

**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

<b>Property will be:</b>				<input type="checkbox"/> Primary Residence				<input type="checkbox"/> Secondary Residence				<input type="checkbox"/> Investment/Rental				<input type="checkbox"/> Buy-For											
<b>Loan Type:</b>				<input type="checkbox"/> Home Only				<input type="checkbox"/> Land and Home				<input type="checkbox"/> Land Only				<b>Home is being:</b>											
												<input type="checkbox"/> Purchased				<input type="checkbox"/> Refinanced											
<b>Street Address where home will be located, including site #:</b>												<b>HOA Fee:</b>				<b>HOA Frequency:</b>											
<b>City:</b>				<b>State:</b>				<b>Zip:</b>				<b>County:</b>															
<b>If Land and Home, home must be placed on the property described in this section. Land is being:</b>																<input type="checkbox"/> Purchased				<input type="checkbox"/> Refinanced				<input type="checkbox"/> 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?												<input type="checkbox"/> Yes <input type="checkbox"/> No				Is the property located on a paved road?				<input type="checkbox"/> Yes <input type="checkbox"/> No							
<b>If Home Only, site placement is:</b>				<input type="checkbox"/> Owned Property with No Lien				<input type="checkbox"/> Leased Private Property				<input type="checkbox"/> Family Land - No Rent															
				<input type="checkbox"/> Reservation				<input type="checkbox"/> Community/Park				<input type="checkbox"/> Owned Property Land Contract/Mortgage Trust Deed															
<b>Will the home be located in a resident-owned community (co-op)?</b>																<input type="checkbox"/> Yes				<b>Are you pledging or purchasing the security interest in the co-op shares?</b>				<input type="checkbox"/> Yes			
<b>If Home Only and Land is Leased:</b> Name of Community/Park/Land Owner/Mortgage Holder:																											
Phone Number:								Monthly Site Payment:																			
<b>Is the site rent scheduled to increase over the next three years? If so, please explain.</b>																											
<b>Proposed Down Payment:</b>				<b>Source of Down Payment:</b>				<input type="checkbox"/> Savings				<input type="checkbox"/> Checking				<input type="checkbox"/> Cash on Hand				<input type="checkbox"/> Loan				<input type="checkbox"/> I wish to use my land as down payment			
\$				<input type="checkbox"/> Gift (if gift, from whom):								<input type="checkbox"/> Other (Explain):															

**(A) APPLICANT****(B) CO-APPLICANT**

<b>FULL NAME - Last, First, Middle</b>				<b>FULL NAME - Last, First, Middle</b>			
<b>Birth Date (mm/dd/yy):</b>		<b>Social Security #:</b>		<b>Birth Date (mm/dd/yy):</b>		<b>Social Security #:</b>	
<b>Marital Status:</b> <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated				<b>Marital Status:</b> <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated			
<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)			
<b>Number of Dependents:</b>		<b>Dependent Age(s):</b>		<b>Number of Dependents:</b>		<b>Dependent Age(s):</b>	
<b>APPLICANT EMAIL:</b>				<b>CO-APPLICANT EMAIL:</b>			
<b>Cell Phone:</b> ( ) -		<b>Other Phone:</b> ( ) -		<b>Cell Phone:</b> ( ) -		<b>Other Phone:</b> ( ) -	

