## THE CHOICE IS YOURS

We are not recommending or referring you to any particular lender, the following options are available to you:

## HOME ONLY LENDERS (Cash Down)

Name	Phone	Fax	Web
CIS Financial/Triad Financial US Bank CU Factory Built Lending Alliance Credit 21 <sup>st</sup> Mortgage Other:	800-527-2013	888-936-1290	www.triadfs.com
	866-500-8545	866-489-9486	www.usbank.com
	866-279-1899	866-279-1919	www.cufactorybuiltlending.com
	866-916-9100	866-916-9100	www.alliancecreditlc.com
	800-955-0021	877-312-2100	www.21stmortgage.com

## LAND HOME LENDERS (Land Down)

Name	Phone	Fax	Web
CIS Financial /Triad Financial	800-527-2013	888-936-1290	www.triadfs.com
US Bank	866-300-8395	866-489-9486	www.usbank.com
CU Factory Built Lending	866-279-1899	866-279-1919	www.cufactorybuiltlending.com
Alliance Credit	866-916-9100	866-916-9110	www.alliancecreditllc.com
21 <sup>St</sup> Mortgage	800-955-0021	877-312-2100	www.21stmortgage.com
Cascade Financial	877-869-7082	480-539-4915	www.cascade/loans.com
Other:	-		

By signing below, you are confirming that the retailer or its employees did not recommend, refer, steer, or influence your decision of lender (or lenders) to whom your credit was sent. If for some reason you would like to have your application sent to an additional lender in the future, you may be asked to complete an additional copy of this form.

Signed:	Date:
Signed:	Date:

THIS MEELICATION WOOD DE COMMENDE PROPERTIES CONTRACTOR . . . . . . . . . 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.1-5-2018 If this is a Purchase, complete the following:

Sollor/Realtor Name: Gray Son Mabile Homes, Inc. (2703) Purchase information must be attached Seller/Realtor Name: □ Buy-For □ Investment/Rental □ Secondary Residence □ Primary Residence Property will be: □ Refinanced Home is being: 

Purchased Loan Type: 

Home only 
Land and Home □ Land only Street Address where home will be located, including site #: County: Zip: State: City: If Land and Home, Land is being: □ Purchased □ Refinanced □ Owned Free and Clear Whose land is it? Purchase Price/Payoff \$\_\_\_\_\_\_ Date acquired: \_\_\_\_\_ Home must be placed on the property described in this section Estimated Land Value \$\_\_\_\_\_ □ Community/Park ☐ Family Land - No Rent If Home Only, Site Placement is: 

Owned property with no lien

Leased Private Property □ Reservation □ Owned Property Land Contract/Mortgage Trust Deed □ Co-op Community If Home Only and Land is Leased: Name of Community/Park/Land Owner/Mortgage Holder:\_\_\_\_\_ Monthly Site Payment: \_\_\_\_ Phone Number: 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 Other (Explain) \_\_\_\_\_\_ ☐ Gift (if gift, from whom): \_\_\_\_\_ I wish to use my land as down payment A minimum of 5% is required. A down payment greater than 5% increases the likelihood of approval and may result in a lower interest rate. **EMAIL ADDRESS** (for Loan Notices and Documents) CO-APPLICANT EMAIL: APPLICANT EMAIL: (B) CO-APPLICANT (A) APPLICANT FULL NAME - Last, First, Middle FULL NAME - Last, First, Middle Birth Date (mm/dd/yy): Social Security #: Social Security #: Birth Date (mm/dd/yy): □ Separated Marital Status: 🗆 Married □ Unmarried □ Separated □ Unmarried Marital Status: □ Married Applicant Dependents (not including self or those listed by Borrower): Applicant Dependents (not including self or those listed by Co-Borrower): Number of Dependents: \_\_\_\_\_ Dependent Age(s): \_ Number of Dependents: \_\_\_\_\_\_ Dependent Age(s): \_ CO-APPLICANT'S RESIDENCE APPLICANT'S RESIDENCE Current Street Address (3 Years Residence Required, attach supplement if needed) Current Street Address (3 Years Residence Required, attach supplement if needed) County: City, State, Zip: County: City, State, Zip: City, State, Zip: Mailing Address (if different from physical) City, State, Zip: Mailing Address (if different from physical) Home Phone: ( ) -Cell Phone: ( Cell Phone: ( Home Phone: ( ) Other\* Mo. Mtg/Rent: How long at present address? ☐ Homeowner \* How long at present address? 

