

# 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	800-527-2013	888-936-1290	<a href="http://www.triadfs.com">www.triadfs.com</a>
___ US Bank	866-500-8545	866-489-9486	<a href="http://www.usbank.com">www.usbank.com</a>
___ CU Factory Built Lending	866-279-1899	866-279-1919	<a href="http://www.cufactorybuiltlending.com">www.cufactorybuiltlending.com</a>
___ Alliance Credit	866-916-9100	866-916-9100	<a href="http://www.alliancecreditllc.com">www.alliancecreditllc.com</a>
___ 21 <sup>st</sup> Mortgage	800-955-0021	877-312-2100	<a href="http://www.21stmortgage.com">www.21stmortgage.com</a>
___ Other: _____	_____	_____	_____

## LAND HOME LENDERS (Land Down)

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

**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: **Seller/Realtor Name:** Crayson Mobile Homes, Inc (2703) **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  Co-op Community

**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

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)**

**APPLICANT EMAIL:** \_\_\_\_\_ **CO-APPLICANT EMAIL:** \_\_\_\_\_

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

**FULL NAME - Last, First, Middle** \_\_\_\_\_ **FULL NAME - Last, First, Middle** \_\_\_\_\_  
**Birth Date (mm/dd/yy):** \_\_\_\_\_ **Social Security #:** \_\_\_\_\_ **Birth Date (mm/dd/yy):** \_\_\_\_\_ **Social Security #:** \_\_\_\_\_

**Marital Status:**  Married  Unmarried  Separated **Marital Status:**  Married  Unmarried  Separated  
**Applicant Dependents (not including self or those listed by Co-Borrower):** \_\_\_\_\_ **Applicant Dependents (not including self or those listed by Borrower):** \_\_\_\_\_  
**Number of Dependents:** \_\_\_\_\_ **Dependent Age(s):** \_\_\_\_\_ **Number of Dependents:** \_\_\_\_\_ **Dependent Age(s):** \_\_\_\_\_

**APPLICANT'S RESIDENCE** **CO-APPLICANT'S RESIDENCE**

**Current Street Address (3 Years Residence Required, attach supplement if needed)** \_\_\_\_\_ **Current Street Address (3 Years Residence Required, attach supplement if needed)** \_\_\_\_\_  
**City, State, Zip:** \_\_\_\_\_ **County:** \_\_\_\_\_ **City, State, Zip:** \_\_\_\_\_ **County:** \_\_\_\_\_

**Mailing Address (if different from physical)** \_\_\_\_\_ **City, State, Zip:** \_\_\_\_\_ **Mailing Address (if different from physical)** \_\_\_\_\_ **City, State, Zip:** \_\_\_\_\_

**Home Phone: ( ) -** \_\_\_\_\_ **Cell Phone: ( ) -** \_\_\_\_\_ **Home Phone: ( ) -** \_\_\_\_\_ **Cell Phone: ( ) -** \_\_\_\_\_

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

**Name of Previous Mortgage Holder or Landlord:** \_\_\_\_\_ **Name of Previous Mortgage Holder or Landlord:** \_\_\_\_\_  
**Telephone number:** \_\_\_\_\_ **Telephone number:** \_\_\_\_\_

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

**Previous address (if current address is less than 3 years)** \_\_\_\_\_ **Previous address (if current address is less than 3 years)** \_\_\_\_\_  
**City, State, Zip:** \_\_\_\_\_ **How long?** \_\_\_\_\_ **City, State, Zip:** \_\_\_\_\_ **How long?** \_\_\_\_\_

**Name of Mortgage Holder or Landlord:** \_\_\_\_\_ **Name of Mortgage Holder or Landlord:** \_\_\_\_\_  
**Telephone number:** \_\_\_\_\_ **Telephone number:** \_\_\_\_\_

