLS#288097) 2962 Limited Lane NW #B Olympia, WA 98502 (P) 360-709-9191 (F) 360-709-9190	<b>North Carolina Branch: (NMLS# 158659)</b> CountryPlace Mortgage, Ltd. 13420 Reese Blvd. W. Huntersville, NC 28078 (P) 704-948-1222	<b>Missouri Branch: (NMLS# 1499832)</b> CountryPlace Mortgage LP 1801 W. 32 <sup>nd</sup> St. Building C #209 Joplin, MO 64804 (P) 417-553-9640

# Don's Mobile Homes

Will not take an application, make or negotiate loans, or arrange, refer, direct, steer, influence or in any way impact a consumers selection of lenders or loan originators.

Please sign Consumer Disclosure

X \_\_\_\_\_ X \_\_\_\_\_

CHECK THE LINE NEXT TO THE LENDER(S) TO FAX THE APPLICATION TO.

## HOME ONLY LENDERS

\_\_\_\_ 21<sup>ST</sup> MORTGAGE CORP.      \_\_\_\_ TRIAD FINANCIAL      \_\_\_\_ CU FACTORY BUILT LENDING  
\_\_\_\_ CSL FINANCIAL      \_\_\_\_ CASCADE FINANCIAL SERVICE

## LAND HOME LENDERS

\_\_\_\_ 21<sup>ST</sup> MORTGAGE CORP.      \_\_\_\_ TRIAD FINANCIAL      \_\_\_\_ CASCADE FINANCIAL SERVICE  
\_\_\_\_ RH LENDING INC.      \_\_\_\_ COUNTRY PLACE MORTGAGE      \_\_\_\_ 1 TRIBAL LENDING  
\_\_\_\_ FIRST GUARENTEE MORTGAGE CORP.      \_\_\_\_ PLATINUM MORTGAGE