



# 21<sup>ST</sup> MORTGAGE CORPORATION

620 Market Str., Ste 200 Knoxville, TN 37902

## HOW TO SUBMIT A CREDIT APPLICATION

### Needed on every application

- Name
- Social Security Number or Tax ID Number
- Income (specific amount – no ranges)
- Resident history –3 years
- Employment history—5 years
- Number of dependents

### Also include:

1. Copy of Driver's License
2. Copy of Social Security Card
3. Current paystub
4. W2 (previous 2 years)

**PLEASE FAX ALL THE FORMS TO (325) 455-1489**

### APPLICATION REQUIREMENT

- Earnest deposit of \$500
- Check or money order only
- Made payable to 'Mobile Home Concepts'
- Credited toward down payment
- Refundable

Contact us at (325) 670-9899 or (325)672-7785



## 21<sup>ST</sup> MORTGAGE CORPORATION

Corporación Hipotecaria

620 Market Str., Ste 200 Knoxville, TN 37902

### **Cómo Presentar Formularios de Solicitud Crediticia/Solicitud de Préstamo**

#### **Qué es necesario en cada aplicación/formulario:**

- Nombre
- Número de la Seguridad Social o su código de identificación fiscal (Tax ID Number)
- Sueldo/Ingresos (cantidad específica)
- Historia Residencial –3 años
- Historial de Empleo—5 años
- Número de Dependientes

#### **Lo siguiente debe de ser incluido:**

1. Copia del Carnet/Licencia de Conducir
2. Tarjeta de la Seguridad Social
3. Talón de Pago Actual (Prueba de su Sueldo)
4. W2 (de los previos 2 años)

**POR FAVOR, ENVIE UN FAX CON TODO AL (325) 455-1489**

#### **REQUISITOS NECESARIOS:**

- Fondos/Depósito de Garantía de \$500
- Pagos mediante cheque o giro postal
- Pagable a 'Mobile Home Concepts'
- Abono inicial necesario para acreditación
- Reembolsable

Contáctenos al (325) 670-9899 o (325) 672-7785

**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	(B) CO-APPLICANT
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<b>FULL NAME - Last, First, Middle</b>	<b>FULL NAME - Last, First, Middle</b>
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Birth Date (mm/dd/yy): _____	Social Security #: _____
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Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated
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<b>Applicant Dependents</b> (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)	<b>Co-Applicant Dependents</b> (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)
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Number of Dependents: _____	Dependent Age(s): _____
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<b>APPLICANT EMAIL:</b>	<b>CO-APPLICANT EMAIL:</b>
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Cell Phone: (    )    -    _____	Other Phone: (    )    -    _____
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APPLICANT - Residence	CO-APPLICANT - Residence
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<b>Current Street Address (3 Years Residence Required, attach supplement if needed)</b>	<b>Current Street Address (3 Years Residence Required, attach supplement if needed)</b>
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City, State, Zip: _____	County: _____
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Mailing Address (if different from physical) _____	City, State, Zip: _____
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How long at present address? Yrs _____ Mo _____	<input type="checkbox"/> Homeowner* <input type="checkbox"/> Other*    Mo. Mtg/Rent: _____ <input type="checkbox"/> Renter <input type="checkbox"/> Live with family
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Name of Mortgage Holder or Landlord: _____	Name of Mortgage Holder or Landlord: _____
Telephone Number: _____	Telephone Number: _____

<b>*If homeowner, what are the plans for current home? If checked other above, explain:</b>	<b>*If homeowner, what are the plans for current home? If checked other above, explain:</b>
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Previous Address (if current address is less than 3 years)	Previous Address (if current address is less than 3 years)
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City, State, Zip: _____	How long? _____
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Name of previous Mortgage Holder or Landlord: _____	Name of previous Mortgage Holder or Landlord: _____
Telephone Number: _____	Telephone Number: _____

Name of nearest relative NOT living with you: _____	Relationship: _____
Phone: _____	Phone: _____

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

1. Current Employer:	Position Held/Occupation: <b>Self Employed:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:
Employer Address:	City, State, Zip:	Supervisor Name and Telephone Number:

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

Hourly Rate: \$ \_\_\_\_\_ # of Hours Weekly: \_\_\_\_\_  Weekly Salary: \$ \_\_\_\_\_  Bi-Weekly Salary: \$ \_\_\_\_\_  Monthly Salary: \$ \_\_\_\_\_

