

Date:	Seller:	Purchase Agreement with Seller must be attached	
Phone:	Fax:	Email:	State:
Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Non Primary Residence <input type="checkbox"/> Buy For <input type="checkbox"/> Investment/Rental			
Purpose of the Loan: <input type="checkbox"/> Purchase home only <input type="checkbox"/> Purchase home and land <input type="checkbox"/> Land in Lieu			
Proposed Down Payment: \$ _____		Source of Down Payment: <input type="checkbox"/> Savings <input type="checkbox"/> Checking <input type="checkbox"/> Other	
<input type="checkbox"/> Gift. If gift, from whom: _____		<input type="checkbox"/> Other (Explain): _____	
Using land as down payment. Value \$: _____		<input type="checkbox"/> Payoff if any \$+ _____ Date acquired: _____	
Land Purchase Price: _____		Whose land is it? _____ Will home be placed on this property? Y or N	
A minimum of 5% is required. A down payment greater than 5% increases the likelihood of approval and may result in a lower rate			
Street Address where the home will be located:			

City: _____		State: _____	
Zip: _____		County: _____	
Site of Placement: <input type="checkbox"/> Owned Property with no lien <input type="checkbox"/> Owned Property Land Contract/Mortgage Trust Deed			
<input type="checkbox"/> Leased <input type="checkbox"/> Family Land <input type="checkbox"/> Community <input type="checkbox"/> Reservation			
Information on the Land Lease Community, Land Owner name, Tribe name if home is to be placed on a Reservation, or the mortgage holder:			
Name: _____		Phone Number: _____	
Monthly Site Payment \$: _____			
Is the site rent scheduled to increase over the next four years? If so, please explain. _____			
EMAIL ADDRESS:			
APPLICANT EMAIL ADDRESS:			
CO-APPLICANT EMAIL ADDRESS:			
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 joint applicant. Please advise whether credit references and/or credit history should be investigated under other name. It is a crime to intentionally falsify information on this application			
(A) APPLICANT		(B) CO-APPLICANT	
Full Name - First Middle Last		Full Name - First Middle Last	
Birth Date:	Social Security #	Birth Date:	Social Security #
Sex: (Optional) <input type="checkbox"/> Male <input type="checkbox"/> Female	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	Sex: (Optional) <input type="checkbox"/> Male <input type="checkbox"/> Female	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated
# Dependents:	Ages:	# Dependents:	Ages:
(A) APPLICANT'S RESIDENCE		(B) CO-APPLICANT'S RESIDENCE	
Current Street Address: (3 Years Residence Required, attach supplement if needed)		Current Street Address: (3 Years Residence Required, attach supplement if needed)	
City, State, Zip:	Mo. Mrtg/Rent:	City, State, Zip:	Mo. Mrtg/Rent:
Cell Phone:	Home Phone:	Cell Phone:	Home Phone:
How long at present address? Yrs Mo	<input type="checkbox"/> Homeowner* <input type="checkbox"/> Parent <input type="checkbox"/> Renter	How long at present address? Yrs Mo	<input type="checkbox"/> Homeowner* <input type="checkbox"/> Parent <input type="checkbox"/> Renter
*If home owner, what do you intend to do with the existing home? <input type="checkbox"/> Sell <input type="checkbox"/> Trade <input type="checkbox"/> Rent <input type="checkbox"/> Other - explain		*If home owner, what do you intend to do with the existing home? <input type="checkbox"/> Sell <input type="checkbox"/> Trade <input type="checkbox"/> Rent <input type="checkbox"/> Other - explain	
Previous address (if current address is less than 3 years)		Previous address (if current address is less than 3 years)	
City, State, Zip	How Long?	City, State, Zip	How Long?
Complete Mailing address (if different from physical)		Complete Mailing address (if different from physical)	
Name of nearest Relative NOT living with you:		Name of nearest Relative NOT living with you:	
Relationship:	Telephone Number:	Relationship:	Telephone Number:

