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: ☐ 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**
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: ☐ Married ☐ Unmarried ☐ Separated	Marital Status: ☐ Married ☐ Unmarried ☐ 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? Yrs Mo / ☐ Homeowner* ☐ Other* ☐ Renter ☐ Live with family / Mo. Mtg/Rent:	How long at present address? Yrs Mo / ☐ Homeowner* ☐ Other* ☐ Renter ☐ Live with family / Mo. Mtg/Rent:
Name of Mortgage Holder or Landlord: Telephone Number:	Name of Mortgage Holder or Landlord: 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: Telephone Number:	Name of previous Mortgage Holder or Landlord: Telephone Number:
Name of nearest relative NOT living with you: / Relationship: / Phone:	Name of nearest relative NOT living with you: / Relationship: / Phone:

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

1. Current Employer:	Position Held/Occupation: **Self Employed:** ☐ **Yes** ☐ **No**	Date Started:
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)

☐ Hourly Rate: $ ________ # of Hours Weekly: ________ ☐ Weekly Salary: $ __________ ☐ Bi-Weekly Salary: $ __________ ☐ Monthly Salary: $ __________

Do you receive bonuses? ☐ **Yes** ☐ **No** How often? _______________ How much in bonuses over the last 12 months $ _______________

Do you receive commission? ☐ **Yes** ☐ **No** How often? _______________ How much in commission over the last 12 months $ _______________

Do you receive overtime? ☐ **Yes** ☐ **No** How often? _______________ How much in overtime over the last 12 months $ _______________

2. Second Employer:	Position Held/Occupation: **Self Employed:** ☐ **Yes** ☐ **No**	Date Started:
City, State:	Supervisor Name and Telephone Number:	Monthly Income:

3. Previous Employer:	Position Held/Occupation: **Self Employed:** ☐ **Yes** ☐ **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: **Self Employed:** ☐ **Yes** ☐ **No**	Date Started:
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)

☐ Hourly Rate: $ ________ # of Hours Weekly: ________ ☐ Weekly Salary: $ __________ ☐ Bi-Weekly Salary: $ __________ ☐ Monthly Salary: $ __________

Do you receive bonuses? ☐ **Yes** ☐ **No** How often? _______________ How much in bonuses over the last 12 months $ _______________

Do you receive commission? ☐ **Yes** ☐ **No** How often? _______________ How much in commission over the last 12 months $ _______________

Do you receive overtime? ☐ **Yes** ☐ **No** How often? _______________ How much in overtime over the last 12 months $ _______________

2. Second Employer:	Position Held/Occupation: **Self Employed:** ☐ **Yes** ☐ **No**	Date Started:
City, State:	Supervisor Name and Telephone Number:	Monthly Income:

3. Previous Employer:	Position Held/Occupation: **Self Employed:** ☐ **Yes** ☐ **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		
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:

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.

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.): Institution Holding Assets: Balance: $	Type of Liquid Assets (Savings, CDs, Brokerage Accounts, etc.): Institution Holding Assets: Balance: $
Type of Retirement Accounts (401k, IRA, etc.): Institution Holding Assets: Balance: $	Type of Retirement Accounts (401k, IRA, etc.): 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: Lender: Payment: $ Balance: $ Lender: Payment: $ Balance: $ Lender: Payment: $ Balance: $	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: $
Are you a co-signer on another person's debt? If Yes, please provide: Lender: Monthly Payment: $	Are you a co-signer on another person's debt? If Yes, please provide: Lender: Monthly Payment: $
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: $	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: $
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: $ List Ages of Children:	Child Support: $ 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?	☐ Yes ☐ No	☐ Yes ☐ No
2. Are you a permanent resident alien?	☐ Yes ☐ No	☐ Yes ☐ No
3. Have you declared bankruptcy within the last 5 years? If Yes, when did you file?	☐ Yes ☐ No Date:	☐ Yes ☐ No 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
Ethnicity: *Check one or more* ☐ Hispanic or Latino ☐ Mexican ☐ Puerto Rican ☐ Cuban ☐ Other Hispanic or Latino - Enter origin: ________ *Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.* ☐ Not Hispanic or Latino ☐ I do not wish to provide this information	**Ethnicity:** *Check one or more* ☐ Hispanic or Latino ☐ Mexican ☐ Puerto Rican ☐ Cuban ☐ Other Hispanic or Latino - Enter origin: ________ *Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.* ☐ Not Hispanic or Latino ☐ I do not wish to provide this information
Race: *Check one or more* ☐ American Indian or Alaskan Native - Enter name of enrolled or principal tribe: ________ ☐ Asian ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian - Enter race: ________ *Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.* ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ Native Hawaiian ☐ Samoan ☐ Guamanian or Chamorro ☐ Other Pacific Islander - Enter race: ________ *Examples: Fijian, Tongan, etc.* ☐ White ☐ I do not wish to provide this information	**Race:** *Check one or more* ☐ American Indian or Alaskan Native - Enter name of enrolled or principal tribe: ________ ☐ Asian ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian - Enter race: ________ *Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.* ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ Native Hawaiian ☐ Samoan ☐ Guamanian or Chamorro ☐ Other Pacific Islander - Enter race: ________ *Examples: Fijian, Tongan, etc.* ☐ White ☐ I do not wish to provide this information
Sex: ☐ Female ☐ Male ☐ I do not wish to provide this information	**Sex:** ☐ Female ☐ Male ☐ I do not wish to provide this information