Do you receive bonuses?  Yes  No How often? \_\_\_\_\_ How much in bonuses over the last 12 months \$ \_\_\_\_\_

Do you receive commission?  Yes  No How often? \_\_\_\_\_ How much in commission over the last 12 months \$ \_\_\_\_\_

Do you receive overtime?  Yes  No How often? \_\_\_\_\_ How much in overtime over the last 12 months \$ \_\_\_\_\_

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

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

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

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

1. Current Employer:	Position Held/Occupation: <b>Self Employed:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:
Employer Address:	City, State, Zip:	Supervisor Name and Telephone Number:

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

Hourly Rate: \$ \_\_\_\_\_ # of Hours Weekly: \_\_\_\_\_  Weekly Salary: \$ \_\_\_\_\_  Bi-Weekly Salary: \$ \_\_\_\_\_  Monthly Salary: \$ \_\_\_\_\_

Do you receive bonuses?  Yes  No How often? \_\_\_\_\_ How much in bonuses over the last 12 months \$ \_\_\_\_\_

Do you receive commission?  Yes  No How often? \_\_\_\_\_ How much in commission over the last 12 months \$ \_\_\_\_\_

Do you receive overtime?  Yes  No How often? \_\_\_\_\_ How much in overtime over the last 12 months \$ \_\_\_\_\_

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

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

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

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**APPLICANT - Other Income**

**CO-APPLICANT - Other Income**

Income from SSI, retirement, disability, alimony, child support or separate maintenance agreement need not be disclosed if you do not wish to have it considered as a basis for undertaking or repaying this debt.

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

APPLICANT - Asset Information		CO-APPLICANT - Asset Information	
Bank Name: _____ Account Type: _____ Balance: \$ _____	Bank Name: _____ Account Type: _____ Balance: \$ _____	Type of Liquid Assets (Savings, CDs, Brokerage Accounts, etc.): _____ 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: \$ _____	<b>APPLICANT - Credit Information (Attach a List if Necessary)</b>	
Do you have any personal loans, debts or car loans that may not be listed on your credit report? If Yes, please provide:		Do you have any personal loans, debts or car loans that may not be listed on your credit report? If Yes, please provide:	
Lender: _____ Payment: \$ _____ Balance: \$ _____	Lender: _____ Payment: \$ _____ Balance: \$ _____	Lender: _____ Payment: \$ _____ Balance: \$ _____	Lender: _____ Payment: \$ _____ Balance: \$ _____
Lender: _____ Payment: \$ _____ Balance: \$ _____	Lender: _____ Payment: \$ _____ Balance: \$ _____	Lender: _____ Payment: \$ _____ Balance: \$ _____	Lender: _____ Payment: \$ _____ Balance: \$ _____
Lender: _____ Payment: \$ _____ Balance: \$ _____	Lender: _____ Payment: \$ _____ Balance: \$ _____	Lender: _____ Payment: \$ _____ Balance: \$ _____	Lender: _____ Payment: \$ _____ Balance: \$ _____
Are you a co-signer on another person's debt? If Yes, please provide:		Are you a co-signer on another person's debt? If Yes, please provide:	
Lender: _____ Monthly Payment: \$ _____	Lender: _____ Monthly Payment: \$ _____	Lender: _____ Monthly Payment: \$ _____	Lender: _____ Monthly Payment: \$ _____
Have you paid off any debts within the last 60 days? (Please do not include credit cards) If Yes, please provide:		Have you paid off any debts within the last 60 days? (Please do not include credit cards) If Yes, please provide:	
Lender: _____ Monthly Payment: \$ _____	Lender: _____ Monthly Payment: \$ _____	Lender: _____ Monthly Payment: \$ _____	Lender: _____ Monthly Payment: \$ _____
Lender: _____ Monthly Payment: \$ _____	Lender: _____ Monthly Payment: \$ _____	Lender: _____ Monthly Payment: \$ _____	Lender: _____ Monthly Payment: \$ _____
<b>APPLICANT - Debts/Obligations (Attach a List if Necessary)</b>		<b>CO-APPLICANT - Debts/Obligations (Attach a List if Necessary)</b>	
Alimony/Maintenance: \$ _____ Expiration Date: _____	Alimony/Maintenance: \$ _____ Expiration Date: _____	Garnishment: \$ _____	Garnishment: \$ _____
Child Support: \$ _____	Child Support: \$ _____	Child Support: \$ _____	Child Support: \$ _____
List Ages of Children: _____	List Ages of Children: _____	List Ages of Children: _____	List Ages of Children: _____
<b>Other Extraordinary Recurring Expenses (Attach a List if Necessary)</b>			
<b>List other items that have a significant impact to your budget</b>			<b>Estimated Monthly Amount</b>
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:			\$ _____
<b>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.</b>			
			\$ _____
			\$ _____
<b>Questions</b>			
	<b>APPLICANT</b>	<b>CO-APPLICANT</b>	
1. Are you a U.S. Citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
2. Are you a permanent resident alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
3. Have you declared bankruptcy within the last 5 years?  If Yes, when did you file?	<input type="checkbox"/> Yes <input type="checkbox"/> No  Date: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No  Date: _____	

