

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

v. 9-13-2018

If this is a Purchase, complete the following:

Seller/Realtor Name: _____ Purchase information must be attached

Property will be: ☐ Primary Residence ☐ Secondary Residence ☐ Investment/Rental ☐ Buy-For
 Loan Type: ☐ Home only ☐ Land and Home ☐ Land only Home is being: ☐ Purchased ☐ Refinanced

Street Address where home will be located, including site #:

City: _____ State: _____ Zip: _____ County: _____

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

If Home Only, Site Placement is: ☐ Owned property with no lien ☐ Leased Private Property ☐ Family Land - No Rent ☐ Community/Park
☐ Reservation ☐ Owned Property Land Contract/Mortgage Trust Deed

Will the home be located in a Resident-Owned Community (co-op)? _____ Are you pledging or purchasing the security interest in the co-op shares? _____

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

Phone Number: _____ Monthly Site Payment: _____

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

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

EMAIL ADDRESS (for Loan Notices and Documents)

APPLICANT EMAIL: _____ CO-APPLICANT EMAIL: _____

(A) APPLICANT

(B) CO-APPLICANT

FULL NAME - Last, First, Middle

Birth Date (mm/dd/yy): _____ Social Security #: _____

Marital Status: ☐ Married ☐ Unmarried ☐ Separated

Applicant Dependents (not including self or those listed by Co-Borrower):

Number of Dependents: _____ Dependent Age(s): _____

APPLICANT'S RESIDENCE

CO-APPLICANT'S RESIDENCE

Current Street Address (3 Years Residence Required, attach supplement if needed)

City, State, Zip: _____ County: _____

Mailing Address (if different from physical) City, State, Zip: _____

Home Phone: () - Cell Phone: () -

How long at present address? ☐ Homeowner * ☐ Other* Mo. Mtg/Rent:
 Yrs Mo ☐ Renter ☐ Live with parent

Name of Previous Mortgage Holder or Landlord:

Telephone number:

* What are the plans for your existing home? If checked other above, explain:

Previous address (if current address is less than 3 years)

City, State, Zip: _____ How long? _____

Name of Mortgage Holder or Landlord:

Telephone number:

Name of nearest Relative NOT living with you: Relationship:

Phone: _____

APPLICANT'S EMPLOYMENT HISTORY (Minimum Three Years, attach supplement if needed)

1-Current Employer:	Position Held/Occupation: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:
Employer Address:	City, State, Zip:	Supervisor Name and Telephone Number:
List your base pay rate excluding commission, bonuses, and overtime: How are you paid? (select one below) <input type="checkbox"/> Hourly rate: \$ _____ # of hours: _____ <input type="checkbox"/> Weekly Salary: \$ _____ <input type="checkbox"/> BiWeekly Salary: \$ _____ <input type="checkbox"/> 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) <input type="checkbox"/> Hourly rate: \$ _____ # of hours: _____ <input type="checkbox"/> Weekly Salary: \$ _____ <input type="checkbox"/> BiWeekly Salary: \$ _____ <input type="checkbox"/> 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?			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, when did you file?			Date:	Date:	

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

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

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

(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: 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>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: 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>Sex: <input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male</p> <p><input type="checkbox"/> I do not wish to provide this information</p>

Additional Disclosures

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

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

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

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

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

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

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

Non-applicant Spouse: _____

Date _____

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

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

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

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

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

Applicant Signature	Date	Co-Applicant Signature	Date
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(ADMIN USE ONLY)

CALCULATION WORKSHEET

Site of Placement:		<input type="checkbox"/> Owned Property/Free and Clear		<input type="checkbox"/> Leased Land		<input type="checkbox"/> Owned Property Land Contract/Mortgage Trust Deed	
Monthly Site Payment:		<input type="checkbox"/> Family Land		<input type="checkbox"/> Reservation		<input type="checkbox"/> Manufactured Home Community	
Name of Community, Family Member, Mortgage Holder or Reservation:							
Home Type: <input type="checkbox"/> Manufactured Home (HUD Code) <input type="checkbox"/> Modular Home <input type="checkbox"/> Park Model (ANSI Code) Telephone Number:							
New / Used		Repo ID #:		Year:		Make:	
						Model:	
						Width x Length	

