CREDIT APPLICATION

Reference	or HC#	

IMPORTANT: PLEASE FILL OUT ALL SECTIONS OF APPLICATION COMPLETELY

By completing and signing this Credit Application, you authorize the creditor, credit institution or servicer to pull your credit and obtain a consumer credit report on you for the purpose of considering this Application or servicing any resulting loan.

APPLICANT				CO-APPLICANT								
You may apply for credit in your credit, initial here: Applicant: Co-Applicant information: Companother person (may be Applicant resides in community loan qualification - AK, AZ, CA,	olete if (a ant's spor	i) joint cred use) to be state or re	lit applic used for elying or	cation; (b r loan qu n commu) incomo	e/assets of on; or (c)	You may apply for credit in your name alone. If you intend to apply for joint credit, initial here: Co-Applicant: Co-Applicant information: Complete if (a) joint credit application; (b) income/assets of another person (may be Applicant's spouse) to be used for loan qualification; or (c) Applicant resides in community property state or relying on community property for loan qualification - AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI.				e/assets of on; or (c)	
First Name:	L	ast Name:			Middl	e Name:	First Name:		Last Name:		Mic	ldle Name:
Birth Date (MM/DD/YYYY):		Social Se	ecurity I	Number:			Birth Date (MM/DD/YYYY):		Social Sec	urity Number	:	
Marital Status: Email: Married Separated Unmarried			Marital Status: ☐ Married ☐ Separated ☐ Unmarried Number of Dependents (excl	Email:	Ages of E	Dependents:						
Number of Dependents (exclud applicants):	mig			ndents:			applicants):	luding		·		
Home Phone:		Cell Pi	hone:				Home Phone:		Cell Phor	ne: \		
()	CANT	'S RESI	DEN(^F			()		NT'S RES) SIDENCE		
		ory REQ							story REQU			
CURRENT Residential Sta	atus:	If you o	currently ome?	_		you do with	CURRENT Residential S Own Rent Live with Other:	Status:	If you curre	ntly own, wha	•	
CURRENT Street Address	:						CURRENT Street Addre	ss:				
City:		State:	Zip C	Code:	How L # of Yr # of M	rs:	City:		State:	Zip Code:	# of	v Long? Yrs: Mos:
CURRENT Mailing Addres	ss (if diffe	erent from	street a	ddress):			CURRENT Mailing Address (if different from street address):					
City:			State:	Z	Zip Code	: :	City:			State:	Zip Co	ode:
PREVIOUS Street Address	s (most r	recent first)	:				PREVIOUS Street Addre	ess (most re	ecent first):			
City:	Sta	ate: Z	Zip Code	е:	How L # of Y # of M		City:		State:	Zip Code:	# of \	Long? /rs: /los:
PREVIOUS Street Address	s:	'			•		PREVIOUS Street Addre	ess:		1		
City:	Sta	ate: Z	Zip Code	e:	How I # of Y # of M		City:		State:	Zip Code:	How # of \ # of \	
APPLICANT'S (3 Ye		OYMENT			ИE		CO-APPLIC (3		IPLOYMEN tory REQU		OME	
Employer:		Employer's Phone:		one:	Employer:			Emp	loyer's F \	Phone:		
Is this employment your:	Previous	Employme	ent		,		Is this employment your: Current Employment Previous Employment					
Employment Status: ☐ Employed ☐ Self-Employed	oved	☐ Other	· (Use "(Other Inc	come" B	elow)	Employment Status: ☐ Employed ☐ Self-En	nploved	☐ Other (U	se "Other Inc	ome" Be	elow)
City:	-,		<u> </u>	state:		Code:	City:	1734		State:		Code:
Supervisor: E	mploym	ent Dates:		′-MM/YYYY	. _	Full-time Part-time	. □ Pai			☐ Full-time		
Gross Monthly Income:	Hour	rly Rate:					Gross Monthly Income: Hourly Rate:				<u>I</u>	
Position/Title:							Position/Title:		1			

