	NOTE: If married, the	ne spouse	is not rec	1: If this is an INDIVIDUAL quired to be the joint appl a crime to intentionally fa	icant. Please advise	whether cre	dit referen			
Property will be:	☐ Primary Resid	ence	□Sec	ondary Residence	□ Investment/Rer	ntal 🗆	Buying H	ome for So	meone E	lse
Loan Type: 🗆 H	ome Only □ Lan	id and Ho	me	□ Land Only	Home is being:	□ Purch:	ased I	□ Refinance	ed	
Street Address w	•	e located	l, <u>inclu</u>	ding site #:		НО	A Fee:	Н	OA Frequ	iency:
City:				State:	Zip:		Coun	ty:		
	-			ty described in this se Estimated Land Value		_				
				ed road? □ Yes □ No						
If Home Only, site placement is:	□ Owned Pro □ Reservation		n No Lie	n □ Family Land				operty (not	•	k) gage Trust Deed
Will the home be lo	ocated in a resident	-owned o	ommun	nity (co-op)? Aı	e you pledging or	purchasing	the secu	rity interes	t in the c	o-op shares?
				Park/Land Owner/Mor						·
-				Monthly Site Pay						
				ee years? If so, please						
	(A) APP						B) CO-A	PPLICAN	IT	
FULL NAME - Last, I					FULL NAME - Las					
Birth Date (mm/dd/	/yy):	Social Se	curity #	t:	Birth Date (mm/o	dd/yy):		Social Se	curity #:	
Marital Status:	□ Married □ U	nmarried		Separated	Marital Status:	□ Marrie	d 🗆	Unmarried		Separated
Applicant Dependents (Any non-applicant who is financially supported by the Applicant and not listed by Co-Applicant(s). Examples may include: spouse, child, partner, dependent adult)			Co-Applicant Del Co-Applicant and n include: spouse, ch	ot listed by A	Applicant o	r other Co-A		lly supported by the . Examples may		
Number of Depend	ents: D	ependen	t Age(s):	:	Number of Depe	ndents:		Dependent	Age(s):	
APPLICANT EMAIL:					CO-APPLICANT E	MAIL:				
Cell Phone: ()	-	Other Ph	`) -	Cell Phone: ()	-		Other Pho	one: () -
	APPLICANT	- Resid	ence			CO-A	PPLICA	NT - Resi	dence	
Current Street Addr	ess (3 Years Residenc	e Require	d, attach	supplement if needed)	Current Street Ac	ddress (3 Ye	ars Reside	nce Required	l, attach s	upplement if needed)
City, State, Zip:			County:		City, State, Zip:			-	County:	
Mailing Address (if o	different from physical)	City, Sta	te, Zip:	Mailing Address	(if different f	rom physic	al)	City, State	e, Zip:
How long at present a	ddress? ☐ Homeow	/ner* [□ Other*	Mo. Mtg/Rent:	How long at preser	nt address?	□ Homed	wner* [Other*	Mo. Mtg/Rent:
Yrs	Mo □ Renter	□ Live wi	th family	,	Yrs	Мо	☐ Renter	□ Live wi	th family	
Name of Mortgage Ho	older or Landlord:				Name of Mortgage Holder or Landlord:					
Telephone Number:			Telephone Number:							
·			*If homeowner, what are the plans for current 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 previous Mo	rtgage Holder or Land	lord:			Name of previous Mortgage Holder or Landlord:					
Telephone Number:	· NOTE:		D.J.:		Telephone Number: Name of nearest relative NOT living with you: Relationship:			1. * .		
Name of nearest relat	ive NOT living with you	u:	Relatio	<u> </u>	ivame of nearest re	native NOT li	ving with y	ou:	Relations	p:
			Phone:						Phone:	

