# 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: Purchase information must be attached Seller/Realtor Name: WARRIOR WHOLESALE HOMES, INC. HOME # ☐ Primary Residence □ Secondary Residence □ Investment/Rental Property will be: □ Refinanced □ Land and Home □ Land only Home is being: 

Purchased Loan Type: 

Home only Street Address where home will be located, including site #: County: Zip: State: City: □ Purchased □ Refinanced □ Owned Free and Clear Whose land is it? If Land and Home, Land is being: Home must be placed on the property described in this section Purchase Price/Payoff \$\_\_\_ \_\_\_\_\_ Date acquired: \_\_\_\_\_ Estimated Land Value \$\_ □ Community/Park □ Leased Private Property ☐ Family Land - No Rent If Home Only, Site Placement is: □ Owned property with no lien Owned Property Land Contract/Mortgage Trust Deed □ Reservation Are you pledging or purchasing the security interest in the co-op shares? \_ Will the home be located in a Resident-Owned Community (co-op)? \_\_\_\_ If Home Only and Land is Leased: Name of Community/Park/Land Owner/Mortgage Holder:\_\_\_\_ Monthly Site Payment: \_\_\_ Phone Number: Is the site rent scheduled to increase over the next three years? If so, please explain. \_ □ Loan Proposed Down Payment: \$\_\_\_\_\_\_ Source of Down Payment: □ Savings □ Checking □ Cash on Hand □ I wish to use my land as down payment □ Other (Explain) Gift (if gift, from whom): \_\_\_\_\_ **EMAIL ADDRESS** (for Loan Notices and Documents) CO-APPLICANT EMAIL: APPLICANT EMAIL: (B) CO-APPLICANT (A) APPLICANT FULL NAME - Last, First, Middle FULL NAME - Last, First, Middle Social Security #: Birth Date (mm/dd/yy): Birth Date (mm/dd/yy): Social Security #: □ Separated □ Unmarried Marital Status: □ Married □ Separated □ Unmarried □ Married Marital Status: Applicant Dependents (not including self or those listed by Borrower): Applicant Dependents (not including self or those listed by Co-Borrower): Dependent Age(s): Number of Dependents: \_\_\_\_\_ Number of Dependents: \_\_\_\_\_\_ Dependent Age(s): \_ CO-APPLICANT'S RESIDENCE 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) County: City, State, Zip: County: City, State, Zip: City, State, Zip: Mailing Address (if different from physical) City, State, Zip: Mailing Address (if different from physical) Cell Phone: ( Home Phone: ( Cell Phone: ( Home Phone: ( Mo. Mtg/Rent: □ Other\* How long at present address? ☐ Homeowner \* Mo. Mtg/Rent: How long at present address? ☐ Homeowner \* □ Other\* □ Live with parent □ Renter Mo Yrs ☐ Live with parent □ Renter 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) How long? City, State, Zip: How long? City, State, Zip: Name of Mortgage Holder or Landlord: Name of Mortgage Holder or Landlord: Telephone number: Relationship: Telephone number: Name of nearest Relative NOT living with you: Relationship: Name of nearest Relative NOT living with you: Phone: Phone:

