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. 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

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):

APPLICANT EMAIL:

Cell Phone: ( ) - | Other Phone: ( ) -

(B) CO-APPLICANT

FULL NAME - Last, First, Middle

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

Marital Status: ☐ Married ☐ Unmarried ☐ Separated

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):

CO-APPLICANT EMAIL:

Cell Phone: ( ) - | Other Phone: ( ) -

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? Yrs Mo | ☐ Homeowner* ☐ Other* ☐ Renter ☐ Live with family | Mo. Mtg/Rent:

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:

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? Yrs Mo | ☐ Homeowner* ☐ Other* ☐ Renter ☐ Live with family | Mo. Mtg/Rent:

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:

APPLICANT - Employment History (Minimum Three Years; Attach Supplement if Needed)

1. Current Employer:	Position Held/Occupation: **Self Employed:** ☐ **Yes** ☐ **No**	Date Started:
Employer Address:	City, State, Zip:	Supervisor Name and Telephone Number:

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

☐ Hourly Rate: $ _____ # of Hours Weekly: _____ ☐ Weekly Salary: $ _____ ☐ Bi-Weekly Salary: $ _____ ☐ Monthly Salary: $ _____

Do you receive bonuses? ☐ **Yes** ☐ **No** How often? _____ How much in bonuses over the last 12 months $ _____

Do you receive commission? ☐ **Yes** ☐ **No** How often? _____ How much in commission over the last 12 months $ _____

Do you receive overtime? ☐ **Yes** ☐ **No** How often? _____ How much in overtime over the last 12 months $ _____

2. Second Employer:	Position Held/Occupation: **Self Employed:** ☐ **Yes** ☐ **No**	Date Started:
City, State:	Supervisor Name and Telephone Number:	Monthly Income:

3. Previous Employer:	Position Held/Occupation: **Self Employed:** ☐ **Yes** ☐ **No**	Date Started: Date Left:
City, State:	Supervisor Name and Telephone Number:	Monthly Income:

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

CO-APPLICANT - Employment History (Minimum Three Years; Attach Supplement if Needed)

1. Current Employer:	Position Held/Occupation: **Self Employed:** ☐ **Yes** ☐ **No**	Date Started:
Employer Address:	City, State, Zip:	Supervisor Name and Telephone Number:

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

☐ Hourly Rate: $ _____ # of Hours Weekly: _____ ☐ Weekly Salary: $ _____ ☐ Bi-Weekly Salary: $ _____ ☐ Monthly Salary: $ _____

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Do you receive commission? ☐ **Yes** ☐ **No** How often? _____ How much in commission over the last 12 months $ _____

Do you receive overtime? ☐ **Yes** ☐ **No** How often? _____ How much in overtime over the last 12 months $ _____

2. Second Employer:	Position Held/Occupation: **Self Employed:** ☐ **Yes** ☐ **No**	Date Started:
City, State:	Supervisor Name and Telephone Number:	Monthly Income:

3. Previous Employer:	Position Held/Occupation: **Self Employed:** ☐ **Yes** ☐ **No**	Date Started: Date Left:
City, State:	Supervisor Name and Telephone Number:	Monthly Income:

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

APPLICANT - Other Income

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	
Alimony or Separate Maintenance	Duration	
Other Source:	How Long:	Monthly Amt:

CO-APPLICANT - Other Income

Child Support Monthly Amount	Ages of Children	
Alimony or Separate Maintenance	Duration	
Other Source:	How Long:	Monthly Amt:

APPLICANT - Asset Information	CO-APPLICANT - Asset Information
Bank Name: Account Type: Balance: $	Bank Name: Account Type: Balance: $
Type of Liquid Assets (Savings, CDs, Brokerage Accounts, etc.): Institution Holding Assets: Balance: $	Type of Liquid Assets (Savings, CDs, Brokerage Accounts, etc.): Institution Holding Assets: Balance: $
Type of Retirement Accounts (401k, IRA, etc.): Institution Holding Assets: Balance: $	Type of Retirement Accounts (401k, IRA, etc.): Institution Holding Assets: Balance: $
APPLICANT - Credit Information (Attach a List if Necessary)	**CO-APPLICANT - Credit Information (Attach a List if Necessary)**
Do you have any personal loans, debts or car loans that may not be listed on your credit report? If Yes, please provide: Lender: Payment: $ Balance: $ Lender: Payment: $ Balance: $ Lender: Payment: $ Balance: $	Do you have any personal loans, debts or car loans that may not be listed on your credit report? If Yes, please provide: Lender: Payment: $ Balance: $ Lender: Payment: $ Balance: $ Lender: Payment: $ Balance: $
Are you a co-signer on another person's debt? If Yes, please provide: Lender: Monthly Payment: $	Are you a co-signer on another person's debt? If Yes, please provide: Lender: Monthly Payment: $
Have you paid off any debts within the last 60 days? (Please do not include credit cards) If Yes, please provide: Lender: Monthly Payment: $ Lender: Monthly Payment: $	Have you paid off any debts within the last 60 days? (Please do not include credit cards) If Yes, please provide: Lender: Monthly Payment: $ Lender: Monthly Payment: $
APPLICANT - Debts/Obligations (Attach a List if Necessary)	**CO-APPLICANT - Debts/Obligations (Attach a List if Necessary)**
Alimony/Maintenance: $ Expiration Date:	Alimony/Maintenance: $ Expiration Date:
Garnishment: $	Garnishment: $
Child Support: $ List Ages of Children:	Child Support: $ List Ages of Children:

Other Extraordinary Recurring Expenses (Attach a List if Necessary)	
List other items that have a significant impact to your budget	**Estimated Monthly Amount**
If you drive more than 20 miles each way to work every day, what is your monthly fuel and maintenance expense other than your car payment?	$
Child Care Expense:	$
Other:	$
Other:	$

List any Government Assistance Payments to you that help offset household expenses, such as WIC, TANF, or SNAP.
You are not required to disclose these amounts if you do not wish to have them considered as a basis in analyzing your ability to undertake or repay this debt.

