

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: Greg Tilley's Repos and New Homes 3015-1

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) = Hourly rate: \$ _____ # of hours: _____ = Weekly Salary :\$ _____ = BiWeekly Salary: \$ _____ = 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) = Hourly rate: \$ _____ # of hours: _____ = Weekly Salary :\$ _____ = BiWeekly Salary: \$ _____ = 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 SSL, 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: \$	Value: \$	Payment: \$
Balance: \$		Balance: \$	
Auto #2 (Yr/Make):	Lender:	Auto #2 (Yr/Make):	Lender:
Value: \$	Payment: \$	Value: \$	Payment: \$
Balance: \$		Balance: \$	
Other Asset:	Lender:	Other Asset:	Lender:
Value: \$	Payment: \$	Value: \$	Payment: \$
Balance: \$		Balance: \$	
Other Real Estate Owned:	Lender:	Other Real Estate Owned:	Lender:
Value: \$	Payment: \$	Value: \$	Payment: \$
Balance: \$		Balance: \$	
Other Real Estate Owned:	Lender:	Other Real Estate Owned:	Lender:
Value: \$	Payment: \$	Value: \$	Payment: \$
Balance: \$		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	<input type="checkbox"/> Yes <input type="checkbox"/> No
	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.

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

Additional Disclosures

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

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

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

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

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

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

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

Non-applicant Spouse: _____ Date _____

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

These documents are separate from this application and must be submitted with the application for the lender to process your request.

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

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

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

Applicant Signature	Date	Co-Applicant Signature	Date

(ADMIN USE ONLY)



Addendum to the 21st Mortgage Credit Application Communications Disclosure Form

- Must be completed & submitted with ALL Credit Applications
- Effective: 2/15/2022

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	Fitzsimmons, Tracy	1129	1915250		Metcalf, Jessica	1125	2013376	233316
Adams, Madeline	1126	1915364	203850	Freese, Christine	1137	1425397	1425397	Morales, Yamila	2138	202266	108024
Aldmon, Thomas	2145	1700118	150678	Gilland, Paige	1862	2070735	237709	Mullis, Ken	1235	1311852	125553
Baker, Drew	1231	1684954		Goodman, Kevin	1816	493671		Osborne, Matthew	1143	2311685	
Ball, Eileen	1106	1200479	121271	Graham, Abra	1149	2168181		Pilipovic, Katherine	2178	1930005	
Bell, Kenneth (Chris)	1926	1237278		Greene, Sam	1501	2154098	2154098	Quick, Chad	1188	1561892	134374
Bennett, Sarah	1295	2213064		Hagler, Elizabeth	2120	1865270	185138	Reading, Allen	1436	2133749	
Blakley, Michael	1452	2167899	2167899	Harr, Delaney	2146	2133732		Rudolph, Elizabeth	1220	1865266	185467
Brewer, Corey	2149	2154268	2154268	Hatfield, Mallory	1145	2070740	241317	Rutta, Robert, Jr.	2128	1915241	
Bridges, Chad	1134	1660954	148176	Hillard, Allyson	2152	2013372	224287	Sauer, Mallory	1425	881807	
Carlisle, Zachery	1189	1803853	185910	Holliday, Jeremy	2118	1915207	222359	Shewcraft, Dustin	1115	1522858	187507
Carter, Kellie	1246	1684953	147070	Holt, Alex	1181	2147154		Smith, Ben	2116	2241308	
Carter, Wes	1148	1367458	125366	Howard, Toshia	1543	2132202	2132202	Spaldi, Alyssa	2142	2151601	2151601
Chilco, Amanda	1987	2013377		Johnson, Nicole (Nicki)	1213	1152412	124960	Sullivan, Scott	1121	1004036	115868
Clark, Rob	2100	202264		Karb, Christopher	1195	2047091		Taylor, Chris	1130	1305372	
Coalson, Shelby	1077	1915249		Keith, Jeanie	1117	208077	181634	Thames, Kristen	1132	2132184	
Conner, Chris	2148	2175619	2175619	Kesler, Sarah	1034	2213120		Trammell, Justin	1242	1634789	
Corwin, Chris	1203	94486		King, Caleb	1484	2147150		Treadway, Brooke	1370	2226757	2226757
Cox, Trevor	1335	1308905	130952	Kittle, Chris	1095	202249	110775	Utley, Barrett	1123	1264594	124533
Cozzolino, Jonathan	1227	979264	114603	Kloss, Grant	1309	1894967	195006	Utley, Kayla	1199	1782616	
Cupp, Shawn	1625	1561897	243713	Lai, Sarah	1150	1815870		Vandergriff, John	2151	2154108	2154108
Dakin, Matthew	2179	1490790		Lambert, Teresa	1209	1402336		Wade, Leah	2159	1614417	
Doolan, Ryan	1394	64626	107591	Ledford, Justin	1303	1810028		Waits, Stephanie	1988	2311687	
Dubnicka, Cynthia	1221	1749407		Lee, Brian	1184	1535710	149771	Weatherly-Sinclair, Murray	1131	1795404	
Dukes, Travis	1165	2022589		Loggins, Camilla	1986	1958395	219524	Webber, Jeff	1029	16262	110064
Dulany, Clint	1546	2147258		Long, Lindsay	1058	1915195	203846	Williams, Joy	1200	16307	
Duncan, Jessica	1399	1561887		MacGuire, John	2001	393419	113642	Williams, Lisa	1135	1209113	
Earley, Dylan	2117	2101915		Manning, Rachel	1182	2101930	2101930	Wilson, Brian	1354	2130958	
Estes, Joshua	2101	917916		Massey, Hannah	1449	2066962		Wood, Hayley	1512	2147252	2147252
Evans, Sean	1544	1795393		McCollough, Mary Abigail (Abby)	1307	2003725	220407	York, Lindsay	1262	1895005	
Fabian, Matt	1827	202243	110128	McIntyre, Matt	1127	1915226	203982	Young, Tyler	1272	1648541	138356
Filicky, Carly	1180	2101922		McMahan, Adam	1047	16516	107490				