(A) APPLICANT'S EMPLOYMENT HISTORY (3 Year History REQUIRED)				(B) CO-APPLICANT'S EMPLOYMENT HISTORY (3 Year History REQUIRED)			
CURRENT Employment Status (Primary Job)? <input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Other (Use "Other Income" Below)				CURRENT Employment Status (Primary Job)? <input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Other (Use "Other Income" Below)			
Position/Title				Position/Title			
Current Employer:		Employer's Phone:		Current Employer:		Employer's Phone:	
City		State	Zip	City:		State	Zip
Supervisor:		Hire Date:(MM/YYYY)		Supervisor:		Hire Date:(MM/YYYY)	
Gross Monthly Income \$		Hourly Rate \$ _____ pr hr _____ hrs pr week		Gross Monthly Income \$		Hourly Rate \$ _____ pr hr _____ hrs pr week	
Any gaps in employment greater than 30 days during the past 3 years? <input type="checkbox"/> Yes <input type="checkbox"/> No				Any gaps in employment greater than 30 days during the past 3 years? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Date of gaps: _____				Date of gaps: _____			
Reason for gaps: _____				Reason for gaps: _____			
SECOND JOB? <input type="checkbox"/> No <input type="checkbox"/> Yes If "Yes", complete Second Employer				SECOND JOB? <input type="checkbox"/> No <input type="checkbox"/> Yes If "Yes", complete Second Employer			
Position/Title				Position/Title			
Second Employer:		Employer's Phone:		Second Employer:		Employer's Phone:	
City		State	Zip	City		State	Zip
Supervisor:		Hire Date:(MM/YYYY)		Supervisor:		Hire Date:(MM/YYYY)	
Gross Monthly Income \$		Hourly Rate \$ _____ pr hr _____ hrs/pr week		Gross Monthly Income \$		Hourly Rate \$ _____ pr hr _____ hrs/pr week	
PREVIOUS Employer:				PREVIOUS Employer:			
Previous Employer's Phone:		Gross Monthly Income \$		Previous Employer's Phone:		Gross Monthly Income \$	
City	State	Employment Dates:(MM/YYYY-MM/YYYY) ____/____ thru ____/____		City	State	Employment Dates:(MM/YYYY-MM/YYYY) ____/____ thru ____/____	
PREVIOUS Employer:				PREVIOUS Employer:			
Previous Employer's Phone:		Gross Monthly Income \$		Previous Employer's Phone:		Gross Monthly Income \$	
City	State	Employment Dates:(MM/YYYY-MM/YYYY) ____/____ thru ____/____		City	State	Employment Dates:(MM/YYYY-MM/YYYY) ____/____ thru ____/____	
(A) APPLICANT'S OTHER INCOME				(B) CO-APPLICANT'S OTHER INCOME			
Income from SSI, retirement, disability, alimony, child support, or separate maintenance agreement need not to be disclosed if you do not wish to have it considered as a basis for undertaking or repaying this debt.				Income from SSI, retirement, disability, alimony, child support, or separate maintenance agreement need not to be disclosed if you do not wish to have it considered as a basis for undertaking or repaying this debt.			
SSI/Disability (Not grossed up)		Monthly Amount: \$		SSI/Disability (Not grossed up)		Monthly Amount: \$	
Retirement		Monthly Amount: \$		Retirement		Monthly Amount: \$	
Child Support	List Ages of Children	Monthly Amount: \$		Child Support	List Ages of Children	Monthly Amount: \$	
Alimony or Separate Maintenance	Years Left	Monthly Amount: \$		Alimony or Separate Maintenance	Years Left	Monthly Amount: \$	
Other Source:	How Long:	Monthly Amount: \$		Other Source:	How Long:	Monthly Amount: \$	
MONTHLY HOUSEHOLD LIVING EXPENSES (Required)							
INSTRUCTIONS: Please fill out the MONTHLY HOUSEHOLD living expenses below such as food, clothing, gasoline, utilities, and health care, including the payment of recurring medical expenses. If blank a standard Living Expenses calculation formula will be used.							
Food \$ _____	Clothing \$ _____	Gasoline \$ _____	Utilities \$ _____	Health Care \$ _____	# of Dependents living in Household _____		
(A) APPLICANT - Debts / Obligations				(B) CO-APPLICANT - Debts / Obligations			
Alimony/Maintenance	Monthly Amount: \$	Expiration Date		Alimony/Maintenance	Monthly Amount: \$	Expiration Date	
Garnishment	Monthly Amount: \$	Expiration Date		Garnishment	Monthly Amount: \$	Expiration Date	
Child Support	Monthly Amount: \$	List Ages of Children		Child Support	Monthly Amount: \$	List Ages of Children	
Please detail any other debt obligations that may not be listed on your credit report on a separate page, including any note that you are a co-maker or guarantor. Name of creditor, Type of loan, Balance, and Monthly Payment.							

