

To be completed by the **Lender:**

Lender Loan No./Universal Loan Identifier

1241272

Agency Case No.

Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Name (First, Middle, Last, Suffix) _____

Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix) _____

Social Security Number _____
(or Individual Taxpayer Identification Number)

Date of Birth
(mm/dd/yyyy)
____ / ____ / ____

Citizenship
 U.S. Citizen
 Permanent Resident Alien
 Non-Permanent Resident Alien

Type of Credit

I am applying for **individual credit**.
 I am applying for **joint credit**. Total Number of Borrowers: ____
 Each Borrower intends to apply for joint credit. **Your initials:** _____

List Name(s) of Other Borrower(s) Applying for this Loan
(First, Middle, Last, Suffix) – Use a separator between names

Marital Status

Married
 Separated
 Unmarried
 (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

Dependents (not listed by another Borrower)
 Number ____
 Ages _____

Contact Information

Home Phone (____) ____ - ____
Cell Phone (____) ____ - ____
Work Phone (____) ____ - ____ **Ext.** ____
Email _____

Current Address

Street _____ Unit # _____
 City _____ State ____ ZIP _____ Country _____
 How Long at Current Address? ____ Years ____ Months **Housing** No primary housing expense Own Rent (\$ _____ /month)

If at Current Address for LESS than 2 years, list Former Address **Does not apply**

Street _____ Unit # _____
 City _____ State ____ ZIP _____ Country _____
 How Long at Former Address? ____ Years ____ Months **Housing** No primary housing expense Own Rent (\$ _____ /month)

Mailing Address – if different from Current Address **Does not apply**

Street _____ Unit # _____
 City _____ State ____ ZIP _____ Country _____

1b. Current Employment/Self-Employment and Income

Does not apply

Employer or Business Name _____ Phone (____) ____ - ____
 Street _____ Unit # _____
 City _____ State ____ ZIP _____ Country _____

Gross Monthly Income

Base \$ _____ /month
 Overtime \$ _____ /month
 Bonus \$ _____ /month
 Commission \$ _____ /month
 Military Entitlements \$ _____ /month
 Other \$ _____ /month
TOTAL \$ _____ /month

Position or Title _____

Start Date ____ / ____ / ____ (mm/dd/yyyy)
 How long in this line of work? ____ Years ____ Months

Check if this statement applies:

I am employed by a family member, property seller, real estate agent, or other party to the transaction.

Check if you are the Business Owner or Self-Employed I have an ownership share of less than 25%. **Monthly Income (or Loss)** \$ _____
 I have an ownership share of 25% or more. \$ _____

1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income

Does not apply

Employer or Business Name _____ Phone (____) ____ - _____
 Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____

Position or Title _____
Start Date ____ / ____ / ____ (mm/dd/yyyy)
 How long in this line of work? ____ Years ____ Months

Check if this statement applies:
 I am employed by a family member, property seller, real estate agent, or other party to the transaction.

Check if you are the Business Owner or Self-Employed I have an ownership share of less than 25%. **Monthly Income (or Loss)** \$ _____
 I have an ownership share of 25% or more. \$ _____

Gross Monthly Income
 Base \$ _____ /month
 Overtime \$ _____ /month
 Bonus \$ _____ /month
 Commission \$ _____ /month
 Military Entitlements \$ _____ /month
 Other \$ _____ /month
TOTAL \$ _____ /month

1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income

Does not apply

Provide at least 2 years of current and previous employment and income.

Employer or Business Name _____
 Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____

Position or Title _____
Start Date ____ / ____ / ____ (mm/dd/yyyy)
End Date ____ / ____ / ____ (mm/dd/yyyy)

Check if you were the Business Owner or Self-Employed

Previous Gross Monthly Income \$ _____ /month

1e. Income from Other Sources

Does not apply

Include income from other sources below. Under Income Source, choose from the sources listed here:

- Alimony
- Automobile Allowance
- Boarder Income
- Capital Gains
- Child Support
- Disability
- Foster Care
- Housing or Parsonage
- Interest and Dividends
- Mortgage Credit Certificate
- Mortgage Differential
- Payments
- Notes Receivable
- Public Assistance
- Retirement
- (e.g., Pension, IRA)
- Royalty Payments
- Separate Maintenance
- Social Security
- Trust
- Unemployment Benefits
- VA Compensation
- Other

NOTE: Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

Income Source – use list above	Monthly Income
	\$
	\$
	\$
Provide TOTAL Amount Here	\$

