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	The state of the s	lsify information on this application	on. v. 9-13-2018				
If this is a Purchase, complete the following: Seller/Realtor Name:		Purc	chase information must be attached				
Property will be:   Primary Residence	□ Secondary Residence	□ Investment/Rental	□ Buy-For				
AND	d Home 🗆 Land only	Home is being:   Purchased					
Street Address where home will be loca		The state of the s	- Neillanced				
	-						
City:	State:	Zip:	County:				
If Land and Home, Land is being:   Purch	ased   Refinanced   Owne	d Free and Clear Whose land is it	t?				
			e acquired: Home must be placed on the property described in this section				
		ased Private Property    Fam					
□ Reserva		wned Property Land Contract/Mort	gage Trust Deed				
Will the home be located in a Resident-Own	ed 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 Co							
Phone Number:		ent:					
Is the site rent scheduled to increase over th							
Proposed Down Payment: \$	Source of Down Payment:	□ Savings □ Checking □ Cash	on Hand 🗆 Loan				
☐ Gift (if gift, from whom):			ish to use my land as down payment				
		oan Notices and Documents)					
APPLICANT EMAIL:		CO-APPLICANT EMAIL:					
(A) APPLICA	ANT	(B) C	O-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   Unma	rried   Separated	Marital Status:   Married	□ Unmarried □ Separated				
Applicant Dependents (not including self or those	listed by Co-Borrower):	Applicant Dependents (not include	ing self or those listed by Borrower):				
Number of Dependents: Dependent	Age(s):	Number of Dependents:	Dependent Age(s):				
APPLICANT'S RES	SIDENCE	CO-APPLI	CANT'S RESIDENCE				
Current Street Address (3 Years Residence Requ	ired, attach supplement if needed)	The second constitution of the second	esidence 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:					
Home Phone: ( ) - Cell Pho	one: ( ) -	Home Phone: ( ) -	Cell Phone: ( ) -				
How long at present address? ☐ Homeowner *	□ Other* Mo. Mtg/Rent:	How long at present address? □ Ho					
100000000000000000000000000000000000000	with parent	Yrs Mo □ Re	nter   Live with parent				
Name of Previous Mortgage Holder or Landlord: Telephone number:		Name of Previous Mortgage Holder or Landlord:					
* What are the plans for your existing home? If che	acked other shove explain:	Telephone number:  * What are the plans for your existing home? If checked other above, explain:					
		whilet are the plans for your existing nomer it checked other above, explain:					
Previous address (if current address is less than 3 ye	ars)	Previous address (if current address is less than 3 years)					
City, State, Zip:	How long?	City, State, Zip:	How long?				
Name of Mortgage Holder or Landlord:		Name of Mortgage Holder or Landlord:					
Telephone number:	Relationship:	Telephone number:	with you: Relationship:				
Name of nearest Relative NOT living with you:  Relationship: Phone:		Name of nearest Relative NOT living	with you: Relationship: Phone:				
	1101101		Phone:				

