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. 9-13-2018 If this is a Purchase, complete the following: Seller/Realtor Name: Purchase information must be attached Property will be: ☐ Primary Residence □ Secondary Residence □ investment/Rental □ Buy-For Loan Type:

Home only □ Land and Home □ Land only Home is being: □ Purchased □Refinanced Street Address where home will be located, including site #: City: Zip: County: ☐ Owned Free and Clear Whose land is it? If Land and Home, Land is being: □ Purchased □ Refinanced Purchase Price/Payoff \$__ Date acquired: _ Estimated Land Value \$ Home must be placed on the property described in this section If Home Only, Site Placement is: □ Leased Private Property □ Family Land - No Rent ○ Owned property with no lien Community/Park ☐ Reservation ☐ 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: \$__ a loan ______ Source of Down Payment:

Savings

Checking Cash on Hand Gift (if gift, from whom): □ Other (Explain) I wish to use my land as down payment EMAIL ADDRESS (for Loan Notices and Documents) APPLICANT EMAIL: CO-APPLICANT EMAIL: (A) APPLICANT (B) CO-APPLICANT FULL NAME - Last, First, Middle FULL NAME - Last, First, Middle Birth Date (mm/dd/yv): Social Security #: Birth Date (mm/dd/yy): Social Security #: Marital Status: □ Married □ Unmarried ☐ Separated Marital Status: □ Married □ Unmarried □ Separated Applicant Dependents (not including self or those listed by Co-Borrower): Applicant Dependents (not including self or those listed by Borrower): Number of Dependents: Dependent Age(s): Number of Dependents: _ Dependent Age(s): APPLICANT'S RESIDENCE CO-APPLICANT'S RESIDENCE Current Street Address (3 Years Residence Required, attach supplement if needed) Current Street Address (3 Years Residence Required, attach supplement if needed) City, State, Zip: County: City, State, Zip: County: Mailing Address (if different from physical) City, State, Zip: Mailing Address (if different from physical) City, State, Zip: Cell Phone: (Home Phone: (Hame Phone: (Cell Phone: (How long at present address? |□ Homeowner * Mo. Mtg/Rent: □ Other* Mo. Mtg/Rent: How long at present address? □ Homeowner * □ Other* Mo □ Renter □ Live with parent Yes Mo □ Renter Live with parent Name of Previous Mortgage Holder or Landlord: Name of Previous Mortgage Holder or Landlord: Telephone number: Telephone number: * What are the plans for your existing home? If checked other above, explain: * What are the plans for your existing home? If checked other above, explain: Previous address (if current address is less than 3 years) Previous address (if current address is less than 3 years) City, State, Zip: How long? How long? City, State, Zip: Name of Mortgage Holder or Landlord: Name of Mortgage Holder or Landlord: Telephone number: Telephone number: Relationship: Relationship: Name of nearest Relative NOT living with you: Name of nearest Relative NOT living with you: Phone: Phone:

APPLICANT'S EMPLOY	MENT HI	STORY (Minim	um Three Yea	rs, attach supp	lement if need	ied)
1-Current Employer:		Position Held/Occ Self Employed:	•	Date Started:		
Employer Address:		City, State, Zip:		Supervisor Name a	and Telephone Nu	mber:
List your base pay rate excluding commiss	ion, bonuses	, and overtime:		<u></u>		
How are you paid? (select one below)		•				
PHourly rate: \$# of hours:	□Weekly:	Salary :\$	¤BiWeekly Sal	ary: \$	□Monthly Salary	: S
Do you receive bonuses?				nuses over the last		***************************************
Do you receive commission?						
Do you consistently receive overtime?	How ofte	n?	How much in ov	ertime over the la	st 12 months \$	Constitution of Asset Probation and Asset Constitution of Asset Co
2-Second or Previous Employer:		Position Held/Occ	upation:	Maria Ma	Date Started:	Date Left:
		Self Employed:	□ Yes □ No			
City, State:		Supervisor Name	and Telephone N	umber:	Income:	
3-Previous Employer:		Position Held/Occur	nation:		Date Started:	Date Left:
5-Frevious Employer.		Self Employed:			Date Startes.	Date Left.
City, State:		Supervisor Name ar		ber:	Income:	
Please provide an explanation for any job gap	s greater than	1 30 days.				
	oona norumoninabatkoonataanka katamita oo antakeest	Company (1/1) Section 20/25 control 1 2 Selected to Control Control Control Control Control Control Control Co	minal and to some interesting the second solution of the source of the solution of the solutio		**************************************	hannessian (indistrict (must regate in telegraphic)) (Control of Control of Control of Control of Control of Co
CO ADDIV	CARITIC EI	ani avasent ili	CTODY/Minin			
1-Current Employer:	CHINI DE			num Three Year	5)	
1-Current Employer:		Position Held/Occ Self Employed:		Date Started:		
Employer Address:		City, State, Zip:	u resulto	Supervisor Name a	and Telephone Nur	nber:
List your base pay rate excluding commission,	bonuses, and	overtime: How		<u> </u>		
are you paid? (select one below)						
□Hourly rate: \$# of hours:	□Weekly	Salary :\$	□BiWeekly Sal	arv: \$	□Monthly Salary	:\$
Do you receive bonuses?				nuses over the last		
Do you receive commission?	How ofte	n?	How much in co	mmission over the	last 12 months \$	1100mmontoveno / Mosmo (III millo III oveno (III millo III oveno (III millo III oveno (III millo III oveno (II
Do you consistently receive overtime?	How ofte	n?	How much in ove	ertime over the las	t 12 months \$	
2- Second or Previous Employer:		Position Held/Occ	unation:		Date Started:	Date Left:
		Self Employed:	□ Yes □ No			5310 20,1.
City, State:		Supervisor Name		umber:	Income:	
3-Previous Employer:		Position Held/Occ	•		Date Started:	Date Left:
City, State:		Self Employed: Supervisor Name	□ Yes □ No	a seconda com	income:	
city, state.		Supervisor (varile	and recondició	umber.	income.	
Please provide an explanation for any job (gaps greater	than 30 days.				
	and a section between the section between the section as the	restriction ad written benefit a model for Electroschall polynomerord a manuschimaterial a consentra	linnochillness dialise mbannes i litralised i month us i situaliste i refudire et	where the surface elements over the relations $A_{\rm c}$ and $A_{\rm c}$ for the $A_{\rm c}$ for $A_{\rm c$		h had a district had the description of the state of the
APPLICANT'S OTHE	R INCOME		CC)-APPLICANT'S	OTHER INCO	ME
lazome from SSI, retirement, disability, alimony, child support	or separate mainte	nunce agreement need not	be disclosed if you do not	wish to have it considered a	s a basis for undertaking	or repaying this debt.
Child Support Monthly Amount	Ages of Chil	dren	Child Support M	onthly Amount	Ages of Children	}
Alimony or Separate Maintenance	Duration		Alimony or Sepa	rate Maintenance	Duration	
Other Source:	How Long:	Monthly Amt:	Other Source:		How Long:	Monthly Amt:

(A) APPLICANT	Asset and Credit Information	(B) CO-APPLI	CANT - Asset and	d Credit Information		
Bank Name:	Account type:	Bank Name:		Account type:		
City, St:	Balance: \$	City, St:	City, St: Balance: \$			
Retirement/401K with:		Retirement/401K with	n:			
City, St:	Balance: \$	City, St:		Balance: \$		
Auto #1 (Yr/Make):	Lender:	Auto #1 (Yr/Make):	Lend	er:		
Value: \$ Pa	yment: \$ Balance: \$	Value: \$	Payment: \$	Balance: \$		
Auto #2 (Yr/Make):	Lender:	Auto #2 (Yr/Make):	Lend	er:		
	yment: \$ Balance: \$	Value: \$	Payment: \$	Balance: \$		
Other Asset:	Lender:	Other Asset:	Lend	er:		
	yment: \$ Balance: \$	Value: \$	Payment: \$	Balance: \$		
Other Real Estate Owned:	Lender:	Other Real Estate Ow	ned: Lend	er:		
Value: \$ Pa	yment: \$ Balance: \$	Value: \$	Payment: \$	Balance: \$		
Other Real Estate Owned:	Lender:	Other Real Estate Ow		PF:		
Value: \$ Pa	yment: \$ Balance: \$	Value: \$	Payment: \$	Balance: \$		
Are you a co-maker or guara If Yes, for whom?	intor on a note?	Are you a co-maker o	Are you a co-maker or guarantor on a note?			
Creditor:	Monthly Payment: \$	Creditor:	Mont	hly Payment: \$		
(A) APPLIC	ANT - Debts / Obligations	(B) CO-A	PPLICANT - Deb	ts / Obligations		
Alimony/Maintenance: \$	Expiration Date:	Alimony/Maintenanc		etion Date:		
Garnishment: \$		Garnishment: \$				
Child Support: \$		Child Support: \$				
List Ages of Children:						
	Other Extraordina	ry Recurring Exp	enses			
List other items that have	e a significant impact to your budget		Estimated	Monthly Amount		
If you drive more than 20 m maintenance expense other	illes each way to work every day, what is your i than your car payment?	monthly fuel and	\$			
Child Care Expense:		· · · · · · · · · · · · · · · · · · ·	\$	\$		
Other:			\$	\$		
Other:			\$	s		
List any Government Ass	istance Payments to you that help offset h lisclose these amounts if you do not wish t					
			s			
	QUE	STIONS				
			Applicant	Co-Applicant		
2			□ Yes □ No	□ Yes □ No		
1. Are you a U.S. Citizen?						
 Are you a U.S. Citizen? Are you a permanent re 	esident alien?		□ Yes □ No	□ Yes □ No		
2. Are you a permanent re	esident alien? cruptcy within the last 5 years?		□ Yes □ No	□ Yes □ 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.