Borrower Name: _____

Section 2: Financial Information — Assets and Liabilities. This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

2a. Assets – Bank Accounts, Retirement, and Other Accounts You Have

Include all accounts below. Under Account Type, choose from the types listed here:

- Checking
- Savings
- Money Market
- Certificate of Deposit
- Mutual Fund
- Stocks
- Stock Options
- Bonds
- Retirement (e.g., 401k, IRA)
- Bridge Loan Proceeds
- Individual Development Account
- Trust Account
- Cash Value of Life Insurance (used for the transaction)

Account Type – use list above	Financial Institution	Account Number	Cash or Market Value
			\$
			\$
			\$
			\$
			\$
Provide TOTAL Amount Here			\$

2b. Other Assets and Credits You Have Does not apply

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:

<p><i>Assets</i></p> <ul style="list-style-type: none"> • Proceeds from Real Estate • Property to be sold on or before closing • Proceeds from Sale of Non-Real Estate Asset • Secured Borrowed Funds • Unsecured Borrowed Funds • Other 	<p><i>Credits</i></p> <ul style="list-style-type: none"> • Earnest Money • Employer Assistance • Lot Equity • Relocation Funds • Rent Credit • Sweat Equity • Trade Equity
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Asset or Credit Type – use list above	Cash or Market Value	
	\$	
	\$	
	\$	
	\$	
Provide TOTAL Amount Here		\$

2c. Liabilities – Credit Cards, Other Debts, and Leases that You Owe Does not apply

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

- Revolving (e.g., credit cards)
- Installment (e.g., car, student, personal loans)
- Open 30-Day (balance paid monthly)
- Lease (not real estate)
- Other

Account Type – use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$

2d. Other Liabilities and Expenses Does not apply

Include all other liabilities and expenses below. Choose from the types listed here:

- Alimony
- Child Support
- Separate Maintenance
- Job Related Expenses
- Other

	Monthly Payment
	\$
	\$
	\$

Section 3: Financial Information — Real Estate. This section asks you to list all properties you currently own and what you owe on them. *I do not own any real estate*

3a. Property You Own

If you are refinancing, list the property you are refinancing **FIRST**.

Address Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. <i>if not included in Monthly Mortgage Payment</i>	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$			\$	\$	\$

Mortgage Loans on this Property *Does not apply*

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	<i>To be paid off at or before closing</i>	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit <i>(if applicable)</i>
		\$	\$	<input type="checkbox"/>		\$
		\$	\$	<input type="checkbox"/>		\$

3b. IF APPLICABLE, Complete Information for Additional Property

Does not apply

Address Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. <i>if not included in Monthly Mortgage Payment</i>	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$			\$	\$	\$

Mortgage Loans on this Property *Does not apply*

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	<i>To be paid off at or before closing</i>	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit <i>(if applicable)</i>
		\$	\$	<input type="checkbox"/>		\$
		\$	\$	<input type="checkbox"/>		\$

3c. IF APPLICABLE, Complete Information for Additional Property

Does not apply

Address Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. <i>if not included in Monthly Mortgage Payment</i>	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$			\$	\$	\$

Mortgage Loans on this Property *Does not apply*

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	<i>To be paid off at or before closing</i>	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit <i>(if applicable)</i>
		\$	\$	<input type="checkbox"/>		\$
		\$	\$	<input type="checkbox"/>		\$

Borrower Name:

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 Freddie Mac Form 65 • Fannie Mae Form 1003
 Effective 1/2021

Section 4: Loan and Property Information. This section asks about the loan’s purpose and the property you want to purchase or refinance.

4a. Loan and Property Information

Loan Amount \$ _____ **Loan Purpose** Purchase Refinance Other (specify) _____

Property Address Street _____ Unit # _____
 City _____ State _____ ZIP _____ County _____

Number of Units _____ **Property Value** \$ _____

Occupancy Primary Residence Second Home Investment Property **FHA Secondary Residence**

1. Mixed-Use Property. If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop) NO YES

2. Manufactured Home. Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) NO YES

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing Does not apply

Creditor Name	Lien Type	Monthly Payment	Loan Amount/ Amount to be Drawn	Credit Limit (if applicable)
	<input type="radio"/> First Lien <input type="radio"/> Subordinate Lien	\$ _____	\$ _____	\$ _____
	<input type="radio"/> First Lien <input type="radio"/> Subordinate Lien	\$ _____	\$ _____	\$ _____

