

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: ☐ 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 #: _____ **HOA Fee:** _____ **HOA 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 Clear
 Whose land is it? _____ Estimated Land Value \$ _____ Purchase Price/Payoff \$ _____ Date Acquired: _____
 Does the property have frontage on a publicly maintained road? ☐ Yes ☐ No Is the property located on a paved road? ☐ Yes ☐ No

If Home Only, site placement is: ☐ Owned Property with No Lien ☐ Leased Private Property ☐ Family Land - No Rent
 ☐ Reservation ☐ Community/Park ☐ Owned Property Land Contract/Mortgage Trust Deed

Will the home be located in a resident-owned community (co-op)? _____ **Are you pledging or purchasing the security interest in the co-op shares?** _____

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 ☐ I wish to use my land as down payment
 ☐ Gift (if gift, from whom): _____ ☐ Other (Explain): _____

(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 (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:	Dependent Age(s):	Number of Dependents:	Dependent Age(s):
APPLICANT EMAIL:		CO-APPLICANT EMAIL:	
Cell Phone: () -	Other Phone: () -	Cell Phone: () -	Other Phone: () -

APPLICANT - Residence				CO-APPLICANT - 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:	
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 family			Yrs Mo	☐ Renter ☐ Live with family		
Name of Mortgage Holder 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:				*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 Mortgage Holder or Landlord:				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:	
		Phone:				Phone:	

APPLICANT - Employment History (Minimum Three Years; Attach Supplement if Needed)

1. Current Employer:	Position Held/Occupation: Self Employed: ☐ Yes ☐ No	Date Started:
Employer Address:	City, State, Zip:	Supervisor Name and Telephone Number:
Base pay rate excluding commission, bonuses, and overtime: How are you paid? (select one below) ☐ Hourly Rate: \$ _____ # of Hours Weekly: _____ ☐ Weekly Salary: \$ _____ ☐ Bi-Weekly Salary: \$ _____ ☐ Monthly Salary: \$ _____ Do you receive bonuses? ☐ Yes ☐ No How often? _____ How much in bonuses over the last 12 months \$ _____ Do you receive commission? ☐ Yes ☐ No How often? _____ How much in commission over the last 12 months \$ _____ Do you receive overtime? ☐ Yes ☐ No How often? _____ How much in overtime over the last 12 months \$ _____		

2. Second Employer:	Position Held/Occupation: Self Employed: ☐ Yes ☐ No	Date Started:
City, State:	Supervisor Name and Telephone Number:	Monthly Income:
3. Previous Employer:	Position Held/Occupation: Self Employed: ☐ Yes ☐ No	Date Started: Date Left:
City, State:	Supervisor Name and Telephone Number:	Monthly Income:

Please provide an explanation for any job gaps greater than 30 days.

CO-APPLICANT - Employment History (Minimum Three Years; Attach Supplement if Needed)

1. Current Employer:	Position Held/Occupation: Self Employed: ☐ Yes ☐ No	Date Started:
Employer Address:	City, State, Zip:	Supervisor Name and Telephone Number:
Base pay rate excluding commission, bonuses, and overtime: How are you paid? (select one below) ☐ Hourly Rate: \$ _____ # of Hours Weekly: _____ ☐ Weekly Salary: \$ _____ ☐ Bi-Weekly Salary: \$ _____ ☐ Monthly Salary: \$ _____ Do you receive bonuses? ☐ Yes ☐ No How often? _____ How much in bonuses over the last 12 months \$ _____ Do you receive commission? ☐ Yes ☐ No How often? _____ How much in commission over the last 12 months \$ _____ Do you receive overtime? ☐ Yes ☐ No How often? _____ How much in overtime over the last 12 months \$ _____		

2. Second Employer:	Position Held/Occupation: Self Employed: ☐ Yes ☐ No	Date Started:
City, State:	Supervisor Name and Telephone Number:	Monthly Income:
3. Previous Employer:	Position Held/Occupation: Self Employed: ☐ Yes ☐ No	Date Started: Date Left:
City, State:	Supervisor Name and Telephone Number:	Monthly Income:

Please provide an explanation for any job gaps greater than 30 days.

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	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:

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 Assets (Savings, CDs, Brokerage Accounts, etc.):		
Institution Holding Assets:	Balance: \$		Institution Holding Assets:	Balance: \$	
Type of Retirement Accounts (401k, IRA, etc.):			Type of Retirement Accounts (401k, IRA, etc.):		
Institution Holding Assets:	Balance: \$		Institution Holding Assets:	Balance: \$	
APPLICANT - Credit Information (Attach a List if Necessary)			CO-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:			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:	Payment: \$	Balance: \$
Lender:	Payment: \$	Balance: \$	Lender:	Payment: \$	Balance: \$
Lender:	Payment: \$	Balance: \$	Lender:	Payment: \$	Balance: \$
Are you a co-signer on another person's debt? If Yes, please provide:			Are you a co-signer on another person's debt? If Yes, please provide:		
Lender:	Monthly Payment: \$		Lender:	Monthly Payment: \$	
Have you paid off any debts within the last 60 days? (Please do not include credit cards) If Yes, please provide:			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:	Monthly Payment: \$	
Lender:	Monthly Payment: \$		Lender:	Monthly Payment: \$	
APPLICANT - Debts/Obligations (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: \$		
List Ages of Children:			List Ages of Children:		
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 expense 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.					
					\$
					\$
Questions					
	APPLICANT		CO-APPLICANT		
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	
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.