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)
X

Co-Applicant Signature (Date)
X

Print Dealership Name & Dealer #

X

Co-Applicant Signature (Date)
X

Co-Applicant Signature (Date)
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.

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: 1-24-2022



Addendum to Triad Financial Services, Inc. Credit Application

Thank you for choosing Triad Financial Services, Inc. to process your credit application for your manufactured home loan. Your credit application will be submitted to Triad for review and assigned to a licensed Mortgage Loan Originator that handles applications in your state. The Mortgage Loan Originator (or a person under their supervision, as appropriate) may contact you to discuss your application. You give permission to Triad and their lending partners to investigate your credit for the purpose of this request.

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

If you have any questions about your credit application, please contact one of Triad's licensed Mortgage Loan Originators listed below:

Triad Financial Services, Inc. • NMLS # 1063 • 1.800.522.2013

(Tennessee License # 109125; 109125-102; 109125-103; 109125-104; 109125-105)

Loan Originator	NMLS #	TN License	Phone Number
Philip Acosta	232642		1.866.321.3153
Kevin Archer	268471		1.937.205.2011
Kevin Barker	399071		1.888.936.1179
William Bieber	2007076		1.800.522.2013
Scott Binley	1244656	241306	1.800.522.2013
Cristian Blacher	973394		1.888.936.1179
Alexander Boures	1444830		1.800.522.2013
Derek Brown	321533	113132	1.704.453.1045
Victor Chan	2121944		1.800.522.2013
Thomas Donahue	371359	238273	1.800.522.2013
Joseph Freismuth	195056	124591	1.800.522.2013
Thomas "Anthony" Glass	200039		1.800.522.2013
Tamara "Tammy" Grzelak	1237952	151520	1.888.936.1179
Dena Hogge	196038	105631	1.800.522.2013
Samuel Huffman	429927		1.205.492.9888
Daniel Kowal	1950082	215632	1.800.522.2013
Kyle Lammons	2038946	227687	1.800.522.2013
Scott LeClaire	1656744	153924	1.800.522.2013
Lloyd McFarland Jr.	845238		1.866.321.3153
Zachary Meier	199427	118510	1.888.936.1179
Cory Miller	1015417		1.866.321.3153

