

**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. 8-14-2014

Application Date:		Seller Name:		Purchase Agreement with Seller must be attached	
<b>Property will be:</b>					
<input type="checkbox"/> Primary Residence		<input type="checkbox"/> Non Primary Residence		<input type="checkbox"/> Investment/Rental	
<b>Purpose of the Loan:</b>					
<input type="checkbox"/> Purchase home only		<input type="checkbox"/> Purchase home and land		<input type="checkbox"/> Refinance <input type="checkbox"/> Land only	
<b>Proposed Down Payment:</b> \$ _____ <b>Source of Down Payment:</b> <input type="checkbox"/> Savings <input type="checkbox"/> Checking <input type="checkbox"/> Cash on Hand <input type="checkbox"/> Loan					
<input type="checkbox"/> Gift. If gift, from whom: _____ <input type="checkbox"/> Other (Explain): _____					
<b>Using land as down payment. Value:</b> \$ _____ <input type="checkbox"/> Payoff if any \$ _____ <b>Date acquired:</b> _____					
<b>Land Purchase Price:</b> _____ <b>Whose land is it?</b> _____ <b>Will home be placed on this property?</b> Y or N					
A minimum of 5% is required. A down payment greater than 5% increases the likelihood of approval and may result in a lower interest rate.					
<b>Street Address where home will be located:</b> _____					
					<b>Site #</b>
<b>City:</b> _____		<b>State:</b> _____		<b>Zip:</b> _____ <b>County:</b> _____	
<b>Site of Placement:</b>					
<input type="checkbox"/> Owned Property with no lien		<input type="checkbox"/> Owned Property Land Contract/Mortgage Trust Deed			
<input type="checkbox"/> Leased		<input type="checkbox"/> Family Land		<input type="checkbox"/> Community <input type="checkbox"/> Reservation	
<b>Information on the Land Lease Community, Land Owner Name, Tribe name if home is to be placed on a Reservation, or the mortgage holder:</b>					
<b>Name:</b> _____		<b>Phone Number:</b> _____		<b>Monthly Site Payment</b> \$ _____	
<b>Is the site rent scheduled to increase over the next four years? If so, please explain.</b> _____					

**EMAIL ADDRESS: REQUIRED (for Loan Notices and Documents)**

**APPLICANT EMAIL ADDRESS:**

**CO-APPLICANT EMAIL ADDRESS:**

(A) APPLICANT				(B) CO-APPLICANT			
FULL NAME - Last, First, Middle				FULL NAME - Last, First, Middle			
Birth Date (mm/dd/yy):		Social Security #:		Birth Date (mm/dd/yy):		Social Security #:	
Sex: (Optional) <input type="checkbox"/> Male <input type="checkbox"/> Female		Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated		Sex: (Optional) <input type="checkbox"/> Male <input type="checkbox"/> Female		Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	
# Dependents:		Ages:		# Dependents:		Ages:	
APPLICANT'S RESIDENCE				CO-APPLICANT'S RESIDENCE			
Current Street Address (3 Years Residence Required, attach supplement if needed)				Current Street Address (3 Years Residence Required, attach supplement if needed)			
City, State, Zip:		County:		City, State, Zip:		County:	
Mailing Address (if different from physical)		Home Phone	Cell Phone	Mailing Address (if different from physical)		Home Phone	Cell Phone
How long at present address? Yrs      Mo		<input type="checkbox"/> Homeowner * <input type="checkbox"/> Renter	<input type="checkbox"/> Other <input type="checkbox"/> Parent	How long at present address? Yrs      Mo		<input type="checkbox"/> Homeowner * <input type="checkbox"/> Renter	<input type="checkbox"/> Other <input type="checkbox"/> Parent
Name of Mortgage Holder or Landlord:		Telephone number:		Name of Mortgage Holder or Landlord:		Telephone number:	
*If homeowner, what do you intend to do with the existing home?				*If homeowner, what do you intend to do with the existing home?			
Previous address (if current address is less than 3 years)				Previous address (if current address is less than 3 years)			
City, State, Zip:		How long?		City, State, Zip:		How long?	
Name of Mortgage Holder or Landlord:				Name of Mortgage Holder or Landlord:			
Telephone number:				Telephone number:			
Name of nearest Relative NOT living with you:		Relationship:		Name of nearest Relative NOT living with you:		Relationship:	
		Phone:				Phone:	