**Name of nearest Relative NOT living with you:** \_\_\_\_\_ **Relationship:** \_\_\_\_\_ **Name of nearest Relative NOT living with you:** \_\_\_\_\_ **Relationship:** \_\_\_\_\_  
**Phone:** \_\_\_\_\_ **Phone:** \_\_\_\_\_

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

1-Current Employer:	Position Held/Occupation: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:
City, State:	Supervisor Name and Telephone Number:	Email address:

List your base pay rate excluding commission, bonuses, and overtime:  
How are you paid? (select one below)

Hourly rate: \$ \_\_\_\_\_ # of hours: \_\_\_\_\_  Weekly Salary :\$ \_\_\_\_\_  BiWeekly Salary: \$ \_\_\_\_\_  Monthly Salary: \$ \_\_\_\_\_ **Gross**

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:
City, State:	Supervisor Name and Telephone Number:	Email address:

List your base pay rate excluding commission, bonuses, and overtime:  
How are you paid? (select one below)

Hourly rate: \$ \_\_\_\_\_ # of hours: \_\_\_\_\_  Weekly Salary :\$ \_\_\_\_\_  BiWeekly Salary: \$ \_\_\_\_\_  Monthly Salary: \$ \_\_\_\_\_ **Gross**

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
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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:	\$ _____
<b>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.</b>	
	\$ _____

QUESTIONS		
	Applicant	Co-Applicant
1. Are you a U.S. Citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Are you a permanent resident alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Have you declared bankruptcy within the last 5 years? If yes, when did you file?	<input type="checkbox"/> Yes <input type="checkbox"/> No Date: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No Date: _____

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

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

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

(A) APPLICANT	(B) CO-APPLICANT
<p><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 - <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><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: Fijan, Tongan, etc.</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p><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 - <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><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: Fijan, Tongan, etc.</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p><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.

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: 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 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

<b>Applicant Signature</b>	<b>Date</b>	<b>Co-Applicant Signature</b>	<b>Date</b>
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**( ADMIN USE ONLY )**

### CALCULATION WORKSHEET

**Site or Placement:**  Owned Property/Free and Clear  Leased Land  Owned Property Land Contract/Mortgage Trust Deed  
 Family Land  Reservation  Manufactured Home Community  
**Monthly Site Payment:** Name of Community, Family Member, Mortgage Holder or Reservation: \_\_\_\_\_  
 Telephone Number: \_\_\_\_\_

Make: \_\_\_\_\_ Model: \_\_\_\_\_ Year: \_\_\_\_\_ New / Used \_\_\_\_\_ Width x Length \_\_\_\_\_ Repo ID #: \_\_\_\_\_

CALCULATION FOR AMOUNT DESIRED		CALCULATION FOR MAXIMUM SALES PRICE (NEW Home)	
1. HOME Sales Price: (including adds)	\$ _____	<b>Manufacturer's Invoice:</b>	(A) \$ _____
2. Sales Tax:	\$ _____	<b>DELETIONS:</b>	
3. TOTAL HOME Sales Price: (1+2)	\$ _____	Freight:	\$ _____
4. Land Improvements:	\$ _____	Taxes:	\$ _____
5. Land Purchase Price / Payoff:	\$ _____	Furniture:	\$ _____
<b>6. Total Package Price: (total of 3+4+5)</b>	<b>\$ _____</b>	Packs:	\$ _____
7. a. Gross Trade-In:	\$ _____	Wheels & Axles: (\$1000 DW, \$500 SW)	\$ _____
b. Less Amount. Owed On Trade-In:	\$ _____	Sales Allowances:	\$ _____
c. Net Trade-in:	\$ _____	HUD Dues / Fees:	\$ _____

**Trade Home Make/Model:** \_\_\_\_\_ Year: \_\_\_\_\_ Width: \_\_\_\_\_ x Length: \_\_\_\_\_

<b>Total Deletions</b>	(B) \$ _____
<b>NEW HOME NET INVOICE: (A-B=C)</b>	<b>(C) \$ _____</b>