	Γ'S EMPLOYM r History REQ				CO-APPLICAN (3 Year I	-	OYMENT A (QUIRED)		OME	
Employer:	Thistory ILL	OINED) (co	Employer'	's Phone:	Employer:	nistory IXE	.QUINED)		yer's P	hone:
			()					, .	`\	
Is this employment your:	7 Previous Emplo	ovment	()		Is this employment your:	revious Emp	lovment	()	
						TOTIOGO Emp				
Employment Status: ☐ Employed ☐ Self-Em	nployed 🔲 C	Other (Use "C	Other Incom	ne" Below)	Employment Status: ☐ Employed ☐ Self-Employed	yed 🔲 (Other (Use "	Other Incor	me" Be	low)
City:		St	tate:	Zip Code:	City:			State:	Zip	Code:
Supervisor:	Employment Da	 ates:(MM/YYYY- thru		☐ Full-time	Supervisor:	Employme	ent Dates:(мм	I/YYYY-MM/YY		☐ Full-time
Gross Monthly Income:	Hourly Rat	e:		1	Gross Monthly Income: \$	Но	urly Rate:			
Position/Title:					Position/Title:					
Employer:			Employer'	's Phone:	Employer:			Emplo	yer's P	hone:
Is this employment your:] Previous Empl	oyment	()		Is this employment your:	revious Emp	loyment			
Employment Status: ☐ Employed ☐ Self-Em	nployed □ C	Other (Use "C	Other Incom	ne" Below)	Employment Status: ☐ Employed ☐ Self-Employ	ved □ (Other (Use "	Other Incor	me" Be	low)
City:	<u> </u>		tate:	Zip Code:	City:		(State:		Code:
Supervisor:	Employment Da	ates:(MM/YYYY-	-MM/YYYY)	☐ Full-time	Supervisor:	Employme	ent Dates:(MM	I/YYYY-MM/YY	YY)	☐ Full-time
		thru		☐ Part-time		<u> </u>			_	☐ Part-time
Gross Monthly Income: \$	onthly Income: Hourly Rate: Gross Monthly Income: Hourly Rate: \$									
Position/Title:					Position/Title:	<u>'</u>				
Any gaps in employment grea	iter than 30 days	during the la	ast 3 years?	?	Any gaps in employment greater	than 30 days	s during the l	ast 3 years	s?	
☐ Yes ☐ No					☐ Yes ☐ No Dates of gaps:					
Dates of gaps:					Reason for gaps:					
	OTHER IN	COME - So	ocial Secu	urity, Retireme	nt, Disability, Alimony, Child	Support of	or Other			
OTHER INCOME: Inco considered as a basis for und			•	ony, child suppor	t, or separate maintenance agreem	nent need no	t be disclose	ed if you do	not wi	sh to have it
Source of Income:	How Long	g Received:	Mon	nthly Amount:	Source of Income:	How Lo	ng Received	i:	Month	lly Amount:
Source of Income:	How Long	g Received:	Mon	nthly Amount:	Source of Income:	How Lo	ng Received	i:	Month	ly Amount:
		М	ONTHL	Y HOUSEHO	OLD LIVING EXPENSES					
INSTRUCTIONS: Please fill medical expenses.	out the MONTH	ILY HOUSE	HOLD livin	g expenses belo	w such as food, clothing, gasoline	e, and healt	h care, inclu	uding the p	oaymei	nt of recurring
Food:\$	Clot	:hing:\$			Gasoline:\$		th Care:\$ g payment o	f recurring	medica	al expenses)
APPLICAN	IT'S CREDIT	T INFORM	MATION		CO-APPLICAI					,
Landlord's Name:			Relationsh	ip to Landlord:	Landlord's Name:			Relationshi	ip to La	andlord:
Landlord's Phone:		Current I	Monthly Re	nt to Landlord:	Landlord's Phone:		Current Mo	onthly Rent	t to Lar	ndlord:
Home Currently Financed By	(if applicable):	Monthly Pa	ayment:	Balance:	Home Currently Financed By (if a	applicable):	Monthly Pa	ayment:	Balar	ice:
Other Loan:		Monthly Pa	ayment:	Balance:	Other Loan:		Monthly Pa	ayment:	Balar	ice:
Other Loan:		Monthly Pa	ayment:	Balance:	Other Loan:		Monthly Pa	ayment:	Balar	nce:

APPLICANT'S ASSETS	CO-APPLICANT'S ASSETS
Cash (including deposit):\$	Cash (including deposit): \$
Bonds, Securities, 401(k), etc.:\$	Bonds, Securities, 401(k), etc.: \$
Other Assets:	Other Assets: \$
Total Assets:\$	Total Assets: \$
Savings Account	Savings Account
Bank Name:	Bank Name:
City: State: Approximate Balance: \$	City: State: Approximate Balance: \$
Checking Account	Checking Account
Bank Name:	Bank Name:
City: State: Approximate Balance: \$	City: State: Approximate Balance: \$
ADDITIONAL INFORMATION FOR APPLICANT	ADDITIONAL INFORMATION FOR CO-APPLICANT
Are there any outstanding judgments against you?	Are there any outstanding judgments against you?
☐ Yes ☐ No	☐ Yes ☐ No
Have you been declared bankrupt within the past 7 years?	Have you been declared bankrupt within the past 7 years?
☐ Yes ☐ No	☐ Yes ☐ No
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?
☐ Yes ☐ No	☐ Yes ☐ No
Are you a party to a lawsuit?	Are you a party to a lawsuit?
☐ Yes ☐ No	☐ Yes ☐ No
Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?
☐ Yes ☐ No	☐ Yes ☐ No
Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?
Yes No	Tes
If yes, explain:	If yes, explain:
Are you obligated to pay alimony, child support, or separate maintenance?	Are you obligated to pay alimony, child support, or separate maintenance?
□ Yes □ No	☐ Yes ☐ No
If yes, please indicate the amount for each:	If yes, please indicate the amount for each:
Alimony: \$	Alimony: \$
Child Support: \$	Child Support: \$
Separate Maintenance: \$	Separate Maintenance: \$
Is any part of the down payment borrowed?	Is any part of the down payment borrowed?
☐ Yes ☐ No	☐ Yes ☐ No
Are you a co-maker or endorser on a note?	Are you a co-maker or endorser on a note?
☐ Yes ☐ No	☐ Yes ☐ No
Are you a U.S. citizen?	Are you a U.S. citizen?
☐ Yes ☐ No	☐ Yes ☐ No
Are you a permanent resident alien?	Are you a permanent resident alien?
☐ Yes ☐ No	☐ Yes ☐ No
Do you intend to occupy the property as your primary residence?	Do you intend to occupy the property as your primary residence?
☐ Yes ☐ No	☐ Yes ☐ No
If "Yes" above, please complete the questions below:	If "Yes" above, please complete the questions below:
Have you had ownership interest in a property in the last three years?	Have you had ownership interest in a property in the last three years?
☐ Yes ☐ No	☐ Yes ☐ No
What type of property did you own- principal residence (PR), second home (SH), or investment property (IP)?	What type of property did you own- principal residence (PR), second home (SH), or investment property (IP)?
 How did you hold title to the home- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? 	

