

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: WARRIOR WHOLESALE HOMES, INC. HOME # _____ 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: _____ State: _____ Zip: _____ County: _____

If Land and Home, Land is being: Purchased Refinanced Owned Free and Clear Whose land is it? _____
 Estimated Land Value \$ _____ Purchase Price/Payoff \$ _____ Date acquired: _____ Home must be placed on the property described in this section

If Home Only, Site Placement is: Owned property with no lien Leased Private Property Family Land - No Rent 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: \$ _____ **Source of Down Payment:** Savings Checking Cash on Hand Loan
 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

Birth Date (mm/dd/yy): _____ Social Security #: _____

Marital Status: Married Unmarried Separated

Applicant Dependents (not including self or those listed by Co-Borrower):

Number of Dependents: _____ Dependent Age(s): _____

APPLICANT'S RESIDENCE

CO-APPLICANT'S RESIDENCE

Current Street Address (3 Years Residence Required, attach supplement if needed)

City, State, Zip: _____ County: _____

Mailing Address (if different from physical) City, State, Zip: _____

Home Phone: () - Cell Phone: () -

How long at present address? Homeowner * Other* Mo. Mtg/Rent:
 Yrs Mo Renter Live with parent

Name of Previous Mortgage Holder or Landlord:
 Telephone number: _____

*** What are the plans for your existing home? If checked other above, explain:**

Previous address (if current address is less than 3 years)

City, State, Zip: _____ How long? _____

Name of Mortgage Holder or Landlord:
 Telephone number: _____

Name of nearest Relative NOT living with you: _____ Relationship: _____
 Phone: _____

APPLICANT'S EMPLOYMENT HISTORY (Minimum Three Years, attach supplement if needed)

1-Current Employer:	Position Held/Occupation: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:
Employer Address:	City, State, Zip:	Supervisor Name and Telephone Number:

List your base pay rate excluding commission, bonuses, and overtime:
How are you paid? (select one below)

Hourly rate: \$ _____ # of hours: _____ Weekly Salary :\$ _____ BiWeekly Salary: \$ _____ Monthly Salary: \$ _____

Do you receive bonuses? _____ How often? _____ How much in bonuses over the last 12 months \$ _____

Do you receive commission? _____ How often? _____ How much in commission over the last 12 months \$ _____

Do you consistently receive overtime? _____ How often? _____ How much in overtime over the last 12 months \$ _____

2-Second or Previous Employer:	Position Held/Occupation: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:	Date Left:
City, State:	Supervisor Name and Telephone Number:	Income:	

3-Previous Employer:	Position Held/Occupation: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:	Date Left:
City, State:	Supervisor Name and Telephone Number:	Income:	

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

CO-APPLICANT'S EMPLOYMENT HISTORY (Minimum Three Years)

1-Current Employer:	Position Held/Occupation: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:
Employer Address:	City, State, Zip:	Supervisor Name and Telephone Number:

List your base pay rate excluding commission, bonuses, and overtime: How are you paid? (select one below)

Hourly rate: \$ _____ # of hours: _____ Weekly Salary :\$ _____ BiWeekly Salary: \$ _____ Monthly Salary: \$ _____

Do you receive bonuses? _____ How often? _____ How much in bonuses over the last 12 months \$ _____

Do you receive commission? _____ How often? _____ How much in commission over the last 12 months \$ _____

Do you consistently receive overtime? _____ How often? _____ How much in overtime over the last 12 months \$ _____

2- Second or Previous Employer:	Position Held/Occupation: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:	Date Left:
City, State:	Supervisor Name and Telephone Number:	Income:	

3-Previous Employer:	Position Held/Occupation: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:	Date Left:
City, State:	Supervisor Name and Telephone Number:	Income:	

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

APPLICANT'S OTHER INCOME

CO-APPLICANT'S 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:

