



## Addendum to the 21<sup>st</sup> Mortgage Credit Application Communications Disclosure Form

- Must be completed & submitted with ALL Credit Applications
- Effective: 1-5-2015

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 21<sup>st</sup> Mortgage Loan Originators

Name	Ext	NMLS #	TN License #	Name	Ext	NMLS #	TN License #
21 <sup>st</sup> Mortgage Corp.	n/a	2280	109340	Kittle, Chris	1095	202249	110775
Archer, Kerri	1827	832728		MacGuire, John	2001	393419	113642
Allen, Joy	1200	16307		McGroom, Joe	1133	1187463	120284
Bell, Chris	1926	1237278		McMahan, Adam	1047	16516	107490
Bradley, Cassandra	1544	282742	112019	Moore, Lindsay	1311	288258	111230
Campbell, Thomas (Tee)	1399	872289		Morales, Yamilla	2138	202266	108024
Carter, Tim	2110	202256	111261	Nassios, George	1040	202260	
Casper, Eileen	1131	1200479		Roach, Tim	1664	202271	
Clark, Rob	2100	202264		Siggers, Jonathan	1636	201918	109759
Connard, Joe	1030	160546	111590	Stewart, Christopher (Ryne)	1136	1209308	
Corwin, Chris	1203	94486		Sullivan, Scott	1121	1004036	115868
Cozzolino, Jonathan	1227	979264	114603	Taylor, Scott	2115	392022	
Davis, Paul	2106	202244		Utley, Barrett	1123	1264594	
Doolan, Ryan	1394	64626	107591	Webber, Jeff	1029	16262	110064
Fabian, Matt	1431	202243	110128	Williams, Lisa	1135	1209113	
Fields, Kevin	1779	345474	111579	Winger, Mark	1501	201915	
Goodman, Kevin	1816	493671		Woody, Leigh	1127	1133367	
Housewright, Chassidy	2101	202247		Wynn, Seth	1106	982255	
Kirkland, Mike	1207	78839		Young, Granville	1006	202250	110311

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.

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

Applicant Signature	(Date)	Applicant Signature	(Date)
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Applicant Signature	(Date)	Applicant Signature	(Date)
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Dealership – Dealer #	Sales Person
	(Date)

**This form is a part of the 21st Mortgage credit application and must accompany the credit application and must be completed in order for the credit application to be accepted. Revised : 12-1-2014**

**APPLICANT CREDIT INFORMATION:** If this is an INDIVIDUAL application, complete section A. If this is a JOINT application, complete section A&B. **NOTE:** If married, the spouse is not required to be the joint applicant. Please advise whether credit references and/or credit history should be investigated under another name. It is a crime to intentionally falsify information on this application.

Application Date: \_\_\_\_\_ Seller Name: **CONCORD HOMES @ the Circle** Sales figures must be submitted

Property will be:  Primary Residence  Non Primary Residence  Investment/Rental

Purpose of the Loan:  Purchase home only  Purchase home and land  Refinance  Land only

Proposed Down Payment: \$ \_\_\_\_\_ Source of Down Payment:  Savings  Checking  Cash on Hand  Loan

Gift. If gift, from whom: \_\_\_\_\_  Other (Explain): \_\_\_\_\_

Using land as down payment. Value: \$ \_\_\_\_\_  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 interest rate:

Street Address where home will be located: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ County: \_\_\_\_\_

Site of Placement:  Owned Property with no lien  Owned Property Land Contract/Mortgage Trust Deed

Leased  Family Land  Community  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: REQUIRED (for Loan Notices and Documents)**

APPLICANT EMAIL ADDRESS: \_\_\_\_\_

CO-APPLICANT EMAIL ADDRESS: \_\_\_\_\_

**(A) APPLICANT** **(B) CO-APPLICANT**

FULL NAME - Last, First, Middle

\_\_\_\_\_

Birth Date: \_\_\_\_\_ Social Security #: \_\_\_\_\_

Sex: (Optional)  Male  Female Marital Status:  Married  Unmarried  Separated

# Dependents: \_\_\_\_\_ Ages: \_\_\_\_\_

\_\_\_\_\_

**APPLICANT'S RESIDENCE** **CO-APPLICANT'S RESIDENCE**

Current Street Address (3 Years Residence Required, attach supplement if needed)

\_\_\_\_\_

City, State, Zip: \_\_\_\_\_ County: \_\_\_\_\_

Mailing Address (if different from physical) Home Phone Cell Phone

How long at present address?  Homeowner \*  Other Mo. Mrtg/Rent:

Yrs Mo  Renter  Parent \_\_\_\_\_

Name of Mortgage Holder or Landlord: \_\_\_\_\_ Telephone number: \_\_\_\_\_

\*If homeowner, what do you intend to do with the existing home?