	LAND INFORMATION						
Only need if you are applying for Land/Ho	me package or	you are using land to sec	cure the loan.				
Is there a residence currently on the land whe	ere you are plar	ning to place this home? [☐ Yes ☐ No				
Is the land that will be used to secure the loar	n currently in the	e applicant or co-applicant's	name?				
How was this land acquired by applicant/co-a	pplicant? G	ifted ☐ Inherited ☐ Purd	chased				
Size of land (acres): Date land was gifted/inherited/purchased: Purchase price of land:							
		DEBTS AND OTH	IER INFORMATION				
Where will the home be located? Street Addr	ess:		City:	State (Required):	Zip Code:		
If home will be located on a rented property/p	·		<u> </u>	•			
	CONTAC	TS (Nearest 2 Rela	tives Not Living in the Home	e)			
Name (First, MI, Last):	Suffix:	Relationship:	Name (First, MI, Last):	Suffix:	Relationship:		
Home Phone:	Cell Phone:		Home Phone:	Cell Phone:			
()	()		()	()			
Street Address:			Street Address:				
City:	State:	Zip Code:	City:	State:	Zip Code:		
THIRD PARTY AUTHORIZATION							
By providing the information below, you authorize the lender to discuss the terms and conditions of your application and/or approval with the following individual(s):							
Name:	Relationship:		Phone Number:				
Name:				Phone Number:			

DEMOGRAPHIC INFORMATION OF APPLICANT AND CO-APPLICANT

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. You may select one or more designations for "Ethnicity" and one or more designations for "Race." 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. If you do not wish to furnish this information, please check below:

CALIFORNIA: If this loan is for the purchase, construction, rehabilitation or refinancing of a housing accommodation, the following information is requested by the State of California and the federal government to monitor this financial institution's compliance with the Housing Financial Discrimination Act, Equal Credit Opportunity Law, and Fair Housing Law. The law provides that a financial institution may neither discriminate on the basis of this information nor on whether or not it is furnished. Furnishing this information is optional. If you do not wish to furnish this information, please initial below.

APPLICANT	CO-APPLICANT
ETHNICITY: - Check one or more	ETHNICITY: - Check one or more
Hispanic or Latino Mexican Puerto Rican Cuban Other Hispanic or Latino - Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard and so on:	Hispanic or Latino Mexican Puerto Rican Cuban Other Hispanic or Latino - Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard and so on:
Not Hispanic or Latino	Not Hispanic or Latino
I do not wish to provide this information	I do not wish to provide this information

APPLICANT (cont'd)	CO-APPLICANT (cont'd)					
RACE: - Check one or more	RACE: - Check one or more					
American Indian or Alaskan Native - Print name of enrolled or principal tribe:	American Indian or Alaskan Native - Print name of enrolled or principal tribe:					
Asian Asian Indian Chinese Filipino Japanese Korean Vietnamese Other Asian - Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on: Black or African American	Asian Asian Indian Chinese Filipino Japanese Korean Vietnamese Other Asian - Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on: Black or African American					
Native Hawaiian or Other Pacific Islander Native Hawaiian Guamanian or Chamorro Samoan Other Pacific Islander - Print race, for example, Fijian, Tongan and so on:	Native Hawaiian or Other Pacific Islander Native Hawaiian Guamanian or Chamorro Samoan Other Pacific Islander - Print race, for example, Fijian, Tongan and so on:					
White	White					
I do not wish to provide this information	I do not wish to provide this information					
SEX: Male Female I do not wish to provide this information	SEX: Male Female I do not wish to provide this information					
MARITAL STATUS:(CALIFORNIA APPLICANTS ONLY)	MARITAL STATUS:(CALIFORNIA APPLICANTS ONLY)					
Married Unmarried Separated I do not wish to provide this information	Married Unmarried Separated I do not wish to provide this information					
TO BE COMPLETED BY THE FINANCIAL INS	STITUTION (for an application taken in person)					
APPLICANT	CO-APPLICANT					
Was the ethnicity of the applicant collected on the basis of visual observation or surname?						
Was the race of the applicant collected on the basis of visual observation or surname? Yes ☐ No	Was the race of the applicant collected on the basis of visual observation or surname? ☐ Yes ☐ No					
Was the sex of the applicant collected on the basis of visual observation or surname? ☐ Yes ☐ No	Was the sex of the applicant collected on the basis of visual observation or surname? ☐ Yes ☐ No					
THE APPLICATION DEMOGRAPHIC INF	FORMATION WAS PROVIDED THROUGH:					
Face-to-face Interview (Includes Electronic Media w/Video Component)						
EQUAL CREDIT OPPORTUNITY ACT The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this company is the Federal Trade Commission Equal Credit Opportunity Washington, D.C. 20580						

STATE NOTICES

CALIFORNIA: An applicant, if married, may apply for a separate account. If your credit is declined, you refuse or counter offer, your account is terminated or there is an unfavorable change in the terms made to your account and our decision is based, in whole or in part, on information contained in a consumer credit report, you have the right to obtain within 60 days a free copy of your consumer credit report from the consumer credit reporting agency and from any other consumer credit reporting agency which compiles and maintains files on consumers on a nationwide basis. Additionally, you have the right under California Civil Code § 1785.16 to dispute the accuracy or completeness of any information in a consumer credit report furnished by the consumer credit reporting agency.

