

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. 9-13-2018

If this is a Purchase, complete the following:

Seller/Realtor Name: _____ **Purchase information must be attached**

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 #:

City: _____ State: _____ Zip: _____ County: _____

If Land and Home, Land is being: ☐ Purchased ☐ Refinanced ☐ Owned Free and Clear Whose land is it? _____
Estimated Land Value \$ _____ Purchase Price/Payoff \$ _____ Date acquired: _____ **Home must be placed on the property described in this section**

If Home Only, Site Placement is: ☐ Owned property with no lien ☐ Leased Private Property ☐ Family Land - No Rent ☐ Community/Park
☐ Reservation ☐ 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

☐ Gift (if gift, from whom): _____ ☐ Other (Explain) _____ ☐ I wish to use my land as down payment

EMAIL ADDRESS (for Loan Notices and Documents)

APPLICANT EMAIL:

CO-APPLICANT EMAIL:

(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 (not including self or those listed by Co-Borrower):

Applicant Dependents (not including self or those listed by Borrower):

Number of Dependents: _____ Dependent Age(s): _____

Number of Dependents: _____ Dependent Age(s): _____

APPLICANT'S RESIDENCE

CO-APPLICANT'S 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: _____

Home Phone: () - Cell Phone: () -

Home Phone: () - Cell Phone: () -

How long at present address? ☐ Homeowner * ☐ Other* Mo. Mtg/Rent:
Yrs Mo ☐ Renter ☐ Live with parent

How long at present address? ☐ Homeowner * ☐ Other* Mo. Mtg/Rent:
Yrs Mo ☐ Renter ☐ Live with parent

Name of Previous Mortgage Holder or Landlord:

Name of Previous Mortgage Holder or Landlord:

Telephone number:

Telephone number:

*** What are the plans for your existing home? If checked other above, explain:**

*** What are the plans for your existing 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 Mortgage Holder or Landlord:

Name of 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'S EMPLOYMENT HISTORY (Minimum Three Years, attach supplement if needed)

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

| | | | |
|--------------------------------|---|---------------|------------|
| 2-Second or Previous Employer: | Position Held/Occupation: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No | Date Started: | Date Left: |
| City, State: | Supervisor Name and Telephone Number: | Income: | |
| 3-Previous Employer: | Position Held/Occupation: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No | Date Started: | Date Left: |
| City, State: | Supervisor Name and Telephone Number: | Income: | |

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

CO-APPLICANT'S EMPLOYMENT HISTORY (Minimum Three Years)

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

| | | | |
|---------------------------------|---|---------------|------------|
| 2- Second or Previous Employer: | Position Held/Occupation: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No | Date Started: | Date Left: |
| City, State: | Supervisor Name and Telephone Number: | Income: | |
| 3-Previous Employer: | Position Held/Occupation: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No | Date Started: | Date Left: |
| City, State: | Supervisor Name and Telephone Number: | Income: | |

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

APPLICANT'S OTHER INCOME**CO-APPLICANT'S 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: |

| (A) APPLICANT - Asset and Credit Information | | | (B) CO-APPLICANT - Asset and Credit Information | | |
|--|-------------|---------------------|---|-----------------------------|---|
| Bank Name: | | Account type: | Bank Name: | | Account type: |
| City, St: | | Balance: \$ | City, St: | | Balance: \$ |
| Retirement/401K with: | | | Retirement/401K with: | | |
| City, St: | | Balance: \$ | City, St: | | Balance: \$ |
| Auto #1 (Yr/Make): | | Lender: | Auto #1 (Yr/Make): | | Lender: |
| Value: \$ | Payment: \$ | Balance: \$ | Value: \$ | Payment: \$ | Balance: \$ |
| Auto #2 (Yr/Make): | | Lender: | Auto #2 (Yr/Make): | | Lender: |
| Value: \$ | Payment: \$ | Balance: \$ | Value: \$ | Payment: \$ | Balance: \$ |
| Other Asset: | | Lender: | Other Asset: | | Lender: |
| Value: \$ | Payment: \$ | Balance: \$ | Value: \$ | Payment: \$ | Balance: \$ |
| Other Real Estate Owned: | | Lender: | Other Real Estate Owned: | | Lender: |
| Value: \$ | Payment: \$ | Balance: \$ | Value: \$ | Payment: \$ | Balance: \$ |
| Other Real Estate Owned: | | Lender: | Other Real Estate Owned: | | Lender: |
| Value: \$ | Payment: \$ | Balance: \$ | Value: \$ | Payment: \$ | Balance: \$ |
| Are you a co-maker or guarantor on a note? If Yes, for whom? | | | Are you a co-maker or guarantor on a note? If Yes, for whom? | | |
| Creditor: | | Monthly Payment: \$ | Creditor: | | Monthly Payment: \$ |
| (A) APPLICANT - Debts / Obligations | | | (B) CO-APPLICANT - Debts / Obligations | | |
| 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 | | | | | |
| 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? If yes, when did you file? | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | Date: | <input type="checkbox"/> Yes <input type="checkbox"/> 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.

