

**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.

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

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

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

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

**APPLICANT - Other Income**

**CO-APPLICANT - Other Income**

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

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



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



**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 )





PO Box 661527
Birmingham, AL 35266
205.331.5700

Please Return Documents to:
Fax: 205-405-9637
Email: loans@commonsenselending.com
www.commonsenselending.com

W0767 - J and J Homes of Cullman

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 [Signature Line] [Date Line]
Applicant Signature Date

X [Signature Line] [Date Line]
Co-Applicant Signature Date

X [Signature Line]
Printed Name of Applicant

X [Signature Line]
Printed Name of Co-Applicant

X [Signature Line]
Print Dealership Name

X [Signature Line] [Date Line]
Dealer Representative/Salesperson Date



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

This credit application will be submitted to 21st Mortgage (the "Lender") for review. Following receipt of your credit application, a representative from the Lender (or a person under their supervision) may call you to discuss your application, communicate its status, or address other questions you have about your application or the loan process. The retailer/realtor from whom you may purchase a home and its sales team 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	Lee, Brian	1535710	Rutta, Robert, Jr.	1915241
Aldmon, Thomas	1700118	Evans, Sean	1795393	Long, Lindsay	1915195	Ryan, Lisa	1209113
Antoine, Kendra	2501762	Fablan, Matt	202243	Lowery, Tyler	2213934	Saucier, Alex	2147154
Baker, Drew	1684954	Fitzsimmons, Tracy	1915250	Luna-White, Nancy	2415858	Silva, Danny	2547910
Bee, Prestin	2452985	Fox, Cory	2547919	Massey, Hannah	2066962	Sisk, Dylan	1915196
Bell, Kenneth (Chris)	1237278	Gilland, Paige	2070735	McCough, Mary Abigail (Abby)	2003725	Smith, Emily	2528543
Bennett, Sarah	2213064	Goodman, Kevin	493671	McMahan, Adam	16516	Smith, Taylor Brooke	2427440
Blakley, Michael	2167899	Graham, Abra	2168181	Medlock, Natalie	2132954	Spaldi, Alyssa	2151601
Boser, Sarah	2213120	Grayson, Avery	2621331	Metcalf, Jessica	2013376	Taylor, Chris	1305372
Brewer, Corey	2154268	Greene, Sam	2154098	Monroe, Cam	2531198	Trammell, Justin	1634789
Bryant, Jacob	1427863	Hagler, Elizabeth	1865270	Morales, Yamila	202266	Treadway, Brooke	2226757
Bryant, Shelby	1915249	Hammonds, Leah	2329989	Mullis, Ken	1311852	Utle, Barrett	1264594
Carlisle, Zachery	1803853	Holliday, Jeremy	1915207	Murphy, Heather	2361178	Utle, Kayla	1782616
Carter, Wes	1367458	Hough, Matthew	2621324	Osborne, Matthew	2311685	Vandergriff, John	2154108
Clark, Rob	202264	Hudson, Sarah	2494841	O'Tool, Madison	2600479	Wade, Leah	1614417
Corso, Morgan	2346801	Johnson, Joe	2528548	Pippin, Stephen	2574211	Waits, Stephanie	2311687
Cox, Trevor	1308905	Karb, Christopher	2047091	Petree, Kelly	297920	Walden, Elliott	2642861
Cozzolino, Jonathan	979264	Keith, Jeanie	208077	Ponce, Peter	2537373	Weatherly-Sinclair, Murray	1795404
Cutler, Kaylie	2468297	Kittle, Chris	202249	Quick, Chad	1561892	Webber, Jeff	16262
Dakin, Matthew	1490790	Kloss, Grant	1894967	Readling, Allen	2133749	Williams, Joy	16307
Dorcely, Colby	2574854	Lai, Sarah	1815870	Redford, Madeline	1915364	Wilson, Brian	2130958
Doolan, Ryan	64626	Lambert, Teresa	1402336	Rocco, Carly	2514961	Wood, Hayley	2147252
Dubnicka, Cynthia	1749407	Layman, Ethan	2374710	Roecker, Spencer	2102317	York, Lindsay	1895005
Dulany, Clint	2147258	Ledford, Justin	1810028	Rudolph, Elizabeth	1865266	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 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 from 21st Mortgage Messaging to the cell phone number I have provided.\*\*

X \_\_\_\_\_  
**Applicant Signature** **Date**

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

X \_\_\_\_\_  
**Print Dealership Name & Dealer Number**

X \_\_\_\_\_  
**Applicant Signature** **Date**

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

X \_\_\_\_\_  
**Applicant Signature** **Date**

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

X \_\_\_\_\_  
**Sales Person** **Date**

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

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





**Addendum to FirstBank Credit Application  
Communications Acknowledgements and Agreements  
FirstBank NMLS# 472433 Revised: 9/16/2024**

This credit application will be submitted to FirstBank (the "Lender") for review. A FirstBank representative may let you know of the status of your application or answer any questions you might have about your application, the loan process, or terms. The sales consultants that represent the retailer or real estate agency you select to purchase your home may assist you with matters related to the sale, for example, the type of home, options, site improvements, and sales features. If there are questions about matters related to the sale that may impact the financing of your purchase, your sales consultant may conference or connect you with a representative(s) of FirstBank for your convenience. FirstBank loan originators are legally authorized to offer and negotiate the terms of your loan.

Following the receipt of your credit application, a Loan Originator from FirstBank (or a person under their supervision, as allowed) may contact you to discuss your application. You may call at any time if you have any questions about your application at **(866) 592-2265**.

**You may call FirstBank directly at any time at (866) 592-2265 if you have any questions about your application or if you would like to obtain the NMLS ID# of any loan originator from FirstBank. Upon receipt of your application, a specific loan originator will be assigned and you will be provided with that specific loan originator's NMLS ID#.**

By providing contact information below, you authorize FirstBank to contact you directly regarding your loan application.

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

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

By signing below, you authorize FirstBank to share any decision and other necessary documentation with your retailer or agent for the purpose of facilitating your sales transaction. You also acknowledge that you have personally provided the information on the application and that the information is **complete and accurate** as of the date of 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. By signing below, you expressly authorize FirstBank to obtain a consumer credit report on you. In addition, you authorize FirstBank to obtain any other information and documentation necessary to perform the following actions for as long as FirstBank has an interest in your loan. Actions include to:

- 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 decisions by the Lender; d) perform audits, 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; 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 also agree to facilitating these actions through use of your address, phone, and/or email address provided on the accompanying application. Please sign below to acknowledge that you have read and understood all details provided.

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

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

**If more than one individual is applying for credit, each individual must initial to indicate that they intend to apply for joint credit:**

\_\_\_\_\_Applicant 1 Initials \_\_\_\_\_Applicant 2 Initials \_\_\_\_\_Applicant 3 Initials \_\_\_\_\_Applicant 4 Initials

Federal law requires FirstBank to provide you with the following disclosure regarding appraisals. FirstBank will only order and charge you for an appraisal on your property should you choose to move forward with FirstBank as your lender AND FirstBank reasonably believes that you will likely qualify for credit.

**Notice of Right To Receive a Copy of Appraisals**

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

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

***This form must accompany the credit application and must be completed in order for the credit application to be accepted.***







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

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

**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



