

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

**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. v.12-6-2017

**If this is a Purchase, complete the following:**

|  |  |   |  |
|--|--|---|--|
| Seller / Realtor Name: _____   |  | <b>Purchase information must be attached</b>                                      |  |
| <b>Property will be:</b>   |  | <b>Home is being:</b>   |  |
| <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment/Rental <input type="checkbox"/> Buy-For |  | <input checked="" type="checkbox"/> Purchased <input type="checkbox"/> Refinanced |  |
| <b>Loan Type:</b> <input checked="" type="checkbox"/> Home only <input type="checkbox"/> Land and Home <input type="checkbox"/> Land only                                      |  |   |  |

**Street Address where the home will be located, including site #:**

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

**If Land and Home, Land is being:**   
 Purchased   
 Refinanced   
 Owned Free and Clear Whose land is it?  
 Estimated Land Value \$ \_\_\_\_\_ Purchase Price/Payoff \$ \_\_\_\_\_ Date acquired: \_\_\_\_\_ **Home must be placed on the property described in this section**

**If Home Only, Site Placement is:**   
 Owned property with no lien   
 Leased Private Property   
 Family Land - No Rent   
 Community/Park  
 Reservation   
 Owned Property Land Contract/Mortgage Trust Deed

**If Home Only and Land is Leased:** Name of Community/Park/Land Owner/Mortgage Holder: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Monthly Site Payment: \_\_\_\_\_  
 Is the site rent scheduled to increase over the next three years? If so, please explain.

**Proposed Down Payment:** \$ \_\_\_\_\_ Source of Down Payment:   
 Savings   
 Checking   
 Cash on Hand   
 Loan  
 Gift (if gift, from whom): \_\_\_\_\_  Other (Explain)  
 I wish to use my land as down payment

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.

**EMAIL ADDRESS (for Loan Notices and Documents)**

|                         |                            |
|-------------------------|----------------------------|
| <b>APPLICANT EMAIL:</b> | <b>CO-APPLICANT EMAIL:</b> |
|-------------------------|----------------------------|

|                           |                              |
|---------------------------|------------------------------|
| <b>APPLICANT LICENSE:</b> | <b>CO-APPLICANT LICENSE:</b> |
|---------------------------|------------------------------|

|                      |                         |
|----------------------|-------------------------|
| <b>(A) APPLICANT</b> | <b>(B) CO-APPLICANT</b> |
|----------------------|-------------------------|

|  |  |
|--|--|
| <b>FULL NAME - Last, First, Middle</b> | <b>FULL NAME - Last, First, Middle</b> |
|--|--|

|                          |                    |                          |                    |
|--------------------------|--------------------|--------------------------|--------------------|
| Birth Date (mm/dd/yyyy): | Social Security #: | Birth Date (mm/dd/yyyy): | Social Security #: |
|--------------------------|--------------------|--------------------------|--------------------|

|  |  |
|--|--|
| Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated | Marital Status:                    Married                    Unmarried <input type="checkbox"/> Separated |
|--|--|

|   |  |
|---|--|
| Applicant Dependents (not including self or those listed by Co-Borrower):<br>Number of Dependents: _____ Dependent Age(s) _____ | Applicant Dependents (not including self or those listed by Borrower):<br>Number of Dependents: _____ Dependent Age(s) _____ |
|---|--|

|                              |                                 |
|------------------------------|---------------------------------|
| <b>APPLICANT'S RESIDENCE</b> | <b>CO-APPLICANT'S RESIDENCE</b> |
|------------------------------|---------------------------------|

|  |  |
|--|--|
| 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 _____ County: _____   | City, State, Zip _____ County: _____   |

|  |  |
|--|--|
| Mailing Address (if different from physical) _____ City, State, Zip: _____ | Mailing Address (if different from physical) _____ City, State, Zip: _____ |
|--|--|

|                                     |                                     |
|-------------------------------------|-------------------------------------|
| Home Phone: _____ Cell Phone: _____ | Home Phone: _____ Cell Phone: _____ |
|-------------------------------------|-------------------------------------|

|  |  |                     |  |  |                     |
|--|--|---------------------|--|--|---------------------|
| How long at present address?<br>Year(s) _____ Month(s) _____ | <input type="checkbox"/> Homeowner* <input type="checkbox"/> Other*<br><input type="checkbox"/> Renter <input type="checkbox"/> Live with parent | Mo. Mtg/Rent: _____ | How long at present address?<br>Year(s) _____ Month(s) _____ | Homeowner*                    Other*<br>Renter                    Live with parent | Mo. Mtg/Rent: _____ |
|--|--|---------------------|--|--|---------------------|

