

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

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

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

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

City: State: Zip: County:

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

Does the property have frontage on a publicly maintained road?  Yes  No Is the property located on a paved road?  Yes  No

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

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

**If Home Only and Land is Leased:** Name of Community/Park/Land Owner/Mortgage Holder: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Monthly Site Payment: \_\_\_\_\_

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

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

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

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

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

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

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

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

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

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

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

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**APPLICANT - Other Income**

**CO-APPLICANT - Other Income**

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

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

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

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

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

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

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

**Additional Disclosures**

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

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

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

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

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

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

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

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

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

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

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

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

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

( ADMIN USE ONLY )

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



PO Box 661527  
Birmingham, AL 35266  
205.331.5700

**Please Return Documents to:**  
888.588.3113 (fax)  
[loans@commonsenselending.com](mailto:loans@commonsenselending.com)

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

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

**Authorization to obtain credit information for a loan pre-qualification:**

Your credit application will be submitted to CSL Financial for pre-qualification purposes 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.

By signing below, you acknowledge that you have read and understand the details provided, and also consent to CSL Financial sharing its pre-qualification 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.

You, the consumer, acknowledges that you are consenting to allow CSL Financial, LLC to access their credit report for the purpose of prequalification. 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. You authorize CSL Financial, LLC to obtain such information for the purpose of prequalification.

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

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.

**AUTHORIZATION TO OBTAIN CREDIT/FINANCIAL INFORMATION**

Upon approval of the prequalification, 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 copy for your records.**

X \_\_\_\_\_ X \_\_\_\_\_  
Applicant Signature Date Co-Applicant Signature Date  
X \_\_\_\_\_ X \_\_\_\_\_  
Printed Name of Applicant Printed Name of Co-Applicant  
X W0927 - J & J Homes X \_\_\_\_\_  
Print Dealership Name Dealer Representative/Sales Person 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.



NMLS# 2663

Communication Disclosure
SAFE Mortgage Licensing Act of 2008

Title V of P.L. 110-289, the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 ("SAFE Act"), was passed on July 30, 2008. The new federal law requires the licensure of mortgage loan originators according to national standards and the participation of state agencies on the Nationwide Mortgage Licensing System and Registry (NMLS). The SAFE Act is designated to enhance consumer protection and reduce fraud through the setting of minimum standards for the licensing and registration of state-licensed mortgage loan originators.

You authorize the submission of your loan application to purchase a manufactured home to Tammac Holdings Corporation an NMLS licensed Mortgage Lender. A licensed Mortgage Loan Originator will evaluate your application and may contact you for additional information and to discuss the terms of your loan if your application is approved.

By signing below, the applicant(s) hereby authorize Tammac Holdings Corporation to communicate the decision on your loan application to the manufactured home dealer in order to facilitate your purchase of a manufactured home.

Borrower's Certification & Authorization
Certification

The undersigned certify the following:

- 1. I/We have applied for a mortgage loan from Tammac Holdings Corporation (Lender). 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 down payment, 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 Lender reserves the right to change the mortgage loan review process to a full documentation program. 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 on Title 18, United States Code, Section 1014.
4. If two or more names are set forth below, one or more applicants have stated that this is an application for joint credit. To confirm the intent to apply for joint credit, both applicants must sign and date below.

Authorization to Release Information

To whom it may concern:

- 1. I/We have applied for a mortgage loan from Lender. As part of the application process, Lender 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 Lender, and to any investor or whom the Lender 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. Lender or any investor that purchases the mortgage may address this authorization to any party named in the loan application or disclosed by any consumer reporting agency or similar source.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Lender or the investor that purchased the mortgage is appreciated.

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. Seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC.