Homeowner \* Other\* | Mo. Mtg/Rent: Yrs Mo Renter Live with parent Mo ☐ Renter ☐ Live with parent Name of Previous Mortgage Holder or Landlord: Name of Previous Mortgage Holder or Landlord: Telephone number: Telephone number: \* What are the plans for your existing home? If checked other above, explain: \* What are the plans for your existing home? If checked other above, explain: Previous address (if current address is less than 3 years) Previous address (if current address is less than 3 years) How long? How long? City, State, Zip: City, State, Zip: Name of Mortgage Holder or Landlord: Name of Mortgage Holder or Landlord: Telephone number: Telephone number: Relationship: Name of nearest Relative NOT living with you: Relationship: Name of nearest Relative NOT living with you: Phone: Phone:

APPLICANT'S EMPLOY	MENT HIS	TORY (Minimu	um Three Years, attach suppli	Date Started:	
-Current Employer:		osition Held/Occu	apation.	Date Started.	
		Self Employed:	and Telephone Number:	Email address:	
City, State:			and receptions	The state of the s	
List your base pay rate excluding commiss	ion, bonuses,	and overtime:		0	
How are you paid? (select one below)			and II Calamus	Monthly Salary: \$	
Hourly rate: \$# of hours:	□ Weekly Sa	alary :\$			
Do you receive bonuses?	_ How often	1?	How much in bonuses over the last	12 1110111113 9	
Do you receive commission?	How often	1?	How much in commission over the	last 12 months \$_	
Do you consistently receive overtime?	How ofter	1?	How much in overtime over the las	t 12 months \$	
	ONE OF THE SAME OF	Position Held/Occ	upation:	Date Started:	Date Left:
2-Second or Previous Employer:		Self Employed:			
City, State:		Supervisor Name	and Telephone Number:	Income:	
City, State.					Date Left:
3-Previous Employer:	1	Position Held/Occ		Date Started:	Date Left.
		Self Employed:	Yes No	Income:	
City, State:		Supervisor Name	and Telephone Number:	mcome.	
		N 20 d			
Please provide an explanation for any jo	b gaps greate	r than 30 days.			Agent, at the policy of the constraint of the co
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	TOTAL CE	ADI OVMENT LI	ISTORY (Minimum Three Yea	rs)	
		Position Held/Oc		Date Started:	
1-Current Employer:		Self Employed:			And the Principle of the Parish Control of t
City, State: Supervi		Supervisor Name	and Telephone Number:	Email address:	
List your base pay rate excluding commis	ssion, bonuses	, and overtime:			
How are you paid? (select one below)	CM/s alder	Calamick	BiWeekly Salary: \$	Monthly Salary:	\$
Hourly rate: \$ # of hours:					
Do you receive bonuses?	How ofte	n?	How much in bonuses over the las	t 12 months 9	
Do you receive commission?	How ofte	n?	How much in commission over the	last 12 months \$	
	How ofte	nn?	How much in overtime over the la	st 12 months \$	
Do you consistently receive overtime?	now one			Date Started:	Date Left:
2- Second or Previous Employer:		Position Held/Od		Date Started.	Date Leit.
City City		Self Employed:	☐ Yes ☐ No e and Telephone Number:	Income:	
City, State:		Supervisor Name	Sand Telephone Hamber		
3-Previous Employer:		Position Held/Od	ccupation:	Date Started:	Date Left:
3-Previous Employer:		Self Employed:	□ Yes □ No		
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Income from SSI, retirement, disability, alimony, child supp	ort or separate maint	enance agreement need no		Annual particular of the management of the particular description	Activities in the Control of the Con
Child Support Monthly Amount	Ages of Chi	ldren	Child Support Monthly Amount	Ages of Children	n
Alimony or Separate Maintenance	Duration		Alimony or Separate Maintenance	e Duration	
All mony or Separate Maintenance	Duration				
Other Source:	How Long:	Monthly Amt:	Other Source:	How Long:	Monthly Amt