-Current Employer:		osition Held/Occu	THE RESERVE OF THE PARTY OF THE	Date Started:		
	1	Self Employed:				
Employer Address:		City, State, Zip:		Supervisor Name an	d Telephone Numb	er:
ist your base pay rate excluding commiss	sion, bonuses, a	and overtime:				
How are you paid? (select one below)		,				
Hourly rate: \$# of hours:	□ Weekly Sa	larv :Ś	□BiWeekly Sala	arv: S 🗆 1	Monthly Salary: Ś	
Oo you receive bonuses?						
Oo you receive commission?						
o you consistently receive overtime?	_ How often	?I	How much in ov	ertime over the last	12 months \$	77. o 2004. <b>PO 18 NO</b> 18 NO 1
-Second or Previous Employer:	P	osition Hèld/Occu	pation:		Date Started:	Date Left:
15	S	Self Employed: □ Yes □ No				
ty, State: Supervis		upervisor Name a	nd Telephone N	umber:	ncome:	
B-Previous Employer:	the same of the sa	osition Held/Occupa		Ī	Date Started:	Date Left:
. ,	1	Self Employed:				
City, State:		upervisor Name and		ber:	ncome:	
Please provide an explanation for any job ga						Service of the Servic
Please provide an explanation for any Job ga	ps greater than :	oo days.				
CO-APPL	ICANT'S EM	PLOYMENT HIS	STORY (Minir	num Three Years	5)	
I-Current Employer:	F	Position Held/Occupation: Date Started:				
		Self Employed:	□ Yes □ No			
Employer Address:	(	City, State, Zip:	*	Supervisor Name ar	nd Telephone Num	oer:
List your base pay rate excluding commission	, bonuses, and o	vertime: How				
are you paid? (select one below)						•
□ Hourly rate: \$# of hours:	□ Weekly S	alary :\$	_ □BiWeekly Sa	lary: \$	Monthly Salary:	\$
Do you receive bonuses?	How ofter	1?	How much in bo	onuses over the last	12 months \$	Market Market Strate Congress or the Section Strategy Str
Do you receive commission?						
Do you consistently receive overtime?	How ofter			vertime over the last		
					Date Started:	Date Left:
2- Second or Previous Employer:		Position Held/Occupation: Self Employed: □ Yes □ No		Date Started.		
Site State	-	Self Employed: Supervisor Name a		Number:	Income:	
City, State:	1.0	Jupervisor Name	and relephone i			
		Position Held/Occ	unation:		Date Started:	Date Left:
3-Previous Employer:		Position Held/Occupation: Self Employed: □ Yes □ No			3	
City, State:		upervisor Name and Telephone Number:		Income:		
City, State.						**************************************
Please provide an explanation for any join	b gaps greater	than 30 days.				
MANAGEMENT OF THE MANAGEMENT AND		many to appet the or in the control of control to the manual control to the control of the contr	ANT CHARLEST THE RESIDENCE OF THE STATE OF T	Annual contraction and the second contraction of the second contraction and the second contraction of the second	nazandari in diserendaka haja mengantakan di mengandan yang di disebilik mentendiri di disebilik mentendiri di	CALLEST AND
APPLICANT'S OTH	IFR INCOME			O-APPLICANT'S	OTHER INCO	ME
Income from SSI, retirement, disability, alimony, child supp	ILIX AIRCOUNT	nance agreement need not				
			Ichild Sunnort	Monthly Amount	Ages of Children	1
Child Support Monthly Amount	Ages of Chil	aren		crina support memory		
Alimony or Separate Maintenance	Duration		Alimony or Se	parate Maintenance		
Other Source:	How Long:	Monthly Amt:	Other Source:		How Long:	Monthly Am
1	1	1	1			