|   |  |
|---|--|
| Name of Previous Mortgage Holder or Landlord: Pheasant Run / Oxford Bank<br>Telephone number: _____ | Name of Previous Mortgage Holder or Landlord:<br>Telephone number: _____ |
|---|--|

|   |   |
|---|---|
| *What are the plans for your existing home? If checked other above, please explain: | *What are the plans for your existing home? If checked other above, please 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? _____ |
|-------------------------|-----------------|-------------------------|-----------------|

|   |                     |   |                     |
|---|---------------------|---|---------------------|
| Name of Nearest Relative NOT living with you: _____ | Relationship: _____ | Name of Nearest Relative NOT living with you: _____ | Relationship: _____ |
|   | Phone: _____        |   | Phone: _____        |

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

|   |   |                             |
|---|---|-----------------------------|
| 1-Current Employer:   | Position Held/Occupation: office coordinator 2<br>Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No | Date Started:               |
| City, State:  | Supervisor Name and Telephone Number:   | Email address:              |
| List your base pay rate excluding commissions, bonuses, and overtime:   |   |                             |
| How are you paid (select one below)   |   |                             |
| <input type="checkbox"/> Hourly # of hours: _____ <input type="checkbox"/> Weekly <input type="checkbox"/> Biweekly <input type="checkbox"/> Monthly Gross 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/Occupation:<br>Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No                      | Date Started:<br>Date Left: |
| City, State:  | Supervisor Name and Telephone Number:   | Income:                     |
| 3- Previous Employer:   | Position Held/Occupation:<br>Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No                      | Date Started:<br>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, attach supplement if needed)**

|  |  |                             |
|--|--|-----------------------------|
| 1-Current Employer:  | Position Held/Occupation:<br>Self Employed: Yes No | Date Started:               |
| City, State:   | Supervisor Name and Telephone Number:              | Email address:              |
| List your base pay rate excluding commissions, bonuses, and overtime:  |  |                             |
| How are you paid (select one below)  |  |                             |
| Hourly # of hours: _____ Weekly <input type="checkbox"/> Biweekly <input type="checkbox"/> Monthly <input type="checkbox"/> Gross 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/Occupation:<br>Self Employed: Yes No | Date Started:<br>Date Left: |
| City, State:   | Supervisor Name and Telephone Number:              | Income:                     |
| 3- Previous Employer:  | Position Held/Occupation:<br>Self Employed: Yes No | Date Started:<br>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:<br>Monthly Amt: | Other Source:                   | How Long:<br>Monthly Amt: |

| <b>(A) APPLICANT - Asset and Credit Information</b>  |                              | <b>(B) CO-APPLICANT - Asset and Credit Information</b>                |                     |    |
|--|------------------------------|---|---------------------|----|
| 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): _____   |                              | Auto #1 (Yr/Make): _____  |                     |    |
| Value: \$ _____  | Payment: \$ _____            | Value: \$ _____   | Payment: \$ _____   |    |
| Balance: \$ _____  |                              | Balance: \$ _____   |                     |    |
| Auto #2 (Yr/Make): _____   |                              | Auto #2 (Yr/Make): _____  |                     |    |
| Value: \$ _____  | Payment: \$ _____            | Value: \$ _____   | Payment: \$ _____   |    |
| Balance: \$ _____  |                              | Balance: \$ _____   |                     |    |
| Other Asset: _____   |                              | Other Asset: _____  |                     |    |
| Value: \$ _____  | Payment: \$ _____            | Value: \$ _____   | Payment: \$ _____   |    |
| Balance: \$ _____  |                              | Balance: \$ _____   |                     |    |
| Other Real Estate Owned: _____   |                              | Other Real Estate Owned: _____  |                     |    |
| Value: \$ _____  | Payment: \$ _____            | Value: \$ _____   | Payment: \$ _____   |    |
| Balance: \$ _____  |                              | Balance: \$ _____   |                     |    |
| Are you a co-maker or guarantor on a note?<br>If Yes, for whom? _____  |                              | Are you a co-maker or guarantor on a note?<br>If Yes, for whom? _____ |                     |    |
| Creditor: Monthly Payment: \$ _____  |                              | Creditor: Monthly Payment: \$ _____                                   |                     |    |
| <b>(A) APPLICANT - Debts/Obligations</b>   |                              | <b>(B) CO-APPLICANT - Debts/Obligations</b>                           |                     |    |
| Alimony/Maintenance: \$ _____  |                              | Alimony/Maintenance: \$ _____   |                     |    |
| Expiration Date: _____   |                              | Expiration Date: _____  |                     |    |
| Garnishment: \$ _____  |                              | Garnishment: \$ _____   |                     |    |
| Child Support: \$ _____  |                              | Child Support: \$ _____   |                     |    |
| List Ages of Children: _____   |                              | List Ages of Children: _____  |                     |    |
| <b>Other Extraordinary Recurring Expenses</b>  |                              |   |                     |    |
| <b>List other items that have a significant impact to your budget</b>  |                              | <b>Estimated Monthly Amount</b>                                       |                     |    |
| 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:   |                              | \$ _____  |                     |    |
| <b>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.</b> |                              |   |                     |    |
|  |                              | \$ _____  |                     |    |
|  |                              |   |                     |    |
| <b>QUESTIONS</b>   |                              |   |                     |    |
|  | <b>Applicant</b>             |   | <b>Co-Applicant</b> |    |
| 1. Are you a U.S. Citizen?   | <input type="checkbox"/> Yes | <input type="checkbox"/> No   | Yes                 | No |
| 2. Are you a permanent resident alien?   | <input type="checkbox"/> Yes | <input type="checkbox"/> No   | Yes                 | No |
| 3. Have you declared bankruptcy within the last 5 years?<br>If yes, when did you file?   | <input type="checkbox"/> Yes | <input type="checkbox"/> No   | Yes                 | No |
|  | Date:                        |   | Date:               |    |