3-Previous Employer: Position Held/Occupation: Self Employed: Dees no Date Started: Date Left: Self Employed: Dees no Supervisor Name and Telephone Number: Income:    Coursel Employer: Position Held/Occupation: Self Employed: Dees Started: Self Employed: Dees No Date Started: Self Employed: Dees No Deep Number: Deep	APPLICANT'S EMPLOYMENT HISTORY (Minimum Three Years, attach supplement if needed)						
Employer Address:   City, State, Zip:   Supervisor Name and Telephone Number:	1-Current Employer:		and the second second	* ax	Date Started:		
How are you paid? (select one below)  "Hourly rate: \$ if of hours: if of hours: if of hours: How often? How much in bonuses over the last 12 months \$	Employer Address:					and Telephone Number:	
Do you receive commission? How often? How much in bonuses over the last 12 months \$   Do you consistently receive overrime? How often? How much in commission over the last 12 months \$   Do you consistently receive overrime? How often? How much in overrime over the last 12 months \$    2 Second or Previous Employer: Self Employed: □ '\text{ 'es or No}   Supervisor Name and Telephone Number: Income:  3-Previous Employer: Position Held/Occupation: Self Employed: □ '\text{ 'es or No}   Supervisor Name and Telephone Number: Income:    Position Held/Occupation: Self Employed: □ '\text{ 'es or No}	How are you paid? (select one below)						
Do you consistently receive overtime?   How often?   How much in overtime over the last 12 months \$   Position Held/Occupation:							
2-Second or Previous Employer: Self Employed: Self	Do you receive commission?	_ How ofte	en?	_How much in cor	mmission over the	last 12 months	\$
Self Employed:   Pess   No	Do you consistently receive overtime?	How ofte	en?	_How much in ove	ertime over the la	st 12 months \$_	
3-Previous Employer:   Position Held/Occupation:   Self Employed:   Pes o No	2-Second or Previous Employer:			No the Control of the			Date Left:
Self Employed:	City, State:		Supervisor Name and Telephone Number:			Income:	
Please provide an explanation for any job gaps greater than 30 days.    CO-APPLICANT'S EMPLOYMENT HISTORY (Minimum Three Years)	3-Previous Employer:					Date Started:	Date Left:
CO-APPLICANT'S EMPLOYMENT HISTORY (Minimum Three Years)  1-Current Employer:   Position Held/Occupation:   Self Employed:   Yes   No   Supervisor Name and Telephone Number:    List your base pay rate excluding commission, bonuses, and overtime: How are you paid't (select one below)    — Hourly rate: \$ # of hours: "Weekly Salary: \$	City, State:		Supervisor Name ar	nd Telephone Numb	er:	Income:	
1-Current Employer: Self Employed:	Please provide an explanation for any job gap	s greater than	1 30 days.				
Self Employer Address:   City, State, Zip:   Supervisor Name and Telephone Number:	CO-APPL	ICANT'S E	APLOYMENT H	STORY (Minim	ium Three Year	rs)	
Employer Address:  City, State, Zip:  Supervisor Name and Telephone Number:  List your base pay rate excluding commission, bonuses, and overtime: How are you paid? (select one below)  "Hourly rate: \$ # of hours: " "Weekly Salary: \$ " "Monthly Salary: \$ " Monthly Sal	1-Current Employer:				Date Started:		
are you paid? (select one below)  "Hourly rate: \$# of hours: "Weekly Salary :\$ BiWeekly Salary: \$ Monthly Salary: \$ Do you receive bonuses? How often? How much in bonuses over the last 12 months \$ Do you consistently receive overtime? How often? How much in commission over the last 12 months \$ Do you consistently receive overtime? How often? How much in overtime over the last 12 months \$ 2- Second or Previous Employer: Position Held/Occupation: Self Employed:	Employer Address:				and Telephone Number:		
Do you receive bonuses?  How often?  How much in bonuses over the last 12 months \$  Do you consistently receive overtime?  How often?  How much in commission over the last 12 months \$  Do you consistently receive overtime?  How often?  How much in overtime over the last 12 months \$  Date Started:  Date Left:  Self Employed:  Self Employed:  Position Held/Occupation: Self Employed: Position Held/Occupation: No  Position Held/Occupation: Self Employed: Position Held/Occupation: Sel	마이트로 하는 사람들이 되는 사람들이 되는 사람들이 되었다면 하는 사람들이 되었다. 이 이 사람들이 되었다면 하는 사람들이 되었다면 하는 사람들이 되었다면 하는 것이 되었다면						