STATE NOTICES

New York: A consumer report (credit report) may be requested in connection with this application. Upon request, you will be informed whether or not a consumer report was requested and the name and address of the consumer reporting agency. (General Business Law Sec 380-b (h))

Ohio: The Ohio Laws against discrimination require that all creditors make credit equally available to all credit worthy consumers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. (Sec4112.021)

NOTICE TO APPLICANT: ANY FINANCIAL INSTITUTION OR FINANCE COMPANY TO WHICH APPLICANT OR CO-APPLICANT (OR SELLER OR BROKER ON BEHALF OF APPLICANT/CO-APPLICANT) MAY APPLY IS HEREBY AUTHORIZED TO INVESTIGARE THE CREDIT HISTORY OF THE APPLICANT OR CO-APPLICANT. IN CONNECTION WITH THIS CREDIT APPLICATION OR ANY SUBSEQUENT CREDIT UPDATE OR CREDIT RENEWAL, ANY PROPOSED CREDIT GRANTING PARTY (CREDITOR) MAY REQUEST A CONSUMER REPORT CONCERNING THE APPLICANT AND/OR CO-APPLICANT. THE APPLICANT AND/OR COAPPLICANT MAY ASK WHETHER THE CREDITOR OBTAINED SUCH A CONSUMER REPORT. IF SUCH A REPORT HAS BEEN OBTAINED, THE APPLICANT AND/OR CO-APPLICANT MAY REQUEST THE NAME AND ADDRESS OF THE CONSUMER REPORTING AGENCY WHICH PROVIDED THE CONSUMER REPORT TO THE CREDITOR.

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved.

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_ Co-Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Applicant Name (Please Print) \_\_\_\_\_ Co-Applicant Name (Please Print) \_\_\_\_\_

Dealer Name \_\_\_\_\_ Sales Person Name \_\_\_\_\_ Dealer NMLS ID Number (if none, indicate N/A) \_\_\_\_\_

do not wish to share details of my loan approval or decline with the dealer listed above.

Should you have any questions regarding your loan application please contact Tammac Holdings Corporation toll free at 1-888-226-8929 in order to speak with a Mortgage Loan Originator.

480 Swedesford Rd, Suite 200, Wayne, Pennsylvania 19087





**Addendum to FirstBank Credit Application  
Disclosures, Communications Acknowledgement, and Agreement  
FirstBank NMLS#472433 Revised & Implemented: 11/01/2023.**

Thank you for submitting your credit application to FirstBank (the "Lender") for review. A FirstBank licensed Mortgage Loan Originator ("MLO") will let you know of the status of your application and answer any questions you have about your application, the loan process, or terms. When you apply for a purchase transaction, any sales consultants represent the Dealer, MH Community, or Real Estate Agency you select. They may assist you with matters related to the sale, such as the type of home, options, site improvements, and sales features. For any questions about matters related to the purchase that impact the financing, your sales consultant will conference in or connect you with a FirstBank MLO. When you apply for a refinance, actions related to refinancing will be handled by a FirstBank MLO, or a person under their supervision, as allowed. FirstBank MLOs are legally authorized to offer and negotiate the rates and terms of your loan. You may call at any time if you have any questions about your application at (866) 592-2265 and ask for any FirstBank MLO listed below or send an email. An active "unique identifier" or NMLS ("National Mortgage Licensing Service" or "Registry") number attests that FirstBank MLOs are in good standing with the Registry. Verify through: [Consumer Access \(nmlsconsumeraccess.org\)](http://Consumer Access (nmlsconsumeraccess.org)).

MLO NAME	NMLS#	EMAIL	MLO NAME	NMLS #	EMAIL
Peyton Ault	2304165	pault@firstbankonline.com	Sterling Mills	1369103	smills@firstbankonline.com
David Bocangel	1092710	dbocangel@firstbankonline.com	Demitrius Moua	2401977	dmoua@firstbankonline.com
Andy Bright	1165689	abright@firstbankonline.com	Carolyn Nelson	1643808	cnelson@firstbankonline.com
Mike Broyles	2132271	mbroyles@firstbankonline.com	Mike Rhea	659334	mrhea@firstbankonline.com
Tanner Carson	2447674	tcarson@firstbankonline.com	Justin Taylor	2398917	jtaylor@firstbankonline.com
Chris Coover	2449664	ccoover@firstbankonline.com	Liam Ternes	2339867	lternes@firstbankonline.com
Ashley Hall	2491971	ahall@firstbankonline.com	Nia Tinsley	1475988	ntinsley@firstbankonline.com
Josh Hurst	1498770	jhurst@firstbankonline.com	Stephanie Ward	2059406	sward@firstbankonline.com
Nathaneal Kadron	2532050	nkadron@firstbankonline.com	Ziehanna Wells	2401973	zwells@firstbankonline.com
Kevin McGill	58851	kmcgill@firstbankonline.com	Christina Williams	1856140	cwilliams@firstbankonline.com
Korri Manzolini	2411451	kmanzolini@firstbankonline.com	Mark Wilson	202241	mewilson@firstbankonline.com
Kasey Martin	2333529	kmartin@firstbankonline.com	Chris Wyrick	1868289	cwyrick@firstbankonline.com