# DEMOGRAPHIC INFORMATION OF APPLICANT AND CO-APPLICANT

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. 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, race, and sex on the basis of visual observation or surname. If you do not wish to provide some or all of this information, please check below.

| APPLICANT   | CO APPLICANT  |
|---|---|
| <p>Ethnicity: - Check one or more</p> <p><input type="checkbox"/> Hispanic or Latino</p> <p><input type="checkbox"/> Mexican</p> <p><input type="checkbox"/> Puerto Rican</p> <p><input type="checkbox"/> Cuban</p> <p><input type="checkbox"/> Other Hispanic or Latino</p> <p>- Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:</p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p>Race: - Check one or more</p> <p><input type="checkbox"/> American Indian or Alaska Native - Print name of enrolled or principal tribe:</p> <p><input type="checkbox"/> Asian   <input type="checkbox"/> Asian Indian   <input type="checkbox"/> Chinese</p> <p><input type="checkbox"/> Filipino   <input type="checkbox"/> Japanese   <input type="checkbox"/> Korean</p> <p><input type="checkbox"/> Vietnamese   <input type="checkbox"/> Other Asian</p> <p>- Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:</p> | <p>Ethnicity: - Check one or more</p> <p style="padding-left: 40px;">Hispanic or Latino</p> <p style="padding-left: 40px;">Mexican</p> <p style="padding-left: 40px;">Puerto Rican</p> <p style="padding-left: 40px;">Cuban</p> <p style="padding-left: 40px;">Other Hispanic or Latino</p> <p>- Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:</p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p>Race: - Check one or more</p> <p>American Indian or Alaska Native - Print name of enrolled or principal tribe:</p> <p style="padding-left: 40px;">Asian   Asian Indian   Chinese</p> <p style="padding-left: 40px;">Filipino   Japanese   Korean</p> <p style="padding-left: 40px;">Vietnamese   Other Asian</p> <p>- Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:</p> |

|  |   |
|--|---|
| <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander<br>- Print race, for example, Fijian, Tongan, and so on:<br><br><input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information<br><br>Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information | Black or African American Native Hawaiian or Other Pacific Islander Native Hawaiian Guamanian or Chamorro Samoan Other Pacific Islander<br>- Print race, for example, Fijian, Tongan, and so on:<br><br><input type="checkbox"/> I do not wish to provide this information<br><br>Sex: Female Male I do not wish to provide this information  |
| <b>TO BE COMPLETED BY THE FINANCIAL INSTITUTION (for an application taken in person)</b>   | <b>TO BE COMPLETED BY THE FINANCIAL INSTITUTION (for an application taken in person)</b>  |
| APPLICANT  | CO APPLICANT  |
| Was the ethnicity of the applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes. <input type="checkbox"/> No<br><br>Was the race of the applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes. <input type="checkbox"/> No<br><br>Was the sex of the applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No  | Was the ethnicity of the applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes. <input type="checkbox"/> No<br><br>Was the race of the applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes. <input type="checkbox"/> No<br><br>Was the sex of the applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No |