Do you receive commission? How often? How much in commission over the last 12 months \$  Do you consistently receive overtime? How often? How much in overtime over the last 12 months \$  2- Second or Previous Employer: Position Held/Occupation: Self Employed: Ves volume and Telephone Number: Income:  3-Previous Employer: Position Held/Occupation: Self Employed: Ves volume and Telephone Number: Income:  3-Previous Employer: Position Held/Occupation: Self Employed: Ves volume and Telephone Number: Income:  City, State: Supervisor Name and Telephone Number: Income:  Please provide an explanation for any job gaps greater than 30 days.  APPLICANT'S OTHER INCOME CO-APPLICANT'S OTHER INCOME  Income from SSI, retirement, disability, alimony, daild support or separate maintenance agreement need not be disabosed 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 Duration	□ Hourly rate: \$ # of hours:	_ □Weekly !	Salary :\$	_ BiWeekly Sala	ary: \$	□Monthly Salary	<i>ı</i> : \$
Do you consistently receive overtime? How often? How much in overtime over the last 12 months \$ 2- Second or Previous Employer: Position Held/Occupation: Self Employed: Pes DNO City, State: Supervisor Name and Telephone Number: Income: 3-Previous Employer: Position Held/Occupation: Date Started: Date Left: Self Employed: Position Held/Occupation: Self Employed: Position Held/Occupation: Self Employed: Position Held/Occupation: Income:  City, State: Supervisor Name and Telephone Number: Income:  Please provide an explanation for any job gaps greater than 30 days.  APPLICANT'S OTHER INCOME CO-APPLICANT'S OTHER INCOME Income from SSI, retirement, disability, alimony, child support or separate maintenance agreement need not be disclosed if you do not wish to have it considered as a basis for undertaking or repaying this debt. Child Support Monthly Amount Ages of Children Child Support Monthly Amount Ages of Children Alimony or Separate Maintenance Duration Duration	Do you receive bonuses? How often? How much in bonuses over the last 12 months \$						
2- Second or Previous Employer:    Position Held/Occupation:   Self Employed:   Yes   No	Do you receive commission?	How ofte	n?	How much in con	nmission over the	last 12 months \$	5
Self Employed:	Do you consistently receive overtime?	How ofte	n?	How much in ove	rtime over the las	t 12 months \$_	
3-Previous Employer:    Position Held/Occupation:   Date Started:   Date Left:	2- Second or Previous Employer:		[1] [1] [2] [2] [2] [3] [3] [4] [4] [4] [4] [4] [4] [4] [4] [4] [4		Date Started:	Date Left:	
Self Employed:	City, State:		Supervisor Name and Telephone Number:			Income:	
City, State:  Supervisor Name and Telephone Number: Income:  Please provide an explanation for any job gaps greater than 30 days.  APPLICANT'S OTHER INCOME  CO-APPLICANT'S OTHER INCOME  Income from SSI, retirement, disability, alimony, child support or separate maintenance agreement need not be disclosed if you do not wish to have it considered as a basis for undertaking or repaying this debt.  Child Support Monthly Amount Ages of Children Child Support Monthly Amount Ages of Children  Alimony or Separate Maintenance Duration Alimony or Separate Maintenance Duration	3-Previous Employer:					Date Started:	Date Left:
APPLICANT'S OTHER INCOME  Income from SSI, retirement, disability, alimony, child support or separate maintenance agreement need not be disclosed if you do not wish to have it considered as a basis for undertaking or repaying this debt.  Child Support Monthly Amount  Ages of Children  Child Support Monthly Amount  Ages of Children  Alimony or Separate Maintenance  Duration  Duration  CO-APPLICANT'S OTHER INCOME  Co-APPLICANT'S OTHER INCOME  Income from SSI, retirement, disability, alimony, child support on separate as a basis for undertaking or repaying this debt.  Child Support Monthly Amount  Ages of Children  Alimony or Separate Maintenance  Duration	City, State:		Supervisor Name and Telephone Number:			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 Duration Duration	Please provide an explanation for any job gaps greater than 30 days.						
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 Duration Duration	ADDITIONAL'S OTHER INCOME						
Child Support Monthly Amount Ages of Children Child Support Monthly Amount Ages of Children  Alimony or Separate Maintenance Duration Alimony or Separate Maintenance Duration					And the second second		
	Alimony or Separate Maintenance			Alimony or Separ	arate Maintenance   Duration		
500 11 55 10 11 11 11 11 11 11 11 11 11 11 11 11	Other Source:	How Long:	Monthly Amt:	Other Source:		How Long:	Monthly Amt:

Value: S   Payment: S   Balance: S   Value: S   Payment: S   Value: S   Payment: S   Balance: S   Value: S   Payment: S   Balance: S   Value: S   Payment: S   Value: S   Value: S   Value: S   Value: S   Value: S   Value: S   Payment: S   Value: S	(A) APPLICANT - Asset and Credit Information	(B) CO-APPLICANT - Asset and Credit Information				
Retirement/401k with: City, St: Balance: S City, St: Balance: S City, St: Lender: Value: S Payment: S Balance: S Value: S Payment: S Balance: S City Value: S Payment: S Balance: S City Value: S City Value: S Payment: S Balance: S City City Real Estate Owned: Lender: Value: S Payment: S Balance: S City Real Estate Owned: Lender: Value: S Payment: S Balance: S City City Real Estate Owned: Lender: Value: S Payment: S Balance: S City Real Estate Owned: Lender: Value: S Payment: S Balance: S City Real Estate Owned: Lender: Value: S Payment: S Balance: S City Real Estate Owned: Lender: Value: S Payment: S Balance: S City Real Estate Owned: Lender: Value: S Payment: S Balance: S City Real Estate Owned: Lender: Value: S Payment: S Balance: S City Real Estate Owned: Lender: Value: S Payment: S Balance: S City Real Estate Owned: Lender: Value: S Payment: S Balance: S City Real Estate Owned: Lender: Value: S Payment: S Balance: S City Real Estate Owned: Lender: Value: S Payment: S Balance: S Balance: S City Real Estate Owned: Lender: Value: S Payment: S Balance: S Balance: S City Real Estate Owned: Lender: Value: S Payment: S Balance: S Balance: S City Real Estate Owned: Lender: Value: S Payment: S Balance: S Real Real Estate Owned: Lender: Value: S Payment: S Balance: S Real Real Estate Owned: Lender: Value: S Payment: S Balance: S Real Real Estate Owned: Lender: Value: S Payment: S Balance: S Real Real Estate Owned: Lender: Value: S Payment: S Balance: S Real Real Estate Owned: Lender: Value: S Payment: S Balance: S Real Real Estate Owned: Lender: Value: S Paymen	Bank Name: Account type:	Bank Name:	Account type:			
City, 5t: Balance: \$ Auto #I (Yr/Make): Lender: Auto #I (Yr/Make): Lender: Value: \$ Payment: \$ Paym	City, St: Balance: \$	City, St:		Balance: \$		
Auto #1 (Yr/Make): Lender: Auto #1 (Yr/Make): Lender: Value: \$ Payment: \$ Balance: \$ Value: \$ Payment: \$ Creditor: Value: \$ Payment: \$ Creditor: Value: \$ Payment: \$ Creditor: Value: \$ Payment: \$ Value: \$ V	Retirement/401K with:	Retirement/401K v	vith:			
Value: S   Payment: S   Balance: S   Value: S   Payment: S   Value: S   Payment: S   Balance: S   Value: S   Payment: S   Value: S   Value: S   Payment: S   Value: S   Value: S   Payment: S   Value: S   Value: S	City, St: Balance: \$	City, St:		Balance: \$		
Auto #2 (Yr/Make): Lender: Auto #2 (Yr/Make): Lender: Value: \$ Payment: \$ Balance: \$ Value: \$ Payment: \$ Value: \$ Value: \$ Payment: \$ Value: \$ Value: \$ Value: \$ Payment: \$ Value: \$ Value: \$ Payment: \$ Value: \$ Value	Auto #1 (Yr/Make): Lender: .	Auto #1 (Yr/Make)	: 1	Lender:		
Value: S   Payment: \$   Balance: \$   Value: S   Payment: S   Value: S   Payment: \$   Balance: \$   Value: S   Payment: S   Value: S   Value		Value: \$	Payment: \$	Balance: \$		
Other Asset: Lender: Other Asset: Lender: Other Asset: Lender: Value: S Payment: \$ Balance: \$ Other Asset: Lender: Other Asset: Lender: Other Real Estate Owned: Lender: Value: \$ Payment: \$ Balance: \$ Value: \$ Payment: \$ Balance: \$ Other Real Estate Owned: Lender: Value: \$ Payment: \$ Balance: \$ Value: \$ Payment: \$ Creditor: Monthly Payment: \$ Credit	Auto #2 (Yr/Make): Lender:	Auto #2 (Yr/Make)	: 1	ender:		