**APPLICANT'S EMPLOYMENT HISTORY (Minimum three years, attach supplement if needed)**

1-Current Employer:	Position Held/Occupation: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:
City, State:	Supervisor Name and Telephone Number:	Email address:
What is your base pay rate excluding commission, bonuses, and overtime:		
How are you paid? Hourly rate: \$ _____ Weekly Salary :\$ _____ BiWeekly Salary: \$ _____ Monthly Salary: \$ _____		
Do you receive bonuses? _____ How often? _____ How much in bonuses over the last 12 months \$ _____		
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 \$ _____		
<hr/>		
2-Second or Previous Employer:	Position Held/Occupation: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:      Date Left:
City, State:	Supervisor Name and Telephone Number:	Income:
<hr/>		
3-Previous Employer:	Position Held/Occupation: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:      Date Left:
City, State:	Supervisor Name and Telephone Number:	Income:
<hr/>		
Please provide an explanation for any job gaps greater than 30 days.		

**CO-APPLICANT'S EMPLOYMENT HISTORY (Minimum Three Years)**

1-Current Employer:	Position Held/Occupation: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:
City, State:	Supervisor Name and Telephone Number:	Email address:
What is your base pay rate excluding commission, bonuses, and overtime:		
How are you paid? Hourly rate: \$ _____ Weekly Salary :\$ _____ BiWeekly Salary: \$ _____ Monthly Salary: \$ _____		
Do you receive bonuses? _____ How often? _____ How much in bonuses over the last 12 months \$ _____		
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 \$ _____		
<hr/>		
2- Second or Previous Employer:	Position Held/Occupation: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:      Date Left:
City, State:	Supervisor Name and Telephone Number:	Income:
<hr/>		
3-Previous Employer:	Position Held/Occupation: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:      Date Left:
City, State:	Supervisor Name and Telephone Number:	Income:
<hr/>		
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
Other Source:	How Long:      Monthly Amt:	Other Source:	How Long:      Monthly Amt:

## ASSET AND CREDIT INFORMATION

Applicant Bank Name:	City, St:	Account type:	Balance: \$
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Co-Applicant Bank Name:	City, St:	Account type:	Balance: \$
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Retirement/401K with:	City, St:	Account type:	Balance: \$
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Auto #1: Yr/Make	Value: \$	Lender:	Payment: \$	Balance: \$
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Auto #2: Yr/Make	Value: \$	Lender:	Payment: \$	Balance: \$
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Other Asset:	Value: \$	Lender:	Payment: \$	Balance: \$
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Other Real Estate Owned	Value: \$	Lender:	Payment: \$	Balance: \$
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Other Real Estate Owned	Value: \$	Lender:	Payment: \$	Balance: \$
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Are you a co-maker or guarantor on a note?

If Yes, for whom?	Creditor	Monthly Payment: \$
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### (A) APPLICANT - Debts / Obligations

### (B) CO-APPLICANT - Debts / Obligations

Expiration Date	Expiration Date
Alimony/Maintenance: \$	Alimony/Maintenance: \$
Garnishment: \$	Garnishment: \$
List Ages of Children	List Ages of Children
Child Support: \$	Child Support:

### Other Extraordinary Recurring Expenses

List 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.

	\$
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### QUESTIONS

If the answer is "yes" to any of the questions (2-5), explain on attached sheet. Enter Y (yes) or N (no) for Borrower and/or Co-Borrower

	Borrower	Co-Borrower
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 10 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:
4. Have you had any judgments, repossessions, garnishments, or other legal proceedings filed against you in the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Do you have any past due obligations to or insured by any agency of the Federal Government?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

credit opportunity fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race you may check more than one designation. If you do not furnish ethnicity, race or sex, under Federal regulations this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

<b>BORROWER:</b> <input type="checkbox"/> I decline to furnish this information	<b>CO-BORROWER:</b> <input type="checkbox"/> I decline to furnish this information
<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<b>Race:</b> <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<b>Race:</b> <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander
<b>Sex:</b> <input type="checkbox"/> Male <input type="checkbox"/> Female	<b>Sex:</b> <input type="checkbox"/> Male <input type="checkbox"/> Female

#### 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

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

Date \_\_\_\_\_

Additional disclosures may be required for the following states: Texas, New York, Ohio, Oregon.

