



21ST 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



21ST 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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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:		Bank Name:	Account Type:	
	Balance: \$			Balance: \$	
Type of Liquid Assets (Savings, CDs, Brokerage Accounts, etc.):			Type of Liquid Assets (Savings, CDs, Brokerage Accounts, etc.):		
Institution Holding Assets:	Balance: \$		Institution Holding Assets:	Balance: \$	
Type of Retirement Accounts (401k, IRA, etc.):			Type of Retirement Accounts (401k, IRA, etc.):		
Institution Holding Assets:	Balance: \$		Institution Holding Assets:	Balance: \$	
APPLICANT - Credit Information (Attach a List if Necessary)			CO-APPLICANT - Credit Information (Attach a List if Necessary)		
Do you have any personal loans, debts or car loans that may not be listed on your credit report? If Yes, please provide:			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: \$
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: \$	
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: \$	
APPLICANT - Debts/Obligations (Attach a List if Necessary)			CO-APPLICANT - Debts/Obligations (Attach a List if Necessary)		
Alimony/Maintenance: \$	Expiration Date:		Alimony/Maintenance: \$	Expiration Date:	
Garnishment: \$			Garnishment: \$		
Child Support: \$			Child Support: \$		
List Ages of Children:			List Ages of Children:		
Other Extraordinary Recurring Expenses (Attach a List if Necessary)					
List other items that have a significant impact to your budget					Estimated Monthly Amount
If you drive more than 20 miles each way to work every day, what is your monthly fuel and maintenance expense other than your car payment?					\$
Child Care Expense:					\$
Other:					\$
Other:					\$
List any Government Assistance Payments to you that help offset household expenses, such as WIC, TANF, or SNAP. You are not required to disclose these amounts if you do not wish to have them considered as a basis in analyzing your ability to undertake or repay this debt.					
					\$
					\$
Questions					
	APPLICANT		CO-APPLICANT		
1. Are you a U.S. Citizen?	☐ Yes ☐ No		☐ Yes ☐ No		
2. Are you a permanent resident alien?	☐ Yes ☐ No		☐ Yes ☐ No		
3. Have you declared bankruptcy within the last 5 years?	☐ Yes ☐ No		☐ Yes ☐ No		
If Yes, when did you file?	Date:		Date:		

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

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

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

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

Additional Disclosures

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

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

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

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

Applicant Signature	Date	Co-Applicant Signature	Date

(ADMIN USE ONLY)

This credit application will be submitted to 21st Mortgage. Following receipt, a representative may call to discuss your application, its status, or to address other questions you have about the loan process. The retailer/realtor may assist you with matters associated with the sales transaction – for example, the type of home, options, site improvements, sales features that may impact your financing options, etc. Should you have any questions about this application, please contact the Lender at (800) 955-0021. **Below is a list of the 21st Mortgage Loan Originators:**

Name	NMLS #	Name	NMLS #	Name	NMLS #	Name	NMLS #
21st Mortgage Corp.	2280	Duncan, Jessica	1561887	Kloss, Grant	1894967	Rudolph, Elizabeth	1865266
Aldmon, Thomas	1700118	Edwards, Kameron	2729481	Lai, Sarah	1815870	Rutta, Robert, Jr.	1915241
Armstrong, Eric	2758423	Ellenburg, Makenzie	2818536	Lambert, Teresa	1402336	Ryan, Lisa	1209113
Bailey, Amber	2758566	Ewing, Matthew	2824291	Ledford, Justin	1810028	Saucier, Alex	2147154
Baker, Drew	1684954	Fabian, Matt	202243	Lee, Brian	1535710	Shewcraft, Dustin	1522858
Bautista, Felipe	2824295	Fitzsimmons, Tracy	1915250	Leftrick, Hillary	2838797	Silva, Danny	2547910
Bee, Prestin	2452985	Fouson, Brittany	2728974	Long, Lindsay	1915195	Sisk, Dylan	1915196
Bennett, Sarah	2213064	Fox, Cory	2547919	Lowery, Tyler	2213934	Smith, Emily	2528543
Blakley, Michael	2167899	Goodman, Kevin	493671	Luna-White, Nancy	2415858	Spaldi, Alyssa	2151601
Boser, Sarah	2213120	Graham, Abra	2168181	Massey, Hannah	2066962	Spurrier, Graham	2817678
Bryant, Shelby	1915249	Grayson, Avery	2621331	Medlock, Natalie	2132954	Stiffler, Walter	1535711
Carlisle, Zachery	1803853	Greene, Sam	2154098	Monroe, Cam	2531198	Suarez, Michelle	2824370
Carter, Wes	1367458	Hagler, Elizabeth	1865270	Mullis, Ken	1311852	Taylor, Chris	1305372
Check, Madi	2817609	Hammonds, Leah	2329989	Murphy, Brody	2758415	Utleigh, Barrett	1264594
Clark, Rob	202264	Hatfield, Mallory	2070740	Murphy, Heather	2361178	Utleigh, Kayla	1782616
Cornils, Austin	2734844	Hicks, Mirella	2664291	Osborne, Matthew	2311685	Wade, Leah	1614417
Corso, Morgan	2346801	Hodges, Price	2699530	Owens, Justin	2687228	Waits, Stephanie	2311687
Cox, Victoria	2800549	Holliday, Jeremy	1915207	Ponce, Peter	2537373	Walden, Elliott	2642861
Cozzolino, Jonathan	979264	Hough, Matthew	2621324	Quick, Chad	1561892	Webber, Jeff	16262
Cutler, Kaylie	2468297	Hudson, Sarah	2494841	Ragan, Hayden	2567916	Whitson, Will	2687231
Doolan, Ryan	64626	Johnson, Joe	2528548	Rauhuff, Blake	2688487	York, Lindsay	1895005
Dubnicka, Cynthia	1749407	Keith, Jeanie	208077	Redford, Madeline	1915364	Young, Ryan	2572252
Dulany, Clint	2147258	Kittle, Chris	202249	Rocco, Carly	2514961	Young, Tyler	1648541

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

Please sign below and retain a copy for your records.

X

Applicant Signature **Date**

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

X

Applicant Signature **Date**

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

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

Print Dealership Name & Dealer Number

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

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

X

Applicant Signature **Date**

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

X

Applicant Signature **Date**

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

X

Sales Person **Date**

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 21st Mortgage Corporation in determining whether you qualify as a prospective mortgagor. It will not be disclosed outside 21st 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 21st 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 _____

Gross Earnings			
Type	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

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

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

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*	
Section 1:				X	<i>* NOTE: Size must be reported as the outside dimensions (<u>length and width</u>) of the home as measured to the nearest ½ foot at the base of the home, exclusive of the tongue or other towing device.</i>
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
☐ Refrigerator			
☐ Range			
☐ Stove top only			
☐ Microwave			
☐ Washer			
☐ Dryer			
☐ Trash Compactor			
☐ Dishwasher			
☐ 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):	

General Home Exterior	Describe Any Known Defects
Roof decking	
Roof covering	
Floor underside	
Walls	
Other	

Systems	Describe Any Known Defects
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