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

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

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

APPLICANT	CO-APPLICANT
<p><b>Ethnicity:</b> <i>Check one or more</i></p> <p><input type="checkbox"/> Hispanic or Latino</p> <p style="padding-left: 20px;"><input type="checkbox"/> Mexican   <input type="checkbox"/> Puerto Rican   <input type="checkbox"/> Cuban</p> <p><input type="checkbox"/> Other Hispanic or Latino - Enter origin: _____</p> <p style="padding-left: 40px;"><i>Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p><b>Race:</b> <i>Check one or more</i></p> <p><input type="checkbox"/> American Indian or Alaskan Native - Enter name of enrolled or principal tribe: _____</p> <p><input type="checkbox"/> Asian</p> <p style="padding-left: 20px;"><input type="checkbox"/> Asian Indian   <input type="checkbox"/> Chinese   <input type="checkbox"/> Filipino</p> <p style="padding-left: 20px;"><input type="checkbox"/> Japanese   <input type="checkbox"/> Korean   <input type="checkbox"/> Vietnamese</p> <p><input type="checkbox"/> Other Asian - Enter race: _____</p> <p style="padding-left: 40px;"><i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</i></p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p style="padding-left: 20px;"><input type="checkbox"/> Native Hawaiian   <input type="checkbox"/> Samoan</p> <p style="padding-left: 20px;"><input type="checkbox"/> Guamanian or Chamorro</p> <p><input type="checkbox"/> Other Pacific Islander - Enter race: _____</p> <p style="padding-left: 40px;"><i>Examples: Fijian, Tongan, etc.</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p><b>Sex:</b> <input type="checkbox"/> Female</p> <p style="padding-left: 20px;"><input type="checkbox"/> Male</p> <p><input type="checkbox"/> I do not wish to provide this information</p>	<p><b>Ethnicity:</b> <i>Check one or more</i></p> <p><input type="checkbox"/> Hispanic or Latino</p> <p style="padding-left: 20px;"><input type="checkbox"/> Mexican   <input type="checkbox"/> Puerto Rican   <input type="checkbox"/> Cuban</p> <p><input type="checkbox"/> Other Hispanic or Latino - Enter origin: _____</p> <p style="padding-left: 40px;"><i>Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p><b>Race:</b> <i>Check one or more</i></p> <p><input type="checkbox"/> American Indian or Alaskan Native - Enter name of enrolled or principal tribe: _____</p> <p><input type="checkbox"/> Asian</p> <p style="padding-left: 20px;"><input type="checkbox"/> Asian Indian   <input type="checkbox"/> Chinese   <input type="checkbox"/> Filipino</p> <p style="padding-left: 20px;"><input type="checkbox"/> Japanese   <input type="checkbox"/> Korean   <input type="checkbox"/> Vietnamese</p> <p><input type="checkbox"/> Other Asian - Enter race: _____</p> <p style="padding-left: 40px;"><i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</i></p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p style="padding-left: 20px;"><input type="checkbox"/> Native Hawaiian   <input type="checkbox"/> Samoan</p> <p style="padding-left: 20px;"><input type="checkbox"/> Guamanian or Chamorro</p> <p><input type="checkbox"/> Other Pacific Islander - Enter race: _____</p> <p style="padding-left: 40px;"><i>Examples: Fijian, Tongan, etc.</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p><b>Sex:</b> <input type="checkbox"/> Female</p> <p style="padding-left: 20px;"><input type="checkbox"/> Male</p> <p><input type="checkbox"/> I do not wish to provide this information</p>

