

**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**

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

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)  
 Number of Dependents: \_\_\_\_\_ Dependent Age(s): \_\_\_\_\_

**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): \_\_\_\_\_

**APPLICANT EMAIL:** \_\_\_\_\_ **CO-APPLICANT EMAIL:** \_\_\_\_\_

Cell Phone: ( ) - \_\_\_\_\_ Other Phone: ( ) - \_\_\_\_\_

**APPLICANT - Residence** **CO-APPLICANT - 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: \_\_\_\_\_

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

Name of Mortgage Holder or Landlord: \_\_\_\_\_ Telephone Number: \_\_\_\_\_

**\*If homeowner, what are the plans for current home? If checked other above, explain:** \_\_\_\_\_

Previous Address (if current address is less than 3 years) \_\_\_\_\_

City, State, Zip: \_\_\_\_\_ How long? \_\_\_\_\_

Name of previous Mortgage Holder or Landlord: \_\_\_\_\_ Telephone Number: \_\_\_\_\_

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: <b>Self Employed:</b> <input type="checkbox"/> Yes <input type="checkbox"/> 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: <b>Self Employed:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:
City, State:	Supervisor Name and Telephone Number:	Monthly Income:

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

3. Previous Employer:	Position Held/Occupation: <b>Self Employed:</b> <input type="checkbox"/> Yes <input type="checkbox"/> 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.):		Type of Liquid Assets (Savings, CDs, Brokerage Accounts, etc.):	
Institution Holding Assets:	Balance: \$	Institution Holding Assets:	Balance: \$
Type of Retirement Accounts (401k, IRA, etc.):		Type of Retirement Accounts (401k, IRA, etc.):	
Institution Holding Assets:	Balance: \$	Institution Holding Assets:	Balance: \$
APPLICANT - Credit Information (Attach a List if Necessary)		CO-APPLICANT - Credit Information (Attach a List if Necessary)	
Do you have any personal loans, debts or car loans that may not be listed on your credit report? If Yes, please provide:		Do you have any personal loans, debts or car loans that may not be listed on your credit report? If Yes, please provide:	
Lender:	Payment: \$      Balance: \$	Lender:	Payment: \$      Balance: \$
Lender:	Payment: \$      Balance: \$	Lender:	Payment: \$      Balance: \$
Lender:	Payment: \$      Balance: \$	Lender:	Payment: \$      Balance: \$
Are you a co-signer on another person's debt? If Yes, please provide:		Are you a co-signer on another person's debt? If Yes, please provide:	
Lender:	Monthly Payment: \$	Lender:	Monthly Payment: \$
Have you paid off any debts within the last 60 days? (Please do not include credit cards) If Yes, please provide:		Have you paid off any debts within the last 60 days? (Please do not include credit cards) If Yes, please provide:	
Lender:	Monthly Payment: \$	Lender:	Monthly Payment: \$
Lender:	Monthly Payment: \$	Lender:	Monthly Payment: \$
APPLICANT - Debts/Obligations (Attach a List if Necessary)		CO-APPLICANT - Debts/Obligations (Attach a List if Necessary)	
Alimony/Maintenance: \$	Expiration Date:	Alimony/Maintenance: \$	Expiration Date:
Garnishment: \$		Garnishment: \$	
Child Support: \$		Child Support: \$	
List Ages of Children:		List Ages of Children:	
Other Extraordinary Recurring Expenses (Attach a List if Necessary)			
List other items that have a significant impact to your budget			Estimated Monthly Amount
If you drive more than 20 miles each way to work every day, what is your monthly fuel and maintenance expense other than your car payment?			\$
Child Care Expense:			\$