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 in 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

(ADMIN USE ONLY)

21st MORTGAGE CORPORATION

Addendum to the 21st Mortgage Credit Application

Communications Disclosure Form

Must be completed & submitted with ALL Credit Applications - Effective 7/15/26

This credit application will be submitted to 21st Mortgage. Following receipt, a representative may call to discuss your application, its status, or to address other questions you have about the loan process. The retailer/realtor may assist you with matters associated with the sales transaction – for example, the type of home, options, site improvements, sales features that may impact your financing options, etc. 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	Duncan, Jessica	1561887	Kloss, Grant	1894967	Rudolph, Elizabeth	1865266
Aldmon, Thomas	1700118	Edwards, Kameron	2729481	Lai, Sarah	1815870	Rutta, Robert, Jr.	1915241
Armstrong, Eric	2758423	Ellenburg,Makenzie	2818536	Lambert, Teresa	1402336	Ryan, Lisa	1209113
Bailey, Amber	2758566	Ewing,Matthew	2824291	Ledford, Justin	1810028	Saucier, Alex	2147154
Baker, Drew	1684954	Fabian, Matt	202243	Lee, Brian	1535710	Shewcraft, Dustin	1522858
Bautista, Felipe	2824295	Fitzsimmons, Tracy	1915250	Leftrick, Hillary	2838797	Silva, Danny	2547910
Bee, Prestin	2452985	Fouson, Brittany	2728974	Long, Lindsay	1915195	Sisk, Dylan	1915196
Bennett, Sarah	2213064	Fox, Cory	2547919	Lowery, Tyler	2213934	Smith, Emily	2528543
Blakley, Michael	2167899	Goodman, Kevin	493671	Luna-White, Nancy	2415858	Spaldi, Alyssa	2151601
Boser, Sarah	2213120	Graham, Abra	2168181	Massey, Hannah	2066962	Spurrier, Graham	2817678
Bryant, Shelby	1915249	Grayson, Avery	2621331	Medlock, Natalie	2132954	Stiffler,Walter	1535711
Carlisle, Zachery	1803853	Greene, Sam	2154098	Monroe, Cam	2531198	Suarez, Michelle	2824370
Carter, Wes	1367458	Hagler, Elizabeth	1865270	Mullis, Ken	1311852	Taylor, Chris	1305372
Check,Madi	2817609	Hammonds, Leah	2329989	Murphy, Brody	2758415	Utley, Barrett	1264594
Clark, Rob	202264	Hatfield, Mallory	2070740	Murphy, Heather	2361178	Utley, Kayla	1782616
Cornils, Austin	2734844	Hicks, Mirella	2664291	Osborne, Matthew	2311685	Wade, Leah	1614417
Corso, Morgan	2346801	Hodges, Price	2699530	Owens, Justin	2687228	Waits, Stephanie	2311687
Cox,Victoria	2800549	Holliday, Jeremy	1915207	Ponce, Peter	2537373	Walden, Elliott	2642861
Cozzolino, Jonathan	979264	Hough, Matthew	2621324	Quick, Chad	1561892	Webber, Jeff	16262
Cutler, Kaylie	2468297	Hudson, Sarah	2494841	Ragan, Hayden	2567916	Whitson, Will	2687231
Doolan, Ryan	64626	Johnson, Joe	2528548	Rauhuff, Blake	2688487	York, Lindsay	1895005
Dubnicka, Cynthia	1749407	Keith, Jeanie	208077	Redford, Madeline	1915364	Young, Ryan	2572252
Dulany, Clint	2147258	Kittle, Chris	202249	Rocco, Carly	2514961	Young, Tyler	1648541

By signing below, you acknowledge that you have read and understood the details provided, and 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.**

×

Applicant Signature **Date**

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

☐ I would like to receive additional text messages marketing 21st Mortgage products and services from 21st Mortgage Messaging to the mobile number I have provided.**

×

Applicant Signature **Date**

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

☐ I would like to receive additional text messages marketing 21st Mortgage products and services from 21st Mortgage Messaging to the mobile number I have provided.**

×

Applicant Signature **Date**

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

☐ I would like to receive additional text messages marketing 21st Mortgage products and services from 21st Mortgage Messaging to the mobile number I have provided.**

×

Applicant Signature **Date**

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

☐ I would like to receive additional text messages marketing 21st Mortgage products and services from 21st Mortgage Messaging to the mobile number I have provided.**

×

Print Dealership Name & Dealer Number

×

Sales Person **Date**

*You may withdraw 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 email 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 21st Mortgage loan product 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 may opt out of receiving these texts at any time. Terms and Conditions and 21st Mortgage 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: 6/12/25***