(A) APPLICANT - Asset and Credit Infor		ICANI - Asset and	Credit Information
Bank Name: Account type:	Bank Name:		Account type:
City, St: Balance: \$	City, St:		Balance: \$
detirement/401K with:	Retirement/401K wit	h:	
City, St: Balance: \$	City, St:		Balance: \$
Auto #1 (Yr/Make): Lender:	Auto #1 (Yr/Make):	Lende	er:
Value: \$ Payment: \$ Balance: \$	Value: \$	Payment: \$	Balance: \$
Auto #2 (Yr/Make): Lender:	Auto #2 (Yr/Make):	Lende	er:
/alue: \$ Payment: \$ Balance: \$	Value: \$	Payment: \$	Balance: \$
Other Asset: Lender:	Other Asset:	Lende	er:
Value: \$ Payment: \$ Balance: \$	Value: \$	Payment: \$	Balance: \$
Other Real Estate Owned: Lender:	Other Real Estate Ov	vned: Lende	er:
Value: \$ Payment: \$ Balance:	Value: \$	Payment: \$	Balance: \$
Other Real Estate Owned: Lender:	Other Real Estate Ov	vned: Lende	r:
Value: \$ Payment: \$ Balance: \$	Value: \$	Payment: \$	Balance: \$
Are you a co-maker or guarantor on a note?	Are you a co-maker	or guarantor on a note?	
f Yes, for whom?	If Yes, for whom?		
Creditor: Monthly Payment: \$	Creditor:	Mont	hly Payment: \$
(A) APPLICANT - Debts / Obligation	ons (B) CO-	APPLICANT - Deb	ts / Obligations
Alimony/Maintenance: \$ Expiration Date:	Alimony/Maintenan	ce: \$ Expira	ation Date:
Garnishment: \$	Garnishment: \$		
Child Support: \$	Child Support: \$		
List Ages of Children:	List Ages of Children	1:	
	traordinary Recurring Ex	penses	
List other items that have a significant impact to your b	udget	Estimated	Monthly Amount
If you drive more than 20 miles each way to work every day,			
maintenance expense other than your car payment?	, , , , , , , , , , , , , , , , , , , ,	\$	
Child Care Evpense:		\$	
Child Care Expense:		\$	
Other:			
Other:		\$	2010 D
List any Government Assistance Payments to you that	help offset household expenses,	such as WIC, TANF, or s	onar. ing your ability to undet
You are not required to disclose these amounts if you	go not wish to have them conside	ereu as a pasis in arraiya	
or repay this debt.		\$	
		, , , , , , , , , , , , , , , , , , ,	
	QUESTIONS		
		Applicant	Co-Applicant
1. Are you a U.S. Citizen?		□ Yes □ No	□ Yes □ No
Are you a permanent resident alien?		□ Yes □ No	□ Yes □ No
Have you declared bankruptcy within the last 5 years	?	□ Yes □ No	□ Yes □ No
ID. Have you decidled ballkidates within the last 5 years		1	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		
Ethnicity: Check one or more	Ethnicity: Check one or more		
<ul><li>☐ Hispanic or Latino</li><li>☐ Mexican</li><li>☐ Puerto Rican</li><li>☐ Cuban</li><li>☐ Other Hispanic or Latino - Enter origin:</li></ul>	<ul><li>☐ Hispanic or Latino</li><li>☐ Mexican</li><li>☐ Puerto Rican</li><li>☐ Cuban</li><li>☐ Other Hispanic or Latino - Enter origin:</li></ul>		
Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.	Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.		
<ul><li>Not Hispanic or Latino</li><li>I do not wish to provide this information</li></ul>	<ul> <li>Not Hispanic or Latino</li> <li>I do not wish to provide this information</li> </ul>		
Race: Check one or more	Race: Check one or more		
□ American Indian or Alaskan Native - Enter name of enrolled or principal tribe:	Race: Check one or more  American Indian or Alaskan Native - Enter name of enrolled or principal tribe:  Asian  Asian Indian		
Examples: Fijan, Tongan, etc.  □ White □ I do not wish to provide this information	Examples: Fijan, 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

<u>California:</u> An applicant, if married, may apply for a separate account. It is illegal to discriminate in the provision of availability of financial assistance for the purpose of the purchase, construction, rehabilitation of any one to four unit family residences occupied by the owner and for the purpose of the house improvement of any one to four unit family residence by considering:

- 1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
- 2. Race, color, religion, sex, marital status, national origin or ancestry.

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

**Applicant Signature** 

( ADMIN USE ONLY )

Date

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance. If you have questions about your rights, or if you wish to file a complaint, contact the Lender or the California Department of Corporations at: 320 West 4th St. Ste 750, Los Angeles, CA 90013, or 1390 Market St. Ste 810 San Francisco, CA 94102

<u>New York and Vermont:</u> In connection with your application for credit, a consumer report may be requested in connection with such application. Upon request, you will be informed whether a consumer report was requested, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. If your application is granted, subsequent consumer reports may be requested or utilized in connection with any updates, renewal or extension of the credit for which application was made or for any other legitimate purpose associated with the account.