(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 Extraordinary 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 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?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
2. Are you a permanent resident alien?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
3. Have you declared bankruptcy within the last 5 years? If yes, when did you file?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> 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
<p>Ethnicity: <i>Check one or more</i></p> <p><input type="checkbox"/> Hispanic or Latino</p> <p><input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban</p> <p><input type="checkbox"/> Other Hispanic or Latino - <i>Enter origin:</i> _____</p> <p><i>Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p>Race: <i>Check one or more</i></p> <p><input type="checkbox"/> American Indian or Alaskan Native - Enter name of enrolled or principal tribe: _____</p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino</p> <p><input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese</p> <p><input type="checkbox"/> Other Asian - Enter race: _____</p> <p><i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</i></p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p><input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Samoan</p> <p><input type="checkbox"/> Guamanian or Chamorro</p> <p><input type="checkbox"/> Other Pacific Islander - Enter race: _____</p> <p><i>Examples: Fijan, Tongan, etc.</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p>Sex: <input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male</p> <p><input type="checkbox"/> I do not wish to provide this information</p>	<p>Ethnicity: <i>Check one or more</i></p> <p><input type="checkbox"/> Hispanic or Latino</p> <p><input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban</p> <p><input type="checkbox"/> Other Hispanic or Latino - <i>Enter origin:</i> _____</p> <p><i>Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p>Race: <i>Check one or more</i></p> <p><input type="checkbox"/> American Indian or Alaskan Native - Enter name of enrolled or principal tribe: _____</p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino</p> <p><input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese</p> <p><input type="checkbox"/> Other Asian - Enter race: _____</p> <p><i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</i></p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p><input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Samoan</p> <p><input type="checkbox"/> Guamanian or Chamorro</p> <p><input type="checkbox"/> Other Pacific Islander - Enter race: _____</p> <p><i>Examples: Fijan, Tongan, etc.</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p>Sex: <input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male</p> <p><input type="checkbox"/> I do not wish to provide this information</p>

Additional Disclosures

California: 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 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 is 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 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 BEFORE submitting your application.

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

Applicant Signature	Co-Applicant Signature
Date	Date

(ADMIN USE ONLY)



Addendum to Triad Financial Services, Inc. Credit Application

Thank you for choosing Triad Financial Services, Inc. to process your credit application for your manufactured home loan. Your credit application will be submitted to Triad for review and assigned to a licensed Mortgage Loan Originator that handles applications in your state. The Mortgage Loan Originator (or a person under their supervision, as appropriate) may contact you to discuss your application. You give permission to Triad and their lending partners to investigate your credit for the purpose of this request.

The company from whom you may purchase a manufactured 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.

If you have any questions about your credit application, please contact one of Triad's licensed Mortgage Loan Originators listed below:

Triad Financial Services, Inc. • NMLS # 1063 • 1.800.522.2013
(Tennessee License # 109125; 109125-102; 109125-103; 109125-104; 2328007; 2362888)

Loan Originator	NMLS #	TN License	Phone Number
Philip Acosta	232642		1.866.321.3153
Brenda Anderson	196590		1.800.522.2013
Kevin Archer	268471		1.937.205.2011
Kevin Barker	399071		1.888.936.1179
Scott Binley	1244656	241306	1.800.522.2013
Suzanne Bohler	1867996		1.800.522.2013
Charles Bremer, Jr.	116621		1.800.522.2013
Elizabeth Chapman	2430345		1.888.936.1179
Osaorenkhoe Coonrodia	2382190		1.800.522.2013
Dillon George	2003649	238805	1.800.522.2013
Thomas "Anthony" Glass	200039		1.800.522.2013
Clayton Goolsby	2177518	2177518	1.800.522.2013
James Grantham	332907		1.800.522.2013
Tamara "Tammy" Grzelak	1237952	151520	1.888.936.1179
Nancy Hall	167991		1.800.522.2013
Dena Hogge	196038	105631	1.800.522.2013
Samuel Huffman	429927		1.205.492.9888
Keith Johnson	1222120		1.800.522.2013
Dan Knight	2400489		1.800.522.2013
Kyle Lammons	2038946	227687	1.800.522.2013
Lloyd McFarland Jr.	845238		1.866.321.3153
Zachary Meier	199427	118510	1.888.936.1179
Cory Miller	1959143		1.866.321.3153

Loan Originator	NMLS #	TN License	Phone Number
Gina Miller	1277689		1.800.522.2013
Diane Motsay	375584		1.800.522.2013
Edward O'Donnell, Jr.	1001516		1.800.522.2013
Linda Pearson	92519	108015	1.800.522.2013
Brett Pierce	96477		1.800.522.2013
Jodi Pierce	1791068		1.800.522.2013
Adrienne Ramirez	648980		1.800.522.2013
Regan Richardson	874048	874048	1.800.522.2013
Cody Ring	260119	110144	1.205.935.3083
Heriberto Romero	2380691		1.800.522.2013
Neil Roszkowski	425183		1.866.321.3153
Hilary Sanchez	2050212		1.800.522.2013
Alec Schell	2003680		1.800.522.2013
Jenna Schoville	2174951		1.800.522.2013
Andrew Seebeck	1871861		1.800.522.2013
Lindsay Shelver	1965629		1.800.522.2013
Christopher Theis	1113707		1.888.936.1179
Michael Tolbert	201558		1.800.522.2013
Jordan Valentine	2217605		1.800.522.2013
Christie Warken	340567		1.866.321.3153
Brady Way	264868		1.913.620.8131
Lisa Wilkerson	2344452	2344452	1.800.522.2013
Margaret York	1001147		1.800.522.2013

Additional information on Triad Financial Services, Inc.'s company, branches, and individual Mortgage Loan Originator licenses can be obtained by visiting www.nmlsconsumeraccess.org.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency. You also acknowledge that you have personally completed the information on the credit application and that the information is complete and accurate. Please sign below and retain a copy for your records.

