

THIS APPLICATION MUST BE COMPLETED AND SIGNED BY THE APPLICANT(S) ONLY

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: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment/Rental <input type="checkbox"/> Buy-For			
Loan Type: <input type="checkbox"/> Home Only <input type="checkbox"/> Land and Home <input type="checkbox"/> Land Only		Home is being: <input type="checkbox"/> Purchased <input type="checkbox"/> 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: <input type="checkbox"/> Purchased <input type="checkbox"/> Refinanced <input type="checkbox"/> 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? <input type="checkbox"/> Yes <input type="checkbox"/> No Is the property located on a paved road? <input type="checkbox"/> Yes <input type="checkbox"/> No			
If Home Only, site placement is: <input type="checkbox"/> Owned Property with No Lien <input type="checkbox"/> Leased Private Property <input type="checkbox"/> Family Land - No Rent <input type="checkbox"/> Reservation <input type="checkbox"/> Community/Park <input type="checkbox"/> 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: <input type="checkbox"/> Savings <input type="checkbox"/> Checking <input type="checkbox"/> Cash on Hand <input type="checkbox"/> Loan <input type="checkbox"/> I wish to use my land as down payment <input type="checkbox"/> Gift (if gift, from whom): _____ <input type="checkbox"/> Other (Explain): _____		

(A) APPLICANT				(B) CO-APPLICANT			
FULL NAME - Last, First, Middle				FULL NAME - Last, First, Middle			
Birth Date (mm/dd/yy): _____		Social Security #: _____		Birth Date (mm/dd/yy): _____		Social Security #: _____	
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			
Applicant Dependents (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) Number of Dependents: _____ Dependent Age(s): _____				Co-Applicant Dependents (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) Number of Dependents: _____ Dependent Age(s): _____			
APPLICANT EMAIL: _____				CO-APPLICANT EMAIL: _____			
Cell Phone: () - _____		Other Phone: () - _____		Cell Phone: () - _____		Other Phone: () - _____	
APPLICANT - Residence				CO-APPLICANT - Residence			
Current Street Address (3 Years Residence Required, attach supplement if needed)				Current Street Address (3 Years Residence Required, attach supplement if needed)			
City, State, Zip: _____		County: _____		City, State, Zip: _____		County: _____	
Mailing Address (if different from physical)		City, State, Zip: _____		Mailing Address (if different from physical)		City, State, Zip: _____	
How long at present address?		<input type="checkbox"/> Homeowner* <input type="checkbox"/> Other* <input type="checkbox"/> Renter <input type="checkbox"/> Live with family		How long at present address?		<input type="checkbox"/> Homeowner* <input type="checkbox"/> Other* <input type="checkbox"/> Renter <input type="checkbox"/> Live with family	
Yrs _____ Mo _____		Mo. Mtg/Rent: _____		Yrs _____ Mo _____		Mo. Mtg/Rent: _____	
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: _____				*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)			
City, State, Zip: _____		How long? _____		City, State, Zip: _____		How long? _____	
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:		Date Started:	
		Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No			
Employer Address:		City, State, Zip:		Supervisor Name and Telephone Number:	
Base pay rate excluding commission, bonuses, and overtime: 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:		Date Started:	
		Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No			
City, State:		Supervisor Name and Telephone Number:		Monthly Income:	
3. Previous Employer:		Position Held/Occupation:		Date Started: Date Left:	
		Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No			
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:		Date Started:	
		Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No			
Employer Address:		City, State, Zip:		Supervisor Name and Telephone Number:	
Base pay rate excluding commission, bonuses, and overtime: 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:		Date Started:	
		Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No			
City, State:		Supervisor Name and Telephone Number:		Monthly Income:	
3. Previous Employer:		Position Held/Occupation:		Date Started: Date Left:	
		Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No			
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:		Bank Name:	Account Type:	
	Balance: \$			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>Ethnicity: <i>Check one or more</i></p> <p><input type="checkbox"/> Hispanic or Latino</p> <p><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><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>Race: <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><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino</p> <p><input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese</p> <p><input type="checkbox"/> Other Asian - Enter race: _____</p> <p><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><input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Samoan</p> <p><input type="checkbox"/> Guamanian or Chamorro</p> <p><input type="checkbox"/> Other Pacific Islander - Enter race: _____</p> <p><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>Sex: <input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male</p> <p><input type="checkbox"/> I do not wish to provide this information</p>	<p>Ethnicity: <i>Check one or more</i></p> <p><input type="checkbox"/> Hispanic or Latino</p> <p><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><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>Race: <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><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino</p> <p><input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese</p> <p><input type="checkbox"/> Other Asian - Enter race: _____</p> <p><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><input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Samoan</p> <p><input type="checkbox"/> Guamanian or Chamorro</p> <p><input type="checkbox"/> Other Pacific Islander - Enter race: _____</p> <p><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>Sex: <input type="checkbox"/> Female</p> <p><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

Applicant Signature	Date	Co-Applicant Signature	Date
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(ADMIN USE ONLY)