CALCULATION FOR AMOUNT DESIRED		CALCULATION FOR MAXIMUM SALES PRICE (NEW Home)	
1. HOME Sales Price: (including adds)	\$	Manufacturer's Invoice:	(A) \$
2. Sales Tax:	\$	DELETIONS: (from Manufacturer's Invoice)	
3. TOTAL HOME Sales Price: (1+2)	\$	Wheels & Axles: (\$1000 DW, \$500 SW)	\$
4. Land Improvements:	\$	Factory Freight: (Circle One) Homesite or Retailer Lot	\$
5. Land Purchase Price / Payoff:	\$	Air Conditioner:	\$
6. Total Package Price: (total of 3+4+5)	\$	Tax from Invoice:	\$
7. a. Gross Trade-In:	\$	HUD Dues/Fees:	\$
b. Less Amount. Owed On Trade-In:	\$	Furniture/Entertainment Pack:	\$
c. Net Trade-In: (7a minus 7b)	\$	Other Packs/Sales Allowances:	\$
		Dealer Rebate:	\$
		Advertising/Environmental Allowance:	\$
		Trim Out/Tape & Texture:	\$
		Other:	\$
Trade Year:	Make/Model:	Total Deletions	(B) \$
	Width: x Length:	New Home Net Invoice:	(A-B=C) (C) \$
8. Cash Down Payment:	\$	Markup:	145 % New & Model 4 years old or less %
Sources of Cash Down Payment:		VEP CODE Adjustments:	VEP Adjustment
<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Cash on Hand		if "0" add 5%	
<input type="checkbox"/> Loan <input type="checkbox"/> Gift From Whom:		if "1" no adjustment	
		if "2" subtract 5%	
9. TOTAL Down Payment: (7c+8)	\$	Adjusted Markup %	(D) %
10. Unpaid Balance of Total Package: (6 minus 9)	\$	Adjusted Markup Amount	(CxD=E) (E) \$
11. Physical Damage Insurance Premium:	\$	ADDS: (Items bolded below that were DELETIONS above can be added)	
(1 Yr Insurance Required to be financed or paid in full)		Factory Freight: (Circle One) Homesite or Retailer Lot	\$
12. Requested Loan Amount: (10+11)	\$	Air Conditioner:	\$
		Tax from Invoice:	\$
		HUD Dues/Fees:	\$
		Delivery & Set:	\$
		Skirting: (Circle One)	\$
		Vinyl Metal Hardi Masonry	
		Steps/Decks: (# of sets)	\$
		Dirt Pad:	\$
		Footers:	\$
		Trim Out/Tape & Texture:	\$
		Electric Hookup:	\$
		Water Hookup:	\$
		Sewer Hookup:	\$
		Gas Hookup:	\$
		Gutters & Downspouts:	\$
		Other:	\$
		Total Adds:	(F) \$
		Total Home Value:	(E+F=G) (G) \$
		Sales Tax (not on Invoice):	(H) \$
		Maximum Sales Price of Home (G+H=I)	(I) \$
FOR LAND / HOME LOANS Complete Section Below			
Land Purchase Price or Payoff:		(J) \$	
LAND IMPROVEMENTS:			
Basement:	\$	Grading:	\$
Brick/Block Skirting:	\$	Permanent Foundation:	\$
Carport:	\$	Permits:	\$
Deck:	\$	Porch:	\$
Driveway:	\$	Septic:	\$
Electrical Hookup:	\$	Sewer Hookup:	\$
Footers:	\$	Water Hookup:	\$
Garage:	\$	Well:	\$
Gas Hookup:	\$	Other:	\$
Total Improvements:		(K) \$	
TOTAL Maximum Package Price (I+J+K):			
(home / land / improvements) \$			

LAND in LIEU Equity Calculation	
Land Size: Acres:	Date Purchased:
A. Land Market Value:	\$
B. Less Land Payoff (if applicable):	\$
C. Total Land Equity:	\$
USED HOME or 21st REPO Maximum Sales Price Calculation (MSP)	
<input type="checkbox"/> Used home sold on site - BASE NADA	\$
(Base NADA x 140%) = MSP	x 140%
Maximum Sales Price of Home	= \$
<input type="checkbox"/> Used home to be delivered - BASE NADA	\$
(Base NADA x 130%) + ADDS = (MSP)	x 130%
Total Markup	= (A)\$
<input type="checkbox"/> 21st Repo - Net Sales Price	(A)\$
ADDS:	
Freight:	\$
Air Conditioner:	\$
HUD Dues/Fees:	\$
Delivery & Set:	\$
Skirting:	\$
Steps/Decks:	\$
Dirt Pad/Footers:	\$
Trim Out/Tape & Texture:	\$
Electric Hookup:	\$
Water Hookup:	\$
Sewer Hookup:	\$
Other:	\$
Other:	\$
Other:	\$
Total Adds:	(B)\$
Total Home Value:	(A+B=C) (C)\$
Sales Tax:	(D)\$
Maximum Sales Price of Home	(C+D) \$



Addendum to the 21st Mortgage Credit Application Communications Disclosure Form

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

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

During the sales process, if there are questions that may impact the financing of your purchase, your sales consultants may conference or connect you with the appropriate representative(s) of the Lender for your convenience.