(A) 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

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

(B) 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

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

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 |

(ADMIN USE ONLY)

Please include the following documents when submitting a credit application:

- Communications Disclosure Form signed by applicant(s) and retailer
- Calculation Worksheet completed by retailer
- Applicable State Specific Disclosures (IL and NY)

Note: In order to help us process your application efficiently and provide the best service possible, please do not submit conditions with the initial application. When an approval is issued, a detailed list of requested documents will be presented on the approval notice.





Addendum to the 21st Mortgage Credit Application Communications Disclosure Form

- Must be completed & submitted with ALL Credit Applications
- Effective: 12/1/2020

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.

During the sales process, if there are questions that may impact the financing of your purchase, your sales consultants may conference or connect you with the appropriate representative(s) of the Lender for your convenience.

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 21st Mortgage Loan Originators

| NAME | Ext | NMLS # | TN LIC# | NAME | Ext | NMLS # | TN LIC # | NAME | Ext | NMLS # | TN LIC # |
|-----------------------|------|---------|---------|---------------------------------|------|---------|----------|----------------------------|------|---------|----------|
| 21st Mortgage Corp. | n/a | 2280 | 109340 | Dukes, Travis | 1165 | 2022589 | | McIntyre, Matt | 1125 | 1915226 | 203982 |
| Adams, Madeline | 1988 | 1915364 | 203850 | Duncan, Jessica | 1399 | 1561887 | | McMahan, Adam | 1047 | 16516 | 107490 |
| Aldmon, Thomas | 2145 | 1700118 | 150678 | Estes, Joshua | 2101 | 917916 | | Metcalf, Jessica | 1094 | 2013376 | |
| Badawi, Zachary | 1156 | 1764569 | | Evans, Sean | 1544 | 1795393 | | Morales, Yamila | 2138 | 202266 | 108024 |
| Baker, Drew | 1231 | 1684954 | | Fabian, Matt | 1827 | 202243 | 110128 | Mullis, Ken | 1235 | 1311852 | 125553 |
| Ball, Eileen | 1106 | 1200479 | 121271 | Fitzsimmons, Tracy | 1488 | 1915250 | | Quick, Chad | 1188 | 1561892 | 134374 |
| Beckett, Katherine | 1479 | 1930005 | | Goodman, Kevin | 1816 | 493671 | | Rudolph, Elizabeth | 2119 | 1865266 | 185467 |
| Beeks, Cody | 1126 | 1749405 | | Hagler, Elizabeth | 1295 | 1865270 | 185138 | Rutta, Robert, Jr. | 2128 | 1915241 | |
| Bell, Kenneth (Chris) | 1926 | 1237278 | | Hillard, Allyson | 1181 | 2013372 | | Ryan, Matthew | 1987 | 1915201 | |
| Bridges, Chad | 1134 | 1660954 | 148176 | Holliday, Jeremy | 2118 | 1915207 | 222359 | Sauer, Mallory | 1090 | 881807 | |
| Burgraff, Brandon | 1111 | 1958451 | 219777 | Johnson, Nicole (Nicki) | 1213 | 1152412 | 124960 | Shewcraft, Dustin | 1115 | 1522858 | 187507 |
| Carlisle, Zachery | 1129 | 1803853 | 185910 | Julian, Margaret | 1425 | 1784876 | | Sisk, Stephen (Dylan) | 1195 | 1915196 | |
| Carter, Kellie | 1246 | 1684953 | 147070 | Karb, Christopher | 1470 | 2047091 | | Slone, Jenny | 1546 | 850485 | 124900 |
| Carter, Wes | 1148 | 1367458 | 125366 | Keith, Jeanie | 1117 | 208077 | 181634 | Sullivan, Scott | 1121 | 1004036 | 115868 |
| Chilco, Amanda | 1484 | 2013377 | | Kittle, Chris | 1095 | 202249 | 110775 | Taylor, Chris | 1130 | 1305372 | |
| Clark, Rob | 2100 | 202264 | | Kloss, Grant | 1309 | 1894967 | 195006 | Trammell, Justin | 1242 | 1634789 | |
| Coalson, Shelby | 1077 | 1915249 | | Lai, Sarah | 1307 | 1815870 | | Utey, Barrett | 1123 | 1264594 | 124533 |
| Connard, Joe | 1030 | 160546 | 111590 | Lambert, Teresa | 1209 | 1402336 | | Utey, Kayla | 1199 | 1782616 | |
| Corwin, Chris | 1203 | 94486 | | Ledford, Justin | 1303 | 1810028 | | Wade, Leah | 1220 | 1614417 | |
| Cox, Trevor | 1210 | 1308905 | 130952 | Lee, Brian | 1184 | 1535710 | 149771 | Weatherly-Sinclair, Murray | 1131 | 1795404 | |
| Cozzolino, Jonathan | 1227 | 979264 | 114603 | Loggins, Camilla | 1145 | 1958395 | 219524 | Webber, Jeff | 1029 | 16262 | 110064 |
| Cradic, Andrew | 5703 | 1863692 | | Long, Lindsay | 1862 | 1915195 | 203846 | Williams, Joy | 1200 | 16307 | |
| Doolan, Ryan | 1394 | 64626 | 107591 | MacGuire, John | 2001 | 393419 | 113642 | Williams, Lisa | 1135 | 1209113 | |
| Dubnicka, Cynthia | 1221 | 1749407 | | Mackie, Carla | 1150 | 1305368 | | York, Lindsay | 1262 | 1895005 | |
| Dubose, Corey | 1127 | 1733817 | 155140 | McCollough, Mary Abigail (Abby) | 1625 | 2003725 | 220407 | Young, Tyler | 1272 | 1648541 | 138356 |