Loan Originator	NMLS #	TN License	Phone Number
Gina Miller	1277689		1.800.522.2013
Stacy Ngo	1640427		1.866.321.3153
Edward O'Donnell	1001516		1.800.522.2013
Linda Pearson	92519	108015	1.800.522.2013
Cody Ring	260119	110144	1.205.935.3083
Neil Roszkowski	425183		1.866.321.3153
Hilary Sanchez	2050212		1.800.522.2013
Lindsay Shelver	1965629		1.800.522.2013
Taylor Simpson	2113286		1.800.522.2013
Stacy Stone	322561		1.800.522.2013
Christopher Theis	1113707		1.888.936.1179
Michael Tolbert	201558		1.800.522.2013
Brady Way	264868		1.913.620.8131
David Williams	364000		1.866.321.3153
Velma Williams	201432		1.888.936.1179
Margaret York	1001147		1.800.522.2013
Mario Zani	2016318		1.800.522.2013

Additional information on Triad Financial Services, Inc.'s company, branches, and individual Mortgage Loan Originator licenses can be obtained by visiting www.nmlsconsumeraccess.org.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency. You also acknowledge that you have personally completed the information on the credit application and that the information is complete and accurate. Please sign below and retain a copy for your records.

Applicant's Signature _____ Date _____

Applicant's Signature _____ Date _____

Applicant's Signature _____ Date _____

Applicant's Signature _____ Date _____

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

We intend to apply for JOINT credit: ☒ Applicant (initial above)

☒ Co-Applicant (initial above)

This addendum is a part of Triad Financial Services, Inc.'s credit application and must accompany the credit application in order for it to be accepted.



PO Box 661527
Birmingham, AL 35266
205.331.5700

Please Return Documents to:
888.588.3113 (fax)
loans@commonsenselending.com
www.common-sense-lending.com

W0330 - Greg Tilley's Repos - New Homes

COMMUNICATIONS DISCLOSURE

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

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

The retailer from whom you may purchase a manufactured home and/or its sales consultants may assist 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).

If you have any questions about your application, please contact CSL Financial at 205-331-5700

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.

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 copy for your records.

X _____ Applicant Signature	_____ Date	X _____ Co-Applicant Signature	_____ Date
X _____ Printed Name of Applicant		X _____ Printed Name of Co-Applicant	
X _____ Print Dealership Name		X _____ Dealer Representative/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.



Borrower Authorization – Credit, Employment, Asset, & Communications (v 1.7.20)

Part I – General Information

1. Borrower Name	2. Date	3. Name & Address of Lender
4. Borrower Email		CASCADE FINANCIAL SERVICES P.O. BOX 15035 CHANDLER, AZ 85244 TEL: (480) 539-5230 FAX: (480) 539-4915 NMLS#: 89599
5. Borrower Telephone Number(s)		

Part II – Borrower Authorizations

1) Authorization to Obtain Credit Report, Employment Verification, and Asset Verification

By signing below and not opting out, 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 loan information and landlord references. It is understood that a copy of this form will also serve as an authorization. The information that Cascade obtains is only to be used in the processing of my application for a loan.

Opt out: By initialing here, I am indicating that I do not authorize the above. _____
(If you initial here and opt out, Cascade cannot process your loan application.)

2) Authorization for Email, Phone Calls, Texting, and Automated Messages

By signing below and not opting out, I hereby authorize Cascade and its affiliates, agents, service providers and assignees to send loan documents to me via email and to communicate with me about my loan and related matters via email, phone, and text message, including phone calls, prerecorded voicemail messages, and text messages generated using an automatic telephone dialing system ("ATDS"). This authorization applies to any telephone number I provide to Cascade in connection with my loan now or in the future, including cellular telephone numbers. I acknowledge that, while Cascade will not charge me for any communication Cascade makes or attempts, my communication service provider might. If I wish to withdraw this authorization to receive ATDS-generated messages or calls, I agree that I must do so by calling Cascade at (866) 939-5581, emailing Cascade at customerservice@cascadeloans.com, or writing to Cascade at Cascade, Attn: Customer Service, P.O. Box 15035, Chandler, AZ 85244. I also agree to notify Cascade if any telephone number associated with my loan changes or is reassigned to a new subscriber. I certify that I have the authority to provide this consent because I am either the subscriber of the telephone number or a non-subscriber customary user with authority to provide this consent.