Value: \$ Payment: \$ Balance: \$ Value: \$ Payment: \$ Balance: \$  Other Real Estate Owned: Lender:  Value: \$ Payment: \$ Balance: \$  Other Real Estate Owned: Lender:  Value: \$ Payment: \$ Balance: \$  Other Real Estate Owned: Lender:  Value: \$ Payment: \$ Balance: \$  Other Real Estate Owned: Lender:  Value: \$ Payment: \$ Balance: \$  Other Real Estate Owned: Lender:  Value: \$ Payment: \$ Balance: \$  Other Real Estate Owned: Lender:  Value: \$ Payment: \$ Balance: \$  Are you a co-maker or guarantor on a note?  If Yes, for whom?  Creditor: Monthly Payment: \$  Creditor: Monthly Paymen	Toront P	Value: \$	Payment: \$	Balance: \$		
Other Real Estate Owned: Lender: Other Real Estate Owned: Lender: Value: \$ Payment: \$ Balance: \$ Value: \$ Payment: \$ Creditor: Monthly Payment: \$ Creditor: Monthly Payment: \$ Value: \$ Value: \$ Payment: \$ Value: \$	Other Asset: Lender:	Other Asset:	ı	ender:		
Value: \$ Payment: \$ Balance: \$ Value: \$ Payment: \$ Balance: \$ Other Real Estate Owned: Lender: Value: \$ Payment: \$ Balance: \$ Other Real Estate Owned: Lender: Value: \$ Payment: \$ Balance: \$ Are you a co-maker or guarantor on a note? If Yes, for whom? If Yes and onter the foreign and the payment: \$ If Yes and the payment: \$ If Yes and the payment: \$ If Yes and the payment Y	MUNICIPAL SHOP THE SH	Value: \$	Payment: \$	Balance: \$		
Other Real Estate Owned: Lender: Value: \$ Payment: \$ Balance: \$ Value: \$ Payment: \$ Balance: \$ Are you a co-maker or guarantor on a note? If Yes, for whom?  Greditor: Monthly Payment: \$ Creditor: Monthly Payment: \$  (A) APPLICANT - Debts / Obligations Allmony/Maintenance: \$ Expiration Date: Allmony/Maintenance: \$ Expiration Date: Garnishment: \$  Child Support: \$ Child Support:	Other Real Estate Owned: Lender:	Other Real Estate (	Owned: L	ender:		
Value: \$ Payment: \$ Balance: \$ Value: \$ Payment: \$ Balance: \$  Are you a co-maker or guarantor on a note? If Yes, for whom?  Creditor: Monthly Payment: \$  (A) APPLICANT - Debts / Obligations (B) CO-APPLICANT - Debts / Obligations (A) APPLICANT - Debts / Obligations (B) CO-APPLICANT - Debts / Obligations (C) Child Support: \$ (C) Child Sup	A STATE OF THE STA	Value: \$	Value: \$ Payment: \$ Balance: \$			
Are you a co-maker or guarantor on a note?  If Yes, for whom?  Are you a co-maker or guarantor on a note?  If Yes, for whom?  Creditor:  Monthly Payment: \$  Expiration Date:  Garnishment: \$  Child Support: \$  List Ages of Children:  Child Support: \$  List Ages of Children:  Cother Extraordinary Recurring Expenses  List other items that have a significant impact to your budget  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:  Sother:  Soth	Other Real Estate Owned: Lender:	Other Real Estate (	Owned: L	ender:		
If Yes, for whom? Creditor: Monthly Payment: \$  (A) APPLICANT - Debts / Obligations (B) CO-APPLICANT - Debts / Obligations Alimony/Maintenance: \$  Expiration Date: Alimony/Maintenance: \$  Expiration Date: Alimony/Maintenance: \$  Expiration Date: Alimony/Maintenance: \$  Expiration Date: Expiration Date: Alimony/Maintenance: \$  Child Support: \$  List Ages of Children: List Ages of Children:  Other Extraordinary Recurring Expenses  List other items that have a significant impact to your budget 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: \$  Uist 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 undetake or repay this debt.  QUESTIONS  QUESTIONS  Applicant Co-Applicant  1. Are you a U.S. Citizen?	Value: \$ Payment: \$ Balance: \$	Value: \$	Payment: \$	Balance: \$		
(A) APPLICANT - Debts / Obligations  Alimony/Maintenance: \$ Expiration Date:  Alimony/Maintenance: \$ Expiration Date:  Garnishment: \$ Child Support: \$ List Ages of Children:  Other Extraordinary Recurring Expenses  List other items that have a significant impact to your budget  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:  \$ Child Care Expens			Are you a co-maker or guarantor on a note?			