By providing your contact information, you authorize FirstBank to send credit decisions and other necessary personal financial information from this credit application using the contact method(s) listed. FirstBank does not require the use of electronic disclosures; however, the use of email, phone, or fax communications may allow your receipt of information more quickly than by mail.

Email: \_\_\_\_\_ Phone : (\_\_\_\_) \_\_\_\_\_ Fax: (\_\_\_\_) \_\_\_\_\_

Email: \_\_\_\_\_ Phone : (\_\_\_\_) \_\_\_\_\_ Fax: (\_\_\_\_) \_\_\_\_\_

By signing below, you authorize FirstBank to obtain, use, and share with your sales consultant or Other Loan Participant the loan application, a consumer credit report, and other documentation in support of your application, as necessary. You acknowledge that you have personally provided the information on the application and that the information is **true, complete and accurate** as of the date you signed the application. If the information provided changes or you have new information before loan closing, you agree to change and supplement the application in writing. Any intentional or negligent misrepresentation of information may result in the imposition of: (a) civil liability on you, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that you have made, and/or (b) criminal penalties on you including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 et seq.). You also authorize FirstBank or any Other Loan Participant to perform the following actions for as long as they have an interest in your loan:

- a) process and underwrite your loan; b) verify any data in your credit report, application, or other information obtained in support of your application; c) inform credit and investment decisions by the Lender and Other Loan Participants; d) perform audit, quality control, and legal compliance analysis and reviews; e) monitor your loan, communicate with you regarding your loan status and subsequent information that may be required of you to maintain your loan account in good standing; f) inform you of delinquencies and determine any assistance that may be available to you; and f) perform other actions permissible under applicable law.

You agree to facilitating such actions through use of any personal contact information provided here or on the accompanying application.  
**Your application and this addendum are required for the application to be complete and accepted.**

**\*\*If you intend to apply for joint credit, please initial here:** \_\_\_\_\_ **\*\***  
Applicant Co-Applicant

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

\_\_\_\_\_  
**Dealership, Community, or Real Estate Agency Name** **Sales Consultant** (Date)

BANK USE ONLY	
FirstBank Loan Originator – Full Name and NMLS#	Signature (Date)



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

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

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

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

If you have 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
Michelle Harbor	147756	AL, AR, GA, IL, IN, KY, LA, MI, MS, MO, NC, OH, OK, PA, SC, TN, TX, VA, WV, WY	1.800.844.4845
Nachole McCarty	1913214	AL, AR, GA, IL, IN, KY, LA, MI, MS, MO, NC, OH, OK, PA, SC, TN, TX, VA, WV, WY	1.800.844.4845
Erynn Tidwell	2395051	AR, FL, GA, LA, MS, TN	1.800.844.4845

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

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

X \_\_\_\_\_  
Applicant’s Signature                      Date

X \_\_\_\_\_  
Applicant’s Signature                      Date

X \_\_\_\_\_  
Applicant’s Signature                      Date

X \_\_\_\_\_  
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.

### Character | Integrity | Service

818 Military St. South, Hamilton, AL 35570 | PO Box 1906, Hamilton, AL 35570  
Phone: 1-800-545-7979 | Fax: 1-800-844-4965