**APPLICANT - Residence****CO-APPLICANT - Residence**

<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>			
<b>City, State, Zip:</b>		<b>County:</b>		<b>City, State, Zip:</b>		<b>County:</b>	
<b>Mailing Address (if different from physical)</b>		<b>City, State, Zip:</b>		<b>Mailing Address (if different from physical)</b>		<b>City, State, Zip:</b>	
<b>How long at present address?</b>		<input type="checkbox"/> Homeowner* <input type="checkbox"/> Other*		<b>How long at present address?</b>		<input type="checkbox"/> Homeowner* <input type="checkbox"/> Other*	
Yrs Mo		<input type="checkbox"/> Renter <input type="checkbox"/> Live with family		Yrs Mo		<input type="checkbox"/> Renter <input type="checkbox"/> Live with family	
<b>Name of Mortgage Holder or Landlord:</b>				<b>Name of Mortgage Holder or Landlord:</b>			
<b>Telephone Number:</b>				<b>Telephone Number:</b>			
<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>			
<b>Previous Address (if current address is less than 3 years)</b>				<b>Previous Address (if current address is less than 3 years)</b>			
<b>City, State, Zip:</b>		<b>How long?</b>		<b>City, State, Zip:</b>		<b>How long?</b>	
<b>Name of previous Mortgage Holder or Landlord:</b>				<b>Name of previous Mortgage Holder or Landlord:</b>			
<b>Telephone Number:</b>				<b>Telephone Number:</b>			
<b>Name of nearest relative NOT living with you:</b>		<b>Relationship:</b>		<b>Name of nearest relative NOT living with you:</b>		<b>Relationship:</b>	
		<b>Phone:</b>				<b>Phone:</b>	

**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:

**Base pay rate excluding commission, bonuses, and overtime:** How are you paid? (select one below)

☐ Hourly Rate: \$ \_\_\_\_\_ # of Hours Weekly: \_\_\_\_\_ ☐ Weekly Salary: \$ \_\_\_\_\_ ☐ Bi-Weekly Salary: \$ \_\_\_\_\_ ☐ Monthly Salary: \$ \_\_\_\_\_

Do you receive bonuses? ☐ Yes ☐ No How often? \_\_\_\_\_ How much in bonuses over the last 12 months \$ \_\_\_\_\_

Do you receive commission? ☐ Yes ☐ No How often? \_\_\_\_\_ How much in commission over the last 12 months \$ \_\_\_\_\_

Do you receive overtime? ☐ Yes ☐ 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:

**Base pay rate excluding commission, bonuses, and overtime:** How are you paid? (select one below)

☐ Hourly Rate: \$ \_\_\_\_\_ # of Hours Weekly: \_\_\_\_\_ ☐ Weekly Salary: \$ \_\_\_\_\_ ☐ Bi-Weekly Salary: \$ \_\_\_\_\_ ☐ Monthly Salary: \$ \_\_\_\_\_

Do you receive bonuses? ☐ Yes ☐ No How often? \_\_\_\_\_ How much in bonuses over the last 12 months \$ \_\_\_\_\_

Do you receive commission? ☐ Yes ☐ No How often? \_\_\_\_\_ How much in commission over the last 12 months \$ \_\_\_\_\_

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

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

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

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

APPLICANT	CO-APPLICANT
<p><b>Ethnicity:</b> <i>Check one or more</i></p> <p><input type="checkbox"/> Hispanic or Latino</p> <p><input type="checkbox"/> Mexican   <input type="checkbox"/> Puerto Rican   <input type="checkbox"/> Cuban</p> <p><input type="checkbox"/> Other Hispanic or Latino - Enter origin: _____</p> <p><i>Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p><b>Race:</b> <i>Check one or more</i></p> <p><input type="checkbox"/> American Indian or Alaskan Native - Enter name of enrolled or principal tribe: _____</p> <p><input type="checkbox"/> Asian</p> <p><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: Fijian, Tongan, etc.</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p><b>Sex:</b> <input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male</p> <p><input type="checkbox"/> I do not wish to provide this information</p>	<p><b>Ethnicity:</b> <i>Check one or more</i></p> <p><input type="checkbox"/> Hispanic or Latino</p> <p><input type="checkbox"/> Mexican   <input type="checkbox"/> Puerto Rican   <input type="checkbox"/> Cuban</p> <p><input type="checkbox"/> Other Hispanic or Latino - Enter origin: _____</p> <p><i>Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p><b>Race:</b> <i>Check one or more</i></p> <p><input type="checkbox"/> American Indian or Alaskan Native - Enter name of enrolled or principal tribe: _____</p> <p><input type="checkbox"/> Asian</p> <p><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: Fijian, Tongan, etc.</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p><b>Sex:</b> <input type="checkbox"/> Female</p> <p><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.

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, 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

**Maryland:** Any existing borrower may purchase the property interest of another borrower on the loan by assuming the seller's portion of the mortgage in connection with the granting of an absolute divorce decree, provided the assuming borrower qualifies for the loan.

