APPLICANT CREDIT INFORMATION: If the A&B. NOTE: If married, the spouse is not reshould be investigated under another name.	quired to be the joint applicant.	Please advise whether credit	references and/or credit history	
If this is a Purchase, complete the following: Seller/Realtor Name:	<b>.</b>	Pt.	rchase information must be attached	
Property will be:   Primary Residence		□ Investment/Rental		
Loan Type: ☐ Home only ☐ Land and		Home is being:   Purchase		
Street Address where home will be locat		W 1 W 1 W 1 W 1 W 1 W 1 W 1 W 1 W 1 W 1	d - ICHIGINGA	
and the second of the second o		and the land and another than the state of t	The state of the s	
City:	State:		County:	
		d Free and Clear Whose land is		
Estimated Land Value \$Purchase			st be placed on the property described in this section	
If Home Only, Site Placement is: Gwned	property with no lien 💢 Lea		amily Land - No Rent	
Will the home be located in a Resident-Owne	d Community (co-op)? A	re you pledging or purchasing t	he security interest in the co-op shares?	
If Home Only and Land is Leased: Name of Co	· · · · · · · · · · · · · · · · · · ·			
Phone Number:	Monthly Site Payme	ent:		
is the site rent scheduled to increase over the				
Proposed Down Payment: \$	Source of Down Payment:	Savings 🗆 Checking 🗀 Ca	sh on Hand 🗆 Loan	
	□ Other (Explain)	<u> </u>	wish to use my land as down payment	
	EMAIL ADDRESS (for Lo	oan Notices and Documents)		
APPLICANT EMAIL:		CO-APPLICANT EMAIL:		
(A) APPLICA	NT	(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 🗀 Unmarr	ied □ Separated	Marital Status: 🗆 Married	□ Unmarried □ Separated	
Applicant Dependents (not including self or those l			uding self or those listed by Borrower):	
Number of Dependents: Dependent	Age(s):	Number of Dependents:	Dependent Age(s):	
APPLICANT'S RES	IDENCE	CO-APPI	ICANT'S RESIDENCE	
Current Street Address (3 Years Residence Requir	ed, 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	n physical) City, State, Zip:	
Home Phone: ( ) - Cell Phon	e: ( ) -	Home Phone: ( )	Cell Phone: ( ) -	
	Other* Mo. Mtg/Rent:	How long at present address? □ Homeowner * □ Other* Mo. Mtg/Rent:  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 addres	s is less than 3 years)	
City, State, Zip;	How long?	City, State, Zip:	How long?	
Name of Mortgage Holder or Landlord: Telephone number:		Name of Mortgage Holder or Land Telephone number:	ord:	
Name of nearest Relative NOT living with you:	Relationship:	Name of nearest Relative NOT livin	g with you: Relationship:	
	Phone:	######################################	Phone:	

APPLICANT'S EMPLO	YMENT H	ISTORY (Minim	ium Three Yea	ars, attach supp	element if ne	eded)
1-Current Employer:		Position Held/Oct Self Employed:	•	Daté Started:		
Employer Address:		City, State, Zip:		Supervisor Name	and Telephone N	umber:
List your base pay rate excluding commis How are you paid? (select one below)  Hourly rate: \$# of hours:  Do you receive bonuses?  Do you receive commission?  Do you consistently receive overtime?  2-Second or Previous Employer:  City, State:	_ □Weekly _ How oft	s, and overtime: Salary :\$ en?	_How much in be _How much in co _How much in o cupation: □ Yes □ No and Telephone N	llary: \$ onuses over the las ommission over the vertime over the la	□Monthly Salar t 12 months \$_ e last 12 months	ry: \$
City, State:		Self Employed: Supervisor Name a		iber:	Income:	
N		a TO Salabatica Association (Salabatica)	ACAMINET TO THE POSITION OF THE PARTY OF THE			
Please provide an explanation for any job ga	ps greater tha	in 30 days.				
	en enggerytyne elevatike till kredelinskallanna til - ti kre	n . N. Newsch (Albertscheiderscheidersche Albeit (1980) (1980) (1980) (1980) (1980) (1980) (1980) (1980) (1980)	ишин-иншин олин олин олин олин үү - эл ( илген	akkelaka - Jako A selekulah 18 dilan selekulah dari — min 172 dan 21 min manyapan gerap	Andrew drafts A had all had been at the second of the seco	
CO-APPL	ICANT'S E	MPLOYMENT H	STORY (Minii	num Three Yea	rs)	
1-Current Employer:		Position Held/Occ Self Employed:	· ·	Date Started:		
Employer Address:		City, State, Zip:		Supervisor Name	and Telephone N	umber:
List your base pay rate excluding commission, are you paid? (select one below)  Hourly rate: \$# of hours:  Do you receive bonuses?  Do you receive commission?  Do you consistently receive overtime?	"Weekly How ofte How ofte	Salary :\$ en? en?	How much in both How much in co	lary: \$onuses over the lasternmission over the lasternment over the	t 12 months \$_ last 12 months st 12 months \$_	\$.
2- Second or Previous Employer:		Position Held/Occ	upation:	MARIO TO SALLONIA SA	Date Started:	Date Left:
City, State:		Self Employed: Supervisor Name	□ Yes □ No and Telephone N	lumber:	Income:	
3-Previous Employer:		Position Held/Occ Self Employed: Supervisor Name	□ Yes □ No	is soo boar	Date Started:	Date Left:
City, State:		Supervisor ivaline	and relephone is	umber.	micome.	
Please provide an explanation for any job	gaps greater	than 30 days.	and the second s	an entrement in annual service of the service of th		The second secon
APPLICANT'S OTHE	D TNICOME	<b>.</b>	C (	D-APPLICANT'S	OTHER THE	)ME
Income from SSI, retirement, disability, alimany, child support	<del></del>	· · ·	·	<del></del> .		
Child Support Monthly Amount	Ages of Chil		Child Support M		Ages of Childre	
Alimony or Separate Maintenance	Duration		Alimony or Sepa	rate Maintenance	Duration	• • •
Other Source:	How Long:	Monthly Amt:	Other Source:	5.4	How Long:	Monthly Amt:
						Page 2 of 5