Opt out: By initialing here, I am indicating that I do not authorize the above. _____

3) Authorization to Provide Status Updates to Retailer, Builder, and/or Realtor.

By signing below and not opting out, I hereby authorize Cascade to provide loan status updates to the retailer, builder, and/or realtor(s) associated with my loan transaction.

Opt out: By initialing here, I am indicating that I do not authorize the above. _____

Borrower Signature

Date

VERIFICATION OF DOWN

PLEASE SIGN WHICHEVER APPLYS TO YOU:

CASH ON HAND-

THIS MONEY CAME FROM MY PERSONAL SAVINGS. I SAVED _____ AMOUNT OVER A PERIOD OF _____. THIS DID NOT COME FROM ANY LOAN PR PERSON THAT I WILL HAVE TO PAY BACK.

SIGNATURE _____ DATE _____

BANK STATEMENTS-

THIS MONEY CAME FROM MY CHECKING/SAVINGS, 401K, ETC. AND WILL PROVIDE BANK STATEMENTS.

SIGNATURE _____ DATE _____

GIFT LETTER

TO WHOM THIS MAY CONCERN:

I/WE _____ PHONE _____

ADDRESS _____

WILL GIVE _____, A GIFT IN THE AMOUNT OF \$ _____. THIS IS A BONAFIDE GIFT, AND THERE IS NO OBLIGATION, EXPRESSED OR IMPLIED TO REPAY THIS SUM AT ANYTIME. THIS MONEY CAME FROM MY PERSONAL SAVINGS AT HOME _____ OR CHECKING/SAVING ACCOUNT _____ (WILL PROVIDE BANKSTATEMENTS).

SIGNATURE OF DONOR _____ DATE _____

SIGNATURE OF BORROWER _____ DATE _____



9650 Mansfield Road • Shreveport, LA 71118 • 318-686-1712 office • 318-688-5702 fax

www.gregtilleysshreveport.com

DEALER INCLUDES THESE SERVICES IN PURCHASE PRICE!

DELIVERY: Up to 100 miles free delivery on all homes. \$15/mile per floor after 100 miles

SET-UP: A separate crew from the delivery crew will set your home. (This may not be the same day as delivery) The set-up will include blocks, tie downs/anchors, leveling.

A/C installed: The a/c will be installed by TJ's Heating and Air **AFTER** the customer has electricity connected and working. (The **customer** is required to install a 60 amp disconnect box **prior to** the a/c being installed)

CUSTOMER IS RESPONSIBLE FOR THE FOLLOWING ITEMS:

PAD: A dirt pad meeting Federal guidelines is **required** and must be approved prior to home delivery. (concrete runners are not required by law but may be required by lenders based on loan type)

ELECTRICITY: All electrical hook-ups (pole, meter, etc..) are to include a **60 amp non-fusible disconnect box** installed by your electrician. This is for the a/c installation process.

PLUMBING: All plumbing hook-ups to septic system/water well or community/city water and sewage systems.

PERMITS: All permits required by local, state and federal governments. Parish/county building permits, sewage permits, mobile home permits...**PRIOR TO DELIVERY!**

SKIRTING: Not included in Sales Price. Single-wide \$1,250. Doublewide \$1,450

HOME OWNER'S INSURANCE: Required on ALL loans. WE OFFER GREAT RATES! LET US GIVE YOU A FREE QUOTE!!!

SIGNATURE _____ DATE _____



9650 Mansfield Road • Shreveport, LA 71118 • 318-686-1712 office • 318-688-5702 fax

PERMITTING REQUIREMENTS

I, _____, understand fully that any permits required by local authorities where my home will be placed are my responsibility to obtain. I acknowledge that the expense of required permits is my responsibility. Permits will be provided to the Retailer by me prior to ordering closing documents. If permits are not required in my area, I will provide the Retailer with documentation stating my location is or is not in a flood zone. If my property is in a flood zone, I understand I will be required to pay for an Elevation Certificate to be completed prior to closing. Any additional expenses necessary to bring the home above proper flood elevation will be my responsibility. I do understand Tilley's will not request any closing documentation prior to me obtaining and providing them with copies of said documentation.

Customer Signature

Sales Associate Signature

Date

Date