OTHER EXTRAORDINARY RECURRING EXPENSES			
(A) APPLICANT		(B) CO-APPLICANT	
Child Care Expense	\$ _____	Child Care Expense	\$ _____
Other: -explain	\$ _____	Other: -explain	\$ _____
Other: -explain	\$ _____	Other: -explain	\$ _____
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.			
	\$ _____		\$ _____
	\$ _____		\$ _____
(A) APPLICANT'S ASSET AND CREDIT INFORMATION		(B) CO-APPLICANT'S ASSET AND CREDIT INFORMATION	
Bank Name: _____		Bank Name: _____	
Account Type: _____ Balance: \$ _____		Account Type: _____ Balance: \$ _____	
Retirement/401k with: _____		Retirement/401k with: _____	
Account Type: _____ Balance: \$ _____		Account Type: _____ Balance: \$ _____	
Auto # yr/Make: _____ Lender: _____		Auto # yr/Make: _____ Lender: _____	
Payment: \$ _____ Balance: \$ _____		Payment: \$ _____ Balance: \$ _____	
Other Real Estate Owned: _____ Value: _____		Other Real Estate Owned: _____ Value: _____	
Payment: \$ _____ Balance: \$ _____		Payment: \$ _____ Balance: \$ _____	
QUESTIONS			
If the answer is "yes" to any of the questions (1-5), explain on attached sheet. Enter Y (yes) or N (no) for Borrower and/or Co-Borrower			
	APPLICANT	CO-APPLICANT	
1-Are you a U.S. Citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2-Are you a permanent resident alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3-Have you declared bankruptcy within the last 10 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If yes, when did you file?	Date: _____	Date: _____	
4-Have you had any judgments, repossessions, garnishments or other legal proceedings filed against you in the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
5-Do you have any past due obligations to or insured by any agency of the Federal Government?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

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, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race 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. If you do not wish to provide some or all of this information, please check below.

APPLICANT	CO-APPLICANT
Ethnicity <i>Check one or more</i> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino - <i>Print Origin:</i> For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on. <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information	Ethnicity <i>Check one or more</i> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino - <i>Print Origin:</i> For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on. <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information

APPLICANT

Sex *Check one or more*

- Female
- Male
- I do not wish to provide this information

Race *Check one or more*

- American Indian or Alaska Native - Print name of enrolled or principal tribe: _____
- Asian
 - Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese
 - Other Asian - Print race: _____

For example: Hmong, Laotian, Thai, Pakistani, Cambodian and so on.

- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian
 - Guamanian or Chamorro
 - Samoan
 - Other Pacific Islander - *Print race:* _____

For example: Fijian, Tongan, and so on.

- White
- I do not wish to provide this information

CO-APPLICANT

Sex *Check one or more*

- Female
- Male
- I do not wish to provide this information

Race *Check one or more*

- American Indian or Alaska Native - Print name of enrolled or principal tribe: _____
- Asian
 - Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese
 - Other Asian - Print race: _____

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian
 - Guamanian or Chamorro
 - Samoan
 - Other Pacific Islander - *Print race:* _____

For example: Fijian, Tongan, and so on.

- White
- I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? No Yes
- Was the race of the Borrower collected on the basis of visual observation or surname? No Yes
- Was the sex of the Borrower collected on the basis of visual observation or surname? No Yes

Borrower Signature _____ Date _____

Co-Borrower Signature _____ Date _____



**Addendum to FirstBank Credit Application
Communications Acknowledgements and Agreements
FirstBank NMLS# 472433 Revised: 9/16/2024**

This credit application will be submitted to FirstBank (the "Lender") for review. A FirstBank representative may let you know of the status of your application or answer any questions you might have about your application, the loan process, or terms. The sales consultants that represent the retailer or real estate agency you select to purchase your home may assist you with matters related to the sale, for example, the type of home, options, site improvements, and sales features. If there are questions about matters related to the sale that may impact the financing of your purchase, your sales consultant may conference or connect you with a representative(s) of FirstBank for your convenience. FirstBank loan originators are legally authorized to offer and negotiate the terms of your loan.