(A) APPLICANT -	Asset and Credit Information	(B) CO-APPI	LICANT - Asset and	<b>Credit Information</b>
Bank Name:	Account type:	Bank Name:	F	Account type:
City, St:	Balance: \$	City, St:	E	Balance: \$
Retirement/401K with:		Retirement/401K w	vith:	
	Balance: \$	City, St:		Balance: \$
City, St: Auto #1 (Yr/Make):	Lender:	Auto #1 (Yr/Make):	Lende	r:
	ment: \$ Balance: \$	Value: \$	Payment: \$	Balance: \$
Value: \$ Payı Auto #2 (Yr/Make):	Lender:	Auto #2 (Yr/Make):	Lende	r:
	ment: \$ Balance: \$	Value: \$	Payment: \$	Balance: \$
Other Asset:	Lender:	Other Asset:	Lende	r:
	ment: \$ Balance: \$	Value: \$	Payment: \$	Balance: \$
Other Real Estate Owned:	Lender:	Other Real Estate C	Owned: Lende	r:
	ment: \$ Balance: \$	Value: \$	Payment: \$	Balance: \$
Value: \$ Pay Other Real Estate Owned:	Lender:	Other Real Estate C	Owned: Lende	r:
	ment: \$ Balance: \$	Value: \$	Payment: \$	Balance: \$
	110170		er or guarantor on a note?	
Are you a co-maker or guarant If Yes, for whom?	ntor on a note:	If Yes, for whom?		
	Monthly Payment: \$	Creditor:	Mont	hly Payment: \$
Creditor:	ANT - Debts / Obligations	(B) CO	-APPLICANT - Deb	ts / Obligations
NATIONAL DESCRIPTION OF THE PROPERTY OF THE PR	Expiration Date:	Alimony/Maintena	University of the second of th	ation Date:
Alimony/Maintenance: \$	Expiration bate.	Garnishment: \$		
Garnishment: \$		Child Support: \$		Acceptance of the second secon
Child Support: \$		List Ages of Childre	en:	
List Ages of Children:	Other Extraordi			
	Other Extraordi	lary Recurring E	CONTRACTOR OF THE PROPERTY OF THE PARTY OF T	NA
List other items that have	a significant impact to your budget		Estimated	Monthly Amount
If you drive more than 20 m maintenance expense other	iles each way to work every day, what is yo than your car payment?	ur monthly fuel and	\$	
Child Care Expense:		ersperielle de souveir de mét et de de souveire en plan de mes de reil de la production de septembre et a production	\$	
Other:			\$	
Other.			\$	
Other:				NAP
List any Government Ass You are not required to cor repay this debt.	istance Payments to you that help offso lisclose these amounts if you do not wi	sh to have them consi	dered as a basis in analyz	ing your ability to undetak
or repay uns debt.			\$	- 10 T C C C C C C C C C C C C C C C C C C
			The second secon	
POLICE CONTROL				
	Q	UESTIONS		
			Applicant	Co-Applicant
1. Are you a U.S. Citizen?			□ Yes □ No	□ Yes □ No
1. Are you a U.S. Citizen?  2. Are you a permanent r	esident alien?		□ Yes □ No	□ Yes □ No
2. Are you a permanent r	esident alien? kruptcy within the last 5 years?			