MASSACHUSETTS: The responsibility of the attorney for the mortgagee is to protect the interest of the mortgagee. Mortgagors may, at their own expense, engage an attorney of their selection to represent their interests in the transaction.

NEW HAMPSHIRE: If this is an application for balloon financing, you are entitled to receive, upon request, a written estimate of the monthly payment amount for a balloon payment refinancing in accordance with the creditor's then existing refinance programs prior to entering into a balloon contract.

NEW YORK: 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 or not 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.

OHIO: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

RHODE ISLAND: Credit reports may be requested in connection with this application.

VERMONT: By completing this credit application and giving us permission to obtain your credit reports, you authorize us and our employees or affiliates to obtain and verify information about you (including one or more credit reports, information about your employment and banking and credit relationships) that we may deem necessary or appropriate in evaluating your application. If your application is approved and credit is extended, you also authorize us, and our employees and agents, to obtain additional credit reports and other information about you in connection with reviewing the account, increasing the credit line on the account (if applicable), taking collection on the account, or for any other legitimate purpose associated with the account.

WASHINGTON: Washington State law against discrimination prohibits discrimination in credit transactions because of race, creed, color, national origin, sex or marital status. The Washington State Human Rights Commission administers compliance with this law. Additionally, please let us know if we should investigate your credit references and/or credit history under another name.

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,

WAIVER OF NOTICE: I agree to waive			cuiled. NON-AFFEICANT SFOOSE
Non-applicant Spouse:	Date:		
I (We) (1) state that the above information	is true, accurate and complete as of the	e date of this Application, and I(we) u	nderstand that any false statements or
intentional/negligent misrepresentation of	information provided may result in civ	vil liability, monetary damages and/o	or criminal penalties including fine or
imprisonment, or both, under the provision	s of 18 U.S.C. 1001, et seq.; 31 U.S.C. 3	729, 3802; (2) I (we) agree to amend t	his Application if any of the information
therein should change prior to closing of th	e loan; (3) acknowledge that this Applica	ation is the property of the creditor or c	redit institution to which it is submitted,
whether or not the loan I (we) am/are appl	ying for is approved and closed; (4) auth	orize the creditor or credit institution to	o which this Application is submitted to
request a consumer credit report on me	(us) and to request of any present or pa	ast creditor or employer information a	as to my credit or employment for the
purpose of considering this Application; (5)	authorize the creditor, credit institution of	or servicer of my (our) loan to request	a consumer credit report on me (us) in
connection with the servicing of my (our) lo	an, as permitted by law; (6) authorize the	e creditor, credit institution or servicer	of my (our) loan to report the existence
of and information about this loan, includir	ig my (our) delinquency and/or complian	ce with the loan terms and conditions	(7) agree that the residential property
which will secure this loan will not be use	d for any illegal purpose; (8) agree that	the ownership or servicing of this loa	an may be transferred to another, with

INFORMATION SHARING CONSENT: I (We) consent and authorize the creditor, credit institution, servicer or their assignees to share my(our) confidential personal and financial information with others as is necessary to facilitate the processing of this application, completing this transaction, servicing my(our) account, or other legitimate purpose, including sharing necessary personal and financial information with the seller of my(our) home and/or land to facilitate my(our) sales transaction.

notice given of such transfer as may be required by law; and (9) that my (our) transmission of this Application as an "electronic record" with my (our) "electronic signature," as those terms are defined by applicable federal and state law (but not including audio or video recordings), or my (our) facsimile transmission of this application containing my (our) facsimile signature(s), shall be as effective, enforceable and valid as if a paper version of this Application were delivered

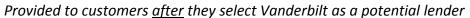
ACKNOWLEDGEMENT: I (We) acknowledge that any creditor or credit institution to which this Application is submitted, owner of the loan, its servicers, successors and assigns, may verify or re-verify any information or data relating to the loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

I (We)	acknowledge	e that by sig	gning this Cr	edit Applic	ation, I (we)	authorize	the creditor,	credit ins	titution or s	servicer to	pull m	y (our)
credit	and obtain a	consumer of	credit report	on me (us)	for the pur	pose of con	sidering this	Applicati	ion or servi	cing any r	esulting	j loan.

Applicant's Signature	Date	Co-Applicant's Signature	Date

containing my (our) original signature(s).