Alimony/Maintenance: \$ Expiration Date:	Creditor: Monthly Payment: \$	Creditor:	N	Monthly Payment: \$		
Garnishment: \$ Child Support: \$ List Ages of Children:    Child Support: \$ List Ages of Children:   Cother Extraordinary Recurring Expenses	(A) APPLICANT - Debts / Obligations	(B) CO	(B) CO-APPLICANT - Debts / Obligations			
Child Support: \$ List Ages of Children:    Child Support: \$ List Ages of Children:   Child Support: \$ List Ages of Children:   Child Support: \$ List Ages of Children:   Child Support: \$ List Ages of Children:   Child Care Expenses	Alimony/Maintenance: \$ Expiration Date:	Alimony/Maintenance: \$ Expiration Date:				
List Ages of Children:    Comparison	Garnishment: \$	Garnishment: \$				
Other Extraordinary Recurring Expenses  List other items that have a significant impact to your budget	Child Support: \$	Child Support: \$	Child Support: \$			
Other Extraordinary Recurring Expenses  List other items that have a significant impact to your budget  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 undetake or repay this debt.  \$ QUESTIONS  QUESTIONS  Applicant Co-Applicant  1. Are you a U.S. Citizen? 2. Are you a permanent resident alien? 3. Have you declared bankruptcy within the last 5 years?  QYES NO YES NO YES NO	List Ages of Children:	List Ages of Children:				
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:  \$ Child Care Expense:  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 undetake or repay this debt.  \$ QUESTIONS  QUESTIONS  Applicant Co-Applicant  1. Are you a U.S. Citizen?  2. Are you a permanent resident alien?  3. Have you declared bankruptcy within the last 5 years?  PYes No PYes No  PYes No  PYes No  PYes No  PYes No  PYes No  PYes No  PYES NO  PYES PYES PYES NO  PYES PYES PYES PYES PYES PYES PYES PYES	Other Extraordina	ry Recurring Ex	cpenses			
### Applicant Co-Applicant    Applicant Co-Applicant	List other items that have a significant impact to your budget		Estimated Monthly Amount			
Other:  Clist 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 undetake or repay this debt.   CUESTIONS  Applicant  Co-Applicant  Are you a U.S. Citizen?  Yes No Yes No  Ho Yes No		\$				
Cother:  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 undetake or repay this debt.   QUESTIONS  Applicant  Co-Applicant  1. Are you a U.S. Citizen?  2. Are you a permanent resident alien?  3. Have you declared bankruptcy within the last 5 years?  Co-Applicant  Co-Ap	Child Care Expense:		\$			
Co-Applicant   Co-A	Other:		\$	\$		
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 undetake or repay this debt.    \$	Other:	\$				
QUESTIONS  Applicant Co-Applicant  1. Are you a U.S. Citizen?  2. Are you a permanent resident alien?  3. Have you declared bankruptcy within the last 5 years?	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 undetake or repay this debt.					
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?         □ Yes □ No □ Yes □ No			\$			
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?         □ Yes □ No □ Yes □ No						
1. Are you a U.S. Citizen?	QUE	STIONS				
2. Are you a permanent resident alien?		Applicant	Co-Applicant			
3. Have you declared bankruptcy within the last 5 years?	1. Are you a U.S. Citizen?	□ Yes □ No	□ Yes □ No			
	2. Are you a permanent resident alien?	□ Yes □ No	□ Yes □ No			
If yes, when did you file? Date: Date:	3. Have you declared bankruptcy within the last 5 years?	□ Yes □ No	□ Yes □ No			
	If yes, when did you file?	Date:	Date:			

