

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

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

(A) APPLICANT - Asset and Credit Information				(B) CO-APPLICANT - Asset and Credit Information					
Bank Name:		Account type:		Bank Name:		Account type:			
City, St:		Balance: \$		City, St:		Balance: \$			
Retirement/401K with:				Retirement/401K with:					
City, St:		Balance: \$		City, St:		Balance: \$			
Auto #1 (Yr/Make):		Lender:		Auto #1 (Yr/Make):		Lender:			
Value: \$	Payment: \$	Balance: \$		Value: \$	Payment: \$	Balance: \$			
Auto #2 (Yr/Make):		Lender:		Auto #2 (Yr/Make):		Lender:			
Value: \$	Payment: \$	Balance: \$		Value: \$	Payment: \$	Balance: \$			
Other Asset:		Lender:		Other Asset:		Lender:			
Value: \$	Payment: \$	Balance: \$		Value: \$	Payment: \$	Balance: \$			
Other Real Estate Owned:		Lender:		Other Real Estate Owned:		Lender:			
Value: \$	Payment: \$	Balance: \$		Value: \$	Payment: \$	Balance: \$			
Other Real Estate Owned:		Lender:		Other Real Estate Owned:		Lender:			
Value: \$	Payment: \$	Balance: \$		Value: \$	Payment: \$	Balance: \$			
Are you a co-maker or guarantor on a note? If Yes, for whom?				Are you a co-maker or guarantor on a note? If Yes, for whom?					
Creditor:		Monthly Payment: \$		Creditor:		Monthly Payment: \$			
(A) APPLICANT - Debts / Obligations				(B) CO-APPLICANT - Debts / Obligations					
Alimony/Maintenance: \$		Expiration Date:		Alimony/Maintenance: \$		Expiration Date:			
Garnishment: \$				Garnishment: \$					
Child Support: \$				Child Support: \$					
List Ages of Children:				List Ages of Children:					
Other Extraordinary Recurring Expenses									
List other items that have a significant impact to your budget						Estimated Monthly Amount			
If you drive more than 20 miles each way to work every day, what is your monthly fuel and maintenance expense other than your car payment?						\$			
Child Care Expense:						\$			
Other:						\$			
Other:						\$			
List any Government Assistance Payments to you that help offset household expenses, such as WIC, TANF, or SNAP. You are not required to disclose these amounts if you do not wish to have them considered as a basis in analyzing your ability to undertake or repay this debt.									
						\$			
QUESTIONS									
						Applicant		Co-Applicant	
1. Are you a U.S. Citizen?						<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	
2. Are you a permanent resident alien?						<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	
3. Have you declared bankruptcy within the last 5 years? If yes, when did you file?						<input type="checkbox"/> Yes <input type="checkbox"/> No Date:		<input type="checkbox"/> Yes <input type="checkbox"/> No Date:	

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

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

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

(A) APPLICANT	(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	Co-Applicant Signature
Date	Date

(ADMIN USE ONLY)

Addendum to the 21st Mortgage Credit Application Communications Disclosure Form

- Must be completed & submitted with ALL Credit Applications - Effective: 7/15/2022

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 the 21st Mortgage Loan Originators:

Name	NMLS #	TNLIC#	Name	NMLS #	TNLIC#	Name	NMLS #	TNLIC#	Name	NMLS #	TNLIC#
21st Mortgage Corp.	2280	109340	Dulany, Clint	2147258		Kittle, Chris	202249	110775	Rutta, Robert, Jr.	1915241	
Aldmon, Thomas	1700118	150678	Duncan, Jessica	1561887		Kloss, Grant	1894967	195006	Sisk, Dylan	1915196	
Baker, Drew	1684954		Evans, Sean	1795398		Lai, Sarah	1815870		Spaldi, Alyssa	2151601	2151601
Ball, Eileen	1200479	121271	Fabian, Matt	202248	110128	Lambert, Teresa	1402936		Taylor, Chris	1805572	
Bell, Kenneth (Chris)	1237278		Filicky, Carly	2101922		Ledford, Justin	1810028		Thames, Kristen	2132184	
Bennett, Sarah	2213064		Fitzsimmons, Tracy	1915250		Lee, Brian	1585710	149771	Trammell, Justin	1634789	
Blakley, Michael	2167899	2167899	Freese, Christine	1425397	1425397	Loggins, Camilla	1958995	219524	Treadway, Brooke	2226757	2226757
Brewer, Corey	2154268	2154268	Gilland, Paige	2070735	237709	Long, Lindsay	1915195	203846	Utley, Barrett	1264594	124538
Bridges, Chad	1660954	148176	Goodman, Kevin	498671		MacGuire, John	393419	113642	Utley, Kayla	1782616	
Carlisle, Zachery	1803853	185910	Graham, Abra	2158181		Manning, Rachel	210193	210193	Vandergrieff, John	2154108	2154108
Carter, Kellie	1684953	147070	Greene, Sam	2154098	2154098	Massey, Hannah	2066962		Wade, Leah	1614417	
Carter, Wes	1567458	125366	Hagler, Elizabeth	1865270	185138	McCullough, Mary Abigail (Aby)	2008725	220407	Waits, Stephanie	2311687	
Chilco, Amanda	2013377		Harr, Delaney	2138732		McMahan, Adam	16516	107490	Weathery-Sinclair, Murray	1785404	1795404
Clark, Rob	202234		Hatfield, Mallory	2070740	241317	Medlock, Natalie	2132954		Webber, Jeff	16252	110064
Coalson, Shelby	1915249		Hillard, Allyson	2013372	224287	Metcalf, Jessica	2013376	233316	Wei, Elizabeth	2306378	
Corso, Morgan	2346801		Hoffman, Leah	2329999		Morales, Yamila	202266	108024	Williams, Joy	16807	
Corwin, Chris	94486		Holliday, Jeremy	1915207	222359	Mullis, Ken	1911852	125553	Williams, Lisa	1209113	
Cox, Trevor	1308905	130852	Holt, Alex	2147154		Murphy, Heather	2361178		Wilson, Brian	2130958	
Cozzolino, Jonathan	979284	114608	Howard, Toshia	2132202	2132202	Osborne, Matthew	2311685		Wood, Hayley	2147252	2147252
Cupp, Shawn	1561897	243713	Johnson, Nicole (Nicki)	1152412	124960	Pilipovic, Katherine	1930005		York, Lindsay	1895005	
Dakin, Matthew	1490790		Karb, Christopher	2047091	2047091	Quick, Chad	1561892	134974	Young, Tyler	1648541	138356
Doolan, Ryan	84626	107591	Keith, Jeanie	208077	181634	Reading, Allen	2133749				
Dubnicka, Cynthia	1749407		Kesler, Sarah	2213120		Redford, Madeline	1915364	203850			
Dukes, Travis	2022589		King, Caleb	2147150		Rudolph, Elizabeth	1865268	195467			

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 Greg Tilley's Repos and New Homes 3015-1
 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

This form is a part of the 21st Mortgage credit application and must accompany the credit application and must be completed in order for the credit application to be accepted. Revised: 6-10-2022



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
Christian Blaicher	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 _____

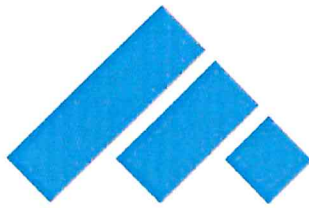
Applicant's Signature _____ Date _____

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.



CASCADE

Serving *The American Dream* Through Affordable Home Ownership

Borrower Authorization (Credit, Employment, Asset, Email)

Part I – General Information		
1. Borrower Name	2. Date	3. Name & Address of Lender Southwest Stage Funding, LLC dba Cascade Financial Services P.O. BOX 15035 CHANDLER, AZ 85244 TEL: (480) 539-5230 FAX: (480) 539-4915 NMLS#: 89599
4. Email		
5. Borrower Telephone Number(s)		

Part II – Borrower Authorizations

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

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 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.

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

By signing below, 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.

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

By signing below, I hereby authorize Cascade to provide loan status updates to the retailer, builder, and/or realtor(s) associated with my loan transaction.

Borrower Signature

Date



PO Box 661527
Birmingham, AL 35266
205.331.5700

Please Return Documents to:
888.588.3113 (fax)
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 _____ Date
Applicant Signature
X _____ Date
Co-Applicant Signature

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 _____ Date
Applicant Signature
X _____ Date
Co-Applicant Signature
X _____
Printed Name of Applicant
X _____
Printed Name of Co-Applicant
X W0330 - Greg Tilley's Repos - New Homes
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.