THIS APPLICATION MUST BE COMPLETED AND SIGNED BY THE APPLICANT(S) ONLY

A&B. NOTE: If married, the spouse is not a should be investigated under another name	required to be the joint applica	ant. Please advise whether cre	odit rafaran 11-	on, complete section or credit history v. 9-13-2018
If this is a Purchase, complete the following: Seller/Realtor Name:	Uncle Roy's	1248-28	Purchase informati	ion must be attached
Property will be: Primary Residence	□ Secondary Residen		al 🗆 Buy-For	
Loan Type: Home only Land an		Home is being: Purch		nced
Street Address where home will be loca	ted, <u>including site</u> #:			
City:	State:	Zip:	County:	
If Land and Home, Land is being: Purch	ased □ Refinanced □ Ow	vned Free and Clear Whose la	nd is it?	
	e Price/Payoff \$ D	Date acquired: Home	must be placed on the	property described in this section
□ Reserva	d property with no lien ation	Leased Private Property Owned Property Land Contract,	□ Family Land - No Re /Mortgage Trust Deed	ent □ Community/Park d
Will the home be located in a Resident-Own	ed Community (co-op)?	Are you pledging or purchasi	ng the security intere	est in the co-op shares?
If Home Only and Land is Leased: Name of Co	Community/Park/Land Owner/N	Mortgage Holder:		
Phone Number:		yment:		
Is the site rent scheduled to increase over the	e next three years? If so, plea	se explain.		
Proposed Down Payment: \$			WE DESCRIBE THE PROPERTY OF TH	Loan
□ Gift (if gift, from whom):		r Loan Notices and Desume	☐ I wish to use my la	nd as down payment
APPLICANT EMAIL:		r Loan Notices and Documer CO-APPLICANT EMAIL:	115)	
(A) APPLICA		B) CO-APPLIC	ANT	
FULL NAME - Last, First, Middle		FULL NAME - Last, First, Mic		
Birth Date (mm/dd/yy): Social Security		Birth Date (mm/dd/yy):	Social Security #	:
Marital Status: Married Unmar		Marital Status: 🗆 Marrie	ed 🗆 Unmarried	□ Separated
Applicant Dependents (not including self or those		Applicant Dependents (not	including self or those li	sted by Borrower):
Number of Dependents: Dependent		Number of Dependents:		
APPLICANT'S RES		CO-AF	PPLICANT'S RE	ESIDENCE
Current Street Address (3 Years Residence Requi		d) Current Street Address (3 Y	ears Residence Require	ed, attach supplement if needed)
City, State, Zip: Mailing Address (if different from physical)	County:	City, State, Zip:		County:
	City, State, Zip:	Mailing Address (if different	from physical)	City, State, Zip:
Home Phone: () - Cell Pho		Home Phone: ()	- Cell Pho	one: () -
Yrs Mo ☐ Renter ☐ Live w	□ Other* Mo. Mtg/Rent: with parent	How long at present address? Yrs Mo		□ Other* Mo. Mtg/Rent: vith parent
Name of Previous Mortgage Holder or Landlord: Telephone number:	Name of Previous Mortgage H Telephone number:	Name of Previous Mortgage Holder or Landlord: Telephone number:		
* What are the plans for your existing home? If che	1001 • • • • • • • • • • • • • • • • • •	* What are the plans for your	existing home? If check	ced other above, explain:
Previous address (if current address is less than 3 years	ars)	Previous address (if current ad	dress is less than 3 years	s)
City, State, Zip:	How long?	City, State, Zip:		How long?
Name of Mortgage Holder or Landlord: Felephone number:		Name of Mortgage Holder or L	andlord:	
Name of nearest Relative NOT living with you:	Relationship:	Telephone number:	to to the same	Relationship:
The state of the s	Phone:	Name of nearest Relative NOT	living with you:	Phone:

