

Credit Application BUYER'S CREDIT INFORMATION If this is an INDIVIDUAL application complete this information under section A. If this is a JOINT application complete both Sections A and B. NOTE: If married the spouse is not required to be the joint applicant. NOTICE TO MARRIED APPLICANTS RESIDING IN WISCONSIN NO provision of any marital property agreement unilateral statement under §766.59 Wis. Stats or Court decree under §766.70 adversely affects the interest of the creditor unless the creditor prior to the time the credit is granted or an open end credit plan is entered into is furnished a copy of the agreement or decree or has actual knowledge of the adverse position.

Salesperson:		Phone:		Dealer:		City:		State:									
(A) APPLICANT INFORMATION					(B) CO-APPLICANT INFORMATION												
FULL NAME-Last, First, Middle					FULL NAME-Last, First, Middle												
Birthdate:		SS#		# of Dependents:		Ages:		Birthdate:		SS#		# of Dependents:		Ages:			
MARITAL STATUS <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed)				SEX: (Optional) <input type="checkbox"/> Male <input type="checkbox"/> Female				MARITAL STATUS <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed)				SEX: (Optional) <input type="checkbox"/> Male <input type="checkbox"/> Female					
PRESENT STREET ADDRESS (5 Year Residence Required)					PRESENT STREET ADDRESS (5 Year Residence Required)												
CITY, STATE, ZIP CODE				COUNTY				CITY, STATE, ZIP CODE				COUNTY					
HOW LONG AT PRESENT ADDRESS: Years Months				HOME PHONE #				HOW LONG AT PRESENT ADDRESS: Years Months				HOME PHONE #					
RESIDENTIAL STATUS? <input type="checkbox"/> Homeowner <input type="checkbox"/> Renter <input type="checkbox"/> Parents <input type="checkbox"/> Other				MO. Rent or MTG pymnt:				RESIDENTIAL STATUS? <input type="checkbox"/> Homeowner <input type="checkbox"/> Renter <input type="checkbox"/> Parents <input type="checkbox"/> Other				MO. Rent or MTG pymnt:					
LANDLORD OR MORTGAGE HOLDERS NAME:				PHONE				LANDLORD OR MORTGAGE HOLDERS NAME:				PHONE					
BALANCE OF MORTGAGE:				ACCT #:				BALANCE OF MORTGAGE:				ACCT #:					
PREVIOUS ADD. (if less than 3 years at present)				How Long: Yrs Mos.		PREVIOUS ADD. (if less than 3 years at present)				How Long: Yrs Mos.		PREVIOUS ADD. (if less than 3 years at present)				How Long: Yrs Mos.	
				Landlord's phone:						Landlord's phone:						Landlord's phone:	
Other Previous Add:				Prev. Residence Status:				Other Previous Add:				Prev. Residence Status:					
Applicant's Employment (Minimum 3 year History)					Co-Applicant's Employment (Minimum 3 year History)												
EMPLOYER'S NAME				EMPLOYER'S CITY, STATE				EMPLOYER'S NAME				EMPLOYER'S CITY, STATE					
EMPLOYER'S BUSINESS				SUPERVISOR				EMPLOYER'S BUSINESS				SUPERVISOR					
SALARY (Gross) <input type="checkbox"/> Hour <input type="checkbox"/> Month <input type="checkbox"/> Week <input type="checkbox"/> Year				WORK PH:				SALARY (Gross) <input type="checkbox"/> Hour <input type="checkbox"/> Month <input type="checkbox"/> Week <input type="checkbox"/> Year				WORK PH:					
JOB TITLE OR OCCUPATION:				JOB CODE:		HIRE DATE:		JOB TITLE OR OCCUPATION:				JOB CODE:		HIRE DATE:			
PREVIOUS EMPLOYER				EMPLOYED FROM TO		PREVIOUS EMPLOYER				EMPLOYED FROM TO							
Previous EMPLOYER ADD				PHONE		Previous EMPLOYER ADD				PHONE							
OTHER INCOME NOTE: Alimony, child support, or separate maintenance incomes do not have to be revealed unless the applicant wishes to have such sources considered as a basis for repayment of the requested credit.																	
(A) Source of Other income:			Monthly Amt:			(A) Source of Other Income:			Monthly Amt:			Child Care Monthly Amt:					
CREDIT REFERENCES: INDICATE RELATIONSHIP OR OWNERSHIP BY CHECKING THE APPROPRIATE BOX <input type="checkbox"/> Appointment <input type="checkbox"/> Joint <input type="checkbox"/> Co-Applicant																	
Checking acct with: (name and address)						Ph:		Acct #:									
Savings acct with: (name and address)						Ph:		Acct #:									
Last Vehicle Financed by:				Date Purchased:		Model Year and Make of Vehicle:				# Vehicles owned:							
Address:				PHONE		Balance:		Monthly Payment:		Amt past due:							
List all other obligations including the liability for alimony, child support, or separate maintenance. Be sure to list all accounts.																	
Owner	Creditor Name, Address, and Phone Number			FHA Insured?	Date Open	High Credit	Account #	Curr. Bal	# of Pmts	Amt Past Due							
				<input type="checkbox"/> Yes <input type="checkbox"/> No													
				<input type="checkbox"/> Yes <input type="checkbox"/> No													
				<input type="checkbox"/> Yes <input type="checkbox"/> No													
<input type="checkbox"/> Visa	Current Balance:				<input type="checkbox"/> Dept. Store		Current Balance:										
<input type="checkbox"/> MC	Monthly Pymt.				<input type="checkbox"/> Other:		Monthly Pymt:										
Relative living nearest Applicant:						Relationship:		Relative's Phone #:									
Relative living nearest Applicant:						Relationship:		Relative's Phone #:									
The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with the equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)																	
BORROWER: I decline to furnish this information: <input type="checkbox"/>					CO-BORROWER: I decline to furnish this information: <input type="checkbox"/>												
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino					Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino												
Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White					Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White												
SEX: <input type="checkbox"/> Male <input type="checkbox"/> Female					SEX: <input type="checkbox"/> Male <input type="checkbox"/> Female												
If the answer is "yes" to any of the questions (1-5), explain on attached sheet. Enter Y (yes) or N (no) in both columns																	
(1) HAVE YOU EVER DECLARED BANKRUPTCY WITHIN THE LAST 10 YEARS?		<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No		WHERE?		WHEN?									
(2) HAVE YOU HAD ANY JUDGEMENTS, REPOSSESSIONS, GARNISHMENTS, OR OTHER LEGAL PROCEEDINGS FILED AGAINST YOU WITHIN THE PAST 7 YEARS?		<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No		BORROWER		CO-BORROWER									
(3) 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		BORROWER		CO-BORROWER									
(4) ARE YOU A CO-MAKER OR GUARANTOR ON A NOTE?		<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No		FOR WHOM?		HOW MUCH?									
(5) HAVE YOU ANY OTHER APPLICATION FOR AN FHA TITLE 1 IMPROVEMENT LOAN PENDING AT THIS TIME?		<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No		BORROWER		CO-BORROWER									
ARE YOU A U.S. CITIZEN?					ARE YOU A PERMANENT RESIDENT ALIEN?												
<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No					<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No												