#### 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
Ethnicity: Check one or more	Ethnicity: Check one or more
☐ Hispanic or Latino ☐ Mexican ☐ Puerto Rican ☐ Cuban ☐ Other Hispanic or Latino - Enter origin:	<ul> <li>☐ Hispanic or Latino</li> <li>☐ Mexican</li> <li>☐ Puerto Rican</li> <li>☐ Cuban</li> <li>☐ Other Hispanic or Latino - Enter origin:</li> </ul>
Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.	Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.
<ul> <li>Not Hispanic or Latino</li> <li>I do not wish to provide this information</li> </ul>	□ Not Hispanic or Latino □ I do not wish to provide this information
Race: Check one or more	Race: Check one or more
<ul> <li>□ American Indian or Alaskan Native - Enter name of enrolled or principal tribe:</li> <li>□ Asian</li> </ul>	<ul> <li>□ American Indian or Alaskan Native - Enter name of enrolled or principal tribe:</li> <li>□ Asian</li> </ul>
☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian - Enter race: ☐ Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.	☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian - Enter race: ☐ Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.
□ Black or African American	☐ Black or African American
<ul> <li>□ Native Hawaiian or Other Pacific Islander</li> <li>□ Native Hawaiian</li> <li>□ Samoan</li> <li>□ Guamanian or Chamorro</li> <li>□ Other Pacific Islander - Enter race:</li> </ul>	<ul> <li>□ Native Hawaiian or Other Pacific Islander</li> <li>□ Native Hawaiian</li> <li>□ Guamanian or Chamorro</li> <li>□ Other Pacific Islander - Enter race:</li> </ul>
Examples: Fijan, Tongan, etc.  ☐ White ☐ I do not wish to provide this information	Examples: Fijan, Tongan, etc.  □ White □ I do not wish to provide this information
Sex:   Female  Male  I do not wish to provide this information	Sex: □ Female □ Male □ I do not wish to provide this information

#### Additional Disclosures

An applicant, if married, may apply for a separate account. It is illegal to discriminate in the provision of availability of financial assistance for California: 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

provision when the obligation to the creditor is incurred.	
NON-APPLICANT SPOUSE WAIVER OF NOTICE: I agree to waive notice of any extensi	on of credit in connection with this application:
NON-APPLICANT SPOUSE WAIVER OF NOTICE. Tag. 50 to the second	Date
Non-applicant Spouse:	Date

Additional disclosures may be required for the following states: Texas, New York, Ohio, Oregon.

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 instrument on the property described herein; (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 in 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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	**	CALCULATIO	N WORKSH	EET			
Site of Placement	Owned Property/Free and Cle					Mortgage Trust Deed	
Monthly Site	Family Land	Reservation			d Home Communi	ty	
Payment:	Name of Community, Family Me		or Reservation none Number:				
Make:	Model:	тегері	Year:	New / Used	Width x Length	Repo ID #:	
	LCULATION FOR AMOUNT D	ESTRED	CALCULA		AXTMUM SAL	ES PRICE (NEW	Home)
				rer's Invoice:	7012110111071	(A) \$	
	ice: (including adds)	\$	DELETIONS:			1(~) \$	
2. Sales Tax:		A				\$	
3. TOTAL HOME S		\$	Freight: Taxes:			\$	year 1 (100 miles 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
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5. Land Purchase		Section of the second section of the section of the second section of the section of the second section of the sectio	Packs:			<b>\$</b>	Service Magnetic Process of States on Low
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7. a. Gross Trade					W, \$500 SW)	\$	and office highly bushes to endoble to me
b. Less Amoun	t. Owed On Trade-In:	\$	Sales Allov			Confirm and confirmed confirmed change and control of the confirmed confirmed control of the control of the confirmed control of the confirmed control of the control of th	representative and residence
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9. 1 TOTAL Down				djustments:	.ars 014	VEP Adjustment	
	e of Total Package: (6 minus 9)		-	if "0'	add 5%		
11. Physical Dam	age Insurance Premium:		-		No adjustment subtract 5%		
	nce Required to be financed or paid in full)	ė	Adjusted Ma		0000,000	(D)	%
12. Title / Tag fee		\$		arkup Amount	(CxD=	E) (E) \$	
	Loan Amount: (10+11+12)  LAND in LIEU Equity Calcul		ADDS:	arkap ranounc	(5.1.2		
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D. Total Land Eq		\$	Skirting:			\$	Proceedings (September 1997)
	or 21st REPO Maximum Sales Pri		Steps:			\$	Walterson or other spinors in dispersional
	sold on site - BASE NADA	\$are upon a constraint or a constraint of a constraint of the c	Other:			\$	AND THE RESIDENCE OF THE PARTY
	( 130%) = MSP	x 130%	Other:			\$	
Maximum Sale	THE RESIDENCE OF THE PARTY OF T	\$	Total Adds:			(F) \$	
	to be delivered - BASE NADA	\$ x 120%	Maximum	Sales Price of	Home (E+F=	G) (G)\$	
	x 120%) + ADDS = (MSP)		FOR	LAND / HOM	E LOANS Con	plete Section Be	elow
Total Markup		(A)\$		hase Price or I		(H) \$	
THE RESIDENCE OF THE PARTY OF T	Net Sales Price	(A)\$	IMPROVEN	the street of th	ayom.	1(1.1)	
ADDS:		\$				Footers: e	
Taxes:		\$		Hookup: \$		Well: \$	
Delivery & Set:			Name of the last o	(/ Skirting: \$		Carport: \$	
Air Conditione	r:	\$	Basemen			Septic: \$	
Skirting:		>				Grading: \$	
Steps:		principal considerates to the local consequence of the constraint of the consequence of t	Driveway			(1)\$	
Other:		September and a service contract of the second contract of the secon		rovements:	- D1	NAME OF TAXABLE PARTY OF TAXABLE PARTY OF TAXABLE PARTY.	
Other:		\$			m Package	e Price:	
Total Adds:		(B)\$	home /	land / improv	vements)		
Maximum Sale	es Price of Home (A+B)	\$			(G+H+I=J) (J	) \$	