Addendum to Triad Financial Services, Inc. Credit Application

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:

Triad Financial Services, Inc. • NMLS # 1063 • 1.800.522.2013
(Tennessee License # 1063; 18304; 1737976; 2521763; 2737287, 2793246)

Loan Originator	NMLS #	TN License	Phone Number
Edward Acierno	2640559	2640559	1.800.522.2013
Philip Acosta	232642		1.714.683.1583
Peyton Ault	2304165	2304165	1.800.522.2013
Scott Binley	1244656	1244656	1.800.522.2013
Angel Brown	1046924		1.800.522.2013
Thomas "Anthony" Glass	200039		1.800.522.2013
Steven Grout	850878	850878	1.800.522.2013
Micah Gussow	2121480		1.800.522.2013
Patrick Kinnan	1055665	1055665	1.800.522.2013
Douglas Knowles	2035237		1.800.522.2013
Mary Larivee	1769044		1.800.522.2013
Elvis Lazri	648846	648846	1.800.522.2013
Jon Lester	2550480		1.800.522.2013
Telya Mallad	2248653		1.800.522.2013
Amanda Martinez	2627895		1.800.522.2013
Lloyd McFarland Jr.	845238		1.714.683.1579
Kristy Miller	2566232		1.800.522.2013
Linda Pearson	92519	92519	1.800.522.2013

Loan Originator	NMLS #	TN License	Phone Number
Adrienne Ramirez	648980	648980	1.800.522.2013
Cody Ring	260119	260119	1.800.522.2013
Kellie Rohling	1149237		1.800.522.2013
Heriberto Romero	2380691		1.800.522.2013
Madina Rzayeva	2138888		1.800.522.2013
Hilary Sanchez	2050212		1.800.522.2013
Lindsay Shelver	1965629		1.800.522.2013
Anna Stewart	2528208	2528208	1.800.522.2013
Thomas Strapp	648873		1.800.522.2013
LaDonna Strowbridge	373520	373520	1.800.522.2013
Erika Thatcher	1146927	1146927	1.800.522.2013
Jason Thompson	939210		1.800.522.2013
Zachary Varnadoe	1540144	1540144	1.800.522.2013
Harley Willhite	1539760	1539760	1.800.522.2013
Naomi Williams	212798		1.800.522.2013
Margaret York	1001147		1.800.522.2013
Steven Zador	613374		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 .

Acknowledgements. 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.

By signing below, I consent to Triad Financial Services to contact me at the phone number provided regarding my loan application including loan products and services, and, if approved, about the servicing and collecting of my loan through telephone calls (including calls using an automatic telephone dialing system ("ATDS"), pre-recorded or artificial voice messages, text messages (SMS), and by other electronic messages, even if the number provided is on a corporate, state, or national Do-Not-Call registry.

I understand that I can reply with HELP or STOP to opt-out of receiving messages at any time. Message and data rates may vary. This consent is not a condition of purchase or to receive services from Triad Financial Services, Inc.

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

EVIDENCE OF JOINT APPLICATION – If you are applying for JOINT credit with another person, both applicants must initial below.

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

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.

CASCADE

Superior Service | Great Rates and Terms | People Who Care

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

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

EQUAL HOUSING LENDER

Borrower's Certification & Authorization

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Home Funding corp. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the downpayment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that Home Funding corp reserves the right to change the mortgage loan review process to a full documentation program, if the current application is for partial documentation processing. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Home Funding corp. As part of the application process, Home Funding corp may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Home Funding corp, and to any investor to whom Home Funding corp may sell my/our mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. Home Funding corp or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Home Funding corp or the investor that purchased the mortgage is appreciated.

Notice to Borrowers

This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

Automated Underwriting Service Acknowledgement and Agreement

I/Each of the persons signing below, agree that my mortgage loan application may be reviewed by the Federal Home Loan Mortgage Corporation Loan Product Advisor TM automated underwriting service (Freddie Mac/ Loan Product Advisor) to assist in processing my application. I authorize the lender to whom I have presented my application, any agent or successor-in-interest of my lender, any lender which is considering purchasing my loan or the servicing of the loan and Freddie Mac/ Loan Product Advisor to obtain copies of my credit reports and any other information, such as employment, income, assets and liabilities, and other information about me they may require to process my application or to review my loan in connection with a potential sale. I also agree that the foregoing lenders and Freddie Mac/ Loan Product Advisor may use the information about me to assess and improve the effectiveness and accuracy of their underwriting procedures and requirements.

Borrower's Signature / Date	Borrower's Signature / Date
Borrower's Signature / Date	Borrower's Signature / Date

CIS
Home Loans

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	—	
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.

Home Loans

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

X______________________
Borrower Signature

X______________________
Borrower Printed Name

____
Date

X______________________
Co-Borrower Signature

X______________________
Co-Borrower Printed Name

CountryPlace MORTGAGE

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. 32nd 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

------ 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