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

Additional Disclosures

Non-applicant Spouse:

<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:

- 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 extension of credit in connection with this application:

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 contains
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 delinquent, the owner or servicer of the Loan may, in addition to
any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies;
(9) ownership of the Loan and / or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers
insurers, servicers, successors, or assigns has made any representation or warranty, expressed or implied, to me regarding the property or the condition or value of the property

and (11) my transmission of the application as an "electronic record" containing my "electronic signature" as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of the application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of the application were delivered containing my original signature. I give permission to Lender to investigate my credit and employment history and authorize my employer, landlord, depository institution, and credit company to release information about me. I acknowledge that my dealer is neither a broker nor a credit grantor. This

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.

application may be considered withdrawn if I do not inquire about its status within 30 days of the date of this notice.

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

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Applicant Signature	Date	Co-Applicant Signature	Date
(ADMIN USE ONLY)			
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Addendum to the 21st Mortgage Credit Application Communications Disclosure Form

- Must be completed & submitted with ALL Credit Applications - Effective: 7/15/2022

This credit application will be submitted to 21st Mortgage (the "Lender") for review. The Lender's designated representative (or a person under their supervision, as appropriate) may communicate its status or address other questions you may have about your application or the loan process. The retailer/realtor from whom you may purchase a home and its sales consultants may assist you with matters associated with the sales transaction—for example, the type of home to purchase, options, site improvements, sales features that may impact your financing options, etc.

During the sales process, if there are questions that may impact the financing of your purchase, your sales consultants may conference or connect you with the appropriate representative(s) of the Lender for your convenience.

Following the receipt of your credit application, a representative from the Lender (or a person under their supervision, as appropriate) may contact you to discuss your application. Should you have any questions about this application, please contact the Lender at (800) 955-0021.