Applicant's Signature Date

Applicant's Signature Date

Applicant's Signature Date

Applicant's Signature Date

EVIDENCE OF JOINT APPLICATION – If you are applying for JOINT credit with another person, both applicants must initial below.

We intend to apply for **JOINT** credit: _____
Applicant (initial above)

Co-Applicant (initial above)

This addendum is a part of Triad Financial Services, Inc.'s credit application and must accompany the credit application in order for it to be accepted.



**Addendum to FirstBank Credit Application
Disclosures, Communications Acknowledgement, and Agreement
FirstBank NMLS#472433 Revised & Implemented: 11/01/2023.**

Thank you for submitting your credit application to FirstBank (the "Lender") for review. A FirstBank licensed Mortgage Loan Originator ("MLO") will let you know of the status of your application and answer any questions you have about your application, the loan process, or terms. When you apply for a purchase transaction, any sales consultants represent the Dealer, MH Community, or Real Estate Agency you select. They may assist you with matters related to the sale, such as the type of home, options, site improvements, and sales features. For any questions about matters related to the purchase that impact the financing, your sales consultant will conference in or connect you with a FirstBank MLO. When you apply for a refinance, actions related to refinancing will be handled by a FirstBank MLO, or a person under their supervision, as allowed. FirstBank MLOs are legally authorized to offer and negotiate the rates and terms of your loan. You may call at any time if you have any questions about your application at **(866) 592-2265** and ask for any FirstBank MLO listed below or send an email. An active "unique identifier" or NMLS ("National Mortgage Licensing Service" or "Registry") number attests that FirstBank MLOs are in good standing with the Registry. Verify through: [Consumer Access \(nmlsconsumeraccess.org\)](http://Consumer Access (nmlsconsumeraccess.org)).

MLO NAME	NMLS#	EMAIL	MLO NAME	NMLS #	EMAIL
Peyton Ault	2304165	pault@firstbankonline.com	Sterling Mills	1369103	smills@firstbankonline.com
David Bocangel	1092710	dbocangel@firstbankonline.com	Demitrius Moua	2401977	dmoua@firstbankonline.com
Andy Bright	1165689	abright@firstbankonline.com	Carolyn Nelson	1643808	cnelson@firstbankonline.com
Mike Broyles	2132271	mbroyles@firstbankonline.com	Mike Rhea	659334	mrhea@firstbankonline.com
Tanner Carson	2447674	tcarson@firstbankonline.com	Justin Taylor	2398917	jtaylor@firstbankonline.com
Chris Coover	2449664	ccoover@firstbankonline.com	Liam Ternes	2339867	lternes@firstbankonline.com
Ashley Hall	2491971	ahall@firstbankonline.com	Nia Tinsley	1475988	ntinsley@firstbankonline.com
Josh Hurst	1498770	jhurst@firstbankonline.com	Stephanie Ward	2059406	sward@firstbankonline.com
Nathaneal Kadron	2532050	nkadron@firstbankonline.com	Ziehanna Wells	2401973	zwells@firstbankonline.com
Kevin McGill	58851	kmcgill@firstbankonline.com	Christina Williams	1856140	cwilliams@firstbankonline.com
Korri Manzolini	2411451	kmanzolini@firstbankonline.com	Mark Wilson	202241	mewilson@firstbankonline.com
Kasey Martin	2333529	kmartin@firstbankonline.com	Chris Wyrick	1868289	cwyrick@firstbankonline.com

By providing your contact information, you authorize FirstBank to send credit decisions and other necessary personal financial information from this credit application using the contact method(s) listed. FirstBank does not require the use of electronic disclosures; however, the use of email, phone, or fax communications may allow your receipt of information more quickly than by mail.