8. Cash Down Payment:	\$ _____	<b>Markup:</b>	
<u>Sources of Cash Down Payment:</u>		145 % New & Model 1 year old or less	
<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Cash on Hand		140 % New & Model 2 years old	
<input type="checkbox"/> Loan <input type="checkbox"/> Gift		135 % New & Model 3 years old	
9. TOTAL Down Payment: (7c+8)	\$ _____	130 % New & Model 4 years old	%
10. Unpaid Balance of Total Package: (6 minus 9)	\$ _____	<b>VEP CODE Adjustments:</b>	VEP Adjustment
11. Physical Damage Insurance Premium:	\$ _____	if "0" add 5%	
(1 Yr Insurance Required to be financed or paid in full)		if "1" No adjustment	
12. Title / Tag fee:	\$ _____	if "2" subtract 5%	
<b>13. Requested Loan Amount: (10+11+12)</b>	<b>\$ _____</b>	<b>Adjusted Markup %</b>	(D) %
		<b>Adjusted Markup Amount (Cx D=E)</b>	<b>(E) \$ _____</b>

LAND in LIEU Equity Calculation		ADDS:	
Land Size: Acres: _____	Date Purchased: _____	Freight:	\$ _____
A. Land Market Value:	\$ _____	Taxes:	\$ _____
B. Quick sale value (line A x 65%):	\$ _____	Delivery & Set:	\$ _____
C. Less Land Payoff (if applicable):	\$ _____	Air Conditioner:	\$ _____
D. Total Land Equity:(B minus C)	\$ _____	Skirting:	\$ _____

USED HOME or 21st REPO Maximum Sales Price Calculation (MSP)		Steps:	
<input type="checkbox"/> Used home sold on site - BASE NADA	\$ _____	Other:	\$ _____
(Base NADA x 130%) = MSP	x 130%	Other:	\$ _____
<b>Maximum Sales Price of Home</b>	<b>\$ _____</b>	<b>Total Adds:</b>	<b>(F) \$ _____</b>
<input type="checkbox"/> Used home to be delivered - BASE NADA	\$ _____	<b>Maximum Sales Price of Home (E+F=G)</b>	<b>(G) \$ _____</b>
(Base NADA x 120%) + ADDS = (MSP)	x 120%		

**Total Markup = (A) \$ \_\_\_\_\_**

**FOR LAND / HOME LOANS Complete Section Below**

**21st Repo - Net Sales Price** (A) \$ \_\_\_\_\_

<b>ADDS:</b>		<b>IMPROVEMENTS:</b>	
Taxes:	\$ _____	Perm Foundation: \$ _____	Footers: \$ _____
Delivery & Set:	\$ _____	Electrical Hookup: \$ _____	Well: \$ _____
Air Conditioner:	\$ _____	Brick/BLK/ Skirting: \$ _____	Carport: \$ _____
Skirting:	\$ _____	Basement: \$ _____	Septic: \$ _____
Steps:	\$ _____	Driveway: \$ _____	Grading: \$ _____
Other:	\$ _____	<b>Total Improvements:</b>	<b>(I) \$ _____</b>
Other:	\$ _____	<b>TOTAL Maximum Package Price:</b>	
<b>Total Adds:</b>	<b>(B) \$ _____</b>	(home / land / improvements)	
<b>Maximum Sales Price of Home (A+B)</b>	<b>\$ _____</b>	(G+H+I=J)	<b>(J) \$ _____</b>



**MIKE DEWINE**

★ OHIO ATTORNEY GENERAL ★

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

30 E. Broad Street, 14th Floor  
Columbus, Ohio 43215  
[www.OhioAttorneyGeneral.gov](http://www.OhioAttorneyGeneral.gov)

ENACTED

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 (check 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 apply in person (for example if you applied via the internet, facsimile or by telephone).