(A) APPLICANT - Asset and Credit Information	(B) CO-APPLICANT - Asset and Credit Information			
Bank Name: Account type:	Bank Name: Account type:			
City, St: Balance: \$	City, St: Balance: \$			
Retirement/401K with:	Retirement/401K with:			
City, St: Balance: \$	City, St: Balance: \$			
Auto #1 (Yr/Make): Lender:	Auto #1 (Yr/Make): Lender:			
Value: \$ Payment: \$ Balance: \$	Value: \$ Payment: \$ Balance: \$			
Auto #2 (Yr/Make): Lender:	Auto #2 (Yr/Make): Lender:			
Value: \$ Payment: \$ Balance: \$	Value: \$ Payment: \$ Balance: \$			
Other Asset: Lender:	Other Asset: Lender:			
Value: \$ Payment: \$ Balance: \$	Value: \$ Payment: \$ Balance: \$			
Other Real Estate Owned: Lender:	Other Real Estate Owned: Lender:			
Value: \$ Payment: \$ Balance: \$	Value: \$ Payment: \$ Balance: \$			
Other Real Estate Owned: Lender:	Other Real Estate Owned: Lender:			
Value: \$ - Payment: \$ Balance: \$	Value: \$ Payment: \$ Balance: \$			
Are you a co-maker or guarantor on a note? If Yes, for whom?	Are you a co-maker or guarantor on a note?  If Yes, for whom?			
Creditor: Monthly Payment: \$	Creditor: Monthly Payment: \$			
(A) APPLICANT - Debts / Obligations	(B) CO-APPLICANT - Debts / Obligations			
Alimony/Maintenance: \$ Expiration Date:	Alimony/Maintenance: \$ Expiration Date:			
Garnishment: \$	Garnishment: \$			
Child Support: \$	Child Support: \$			
List Ages of Children:	List Ages of Children:			
Other Extraordinar	y 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 m maintenance expense other than your car payment?	onthly fuel and \$			
Child Care Expense:	\$			
Other:	\$			
Other:	\$			
List any Government Assistance Payments to you that help offset he	busehold expenses, such as WIC, TANF, or SNAP.			
	have them considered as a basis in analyzing your ability to undetake			
	\$			
AUE	TTONC			
ŲυE	Applicant Co-Applicant			
f. Around 13.6 Chinas I				
1. Are you a U.S. Citizen?	□ Yes □ No □ Yes □ No			
z. Are you a permanent resident anem	□ Yes □ No □ Yes □ No			
3. Have you declared bankruptcy within the last 5 years?				
If yes, when did you file?	□ Yes □ No □ Yes □ No Date: Date:			