Customer Loan Approval Checklist





Applicant Name (print):
Co-Applicant Name (print):
Vanderbilt Mortgage appreciates the opportunity to earn your business. By filling out the Credit Application as completely as possible, it will allow us to expedite your new home purchase.
Items on the Credit Application to pay special attention to for each applicant:
Social Security Number
Date of Birth
BEST Phone Numbers
Email Address
Land Information Section
Current Street Address and Mailing Address if different from street address
Minimum of 5 Years Residential History for Applicant and Co-Applicant
Monthly Household Living Expenses
Minimum of 3 Years Employment History for Applicant and Co-Applicant NOTE: Please document at least 2 years of actual employment regardless of how far you have to go back. The 2 year history may be non-consecutive and needs to include any job gaps.
Items that will be needed from each applicant if your application is approved:
Copy of Driver's License or State Issued Photo ID
Most recent check stub for all applicants including year-to-date income information.
Last two years 1040s and W2s or 1099s for all applicants.
If available, please provide a copy of the Social Security Card for each applicant.
If these items apply to you, they will also be needed if your application is approved:
Benefits letter for Social Security, Disability and/or Retirement – must include amount received each month: A copy can be obtained at: www.ssa.gov
Child Support –Twelve (12) months payment history of bank statements or copies of canceled checks <i>and</i> a copy of the divorce decree/order of support

Upon receiving an approval, please fax these items to **866-701-5191** using this page as your cover sheet or take a picture of these items using your phone or other device and email them to: **go@vmf.com**

Additional items may be requested. However, your being prepared to provide the above items upon receiving an approval will greatly speed up your loan process.

If you have any questions, please call 866-701-0467.

Thank you for choosing Vanderbilt Mortgage and Finance!

Addendum to Credit Application Information about Mortgage Loan Originators

Communications that relate to your credit application that will be submitted to a lender (the "Lender"), its status or other questions you may have about your application or the loan process, will be addressed by the Lender's designated representative.

The retailer 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 and the appropriate representative(s) of the Lender for your convenience.

Following the receipt of your credit application, a representative from the Lender may contact you to discuss your application. Should you have any questions about your application, please contact the Lender at 1-866-701-0467.

By signing below, you acknowledge that you have read and understood the details provided, and also consent to the Lender sharing the decision of your credit application and other necessary personal and financial information with the seller of your home and/or land in order to facilitate your sales transaction and other legitimate purposes. Below is a list of Vanderbilt Mortgage and Finance, Inc. Loan Originators.

Name	NMLS#
Adam Thornhill	252827
Amalia Hoggatt	1493128
Amanda Thornton	188806
Andi Bowden	1281019
Angela Patterson	71073
Anna Moles	1334811
Ashley Gillispie	1543732
Ashley Jones	1155026
Ashley Teague	277839
Brad Miller	1657501
Brandon Cook	299463
Brian Moore	140921
Brian Smith	1023945
Bruce Kirk	13894
Chris Davis	1465227
Chris - James Kagay	1156306
Christian Blaicher	973394
Craig Strange	1420572
Daniel Moore	1715146
Diego Herrera	247487
Elizabeth-Laura E. Aycocke	278178
Hollie Sigler	1020692

Name	NMLS#
Hope-Stephanie Whitehead	791166
Jaina Castro	1155030
Jama Higgs	147737
Jesus Rodriguez	643093
Josh Gahagan	150405
Kaci Eakens	1641269
Kellie Collins	1715213
Kelly Morgan	145380
Kim Thompson	1681659
Kristin Osucha	1707012
Kristen Overbury	1024384
Kyle Leko	1157429
Laura Tinney	1023887
Lauren Walker	1616706
Lori Keller	251843
Mark Barnhart	147598
Marsha Estep	150415
Mary Alice Morton	1640200
Matt Sullivan	150695
Megan Neely Jones	1405404
Michael Case	872554

Name	NMLS#
Milagro Bigelow	1121924
Missi Seay	252711
Natashia Reid	150693
Nick Winston	1791754
Randy Thomas	34735
Randy-Craig R. Dodd	31122
Robin Lynn Chambers	6817
Seth Ray	1749845
Stacie Wheeler	194608
Stacy Carter	147624
Steve Damron	192985
Susan Arwood	833720
Tammy Miller	140882
Tammy Jones	150535
Tara Smith	1098979
Todd Lewelling	1730802
Tom Green	1710202
Travis Rochelle	190214
Trip-Laimon Godel	853981
Wade Tosh	1098783
Whitney Peagler	1661758

Applicant Signature	Date	Applicant Signature	Date

Spanish Preference Form/Formulario de Preferencia Respecto al Español

Please	e check one of the following. (Por favor marque	uno de los siguientes.):	
	review and understand all s	ales and loan do t requested that	at you read and understand E cuments that will be provided your sales associate and/o	d to you in English. You
	revisar y entender todos los	documentos de v efiere y no ha sol	nfirmando que lee y entiende ventas y de préstamo que le icitado que su asociado de v añol.	serán proporcionados a
	and/or lender representative Spanish speaking sales ass agree that all sales and lo	e interact with your sociates are not a an documents w	that you have requested that u in Spanish; with the under vailable at every home cent ill be provided to you in En losure) for further informat	standing, however, that er. You understand and nglish. Please see the
	ventas y/o representante de embargo, que no todos los español. Usted entiende y e	el prestamista inte centros de venta está de acuerdo d a usted en ingle	irmando que usted ha solicita eractúen con usted en españ s de casas tienen asociados que todos los documentos do és. Por favor vea la Div ón.	nol, en el entendido, sin s de ventas que hablen e ventas y de préstamo
(4) 0:	(5)	D 4 /5 1 1	(0.0)	
(1) Sig	gnature/Firma]	Date/Fecha]	(2)Signature/Firma]	Date/Fecha]