Following the receipt of your credit application, a Loan Originator from FirstBank (or a person under their supervision, as allowed) may contact you to discuss your application. You may call at any time if you have any questions about your application at **(866) 592-2265**.

You may call FirstBank directly at any time at (866) 592-2265 if you have any questions about your application or if you would like to obtain the NMLS ID# of any loan originator from FirstBank. Upon receipt of your application, a specific loan originator will be assigned and you will be provided with that specific loan originator's NMLS ID#.

By providing contact information below, you authorize FirstBank to contact you directly regarding your loan application.

Email: _____ Phone : (_____) _____ Fax: (_____) _____

Email: _____ Phone : (_____) _____ Fax: (_____) _____

By signing below, you authorize FirstBank to share any decision and other necessary documentation with your retailer or agent for the purpose of facilitating your sales transaction. You also acknowledge that you have personally provided the information on the application and that the information is **complete and accurate** as of the date of the application. If the information provided changes or you have new information before loan closing, you agree to change and supplement the application in writing. By signing below, you expressly authorize FirstBank to obtain a consumer credit report on you. In addition, you authorize FirstBank to obtain any other information and documentation necessary to perform the following actions for as long as FirstBank has an interest in your loan. Actions include to:

- a) process and underwrite your loan; b) verify any data in your credit report, application, or other information obtained in support of your application; c) inform credit decisions by the Lender; d) perform audits, quality control, and legal compliance analysis and reviews; e) monitor your loan, communicate with you regarding your loan status and subsequent information that may be required of you to maintain your loan account; f) inform you of delinquencies and determine any assistance that may be available to you; and f) perform other actions permissible under applicable law.

You also agree to facilitating these actions through use of your address, phone, and/or email address provided on the accompanying application. Please sign below to acknowledge that you have read and understood all details provided.

_____(Date) _____(Date)
Applicant *Co-Applicant*

_____(Date) _____(Date)
Co-Applicant *Co-Applicant*

If more than one individual is applying for credit, each individual must initial to indicate that they intend to apply for joint credit:

_____Applicant 1 Initials _____Applicant 2 Initials _____Applicant 3 Initials _____Applicant 4 Initials

Federal law requires FirstBank to provide you with the following disclosure regarding appraisals. FirstBank will only order and charge you for an appraisal on your property should you choose to move forward with FirstBank as your lender AND FirstBank reasonably believes that you will likely qualify for credit.

Notice of Right To Receive a Copy of Appraisals

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

BANK USE ONLY	
FirstBank Loan Originator – Full Name and NMLS#	Signature _____ (Date) _____

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





PO Box 661527
Birmingham, AL 35266
205.331.5700

Please Return Documents to:
Fax: 205-405-9637
Email: loans@commonsenselending.com
www.commonsenselending.com

W0910 - Minton Home Center

COMMUNICATIONS DISCLOSURE

Thank you for choosing CSL Financial, LLC to process your credit application for your manufactured home loan.

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

The retailer from whom you may purchase a manufactured home and/or its sales consultants may assist you with matters associated with the sales transaction, (i.e., the type of home to purchase, options, site improvements, sales features, and collection of financial documentation).

By signing below, you acknowledge that you have read and understand the details provided, and also consent to CSL Financial sharing its credit decision and other necessary personal information from this credit application with your retailer for the purpose of facilitating your manufactured home purchase transaction. You also acknowledge that you have personally completed the information on the credit application and that information is complete and accurate.

By signing, I/We understand that it is a federal crime punishable by fine and/or imprisonment to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

By signing, I authorize CSL Financial to send disclosures and/or updates to the email address I have provided on the credit application. If I have not provided an email address, I authorize CSL Financial to mail disclosures and/or updates to the home address listed on my application.