4c. Rental Income on the Property You Want to Purchase For Purchase Only Does not apply

Complete if the property is a 2-4 Unit Primary Residence or an Investment Property	Amount
Expected Monthly Rental Income	\$ _____
For LENDER to calculate: Expected Net Monthly Rental Income	\$ _____

4d. Gifts or Grants You Have Been Given or Will Receive for this Loan Does not apply

Include all gifts and grants below. Under Source, choose from the sources listed here:

- Community Nonprofit • Federal Agency • Relative • State Agency • Lender
- Employer • Local Agency • Religious Nonprofit • Unmarried Partner • Other

Asset Type: Cash Gift, Gift of Equity, Grant	Deposited/Not Deposited	Source – use list above	Cash or Market Value
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$ _____
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$ _____

Section 5: Declarations. This section asks you specific questions about the property, your funding, and your past financial history.

5a. About this Property and Your Money for this Loan

<p>A. Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?</p>	<p><input type="radio"/> NO <input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> YES _____ _____</p>
<p>B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>C. Are you borrowing any money for this real estate transaction (<i>e.g., money for your closing costs or down payment</i>) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?</p>	<p><input type="radio"/> NO <input type="radio"/> YES \$ _____</p>
<p>D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit (<i>e.g., installment loan, credit card, etc.</i>) on or before closing this loan that is not disclosed on this application?</p>	<p><input type="radio"/> NO <input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> YES</p>
<p>E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (<i>e.g., the Property Assessed Clean Energy Program</i>)?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>

5b. About Your Finances

<p>F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>G. Are there any outstanding judgments against you?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>H. Are you currently delinquent or in default on a Federal debt?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>I. Are you a party to a lawsuit in which you potentially have any personal financial liability?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>L. Have you had property foreclosed upon in the last 7 years?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>

Section 6: Acknowledgments and Agreements. This section tells you about your legal obligations when you sign this application.

Acknowledgments and Agreements

Definitions:

- "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors or assigns.

I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
 - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
 - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 *et seq.*).

(2) The Property's Security

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

(3) The Property's Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
 - (a) electronic signature; or
 - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(5) Delinquency

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

(6) Authorization for Use and Sharing of Information

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Borrower Signature _____ Date (mm/dd/yyyy) ____ / ____ / ____

Additional Borrower Signature _____ Date (mm/dd/yyyy) ____ / ____ / ____

Borrower Name:

Uniform Residential Loan Application
Freddie Mac Form 65 • Fannie Mae Form 1003
Effective 1/2021

Section 7: Military Service. This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? NO YES

- If YES, check all that apply:
- Currently serving on active duty with projected expiration date of service/tour ___ / ___ / ___ (mm/dd/yyyy)
 - Currently retired, discharged, or separated from service
 - Only period of service was as a non-activated member of the Reserve or National Guard
 - Surviving spouse

Section 8: Demographic Information. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

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.

Ethnicity: Check one or more

- Hispanic or Latino
 - Mexican Puerto Rican Cuban
 - Other Hispanic or Latino – Print origin: _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.
- Not Hispanic or Latino
- I do not wish to provide this information

Sex

- 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 sex 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

The Demographic Information was provided through:

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

Borrower Name: _____

Section 9: Loan Originator Information. To be completed by your **Loan Originator.**

Loan Originator Information

Loan Originator Organization Name First Choice MH LLC

Address 600 W 22nd Street Suite 101 Oak Brook IL 60523

Loan Originator Organization NMLSR ID# 1241272 State License ID# _____

Loan Originator Name Jessica A Clark

Loan Originator NMLSR ID# 1419655 State License ID# _____

Email jessicac@firstchoicemh.com Phone (708 781.1041) - _____

Signature _____ Date (mm/dd/yyyy) ____ / ____ / ____

To be completed by the **Lender:**

Lender Loan No./Universal Loan Identifier 1241272

Agency Case No. _____

Uniform Residential Loan Application — Additional Borrower

Verify and complete the information on this application as directed by your Lender.