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 of deed of trust on the property described herein; (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.

_____		_____	
Borrower Signature	Date	Co-Borrower Signature	Date



**Addendum to Triad Financial  
Services, Inc. Credit Application  
Effective 1-1-2014**

Thank you for choosing Triad Financial Services, Inc. to process your credit application for your manufactured home loan.

Your credit application will be submitted to Triad for review and assigned to a licensed Mortgage Loan Originator that handles applications in your state. The Mortgage Loan Originator (or a person under their supervision, as appropriate) may contact you to discuss your application.

The company from whom you may purchase a manufactured home and its sales consultants may assist you with matters associated with the sales transaction – for example, the type of home to purchase, options, site improvements, sales features that may impact your financing options, etc.

If you have any questions about your credit application, please contact one of Triad's licensed Mortgage Loan Originators listed below:

Mortgage Loan Originator	NMLS #	MLOs Licensed in the Following States	Phone Number
Triad Financial Services, Inc.	1063	--	1.800.522.2013
Philip Acosta	232642	AZ, CA, NM, OR, WA	1.866.321.3153
Susan Adamson	200985	IA, IN, KY, MO, ND, NY, OH, SD, VA, WI, WV	1.888.936.1179
Tionna Alexander	1172706	IA, IN, KS, KY, MD, ND, OH, PA, SD, TN, UT, WI, WY	1.888.936.1179
Kevin Archer	268471	PA	1.937.205.2011
Kevin Barker	399071	IN, MI	1.888.936.1179
Erik Burriss	199472	AR, FL, IA, ID, IL, KS, KY, MD, MI, MN, MT, NE, NJ, NM, NY, OH, OK, PA, SC, SD, TN, VA, VT, WI, WV, WY	1.888.936.1179
Thomas Donahue	371359	AL, FL, GA, TN, TX	1.800.522.2013
Thomas "Anthony" Glass	200039	FL	1.800.522.2013
Tamara "Tammy" Grzelak	1237952	IA, IN, ND, OH, PA, SD, WI	1.888.936.1179
Dena Hogge	196038	AR, CO, GA, LA, MS, OK, SC, TN	1.800.522.2013
Samuel Huffman	429927	AL, MS	1.205.492.9888
Linda McMillan	201011	DE, IA, IN, KY, MD, MI, MN, ND, NY, OH, SD, WI, WV	1.888.936.1179
Zachary Meier	199427	AR, AZ, CO, FL, GA, IL, IN, KY, MI, MN, MO, NE, NM, NY, OH, OK, PA, SC, TN, TX, UT, VA, WV, WY	1.888.936.1179
Linda Pearson	92519	AL, AR, AZ, FL, GA, LA, MS, NC, NM, OK, TN, TX	1.800.522.2013
Cody Ring	260119	AL, AR, CO, FL, GA, IL, IN, KS, KY, LA, MS, NC, NM, OH, OK, SC, TN, TX, WV	1.800.522.2013
Michael Tolbert	201558	AZ, CA, NM, OR, WA	1.866.321.3153
Brady Way	284868	KS, MO	1.913.620.8131
David Williams	364000	CA, NM, OR, WA	1.866.321.3153
Velma Williams	201432	DE, ID, IL, KS, KY, MI, MO, MT, ND, NE, NJ, NY, PA, WV, WY	1.888.936.1179
Margaret York	1001147	AL, FL, GA, LA, NC, OK, TX, UT	1.800.522.2013

Additional information on Triad Financial Services, Inc.'s company, branches, and individual Mortgage Loan Originator licenses can be obtained by visiting [www.nmls.consumeraccess.org](http://www.nmls.consumeraccess.org).