**Additional Disclosures**

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

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

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

**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: Illinois and New York.**

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

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

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

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

**( ADMIN USE ONLY )**

This credit application will be submitted to 21st Mortgage (the "Lender") for review. Following receipt of your credit application, a representative from the Lender (or a person under their supervision) may call you to discuss your application, communicate its status, or address other questions you have about your application or the loan process. The retailer/realtor from whom you may purchase a home and its sales team 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	Duncan, Jessica	1561887	Lee, Brian	1535710	Rutta, Robert, Jr.	1915241
Aldmon, Thomas	1700118	Evans, Sean	1795393	Long, Lindsay	1915195	Ryan, Lisa	1209113
Antoine, Kendra	2501762	Fabian, Matt	202243	Lowery, Tyler	2213934	Saucier, Alex	2147154
Baker, Drew	1684954	Fitzsimmons, Tracy	1915250	Luna-White, Nancy	2415858	Silva, Danny	2547910
Bee, Prestin	2452985	Fox, Cory	2547919	Massey, Hannah	2066962	Sisk, Dylan	1915196
Bell, Kenneth (Chris)	1237278	Gilland, Paige	2070735	McCollough, Mary Abigail (Abby)	2003725	Smith, Emily	2528543
Bennett, Sarah	2213064	Goodman, Kevin	493671	McMahan, Adam	16516	Smith, Taylor Brooke	2427440
Blakley, Michael	2167899	Graham, Abra	2168181	Medlock, Natalie	2132954	Spaldi, Alyssa	2151601
Boser, Sarah	2213120	Grayson, Avery	2621331	Metcalfe, Jessica	2013376	Taylor, Chris	1305372
Brewer, Corey	2154268	Greene, Sam	2154098	Monroe, Cam	2531198	Trammell, Justin	1634789
Bryant, Jacob	1427863	Hagler, Elizabeth	1865270	Morales, Yamila	202266	Treadway, Brooke	2226757
Bryant, Shelby	1915249	Hammonds, Leah	2329989	Mullis, Ken	1311852	Utley, Barrett	1264594
Carlisle, Zachery	1803853	Holliday, Jeremy	1915207	Murphy, Heather	2361178	Utley, Kayla	1782616
Carter, Wes	1367458	Hough, Matthew	2621324	Osborne, Matthew	2311685	Vandergriff, John	2154108
Clark, Rob	202264	Hudson, Sarah	2494841	O'Tool, Madison	2600479	Wade, Leah	1614417
Corso, Morgan	2346801	Johnson, Joe	2528548	Pippin, Stephen	2574211	Waits, Stephanie	2311687
Cox, Trevor	1308905	Karb, Christopher	2047091	Petree, Kelly	297920	Walden, Elliott	2642861
Cozzolino, Jonathan	979264	Keith, Jeanie	208077	Ponce, Peter	2537373	Weatherly-Sinclair, Murray	1795404
Cutler, Kaylie	2468297	Kittle, Chris	202249	Quick, Chad	1561892	Webber, Jeff	16262
Dakin, Matthew	1490790	Kloss, Grant	1894967	Readling, Allen	2133749	Williams, Joy	16307
Dorcely, Colby	2574854	Lai, Sarah	1815870	Redford, Madeline	1915364	Wilson, Brian	2130958
Doolan, Ryan	64626	Lambert, Teresa	1402336	Rocco, Carly	2514961	Wood, Hayley	2147252
Dubnicka, Cynthia	1749407	Layman, Ethan	2374710	Roecker, Spencer	2102317	York, Lindsay	1895005
Dulany, Clint	2147258	Ledford, Justin	1810028	Rudolph, Elizabeth	1865266	Young, Tyler	1648541

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

**Please sign below and retain a copy for your records.**

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

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

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

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

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

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

X **MOBILE HOME CONCEPTS, LLC** **1144 - 2**

**Print Dealership Name & Dealer Number**

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

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

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

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

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

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

X \_\_\_\_\_

**Sales Person** **Date**

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

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



**TEXAS MORTGAGE BANKER DISCLOSURE**

**Residential Mortgage Loan Originator: See attached Communications Disclosure**

**NMLS ID: 21st Mortgage Corporation NMLS No. 2280**

Pursuant to the requirements of Section 157.007 of the Mortgage Banker Registration and Residential Mortgage Loan Originator License Act, Chapter 157, Texas Finance Code, you are hereby notified of the following:

**CONSUMERS WISHING TO FILE A COMPLAINT AGAINST A MORTGAGE BANKER OR A LICENSED MORTGAGE BANKER RESIDENTIAL MORTGAGE LOAN ORIGINATOR SHOULD COMPLETE AND SEND A COMPLAINT FORM TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. COMPLAINT FORMS AND INSTRUCTIONS MAY BE OBTAINED FROM THE DEPARTMENT'S WEBSITE AT WWW.SML.TEXAS.GOV. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550.**

**THE DEPARTMENT MAINTAINS A RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED MORTGAGE BANKER RESIDENTIAL MORTGAGE LOAN ORIGINATORS. A WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE RECOVERY FUND MUST BE FILED WITH AND INVESTIGATED BY THE DEPARTMENT PRIOR TO THE PAYMENT OF A CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT THE DEPARTMENT'S WEB SITE AT WWW.SML.TEXAS.GOV.**

THIS DISCLOSURE WAS DELIVERED TO THE CONSUMER:

- IN PERSON
- BY FAX
- BY E-MAIL
- OTHER \_\_\_\_\_

DATE DELIVERY INITIATED: \_\_\_\_\_

**Privacy Act Notice:** This information is to be used by 21<sup>st</sup> Mortgage Corporation in determining whether you qualify as a prospective mortgagor. It will not be disclosed outside 21<sup>st</sup> Mortgage Corporation except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected.

I have applied for a mortgage loan and state that I am now or was formerly employed by you. My signature below authorizes verification of this information.

**Application Number: {to be Auto- Populated}**

**Name and Address of Applicant**

**Signature of Applicant**

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

\_\_\_\_\_

### Verification of Present Employment

A representative of 21<sup>st</sup> Mortgage may call to verify the information provided.

**Name and Address of Employer**

**Name of Supervisor or Personnel Department who is authorized to verify this information by phone.**

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Name \_\_\_\_\_

Position \_\_\_\_\_

Phone Number (\_\_\_\_\_) \_\_\_\_\_

Best time to Call: \_\_\_\_\_

**Applicant's Date of Employment**

**Present Position**

**Probability of Continued Employment**

**Current Gross Base Pay (Enter amount and Check Period)**

\_\_\_ Annual      \_\_\_ Hourly  
 \_\_\_ Monthly    \_\_\_ Other (specify)  
 \$ \_\_\_\_\_ \_\_\_ Weekly

**For Military Personnel Only**

Pay Grade \_\_\_\_\_  
 Type                      Monthly Amount

**Hours worked per week** \_\_\_\_\_

Type	Gross Earnings		
	Year to Date	Past Year	Past Year
	Thru _____	\$ _____	\$ _____
Base Pay	\$ _____	\$ _____	\$ _____
Overtime	\$ _____	\$ _____	\$ _____
Commissions	\$ _____	\$ _____	\$ _____
Bonus	\$ _____	\$ _____	\$ _____
Total	\$ _____	\$ _____	\$ _____

Base Pay \$ \_\_\_\_\_  
 Rations \$ \_\_\_\_\_  
 Hazard/Flight \$ \_\_\_\_\_  
 Clothing \$ \_\_\_\_\_  
 Quarters \$ \_\_\_\_\_  
 Pro Pay \$ \_\_\_\_\_  
 Combat \$ \_\_\_\_\_  
 VHA \$ \_\_\_\_\_

If Applicable, is Overtime or Bonus Income likely to continue? Overtime  Yes  No      Bonus  Yes  No

Remarks (If employee was off work for any length of time, please indicate time period and reason)