\_\_\_\_\_  
Date of Receipt

\_\_\_\_\_  
Loan Applicant #1

\_\_\_\_\_  
Date of Receipt

\_\_\_\_\_  
Loan Applicant #2

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	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		Metcalfe, 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	
Bail, 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.	2128	1915241	
Bridges, Chad	1134	1880954	148176	Hilliard, Allyson	2152	2013372	224287	Sauer, Mallory	1425	881807	
Carlisle, Zachery	1189	1803853	185910	Holliday, Jeremy	2118	1915207	222359	Shewcraft, Dustin	1115	1522858	187507
Carter, Kellie	1246	1684953	147070	Holt, Alex	1181	2147154		Smith, Ben	2116	2241308	
Carter, Wes	1148	1367458	125366	Howard, Toshia	1543	2132202	2132202	Spaldi, Alyssa	2142	2151601	2151601
Chilco, Amanda	1987	2013377		Johnson, Nicole (Nicki)	1213	1152412	124960	Sullivan, Scott	1121	1004036	115868
Clark, Rob	2100	202264		Karb, Christopher	1195	2047091		Taylor, Chris	1130	1305372	
Coalson, Shelby	1077	1915249		Keith, Jeanie	1117	208077	181634	Thames, Kristen	1132	2132184	
Conner, Chris	2148	2175619	2175619	Kesler, Sarah	1034	2213120		Trammell, Justin	1242	1634789	
Corwin, Chris	1203	94486		King, Caleb	1484	2147150		Treadway, Brooke	1370	2226757	2226757
Cox, Trevor	1335	1308905	130952	Kittle, Chris	1095	202249	110775	Utley, Barrett	1123	1264594	124533
Cozzolino, Jonathan	1227	979264	114603	Kloss, Grant	1309	1894967	195006	Utley, Kayla	1199	1782616	
Cupp, Shawn	1625	1561897	243713	Lai, Sarah	1150	1815870		Vandergriff, John	2151	2154108	2154108
Dakin, Matthew	2179	1490790		Lambert, Teresa	1209	1402336		Wade, Leah	2159	1614417	
Doolan, Ryan	1394	64626	107591	Ledford, Justin	1303	1810028		Waits, Stephanie	1988	2311687	
Dubnicka, Cynthia	1221	1749407		Lee, Brian	1184	1535710	149771	Weatherly-Sinclair, Murray	1131	1795404	
Dukes, Travis	1165	2022589		Loggins, Camilla	1986	1958395	219524	Webber, Jeff	1029	16262	110064
Dulany, Clint	1546	2147258		Long, Lindsay	1058	1915195	203846	Williams, Joy	1200	16307	
Duncan, Jessica	1399	1561887		MacGuire, John	2001	393419	113642	Williams, Lisa	1135	1209113	
Earley, Dylan	2117	2101915		Manning, Rachel	1182	2101930	2101930	Wilson, Brian	1354	2130958	
Estes, Joshua	2101	917916		Massey, Hannah	1449	2066962		Wood, Hayley	1512	2147252	2147252
Evans, Sean	1544	1795393		McCollough, Mary Abigail (Abby)	1307	2003725	220407	York, Lindsay	1262	1895005	
Fabian, Matt	1827	202243	110128	McIntyre, Matt	1127	1915226	203982	Young, Tyler	1272	1648541	138356
Fillicky, Carly	1180	2101922		McMahan, Adam	1047	16516	107490				

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

Please sign below and retain a copy for your records.

X \_\_\_\_\_ (Date)  
Applicant Signature

X \_\_\_\_\_ (Date)  
Co-Applicant Signature

X Grayson Mobile Homes, Inc (2703.1)  
Print Dealership Name & Dealer #

X \_\_\_\_\_ (Date)  
Co-Applicant Signature

X \_\_\_\_\_ (Date)  
Co-Applicant Signature

X Demetri Burton \_\_\_\_\_ (Date)  
Sales Person

\*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





**CASTLE PARK**  
LENDING LLC

## 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**  
NMLS #2167219  
Louisville, KY  
Phone (502) 200-5274