APPLICANT'S EMPLOY	/MENT HJ	STORY (Minim	num Three Yea	rs, attach supp	lement if need	ded)
1-Current Employer:		Position Held/Occ	cupation:	Date Started:		
Employer Address:		Self Employed: City, State, Zip:	□ Yes □ No	Supervisor Name a	and Telephone Nu	mhori
				Supervisor Name (and retephone iva	mber:
List your base pay rate excluding commiss	sion, bonuses	s, and overtime:				
How are you paid? (select one below)	T.Maakhi	C.1		ı i	90 DX	
□ Hourly rate: \$# of hours:	_ weekiy	Salary :5	_ BiWeekly Sal	ary: \$	□ Monthly Salary	: \$
Do you receive bonuses?						-
Do you receive commission?				mmission over the	last 12 months \$	à
Do you consistently receive overtime?	How ofte	en?	_ How much in ov	ertime over the las	st 12 months \$	
2-Second or Previous Employer:		Position Held/Occ	cupation:		Date Started:	Date Left:
		Self Employed:				
City, State:	and and unfaithful might, according to the contract of the con	Supervisor Name	and Telephone Nu	umber:	Income:	
3-Previous Employer:	Section 2.	Position Held/Occup	pation:		Date Started:	Date Left:
5:		Self Employed:				
City, State:		Supervisor Name ar	nd Telephone Numb	per:	Income:	
Please provide an explanation for any job gap	os greater tha	n 30 days.				
The same harmon many and post out to the same harmon and the same and			Michigan Company of the Company of t		control contro	
CO-APRI	TCANT'C E	ADI OVMENT LI	TCTODY (Minim	Thyan Van		
1-Current Employer:	ICAN I S EI	MPLOYMENT H	THE RESERVE TO SHARE THE PARTY OF THE PARTY		rs)	
1 can en employer.	,	Position Held/Occ Self Employed:		Date Started:		
Employer Address:		City, State, Zip:	L 163 L NO	Supervisor Name a	and Telephone Nu	mber:
List your base pay rate excluding commission, are you paid? (select one below)	bonuses, and	overtime: How		2		
a.	□.Wookly	Calamc	DDDMkly Col			•
□ Hourly rate: \$# of hours:						
Do you receive bonuses?	How ofte	n?	How much in bor	nuses over the last	12 months \$	Westerholden
Do you receive commission?	How ofte	:n?	How much in cor	mmission over the	last 12 months \$;
Do you consistently receive overtime?	How ofte	ın?	How much in ove	ertime over the last	t 12 months \$	
2- Second or Previous Employer:		Position Held/Occ	cupation:		Date Started:	Date Left:
		Self Employed:	□ Yes □ No			
City, State:		Supervisor Name	and Telephone Nu	ımber:	Income:	
3-Previous Employer:		Position Held/Occ	cupation:		Date Started:	Date Left:
			□ Yes □ No			Data 23.1.
City, State:		Supervisor Name	and Telephone Nu	umber:	Income:	
Please provide an explanation for any job g	gaps greater	than 30 days.	A STATE OF THE STA	Adv to	4.4	
APPLICANT'S OTHE				-APPLICANT'S		
Income from SSI, retirement, disability, alimony, child support o	or separate mainte	nance agreement need not l	be disclosed if you do not w	vish to have it considered as	s a basis for undertaking	or repaying this debt.
Child Support Monthly Amount	Ages of Child	dren	Child Support Mo	onthly Amount	Ages of Children	n
Alimony or Separate Maintenance	Duration		Alimony or Separ	rate Maintenance	Duration	
Other Source:	How Long:	Monthly Amt:	Other Source:		How Long:	Monthly Amt:

(A) APPLICANT - Asset and Credit Information	(B) CO-APPLICANT - Asset and Credit Informati	on		
Bank Name: Account type:	Bank Name: Account type:			
City, St: Balance: \$	City, St: Balance: \$			
Retirement/401K with:	Retirement/401K with:			
City, St: Balance: \$	City, St: Balance: \$			
Auto #1 (Yr/Make): Lender:	Auto #1 (Yr/Make): Lender:			
Value: \$ Payment: \$ Balance: \$	Value: \$ Payment: \$ Balance: \$			
Auto #2 (Yr/Make): Lender:	Auto #2 (Yr/Make): Lender:			
Value: \$ Payment: \$ Balance: \$	Value: \$ Payment: \$ Balance: \$			
Other Asset: Lender:	Other Asset: Lender:			
Value: \$ Payment: \$ Balance: \$	Value: \$ Payment: \$ Balance: \$			
Other Real Estate Owned: Lender:	Other Real Estate Owned: Lender:			
Value: \$ Payment: \$ Balance: \$	Value: \$ Payment: \$ Balance: \$			
Other Real Estate Owned: Lender:	Other Real Estate Owned: Lender:			
Value: \$ Payment: \$ Balance: \$	Value: \$ Payment: \$ Balance: \$			
Are you a co-maker or guarantor on a note? If Yes, for whom?	Are you a co-maker or guarantor on a note? If Yes, for whom?			
Creditor: Monthly Payment: \$	Creditor: Monthly Payment: \$			
(A) APPLICANT - Debts / Obligations	(B) CO-APPLICANT - Debts / Obligations			
Alimony/Maintenance: \$ Expiration Date:	Alimony/Maintenance: \$ Expiration Date:			
Garnishment: \$	Garnishment: \$			
Child Support: \$	Child Support: \$			
List Ages of Children:	List Ages of Children:			
Other Extraordina	ry Recurring Expenses			
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 r maintenance expense other than your car payment?	nonthly fuel and \$			
Child Care Expense:	Ś			
	\$ \$			
Other:	\$			
Other: Other: List any Government Assistance Payments to you that help offset h You are not required to disclose these amounts if you do not wish t	\$ \$ ousehold expenses, such as WIC, TANF, or SNAP.	ike		
Other: Other: List any Government Assistance Payments to you that help offset h You are not required to disclose these amounts if you do not wish t	\$ \$ ousehold expenses, such as WIC, TANF, or SNAP.	ike		
Other: Other: List any Government Assistance Payments to you that help offset h You are not required to disclose these amounts if you do not wish t	\$ ousehold expenses, such as WIC, TANF, or SNAP. have them considered as a basis in analyzing your ability to undeta	ike		
Other: Other: List any Government Assistance Payments to you that help offset h You are not required to disclose these amounts if you do not wish t or repay this debt.	\$ ousehold expenses, such as WIC, TANF, or SNAP. have them considered as a basis in analyzing your ability to undeta	ike		
Other: Other: List any Government Assistance Payments to you that help offset h You are not required to disclose these amounts if you do not wish t or repay this debt.	\$ ousehold expenses, such as WIC, TANF, or SNAP. have them considered as a basis in analyzing your ability to undeta	ake		
Other: List any Government Assistance Payments to you that help offset h You are not required to disclose these amounts if you do not wish t or repay this debt. QUE	\$ ousehold expenses, such as WIC, TANF, or SNAP. o have them considered as a basis in analyzing your ability to undeta \$	ake		
Other: Other: List any Government Assistance Payments to you that help offset h You are not required to disclose these amounts if you do not wish t or repay this debt. QUE 1. Are you a U.S. Citizen?	\$ ousehold expenses, such as WIC, TANF, or SNAP. o have them considered as a basis in analyzing your ability to undeta \$ STIONS Applicant Co-Applicant	ake		
Other: Other: List any Government Assistance Payments to you that help offset h You are not required to disclose these amounts if you do not wish t or repay this debt.	\$ ousehold expenses, such as WIC, TANF, or SNAP. o have them considered as a basis in analyzing your ability to undeta \$ STIONS Applicant Output Pes No Pes No	ake		

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.

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

Additional Disclosures

Non-applicant Spouse:

<u>California:</u> 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.

<u>Wisconsin</u>: 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:

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 assign	าร
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 du	Je
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	ner
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	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 contains	nec
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	9
Loan in not approved; (7) the Lenders and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application	on.
and I am obligated to amend and/or supplement the information provided in the application if any of the material facts that I have represented herein should change prior to the	,
closing of the Loan; (8) in the event my payments on the Loan become delinquent, the owner or servicer of the Loan may, in addition to	
any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies:	

(9) ownership of the Loan and / or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors, or assigns has made any representation or warranty, expressed or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of the application as an "electronic record" containing my "electronic signature" as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of the application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of the application were delivered containing my original signature. I give permission to Lender to investigate my credit and employment history and authorize my employer, landlord, depository institution, and credit company to release information about me. I acknowledge that my dealer is neither a broker nor a credit grantor. This application may be considered withdrawn if I do not inquire about its status within 30 days of the date of this notice.

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

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

Applicant Signature	Date	Co-Applicant Signature	Date
(ADMIN USE ONLY)			
(ADMIN OSE ONE)			



Addendum to the 21st Mortgage Credit Application

Communications Disclosure Form

- Must be completed & submitted with ALL Credit Applications

- Effective: 2/1/2020

This credit application will be submitted to 21st Mortgage (the "Lender") for review. The Lender's designated representative (or a person under their supervision, as appropriate) may communicate its status or address other questions you may have about your application or the loan process. The retailer/realtor from whom you may purchase a home and its sales consultants may assist you with matters associated with the sales transaction – for example, the type of home to purchase, options, site improvements, sales features that may impact your financing options, etc.