**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 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.

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

**Non-Applicant Spouse:**

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

**Date** \_\_\_\_\_

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 or 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 1/1/26**

This credit application will be submitted to 21st Mortgage. Following receipt, a representative may call to discuss your application, its status, or to address other questions you have about the loan process. The retailer/realtor 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	Edwards, Kameron	2729481	Lee, Brian	1535710	Saucier, Alex	2147154
Aldmon, Thomas	1700118	Evans, Sean	1795393	Long, Lindsay	1915195	Silva, Danny	2547910
Armstrong, Eric	2758423	Fabian, Matt	202243	Lowery, Tyler	2213934	Sisk, Dylan	1915196
Bailey, Amber	2758566	Fitzsimmons, Tracy	1915250	Luna-White, Nancy	2415858	Smith, Emily	2528543
Baker, Drew	1684954	Fouson, Brittany	2728974	Massey, Hannah	2066962	Spaldi, Alyssa	2151601
Bee, Prestin	2452985	Fox, Cory	2547919	Medlock, Natalie	2132954	Taylor, Chris	1305372
Bell, Kenneth (Chris)	1237278	Gilland, Paige	2070735	Metcalf, Jessica	2013376	Trammell, Justin	1634789
Bennett, Sarah	2213064	Goodman, Kevin	493671	Monroe, Cam	2531198	Treadway, Brooke	2226757
Blakley, Michael	2167899	Graham, Abra	2168181	Morales, Yamila	202266	Utle, Barrett	1264594
Boser, Sarah	2213120	Grayson, Avery	2621331	Mullis, Ken	1311852	Utle, Kayla	1782616
Bryant, Jacob	1427863	Greene, Sam	2154098	Murphy, Brody	2758415	Vandergriff, John	2154108
Bryant, Shelby	1915249	Hagler, Elizabeth	1865270	Murphy, Heather	2361178	Wade, Leah	1614417
Carlisle, Zachery	1803853	Hodges, Price	2699530	Osborne, Matthew	2311685	Waits, Stephanie	2311687
Carter, Wes	1367458	Holliday, Jeremy	1915207	Owens, Justin	2687228	Walden, Elliott	2642861
Clark, Rob	202264	Hough, Matthew	2621324	Pippin, Stephen	2574211	Weatherly-Sinclair, Murray	1795404
Cornils, Austin	2734844	Hudson, Sarah	2494841	Petree, Kelly	297920	Webber, Jeff	16262
Corso, Morgan	2346801	Johnson, Joe	2528548	Ponce, Peter	2537373	Whitson, Will	2687231
Cox, Trevor	1308905	Karb, Christopher	2047091	Quick, Chad	1561892	Williams, Joy	16307
Cozzolino, Jonathan	979264	Keith, Jeanie	208077	Rauhuff, Blake	2688487	Wilson, Brian	2130958
Cutler, Kaylie	2468297	Kittler, Chris	202249	Readling, Allen	2133749	Wood, Hayley	2147252
Dakin, Matthew	1490790	Kloss, Grant	1894967	Redford, Madeline	1915364	York, Lindsay	1895005
Doolan, Ryan	64626	Lai, Sarah	1815870	Rocco, Carly	2514961	Young, Tyler	1648541
Dubnicka, Cynthia	1749407	Lambert, Teresa	1402336	Rudolph, Elizabeth	1865266		
Dulany, Clint	2147258	Layman, Ethan	2374710	Rutta, Robert, Jr.	1915241		
Duncan, Jessica	1561887	Ledford, Justin	1810028	Ryan, Lisa	1209113		

By signing below, you acknowledge that you have read and understood the details provided, and 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 fastest updates, I would like to receive informational text messages about my application from 21st Mortgage Messaging to the mobile number I have provided.\*\*
- ☐ I would like to receive additional text messages marketing 21st Mortgage products and services from 21st Mortgage Messaging to the mobile number I have provided.\*\*

X

**Applicant Signature**

**Date**

- ☐ For fastest updates, I would like to receive informational text messages about my application from 21st Mortgage Messaging to the mobile number I have provided.\*\*
- ☐ I would like to receive additional text messages marketing 21st Mortgage products and services from 21st Mortgage Messaging to the mobile number I have provided.\*\*