Addendum to the 21st Mortgage Credit Application Communications Disclosure Form

- Must be completed & submitted with ALL Credit Applications - Effective: 7/15/2024

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	Ledford, Justin	1810028	Roecker, Spencer	2102317
Aldmon, Thomas	1700118	Dulany, Clint	2147258	Lee, Brian	1535710	Rudolph, Elizabeth	1865266
Antoine, Kendra	2501762	Duncan, Jessica	1561887	Loggins, Camilla	1958395	Rutta, Robert, Jr.	1915241
Baker, Drew	1684954	Evans, Sean	1795393	Long, Lindsay	1915195	Ryan, Lisa	1209113
Bee, Prestin	2452985	Fabian, Matt	202243	Lowery, Tyler	2213934	Saucier, Alex	2147154
Bell, Kenneth (Chris)	1237278	Fitzsimmons, Tracy	1915250	Luna-White, Nancy	2415858	Silva, Danny	2547910
Bennett, Sarah	2213064	Fox, Cory	2547919	Manning, Rachel	2101930	Sisk, Dylan	1915196
Blakley, Michael	2167899	Gilland, Paige	2070735	Massey, Hannah	2066962	Smith, Emily	2528543
Brewer, Corey	2154268	Goodman, Kevin	493671	McCollough, Mary Abigail (Abby)	2003725	Spaldi, Alyssa	2151601
Bryant, Jacob	1427863	Graham, Abra	2168181	McMahan, Adam	16516	Taylor, Chris	1305372
Bryant, Shelby	1915249	Greene, Sam	2154098	Medlock, Natalie	2132954	Trammell, Justin	1634789
Carlisle, Zachery	1803853	Hagler, Elizabeth	1865270	Metcalfe, Jessica	2013376	Treadway, Brooke	2226757
Carter, Wes	1367458	Hammonds, Leah	2329989	Monroe, Cam	2531198	Utlley, Barrett	1264594
Chilco, Amanda	2013377	Holliday, Jeremy	1915207	Morales, Yamila	202266	Utlley, Kayla	1782616
Clark, Rob	202264	Hudson, Sarah	2494841	Mullis, Ken	1311852	Vandergriff, John	2154108
Coleman, Madison	2600479	Johnson, Joe	2528548	Murphy, Heather	2361178	Wade, Leah	1614417
Corso, Morgan	2346801	Karb, Christopher	2047091	Osborne, Matthew	2311685	Waits, Stephanie	2311687
Cox, Trevor	1308905	Keith, Jeanie	208077	Pippin, Stephen	2574211	Weatherly-Sinclair, Murray	1795404
Cozzolino, Jonathan	979264	Kesler, Sarah	2213120	Petree, Kelly	297920	Webber, Jeff	16262
Cutler, Kaylie	2468297	Kittle, Chris	202249	Ponce, Peter	2537373	Williams, Joy	16307
Dakin, Matthew	1490790	Kloss, Grant	1894967	Quick, Chad	1561892	Wilson, Brian	2130958
Dent, Mackenzie	2475026	Lai, Sarah	1815870	Readling, Allen	2133749	Wood, Hayley	2147252
Dorcely, Colby	2574854	Lambert, Teresa	1402336	Redford, Madeline	1915364	York, Lindsay	1895005
Doolan, Ryan	64626	Layman, Ethan	2374710	Rocco, Carly	2514961	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

This form is a part of the 21st Mortgage credit application and must accompany the credit application and must be completed in order for the credit application to be accepted. Revised: 6/17/24



Addendum to Triad Financial Services, Inc. Credit Application

We intend to apply for **JOINT** credit:

☒

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:

Mortgage Loan Originator	NMLS #	MLOs Licensed in the Following States	Phone Number
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.

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.



PO Box 661527
Birmingham, AL 35266
205.331.5700

Please Return Documents to:

Fax: 205-405-9637

Email: loans@commonsenselending.com

www.commonsenselending.com

W0155 - Don's Mobile Homes

COMMUNICATIONS DISCLOSURE

Thank you for choosing CSL Financial, LLC to process your credit application for your manufactured home loan.

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

The retailer from whom you may purchase a manufactured home and/or its sales consultants may assist you with matters associated with the sales transaction, (i.e., the type of home to purchase, options, site improvements, sales features, and collection of financial documentation).

By signing below, you acknowledge that you have read and understand the details provided, and also consent to CSL Financial sharing its credit decision and other necessary personal information from this credit application with your retailer for the purpose of facilitating your manufactured home purchase transaction. You also acknowledge that you have personally completed the information on the credit application and that information is complete and accurate.

By signing, I/We understand that it is a federal crime punishable by fine and/or imprisonment to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

By signing, I authorize CSL Financial to send disclosures and/or updates to the email address I have provided on the credit application. If I have not provided an email address, I authorize CSL Financial to mail disclosures and/or updates to the home address listed on my application.

You, the consumer, acknowledge that you are consenting to allow CSL Financial, LLC to access their credit report for the purpose of this application for credit. You understand that by signing this notice, you are providing written instructions to CSL Financial, LLC under the Fair Credit Reporting Act, authorizing them to obtain information from your personal credit file, or other information from a consumer reporting agency.