Section 1: Borrower Information. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

<p>Name (First, Middle, Last, Suffix) _____</p> <p>Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix) _____</p>	<p>Social Security Number _____ (or Individual Taxpayer Identification Number)</p> <p>Date of Birth (mm/dd/yyyy) _____ / _____ / _____</p> <p>Citizenship</p> <p><input type="radio"/> U.S. Citizen</p> <p><input type="radio"/> Permanent Resident Alien</p> <p><input type="radio"/> Non-Permanent Resident Alien</p>
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<p>Type of Credit</p> <p><input type="radio"/> I am applying for individual credit.</p> <p><input type="radio"/> I am applying for joint credit. Total Number of Borrowers: _____ Each Borrower intends to apply for joint credit. Your initials: _____</p>	<p>List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) – Use a separator between names</p>
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<p>Marital Status</p> <p><input type="radio"/> Married</p> <p><input type="radio"/> Separated</p> <p><input type="radio"/> Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)</p>	<p>Dependents (not listed by another Borrower)</p> <p>Number _____</p> <p>Ages _____</p>	<p>Contact Information</p> <p>Home Phone (____) _____ - _____</p> <p>Cell Phone (____) _____ - _____</p> <p>Work Phone (____) _____ - _____ Ext. _____</p> <p>Email _____</p>
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Current Address

Street _____ Unit # _____

City _____ State _____ ZIP _____ Country _____

How Long at Current Address? ___ Years ___ Months **Housing** No primary housing expense Own Rent (\$ _____ /month)

If at Current Address for LESS than 2 years, list Former Address **Does not apply**

Street _____ Unit # _____

City _____ State _____ ZIP _____ Country _____

How Long at Former Address? ___ Years ___ Months **Housing** No primary housing expense Own Rent (\$ _____ /month)

Mailing Address – if different from Current Address **Does not apply**

Street _____ Unit # _____

City _____ State _____ ZIP _____ Country _____

1b. Current Employment/Self-Employment and Income Does not apply

<p>Employer or Business Name _____ Phone (____) _____ - _____</p> <p>Street _____ Unit # _____</p> <p>City _____ State _____ ZIP _____ Country _____</p>	<p>Gross Monthly Income</p> <p>Base \$ _____ /month</p> <p>Overtime \$ _____ /month</p> <p>Bonus \$ _____ /month</p> <p>Commission \$ _____ /month</p> <p>Military Entitlements \$ _____ /month</p> <p>Other \$ _____ /month</p> <p>TOTAL \$ _____ /month</p>
<p>Position or Title _____</p> <p>Start Date _____ / _____ / _____ (mm/dd/yyyy)</p> <p>How long in this line of work? ___ Years ___ Months</p>	<p>Check if this statement applies:</p> <p><input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.</p>
<p><input type="checkbox"/> Check if you are the Business Owner or Self-Employed <input type="radio"/> I have an ownership share of less than 25%. Monthly Income (or Loss) \$ _____</p> <p><input type="radio"/> I have an ownership share of 25% or more. \$ _____</p>	

1c. IF APPLICABLE , Complete Information for Additional Employment/Self-Employment and Income

Does not apply

Employer or Business Name _____ Phone (____) ____ - ____
 Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____

Gross Monthly Income
 Base \$ _____ /month
 Overtime \$ _____ /month
 Bonus \$ _____ /month
 Commission \$ _____ /month
 Military Entitlements \$ _____ /month
 Other \$ _____ /month
TOTAL \$ _____ /month

Position or Title _____
Start Date ____ / ____ / ____ (mm/dd/yyyy)
 How long in this line of work? ____ Years ____ Months

Check if this statement applies:
 I am employed by a family member, property seller, real estate agent, or other party to the transaction.

Check if you are the Business Owner or Self-Employed I have an ownership share of less than 25%. **Monthly Income (or Loss)** \$ _____
 I have an ownership share of 25% or more. \$ _____

1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income

Does not apply

Provide at least 2 years of current and previous employment and income.

Employer or Business Name _____
 Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____

Previous Gross Monthly Income \$ _____ /month

Position or Title _____
Start Date ____ / ____ / ____ (mm/dd/yyyy)
End Date ____ / ____ / ____ (mm/dd/yyyy)

Check if you were the Business Owner or Self-Employed

1e. Income from Other Sources

Does not apply

Include income from other sources below. Under Income Source, choose from the sources listed here:

- Alimony
- Automobile Allowance
- Boarder Income
- Capital Gains
- Child Support
- Disability
- Foster Care
- Housing or Parsonage
- Interest and Dividends
- Mortgage Credit Certificate
- Mortgage Differential
- Notes Receivable
- Public Assistance
- Retirement
- Royalty Payments
- Separate Maintenance
- Social Security
- Trust
- Unemployment Benefits
- VA Compensation
- Other

NOTE: *Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.*

Income Source – use list above	Monthly Income
	\$
	\$
	\$
Provide TOTAL Amount Here	\$

Section 2: Financial Information — Assets and Liabilities.