X

**Print Dealership Name & Dealer Number**

X

**Applicant Signature**

**Date**

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

X

**Applicant Signature**

**Date**

- ☐ For fastest updates, I would like to receive informational text messages about my application from 21st Mortgage Messaging to the mobile number I have provided.\*\*
- ☐ I would like to receive additional text messages marketing 21st Mortgage products and services from 21st Mortgage Messaging to the mobile number I have provided.\*\*

X

**Sales Person**

**Date**

\*You may withdraw 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 email 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 21st Mortgage loan product 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 may opt out of receiving these texts at any time. Terms and Conditions and 21st Mortgage 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: 12/8/25**



000587



## 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 # 1063; 18304; 1737976; 2521763; 2737287)

Loan Originator	NMLS #	TN License	Phone Number
Edward Acerno	2640559		1.800.522.2013
Philip Acosta	232642		1.866.321.3153
Scott Binley	1244656	241306	1.800.522.2013
Angel Brown	1046924		1.800.522.2013
Dustin Brudnicki	212797		1.800.522.2013
Thomas Donahue	371359	238273	1.800.522.2013
Donna "Michelle" Embree-Avery	2664371	2664371	1.800.522.2013
Thomas "Anthony" Glass	200039		1.800.522.2013
Clayton Goolsby	2177518	2177518	1.800.522.2013
Steven Grout	850878	850878	1.800.522.2013
Micah Gussow	2121480		1.800.522.2013
Patrick Kinnan	1055665	1055665	1.800.522.2013
Douglas Knowles	2035237		1.800.522.2013
Mary Larivee	1769044		1.800.522.2013
Jon Lester	2550480		1.800.522.2013
Telya Mallad	2248653		1.888.936.1179
Amanda Martinez	2627895		1.888.936.1179
Lloyd McFarland Jr.	845238		1.866.321.3153
Cory Miller	1959143		1.866.321.3153
Gina Miller	1277689		1.800.522.2013
Kristy Miller	2566232		1.888.936.1179
Edward O'Donnell, Jr.	1001516		1.800.522.2013

Loan Originator	NMLS #	TN License	Phone Number
Linda Pearson	92519	92519	1.800.522.2013
Adrienne Ramirez	648980	648980	1.800.522.2013
Cody Ring	260119	110144	1.205.935.3083
Kellie Rohling	1149237		1.800.522.2013
Heriberto Romero	2380691		1.800.522.2013
Madina Rzayeva	2138888		1.800.522.2013
Hilary Sanchez	2050212		1.800.522.2013
Lindsay Shelper	1965629		1.800.522.2013
William Shubrick	1574786	1574786	1.800.522.2013
Joseph Speed	497845		1.800.522.2013
Anna Stewart	2528208	2528208	1.888.936.1179
Thomas Strapp	648873		1.800.522.2013
LaDonna Strowbridge	373520	125655	1.800.522.2013
Erika Thatcher	1146927	1146927	1.800.522.2013
Jason Thompson	939210		1.800.522.2013
Zachary Varnadoe	1540114	1540144	1.800.522.2013
Brady Way	264868		1.913.620.8131
Harley Willhite	1539760		1.800.522.2013
Naomi Williams	212798		1.800.522.2013
Margaret York	1001147		1.800.522.2013
Steven Zador	613374		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](http://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.*



### Addendum to Land Home Financial Services, Inc. Credit Application & Authorization to Provide and Release Information

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

Your credit application will be submitted to Land Home Financial Services, Inc. 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) may contact you to discuss your application.

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

If you have any questions about your credit application, please contact one of Land Home Financial Services, Inc.'s licensed loan originators listed below.

Mortgage Loan Originator	NMLS ID
Land Home Financial Services, Inc.	1796
Michelle Broadrick	147756
Nachole McCarty	1913214

Additional information on Land Home Financial Services, Inc.'s company, branches, and individual mortgage loan originator licenses can be obtained by visiting [www.nmlsconsumeraccess.com](http://www.nmlsconsumeraccess.com).