APPLICANT - Employment History (Minimum Three Years; Attach Supplement if Needed)							
1. Current Employer:		Position Held/O	ccupation:		Date Started:		
		Self Employed:	□ Yes □ No				
Employer Address:		City, State, Zip: Supervisor Name and Telephone Number:				nber:	
Base pay rate excluding commission, bo	nuses, and overtin	ne: How are you pa	id? (select one below)				
☐ Hourly Rate: \$ # of Hours W	eekly: =	Weekly Salary: \$ _	□ Bi-Weekl	y Salary: \$	Monthly Sala	ary: \$	
Do you receive bonuses? ☐ Yes ☐	No How often?		How much in bonuses	over the last 12 mg	onths \$		
Do you receive commission? ☐ Yes ☐	No How often?		How much in commiss	ion over the last 12	2 months \$		
Do you receive overtime? ☐ Yes ☐	No How often?		How much in overtime	e over the last 12 m	onths \$	_	
2. Second Employer:		Position Held/O	ccupation:		Date Started:		
		Self Employed:	□ Yes □ No				
City, State:			e and Telephone Numl	per:	Monthly Income	::	
3. Previous Employer:		Position Held/O	ccupation:		Date Started:	Date Left:	
. ,		Self Employed:	·				
City, State:			ne and Telephone Numb	per:	Monthly Income	::	
Please provide an explanation for any jo	b gaps greater than	30 days.					
CO-APPLIC	ANT - Employme	ent History (Mini	imum Three Years; At	tach Supplement	if Needed)		
1. Current Employer:		Position Held/O			Date Started:		
, ,,,		Self Employed:	·				
Employer Address:		City, State, Zip:		Supervisor Name	and Telephone Nur	nber:	
Base pay rate excluding commission, bo	nuses, and overtim	ne: How are you pa	id? (select one below)				
☐ Hourly Rate: \$ # of Hours W				v Salarv: Ś	□ Monthly Sala	arv: Ś	
			How much in bonuses				
Do you receive commission? ☐ Yes ☐							
· ·			How much in overtime				
·					_		
2. Second Employer:		Position Held/O	ccupation:		Date Started:		
		Self Employed: □ Yes □ No					
City, State:		Supervisor Nam	ne and Telephone Numl	oer:	Monthly Income	::	
3. Previous Employer:		Position Held/O	ccupation:		Date Started:	Date Left:	
. ,		Self Employed: □ Yes □ No					
City, State:		Supervisor Name and Telephone Number:		Monthly Income:			
Please provide an explanation for any joint	h gans greater than	30 days			<u>'</u>		
riease provide an explanation for any join	b gaps greater triair	ouays.					
_							
APPLICANT - Other Income CO-APPLICANT - Other Income							
	Income from SSI, retirement, disability, alimony, child support or separate maintenance agreement need not be disclosed if you do not wish to have it considered as a basis for undertaking or repaying this debt.						
Child Support Monthly Amount		Child Support Monthly Amount Ages of Ch		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:	