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

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

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

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

## 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 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 se

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interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agree	ement, statement, or decree of has actual knowledge of the adve
provision when the obligation to the creditor is incurred.	
NON-APPLICANT SPOUSE WAIVER OF NOTICE: 1 agree to waive notice of any extension of credit in	connection with this application:
Non-applicant Spouse:	Date
Additional disclosures may be required for the following states: Illinois and New York	
These documents are separate from this application and must be submitted with the application for the	e lender to process your request.
Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, p	processors, attorneys, insurers, servicers, successors and assign
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, includin	ig monetary damages, to any person who may suffer any loss du
to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including	ing, 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	n (the "Loan") will be secured by a mortgage, deed of trust, or oth
consensual security interest; (3) the property will not be used for any illegal or prohibited purpose or use; (4) al	Il statements made in the application are made for the purpose o
obtaining a residential mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or s	servicer of the Loan may verify or re-verify any information contai
in the application from any source named in the application, and Lender, its successors or assigns may retain t	
Loan in not approved; (7) the Lenders and its agents, brokers, insurers, servicers, successors, and assigns ma	ay 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 materia	al 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 inform	mation 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 m	nay be required by law; (10) neither Lender nor its agents, broke
insurers, servicers, successors, or assigns has made any representation or warranty, expressed or implied, to r	me regarding the property or the condition or value of the proper
and (11) my transmission of the application as an "electronic record" containing my "electronic signature" as th	tose 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	f 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 t	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 no	rtice.
Have you frozen your credit report? If so, please be sure to contact	ct all affected credit
reporting agencies to lift the freeze <b>BEFORE</b> submitting your appl	
www.equifax.com, www.transunion.com, www.experian.com	
	·

·		:	,	
Applicant Signature .	Date	Co-Applicant Signature	D	ate
	:			

( ADMIN USE ONLY )



## Addendum to the 21st Mortgage Credit Application Communications Disclosure Form

- Must be completed & submitted with ALL Credit Applications - Effective: 8/1/2023

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 the 21st Mortgage Loan Originators:

Name	NMLS#	Name	NMLS#	Name	NMLS#	Name	NMLS#
21st Mortgage Corp.	2280	Doolan, Ryan	54625	Kloss, Grant	1894967	Readling, Allen	2133749
Aldmon, Thomas	1700118	Dubnicka, Cynthia	1749407	Lai, Sarah	1815870	Redford, Madeline	1915364
Antoine, Kendra	2501762	Dulany, Clint	2147258	Lambert, Teresa	1402336	Roecker, Spencer	2102317
Baker, Drew	1684954	Duncan, Jessica	1561887	Layman, Ethan	2374710	Rudolph, Elizabeth	1865266
Sall, Elleen	1200479	Evans, Sean	1795393	Ledford, Justin	1810028	Rutta, Robert, Jr.	1915241
Bee, Prestin	2452985	Fablan, Matt	202243	Lee, Brian	1535710	Ryan, Lisa	1209113
Bell, Kenneth (Chris)	1237278	Filicky, Carly	2101922	Loggins, Camilla	1958395	Saucier, Alex	2147154
Bennett, Sarah	2213064	Fitzsimmons, Tracy	1915250	Long, Lindsay	1915195	Sisk, Dylan	1915196
Blakley, Michael	2167899	Gilland, Palge	2070735	Lowery, Tyler	2213934	Smith, Brooke	2427440
Brewer, Corey	.2154268	Goodman, Kevin	493671	Luna-White, Nancy	2415858	Spaldi, Alyssa	2151601
Bridges, Chad	1660954	Graham, Abra	2168181	Manning, Rachel	2101930	Taylor, Chris	1305372
Bryant, Shelby	1915249	Greene, Sam	2154098	Massey, Hannah	2066962	Trammell, Justin	1634789
Carlisle, Zachery	1803853	Hagler, Elizabeth	1865270	McCollough, Mary Abigail (Abby)	2003725	Treadway, Brooke	2226757
Carter, Kellie	1684953	Hammonds, Leah	2329989	McMahan, Adam	16516	Utley, Barrett	1264594
Carter, Wes	1367458	Hatfield, Mallory	2070740	Medlock, Natalie	2132954	Utley, Kayla	1782616
Chilco, Amanda	2013377	Holliday, Jeremy	1915207	Metcalf, Jessica	2013376	Wade, Leah	1614417
Clark, Rob	202264	Howard, Toshia	2132202	Milas, Dan	2494838	Waits, Stephanie	2311687
Corso, Morgan	2346801	Hudson, Sarah	2494841	Morales, Yamila	202266	Weatherly-Sinclair, Murray	1795404
Corwin, Chris	94486	Johnson, Nicole (Micki)	1152412	Mountain, Maria	2225860	Webber, Jeff	16262
Cox, Trevor	1308905	Karb, Christopher	2047091	Mullis, Ken	1311852	Williams, Joy	16307
Cozzolino, Jonathan	979264	Keith, Jeanie	208077	Murphy, Heather	2361178	Wilson, Brian	2130958
Cutler, Kaylie	2468297	Kesler, Sarah	2213120	Osborne, Matthew	2311685	Wood, Hayley	2147252
Dakin, Matthew	1490790	King, Caleb	2147150	Pilipovic, Katherine	1930005	York, Lindsay	1895005
Dent, Mackenzie	2475026	Kittle, Chris	202249	Quick, Chad	1561892	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 Company of the second	X
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.**	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.**
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.**
$\mathbf{X}$	X
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.**	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.**
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.**
<b>X</b>	X
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.

\*\*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