Following the receipt of your credit application, a representative from the Lender (or a person under their supervision, as appropriate) may contact you to discuss your application. Should you have any questions about this application, please contact the Lender at (800) 955-0021. Below is a list of 21st Mortgage Loan Originators

NAME	Ext	NMLS #	TN LIC #	NAME	Ext	NMLS #	TN LIC #	NAME	Ext	NMLS #	TN LIC #
21st Mortgage Corp.	n/a	2280	109340	Fitzsimmons, Tracy	1129	1915250		Metcalf, Jessica	1125	2013376	233316
Adams, Madeline	1126	1915364	203850	Freese, Christine	1137	1425397	1425397	Morales, Yamila	2138	202266	108024
Aldmon, Thomas	2145	1700118	150678	Gilland, Paige	1862	2070735	237709	Mullis, Ken	1235	1311852	125553
Baker, Drew	1231	1684954		Goodman, Kevin	1816	493671		Osborne, Matthew	1143	2311685	
Ball, Eileen	1106	1200479	121271	Graham, Abra	1149	2168181		Pilipovic, Katherine	2178	1930005	
Bell, Kenneth (Chris)	1926	1237278		Greene, Sam	1501	2154098	2154098	Quick, Chad	1188	1561892	134374
Bennett, Sarah	1295	2213064		Hagler, Elizabeth	2120	1865270	185138	Readling, Allen	1436	2133749	
Blakley, Michael	1452	2167899	2167899	Harr, Delaney	2146	2133732		Rudolph, Elizabeth	1220	1865266	185467
Brewer, Corey	2149	2154268	2154268	Hatfield, Mallory	1145	2070740	241317	Rutta, Robert, Jr.	1228	1915241	
Bridges, Chad	1134	1660954	148176	Hillard, Allyson	2152	2013372	224287	Sauer, Mallory	1425	881807	
Carlisle, Zachery	1189	1803853	185910	Holliday, Jeremy	2118	1915207	222359	Shewcraft, Dustin	1115	1522858	187507
Carter, Kellie	1246	1684953	147070	Holt, Alex	1181	2147154		Smith, Ben	2116	2241308	
Carter, Wes	1148	1367458	125366	Howard, Toshia	1543	2132202	2132202	Spaldi, Alyssa	2142	2151601	2151601
Chilco, Amanda	1987	2013377		Johnson, Nicole (Nicki)	1213	1152412	124960	Sullivan, Scott	1121	1004036	115888
Clark, Rob	2100	202264		Karb, Christopher	1195	2047091		Taylor, Chris	1130	1305372	
Coalson, Shelby	1077	1915249		Keith, Jeanie	1117	208077	181634	Thames, Kristen	1132	2132184	
Conner, Chris	2148	2175619	2175619	Kesler, Sarah	1034	2213120		Trammell, Justin	1242	1634789	
Corwin, Chris	1203	94486		King, Caleb	1484	2147150		Treadway, Brooke	1370	2226757	2226757
Cox, Trevor	1335	1308905	130952	Kittle, Chris	1095	202249	110775	Uttley, Barrett	1123	1264594	124533
Cozzolino, Jonathan	1227	979264	114803	Kloss, Grant	1309	1894967	195006	Uttley, Kayla	1199	1782616	
Cupp, Shawn	1625	1561897	243713	Lai, Sarah	1150	1815870		Vandergriff, John	2151	2154108	2154108
Dakin, Matthew	2179	1490790		Lambert, Teresa	1209	1402336		Wade, Leah	2159	1614417	
Doolan, Ryan	1394	64626	107591	Ledford, Justin	1303	1810028		Waits, Stephanie	1988	2311687	
Dubnicka, Cynthia	1221	1749407		Lee, Brian	1184	1535710	149771	Weatherly-Sinclair, Murray	1131	1795404	
Dukes, Travis	1165	2022589		Loggins, Camilla	1986	1953395	219524	Webber, Jeff	1029	16262	110064
Dulany, Clint	1546	2147258		Long, Lindsay	1058	1915195	203846	Williams, Joy	1200	16307	
Duncan, Jessica	1399	1561887		MacGuire, John	2001	393419	113642	Williams, Lisa	1135	1209113	
Earley, Dylan	2117	2101915		Manning, Rachel	1182	2101930	2101930	Wilson, Brian	1354	2130958	
Estes, Joshua	2101	917916		Massey, Hannah	1449	2066962		Wood, Hayley	1512	2147252	2147252
Evans, Sean	1544	1795393		McCollough, Mary Abigail (Abby)	1307	2003725	220407	York, Lindsay	1262	1895005	
Fabian, Matt	1827	202243	110128	McIntyre, Matt	1127	1915226	203982	Young, Tyler	1272	1648541	138356
Filicky, Carly	1180	2101922		McMahan, Adam	1047	18516	107490				

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

Please sign below and retain a copy for your records.

X
 Applicant Signature (Date)
 X
 Co-Applicant Signature (Date)
 X
 Print Dealership Name & Dealer #

X
 Co-Applicant Signature (Date)
 X
 Co-Applicant Signature (Date)
 X
 Sales Person (Date)

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

This form is a part of the 21st Mortgage credit application and must accompany the credit application and must be completed in order for the credit application to be accepted. Revised: 1-24-2022