Date of Receipt

Consumer Protection Section Office 800-282-0515 Fax 866-268-2279

30 E. Broad Street, 14th Floor Columbus, Ohio 43215 www.OhioAttorneyGeneral.gov

Loan Applicant #2

Appendix 109:4-3-29

#### ADDENDUM A

#### Acknowledgment of Receipt of Home Mortgage Loan Informational Document

Ohio Revised Code Section 1345.05(G)

Ohio Law requires that consumers applying for a mortgage loan receive the Home Mortgage Loan Informational Document and this Acknowledgement of Receipt from their loan officer, mortgage broker or non- bank mortgage lender. By signing this form you acknowledge that you have received

the Informational Document (cneck one):	
at the time you applied for a mortgage loan if you applied in person	; or,
within five business days of your loan application if you did not app you applied via the internet, facsimile or by telephone).	ly in person (for example if
Date of Receipt	Loan Applicant #1

After signing this form, please keep the "customer copy" of the Acknowledgement of Receipt form and provide the original to the person or company that gave or sent you the Informational Document.



## 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				NAME	Ext	NMLS#	TN LIC#
NAME	Ext		TN LIC#	Fitzsimmons, Tracy	1129	-		Metcalf, Jessica	1125	2013376	233316
1st Mortgage Corp.	n/a	2280	109340		1137	1425397	1425397	Morales, Yamila	2138	202266	108024
Adams, Madeline	1126	1915364	203850	Freese, Christine	1862	and the state of t	237709	Mullis, Ken	1235	1311852	125553
Aldmon, Thomas	2145	1700118	150678	Gilland, Paige	1816	493671	201100	Osborne, Matthew	1143	2311685	
Baker, Drew	1231	1684954		Goodman, Kevin	1149	productive transcription of the state of the	-	Pilipovic, Katherine	2178	1930005	
Ball, Eileen	1106	1200479	121271	Graham, Abra	1501	2154098	2154098	Quick, Chad	1188	1561892	134374
Bell, Kenneth (Chris)	1926	1237278	SALVA designations of the salva services of	Greene, Sam	2120	Color of the Association of the Color of the	ALL AND AND AND ADDRESS OF THE PARTY OF THE	Readling, Allen	1436	2133749	
Bennett, Sarah	1295	2213064		Hagler, Elizabeth	2146	MATERIAL PROPERTY AND ADDRESS OF THE PARTY AND	or appropriate to the second party construction in	Rudolph, Elizabeth	1220	1865266	185467
Blakley, Michael	1452		2167899	Harr, Delaney	CHICAGO PORT	AND THE PROPERTY OF THE PARTY OF THE PARTY.	The same of the sa	Rutta, Robert, Jr.	2128	1915241	
Brewer, Corey	2149	2154268	2154268	Hatfield, Mallory	1145	CONTRACTOR OF THE RESIDENCE THE PERSON NAMED IN	and the second s	Sauer, Mallory	1425	881807	
Bridges, Chad	1134	1660954	148176	Hillard, Allyson	2152	Spendar and with a second or second	222359	Shewcraft, Dustin	1115	1522858	187507
Carlisle, Zachery	1189	1803853	185910	Holliday, Jeremy	2118		conference of the description of the second second	Smith, Ben	2116		
Carter, Kellie	1246	1684953	147070	Holt, Alex		2147154		Spaldi, Alyssa	2142	Acres Charles Property and Control of the Control o	2151601
Carter, Wes	1148	1367458	125366	Howard, Toshia	A STATE OF THE PARTY AND	2132202	the signature of the state of t	Sullivan, Scott	1121	THE R. LEWIS CO., LANSING, MICH. 491-110.	115868
Chilco, Amanda	1987	2013377		Johnson, Nicole (Nicki)	1213	And the later is not to be a supply of the later is the later in the later is the later in the later is the later in the later in the later is the later in the l	NAME AND ADDRESS OF THE OWNER, TH	Taylor, Chris	1130	AND PERSONAL PROPERTY AND PERSONS ASSESSED.	