Other:			\$
Other:			\$
List any Government Assistance Payments to you that help offset household expenses, such as WIC, TANF, or SNAP. You are not required to disclose these amounts if you do not wish to have them considered as a basis in analyzing your ability to undertake or repay this debt.			
			\$
			\$
Questions			
	APPLICANT	CO-APPLICANT	
1. Are you a U.S. Citizen?	<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 Date:	<input type="checkbox"/> Yes <input type="checkbox"/> 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
<p><b>Ethnicity:</b> <i>Check one or more</i></p> <p><input type="checkbox"/> Hispanic or Latino</p> <p style="padding-left: 20px;"><input type="checkbox"/> Mexican   <input type="checkbox"/> Puerto Rican   <input type="checkbox"/> Cuban</p> <p><input type="checkbox"/> Other Hispanic or Latino - Enter origin: _____</p> <p style="padding-left: 40px;"><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><b>Race:</b> <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 style="padding-left: 20px;"><input type="checkbox"/> Asian Indian   <input type="checkbox"/> Chinese   <input type="checkbox"/> Filipino</p> <p style="padding-left: 20px;"><input type="checkbox"/> Japanese   <input type="checkbox"/> Korean   <input type="checkbox"/> Vietnamese</p> <p><input type="checkbox"/> Other Asian - Enter race: _____</p> <p style="padding-left: 40px;"><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 style="padding-left: 20px;"><input type="checkbox"/> Native Hawaiian   <input type="checkbox"/> Samoan</p> <p style="padding-left: 20px;"><input type="checkbox"/> Guamanian or Chamorro</p> <p><input type="checkbox"/> Other Pacific Islander - Enter race: _____</p> <p style="padding-left: 40px;"><i>Examples: Fijian, Tongan, etc.</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p><b>Sex:</b> <input type="checkbox"/> Female</p> <p style="padding-left: 20px;"><input type="checkbox"/> Male</p> <p><input type="checkbox"/> I do not wish to provide this information</p>	<p><b>Ethnicity:</b> <i>Check one or more</i></p> <p><input type="checkbox"/> Hispanic or Latino</p> <p style="padding-left: 20px;"><input type="checkbox"/> Mexican   <input type="checkbox"/> Puerto Rican   <input type="checkbox"/> Cuban</p> <p><input type="checkbox"/> Other Hispanic or Latino - Enter origin: _____</p> <p style="padding-left: 40px;"><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><b>Race:</b> <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 style="padding-left: 20px;"><input type="checkbox"/> Asian Indian   <input type="checkbox"/> Chinese   <input type="checkbox"/> Filipino</p> <p style="padding-left: 20px;"><input type="checkbox"/> Japanese   <input type="checkbox"/> Korean   <input type="checkbox"/> Vietnamese</p> <p><input type="checkbox"/> Other Asian - Enter race: _____</p> <p style="padding-left: 40px;"><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 style="padding-left: 20px;"><input type="checkbox"/> Native Hawaiian   <input type="checkbox"/> Samoan</p> <p style="padding-left: 20px;"><input type="checkbox"/> Guamanian or Chamorro</p> <p><input type="checkbox"/> Other Pacific Islander - Enter race: _____</p> <p style="padding-left: 40px;"><i>Examples: Fijian, Tongan, etc.</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p><b>Sex:</b> <input type="checkbox"/> Female</p> <p style="padding-left: 20px;"><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

**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 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

<b>Applicant Signature</b>	<b>Date</b>	<b>Co-Applicant Signature</b>	<b>Date</b>
_____	_____	_____	_____