Spanish Language Disclosure/ Divulgación en Español (Initial Disclosure)/ (Divulgación Inicial)

(1) Name/Nombre: (2) Name/Nombre:
English (Inglés)
I have requested that my sales associate (if I am purchasing a home) and/or lender representative (if I am financing a home purchase or refinancing an existing loan) interact with me in Spanish during the purchase and/or financing of my home. The sales associate care assist me with <u>sales-related</u> aspects of my purchase, while the lender's representative can assist me with <u>finance-related</u> aspects of my purchase. I acknowledge that every lender does not provide Spanish-language services, and if a lender does provide such services they may not be available in every state in which the lender offers financing. I further acknowledge that Spanish speaking sale associates are not available at every home center.
To the extent available, I request, <u>as a courtesy</u> , that Spanish speaking sales/lender personnel speak with me in Spanish during m sales/loan process. I understand and agree that all documents, notices, and disclosures related to my sales/loan (including any loa offer) will be provided in English. In order to complete the sales/loan process, I must be able to read and understand English or provide an interpreter to assist me.
Spanish (Español)
He solicitado que mi asociado de ventas (si estoy comprando casa) y/o representante del prestamista (si estoy financiando una compre de casa o refinanciando un préstamo existente) interactúe conmigo en español durante la compra y/o el financiamiento de mi casa. I asociado de ventas puede ayudarme con los aspectos <u>relacionados con la venta</u> de mi adquisición, mientras que el representante de prestamista puede ayudarme con los aspectos <u>relacionados con el financiamiento</u> de mi adquisición. Reconozco que no todos lo prestamistas proporcionan servicios en español y que si un prestamista sí proporciona dichos servicios, los mismos podrían no esta disponibles en cada estado en que el prestamista ofrece financiamiento. También reconozco que los asociados de ventas que habla español no están disponibles en cada centro de ventas de casas.
En la medida que sí estén disponibles, solicito, <u>como una cortesía</u> , que personal de ventas/del prestamista que hable españo efectivamente hable conmigo en español durante mi proceso de venta/de préstamo. Entiendo que todos los documentos, avisos divulgaciones relacionados con mi venta/préstamo (incluyendo cualquier oferta de préstamo) serán proporcionados en <u>inglés</u> . Par poder completar el proceso de venta/préstamo, es necesario que yo pueda leer y entender el inglés, o proporcionar un intérprete que me asista.
English: Please check one of the following. Español: Favor de marcar uno de los siguientes:
English: I confirm that although I prefer to speak Spanish, I am able to read and understand English, and will review an understand all sales and loan documents, loan terms, etc. on my own.
Español: Confirmo que si bien prefiero hablar en español, estoy en capacidad de leer y entender el inglés, y revisaré entenderé todos los documentos de venta y préstamo, los términos del préstamo, etc., por mi propia cuenta.
English: I am not able to read and understand English. I acknowledge that I will provide my own, trusted interpreter to read to me any documents throughout the sales/loan process. My interpreter must not be a minor (under 18 years old) and must not be employed by the retailer, the seller of the home or lender. My interpreter will also attend the sale/loan closing, held either person, by mail or electronically, to read to me all of the sales/loan documents and disclosures provided in English so that understand them. I authorize my sales associate to discuss all sales-related aspects of my purchase, and the lender representative to discuss all finance-related aspects of my purchase including the terms and conditions of my application and/or approval, with my interpreter.
Español: No estoy en capacidad de leer y entender el inglés. Reconozco que conseguiré mi propio intérprete de mi confianz para que me lea todos los documentos a lo largo del proceso de venta/préstamo. Mi intérprete no debe ser menor de edad (o menos de 18 años de edad) y no debe ser empleado por el vendedor del centro de ventas, del vendedor de la casa, o di prestamista. Mi intérprete también estará presente en el cierre de la venta/préstamo, se lleve a cabo ya sea en persona o po correo o electrónicamente, para leerme todos los documentos de venta/préstamo y las divulgaciones proporcionados en inglé para que los entienda. Autorizo a mi asociado de ventas a tratar todo aspecto relacionado con la venta de mi adquisición, y representante del prestamista de tratar todo aspecto relacionado con el financiamiento de mi adquisición, incluyendo lo términos y condiciones de mi adquisición o mi aplicación y/o aprobación, con mi intérprete.
(1) Signature/[Firma] Date/[Fecha] (2)Signature/[Firma] Date/[Fecha]

Applicant Authorization

Part I - General Information	
1. Applicant(s)	2. Name and Address of Lender Vanderbilt Mortgage and Finance, Inc. 500 Alcoa Trail Maryville, TN 37804
	Date
Part II - Applicant Authorization	
Development (HUD)/Federal Housing Administration (FHA origination, servicing, loss mitigation, and/or disposition of any HUD/FHA insurance claim. I authorize Lender and it employment earnings records, bank accounts, stock holding my loan application. I authorize Lender and its successors a	d, if applicable, the U.S. Department of Housing and Urban A) to use my information for any purpose relating to the the mortgage or the property securing the mortgage and/or its successors and assigns to verify my past and present igs, and any other asset balances that are needed to process and assigns to order a consumer credit report and verify other landlord references. It is understood that a copy of this form
Borrower	Date
Borrower	Date

Texas Department of Housing and Community Affairs MANUFACTURED HOUSING DIVISION

P. O. BOX 12489 Austin, Texas 78711-2489 (877) 313-3023, (512) 475-2200, FAX-(512) 475-3506 Internet Address: www.tdhca.state.tx.us/mh/index.htm

MAKING AN INFORMED DECISION ABOUT BUYING A MANUFACTURED HOME

IF YOU HAVE QUESTIONS CALL 1-877-313-3023

WWW.TDHCA.STATE.TX.US/MH

Ownership of ANY home brings many responsibilities. Buying a manufactured home involves many important and unique considerations. This disclosure is to assist you in recognizing and understanding many of those factors. Please read it carefully.