## Demographic Information - this section asks about your ethnicity, sex, and race

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, race, and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race, and sex on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application.

**Instructions:** You may select one or more designations for "Ethnicity" and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

(A) APPLICANT	(B) CO-APPLICANT		
Ethnicity: Check one or more  ☐ Hispanic or Latino	Ethnicity: Check one or more  □ Hispanic or Latino		
<ul> <li>☐ Mexican</li> <li>☐ Puerto Rican</li> <li>☐ Cuban</li> <li>☐ Other Hispanic or Latino - Enter origin:</li> </ul>	<ul><li>☐ Mexican</li><li>☐ Puerto Rican</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:	<ul> <li>American Indian or Alaskan Native - Enter name of enrolled or principal tribe:</li> </ul>		
□ Asian	□ Asian		
☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian - Enter race: ☐ Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.	☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian - Enter race:  Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.		
☐ Black or African American	□ Black or African American		
<ul> <li>□ Native Hawaiian or Other Pacific Islander</li> <li>□ Native Hawaiian</li> <li>□ Samoan</li> <li>□ Guamanian or Chamorro</li> <li>□ Other Pacific Islander - Enter race:</li> </ul>	<ul> <li>□ Native Hawaiian or Other Pacific Islander</li> <li>□ Native Hawaiian</li> <li>□ Guamanian or Chamorro</li> <li>□ Other Pacific Islander - Enter race:</li> </ul>		
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.

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

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

Ohio: The Ohio laws against discrimination requires that all creditors make credit equally available to all creditworthy customers and that credit reporting maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

<u>Wisconsin</u>: No provision of a marital property agreement, a unilateral statement under Wisc. Stat. 766.59 or a court decree under Wisc. Stat. 766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement, or decree of has actual knowledge of the adverse provision when the obligation to the creditor is incurred.

provision when the obligation to the creditor is incurred.
NON-APPLICANT SPOUSE WAIVER OF NOTICE: I agree to waive notice of any extension of credit in connection with this application:
Non-applicant Spouse: Date
Additional disclosures may be required for the following states: Illinois and New York
These documents are separate from this application and must be submitted with the application for the lender to process your request.
Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns
and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional
or negligent misrepresentation of the information contained in the application may result in civil liability, including monetary damages, to any person who may suffer any loss due
to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the
provision of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to the application (the "Loan") will be secured by a mortgage, deed of trust, or other
consensual security interest; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in the application are made for the purpose of
obtaining a residential mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or re-verify any information contained
in the application from any source named in the application, and Lender, its successors or assigns may retain the original and/or electronic record of the application, even if the
Loan 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.

**Co-Applicant Signature** 

( ADMIN USE ONLY )

**Applicant Signature** 

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

Date

Date



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

- Must be completed & submitted with ALL Credit Applications - Effective: 8/1/2023