**( ADMIN USE ONLY )**

# Addendum to the 21st Mortgage Credit Application Communications Disclosure Form

Must be completed & submitted with ALL Credit Applications - Effective 1/1/26

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	Edwards, Kameron	2729481	Lee, Brian	1535710	Saucier, Alex	2147154
Aldmon, Thomas	1700118	Evans, Sean	1795393	Long, Lindsay	1915195	Silva, Danny	2547910
Armstrong, Eric	2758423	Fabian, Matt	202243	Lowery, Tyler	2213934	Sisk, Dylan	1915196
Bailey, Amber	2758566	Fitzsimmons, Tracy	1915250	Luna-White, Nancy	2415858	Smith, Emily	2528543
Baker, Drew	1684954	Fouson, Brittany	2728974	Massey, Hannah	2066962	Spaldi, Alyssa	2151601
Bee, Prestin	2452985	Fox, Cory	2547919	Medlock, Natalie	2132954	Taylor, Chris	1305372
Bell, Kenneth (Chris)	1237278	Gilland, Paige	2070735	Metcalf, Jessica	2013376	Trammell, Justin	1634789
Bennett, Sarah	2213064	Goodman, Kevin	493671	Monroe, Cam	2531198	Treadway, Brooke	2226757
Blakley, Michael	2167899	Graham, Abra	2168181	Morales, Yamila	202266	Utley, Barrett	1264594
Boser, Sarah	2213120	Grayson, Avery	2621331	Mullis, Ken	1311852	Utley, Kayla	1782616
Bryant, Jacob	1427863	Greene, Sam	2154098	Murphy, Brody	2758415	Vandergriff, John	2154108
Bryant, Shelby	1915249	Hagler, Elizabeth	1865270	Murphy, Heather	2361178	Wade, Leah	1614417
Carlisle, Zachery	1803853	Hodges, Price	2699530	Osborne, Matthew	2311685	Waits, Stephanie	2311687
Carter, Wes	1367458	Holliday, Jeremy	1915207	Owens, Justin	2687228	Walden, Elliott	2642861
Clark, Rob	202264	Hough, Matthew	2621324	Pippin, Stephen	2574211	Weatherly-Sinclair, Murray	1795404
Cornils, Austin	2734844	Hudson, Sarah	2494841	Petree, Kelly	297920	Webber, Jeff	16262
Corso, Morgan	2346801	Johnson, Joe	2528548	Ponce, Peter	2537373	Whitson, Will	2687231
Cox, Trevor	1308905	Karb, Christopher	2047091	Quick, Chad	1561892	Williams, Joy	16307
Cozzolino, Jonathan	979264	Keith, Jeanie	208077	Rauhuff, Blake	2688487	Wilson, Brian	2130958
Cutler, Kaylie	2468297	Kittle, Chris	202249	Reading, Allen	2133749	Wood, Hayley	2147252
Dakin, Matthew	1490790	Kloss, Grant	1894967	Redford, Madeline	1915364	York, Lindsay	1895005
Doolan, Ryan	64626	Lai, Sarah	1815870	Rocco, Carly	2514961	Young, Tyler	1648541
Dubnicka, Cynthia	1749407	Lambert, Teresa	1402336	Rudolph, Elizabeth	1865266		
Dulany, Clint	2147258	Layman, Ethan	2374710	Rutta, Robert, Jr.	1915241		
Duncan, Jessica	1561887	Ledford, Justin	1810028	Ryan, Lisa	1209113		

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

**X**  
 \_\_\_\_\_  
**Applicant Signature** **Date**

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

**X**  
 \_\_\_\_\_  
**Applicant Signature** **Date**

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

**X** WARRIOR WHOLESALE HOMES, INC. / 1774.1

**Print Dealership Name & Dealer Number**

**X**  
 \_\_\_\_\_  
**Applicant Signature** **Date**

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

**X**  
 \_\_\_\_\_  
**Applicant Signature** **Date**

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

**X** *Chad Burt*

**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.





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

**Manufactured Home Retailer (If Applicable):** \_\_\_\_\_

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:

<p align="center"><b>Applications for Joint Credit</b></p> <p>By initialing below, the Applicant and Co-Applicant(s) agree that each of us intend to apply for joint credit.</p> <p>Applicant: _____ Co-Applicant: _____</p> <p>Co-Applicant: _____ Co-Applicant: _____</p>	<p><i>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.</i></p> <p align="center"><b>Notice of Right To Receive a Copy of Appraisals</b></p> <p>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.</p> <p>You can pay for an additional appraisal for your own use at your own cost.</p>
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<b>BANK USE ONLY</b>	
FirstBank Loan Originator – Full Name and NMLS#	Signature _____ (Date) _____



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



**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](mailto: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 _____