AUTHORIZATION TO OBTAIN CREDIT/FINANCIAL INFORMATION

I/We hereby grant permission to CSL Financial (the "Lender") and its successors and/or assigns to obtain any and all information deemed necessary in processing my mortgage loan application and for subsequent quality control re-verification. This information includes, but is not limited to, my past/present residence, employment status, income, deposit accounts, past/present consumer credit records, and any mortgage/rent payment records. I/We also grant CSL Financial and its successors and assigns permission to use a copy of this form, which contains my authorization to obtain any information regarding the items mentioned above.

Please sign below and retain a copy for your records.

X _____
Applicant Signature

_____ Date

X _____
Co-Applicant Signature

_____ Date

X _____
Printed Name of Applicant

X _____
Printed Name of Co-Applicant

X _____
Print Dealership Name

X _____
Dealer Representative/Salesperson

_____ Date



CSL Financial, LLC NMLS # 959454. Equal Housing Lender. This is not a commitment to lend or extend credit. Restrictions may apply. Information and/or data is subject to change without notice. All loans are subject to credit approval and not all products are available in all areas. CSL Financial, LLC Post Office Box 661527, Birmingham, AL 35266.

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 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:

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



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.

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 3RD PARTY: _____
ADDRESS: _____
PHONE NUMBER: _____
EMAIL ADDRESS: _____
RELATIONSHIP TO BORROWER/CO-BORROWER: _____

NAME OF 3RD 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

Date

X _____
Borrower Signature

X _____
Borrower Printed Name

X _____
Co-Borrower Signature

X _____
Co-Borrower Printed Name



Client Credit Report Email and Text Message Informed Consent

The undersigned authorizes eLEND® as well as any of its affiliates, successors or assigns to obtain a consumer credit report through a credit agency selected by eLEND® for the purpose of considering if the applicant(s) meet the initial minimum credit standards of eLEND®. I understand that this initial review is a pre-screen review and not an application for credit. If this initial credit review meets eLEND's® standards additional information will be requested of me including providing additional credit, income and asset information and authorization to verify.

This forms also gives permission to eLend® to communicate with me by email and text message (also known as SMS) and to provide status information regarding this request to my retailer, builder and/or real estate agent. eLEND® offers email and text messaging to you as a convenience. You will always have the right to withdraw your permission for email and/or text at any time by communicating that decision in writing to eLend®. I understand the risks of using text messaging and email and that information transmitted may be unencrypted and subject to interception. eLEND encourages you to not provide any personally identifiable information or documents (such as your social security or account number(s)) through either text or email. I acknowledge and agree that so long as my permission to allow communication through email and/or text is in force, I will remain responsible to maintain the security of those communications and assume all risk associated with such transmissions.

1. Specific Consents:

- a. I hereby authorize eLend® its affiliates, successors or assigns to obtain a consumer credit report through a credit agency or agencies selected by eLend® or its authorized agents.
- b. By providing my valid cell phone and/or email, and signing below, I am authorizing eLend® to communicate with me, my retailer, builder and/or real estate agent information regarding my loan:
 - i. EMAIL: _____
 - ii. PHONE: _____
- c. I hereby authorize eLend® to provide loan status updates to the retailer, builder, and/or realtor that I am working with and have provided eLend® information about. Important loan status updates include but are not limited to, forwarding a copy of the conditional pre-approval letter; providing information regarding reasons for a loan declination; and discussing current loan status and outstanding loan conditions.

I hereby authorize eLEND® to disclose information recorded in my application and related forms including, but not limited to, mortgage, loan and appraisal information, property data, income, assets and other non-public personal and financial information that I have provided to the retailer, builder, and/or realtor that I am working with and have provided eLend® information about or that eLEND® has obtained on my behalf in connection with this application.

2. **Withdrawal of consent:** I understand that I may revoke the consent to communicate via email and/or text at any time by so advising eLend® in writing. My revocation of consent will not affect my ability to obtain future loan product services or any service to which I am otherwise entitled but may inhibit eLEND from communicating with me in a timely manner.
3. **Client Acknowledgement and Agreement:** I acknowledge that I have read and fully understand this consent form as well as additional information available at www.elend.com/legal/terms-of-use/. I understand the risks associated with the use of email and text messaging as a form of communication between eLend® and me, and consent to the conditions and instructions outlined, as well as any other instructions that eLend® may impose to communicate with me by email or text message.

Printed Client Name: _____

Client Signature: _____

Date Signed: _____

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

----- 21ST MORTGAGE CORP. ----- TRIAD FINANCIAL ----- CU FACTORY BUILT LENDING
----- CSL FINANCIAL ----- CASCADE FINANCIAL SERVICE

LAND HOME LENDERS

----- 21ST MORTGAGE CORP. ----- TRIAD FINANCIAL ----- CASCADE FINANCIAL SERVICE
----- RH LENDING INC. ----- COUNTRY PLACE MORTGAGE ----- 1 TRIBAL LENDING
----- FIRST GUARENTEE MORTGAGE CORP. ----- PLATINUM MORTGAGE