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:

Date
cation for the lender to process your request.
ents, brokers, processors, attorneys, insurers, servicers, successors and assigns orrect as of the date set forth opposite my signature and that any intentional ability, including monetary damages, to any person who may suffer any loss due enalties including, but not limited to, fine or imprisonment or both under the the application (the "Loan") will be secured by a mortgage, deed of trust, or other se or use; (4) all statements made in the application are made for the purpose of any owner or servicer of the Loan may verify or re-verify any information contained as may retain the original and/or electronic record of the application, even if the and assigns may continuously rely on the information contained in the application, y of the material facts that I have represented herein should change prior to the reservicer of the Loan may, in addition to diaccount information to one or more consumer credit reporting agencies; such notice as may be required by law; (10) neither Lender nor its agents, brokers, did or implied, to me regarding the property or the condition or value of the property; signature" as those terms are defined in applicable federal and/or state laws and a facsimile of my signature, shall be as effective, enforceable and valid as if a conto Lender to investigate my credit and employment history and authorize my I acknowledge that my dealer is neither a broker nor a credit grantor. This
to contact all affected credit your application.
e con in the contract of the c

Co-Applicant Signature

Date



# 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	2382190		1.800.522.2013
Coonrodla Dillon George	2003649	238805	1,800,522,2013
Thomas "Anthony"	200039		1.800.522.2013
Glass			
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

	NINEL C #	TN License	Phone Number
Loan Originator	NMLS#	IN License	
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 <a href="https://www.nmlsconsumeraccess.org">www.nmlsconsumeraccess.org</a>.

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 APPLICATIO	N – If you are applying for JOINT	credit with another person, both applic	cants must initial below.
We intend to apply for <b>JOINT</b> credit:	Applicant (initial above)	Co-Applicant (initial above)	
This addendum is a part of Triad Fin	ancial Services, Inc.'s credit applicatio	n and must accompany the credit application	n in order for it to be accepted.
			Rev.01/05/2023



#### Addendum to FirstBank Credit Application Communications Acknowledgements and Agreements FirstBank NMLS# 472433 Revised: 9/16/2024

This credit application will be submitted to FirstBank (the "Lender") for review. A FirstBank representative may let you know of 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 or real estate agency you select to purchase your home may assist you with matters related to the sale, for example, the type of home, options, site improvements, and sales features. If there are questions about matters related to the sale that may impact the financing of your purchase, your sales consultant may conference or 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.

Following 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 at any time if you have any questions about your application at **(866) 592-2265.** 

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# 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#.