Bank Name:	APPLICANT - Asset Information		CO-APPLICANT - Asset Information				
Type of Liquid Assets (Savings, CDs, Brokerage Accounts, etc.): Institution Holding Assets: Balance: S	Bank Name:	Account Type:	Bank Name:		Account Type:		
Institution Holding Assets: Balance: \$ Institution Holding Assets: Balance: \$ Type of Retirement Accounts (401k, IRA, etc.): Institution Holding Assets: Balance: \$ Institution Holding Assets: Balance: \$ Institution Holding Assets: Institution Holding Assets: Balance: \$ Institution Holding Assets: Institution H		Balance: \$			Balance: \$		
Type of Retirement Accounts (401k, IRA, etc.):	Type of Liquid Assets (Savings, CDs, Broke	rage Accounts, etc.):	Type of Liquid As	ssets (Savings, CDs, Brokerage	Accounts, etc.):		
Institution Holding Assets: Balance: \$ APPLICANT - Credit Information (Attach a List if Necessary) Do you have any personal loans, debts or car loans that may not be listed on your credit report? If Yes, please provide: Lender: Payment: \$ Balance: \$ Lender: Monthly Payment: \$ Monthly Payment: \$ Monthly Payment: \$ Lender: M	Institution Holding Assets:	Balance: \$	Institution Holdi	ng Assets:	Balance: \$		
APPLICANT - Credit Information (Attach a List if Necessary) Do you have any personal loans, debts or car loans that may not be listed on your credit report? If Yes, please provide: Lender: Payment: \$ Balance: \$ Lender: Monthly Payment: \$ Len	Type of Retirement Accounts (401k, IRA,	etc.):	Type of Retireme	ent Accounts (401k, IRA, etc.):			
Do you have any personal loans, debts or car loans that may not be listed on your credit report? If ves, please provide: Lender: Payment: \$ Balance: \$ Monthly Payment: \$ Repayment: \$ Balance: \$ Monthly Payment: \$ Lender: Monthly Payment: \$ Le	Institution Holding Assets:	Balance: \$	Institution Holdi	ng Assets:	Balance: \$		
No your credit report? If Yes, please provide: Ender: Payment: \$ Balance: \$ Ender: Monthly Payment: \$ Ende	APPLICANT - Credit Information	on (Attach a List if Necessary)	CO-APPLICANT - Credit Information (Attach a List if Necessary)				
Lender:		•			ans that may not be listed		
Lender: Payment: Balance: \$ Lender: Payment: Balance: \$ Lender: Payment: Balance: Rough a co-signer on another person's debt? If Yes, please provide: Lender: Monthly Payment: 5 Lender: Mon	Lender: Payment: \$	Balance: \$	Lender:	Payment: \$	Balance: \$		
Are you a co-signer on another person's debt? If Yes, please provide: Lender: Monthly Payment: \$ Have you paid off any debts within the last G0 days? (Please do not include credit cards) If Yes, please provide: Lender: Monthly Payment: \$ Have you paid off any debts within the last G0 days? (Please do not include credit cards) If Yes, please provide: Lender: Monthly Payment: \$ Lender: M	Lender: Payment: \$	Balance: \$	Lender:	Payment: \$	Balance: \$		
Lender: Monthly Payment: \$ Lender: Monthly Payment: S	Lender: Payment: \$	Balance: \$	Lender:	Payment: \$	Balance: \$		
Have you paid off any debts within the last 60 days? (Please do not include credit cards) If Yes, please provide: Lender: Monthly Payment: \$ Lender: Monthl	Are you a co-signer on another person's o	lebt? If Yes, please provide:	Are you a co-sigr	ner on another person's debt?	If Yes, please provide:		
credit cards) If Yes, please provide: Lender: Monthly Payment: \$	Lender: Mon	thly Payment: \$	Lender:	Monthly Pa	ayment: \$		
Lender: Monthly Payment: \$ APPLICANT - Debts/Obligations (Attach a List if Necessary) Alimony/Maintenance: \$ Expiration Date: Alimony/Maintenance: \$ Expiration Date:	· · · · · · · · · · · · · · · · · · ·	st 60 days? (Please do not include		•	days? (Please do not include		
APPLICANT - Debts/Obligations (Attach a List if Necessary) Alimony/Maintenance: \$ Expiration Date:	Lender: Mon	thly Payment: \$	Lender:	Monthly Pa	ayment: \$		
Alimony/Maintenance: \$ Expiration Date: Alimony/Maintenance: \$ Expiration Date: Garnishment: \$ Garnishment: \$ Child Support: \$ Child Care Extraordinary Recurring Expenses (Attach a List if Necessary) List other items that have a significant impact to your budget If you drive more than 20 miles each way to work every day, what is your monthly fuel and maintenance expense sother than your car payment? Shild Care Expense: Child Care Expense: \$ Child Care Expense: \$ \$ \$ Child Care Expense: \$ \$ Child Care Expenses: \$ \$ \$ Child	Lender: Mon	thly Payment: \$	Lender:	Monthly Pa	ayment: \$		
Garnishment: \$ Child Support: \$ List Ages of Children: Child Support: \$ List Ages of Children: Child Support: \$ List Ages of Children: Child Support: \$ List Ages of Children: Child Support: \$ List Ages of Children: Child Support: \$ List Ages of Children: Child Support: \$ List Ages of Children: Child Support: \$ List Ages of Children: Child Support: \$ List Ages of Children: Child Support: \$ List Ages of Children: Child Support: \$ List Ages of Children: Child Support: \$ List Ages of Children: Child Care Expenses	APPLICANT - Debts/Obligation	ns (Attach a List if Necessary)	CO-APPLICANT - Debts/Obligations (Attach a List if Necessary)				
Child Support: \$ List Ages of Children: List Ages of Children: List Ages of Children: List Ages of Children: List Ages of Children: List Ages of Children: List Ages of Children: List other items that have a significant impact to your budget List other items that have a significant impact to your budget List other items than 20 miles each way to work every day, what is your monthly fuel and maintenance expense other than your car payment? S	Alimony/Maintenance: \$	xpiration Date:	Alimony/Mainter	nance: \$ Expirati	on Date:		
List Ages of Children: Cother Extraordinary Recurring Expenses (Attach a List if Necessary) Cother Items that have a significant impact to your budget Stimated Monthly Amount	Garnishment: \$		Garnishment: \$				
Other Extraordinary Recurring Expenses (Attach a List if Necessary) List other items that have a significant impact to your budget Estimated Monthly Amount If you drive more than 20 miles each way to work every day, what is your monthly fuel and maintenance expenses 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. \$ \$ CO-APPLICANT 1. Are you a U.S. Citizen? No Yes No 2. Are you a permanent resident alien? No Yes No 3. Have you declared bankruptcy within the last 5 years? No Yes No	Child Support: \$	Child Support: \$					
List other items that have a significant impact to your budget If you drive more than 20 miles each way to work every day, what is your monthly fuel and maintenance expenses other than your car payment? Child Care Expense: Other: State A Divine A Service A Servi	List Ages of Children:	List Ages of Child	Iren:				
If you drive more than 20 miles each way to work every day, what is your monthly fuel and maintenance expense \$ 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. S	0	ther Extraordinary Recurring I	Expenses (Attacl	h a List if Necessary)			
other than your car payment? \$ Child Care Expense: \$ Other: \$ Ust 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 \$ 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? APPLICANT 2. Are you a permanent resident alien? No Yes No 3. Have you declared bankruptcy within the last 5 years? No Yes No	List other items that have a significa	nt impact to your budget		Estimate	d Monthly Amount		
Other: \$ List any Government Assistance Payments to you that help offset household expenses, such as WIC, TANTF, 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. S		y to work every day, what is your mo	nthly fuel and mair	*			
Other: \$ List any Government Assistance Payments to you that help offset household expenses, such as WIC, TANTF, 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. S	Child Care Expense:			\$			
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. \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	`						
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. \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Other:						
Questions APPLICANT CO-APPLICANT 1. Are you a U.S. Citizen? 2. Are you a permanent resident alien? 3. Have you declared bankruptcy within the last 5 years?	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						
Questions APPLICANT CO-APPLICANT 1. Are you a U.S. Citizen? Yes No Yes No No 2. Are you a permanent resident alien? Yes No Yes No Yes No 3. Have you declared bankruptcy within the last 5 years? Yes No Yes No No				\$			
Questions APPLICANT CO-APPLICANT 1. Are you a U.S. Citizen? Yes No Yes No No 2. Are you a permanent resident alien? Yes No Yes No Yes No 3. Have you declared bankruptcy within the last 5 years? Yes No Yes No No				\$			
1. Are you a U.S. Citizen? Yes No Yes No 2. Are you a permanent resident alien? Yes No Yes No 3. Have you declared bankruptcy within the last 5 years? Yes No Yes No							
2. Are you a permanent resident alien?				APPLICANT	CO-APPLICANT		
3. Have you declared bankruptcy within the last 5 years?	1. Are you a U.S. Citizen?			□ Yes □ No	□ Yes □ No		
	2. Are you a permanent resident alien?			□ Yes □ No	□ Yes □ No		
If Yes, when did you file? Date: Date:	3. Have you declared bankruptcy within t	he last 5 years?		□ Yes □ No	□ Yes □ 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.