\_\_\_\_\_

Signature of Employer

Title

Date

## CALCULATION WORKSHEET

<b>CALCULATION WORKSHEET</b>							
<b>Site of Placement:</b>		<input type="checkbox"/> Owned Property/Free and Clear	<input type="checkbox"/> Leased Land	<input type="checkbox"/> Owned Property Land Contract/Mortgage Trust Deed			
<b>Monthly Site Payment:</b>		<input type="checkbox"/> Family Land	<input type="checkbox"/> Reservation	<input type="checkbox"/> Manufactured Home Community			
Name of Community, Family Member, Mortgage Holder or Reservation: _____							
Telephone Number: _____							
Make:	Model:	Year:	New / Used	Width x Length	Repo ID #:		
<b>CALCULATION FOR AMOUNT DESIRED</b>				<b>CALCULATION FOR MAXIMUM SALES PRICE (NEW Home)</b>			
1. HOME Sales Price: (including adds)	\$	<b>Manufacturer's Invoice:</b>		(A) \$			
2. Sales Tax:	\$	<b>DELETIONS:</b>					
3. TOTAL HOME Sales Price: (1+2)	\$	Freight:		\$			
4. Land Improvements:	\$	Taxes:		\$			
5. Land Purchase Price / Payoff:	\$	Furniture:		\$			
<b>6. Total Package Price: (total of 3+4+-5)</b>	\$	Packs:		\$			
7. a. Gross Trade-In:	\$	Wheels & Axles: (\$1000 DW, \$500 SW)		\$			
b. Less Amount. Owed On Trade-In:	\$	Sales Allowances:		\$			
c. Net Trade-in:	\$	HUD Dues / Fees:		\$			
<b>Trade Home Make/Model:</b>	Year:	Width:	x	Length:	<b>Total Deletions</b>		
					(B) \$		
<b>NEW HOME NET INVOICE: (A-B=C)</b>					<b>(C) \$</b>		
8. Cash Down Payment:	\$	<b>Markup:</b>					
<u>Sources of Cash Down Payment:</u>		140 % New & Model 1 year old or less					
<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Cash on Hand		135 % New & Model 2 years old					
<input type="checkbox"/> Loan <input type="checkbox"/> Gift    From Whom: _____		130% New & Model 3 years old					
9. TOTAL Down Payment: (7c+8)	\$	125% New & Model 4 years old					
10. Unpaid Balance of Total Package: (6 minus 9)	\$	<b>VEP CODE Adjustments:</b>					
11. Physical Damage Insurance Premium:	\$	if "0" add 5%				VEP Adjustment	
(1 Yr Insurance Required to be financed or paid in full)		if "1" No adjustment					
12. Title / Tag fee:	\$	if "2" subtract 5%					
<b>13. Requested Loan Amount: (10+11+12)</b>	\$	Adjusted Markup %		(D) %			
<b>LAND in LI EU Equity Calculation</b>					<b>Adjusted Markup Amount (Cx D=E)</b>		
					<b>(E) \$</b>		
Land Size: Acres: _____	Date Purchased: _____	<b>ADDS:</b>					
A. Land Market Value:	\$	Freight:		\$			
B. Quick sale value (line A x 65%):	\$	Taxes:		\$			
C. Less Land Payoff (if applicable):	\$	Delivery & Set:		\$			
D. Total Land Equity:(B minus C)	\$	Air Conditioner:		\$			
<b>USED HOME or 21st REPO Maximum Sales Price Calculation (MSP)</b>		Skirting:		\$			
<input type="checkbox"/> <b>Used home sold on site - BASE NADA</b>	\$	Steps:		\$			
(Base NADA x 130%) = MSP	x 130%	Other:		\$			
<b>Maximum Sales Price of Home</b>	= \$	Other:		\$			
<input type="checkbox"/> <b>Used home to be delivered - BASE NADA</b>	\$	<b>Total Adds:</b>		<b>(F) \$</b>			
(Base NADA x 120%) + ADDS = (MSP)	x 120%	<b>Maximum Sales Price of Home (E+F=G)</b>		<b>(G) \$</b>			
<b>Total Markup</b>	= (A) \$	<b>FOR LAND / HOME LOANS Complete Section Below</b>					
<input type="checkbox"/> <b>21st Repo - Net Sales Price</b>	(A) \$	<b>Land Purchase Price or Payoff:</b>		<b>(H) \$</b>			
<b>ADDS:</b>		<b>IMPROVEMENTS:</b>					
Taxes:	\$	Perm Foundation: \$		Footers: \$			
Delivery & Set:	\$	Electrical Hookup: \$		Well: \$			
Air Conditioner:	\$	Brick/BLK/ Skirting: \$		Carport: \$			
Skirting:	\$	Basement: \$		Septic: \$			
Steps:	\$	Driveway: \$		Grading: \$			
Other:	\$	<b>Total Improvements:</b>		<b>(I) \$</b>			
Other:	\$	<b>TOTAL Maximum Package Price:</b>					
<b>Total Adds:</b>		<b>(B) \$</b>		<b>(home / land / improvements)</b>			
<b>Maximum Sales Price of Home (A+B)</b>		<b>\$</b>		<b>(G+H+I=J)</b>		<b>(J) \$</b>	