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

Communications Disclosure Form**Must be completed & submitted with ALL Credit Applications - Effective 7/15/26**

This credit application will be submitted to 21st Mortgage. Following receipt, a representative may call to discuss your application, its status, or to address other questions you have about the loan process. The retailer/realtor may assist you with matters associated with the sales transaction – for example, the type of home, options, site improvements, sales features that may impact your financing options, etc. 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	Duncan, Jessica	1561887	Kloss, Grant	1894967	Rudolph, Elizabeth	1865266
Aldmon, Thomas	1700118	Edwards, Kameron	2729481	Lai, Sarah	1815870	Rutta, Robert, Jr.	1915241
Armstrong, Eric	2758423	Ellenburg, Makenzie	2818536	Lambert, Teresa	1402336	Ryan, Lisa	1209113
Bailey, Amber	2758566	Ewing, Matthew	2824291	Ledford, Justin	1810028	Saucier, Alex	2147154
Baker, Drew	1684954	Fabian, Matt	202243	Lee, Brian	1535710	Shewcraft, Dustin	1522858
Bautista, Felipe	2824295	Fitzsimmons, Tracy	1915250	Leftrick, Hillary	2838797	Silva, Danny	2547910
Bee, Prestin	2452985	Fouson, Brittany	2728974	Long, Lindsay	1915195	Sisk, Dylan	1915196
Bennett, Sarah	2213064	Fox, Cory	2547919	Lowery, Tyler	2213934	Smith, Emily	2528543
Blakley, Michael	2167899	Goodman, Kevin	493671	Luna-White, Nancy	2415858	Spaldi, Alyssa	2151601
Boser, Sarah	2213120	Graham, Abra	2168181	Massey, Hannah	2066962	Spurrier, Graham	2817678
Bryant, Shelby	1915249	Grayson, Avery	2621331	Medlock, Natalie	2132954	Stiffler, Walter	1535711
Carlisle, Zachery	1803853	Greene, Sam	2154098	Monroe, Cam	2531198	Suarez, Michelle	2824370
Carter, Wes	1367458	Hagler, Elizabeth	1865270	Mullis, Ken	1311852	Taylor, Chris	1305372
Check, Madi	2817609	Hammonds, Leah	2329989	Murphy, Brody	2758415	Utiley, Barrett	1264594
Clark, Rob	202264	Hatfield, Mallory	2070740	Murphy, Heather	2361178	Utiley, Kayla	1782616
Cornils, Austin	2734844	Hicks, Mirella	2664291	Osborne, Matthew	2311685	Wade, Leah	1614417
Corso, Morgan	2346801	Hodges, Price	2699530	Owens, Justin	2687228	Waits, Stephanie	2311687
Cox, Victoria	2800549	Holliday, Jeremy	1915207	Ponce, Peter	2537373	Walden, Elliott	2642861
Cozzolino, Jonathan	979264	Hough, Matthew	2621324	Quick, Chad	1561892	Webber, Jeff	16262
Cutler, Kaylie	2468297	Hudson, Sarah	2494841	Ragan, Hayden	2567916	Whitson, Will	2687231
Doolan, Ryan	64626	Johnson, Joe	2528548	Rauhuff, Blake	2688487	York, Lindsay	1895005
Dubnicka, Cynthia	1749407	Keith, Jeanie	208077	Redford, Madeline	1915364	Young, Ryan	2572252
Dulany, Clint	2147258	Kittle, Chris	202249	Rocco, Carly	2514961	Young, Tyler	1648541

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

X

Applicant Signature**Date**

- ☐ For fastest updates, I would like to receive informational text messages about my application from 21st Mortgage Messaging to the mobile number I have provided.**
- ☐ I would like to receive additional text messages marketing 21st Mortgage products and services from 21st Mortgage Messaging to the mobile number I have provided.**

X

Applicant Signature**Date**

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- ☐ I would like to receive additional text messages marketing 21st Mortgage products and services from 21st Mortgage Messaging to the mobile number I have provided.**

X

Print Dealership Name & Dealer Number

X

Applicant Signature**Date**

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X

Applicant Signature**Date**

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- ☐ I would like to receive additional text messages marketing 21st Mortgage products and services from 21st Mortgage Messaging to the mobile number I have provided.**

X

Sales Person**Date**

*You may withdraw 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 email 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 21st Mortgage loan product 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 may opt out of receiving these texts at any time. Terms and Conditions and 21st Mortgage 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: 6/12/26