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 necessary personal financial information from this credit application with your retailer/realtor for the purpose of facilitating your sales transaction and other purposes. 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)

X

Co-Applicant Signature (Date)

X

Print Dealership Name & Dealer #

X

Co-Applicant Signature (Date)

X

Co-Applicant Signature (Date)

X

Sales Person (Date)

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 : 11-12-2020

Borrower Authorization (Credit, Employment, Asset, Email) (v2 12/28/16)

| Part I - General Information | | |
|------------------------------|---------|---|
| 1. Borrower Name | 2. Date | 3. Name & Address of Lender |
| | | CASCADE FINANCIAL SERVICES 3345 S. VAL VISTA DRIVE #300 GILBERT, AZ 85297 TEL: (480) 539-5230 FAX: (480) 539-4915 |
| 4. Email | | |

Part II - Borrower Authorizations

This document contains a number of authorizations relating to the processing of your loan. Please review them carefully and indicate your assent or opt-out as indicated below.

1) Authorization to Obtain Credit Report, Employment Verification, and Asset Verification (necessary For Cascade to process your loan)

By signing below, I hereby authorize Cascade Financial Services ("Cascade") to verify my past and present employment and earnings, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize Cascade to order a consumer credit report and verify other credit information, including past and present mortgage information and landlord references. It is understood that a copy of this form will also serve as an authorization. The information the Cascade obtains is only to be used in the processing of my application for a mortgage loan.

2) Email Authorization

I acknowledge that with my permission Cascade is able to send loan documents and loan status updates via email. I am aware that such emails will be sent unencrypted, and that the emails may contain my non-public personal information. I acknowledge that if I agree to allow Cascade to send documents and loan status updates via email, I also agree to assume any risks associated with such transmission and to take whatever steps necessary to assure that my email is secure and viewable only by me.

Authorization to Email Loan Status Updates and Documentation.

By signing below, and not opting out, I hereby authorize Cascade to email unencrypted loan documents and loan status updates to the following email address, subject to the provisions above:

Email: _____

Opt Out: By initialing here, I am indicating that I do not authorize loan communication via email. Initials: _____

Authorization to Provide Status Updates to Builder and/or Realtor.

By signing below, and not opting out, I hereby authorize Cascade to provide unencrypted loan status updates to the retailer, builder, and/or realtor(s) associated with my loan transaction subject to the provisions above. Important loan status updates include by 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 or insufficient prequalification request.
- C) Discussing current loan status and outstanding loan conditions.