PROPERTY WILL BE: <input type="checkbox"/> PRIMARY RESIDENCE <input type="checkbox"/> SECONDARY RESIDENCE <input type="checkbox"/> INVESTMENT	IS THE PROPERTY SECURING THE LOAN A MANUFACTURED HOME? <input type="checkbox"/> YES <input type="checkbox"/> NO
PURPOSE OF LOAN: <input type="checkbox"/> PURCHASE <input type="checkbox"/> REFINANCE <input type="checkbox"/> CONSTRUCTION <input type="checkbox"/> CONSTRUCTION-PERMANENT <input type="checkbox"/> OTHER (EXPLAIN):	
SUBJECT PROPERTY ADDRESS:	
<p>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 this information contained in this 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 provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described herein; (3) the property will not be used for any illegal prohibited purpose or use; (4) all statements made in this 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 reverify 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 this application, even if the Loan is not approved; (7) the Lender 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 this 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, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this 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 this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original signature. FAIR CREDIT REPORTING ACT NOTICE TO CONSUMER: I give permission to my dealer and any financial institution selected by my dealer, to investigate my credit and employment history and authorize each of my employer, landlord, deposit institution, and credit company to release information about me. I acknowledge that my dealer is not a credit grantor, but upon my inquiry will identify to me which financial institution I may contact to inquire about the status of my application. This application may be considered withdrawn if I do not inquire about its status within 30 days of the date of this notice. I certify that all statements made in this application are true and correct and are made for the purpose of obtaining credit.</p>	
X: _____ Applicant Signature Required	X: _____ Co-Applicant's Signature
_____ Date	_____ Date
(A) Applicant Driver's License No.	(B) Co-Applicant Driver's License No.



Addendum to 21st Mortgage Credit Application Communications Disclosure Form

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 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#	Name	Ext	NMLS#
Bradley, Cassandra	1544	282742	Moore, Lindsay	1311	288258
Carter, Tim	2110	202256	Morales, Yamila	2138	202266
Childers, Matt	1249	202269	Roach, Tim	1664	202271
Clark, Rob	2100	202264	Siggers, Jonathan	1636	201918
Fabian, Matt	1431	202243	Thompson, Jeff	1009	202255
Housewright, Chassidy	2101	202247	Webber, Jeff	1029	16262
Kittle, Chris	1095	202249	Williams, Wayne	1024	202262
Ladd, Catherine	1306	288272	Wininger, Mark	1501	201915
Millsaps, Lee	1314	288508	Young, Granville	1006	202250

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

 Applicant Signature (Date)

 Applicant Signature (Date)

 Applicant Signature (Date)

 Applicant Signature (Date)

 Dealership – Dealer #

 Sales Person (Date)

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