By signing below, you acknowledge that you have read and understood the details provided, and also consent to Triad sharing its credit decision and other necessary information for the purpose of facilitating your manufactured home purchase. You also acknowledge that you have personally completed the information on the credit application and that the information is complete and accurate. Please sign below and retain a copy for your records.

Applicant's Signature	Date	Applicant's Signature	Date
Applicant's Signature	Date	Applicant's Signature	Date

**This addendum is a part of Triad Financial Services, Inc.'s credit application and must accompany the credit application in order for it to be accepted. Effective 1-1-2014.**

*For Your Customer. For You.*

4336 Pablo Oaks Court  
Jacksonville, FL 32224



*For More Than 50 Years.*

1.800.522.2013  
1.888.733.1522 (fax)

*Revised 3/11/2015*



Common Sense Lending

Borrower	Co-Borrower
Name: _____	Name: _____
Phone #: _____	Phone #: _____
Email: _____	Email: _____
SSN: _____ DOB: _____	SSN: _____ DOB: _____
Address: _____	Address: _____
City/State/Zip: _____	City/State/Zip: _____
How Long? Yes ____ Mos ____ <input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Other	How Long? Yes ____ Mos ____ <input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Other
If Less Than 2 Years At Current Residence:	If Less Than 2 Years At Current Residence:
Prev. Address: _____	Prev. Address: _____
City/State/Zip: _____	City/State/Zip: _____
Employer: _____	Employer: _____
Position: _____ Yrs. ____ Mo. ____	Position: _____ Yrs. ____ Mo. ____
Income: Hourly/Monthly/Annual _____	Income: Hourly/Monthly/Annual _____
Overtime/Bonus?: Monthly/Annual _____	Overtime/Bonus?: Monthly/Annual _____
If Less Than 2 Years At Current Employer:	If Less Than 2 Years At Current Employer:
Prior Employer: _____	Prior Employer: _____
From: _____ To: _____	From: _____ To: _____

Home Make/Model: _____	Size: _____	Purchase Price: _____
Homesite Address: _____	City/State/Zip: _____	
Lot Payment: _____	<input type="checkbox"/> Leased <input type="checkbox"/> Owned <input type="checkbox"/> Rent Free	Down Payment: _____

**Authorization:**

Authorization is hereby granted to CSL Financial ("CSL") to obtain a credit report and background report through one or more agencies or sources (each, an "Agency") chosen by CSL in its sole discretion. My signature below authorizes (i) the release to CSL by such Agency of such credit report or background report ("Reports"), which may include, without limitation, information regarding my past and current employment, any deposit accounts, and outstanding credit accounts (including or originating, auto loans, personal loans, charge cards, credit cards, etc.) as well as rental history, criminal history of bankruptcy filings, and (ii) the use of such Reports and the information contained therein by CSL in anticipation of or in connection with consideration of my application for credit or lease transactions by CSL. By signing below, you further consent to receive electronic communications from CSL. During the loan application process, you agree that we may provide federal and state mortgage disclosures/documents in electronic format, and that we may, at our option, discontinue sending paper communications unless and until you withdraw your consent by contacting us directly at 205-339-5700 or by sending an email, requesting your electronic disclosure consent be withdrawn to [loans@cslfinancialllc.com](mailto:loans@cslfinancialllc.com).

Signature: _____	Signature: _____
Name (Print): _____	Name (Print): _____
Date: _____	Date: _____

**Retailer Information**

Retailer: _____	Salesperson: _____
Phone #: _____	Email Address: _____
Fax #: _____	

Please email all credit requests, including 2 forms of identification and home pricing worksheet to  
[loans@cslfinancialllc.com](mailto:loans@cslfinancialllc.com) or fax to 888.588.3113



## Written Permissions Form

### 1) Authorization to Obtain a Consumer Credit Report

The undersigned applicant(s) hereby authorize(s) Cascade Financial Services and/or Cascade Land Home Financing (Cascade) to obtain a consumer credit report through a credit agency selected by Cascade for the express purpose of considering each applicant's credit worthiness

### 2) Authorization to Email Loan Status Updates and Documentation.

The undersigned applicant hereby authorizes Cascade to email secured loan documents and loan status updates to the following email address:

Email: \_\_\_\_\_

To opt out of Permission #2 initial here: \_\_\_\_\_

### 3) Authorization to Provide Status Updates to Builder and/or Realtor

The undersigned applicant hereby authorizes Cascade to provide loan status updates to the retailer, builder, and/or realtor that the applicant is working with. Important loan status updates include but are not limited to the following:

- A) Forwarding a copy of the conditional pre approval letter.
- B) Providing information regarding reasons for a loan decline.
- C) Discussing current loan status and outstanding loan conditions.