You, the consumer, acknowledge that you are consenting to allow CSL Financial, LLC to access their credit report for the purpose of this application for credit. You understand that by signing this notice, you are providing written instructions to CSL Financial, LLC under the Fair Credit Reporting Act, authorizing them to obtain information from your personal credit file, or other information from a consumer reporting agency.

AUTHORIZATION TO OBTAIN CREDIT/FINANCIAL INFORMATION

I/We hereby grant permission to CSL Financial (the "Lender") and its successors and/or assigns to obtain any and all information deemed necessary in processing my mortgage loan application and for subsequent quality control re-verification. This information includes, but is not limited to, my past/present residence, employment status, income, deposit accounts, past/present consumer credit records, and any mortgage/rent payment records. I/We also grant CSL Financial and its successors and assigns permission to use a copy of this form, which contains my authorization to obtain any information regarding the items mentioned above.

Please sign below and retain a copy for your records.

X [Signature Line] Date

X [Signature Line] Date

X [Signature Line]
Printed Name of Applicant

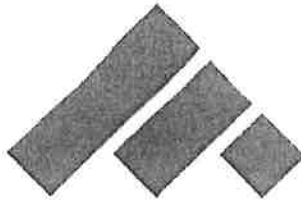
X [Signature Line]
Printed Name of Co-Applicant

X [Signature Line]
Print Dealership Name

X [Signature Line] Date
Dealer Representative/Salesperson



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



CASCADE

Serving The American Dream Through Affordable Home Ownership

Borrower Authorization – Credit, Employment, Asset, & Communications (v 1.7.20)

Part I – General Information

1. Borrower Name	2. Date	3. Name & Address of Lender CASCADE FINANCIAL SERVICES P.O. BOX 15035 CHANDLER, AZ 85244 TEL: (480) 539-5230 FAX: (480) 539-4915 NMLS#: 89599
4. Borrower Email		
5. Borrower Telephone Number(s)		

Part II – Borrower Authorizations

1) Authorization to Obtain Credit Report, Employment Verification, and Asset Verification

By signing below and not opting out, I hereby authorize Cascade Financial Services ("Cascade") to verify my past and present employment and earnings, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize Cascade to order a consumer credit report and verify other credit information, including past and present loan information and landlord references. It is understood that a copy of this form will also serve as an authorization. The information that Cascade obtains is only to be used in the processing of my application for a loan.

Opt out: By initialing here, I am indicating that I do not authorize the above. _____
(If you initial here and opt out, Cascade cannot process your loan application.)

2) Authorization for Email, Phone Calls, Texting, and Automated Messages

By signing below and not opting out, I hereby authorize Cascade and its affiliates, agents, service providers and assignees to send loan documents to me via email and to communicate with me about my loan and related matters via email, phone, and text message, including phone calls, prerecorded voicemail messages, and text messages generated using an automatic telephone dialing system ("ATDS"). This authorization applies to any telephone number I provide to Cascade in connection with my loan now or in the future, including cellular telephone numbers. I acknowledge that, while Cascade will not charge me for any communication Cascade makes or attempts, my communication service provider might. If I wish to withdraw this authorization to receive ATDS-generated messages or calls, I agree that I must do so by calling Cascade at (866) 939-5581, emailing Cascade at customerservice@cascadeloans.com, or writing to Cascade at Cascade, Attn: Customer Service, P.O. Box 15035, Chandler, AZ 85244. I also agree to notify Cascade if any telephone number associated with my loan changes or is reassigned to a new subscriber. I certify that I have the authority to provide this consent because I am either the subscriber of the telephone number or a non-subscriber customary user with authority to provide this consent.

Opt out: By initialing here, I am indicating that I do not authorize the above. _____

3) Authorization to Provide Status Updates to Retailer, Builder, and/or Realtor.

By signing below and not opting out, I hereby authorize Cascade to provide loan status updates to the retailer, builder, and/or realtor(s) associated with my loan transaction.

Opt out: By initialing here, I am indicating that I do not authorize the above. _____

Borrower Signature

Date

Additional Disclosures

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

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

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

New York and Vermont: In connection with your application for credit, a consumer report may be requested in connection with such application. Upon request, you will be informed whether a consumer report was requested, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. If your application is granted, subsequent consumer reports may be requested or utilized in connection with any updates, renewal or extension of the credit for which application was made or for any other legitimate purpose associated with the account.

