THIS APPLICATION MUST BE COMPLETED AND SIGNED BY THE APPLICANT(S) ONLY

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. 12/20/2023					
Property will be:	□ Secondary Residence	□ Investment/Rental □	Buy-For		
			,	1	
Loan Type: Description: Home Only Description: Home Only Description: Description:	,	Home is being: Durcha		ed IOA Frequency:	
City:	State:	Zip:	County:		
If Land and Home, home must be placed on the property described in this section. Land is being: Purchased Refinanced Owned Free and Clea Whose land is it? Date Acquired:					
Does the property have frontage on a publicly maintained road? \Box Yes \Box No \Box Is the property located on a paved road? \Box Yes \Box No					
If Home Only, Owned Property v			and - No Rent		
site placement is:				act/Mortgage Trust Deed	
Will the home be located in a resident-owne	d community (co-op)? A	re you pledging or purchasing	the security interes	t in the co-op shares?	
If Home Only and Land is Leased: Name of Co				·	
Phone Number:					
Is the site rent scheduled to increase over th					
Proposed Down Payment: Source of Down	• • •	•			
	n whom):	•		my land as down payment	
(A) APPLICA			B) CO-APPLICAN	NT	
FULL NAME - Last, First, Middle		FULL NAME - Last, First, Mid	-		
· ·					
Birth Date (mm/dd/yy): Socia	Security #:	Birth Date (mm/dd/yy):	Social Se	ecurity #:	
Marital Status: 🗆 Married 🗆 Unmarr	ed 🗆 Separated	Marital Status: 🗆 Marrie	d 🗆 Unmarried	d 🗆 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 Dependents (Any non-applicant who is financially supported by the Co-Applicant and not listed by Applicant or other Co-Applicant(s). Examples may include: spouse, child, partner, dependent adult)			
Number of Dependents: Depend	Number of Dependents:	Dependen	t Age(s):		
APPLICANT EMAIL: CO-APPLICANT EMAIL:					
Cell Phone: () - Other	Phone: () -	Cell Phone: () -	Other Ph	one: () -	
APPLICANT - Res	dence	CO-A	PPLICANT - Resi	idence	
Current Street Address (3 Years Residence Regu				d, attach supplement if needed)	
City, State, Zip:	City, State, Zip: County:				
Mailing Address (if different from physical)	City, State, Zip:	Mailing Address (if different fr	om physical)	City, State, Zip:	
How long at present address? Homeowner*	□ Other* Mo. Mtg/Rent:	How long at present address?	□ Homeowner*	□ Other* Mo. Mtg/Rent:	
	□ Other* Mo. Mtg/Rent: with family			0.	
Yrs Mo CREATER Renter Live Name of Mortgage Holder or Landlord:	Yrs Mo Renter Live with family Name of Mortgage Holder or Landlord:				
Telephone Number:		Telephone Number:			
*If homeowner, what are the plans for current home	If checked other above, explain:	*If homeowner, what are the plan	ns for current home? If	checked other above, explain:	
Previous Address (if current address is less than 3 y	ears)	Previous Address (if current add	ress is less than 3 year	rs)	
City, State, Zip: How long? City, State, Zip: How long?				How long?	
Name of previous 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:				Relationship:	
Name of nearest relative nor noning with you:			ning with you.	·	
	Phone:			Phone:	

APPLICAN	NT - Employmen	t History (Minim	um Three Years;	Attach Supplemen	t if Needed)			
1. Current Employer:		Position Held/O	Occupation:		Date Started:			
		Self Employed:	🗆 Yes 🗆 No					
Employer Address:		City, State, Zip:		Supervisor Na	me and Telephone Nu	mber:		
Base pay rate excluding commission, bo	onuses, and overtin	ne: How are you pa	aid? (select one be	ow)				
□ Hourly Rate: \$ # of Hours W	/eekly: 🗆	Weekly Salary: \$ _	□ Bi-W	eekly Salary: \$	□ Monthly Sal	ary:\$		
Do you receive bonuses?	No How often?		How much in bon	uses over the last 12	2 months \$			
Do you receive commission?	No How often?		How much in com	mission over the las	t 12 months \$			
Do you receive overtime?	No How often?		How much in ove	time over the last 1	2 months \$			
2. Second Employer:		Position Held/O	Occupation:		Date Started:			
		Self Employed:	🗆 Yes 🛛 🗆 No					
City, State:		Supervisor Nam	ne and Telephone N	lumber:	Monthly Incom	Monthly Income:		
3. Previous Employer:		Position Held/O	Occupation:		Date Started:	Date Left:		
		Self Employed:	🗆 Yes 🛛 🗆 No					
City, State:		Supervisor Nam	ne and Telephone N	lumber:	Monthly Incom	e:		
Please provide an explanation for any jo	b gaps greater than	30 days.						
CO-APPLIC	ANT - Employme	ent History (Mini	imum Three Year	s; Attach Suppleme	ent if Needed)			
1. Current Employer:		Position Held/O			Date Started:			
Employer Address:		City, State, Zip:		Supervisor Na	me and Telephone Nu	mber:		
Base pay rate excluding commission, bo	onuses. and overtin	ne: How are you pa	aid? (select one be	ow)				
□ Hourly Rate: \$ # of Hours W					□ Monthly Sal	arv: Ś		
					2 months \$			
Do you receive commission?								
					2 months \$			
2. Second Employer:		Position Held/Occupation:			Date Started:			
City, State:		Self Employed: I Yes I No Supervisor Name and Telephone Number:			Monthly Incom	٥.		
				lumber.				
3. Previous Employer:		Position Held/O	Occupation:		Date Started:	Date Left:		
		Self Employed:	Self Employed: 🗆 Yes 🗆 No					
City, State:		Supervisor Nam	Supervisor Name and Telephone Number:		Monthly Incom	Monthly Income:		
Please provide an explanation for any jo	b gaps greater than	30 days.			•			
APPLICANT - O	ther Income			CO-APPI ICAN	T - Other Income			
Income from SSI, retirement, disability, alimony, child		tenance aareement need i	not be disclosed if you do			or repaying this debt.		
Child Support Monthly Amount	Ages of Children		Child Support M		Ages of Children	,		
Alimony or Separate Maintenance	Duration		Alimony or Sepa	ate Maintenance	Duration			
Other Source:	How Long:	Monthly Amt:	Other Source:		How Long:	Monthly Amt:		