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

In order to discuss your credit application/manufactured home loan with a third party, we must obtain a letter of authorization form signed by all applicants. Please review the form below and complete the following:

- Specify the name(s), address, phone number and relationship of the person you are authorizing Land Home Financial Services, Inc. to verbally discuss information regarding your credit application/manufactured home loan.
- Land Home Financial Services, Inc. will need the signature of everyone who is on the credit application/manufactured home loan paperwork.

I/We hereby authorize Land Home Financial Services, Inc. to discuss my/our credit application/manufactured home loan with the individual below.

Name of 3<sup>rd</sup> Party: \_\_\_\_\_

Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

Relationship: \_\_\_\_\_

#### YOU MAY REVOKE THIS AUTHORIZATION AT ANYTIME BY PROVIDING WRITTEN NOTICE

X \_\_\_\_\_

Applicants signature Date

X \_\_\_\_\_

Applicants signature Date

X \_\_\_\_\_

Co-applicants signature Date

X \_\_\_\_\_

Co-applicants signature Date





## Addendum to CountryPlace Mortgage Credit Application

Thank you for choosing CountryPlace Mortgage, Ltd. ("CountryPlace") to process your credit application for the purchase of your home. You are applying for a home loan through CountryPlace and by signing this addendum, you are authorizing CountryPlace to use and rely on the credit application you completed. You are also authorizing CountryPlace to request a credit report(s). Your credit application will be submitted to CountryPlace for review and assigned to a licensed Mortgage Loan Originator that handles applications in your state.

CountryPlace intends to rely on the credit report(s) and the credit application you completed for the purpose of evaluating your financial ability to buy a home. We may also verify your employment history, income and rent. As part of the application process, the seller of the home and/or their agents or assigns, may request information contained in your loan application and in other documents required in connection with the loan, in order to assist in the purchase of the home.

You authorize CountryPlace, the seller and/or agent to exchange, any and all information and documentation related to the purchase of your home. Such information includes, but is not limited to, the status of the loan application including outstanding conditions or reasons for denial.

By signing below, I/we intend to proceed and hereby certify that I/we have read the Addendum set forth above and this Addendum supersedes any notices, disclosures, consent, etc. on the credit application. I/we also acknowledge that I/we have personally completed the information on the credit application and that the information is true and accurate. I/We authorize release of information to CountryPlace about my/our employment and rent, if applicable.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

**This addendum is a part of the credit application you completed and must accompany the credit application in order for it to be accepted.**

This link provides licensing information for CountryPlace Mortgage, Ltd:  
<https://www.nmlsconsumeraccess.org/EntityDetails.aspx/COMPANY/2124>

**Corporate Office/Texas Branch: NMLS #2124**  
CountryPlace Mortgage, Ltd.  
15301 Spectrum Drive, Suite 550  
Addison, TX 75001  
**Phone: 800-228-1828**  
**Fax: 972-764-9005**  
[dealerapps@cpmlending.com](mailto:dealerapps@cpmlending.com)

**Florida Branch: NMLS #174670**  
CountryPlace Mortgage, Ltd.  
27 Foxgreen Court  
Homosassa, FL 34446  
**Phone: 800-918-2045**  
**Fax: 800-918-2049**  
[dealerapps@cpmlending.com](mailto:dealerapps@cpmlending.com)



## 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		
<p><b>1) Authorization to Obtain Credit Report, Employment Verification, and Asset Verification</b>            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.</p>		
<p><b>2) Authorization for Email, Phone Calls, Texting, and Automated Messages</b>            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 <a href="mailto:customerservice@cascadeloans.com">customerservice@cascadeloans.com</a>, 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.</p>		
<p><b>3) Authorization to Provide Status Updates to Retailer, Builder, and/or Realtor.</b>            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.</p>		
Borrower Signature		Date





Communication Disclosure  
SAFE Mortgage Licensing Act of 2008

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

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

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

**Borrower's Certification & Authorization**  
**Certification**

The undersigned certify the following:

1. I/We have applied for a mortgage loan from autoMhatic Financial (Lender). In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of down payment, employment and income information and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.
2. I/We understand and agree that Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions on Title 18, United States Code, Section 1014.
4. If two or more names are set forth below, one or more applicants have stated that this is an application for joint credit. To confirm the intent to apply for joint credit, both applicants must sign and date below.