Clark, Rob	2100	202264		Karb, Christopher	1195	THE RESTRICT OF THE PARTY OF TH	181634	Thames, Kristen	1132	Manage of the Parket of the Pa	
Coalson, Shelby	1077	STREET, SOUTH PROPERTY AND ADDRESS.		Keith, Jeanie	1117	A PROPERTY OF THE PARTY OF THE	to the Secretary of the Secretary of	Trammell, Justin	1242		
Conner, Chris	2148	-	2175619	Kesler, Sarah	1034	A STATE OF THE PERSON NAMED IN COLUMN 2 IS NOT THE OWNER.	entral protection of the state	Treadway, Brooke	1370	2226757	2226757
Corwin, Chris	1203	AND DESCRIPTION OF PERSONS ASSESSMENT OF THE PERSONS ASSESSMENT ASSESSMENT ASSESSMENT ASSESSMENT ASSESSMENT ASSESSMENT ASSESSMENT ASSESSMENT ASSESSM		King, Caleb	1484	THE RESERVE OF THE PERSON NAMED IN COLUMN		Utley, Barrett	1123	1264594	124533
Cox, Trevor	1335	THE RESERVE THE PERSON NAMED IN COLUMN 2 I	130952	Kittle, Chris	1095	California of the Carrier Statement of the Carrier	A THE PERSON NAMED IN COLUMN 2	Utley, Kayla	1199	1782616	
Cozzolino, Jonathan	CONTRACTOR PROPERTY.	AND RESIDENCE OF STREET, STREE	114603	Kloss, Grant	1309	- Charles and the same of the same of	to be an experience of the supplies of the first of the first	Vandergriff, John	215	2154108	2154108
Cupp, Shawn	1625	WANTED STREET,	243713	Lai, Sarah	1150	Canada Contraction of the Contra	Christian Spring Charles Anna Contra	Wade, Leah	2159	1614417	
Dakin, Matthew	2179	The Desire of the Party of the		Lambert, Teresa	1209	and the same of th	and the same of th	Waits, Stephanie	198	3 2311687	
Doolan, Ryan	1394	THE RESERVE OF THE PARTY OF THE	107591	Ledford, Justin	130		Section of the Party of the Par	Weatherly-Sinclair, Murray	113	1 1795404	
Dubnicka, Cynthia	122	And the last of th		Lee, Brian	118	Secretary and the second	and the Chicago of the State of the Chicago	Webber, Jeff	102	9 16262	110064
Dukes, Travis	116	Market Street, St.	STATE OF THE PERSON NAMED IN COLUMN 2 IN C	Loggins, Camilla	198	-	CONTRACTOR OF STREET	Williams, Joy	120	0 16307	
	154	the state of the state of the state of		Long, Lindsay	105	may be promised the same with the same of	ETERATOR SHOT SHAPENED AND SHOP STORES	THE REAL PROPERTY AND ADDRESS OF THE PROPERTY OF THE PARTY OF THE PART	113	5 1209113	
Dulany, Clint	139	Charles over the second second second	and the same of th	MacGuire, John	200			ACTION OF THE OWNER WAS ARRESTED AND ADDRESS OF THE OWNER OWNE	135	COMPANY OF THE PARTY OF THE PAR	
Duncan, Jessica	211	-	and the same of th	Manning, Rachel		2 210193		Wood, Hayley	151	Market Street, and the Street,	
Earley, Dylan	210	THE R. LEWIS CO., LANSING, MICHIGAN, CO., LANSING, CO., LANSING, MICHIGAN, CO., LANSING, C	- Contract of the Contract of	Massey, Hannah	manufacture proper and the sale	9 206696		THE RESERVE OF THE PROPERTY OF	126	Contract and the second section of the second section in the section in the second section in the secti	
Estes, Joshua	AND DESCRIPTION OF THE PARTY NAMED IN	Charles and the Contract of th	And the same of the same of the same of	McCollough, Mary Abigail (Abby)	130			STATE OF THE PARTY AND ADDRESS OF THE PARTY AN		2 1648541	Walter Street, or Street, or other Stree
Evans, Sean	154	AND THE REAL PROPERTY AND THE PARTY AND THE	Marie Street, Square	CONTRACTOR	112	ACRES AND ASSESSMENT OF THE PARTY OF			161	TO THE OWNER OF THE PERSON NAMED IN COLUMN 2 AND THE PERSON NAMED	
Fabian, Matt Filicky, Carly	182	0 2101922		Bankahan Adam	104	7 16516	107490	and also consent to the			