To opt out of Permission #3 initial here: \_\_\_\_\_

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date



**Addendum to Clayton Bank & Trust Credit Application  
Communications Disclosure Form**

**Effective: 11/16/2015**

This credit application will be submitted to Clayton Bank & Trust (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 might 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 might impact your financing options, etc.

During the sales process, if there are questions that might 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 Loan Originator 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 us at (866) 592-2265.

Below is a list of Clayton Bank and Trust Loan Originators:

NAME	EXT	NMLS #
Clayton Bank & Trust	N/A	514391
Abigail Castillo	191	1413763
David Alejandro Bocangel	204	1092710
David S Tweel	109	723264
Edward George Starkey	173	1157880
Jairo Josue Diaz	211	1368717
John Michael Rhea	135	659334

By providing contact information below, you authorize Clayton Bank and Trust to send the credit decision and other necessary personal financial information from this credit application via the contact method(s) listed.

*Please provide an email address, phone number, and/or fax number to which we may directly inform you of our credit decision (in addition to any required notices of action taken, which will be mailed to your current address.)*

Email: \_\_\_\_\_ Phone: (\_\_\_\_) \_\_\_\_\_ Fax: (\_\_\_\_) \_\_\_\_\_

By signing below, you authorize Clayton Bank and Trust to share any decision and other necessary documentation with your retailer/realtor for the purpose of facilitating your sales transaction. You also acknowledge that you have personally completed the information on the application and that the information is complete and accurate.

By signing below, you acknowledge that you have read and understood the details provided.

Please sign below and retain a copy for your records.

**\*\*REQUIRED\*\***

If you intend to apply for joint credit, please initial here \_\_\_\_\_  
Applicant Co-Applicant

Applicant Signature (Date) \_\_\_\_\_

Applicant Signature (Date) \_\_\_\_\_

Applicant Signature (Date) \_\_\_\_\_

Applicant Signature (Date) \_\_\_\_\_

Dealership – Dealer Name \_\_\_\_\_

Sales Person (Date) \_\_\_\_\_

**BANK USE ONLY**

Clayton Bank & Trust – Loan Originator  
(Full Name & NMLS)

Signature (Date) \_\_\_\_\_

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

*Revised: 11/16/2015*





## Addendum to the 21<sup>st</sup> Mortgage Credit Application Communications Disclosure Form

- Must be completed & submitted with ALL Credit Applications
- Effective: 8/1/2016

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 21<sup>st</sup> Mortgage Loan Originators