**Authorization to Release Information**

To whom it may concern:

1. I/We have applied for a mortgage loan from Lender. As part of the application process, Lender may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Lender, and to any investor or whom the Lender may sell my/our mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. Lender or any investor that purchases the mortgage may address this authorization to any party named in the loan application or disclosed by any consumer reporting agency or similar source.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Lender or the investor that purchased the mortgage is appreciated.

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

**STATE NOTICES**

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

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

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

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

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

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

Dealer Name

Sales Person Name

Dealer NMLS ID Number (if none, indicate N/A)

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

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

## Your Consent To Do Business Electronically (the eDisclosure Agreement) autoMhatic Financial

The loan for which you are applying involves various disclosures, records, and documents ("Loan Documents"), including this eDisclosure Agreement. The purpose of this eDisclosure Agreement is to obtain Your consent to receive certain Loan Documents from Us in electronic form rather than in paper form. With Your consent, You will also be able to sign and authorize these Loan Documents electronically, rather than on paper. Before We can engage in this transaction electronically, it is important that You understand Your rights and responsibilities. Please read the following and affirm Your consent to conduct business with Us electronically. For purposes of this eDisclosure Agreement, "eDisclosures" means the Loan Documents related to this transaction that are provided electronically, "You" and "Your" mean the borrower(s) under the applicable loan to which such Loan Documents apply, and "We", "Our" and "Us" mean the applicable mortgage broker(s), loan processor(s), or mortgage banker(s) with whom You are transacting business for such loan(s).

**YOUR CONSENT** • Your consent to participate in this transaction electronically will apply to all Loan Documents for the applicable loans for which You are applying. If You provide Your consent by checking the "I agree to consent..." checkbox at the bottom of the page, We will conduct this transaction electronically, instead of providing You with the Loan Documents in paper form. • If a document related to Your loan is not available in electronic form, a paper copy will be provided to You free of charge. • Conducting this transaction electronically is an option. If You choose not to accept receipt of eDisclosures, paper Loan Documents will be mailed to You. • If You do not consent to receive these Loan Documents electronically, You will be provided with copies of the Loan Documents in paper form. Additionally: You will not be required to pay a fee for receiving paper copies of the Loan Documents.

**WITHDRAWAL OF CONSENT** • You have the right to withdraw Your consent at any time. By declining or revoking Your consent to receive eDisclosures, We will provide You with the Loan Documents in paper form. • If You originally consent to receive eDisclosures, but later decide to withdraw Your consent, You can do so by notifying Us via telephone or mail. • If You originally consent to receive eDisclosures, but later withdraw Your consent: You will not be required to pay a fee for withdrawing consent and receiving paper copies of the Loan Documents.

**OBTAINING PAPER COPIES** • After Your consent is given, You may request from Us paper copies of Your Loan Documents. Please send this request to Us via telephone or mail. • If You request paper copies of the Loan Documents: You will not be required to pay a fee for receiving paper copies of the Loan Documents.

**SYSTEM REQUIREMENTS** • In order to receive eDisclosures, You must have a computer with Internet access and an Internet email account and address; an Internet browser using 128-bit encryption or higher, Adobe Acrobat 7.0 or higher, SSL encryption, and access to a printer or the ability to download information in order to keep copies of Your eDisclosures for Your records. • If the software or hardware requirements change in the future, and You are unable to continue receiving eDisclosures, paper copies of such Loan Documents will be mailed to You once You notify Us that You are no longer able to access the eDisclosures because of the changed requirements. We will use commercially reasonable efforts to notify You before such requirements change. If You choose to withdraw Your consent upon notification of the change, You will be able to do so without penalty.

**HOW WE CAN REACH YOU** • You must promptly notify Us if there is a change in Your email address or in other information needed to contact You electronically. You can contact Us via telephone or mail. • We will not assume liability for non-receipt of notification of the availability of eDisclosures in the event Your email address on file is invalid; Your email or Internet service provider filters the notification as "spam" or "junk mail"; there is a malfunction in Your computer, browser, Internet service and/or software; or for other reasons beyond Our control.