During the sales process, if there are questions that may impact the financing of your purchase, your sales consultants may conference or connect you with the appropriate representative(s) of the Lender for your convenience.

Following the receipt of your credit application, a representative from the Lender (or a person under their supervision, as appropriate) may contact you to discuss your application. Should you have any questions about this application, please contact the Lender at (800) 955-0021. Below is a list of 21st Mortgage Loan Originators

NAME	Ext	NMLS#	TN LIC#	NAME	Ext	NMLS#	TN LIC#	NAME	Ext	NMLS#	TN LIC#
21 st Mortgage Corp.	n/a	2280	109340	Doolan, Ryan	1394	64626	107591	Mullis, Ken	1235	1311852	125553
Adams, Madeline	1307	1915364		Dubnicka, Cynthia	1221	1749407		Mulryan, Karen	1129	1087868	-
Aldmon, Thomas	1862	1700118	150678	Dubose, Corey	1195	1733817	155140	Quick, Chad	1188	1561892	134374
Archer, Kerri	1827	832728		Duncan, Jessica	1399	1561887		Rudolph, Elizabeth	1125	1865266	185467
Badawi, Zachary	1156	1764569		Estes, Joshua	1193	917916	***************************************	Rutta, Robert	1181	1915241	1
Baker, Drew	1231	1684954		Evans, Sean	1165	1795393		Ryan, Matthew	1165	1915201	1
Baker, Sarah	1131	1326024		Fabian, Matt	1433	202243	110128	Sauer, Mallory	1220	881807	-
Ball, Eileen	1106	1200479	121271	Fitzsimmons, Tracy	1625	1915250	·	Shewcraft, Dustin	1115	1522858	187507
Beckett, Katherine	1479	1930005		Goodman, Kevin	1816	493671		Sisk, Dylan	1195	1915196	
Beeks, Cody	1625	1749405		Hagler, Elizabeth	1307	1865270	185138	Slone, Jenny	1145	850485	124900
Bell, Kenneth (Chris)	1926	1237278		Housewright, Chassidy	2101	202247		Smith, Paul (Jacob)	1189	1535707	139737
Bradley, Cassandra	1544	282742	112019	Johnson, Nicole (Nicki)	1213	1152412	124960	Sullivan, Scott	1121	1004036	115868
Bridges, Chad	1134	1660954	148176	Julian, Margaret	1295	1784876		Taylor, Chris	1130	1305372	
Bryant, Jacob	1077	1427863		Keith, Jeanie	1117	208077	181634	Trammell, Justin	1242	1634789	1
Carlisle, Zachery	1111	1803853	185910	Kittle, Chris	1095	202249	110775	Utley, Barrett	1123	1264594	124533
Carter, Kellie	1246	1684953	147070	Kloss, Grant	1309	1894967	195006	Utley, Kayla	1199	1782616	12.000
Carter, Wes	1148	1367458	125366	Lambert, Teresa	1209	1402336		Wade, Leah	1081	1614417	
Clark, Rob	2100	202264		Ledford, Justin	1303	1810028		Weatherley-Sinclair, Murray	1181	1795404	1
Coalson, Shelby	1295	1915249	***************************************	Lee, Brian	1184	1535710	149771	Webber, Jeff	1029	16262	110064
Connard, Joe	1030	160546	111590	Long, Lindsay	1862	1915195		Williams, Joy	1200	16307	
Corwin, Chris	1203	94486	1	MacGuire, John	2001	393419	113642	Williams, Lisa	1135	1209113	
Cox, Trevor	1210	1308905	130952	Mackie, Carla	1150	1305368		Woody, Leigh	1127	1133367	-
Cozzolino, Jonathan	1227	979264	114603	McIntyre, Matt	1125	1915226	Ì	York, Lindsay	1262	1895005	1
Cradic, Andrew	5703	1863692	1	McMahan, Adam	1047	16516	107490	Young, Tyler	1272	1648541	138356
DeLozier, Janette	1416	1910592		Morales, Yamila	2138	202266	108024			1	10000

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

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

X		X			
Applicant Signature	(Date)	Co-Applicant Signature	(Date)		
X		X			
Co-Applicant Signature	(Date)	Co-Applicant Signature	(Date)		
X		X			
Print Dealership Name & Dealer #		Sales Person	(Date)		