My information for Section 2 is listed on the Uniform Residential Loan Application with _____
 (insert name of Borrower)

Section 3: Financial Information — Real Estate.

My information for Section 3 is listed on the Uniform Residential Loan Application with _____
 (insert name of Borrower)

Section 4: Loan and Property Information.

My information for Section 4 is listed on the Uniform Residential Loan Application with _____
 (insert name of Borrower)

Borrower Name: _____
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Section 5: Declarations. This section asks you specific questions about the property, your funding, and your past financial history.

5a. About this Property and Your Money for this Loan

<p>A. Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?</p>	<p><input type="radio"/> NO <input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> YES _____ _____</p>
<p>B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?</p>	<p><input type="radio"/> NO <input type="radio"/> YES \$ _____</p>
<p>D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?</p>	<p><input type="radio"/> NO <input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> YES</p>
<p>E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>

5b. About Your Finances

<p>F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>G. Are there any outstanding judgments against you?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>H. Are you currently delinquent or in default on a Federal debt?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>I. Are you a party to a lawsuit in which you potentially have any personal financial liability?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>L. Have you had property foreclosed upon in the last 7 years?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>

Section 6: Acknowledgements and Agreements.

My signature for Section 6 is on the Uniform Residential Loan Application with _____ (insert name of Borrower)

Section 7: Military Service. This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? NO YES

If YES, check all that apply:

- Currently serving on active duty with projected expiration date of service/tour ___ / ___ / ___ (mm/dd/yyyy)
- Currently retired, discharged, or separated from service
- Only period of service was as a non-activated member of the Reserve or National Guard
- Surviving spouse

Section 8: Demographic Information. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

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.

Ethnicity: Check one or more

- Hispanic or Latino
 - Mexican Puerto Rican Cuban
 - Other Hispanic or Latino – Print origin: _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
- I do not wish to provide this information

Sex

- 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 sex 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

The Demographic Information was provided through:

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

Section 9: Loan Originator Information. To be completed by your **Loan Originator.**

Loan Originator Information

Loan Originator Organization Name First Choice MH LLC

Address 600 W 22nd Street Suite 101 OAK BROOK IL 60523

Loan Originator Organization NMLSR ID# 1241272 State License ID# _____

Loan Originator Name Jessica A Clark

Loan Originator NMLSR ID# 1419655 State License ID# _____

Email jessicac@firstchoicemh.com Phone (708 781.1041) _____

Signature _____ Date (mm/dd/yyyy) ____ / ____ / ____

Borrower Name:

Uniform Residential Loan Application — Additional Borrower
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To be completed by the **Lender:**

Lender Loan No./Universal Loan Identifier _____

Agency Case No. _____

Uniform Residential Loan Application — Unmarried Addendum

For Borrower Selecting the Unmarried Status

Lenders Instructions for Using the Unmarried Addendum

The Lender may use the Unmarried Addendum only when a Borrower selected “Unmarried” in Section 1 and the information collected is necessary to determine how State property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title.

For example, the Lender may use the Unmarried Addendum when the Borrower resides in a State that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships or when the property is located in such a State. “State” means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

If you selected “Unmarried” in Section 1, is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse? NO YES

If YES, indicate the type of relationship and the State in which the relationship was formed. For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the State in which you currently reside or where the property is located.

Civil Union Domestic Partnership Registered Reciprocal Beneficiary Relationship Other (*explain*) _____

State:

Borrower Name:

Uniform Residential Loan Application — Unmarried Addendum

Freddie Mac Form 65 • Fannie Mae Form 1003

Effective 1/2021

To be completed by the **Lender:**

Lender Loan No./Universal Loan Identifier _____

1241272

Agency Case No. _____

Uniform Residential Loan Application — Continuation Sheet

Continuation Sheet

Use this continuation sheet if you need more space to complete the Uniform Residential Loan Application.

Borrower Name (*First, Middle, Last, Suffix*) _____

Additional Information _____

Additional Borrower Name (*First, Middle, Last, Suffix*) _____

Additional Information _____

I/We fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of federal law (18 U.S.C. §§ 1001 *et seq.*).

