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

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? Yrs Mo / ☐ Homeowner* ☐ Other* ☐ Renter ☐ Live with family / Mo. Mtg/Rent:	How long at present address? Yrs Mo / ☐ Homeowner* ☐ Other* ☐ Renter ☐ Live with family / Mo. Mtg/Rent:
Name of Mortgage Holder or Landlord: Telephone Number:	Name of Mortgage Holder or Landlord: 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: Telephone Number:	Name of previous Mortgage Holder or Landlord: Telephone Number:
Name of nearest relative NOT living with you: / Relationship: / Phone:	Name of nearest relative NOT living with you: / Relationship: / Phone:

SELLER/REALTOR NAME: WARRIOR WHOLESALE HOMES, INC.

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: Balance: $	Bank Name:	Account Type: Balance: $
Type of Liquid Assets (Savings, CDs, Brokerage Accounts, etc.): Institution Holding Assets:	Balance: $	Type of Liquid Assets (Savings, CDs, Brokerage Accounts, etc.): Institution Holding Assets:	Balance: $
Type of Retirement Accounts (401k, IRA, etc.): Institution Holding Assets:	Balance: $	Type of Retirement Accounts (401k, IRA, etc.): 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: Lender: Payment: $ Balance: $ Lender: Payment: $ Balance: $ Lender: Payment: $ Balance: $	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: $
Are you a co-signer on another person's debt? If Yes, please provide: Lender: Monthly Payment: $	Are you a co-signer on another person's debt? If Yes, please provide: Lender: Monthly Payment: $
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: $	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: $

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: $ List Ages of Children:	Child Support: $ 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? If Yes, when did you file?	☐ Yes ☐ No Date:	☐ Yes ☐ No 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: *Check one or more* ☐ Hispanic or Latino ☐ Mexican ☐ Puerto Rican ☐ Cuban ☐ Other Hispanic or Latino - Enter origin: ________________ *Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.* ☐ Not Hispanic or Latino ☐ I do not wish to provide this information	**Ethnicity:** *Check one or more* ☐ Hispanic or Latino ☐ Mexican ☐ Puerto Rican ☐ Cuban ☐ Other Hispanic or Latino - Enter origin: ________________ *Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.* ☐ Not Hispanic or Latino ☐ I do not wish to provide this information
Race: *Check one or more* ☐ American Indian or Alaskan Native - Enter name of enrolled or principal tribe: ________ ☐ Asian ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian - Enter race: ________ *Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.* ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ Native Hawaiian ☐ Samoan ☐ Guamanian or Chamorro ☐ Other Pacific Islander - Enter race: ________________ *Examples: Fijian, Tongan, etc.* ☐ White ☐ I do not wish to provide this information	**Race:** *Check one or more* ☐ American Indian or Alaskan Native - Enter name of enrolled or principal tribe: ________ ☐ Asian ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian - Enter race: ________ *Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.* ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ Native Hawaiian ☐ Samoan ☐ Guamanian or Chamorro ☐ Other Pacific Islander - Enter race: ________________ *Examples: Fijian, Tongan, etc.* ☐ White ☐ 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

__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

__Maryland__: Any existing borrower may purchase the property interest of another borrower on the loan by assuming the seller's portion of the mortgage in connection with the granting of an absolute divorce decree, provided the assuming borrower qualifies for the loan.

__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: ______________________________

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

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 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	Date	Co-Applicant Signature	Date

(ADMIN USE ONLY)

21st MORTGAGE CORPORATION

Addendum to the 21st Mortgage Credit Application
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	Utley, Barrett	1264594
Clark, Rob	202264	Hatfield, Mallory	2070740	Murphy, Heather	2361178	Utley, 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.**

×

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.**

×

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.**

×

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.**

×

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.**

× Warrior Wholesale Homes/ 1774.1

Print Dealership Name & Dealer Number

×

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: 6/22/26***

TRIAD

FINANCIAL SERVICES

AN ECN CAPITAL COMPANY

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 # 1063; 18304; 1737976; 2521763; 2737287)

Loan Originator	NMLS #	TN License	Phone Number
Edward Acierno	2640559		1.800.522.2013
Philip Acosta	232642		1.866.321.3153
Scott Binley	1244656	241306	1.800.522.2013
Angel Brown	1046924		1.800.522.2013
Dustin Brudnicki	212797		1.800.522.2013
Thomas Donahue	371359	238273	1.800.522.2013
Donna "Michelle" Embree-Avery	2664371	2664371	1.800.522.2013
Thomas "Anthony" Glass	200039		1.800.522.2013
Clayton Goolsby	2177518	2177518	1.800.522.2013
Steven Grout	850878	850878	1.800.522.2013
Micah Gussow	2121480		1.800.522.2013
Patrick Kinnan	1055665	1055665	1.800.522.2013
Douglas Knowles	2035237		1.800.522.2013
Mary Larivee	1769044		1.800.522.2013
Jon Lester	2550480		1.800.522.2013
Telya Mallad	2248653		1.888.936.1179
Amanda Martinez	2627895		1.888.936.1179
Lloyd McFarland Jr.	845238		1.866.321.3153
Cory Miller	1959143		1.866.321.3153
Gina Miller	1277689		1.800.522.2013
Kristy Miller	2566232		1.888.936.1179
Edward O'Donnell, Jr.	1001516		1.800.522.2013