Email:	Phone <u>:(</u> )	Fax: (	)
Email:			
By signing below, you authorize FirstBa purpose of facilitating your sales transa and that the information is <b>complete</b> a new information before loan closing, y authorize FirstBank to obtain a consum documentation necessary to perform th	action. You also acknowledge a and accurate as of the date you agree to change and sup- ner credit report on you. In ac	that you have personally provided the of the application. If the information plement the application in writing. Buildition, you authorize FirstBank to obtain	e information on the application provided changes or you have y signing below, you expressly
of your application; c) inform credit reviews; e) monitor your loan, comr	decisions by the Lender; d)   nunicate with you regarding \ nt; f) inform you of delinquer	redit report, application, or other informandits, quality control, and lour loan status and subsequent inforcies and determine any assistance t	egal compliance analysis and
You also agree to facilitating these actic application. Please sign below to acknow	ons through use of your addrewledge that you have read and	ss, phone, and/or email address provunderstood all details provided.	vided on the accompanying
	(Date)		(Date)
Applicant	•	Co-Applicant	
	(Date)	Co Applicant	(Date)
Co-Applicant		Co-Applicant	
Co-Applicant  f more than one individ  ndicate that they intend	ual is applying for to apply for joint	credit, each individua	l must initial to
f more than one individed indicate that they intended indicate that they intended indicate that they intended in the second in t	ual is applying for to apply for jointApplicant 2 Initials provide you with the followisal on your property sho	credit, each individual credit: Applicant 3 Initials wing disclosure regarding apprauld you choose to move forwar	Applicant 4 Initials
Co-Applicant  If more than one individed indicate that they intended in indicate that they intended intended in the intended indicate that they intended in the inten	ual is applying for to apply for joint Applicant 2 Initials provide you with the followisal on your property should be property should b	credit, each individual credit: Applicant 3 Initials wing disclosure regarding appraid you choose to move forward y qualify for credit.  ue and charge you for this appraid	Applicant 4 Initials aisals. FirstBank will only and with FirstBank as your
Co-Applicant  If more than one individed indicate that they intended indicate that they intended indicate that they intended in the process of the process o	ual is applying for it to apply for joint  Applicant 2 Initials  provide you with the followisal on your property should be property should be property it is a possible to property if your loan does not close the property in the property in the property is valued if your loan does not close the property is valued if your loan does not close the property is valued if your loan does not close the property is valued in the property in the property in the property is valued in the property in	Applicant 3 Initials	Applicant 4 Initials aisals. FirstBank will only ad with FirstBank as your
Co-Applicant  If more than one individual  Indicate that they intend	ual is applying for it to apply for joint  Applicant 2 Initials  provide you with the followisal on your property should be property should be property it is a possible to property if your loan does not close the property in the property in the property is valued if your loan does not close the property is valued if your loan does not close the property is valued if your loan does not close the property is valued in the property in the property in the property is valued in the property in	Applicant 3 Initials	Applicant 4 Initials aisals. FirstBank will only and with FirstBank as your

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





## Addendum to the 21st Mortgage Credit Application

### **Communications Disclosure Form**

Must be completed & submitted with ALL Credit Applications - Effective 2/15/25

This credit application will be submitted to 21st Mortgage (the "Lender") for review. Following receipt of your credit application, a representative from the Lender (or a person under their supervision) may call you to discuss your application, communicate its status, or address other questions you have about your application or the loan process. The retailer/realtor from whom you may purchase a home and its sales team 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	Lee, Brian		Rutta, Robert, Jr.	1915241
Aldmon, Thomas	1700118	Evans, Sean		Long, Lindsay		Ryan, Lisa	1209113
Antoine, Kendra	2501762	Fabian, Matt		Lowery, Tyler		Saucier, Alex	2147154
Baker, Drew	1684954	Fitzsimmons, Tracy		Luna-White, Nancy		Silva, Danny	2547910
Bee, Prestin	2452985	Fox, Cory		Massey, Hannah	-	Sisk, Dylan	1915196
Bell, Kenneth (Chris)	1237278	Gilland, Paige		McCollough, Mary Abigall (Abby)		Smith, Emily	2528543
Bennett, Sarah	2213064	Goodman, Kevin		McMahan, Adam		Smith, Taylor Brooke	2427440
Blakley, Michael	2167899	Graham, Abra		Mediock, Natalie		Spaldi, Alyssa	2151601
Boser, Sarah	2213120	Grayson, Avery		Metcalf, Jessica		Taylor, Chris	1305372
Brewer, Corey	2154268	Greene, Sam	2154098	Monroe, Cam		Trammell, Justin	1634789
Bryant, Jacob	1427863	Hagler, Elizabeth	1865270	Morales, Yamila		Treadway, Brooke	2226757
Bryant, Shelby	1915249	Hammonds, Leah	2329989	Mullis, Ken	-	Utley, Barrett	1264594
Carlisle, Zachery	1803853	Holliday, Jeremy	1915207	Murphy, Heather		Utley, Kayla	1782616
Carter, Wes	1367458	Hough, Matthew		Osborne, Matthew		Vandergriff, John	2154108
Clark, Rob	202264	Hudson, Sarah		O'Tool, Madison		Wade, Leah	1614417
Corso, Morgan	2346801	Johnson, Joe		Pippin, Stephen		Waits, Stephanie	2311687
Cox, Trevor	1308905	Karb, Christopher		Petree, Kelly		Walden, Elliott	2642861
Cozzolino, Jonathan	979264	Keith, Jeanie		Ponce, Peter		Weatherly-Sinclair, Murray	1795404
Cutler, Kaylie	2468297	Kittle, Chris		Quick, Chad		Webber, Jeff	16262
Dakin, Matthew	1490790	Kloss, Grant	1894967	Readling, Allen	-	Williams, Joy	16307
Dorcely, Colby	2574854	Lai, Sarah	1815870	Redford, Madeline		Wilson, Brian	2130958
Doolan, Ryan	64626	Lambert, Teresa		Rocco, Carly	-	Wood, Hayley	2147252
Dubnicka, Cynthia	1749407	Layman, Ethan		Roecker, Spencer		York, Lindsay	1895005
Dulany, Clint		Ledford, Justin		Rudolph, Elizabeth	-	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.