APPLICANT - Asset Information		CO-APPLICANT - Asset Information			
Bank Name:	Account Type:	Bank Name:		Account Type:	
	Balance: \$			Balance: \$	
Type of Liquid Assets (Savings, CDs, Brokerage Accounts, etc.):		Type of Liquid Ass	sets (Savings, CDs, B	rokerage Accounts, etc.):	
Institution Holding Assets:	Balance: \$	Institution Holdin	ng Assets:	Balance: \$	
Type of Retirement Accounts (401k, II	RA, etc.):	Type of Retireme	nt Accounts (401k, I	RA, etc.):	
Institution Holding Assets:	Balance: \$	Institution Holdin	ng Assets:	Balance: \$	
APPLICANT - Credit Inform	ation (Attach a List if Necessary)	CO-APPLICA	NT - Credit Info	mation (Attach a List if Necessary)	
Do you have any personal loans, debt on your credit report? If Yes, please p	•		personal loans, debt port? If Yes, please p	s or car loans that may not be listed rovide:	
Lender: Payment: S	\$ Balance: \$	Lender:	Payment:	\$ Balance: \$	
Lender: Payment: S	\$ Balance: \$	Lender:	Payment:	\$ Balance: \$	
Lender: Payment: S	\$ Balance: \$	Lender:	Payment:	\$ Balance: \$	
Are you a co-signer on another perso	n's debt? If Yes, please provide:	Are you a co-sign	er on another perso	n's debt? If Yes, please provide:	
Lender: N	Nonthly Payment: \$	Lender:	N	Aonthly Payment: \$	
Have you paid off any debts within the last 60 days? (Please do not include credit cards) If Yes, please provide:			f any debts within th s, please provide:	e last 60 days? (Please do not include	
Lender: N	/onthly Payment: \$	Lender:	Γ	Aonthly Payment: \$	
Lender: N	/onthly Payment: \$	Lender:	Γ	Aonthly Payment: \$	
APPLICANT - Debts/Obliga	tions (Attach a List if Necessary)	CO-APPLICANT - Debts/Obligations (Attach a List if Necessary)			
Alimony/Maintenance: \$	Expiration Date:	Alimony/Maintenance: \$ Expiration Date:			
Garnishment: \$	Garnishment: \$				
Child Support: \$	Child Support: \$	Child Support: \$			
List Ages of Children:	List Ages of Childr	ren:			
	Other Extraordinary Recurring	Expenses (Attach	a List if Necessary	()	
List other items that have a signif	ficant impact to your budget			Estimated Monthly Amount	
If you drive more than 20 miles each other than your car payment?	way to work every day, what is your mo	onthly fuel and main	ntenance expense	A	
				\$	
Child Care Expense:			\$		
Other:				\$	
Other:				\$	
-	Payments to you that help offset hou	-			
You are not required to disclose t or repay this debt.	hese amounts if you do not wish to				
-	hese amounts if you do not wish to			\$	
-	hese amounts if you do not wish to				
-		stions		\$	
-				\$	
-				\$ \$ IT CO-APPLICANT	
or repay this debt.	Que		APPLICAN	\$ \$ NT CO-APPLICANT No Yes No	
or repay this debt.	Que:		APPLICAN	\$ \$ IT CO-APPLICANT No IYes No No IYes No	

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.

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:			
	Dotter Hispanic of 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:	or principal tribe:			
🗆 Asian	□ 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 Hawaiian or Other Pacific Islander	Native Hawaiian 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.	Examples: Fijian, Tongan, etc.			
□ White	□ White			
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			

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

<u>New York and Vermont</u>: 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.

<u>Ohio:</u> 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 extension of credit in connection with this application: Non-Applicant Spouse: _____ Date _____

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

These documents are separate from this application and must be submitted with the application for the lender to process your request. Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of the information contained in the application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provision of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to the application (the "Loan") will be secured by a mortgage, deed of trust, or other consensual security interest; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in the application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or re-verify any information contained in the application from any source named in the application, and Lender, its successors or assigns may retain the original and/or electronic record of the application, even if the Loan 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

(ADMIN USE ONLY)



M O R T G A G E CORPORATION Addendum to the 21st Mortgage Credit Application

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

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.**

v	
Λ	

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-/ Fo ab ph
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 w pr ph
Х	Х
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-A
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.**	L v pr pł
X Wayne Frier Macclenny 1248-25 Print Dealership Name & Dealer #	X Sale
*You may withdraw your consent for 21st Mortgage to share personally identifial 800-955-0021, sending written request to PO Box 477; Knoxville, TN 37901 or by	

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Co-Applicant Signature

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.**

Co-Applicant Signature

- 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.**

Sales Person

(Date)

(Date)

(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

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: 6/17/24*