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)	Co-Applicant Signature	(Date)
X (Date)	Co-Applicant Signature	(Date)
Co-Applicant Signature  X Gray Con Mobile Homes Inc (2703.1)  Print Dealership Name & Dealer #	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.



#### 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 # 18304 • 1.888.936.1179

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

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

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

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

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

pplicant's Signature	Date	Applicant's Signature	Date
applicant's Signature	Date	Applicant's Signature	Date
VIDENCE OF JOINT APPLICATION	ON – If you are applying for JOIN	IT credit with another person, both	n applicants must initial below

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



## Communication Disclosure

### Addendum to Credit Application

Your credit application will be submitted to Castle Park Lending, LLC (Lender) for review. By signing this form, you authorize a designated MLO direct communication with you regarding loan options, status, terms and conditions, and answer any questions. The Lender may also designate additional representatives responsible for loan processing and closing to communicate with you, as appropriate.

The retailer/realtor and their sales consultants from whom you may purchase a home may assist you with matters associated with the sales transaction, including features, site options and improvements that may impact your financing options. During the sales process, if there are questions or concerns that may impact the financing of your purchase, your sales consultants may conference or connect you with the appropriate representative(s) of the Lender.

By signing below, you acknowledge and consent to the Lender sharing its credit decision and other necessary financing information from this credit application with your retailer/realtor for the purpose of facilitating your sales transaction.

Additionally, you authorize Castle Park Lending, LLC to communicate and provide updates on the status of your application through the email address provided on the credit application and/or text messaging to your cellular device number provided on the credit application. Such communication may include required disclosures for electronic signatures.

Applicant Signature	Date	Applicant Signature	Date

Castle Park Lending LLC 4965 US Highway 42 STE 1000 Louisville, KY 40222



# CASTLE PARK

#### **GENERAL AUTHORIZATION**

Co-Borrower

I hereby authorize **Castle Park Lending LLC** to verify past and present earnings records, bank accounts, stock holdings and any other asset balances needed to process my mortgage application

I further authorize **Castle Park Lending LLC** to order a mortgage credit report and verify all other credit information, including past and present mortgage and landlord references. It is understood that a photocopy of this document shall also serve as an authorization to provide the information requested

The information obtained is only to be used in the processing of my mortgage loan application

Borrower Date

Date