ADDITION	00 100 7010
APPLICANT	CO-APPLICANT
Ethnicity: Check one or more	Ethnicity: Check one or more
☐ Hispanic or Latino	☐ Hispanic or Latino
□ Mexican □ Puerto Rican □ Cuban	□ Mexican □ Puerto Rican □ Cuban
☐ Other Hispanic or Latino - Enter origin:	□ Other Hispanic or Latino - Enter origin:
Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.	Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.
☐ Not Hispanic or Latino	□ Not Hispanic or Latino
☐ I do not wish to provide this information	□ I do not wish to provide this information
Race: Check one or more	Race: Check one or more
☐ American Indian or Alaskan Native - Enter name of enrolled	☐ American Indian or Alaskan Native - Enter name of enrolled
or principal tribe: □ Asian	or principal tribe: □ Asian
☐ Asian Indian ☐ Chinese ☐ Filipino	☐ Asian Indian ☐ Chinese ☐ Filipino
□ Japanese □ Korean □ Vietnamese	□ Japanese □ Korean □ Vietnamese
□ Other Asian - Enter race:	□ Other Asian - Enter race:
Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.	Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.
□ Black or African American	□ Black or African American
☐ Native Hawaijan or Other Pacific Islander	□ Native Hawaijan or Other Pacific Islander
□ Native Hawaiian □ Samoan	□ Native Hawaiian □ Samoan
☐ Guamanian or Chamorro	□ Guamanian or Chamorro
☐ Other Pacific Islander - Enter race:	☐ Other Pacific Islander - Enter race:
 Examples: Fijian, Tongan, etc.	
□ White	□ White
\Box I do not wish to provide this information	☐ I do not wish to provide this information
Sex: Female	Sex: Female
□ Male	□ Male
□ I do not wish to provide this information	□ I do not wish to provide this information
Below to be Completed by Financial Inst	itution (For Application Taken in Person):
Was the ethnicity of the applicant collected on the basis of visual observation or surname?	Was the ethnicity of the applicant collected on the basis of visual observation or surname?
□ Yes □ No	□ Yes □ No
Was the race of the applicant collected on the basis of visual observation or surname?	Was the race of the applicant collected on the basis of visual observation or surname?
□ Yes □ No	□ Yes □ No
Was the sex of the applicant collected on the basis of visual observation or surname?	Was the sex of the applicant collected on the basis of visual observation or surname?
□ Yes □ No	□ Yes □ No
The Demographic Information	tion was Provided Through:
☐ Face-to-Face Interview (includes electronic media w/ video component) ☐	Telephone Interview ☐ Fax or Mail ☐ Email or Internet