Opt Out: By initialing here, I am indicating that I will not allow updates to go to third parties. Initials: _____

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. 32nd St. Building C #209 Joplin, MO 64804 (P) 417-553-9640 |



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.

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 |
| Susan Adamson | 200985 | IA, IN, KY, MO, ND, NY, OH, SD, VA, WI, WV | 1.888.936.1179 |
| Tionna Alexander | 1172708 | AL, AR, CO, FL, GA, IA, ID, IN, KS, KY, MD, MI, MO, MT, NC, ND, NJ, NM, NY, OH, OK, PA, SC, SD, TN, UT, VA, WI, WY | 1.888.936.1179 |
| Roger Allen | 827617 | FL | 1.813.442.8283 |
| Elaine Anderson | 1642305 | DE, IL, KS, PA | 1.888.936.1179 |
| Kevin Archer | 268471 | OH, PA, NY | 1.837.205.2011 |
| Gina Baker | 827627 | TX | 1.832.236.6068 |
| Kevin Barker | 389071 | IN, MI | 1.888.936.1179 |
| Erik Burrias | 199472 | AL, AR, CA, FL, IA, ID, IL, KS, KY, MA, MD, ME, MI, MN, MT, NC, NE, NJ, NM, NY, OH, OK, PA, SC, SD, TN, VA, VT, WI, WV, WY | 1.888.936.1179 |
| Thomas Donahue | 371359 | AL, FL, GA, KS, LA, NC, OK, PA, SC, TN, TX | 1.800.522.2013 |
| Patrick Flynn | 1588897 | AR, FL, NC | 1.800.522.2013 |
| Thomas "Anthony" Glass | 200039 | FL, OK, SC, WA, WI | 1.800.522.2013 |
| Tamara "Tammy" Grzelak | 1237952 | AL, CO, FL, GA, IA, IL, IN, KY, MD, MI, MN, MO, MT, ND, NY, OH, OK, OR, PA, SD, TN, WI, WV, WY | 1.888.936.1179 |
| Dena Hogge | 196038 | AR, CO, GA, LA, MS, OK, SC, TN | 1.800.522.2013 |
| Samuel Huffman | 429927 | LA, MS | 1.205.492.9888 |
| Iris Jarvis | 969492 | MS, OH | 1.800.522.2013 |
| Lloyd McFarland Jr. | 846238 | AZ, CA, NM, OR, WA | 1.866.321.3153 |
| Zachary Meier | 109427 | 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 | 1.800.522.2013 |
| Stacy Ngo | 1640427 | AZ, CA, NM, OR, WA | 1.866.321.3153 |
| Linda Pearson | 92519 | AL, AR, AZ, FL, GA, LA, MS, NC, NM, OK, TN, TX | 1.800.522.2013 |
| Cody Ring | 280119 | CO, FL, GA, IL, IN, KS, KY, MO, NM, OK, TN, WV | 1.205.835.3083 |
| 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, NM, OR, WA | 1.866.321.3153 |
| Brady Way | 264868 | CO, KS, MO, NE | 1.913.820.8131 |
| 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 | AL, FL, GA, IL, LA, MI, NC, OK, TX, UT | 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.

By signing below, you acknowledge that you have read and understood the details provided, and also consent to Triad 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 a part of Triad Financial Services, Inc.'s credit application and must accompany the credit application in order for it to be accepted. Effective 1-1-2014.

For Your Customer. For You.

13901 Sutton Park Drive South, Suite 300
Jacksonville, FL 32224



For More Than 50 Years.

1.800.522.2013
1.888.733.1522 (fax)

Revised 04/23/2018



Authorization to Provide and Release Information

Dear Triad Financial Services Customer(s):

In order for Triad 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 Triad Financial Services, Inc. to verbally discuss information with regarding your credit application/manufactured home loan.
- Triad 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 Triad 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 Triad 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.

| | |
|-------|--------------------------|
| _____ | X |
| Date | Borrower Signature |
| | _____ |
| | Borrower Printed Name |
| | X |
| _____ | Co-Borrower Signature |
| Date | _____ |
| | Co-Borrower Printed Name |

For Your Customer. For You.

4336 Pablo Oaks Court
Jacksonville, Florida 32224



For More Than 50 Years.

800.522.2013 (phone)
888.733.1522 (fax)

Revised 10/11/10