Email: _____ Phone : (____) _____ Fax: (____) _____

Email: _____ Phone : (____) _____ Fax: (____) _____

By signing below, you authorize FirstBank to obtain, use, and share with your sales consultant or Other Loan Participant the loan application, a consumer credit report, and other documentation in support of your application, as necessary. You acknowledge that you have personally provided the information on the application and that the information is **true, complete and accurate** as of the date you signed the application. If the information provided changes or you have new information before loan closing, you agree to change and supplement the application in writing. Any intentional or negligent misrepresentation of information may result in the imposition of: (a) civil liability on you, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that you have made, and/or (b) criminal penalties on you including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 *et seq.*). You also authorize FirstBank or any Other Loan Participant to perform the following actions for as long as they have an interest in your loan:

- a) process and underwrite your loan; b) verify any data in your credit report, application, or other information obtained in support of your application; c) inform credit and investment decisions by the Lender and Other Loan Participants; d) perform audit, quality control, and legal compliance analysis and reviews; e) monitor your loan, communicate with you regarding your loan status and subsequent information that may be required of you to maintain your loan account in good standing; f) inform you of delinquencies and determine any assistance that may be available to you; and f) perform other actions permissible under applicable law.

You agree to facilitating such actions through use of any personal contact information provided here or on the accompanying application. **Your application and this addendum are required for the application to be complete and accepted.**

****If you intend to apply for joint credit, please initial here:** _____ ******
Applicant **Co-Applicant**

Applicant Signature (Date)
 WARRIOR WHOLESALE HOMES, INC.

Dealership, Community, or Real Estate Agency Name

Co-Applicant Signature (Date)
 CHAD BARNETTE

Sales Consultant (Date)

BANK USE ONLY	
FirstBank Loan Originator – Full Name and NMLS#	Signature (Date)



CASCADE

Serving The American Dream Through Affordable Home Ownership

Borrower Authorization – Credit, Employment, Asset, & Communications (v 1.7.20)

Part I – General Information		
1. Borrower Name	2. Date	3. Name & Address of Lender CASCADE FINANCIAL SERVICES P.O. BOX 15035 CHANDLER, AZ 85244 TEL: (480) 539-5230 FAX: (480) 539-4915 NMLS#: 89599
4. Borrower Email		
5. Borrower Telephone Number(s)		
Part II – Borrower Authorizations		

1) Authorization to Obtain Credit Report, Employment Verification, and Asset Verification

By signing below and not opting out, I hereby authorize Cascade Financial Services (“Cascade”) to verify my past and present employment and earnings, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize Cascade to order a consumer credit report and verify other credit information, including past and present loan information and landlord references. It is understood that a copy of this form will also serve as an authorization. The information that Cascade obtains is only to be used in the processing of my application for a loan.

Opt out: By initialing here, I am indicating that I do not authorize the above. _____
(If you initial here and opt out, Cascade cannot process your loan application.)

2) Authorization for Email, Phone Calls, Texting, and Automated Messages

By signing below and not opting out, I hereby authorize Cascade and its affiliates, agents, service providers and assignees to send loan documents to me via email and to communicate with me about my loan and related matters via email, phone, and text message, including phone calls, prerecorded voicemail messages, and text messages generated using an automatic telephone dialing system (“ATDS”). This authorization applies to any telephone number I provide to Cascade in connection with my loan now or in the future, including cellular telephone numbers. I acknowledge that, while Cascade will not charge me for any communication Cascade makes or attempts, my communication service provider might. If I wish to withdraw this authorization to receive ATDS-generated messages or calls, I agree that I must do so by calling Cascade at (866) 939-5581, emailing Cascade at customerservice@cascadeloans.com, or writing to Cascade at Cascade, Attn: Customer Service, P.O. Box 15035, Chandler, AZ 85244. I also agree to notify Cascade if any telephone number associated with my loan changes or is reassigned to a new subscriber. I certify that I have the authority to provide this consent because I am either the subscriber of the telephone number or a non-subscriber customary user with authority to provide this consent.

Opt out: By initialing here, I am indicating that I do not authorize the above. _____

3) Authorization to Provide Status Updates to Retailer, Builder, and/or Realtor.

By signing below and not opting out, I hereby authorize Cascade to provide loan status updates to the retailer, builder, and/or realtor(s) associated with my loan transaction.

Opt out: By initialing here, I am indicating that I do not authorize the above. _____

Borrower Signature _____

Date _____

Co-Borrower Signature _____

Date _____

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	Gilliland, 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	Kittie, 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	Reading, Allen	2133749	Wood, Hayley	2147252
Dorcey, Colby	2574854	Lambert, Teresa	1402336	Redford, Madeline	1915364	York, Lindsay	1895005
Doolan, Ryan	64626	Layman, Ethan	2374710	Rocco, Carly	2514961	Young, Tyler	1648541

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

X
 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.**

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.**

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 Warrior Wholesale Homes, Inc. / 1774.1
 Print Dealership Name & Dealer #

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.**

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
 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.**

X Chad Bannette
 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