CHOOSING A MANUFACTURED HOME AS YOUR HOME: Manufactured homes come in a variety of sizes, styles, design features, amenities, and price ranges. All manufactured homes are built to federal standards established by the federal Department of Housing and Urban Development (HUD). Also, the federal government and the state of Texas require manufacturers, retailers and installers to give certain warranties on manufactured homes. The type of warranties you receive will depend on whether you are purchasing a new or used manufactured home. You have the right to see the manufacturer's warranty and the retailer's warranty before entering into a sales purchase contract to purchase a manufactured home.

initials

CHOOSING A MANUFACTURED HOME RETAILER: The State of Texas licenses and oversees manufacturers, retailers, brokers, salespersons, and installers of manufactured homes. The agency responsible for this licensing and oversight is the Texas Department of Housing and Community Affairs, Manufactured Housing Division (the "Department"). Your properly licensed manufactured home retailer should display, or be willing to show you, its license in its sales office. Dealing with licensed parties can provide important consumer protections.

initials

DEPOSITS: You may be required by a manufactured home retailer to place a deposit on a home, regardless of whether the home is on the retailer's sales lot, is being sold at another location, or will be ordered from a factory. The amount of the deposit is determined between you and your retailer. The deposit becomes a down payment upon execution of a binding sales purchase contract.

REFUNDS: You have the right to demand a refund of the deposit or down payment, and receive that refund within 15 days thereafter, if you timely and properly rescind the sales purchase contract. A retailer may keep up to 5% of the estimated cash price if the consumer specially orders from the manufacturer a manufactured home that is not in the retailer's inventory, the home conforms to the

specifications of the special order and any representations made to the consumer, the consumer fails or refuses to accept delivery and installation of the home by the retailer, and the consumer was given conspicuous written notice of the requirements for retaining the deposit.

A retailer may deduct from your deposit or down payment for any expenses incurred by the retailer if you contract with the retailer to arrange for services that are performed by an appraiser of real property or a title company in connection with real property that will be included in the purchase or when real property is pledged by you as collateral for the purchase of the manufactured home. The retailer must provide notice of laws relating to rescission and real property appraisal and title work expenses before signing the contract for real property appraisal and title work services. The retailer must also provide an itemized list of the specific real property appraisal and title work expenses incurred by the retailer.

initials

FINANCING OPTIONS: A manufactured home in Texas has tremendous flexibility when it comes to financing because it can be financed as personal property (typically a consumer loan secured by the home only) or, if you own the land the home is on (or have a qualifying long term lease on the land) as real property (typically a mortgage loan secured by the home and the land). You should talk to possible lenders about the terms they can offer. If you think one lender is offering too high a rate, talk to another lender.

Consumer lenders must generally be registered with the Office of the Consumer Credit Commissioner. Mortgage loans are usually originated by mortgage brokers (licensed with the Savings and Mortgage Lending Department), mortgage bankers (registered with the Savings and Mortgage Lending Department), or financial institutions (regulated by state and/or federal regulators, depending on the type of financial institution).

WHEN YOU MAKE A DECISION ABOUT BUYING A MANUFACTURED HOME, PLAN FOR FLEXIBILITY AND CHANGE.

YOUR LOAN WILL BE A **MAJOR** FACTOR IN DETERMINING YOUR PAYMENTS, BUT THERE ARE OTHER IMPORTANT FACTORS YOU SHOULD ALSO THINK ABOUT, SUCH AS:

- Adjustable rate loans If rates go up, your loan payments will go up.
- Property taxes Changes in property valuation and changes in tax rate can result in changes in your payments.
- Insurance If premiums increase, your payments will go up.
- Lot rent If you are renting the lot your home is on, your rent may be subject to increase.

initials

LOCAL RESTRICTIONS AND REQUIREMENTS (ZONING): Depending on where a home is to be located it may be subject to special local requirements, including zoning and deed restrictions. These local requirements may affect where the home can be placed and may also involve other related requirements (and expenses) such as size requirements, construction requirements. Contact the local municipality, county, and subdivision manager to find out what, if

any, requirements of this sort may apply to any site where you are going to place a manufactured home.

initials

SITE PREPARATION: The installer is responsible for proper preparation of the site where a new manufactured home is to be installed. A consumer is responsible for proper preparation of the site where a used manufactured home is to be installed. If you do not think you can prepare your site properly, consider hiring someone else with the right experience and equipment to do it for you. Proper site preparation includes a site for placement of the home that has good drainage so that water will not collect or run under or around the home; and firm compacted soil with no stumps, debris, or other matter. The site that is selected and prepared also needs to meet any setback or other placement requirements and have access to any required water, septic system, and utilities.