×	×
Applicant Signature Date	Applicant Signature Date
For the fastest updates, I would like to receive informational text messages about my application 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 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 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 from 21st Mortgage Messaging to the cell phone number I have provided.**
×	×
Applicant Signature Date	Applicant Signature Date
For the fastest updates, I would like to receive informational text messages about my application 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 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 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 from 21st Mortgage Messaging to the cell phone number I have provided.**
× Warrior Wholesale Homes, Inc./1774.1	× Chad Barrette
Print Dealership Name & Dealer Number	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.

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.



Part I – General Information		
Borrower Name	2. Date	3. Name & Address of Lender
		CASCADE FINANCIAL SERVICES
( 5		P.O. BOX 15035
Borrower Email		CHANDLER, AZ 85244
		TEL: (480) 539-5230 FAX: (480) 539-4915
Borrower Telephone Number(s)		NMLS#: 89599
Part II - Borrower Authorizations		
resent employment and earnings, bank acco rocess my mortgage loan application. I furth redit information, including past and present	authorize Cascade Fina bunts, stock holdings, ar her authorize Cascade to loan information and land the information that Cas	ancial Services ("Cascade") to verify my past and any other asset balances that are needed to order a consumer credit report and verify other addord references. It is understood that a copy of scade obtains is only to be used in the processing
(If you initial here and opt ou		
email, phone, and text message, including phygenerated using an automatic telephone dialitorovide to Cascade in connection with my load acknowledge that, while Cascade will not chascommunication service provider might. If I wit calls, I agree that I must do so by calling Cascadements of the control of the cascade with the calls, I agree that I must do so by calling Cascadements.com, or write Chandler, AZ 85244. I also agree to notify Cascadements.	email and to communic ione calls, prerecorded ng system ("ATDS"). T in now or in the future, i arge me for any communish to withdraw this auth cade at (866) 939-5581 ing to Cascade at Casc	ate with me about my loan and related matters vivoicemail messages, and text messages his authorization applies to any telephone number ncluding cellular telephone numbers. Inication Cascade makes or attempts, my norization to receive ATDS-generated messages, emailing Cascade at ade, Attn: Customer Service, P.O. Box 15035,
subscriber of the telephone number or a non- Opt out: By initialing here, I am indica	I have the authority to possiber customary use that I do not author	provide this consent because I am either the user with authority to provide this consent.  The rize the above
Subscriber of the telephone number or a non- Opt out: By initialing here, I am indicated Authorization to Provide Status Update	I have the authority to persubscriber customary useting that I do not authorites to Retailer, Builder authorize Cascade to insaction.	provide this consent because I am either the iser with authority to provide this consent.  rize the above  r, and/or Realtor.  provide loan status updates to the retailer, builde
Subscriber of the telephone number or a non- Opt out: By initialing here, I am indica 3) Authorization to Provide Status Updat By signing below and not opting out, I hereby and/or realtor(s) associated with my loan tran	I have the authority to persubscriber customary useting that I do not authorites to Retailer, Builder authorize Cascade to insaction.	provide this consent because I am either the iser with authority to provide this consent.  rize the above  r, and/or Realtor.  provide loan status updates to the retailer, builde