**THE DEMOGRAPHIC INFORMATION WAS PROVIDED THROUGH**

- Face-to-Face Interview (includes Electronic Media w/ Video Component)  Telephone Interview  Fax or Mail  
 Email or Internet

**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 anyone to four-unit family residences occupied by the owner and for the purpose of the house improvement of anyone 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 require 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 which 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 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 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 the affected credit reporting agencies to lift the freeze BEFORE submitting your application**

[www.equifax.com](http://www.equifax.com), [www.transunion.com](http://www.transunion.com), [www.experian.com](http://www.experian.com)

|                              |               |                              |               |
|------------------------------|---------------|------------------------------|---------------|
| _____<br>Applicant Signature | _____<br>Date | _____<br>Applicant Signature | _____<br>Date |
|------------------------------|---------------|------------------------------|---------------|

(ADMIN USE ONLY)



First Choice MH, LLC  
 600W. 22nd Street Suite 101  
 Oak Brook, IL 60523

## Addendum to First Choice MH Credit Application COMMUNICATION DISCLOSURE FORM

This credit application will be submitted to First Choice MH LLC (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 owner of the community ("The Community") and its sales consultants from whom you may purchase a home 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 **(877) 346-0009**.

Below is the contact information for the Mortgage Loan Originator assigned to your account:

|                  |                            |
|------------------|----------------------------|
| Name             | Jessica Clark              |
| Direct Extension | 708-781-1041               |
| Email            | JessicaC@FirstchoiceMH.com |
| NMLS #           | 1419655                    |

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 First Choice MH to send me updates on the status of my application to the e-mail address I have provided on the credit application. If I have not provided an e-mail address, I authorize you to send me updates on the status of my application to the COMMUNITY location via fax or email.

\_\_\_\_\_  
 Applicant Signature

Date

\_\_\_\_\_  
 Applicant Signature

Date

\_\_\_\_\_  
 Applicant Signature

Date

\_\_\_\_\_  
 Applicant Signature

Date

\_\_\_\_\_  
 Property - Dealer Number

Date

\_\_\_\_\_  
 Property - Dealer Number

Date

**This form is a part of the First Choice MH credit application and must accompany the credit application and must be completed in order for the credit application to be accepted.**



First Choice MH LLC  
600 W. 22<sup>nd</sup> Street Suite 101  
Oak Brook, IL 60523

## **ADDENDUM TO CREDIT APPLICATION DISCLOSURE OF RIGHT TO SHARE APPLICATION INFORMATION**

APPLICANT: \_\_\_\_\_

CO-APPLICANT: \_\_\_\_\_

First Choice MH LLC (“First Choice”) is hereby disclosing its intent to share your Credit Application with (the “Community”) the Sales Agent, for the purpose of approving your application for residency within the location in which you have applied. (the “Community”).

You hereby acknowledge that approval for residency within the Community is a pre-condition to applying for financing of a manufactured home through First Choice. In an effort to improve the efficiency of your application process, you agree that employees or representatives of First Choice and the Sales Agent (as an agent for the “Community”), may share your Credit Application, as well as any other documents exclusively, for purposes required to meet the application requirements of either party, in support of your request for residency and financing of a home.

You hereby agree to the sharing of your Credit Application and related documentation, under the condition that such information sharing is done strictly for the purposes outlined, and otherwise meets all conditions of the Privacy Notice of each company (for which you will receive notice in conjunction with your application).

### **APPLICANT ACKNOWLEDGEMENT**

I (We) acknowledge that we have received a copy of the Disclosure of Right to Share Application Information and agree to the terms as specified.

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_



2018 ADDENDUM TO CREDIT APPLICATION

Thank you for choosing **FIRST CHOICE MH LLC** to process your credit application for your manufactured home loan.

Your credit application will be submitted to **FIRST CHOICE MH LLC** for review and assigned to a licensed Mortgage Loan Originator that handles applications in your state. The Mortgage Loan Originator (or person under their supervision, as appropriate) may contact you to discuss your application.

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, sale features that may impact your financing options, etc.