Additional Disclosures

<u>California:</u> 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.

<u>Wisconsin:</u> 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 ext	ension of credit in connection with this application:
Non-Applicant Spouse:	Date
Additional disclosures may be required for the following states: Illinois and New Y	fork.

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 seg.; (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 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 delinguent, the owner or servicer of the Loan may, in addition to any other rights and remedies that it may have relating to such delinguency, 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 <u>BEFORE</u> submitting your application.

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

Applicant Signature	Date	Co-Applicant Signature	Date
Loan Origination Information			
Loan Originator Organization N Address 7921 SE KING ROAD, STE.		E LOANS	
Loan Originator Organization N Loan Originator Name DANA SU		State License ID# ML-4815	
Loan Originator NMLS ID# 1000 Email DANA_MANUFACTUREDHOM	0214	State License ID#	3-593-9861
Signature		Date (mm/dd/vvvv)	



Below is a list of the 21st Mortgage Loan Originators:

Addendum to the 21st Mortgage Credit Application Communications Disclosure Form

- Must be completed & submitted with ALL Credit Applications - Effective: 7/15/2024

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.

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.

Name	NMLS #	Name	NMLS #	Name	NMLS #	Name	NMLS #
21st Mortgage Corp.	2280	Dubnicka, Cynthia	1749407	Ledford, Justin	1810028	Roecker, Spencer	2102317
Aldmon, Thomas	1700118	Dulany, Clint	2147258	Lee, Brian	1535710	Rudolph, Elizabeth	1865266
Antoine, Kendra	2501762	Duncan, Jessica	1561887	Loggins, Camilla	1958395	Rutta, Robert, Jr.	1915241
Baker, Drew	1684954	Evans, Sean	1795393	Long, Lindsay	1915195	Ryan, Lisa	1209113
Bee, Prestin	2452985	Fabian, Matt	202243	Lowery, Tyler	2213934	Saucier, Alex	2147154
Bell, Kenneth (Chris)	1237278	Fitzsimmons, Tracy	1915250	Luna-White, Nancy	2415858	Silva, Danny	2547910
Bennett, Sarah	2213064	Fox, Cory	2547919	Manning, Rachel	2101930	Sisk, Dylan	1915196
Blakley, Michael	2167899	Gilland, Paige	2070735	Massey, Hannah	2066962	Smith, Emily	2528543
Brewer, Corey	2154268	Goodman, Kevin	493671	McCollough, Mary Abigail (Abby)	2003725	Spaldi, Alyssa	2151601
Bryant, Jacob	1427863	Graham, Abra	2168181	McMahan, Adam	16516	Taylor, Chris	1305372
Bryant, Shelby	1915249	Greene, Sam	2154098	Medlock, Natalie	2132954	Trammell, Justin	1634789
Carlisle, Zachery	1803853	Hagler, Elizabeth	1865270	Metcalf, Jessica	2013376	Treadway, Brooke	2226757
Carter, Wes	1367458	Hammonds, Leah	2329989	Monroe, Cam	2531198	Utley, Barrett	1264594
Chilco, Amanda	2013377	Holliday, Jeremy	1915207	Morales, Yamila	202266	Utley, Kayla	1782616
Clark, Rob	202264	Hudson, Sarah	2494841	Mullis, Ken	1311852	Vandergriff, John	2154108
Coleman, Madison	2600479	Johnson, Joe	2528548	Murphy, Heather	2361178	Wade, Leah	1614417
Corso, Morgan	2346801	Karb, Christopher	2047091	Osborne, Matthew	2311685	Waits, Stephanie	2311687
Cox, Trevor	1308905	Keith, Jeanie	208077	Pippin, Stephen	2574211	Weatherly-Sinclair, Murray	1795404
Cozzolino, Jonathan	979264	Kesler, Sarah	2213120	Petree, Kelly	297920	Webber, Jeff	16262
Cutler, Kaylie	2468297	Kittle, Chris	202249	Ponce, Peter	2537373	Williams, Joy	16307
Dakin, Matthew	1490790	Kloss, Grant	1894967	Quick, Chad	1561892	Wilson, Brian	2130958
Dent, Mackenzie	2475026	Lai, Sarah	1815870	Readling, Allen	2133749	Wood, Hayley	2147252
Dorcely, Colby	2574854	Lambert, Teresa	1402336	Redford, Madeline	1915364	York, Lindsay	1895005
Doolan, Ryan	64626	Layman, Ethan	2374710	Rocco, Carly	2514961	Young, Tyler	1648541