Texas Department of Housing and Community Affairs

MANUFACTURED HOUSING DIVISION

P. O. BOX 12489 Austin, Texas 78711-2489  
 (800) 500-7074, (512) 475-2200 FAX (512) 475-1109  
 Internet Address: [www.tdhca.state.tx.us/mh/index.htm](http://www.tdhca.state.tx.us/mh/index.htm)

**WARRANTY AND DISCLOSURE FOR A USED MANUFACTURED HOME**

*If the manufactured home does not have a HUD Label or Texas Seal, a copy of this disclosure must be submitted to the Department along with an application for a Texas Seal and the required fee.*

**BLOCK 1: Home Information**

Manufacturer Name:		Model:	
Address:		Date of Manufacture:	
City, State, Zip:		Total Square Feet:	
License Number:		Wind Zone:	

	Label/Seal Number	Serial Number	Weight	Size*	*NOTE: Size must be reported as the outside dimensions (length and width) of the home as measured to the nearest 1/2 foot at the base of the home, exclusive of the tongue or other towing device.
Section 1:				X	
Section 2:				X	
Section 3:				X	
Section 4:				X	

**BLOCK 2: Conditions of Home and Appliances Conveyed.**  
**Appliances:** Indicate the appliance being conveyed and describe any known defects.

Check Appliances Conveyed with home	Make and Model	Gas or Electric	Describe Any Known Defects
<input type="checkbox"/> Refrigerator			
<input type="checkbox"/> Range			
<input type="checkbox"/> Stove top only			
<input type="checkbox"/> Microwave			
<input type="checkbox"/> Washer			
<input type="checkbox"/> Dryer			
<input type="checkbox"/> Trash Compactor			
<input type="checkbox"/> Dishwasher			
<input type="checkbox"/> Other			

**Home:** Any item present that does not describe any known defects is assumed to have no known defects.

Interior	Describe Any Known Defects
Living room:	
Kitchen:	
Bedroom 1	
Bedroom 2	
Bedroom 3	
Bathroom 1	
Bathroom 2	
Laundry/utility room:	
Other rooms (list):	

<b>General Home Exterior</b>	<b>Describe Any Known Defects</b>
Roof decking	
Roof covering	
Floor underside	
Walls	
Other	

<b>Systems</b>	<b>Describe Any Known Defects</b>
Electrical system	
Water Heater	
Air Conditioner	
Plumbing system	

**BLOCK 3: Signatures**

*I certify that the above information is, to the best of my knowledge, complete and accurate.*

MOBILE HOME CONCEPTS, LLC

\_\_\_\_\_  
(Seller's Signature)

\_\_\_\_\_  
(Printed Name of Seller or Seller's authorized representative)

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

*I acknowledge receipt of the Warranty and Disclosure for the purchase of a used manufactured home.*

\_\_\_\_\_  
(Consumer/Purchaser's Signature)

\_\_\_\_\_  
(Printed Name of Consumer/Purchaser)

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

**BLOCK 4: Statement of Warranty**

**(This block does not apply to exempt consumer to consumer sales.)**

The above-described home is warranted by the seller to the purchaser to be habitable and to remain habitable until the later of 60 days from the date of the purchase agreement selling or transferring the home or 60 days after the date that the installation of the home is completed. By "habitable" it is meant that:

- There is no defect or deterioration in or damage to the home that creates a dangerous situation;
- The plumbing, heating, and electrical systems are in safe working order;
- The walls, floor, and roof are:
  - free from a substantial opening that was not designed and
  - structurally sound; and
- All exterior doors and windows are in place. Any window that is designated an egress window is in working order.

The PURCHASER, \_\_\_\_\_, must notify the SELLER, MOBILE HOME CONCEPTS,  
(name of purchaser) (name of seller)

**IN WRITING within 65 DAYS of any DEFECT that makes the home NOT HABITABLE or the SELLER will have NO LIABILITY for the warranty of habitability**