If you have any questions about your credit application, please contact our licensed Mortgage Loan Originator as listed below:

| Name          | NMLS #  | States Licensed | Phone Number |
|---------------|---------|-----------------|--------------|
| Jessica Clark | 1419655 | IL IN MI TX OH  | 877-364-0009 |

Mortgage Loan Originators at **First Choice MH LLC**

**Jessica Clark** NMLS #1419655  
**Michael Callaghan** NMLS #1244965

Additional information on **FIRST CHOICE MH LLC**, company, branches, and individual Mortgage Loan Originator licenses can be obtained by visiting [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org).

By signing below, you acknowledge that you have read and understood the details provided, and also consent to **FIRST CHOICE MH LLC** sharing its credit decision and other necessary information for the purpose of facilitating your manufactured home purchase. 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.

|                     |      |                     |      |
|---------------------|------|---------------------|------|
| _____               | Date | _____               | Date |
| Applicant Signature |      | Applicant Signature |      |
|                     |      |                     |      |
| _____               | Date | _____               | Date |
| Applicant Signature |      | Applicant Signature |      |

**This is a part of the credit application and request and must accompany any request or application for credit.**



## ANTI-STEERING & ACKNOWLEDGEMENT OF COMPLIANCE FIRST CHOICE MH, LLC

At First Choice, we respect your right to seek financing from any available source and welcome a fair exchange of pricing and terms with our competitors. We also acknowledge our responsibility to adhere to Federal and State laws with respect to consumer disclosures and the marketing of our financing products for manufactured homes.

By signing below, you acknowledge compliance with the following:

1. You have been advised of your right to seek ANY source of financing for a home within

\_\_\_\_\_.  
("the Property")

2. No member of the property sales or marketing staff has implied, suggested, or inferred that your selection of a financing source should in any way be exclusive.
3. You understand that you may complete applications with as many lenders as you choose, and seek financing from any sources available to you.
4. No member of the property sales or marketing staff has indicated that certain terms may be available to you through one source, and not another.
5. You have been advised that there is NO OBLIGATION to applying for financing with First Choice.

**I acknowledge full compliance with this policy.**

|                 |                 |
|-----------------|-----------------|
| Print Full Name | Print Full Name |
| Signature       | Signature       |
| Print Full Name | Print Full Name |
| Signature       | Signature       |



## PRIVACY POLICY FIRST CHOICE MH, LLC

### Borrower(s)

At First Choice MH LLC we respect the privacy of our customers' personal financial information. We will take all necessary steps to safeguard sensitive information that has been entrusted to us by our customers. The following privacy disclosure outlines our practice regarding personally identifiable financial information for customers and those consumers who become our customers.

### Confidentiality and Security of Nonpublic Personal Information

We restrict access to nonpublic personal information about you to those employees who need to know that information. If we change our policy, we will notify existing customers.

### Nonpublic personal information we collect

We collect nonpublic personal information about you from the following sources:

- Information we receive from you
- Information we receive from your transactions with us, our affiliates, or others
- Information we receive from a consumer-reporting agency
- Information we receive as a result of providing a product or service to you

### No Disclosures Outside of Exceptions

By law we may disclose certain personally identifiable information in the following circumstances:

- To affiliates of the financial institution from which we received the personally identifiable information
- To our affiliates
- To companies who perform transaction processing for us
- To disclose information necessary to enforce the legal or contractual rights of any other person who is engaged in the financial transaction.
- To disclose information required in the ordinary course of financing business
- To the extent permissible under the right to the financial privacy act
- To comply with federal, state, local laws
- To the companies that perform marketing services on our behalf

Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy(ies) should be sent to us at the following address:

**First Choice MH LLC  
600 W. 22nd Street  
Suite 101  
Oak Brook, IL 60523  
(877) 346-0009**

### I ACKNOWLEDGE RECEIPT OF THE LENDER'S PRIVACY POLICY

|                 |                 |
|-----------------|-----------------|
| Print Full Name | Print Full Name |
| Signature       | Signature       |
| Print Full Name | Print Full Name |
| Signature       | Signature       |

### **CONSENT TO E-SIGN AND ELECTRONIC COMMUNICATIONS**

By signing below next to the E-SIGN Consent and providing your email address, you consent to use electronic signatures (“E-SIGN”) and you consent to receive communication from us electronically via email or text message. You consent to receive all disclosures, agreements, records, messages, and other information in electronic form (collectively “Electronic Communications”).

In the Terms of Use, “Consent” means both your E-SIGN consent and your Electronic Communications consent. Please review this section for details concerning the matters listed below.