Loan Originator	NMLS #	TN License	Phone Number
Linda Pearson	92519	92519	1.800.522.2013
Adrienne Ramirez	648980	648980	1.800.522.2013
Cody Ring	260119	110144	1.205.935.3083
Kellie Rohling	1149237		1.800.522.2013
Heriberto Romero	2380691		1.800.522.2013
Madina Rzayeva	2138888		1.800.522.2013
Hilary Sanchez	2050212		1.800.522.2013
Lindsay Shelver	1965629		1.800.522.2013
William Shubrick	1574786	1574786	1.800.522.2013
Joseph Speed	497845		1.800.522.2013
Anna Stewart	2528208	2528208	1.888.936.1179
Thomas Strapp	648873		1.800.522.2013
LaDonna Strowbridge	373520	125655	1.800.522.2013
Erika Thatcher	1146927	1146927	1.800.522.2013
Jason Thompson	939210		1.800.522.2013
Zachary Varnadoe	1540114	1540144	1.800.522.2013
Brady Way	264868		1.913.620.8131
Harley Willhite	1539760		1.800.522.2013
Naomi Williams	212798		1.800.522.2013
Margaret York	1001147		1.800.522.2013
Steven Zador	613374		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: **X** ______ Applicant (initial above) **X** ______ 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.

13901 Sutton Park Drive South, Suite 300, Jacksonville, FL 32224 • 1.800.522.2013 • 1.888.733.1522 (fax)

FirstBank

Addendum to FirstBank Credit Application
Communications Acknowledgements, Agreements, and Disclosures
FirstBank NMLS# 472433 *Revised: 3/2/2026*

Manufactured Home Retailer (If Applicable): WARRIOR WHOLESALE HOMES, INC.

This credit application will be submitted to FirstBank (the "Lender") for review. A FirstBank representative can help you with the status of your application or answer any questions you might have about your application, the loan process, or terms. The sales consultants that represent the retailer you select to purchase your manufactured home with can assist you with matters related to the sale, such as the manufactured home type, options, site improvements, and sales features. If there are questions about matters related to the sale that may affect the financing of your purchase, your sales consultant may connect you with a representative(s) of FirstBank for your convenience. FirstBank Loan Originators are legally authorized to offer and negotiate the terms of your loan. After the receipt of your credit application, a Loan Originator from FirstBank (or a person under their supervision, as allowed) may contact you to discuss your application.

You may call FirstBank directly at any time at (866) 592-2265 if you have any questions about your application or if you would like to obtain the NMLS ID number of any loan originator from FirstBank. Upon receipt of your application, a specific loan originator will be assigned, and you will be provided with that specific loan originator's NMLS ID number.

In order to provide the best possible service, we will need to contact you from time to time. By providing contact information below, you authorize FirstBank to contact you directly by email, phone (landline and/or wireless/cellular phone, including voicemail), text message, and/or fax; you understand that third party message and data rates may apply and data use may count against wireless/cellular plan limits; and you agree that FirstBank may use phone-to-phone or internet-to-phone, automated or triggered text messages, pre-recorded or artificial voice messages, or automatic dialing systems. You may change or remove any methods of contact at any time using any reasonable means to notify us.

Email:	**Phone:**	**Fax:**
Email:	**Phone:**	**Fax:**
Email:	**Phone:**	**Fax:**
Email:	**Phone:**	**Fax:**

By signing below, you authorize FirstBank to share any decision and other necessary documentation with your retailer or agent for the purpose of facilitating your sales transaction. You also acknowledge that you have personally provided the information on the application and that the information is ***complete and accurate*** as of the date of application. If the information provided changes or you have new information before loan closing, you agree to change and supplement the application in writing. By signing below, you expressly authorize FirstBank to obtain a consumer credit report on you. In addition, you authorize FirstBank to obtain any other information and documentation necessary to perform the following actions for as long as FirstBank has an interest in your loan. Actions include, but are not limited to, the following:

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 decisions by the Lender; d) perform audits, 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; f) inform you of delinquencies and determine any assistance that may be available to you; and g) perform other actions permissible under applicable law.

You also agree to our facilitating these actions through our use of your address, phone or fax numbers, and/or email address provided on the application and this addendum. Please sign below to acknowledge that you have read, understand, and agree to what is stated in this addendum.

Applicant:	**Date:**	**Co-Applicant:**	**Date:**
Co-Applicant:	**Date:**	**Co-Applicant:**	**Date:**

Applications for Joint Credit

By initialing below, the Applicant and Co-Applicant(s) agree that each of us intend to apply for joint credit.

Applicant: ____________ **Co-Applicant:** ____________

Co-Applicant: ____________ **Co-Applicant:** ____________

Federal law requires FirstBank to provide you with the following disclosure regarding appraisals. FirstBank will only order and charge you for an appraisal on your property should you choose to move forward with FirstBank as your lender AND FirstBank reasonably believes that you will likely qualify for credit.

Notice of Right To Receive a Copy of Appraisals

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

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

Equal Housing Lender — Member FDIC

This form must accompany the credit application and must be completed for the credit application to be accepted.

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 Verifcation, 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__________