\_\_\_\_\_

Previous address (if current address is less than 3 years)

\_\_\_\_\_

City, State, Zip: \_\_\_\_\_ How long? \_\_\_\_\_

Name of Mortgage Holder or Landlord: \_\_\_\_\_

Telephone number: \_\_\_\_\_

Name of nearest Relative NOT living with you: \_\_\_\_\_ Relationship: \_\_\_\_\_

Phone: \_\_\_\_\_

**APPLICANT'S EMPLOYMENT HISTORY (Minimum Three Years, attach supplement if needed)**

1-Current Employer:	Position Held: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:
City, State:	Supervisor Name and Telephone Number:	Email address:

What is your base pay rate excluding commission, bonuses, and overtime:  
 How are you paid? Hourly rate: \$ \_\_\_\_\_ Weekly Salary :\$ \_\_\_\_\_ BiWeekly Salary: \$ \_\_\_\_\_ Monthly Salary: \$ \_\_\_\_\_  
 Do you receive bonuses? \_\_\_\_\_ How often? \_\_\_\_\_ How much in bonuses over the last 12 months \$ \_\_\_\_\_  
 Do you receive commission? \_\_\_\_\_ How often? \_\_\_\_\_ How much in commission over the last 12 months \$ \_\_\_\_\_  
 Do you consistently receive overtime? \_\_\_\_\_ How often? \_\_\_\_\_ How much in overtime over the last 12 months \$ \_\_\_\_\_

2-Second or Previous Employer:	Position Held: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:	Date Left:
City, State:	Supervisor Name and Telephone Number:	Income:	

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

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

**CO-APPLICANT'S EMPLOYMENT HISTORY (Minimum Three Years)**

1-Current Employer:	Position Held: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:
City, State:	Supervisor Name and Telephone Number:	Email address:

What is your base pay rate excluding commission, bonuses, and overtime:  
 How are you paid? Hourly rate: \$ \_\_\_\_\_ Weekly Salary :\$ \_\_\_\_\_ BiWeekly Salary: \$ \_\_\_\_\_ Monthly Salary: \$ \_\_\_\_\_  
 Do you receive bonuses? \_\_\_\_\_ How often? \_\_\_\_\_ How much in bonuses over the last 12 months \$ \_\_\_\_\_  
 Do you receive commission? \_\_\_\_\_ How often? \_\_\_\_\_ How much in commission over the last 12 months \$ \_\_\_\_\_  
 Do you consistently receive overtime? \_\_\_\_\_ How often? \_\_\_\_\_ How much in overtime over the last 12 months \$ \_\_\_\_\_

2- Second or Previous Employer:	Position Held: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:	Date Left:
City, State:	Supervisor Name and Telephone Number:	Income:	

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

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

**APPLICANT'S OTHER INCOME**

**CO-APPLICANT'S 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:

## ASSET AND CREDIT INFORMATION

Applicant Bank Name: City, St: Account type: Balance: \$

Co-Applicant Bank Name: City, St: Account type: Balance: \$

Retirement/401K with: City, St: Account type: Balance: \$

Auto #1: Yr/Make Value: \$ Lender: Payment: \$ Balance: \$

Auto #2: Yr/Make Value: \$ Lender: Payment: \$ Balance: \$

Other Asset: Value: \$ Lender: Payment: \$ Balance: \$

Other Real Estate Owned Value: \$ Lender: Payment: \$ Balance: \$

Other Real Estate Owned Value: \$ Lender: Payment: \$ Balance: \$

Are you a co-maker or guarantor on a note?

If Yes, for whom? Creditor Monthly Payment: \$

### (A) APPLICANT - Debts / Obligations

### (B) CO-APPLICANT - Debts / Obligations

Expiration Date

Expiration Date

Alimony/Maintenance: \$

Alimony/Maintenance: \$

Garnishment: \$

Garnishment: \$

List Ages of Children

List Ages of Children

Child Support: \$

Child Support:

### Other Extraordinary Recurring Expenses

List 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

If the answer is "yes" to any of the questions (2-5), explain on attached sheet. Enter Y (yes) or N (no) for Borrower and/or Co-Borrower

**Borrower**

**Co-Borrower**

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 10 years?

Yes  No

Yes  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?

Yes  No

Yes  No

5. Do you have any past due obligations to or insured by any agency of the Federal Government?

Yes  No

Yes  No

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 the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

<b>APPLICANT</b> <input type="checkbox"/> I decline to furnish this information	<b>CO-APPLICANT</b> <input type="checkbox"/> I decline to furnish this information
<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<b>Race:</b> <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<b>Race:</b> <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander
<b>Sex:</b> <input type="checkbox"/> Male <input type="checkbox"/> Female	<b>Sex:</b> <input type="checkbox"/> Male <input type="checkbox"/> Female

**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.

_____	_____	_____	_____
<b>Borrower Signature</b>	<b>Date</b>	<b>Co-Borrower Signature</b>	<b>Date</b>