	$
	$

Questions	APPLICANT	CO-APPLICANT
1. Are you a U.S. Citizen?	☐ **Yes** ☐ **No**	☐ **Yes** ☐ **No**
2. Are you a permanent resident alien?	☐ **Yes** ☐ **No**	☐ **Yes** ☐ **No**
3. Have you declared bankruptcy within the last 5 years?	☐ **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.

APPLICANT	CO-APPLICANT
Ethnicity: *Check one or more* ☐ Hispanic or Latino ☐ Mexican ☐ Puerto Rican ☐ Cuban ☐ Other Hispanic or Latino - Enter origin: _____ *Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.* ☐ Not Hispanic or Latino ☐ I do not wish to provide this information	**Ethnicity:** *Check one or more* ☐ Hispanic or Latino ☐ Mexican ☐ Puerto Rican ☐ Cuban ☐ Other Hispanic or Latino - Enter origin: _____ *Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.* ☐ Not Hispanic or Latino ☐ I do not wish to provide this information
Race: *Check one or more* ☐ American Indian or Alaskan Native - Enter name of enrolled or principal tribe: _____ ☐ Asian ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian - Enter race: _____ *Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.* ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ Native Hawaiian ☐ Samoan ☐ Guamanian or Chamorro ☐ Other Pacific Islander - Enter race: _____ *Examples: Fijian, Tongan, etc.* ☐ White ☐ I do not wish to provide this information	**Race:** *Check one or more* ☐ American Indian or Alaskan Native - Enter name of enrolled or principal tribe: _____ ☐ Asian ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian - Enter race: _____ *Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.* ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ Native Hawaiian ☐ Samoan ☐ Guamanian or Chamorro ☐ Other Pacific Islander - Enter race: _____ *Examples: Fijian, Tongan, etc.* ☐ White ☐ I do not wish to provide this information
Sex: ☐ Female ☐ Male ☐ I do not wish to provide this information	**Sex:** ☐ Female ☐ Male ☐ I do not wish to provide this information

Additional Disclosures

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

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

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

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

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

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

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

NON-APPLICANT SPOUSE WAIVER OF NOTICE: I agree to waive notice of any extension of credit in connection with this application:

Non-Applicant Spouse: _____

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

These documents are separate from this application and must be submitted with the application for the lender to process your request. Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of the information contained in the application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provision of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to the application (the "Loan") will be secured by a mortgage, deed of trust, or other consensual security interest; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in the application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or re-verify any information contained in the application from any source named in the application, and Lender, its successors or assigns may retain the original and/or electronic record of the application, even if the Loan in not approved; (7) the Lenders and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in the application if any of the material facts that I have represented herein should change prior to the closing of the Loan; (8) in the event my payments on the Loan become delinquent, the owner or servicer of the Loan may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and / or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors, or assigns has made any representation or warranty, expressed or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of the application as an "electronic record" containing my "electronic signature" as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of the application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of the application were delivered containing my original signature. I give permission to Lender to investigate my credit and employment history and authorize my employer, landlord, depository institution, and credit company to release information about me. I acknowledge that my dealer is neither a broker nor a credit grantor. This application may be considered withdrawn if I do not inquire about its status within 30 days of the date of this notice.

Have you frozen your credit report? If so, please be sure to contact all affected credit reporting agencies to lift the freeze <u>BEFORE</u> submitting your application.

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

Applicant Signature	Date	Co-Applicant Signature	Date

(ADMIN USE ONLY)

21st MORTGAGE CORPORATION

Addendum to the 21st Mortgage Credit Application

Communications Disclosure Form

Must be completed & submitted with ALL Credit Applications - Effective 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	Readling, 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.

×

Applicant Signature **Date**

☐ For fastest updates, I would like to receive informational text messages about my application from 21st Mortgage Messaging to the mobile number I have provided.**

☐ I would like to receive additional text messages marketing 21st Mortgage products and services from 21st Mortgage Messaging to the mobile number I have provided.**

×

Applicant Signature **Date**

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Applicant Signature **Date**

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Applicant Signature **Date**

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☐ I would like to receive additional text messages marketing 21st Mortgage products and services from 21st Mortgage Messaging to the mobile number I have provided.**

×

Print Dealership Name & Dealer Number

×

Sales Person **Date**

*You may withdraw consent for 21st Mortgage to share personally identifiable financial information with your retailer/realtor at any time by calling at 800-955-0021; sending written request to PO Box 477 Knoxville, TN 37901; or by email to myloan@21stmortgage.com. Letters and emails must have your file number and name in order to be processed. The withdrawal of consent will not affect your eligibility for any 21st Mortgage loan product but may result in slower processing times.
**Message frequency varies. Message & data rates may apply. Reply HELP for help or STOP to opt out. You may opt out of receiving these texts at any time. Terms and Conditions and 21st Mortgage Privacy Statement available on www.21stmortgage.com.

This form is a part of the 21st Mortgage Credit Application and must accompany the Credit Application and must be completed in order for the Credit Application to be accepted. *Revised: 12/8/25*