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	X
Applicant Signature (Date)	Co-Applicant Signature (Date)
For the fastest updates, I would like to receive informational text messages about my application to me from 21st Mortgage Messaging to the cell phone number I have provided.**	For the fastest updates, I would like to receive informational text messages about my application to me from 21st Mortgage Messaging to the cell phone number I have provided.**
I would like to receive additional text messages marketing 21st Mortgage products and services to me from 21st Mortgage Messaging to the cell phone number I have provided.**	I would like to receive additional text messages marketing 21st Mortgage products and services to me from 21st Mortgage Messaging to the cell phone number I have provided.**
X	X
Co-Applicant Signature (Date)	Co-Applicant Signature (Date)
For the fastest updates, I would like to receive informational text messages about my application to me from 21st Mortgage Messaging to the cell phone number I have provided.**	For the fastest updates, I would like to receive informational text messages about my application to me from 21st Mortgage Messaging to the cell phone number I have provided.**
I would like to receive additional text messages marketing 21st Mortgage products and services to me from 21st Mortgage Messaging to the cell phone number I have provided.**	I would like to receive additional text messages marketing 21st Mortgage products and services to me from 21st Mortgage Messaging to the cell phone number I have provided.**
X	X
Print Dealership Name & Dealer #	Salae Person (Date)

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^{**}Message frequency varies. Message & data rates may apply. Reply HELP for help or STOP to opt out. You will have the option to opt out of receiving these texts at any time. Terms and Conditions and 21st Privacy Statement available on www.21stmortgage.com

Additional Information Page

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Additional Employment history	Additional Residence history
Employer Name	
Employment: Fromtoto	
Address:	
CityStateZip	Rent \$
Phone Supervisor	Landiord
Employer Name	- Address:
Employment: Fromto	
Address:	Dates of Residence: From to
City State Zip	Rent \$
Phone Supervisor	Landlord
MakeModel	
Park Name	Park Phana # Spana Pont S
 Cash Sales Price Closing Fees Sales Tax 	\$ \$ \$
4. Cash Down Payment	\$
5. Sources of Cash Down Cash on Hand Gift-From Who_	Other
6. Total Down Payment	(\$)
7. Amount to Finance	\$
	mpanyPhone #

NW HomeBuyers.net LLC

7921 SE King Rd #1, Milwaukie, OR 97222 Phone: 503-762-1915 ~ Toll Free: 800-762-1915 ~ Fax: 503-762-1923

Email: nwhomebuyers@msn.com

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ACKNOWLEDGEMENT: I/we have read this disclosure and understand the above.

Name:		
Signature:	Date:	
Name:		
Signature:	Date:	