- The effect and duration of your Consent.
- The types of Electronic Communications.
- Accessing Electronic Communications
- The procedures for withdrawing your Consent

#### **1. Effect and Duration of Consent**

When we provide Services to you, we must obtain your signature on certain documents (e.g., a loan agreement) and we must deliver certain communications to you in writing (e.g., an adverse action notice). By providing your Consent, you agree that your electronic signature on a document has the same legal effect as your traditional wet ink signature. Similarly, you agree that your receipt of Electronic Communications has the same legal effect as your receipt of communications in paper form. Your Consent applies to all present and future transactions that you apply for or enter with us. Your Consent will remain effective until and unless you withdraw it. As explained in the subsections below, you may withdraw your consent at any time. Alternatively, you may keep your Consent in place and request a specific communication in paper form

#### **2. Types of Electronic Communications**

The term Electronic Communications includes documents that we have a legal obligation to deliver in writing as well as documents that we have the option to deliver in any form we choose. Thus, without limiting the generality of the previous sentence, the term includes initial and annual privacy notices, loan applications, loan approval letters, and adverse action notices, loan agreements and arbitration agreements, payment reminders and billing statements, and payoff quotes, cure notices, and collection letters, and all other disclosures delivered pursuant to applicable consumer protections laws.

#### **3. Accessing Electronic Communications**

We deliver Electronic Communications by posting them to your Account and/or by emailing them to your email address of record. Importantly, our sending you an email alerting you that an Electronic Communication is available online has the same legal effect as our delivering the communication in paper form, regardless of whether you review the communication online. It is your responsibility to keep your Account credentials and your email address and phone numbers up to date so we can deliver Electronic Communications to you. At any time, you may update your contact information by using the email and/or phone number below.

Active email address, with spam-filter settings adjusted to avoid diverting our emails from your inbox (**i.e., you should add us as a contact**).

#### **4. Withdrawing Consent or Requesting Paper Communications**

You may withdraw or change your Consent at any time in writing or by email. Provide your full name, account number, and other applicable identifying information requesting to “**OPT-OUT**”. You may request paper communications by contacting:

**First Choice MH LLC**  
600 W. 22<sup>nd</sup> Street Suite 101  
Oak Brook, IL 60523  
877.346.0009  
[hello@firstchoicemh.com](mailto:hello@firstchoicemh.com)  
NMLS#1241272

E-SIGN Consent Signature

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Applicant  
Please print for your records

Co-Applicant

Date

**TEXAS MORTGAGE COMPANY DISCLOSURE**

Residential Mortgage Loan Originator: FIRST CHOICE MH LLC  
NMLS ID: 1241272

*Check ALL that apply*

Duties and Nature of Relationship

We will submit your loan application to a participating lender which we may from time to time contract upon such terms as you may request or a lender may require. In connection with this mortgage loan, we are acting as an independent contractor and not as your agent.

We will make your loan ourselves. In connection with this mortgage loan, we are acting as an independent contractor and not as your agent.

We will be acting as follows:  
How we will be compensated


The retail price we offer you - your interest rate, total points, and fees - will include our compensation. In some cases we may be paid all of our compensation by you or by the lender or investor  
Our pricing for your loan is based upon:

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CONSUMERS WISHING TO FILE A COMPLAINT AGAINST A COMPANY OR A RESIDENTIAL MORTGAGE LOAN ORIGINATOR SHOULD COMPLETE AND SEND A COMPLAINT FORM TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. COMPLAINT FORMS AND INSTRUCTIONS MAY BE OBTAINED FROM THE DEPARTMENT'S WEBSITE AT [WWW.SML.TEXAS.GOV](http://WWW.SML.TEXAS.GOV). A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550.

THE DEPARTMENT MAINTAINS A RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED RESIDENTIAL MORTGAGE LOAN ORIGINATORS. A WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE RECOVERY FUND MUST BE FILED WITH AND INVESTIGATED BY THE DEPARTMENT PRIOR TO THE PAYMENT OF A CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT THE DEPARTMENT'S WEB SITE AT [WWW.SML.TEXAS.GOV](http://WWW.SML.TEXAS.GOV).

Applicant(s)  
Signed: \_\_\_\_\_  
Name: \_\_\_\_\_  
Date: \_\_\_\_\_  
Signed: \_\_\_\_\_  
Name: \_\_\_\_\_  
Date: \_\_\_\_\_

Residential Mortgage Loan Originator  
Signed:   
Name: Michael P. Callaghan  
Date: 10.11.2021