Ohio: The Ohio laws against discrimination requires that all creditors make credit equally available to all creditworthy customers and that credit reporting maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Wisconsin: No provision of a marital property agreement, a unilateral statement under Wisc. Stat. 766.59 or a court decree under Wisc. Stat. 766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement, or decree of has actual knowledge of the adverse provision when the obligation to the creditor is incurred.

NON-APPLICANT SPOUSE WAIVER OF NOTICE: I agree to waive notice of any extension of credit in connection with this application:

Non-applicant Spouse: _____ Date _____

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

These documents are separate from this application and must be submitted with the application for the lender to process your request.

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

Borrower Signature	Co-Borrower Signature
Date	Date



Addendum to Triad Financial Services, Inc. Credit Application

Thank you for choosing Triad Financial Services, Inc. to process your credit application for your manufactured home loan. Your credit application will be submitted to Triad for review and assigned to a licensed Mortgage Loan Originator that handles applications in your state. The Mortgage Loan Originator (or a person under their supervision, as appropriate) may contact you to discuss your application. You give permission to Triad and their lending partners to investigate your credit for the purpose of this request.

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

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

Triad Financial Services, Inc. • NMLS # 1063 • 1.800.522.2013
 (Tennessee License # 109125; 109125-102; 109125-103; 109125-104; 109125-105)

Loan Originator	NMLS #	TN License	Phone Number
Philip Acosta	232642		1.866.321.3153
Kevin Archer	268471		1.937.205.2011
Kevin Barker	399071		1.888.936.1179
William Bieber	2007076		1.800.522.2013
Scott Binley	1244656	241306	1.800.522.2013
Christian Blaicher	973394		1.888.936.1179
Alexander Boures	1444830		1.800.522.2013
Derek Brown	321533	113132	1.704.453.1045
Victor Chan	2121944		1.800.522.2013
Thomas Donahue	371359	238273	1.800.522.2013
Joseph Freismuth	195056	124591	1.800.522.2013
Thomas "Anthony" Glass	200039		1.800.522.2013
Tamara "Tammy" Grzelak	1237952	151520	1.888.936.1179
Dena Hogge	196038	105631	1.800.522.2013
Samuel Huffman	429927		1.205.492.9888
Daniel Kowal	1950082	215632	1.800.522.2013
Kyle Lammons	2038946	227687	1.800.522.2013
Scott LeClaire	1656744	153924	1.800.522.2013
Lloyd McFarland Jr.	845238		1.866.321.3153
Zachary Meier	199427	118510	1.888.936.1179
Cory Miller	1015417		1.866.321.3153

Loan Originator	NMLS #	TN License	Phone Number
Gina Miller	1277689		1.800.522.2013
Stacy Ngo	1640427		1.866.321.3153
Edward O'Donnell	1001516		1.800.522.2013
Linda Pearson	92519	108015	1.800.522.2013
Cody Ring	260119	110144	1.205.935.3083
Neil Roszkowski	425183		1.866.321.3153
Hilary Sanchez	2050212		1.800.522.2013
Lindsay Shelver	1965629		1.800.522.2013
Taylor Simpson	2113286		1.800.522.2013
Stacy Stone	322561		1.800.522.2013
Christopher Theis	1113707		1.888.936.1179
Michael Tolbert	201558		1.800.522.2013
Brady Way	264868		1.913.620.8131
David Williams	364000		1.866.321.3153
Velma Williams	201432		1.888.936.1179
Margaret York	1001147		1.800.522.2013
Mario Zani	2016318		1.800.522.2013

Additional information on Triad Financial Services, Inc.'s company, branches, and individual Mortgage Loan Originator licenses can be obtained by visiting www.nmlsconsumeraccess.org.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency. You also acknowledge that you have personally completed the information on the credit application and that the information is complete and accurate. Please sign below and retain a copy for your records.

 Applicant's Signature Date

 Applicant's Signature Date

 Applicant's Signature Date

 Applicant's Signature Date

EVIDENCE OF JOINT APPLICATION – If you are applying for JOINT credit with another person, both applicants must initial below.

We intend to apply for JOINT credit: **X** **X**

Applicant (initial above) Co-Applicant (initial above)

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