Date: \_\_\_\_\_

☐ I/We consent to receive eDisclosures for our Loan Documents (please sign below)

Email Address: \_\_\_\_\_ Email Address: \_\_\_\_\_

Borrower Name(s)

Please Print:

Borrower(s) Signature(s): \_\_\_\_\_





PO Box 661527  
Birmingham, AL 35266  
205.331.5700

**Please Return Documents to:**

Fax: 205-405-9637

Email: [loans@commonsenselending.com](mailto:loans@commonsenselending.com)

[www.commonsenselending.com](http://www.commonsenselending.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 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.

By signing, I authorize CSL Financial to contact me via text message (SMS) at the mobile number I have provided in connection with my loan application, loan servicing and other CSL Financial related services. I understand that these text messages may include information related to my loan status, payment reminders, document request, account updates, and other relevant communications. I acknowledge and agree that message data rates may apply depending on mobile carrier and plan, consent to receive text messages is not a condition of loan approval or loan terms, and I may opt out at any time to receive text messages by replying "Stop" to any message or by notifying CSL Financial.

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 \_\_\_\_\_  
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/Salesperson

\_\_\_\_\_ Date



## Consent to Electronic Records and Signatures

In this Consent, the words “we,” “us,” “our,” and “the Company” refer to CSL Financial, LLC. “You” refers to the user of our services and the person providing this Consent. By signing this form or by clicking “Continue” on the page that linked you to this agreement, you agree to conduct transactions with us electronically, which includes your consent to execute contracts and documents electronically, receive required notices and disclosures and any other documents related to your account (collectively, “Documents”) electronically to the extent not prohibited by applicable law. Our electronic delivery of Documents will include, but not necessarily be limited to, posting on the website, delivery to your user account or online portal, and sending via email (which may include attachments or embedded links).

We may, at our discretion, provide Documents to you electronically or we may choose to send paper copies of Documents to you even though we have made or could have made them available to you electronically.

### System Requirements to Access Documents

To receive and retain an electronic copy of the Documents, you must have the following equipment and software:

- A personal computer or other device which is capable of accessing the Internet.
- For a desktop or tablet, one of the following Internet web browsers (current versions only): Windows Edge (Windows Only); Mozilla Firefox; Safari (Mac OS only); or Google Chrome.
- For a mobile device, one of the following Internet web browsers: Apple iOS or Android.
- A valid email address.
- A printer capable of printing from your device, if you choose to print.

If any of the above equipment and software requirements for accessing and retaining your Documents changes we will notify you.

### Updating your Contact Information

It is important that you keep your contact information, particularly your email address, current with us and we may treat your failure to do so as a withdrawal of your consent to receive Documents electronically. Therefore, please notify us immediately if you change any of your contact information, including your email address, using the contact information in the Contact Us section.

### Withdrawal of Electronic Acceptance of Documents

You may withdraw your consent to receive Documents electronically at any time using the contact information in the Contact Us section.

### Paper Delivery of Documents

At any time, you may request from us, using the contact information in the Contact Us section, a paper copy of any Document we provided or made available electronically to you. You may be charged a fee for paper copies to cover printing and postage costs.

### Changes to this Consent

From time to time we may make changes to this Consent. We reserve the right to update or modify this Consent at any time and from time to time without prior notice. When we do we will post the updated version on our website. Please review this Consent periodically, and especially before accessing your Documents. Your continued use of our services after any changes or revisions to this Consent shall indicate your agreement with the terms of such revised Consent.

### Contact Us

You may contact us to change your contact information, request paper copies of Documents, or withdraw your prior consent to receive Documents electronically through any of the following means:

By email: [Conditions@commonsenselending.com](mailto:Conditions@commonsenselending.com)

By phone: 205-331-5700

By mail: PO Box 661527, Birmingham, AL 35266

Be sure you provide your name and mailing address and state that you are requesting a copy of the Documents.

\_\_\_\_\_  
Borrower signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
CO-Borrower Signature

\_\_\_\_\_  
Date