PROPER SITE PREPARATION IS ESSENTIAL!

initials

INSTALLATION: If you are purchasing a NEW manufactured home. Installation must be included. If you are purchasing a USED manufactured home, installation may or may not be included. If installation is not included and you arrange for it yourself, remember, ONLY A LICENSED INSTALLER may install a manufactured home. The installer who actually installs the home must also provide a warranty.

PROPER INSTALLATION BY A LICENSED INSTALLER IS REQUIRED BY LAW IN ORDER FOR A HOME TO BE OCCUPIED.

If you are buying a home that has already been installed, you should ask the selling retailer if they will check the leveling, check for the presence (if required) and condition of any vapor retarder, check anything else regarding the foundation/stabilization system, or provide any other installation related services.

If you acquire a used manufactured home that is already installed in a Wind Zone II county but the home is a Wind Zone I home, which means that home was not designed or constructed to withstand a hurricane force wind occurring in a Wind Zone II or III area, the home cannot be installed in a Wind Zone II area unless it was constructed before September 1, 1997.

initials

UPKEEP AND MAINTENANCE: ANY home requires regular upkeep and maintenance - things like periodic checking of and repairs to the roof, keeping vents and filters clear, maintaining septic systems and wells in safe and sanitary working order, caulking to prevent leaks, and periodic painting. Also, depending on the foundation system you choose, a manufactured home may require periodic checking to be sure that it is still level and that the anchors and straps are secure.

initials

FOUNDATION MAINTENANCE: You must accept all responsibility for maintenance of the site upon closing. These responsibilities include: maintaining good drainage around the home, preventing soil erosion, periodic inspections of foundation supports and anchorage, and any leveling or adjustment that may be required unless contractually agreed otherwise. Homes located in areas that have soils with high clay content that expands and contracts must maintain consistent moisture levels. This may include watering around the foundation during dry summer months and managing the size and proximity of the vegetation near the foundation.

initials

LOT RENT: If you rent the lot your home is on, in addition to the possibility of rent increases, it is possible that the property owner could decide to change the use of the land and not renew your lease. Although you would be given advance notice, this would mean that you would have to move your home and have it installed somewhere else.

initials

WATER AND UTILITIES: Be sure that your lot has access to water. If you must drill a well, consider contacting several drillers for bids. If water is available through a municipality, utility district, water district, or cooperative, you should inquire about the rates you will have to pay and the costs necessary to join the water system. Be sure that any utilities you will need are available at your site and, if they are not, find out what will be involved in getting them delivered and connected.

initials

SEWER CONNECTIONS OR SEPTIC SYSTEMS: If your lot is not serviced by a municipal sewer system or utility district, you will have to install an on-site sewer facility (commonly known as a septic system). There are a number of concerns or restrictions that will determine if your lot is adequate to support a septic system. Check with the local county or a licensed private installer to determine the requirements that apply to your lot and the cost to install such a system.

initials

HOMEOWNERS ASSOCIATIONS AND FEES: Many subdivisions have mandatory assessments and fees that lot owners must pay. Check with the manager of the subdivision in which your lot is located to determine if any fees apply to your lot.

initials

PROPERTY TAXES: Manufactured homes are appraised and subject to property taxes. Depending on the type of loan you have, your lender may escrow for these taxes, and this will increase your monthly payments. Whether you select personal property or real property status for your home may impact any homestead exemption that you may obtain to reduce your tax liability. Talk with the county tax office if you have any questions. Failing to pay your taxes or make arrangements with the tax assessor-collector may place you at risk of having tax liens recorded on your home and, possibly, having the home foreclosed for non-payment of taxes. If you do not have a lender that escrows for the taxes, the tax assessor-collector will work out an escrow arrangement with you if requested.

initials

INSURANCE: Your lender will almost certainly require you to obtain insurance. You should request quotes from the agent of your choice to obtain the insurance. Even if you do not have a lender, it is a good idea to obtain insurance to protect your home and yourself.

initials

THE MANUFACTURED HOMEOWNER CONSUMER CLAIMS PROGRAM (the "CLAIMS PROGRAM"): The Claims Program is established by law to protect consumers who incur certain actual damages arising from specified violations of law involving acts or omissions of licensees. To learn more about the Claims Program you can check the Department's website at: www.tdhca.state.tx.us/mh or call the Department for a printed description of the Claims Program and how it works. Claims on the Claims Program must be verified and must be made within two years from the date of the act or omission or when it was discovered or reasonably should have been discovered.

initials

RIGHT OF RESCISSION: Once you enter into a contract with a selling retailer to acquire a manufactured home, you have a right to rescind the contract. You may, not later than the third day after the applicable contract is signed, rescind the contract without penalty or charge. The right to rescind may be modified or waived only if you have a *bona fide* emergency. The Department has rules about the detailed requirements for waivers and modifications. If you grant someone other than the retailer a lien on the home you are buying, the right of rescission automatically goes away when the lien is recorded with the TDHCA.

initials

DATE	RETAILER or LENDER
	LICENSE NUMBER (if a retailer)
CUSTOMER signature	CUSTOMER signature
CUSTOMER printed name	CUSTOMER printed name
Date:	Date:

This **Six Page Disclosure** was provided to me/us by the retailer and/or lender shown below on this date. It was provided to me/us before I/we completed a credit application (if a financed transaction), or before I/we signed a contract to purchase, exchange, or lease-purchase a

manufactured home.