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

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

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

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

Name	NMLS #	Name	NMLS#	Name	NMLS#	Name	NMLS#
21st Mortgage Corp.	2280	Doolan, Ryan	64626	Kloss, Grant	1894967	Readling, Allen	2133749
Aldmon, Thomas	1700118	Dubnicka, Cynthia	1749407	Lal, Sarah	1815870	Redford, Madeline	1915364
Antoine, Kendra	2501762	Dulany, Clint	2147258	Lambert, Teresa		Roecker, Spencer	2102317
Baker, Drew	1684954	Duncan, Jessica	1561887	Layman, Ethan		Rudolph, Elizabeth	1865266
Ball, Eileen	1200479	Evans, Sean	1795393	Ledford, Justin	1810028	Rutta, Robert, Jr.	1915241
Bee, Prestin	2452985	Fabian, Matt	202243	Lee, Brian	1535710	Ryan, Lisa	1209113
Bell, Kenneth (Chris)	1237278	Filicky, Carly	2101922	Loggins, Camilla		Saucier, Alex	2147154
Bennett, Sarah	2213064	Fitzsimmons, Tracy	1915250	Long, Lindsay		Sisk, Dylan	1915196
Blakley, Michael	2167899	Gilland, Palge	2070735	Lowery, Tyler		Smith, Brooke	2427440
Brewer, Corey	2154268	Goodman, Kevin	493671	Luna-White, Nancy		Spaldi, Alyssa	2151601
Bridges, Chad	1660954	Graham, Abra	2168181	Manning, Rachel		Taylor, Chris	1305372
Bryant, Shelby	1915249	Greene, Sam		Massey, Hannah		Trammell, Justin	1634789
Carlisle, Zachery	1803853	Hagler, Elizabeth		McCollough, Mary Abigail (Abby)	-	Treadway, Brooke	2226757
Carter, Kellie	1684953	Hammonds, Leah		McMahan, Adam		Utley, Barrett	1264594
Carter, Wes	1367458	Hatfield, Mallory	2070740	Medlock, Natalie		Utley, Kayla	1782616
Chilco, Amanda	2013377	Holliday, Jeremy	1915207	Metcalf, Jessica	-	Wade, Leah	1614417
Clark, Rob	202264	Howard, Toshia	2132202	Milas, Dan		Waits, Stephanie	2311687
Corso, Morgan	2346801	Hudson, Sarah	2494841	Morales, Yamila		Weatherly-Sinclair, Murray	1795404
Corwin, Chris	94486	Johnson, Nicole (Nicki)		Mountain, Maria		Webber, Jeff	16262
Cox, Trevor	1308905	Karb, Christopher	2047091	Mullis, Ken		Williams, Joy	16307
Cozzolino, Jonathan	979264	Keith, Jeanle	208077	Murphy, Heather	-	Wilson, Brian	2130958
Cutler, Kaylie	2468297	Kesler, Sarah		Osborne, Matthew		Wood, Hayley	2147252
Dakin, Matthew	1490790	King, Caleb		Pilipovic, Katherine		York, Lindsay	1895005
Dent, Mackenzie		Kittle, Chris		Quick, Chad		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.

<u>X</u>	X		
Applicant Signature (Date)	Co-Applicant Signature (Date)		
For the fastest updates, I would like to receive informational text messages about my application to me from 21st Mortgage Messaging to the cell phone number I have provided.**	For the fastest updates, I would like to receive informational text messages about my application to me from 21st Mortgage Messaging to the cell phone number I have provided.**		
I would like to receive additional text messages marketing 21st Mortgage products and services to me from 21st Mortgage Messaging to the cell phone number I have provided.**	I would like to receive additional text messages marketing 21st Mortgage products and services to me from 21st Mortgage Messaging to the cell phone number I have provided.**		
X	X		
Co-Applicant Signature (Date)	Co-Applicant Signature (Date)		
For the fastest updates, I would like to receive informational text messages about my application to me from 21st Mortgage Messaging to the cell phone number I have provided.**	For the fastest updates, I would like to receive informational text messages about my application to me from 21st Mortgage Messaging to the cell phone number I have provided.**		
I would like to receive additional text messages marketing 21st Mortgage products and services to me from 21st Mortgage Messaging to the cell phone number I have provided.**	I would like to receive additional text messages marketing 21st Mortgage products and services to me from 21st Mortgage Messaging to the cell phone number I have provided.**		
X	X		
Print Dealership Name & Dealer #	Sales Person (Date)		

\*You may withdraw your consent for 21st Mortgage to share personally identifiable financial information with your retailer/realtor at any time by calling at 800-955-0021, sending written request to PO Box 477; Knoxville, TN 37901 or by emailing your request to myloan@21stmortgage.com. Letters and emails must have your file number and name in order to be processed. The withdrawal of consent will not affect your eligibility for any loan product provided by 21st Mortgage but may result in slower processing times.

\*\*Message frequency varies. Message & data rates may apply. Reply HELP for help or STOP to opt out. You will have the option to opt out of receiving these texts at any time. Terms and Conditions and 21st Privacy Statement available on www.21stmortgage.com