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

Poerse	1984L5#	TNEK#	Name	NMCS#	TOMASC#	Stame	TENTES#	TALLICA	Name	INMES #	TMLIC#
21st Mortgage Corp.	2280	109340	Dislawy, Clint	2147258	Antimated single-state desired by	Kittle, Chris	202249	110775	Rutta, Robert, Jr.	1915241	100100000000000000000000000000000000000
Aldmon, Thomas	1700118	150578	Duncan, Jessica	1561887		Kloss, Grant	1894967	195006	Sisk, Dylen	1915196	***************************************
Baker, Drew	1684954		Evans, Séan	1795393		Lai, Serah	1815870	 	Spaldi, Alyssa	2151601	2151601
Ball, Eileen	1200479	121271	Fabian, Matt	202243	110128	Lambert, Teresa	1402336		Taylor, Chris	1305372	
Bell, Kenneth (Chris)	1237278		Fîlicky, Carly	2101922		Ledford, Justin	1810028	***************************************	Thames, Kristen	2132184	
Bennett, Sarah	2213064		Fitzsimmons, Tracy	1915250		llee, Brian	1535710	149771	Trammell, Justin	1634789	
Blakley, Michael	2167899	2157899	Freese, Christine	1425397	1425397	fLoggins, Camilte	1958395	219524	Treadway, Brooke	2226757	2226757
Brewer, Corey	2154268	2154268	Gilland, Paige	2070735	237709	(Long, Lindsay	1915195	203846	Utley, Barrett	1264594	124533
Bridges, Chad	1660954	148176	Goodman, Kevin	493671		MacGuire, John	393419	113642	Utley, Keyla	1782616	
Cortisle, Zachery	1803853	185910	Graham, Abre	2168181		Manning Rachel	210193	2101930	Vandergriff, John	2154108	2154108
Carter, Kellie	1684953	147070	Greene, Sam	2154098	2154098	[Massey, Hannah	2056952		Wade, Leah	1614417	
Carter, Wes	1367458	125366	Hagler, Elizabeth	1865270	185138	(McCollough, Mary Abigail (Abby)	2003725	2:20407	Waits, Stephanie	2311687	****************
Chilco, Amanda	2013377	,	Harr, Delaney	2133732		McNahan, Adam	16516	107490	Weatherly-Sinciair, Murray	1795404	1795404
Clark, Rob	202264		Hatfield, Mallory	2070740	241317	filledlock, Natalie	2132954		Webber, Jeff	15262	110064
Coalson, Shelby	1915249		Hillard, Allyson	2013372	224287	Metcalf, Jessica	2013376	233316	Wei, Elizabeth	2306378	
Corso, Morgan	2346801		Hoffman, Lesh	2329989		Morales, Yamila	202266	108024	Williams, Joy	16307	
Corwin, Chris	94486		Holliday, Jeremy	1915207	222359	(Multis, Ken	1311852	125553	Williams, Lisa	1209113	
Cox, Trevor	1308905	130952	Holt, Alex	2147154		Murphy, Heather	2351178		Wilson, Brien	2130958	
Cozzolino, Jonathan	979264	114503	Howard, Toshia	2132202	2132202	Osborne, Matthew	2311685		Wood, Hayley	2147252	2147252
Cupp, Shawn	1561897	243713	Johnson, Micole (Nicki)	1152412	124950	Pilipovic, Katherine	1930005	•	York, Lindsey	1895005	
Dakin, Matthew	1490790		Karb, Christopher	2047091	2047091	Quick, Chad	1561892	134374	Young, Tyler	1648541	138356
Doolan, Ryan	64626	107591	Keith, Jeonie	208077	181634	Readling, Allen	2133749	***************************************			
Dubnicke, Cynthie	1749407		Kesler, Sarah	2213120		Rectord, Madeline	1915364	203850			
Dukes, Travis	2022589		King, Caleb	2147150		Rudolph, Elizabeth	1865266	185467			

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 #	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



PO Box 661527 Birmingham, AL 35266 205,331,5700 Please Return Documents to: 888.588.3113 (fax) loans@commonsenselending.com

Thank you for choosing CSL Financial, LLC to process your credit application for your manufactured home loan.

The retailer from whom you may purchase a manufactured home and/or its sales consultants may assist with you matters associated with the sales transaction, (i.e., the type of home to purchase, options, site improvements, sales features, and collection of financial documentation).

Authorization to obtain credit information for a loan pre-qualification:

Your credit application will be submitted to CSL Financial for pre-qualification purposes and assigned to a Mortgage Loan Originator licensed in your state. The Mortgage Loan Originator (or a person under their supervision, as appropriate) may contact you to discuss your application.

By signing below, you acknowledge that you have read and understand the details provided, and also consent to CSL Financial sharing its prequalification decision and other necessary personal information from this credit application with your retailer for the purpose of facilitating your manufactured home purchase transaction. You also acknowledge that you have personally completed the information on the credit application and that information is complete and accurate.

You, the consumer, acknowledges that you are consenting to allow CSL Financial, LLC to access their credit report for the purpose of prequalification. You understand that by signing this notice, you are providing written instructions to CSL Financial, LLC under the Fair Credit Reporting Act, authorizing them to obtain information from your personal credit file, or other information from a consumer reporting agency. You authorize CSL Financial, LLC to obtain such information for the purpose of prequalification.

By signing, I/We understand that it is a Federal crime punishable by fine and/or imprisonment to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

By signing, I authorize CSL Financial to send disclosures and/or updates to the email address I have provided on the credit application. If I have not provided an email address, I authorize CSL Financial to mail disclosures and/or updates to the home address listed on my application.

AUTHORIZATION TO OBTAIN CREDIT/FINANCIAL INFORMATION

Upon approval of the prequalification, I/we hereby grant permission to CSL Financial (the "Lender") and its successors and/or assigns to obtain any and all information deemed necessary in processing my mortgage loan application and for subsequent quality control re-verification. This information includes, but is not limited to, my past/present residence, employment status, income, deposit accounts, past/present consumer credit records, and any mortgage/rent payment records. I/we also grant CSL Financial and its successors and assigns permission to use a copy of this form, which contains my authorization to obtain any information regarding the items mentioned above.

Please sign below and retain copy for your records.

X		_ X	
Applicant Signature	Date	Co-Applicant Signature	Date
X		X	
X W0425 - Mundy Home Center, Inc. Print Dealership Name		X Dealer Representative/Sales Person	Date



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