NAME	Ext	NMILS #	TN LIC#	NAME	Ext	NMILS #	TN LIC#	NAME	Ext	NMILS #	TN LIC#
21 <sup>st</sup> Mortgage Corp.	n/a	2280	109349	Fabian, Matt	1431	202243	110128	Massios, George	1040	202260	
Archer, Kerri	1827	832728		Fields, Kevin	1779	345474	111579	Roach, Tim	1664	202271	
Bell, Kenneth (Chris)	1926	1237278		Goodman, Kevin	1816	493871		Shelton, Tim	1514	1493153	
Bradley, Cassandra	1544	282742	112019	Housewright, Chassidy	2101	202247		Shotts, Jason	1128	1457819	129854
Brown, Sarah	1131	1328024		Johnson, Nicole (Nicki)	1213	1152412	124950	Siggers, Jonathan	1636	201918	109759
Bryant, Jacob	1117	1427883		Kirkland, Mike	1207	78839		Stewart, Christopher (Ryne)	1136	1208908	
Campbell, Thomas (Tee)	1399	872289		Kittle, Chris	1095	202249	110775	Sullivan, Scott	1121	1004036	115868
Carter, Wes	1148	1367458	125366	Lambert, Teresa	1209	1402336		Taylor, Chris	1130	1305372	
Carter, Tim	2110	202256	111261	MacGuire, John	2001	393419	113642	Taylor, Scott	2115	382022	
Casper, Eileen	1105	1200479	121271	Mackie, Carla	1150	1305368		Utley, Barrett	1123	1264584	124533
Clark, Rob	2100	202264		McGroom, Joe	1133	1187463	126284	Waller, Jenny	1654	850485	124900
Connard, Joe	1030	160546	111590	McMahan, Adam	1047	16516	107490	Webber, Jeff	1029	16262	110064
Corvin, Chris	1203	94486		McMahan, Steven	1251	1226283		Williams, Joy	1200	16307	
Cox, Trevor	1210	1308905		Mills, Sterling	1272	1369103		Williams, Lisa	1135	1209113	
Cozzolino, Jonathan	1227	979264	114603	Milton, Karen	2196	880895		Wininger, Mark	1501	201915	
Davis, Paul	2105	202244		Morales, Yamilla	2138	202266	108024	Woody, Leigh	1127	1133367	
Donahoo, Shane	1134	1305366		Mullis, Ken	1235	1311852	125553	Young, Granville	1006	202250	110311
Doolan, Ryan	1394	64626	107591	Mulryan, Karen	1129	1087866					

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 necessary personal financial information from this credit application with your retailer/realtor for the purpose of facilitating your sales transaction and other purposes. You also acknowledge that you have personally completed the information on the application and that the information is complete and accurate.

By signing this, I authorize 21st Mortgage to send me updates on the status of my application to the email address I have provided on the credit application and to 21st Mortgage personnel. If I have not provided an e-mail address, I authorize you to send me updates on the status of my application to the retail location via fax or e-mail.

Please sign below and retain a copy for your records

X  
\_\_\_\_\_  
Applicant Signature (Date)  
X  
\_\_\_\_\_  
Applicant Signature (Date)  
X  
\_\_\_\_\_  
Print Dealership Name & Dealer #

X  
\_\_\_\_\_  
Applicant Signature (Date)  
X  
\_\_\_\_\_  
Applicant Signature (Date)  
X  
\_\_\_\_\_  
Sales Person (Date)

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: 7-6-2016



**Addendum to the CSL Financial, LLC Application  
Communications Disclosure Form  
Must be completed and submitted with ALL Credit Applications  
Effective 9-1-16**

This credit application will be submitted to CSL Financial, LLC (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 from whom you may purchase a home and its sales consultants may assist you with the matters associated with the sales transaction. For example, the type of home to purchase, options, site improvements, sales features that may impact your financing options, etc.

If you have any questions about your credit application, please contact the Lender and you will be connected with a licensed mortgage loan originator.

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 205-331-5700.

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 necessary personal financial information from this credit application with your retailer for the purpose of facilitating your sales transaction and other purposes. You also acknowledge that you have personally completed the information on the application and that the information is complete and accurate.

By signing below, I authorize the Lender to send me updates on the status of my application to the email address I have provided on the credit application and to the Lender's personnel. If I have not provided an email address, I authorize you to send me updates on the status of my application to the retail location via fax or email.

**Authorization to Pull a Credit Report**

By signing below, I/we hereby authorize the Lender to obtain a consumer credit report through a credit reporting company chosen by the Lender.

I/we understand and agree that the Lender intends to use this consumer credit report for purposes of evaluating my/our financial readiness to buy a manufactured home.

I/we understand that this credit report will be retained on file with the Lender and that the information will not be disclosed to anyone without my prior written consent.

\_\_\_\_\_  
**Applicant's Signature**

\_\_\_\_\_  
**Printed Name**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Applicant's Signature**

\_\_\_\_\_  
**Printed Name**

\_\_\_\_\_  
**Date**



CSL Financial, LLC NMLS # 959454. Equal Housing Lender. This is not a commitment to lend or extend credit. Restrictions may apply. Information and/or data is subject to change without notice. All loans are subject to credit approval and not all products are available in all areas. CSL Financial, LLC Post Office Box 661527, Birmingham, AL 35266.