Borrower Signature _____

Date (*mm/dd/yyyy*)

____ / ____ / ____

Additional Borrower Signature _____

Date (*mm/dd/yyyy*)

____ / ____ / ____



First Choice MH LLC
600 W. 22nd Street Suite 101
Oak Brook, IL 60523
NMLS 1241272

ADDENDUM TO CREDIT APPLICATION DISCLOSURE OF RIGHT TO SHARE APPLICATION INFORMATION

First Choice MH LLC (“First Choice”) is hereby disclosing its intent to share your Credit Application with (the “Property Manager”), or its affiliates, for the purpose of approving your application for residency within (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 Property Manager (as an agent for the Community), may share your Credit Application, as well as any other documents 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: _____



First Choice MH LLC
600 W 22nd Street Suite 101
Oak Brook, IL 60523
NMLS #1241272

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

At First Choice MH LLC (“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 inferred 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 apply for financing with First Choice.

I acknowledge full compliance with this policy.

Print Full Name

Print Full Name

Signature

Signature

Date

Date



First Choice MH LLC
600 W. 22nd Street Suite 101
Oak Brook, IL 60523
NMLS 1241272

Addendum to 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 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	708.781.1042
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.

Please sign below and retain a copy for your records

Applicant Signature: _____ Date: _____

Applicant Signature: _____ Date: _____

This form is a part of the First Choice MH LLC 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. 22nd Street Suite 101
Oak Brook, IL 60523
NMLS 1241272

DISCLOSURE 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.

I/we acknowledge receipt of this Disclosure.

Signature

Signature

Type or Print Name

Type or Print Name

Date

Date



First Choice MH LLC
600 W. 22nd Street Suite 101
Oak Brook, IL 60523
NMLS 1241272

DISCLOSURE OF RIGHT TO CHOOSE INSURANCE PROVIDER

First Choice MH LLC (“Lender”) requires that you obtain hazard insurance on your property as a condition of obtaining a loan.

You have the right to obtain this insurance through an agent or insurer of your choice. You may provide this insurance through an existing policy of insurance or through a policy to be obtained and paid for by you. Purchasing insurance from Lender or its affiliate is optional. Obtaining an insurance policy through any particular agent or insurer will not affect current or future credit decisions.

ACKNOWLEDGMENT

I/We have read the above document and acknowledge receiving a copy by signing below.

Signature

Signature

Type or Print Name

Type or Print Name

Date

Date



First Choice MH LLC
600 W. 22nd Street Suite 101
Oak Brook, IL 60523
NMLS 1241272

Taxpayer Consent Form

By signing this form, you authorize and agree that First Choice MH, LLC, including its affiliates, agents, service providers, successors, and assigns, may request, obtain, use, and share your tax information. You also authorize and agree that other participants, including any actual or potential future owners of your loan or any actual or potential future acquirers of a beneficial or other interest in your loan, such as insurers, guarantors, or service providers, as well as their successors and assigns, may request, obtain, use, and share your tax information.

Your authorization is limited to the following purposes: (1) To provide an offer; (2) To originate, maintain, manage, monitor, service, sell, insure, or securitize a loan; (3) For marketing; or (4) As otherwise permitted by or under applicable law, including related federal and state privacy and data security laws.

Federal law requires that we first secure your signed consent before requesting your federal tax return information.

Signature

Signature

Printed Name

Printed Name

Date

Date



First Choice MH LLC
600 W. 22nd Street Suite 101
Oak Brook, IL 60523
NMLS 1241272

Anti-Discrimination Disclosure

The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

By signing this form, you hereby acknowledge receiving a copy of this disclosure.

Signature

Signature

Printed Name

Printed Name

Date

Date



First Choice MH LLC
600 W. 22nd Street Suite 101
Oak Brook, IL 60523
NMLS 1241272

Consent to Finance Insurance

WHEREAS, First Choice MH LLC requires that you obtain hazard insurance on your property as a condition of obtaining a loan.

WHEREAS, First Choice MH LLC shall permit you to include the cost of your insurance premium into your loan.

WHEREAS, Ohio laws require express written consent of the customer to include the expense of insurance premiums, other than credit insurance premiums or flood insurance premiums, in the primary credit transaction.

The undersigned hereby consent to First Choice MH LLC to include the expense of their insurance premium into their loan.

Signature

Signature

Printed Name

Printed Name

Date

Date



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.

- 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 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 contact).**
- 4. System Requirements:** To receive Electronic Communications, you must have a device with Internet access and an Internet email account and address; an Internet browser using 128-bit encryption or higher, Adobe Acrobat 7.0 or higher, SSL encryption, and/or access to a printer or the ability to download information in order to keep copies for your records. If the software or hardware requirements change in the future, and you are unable to continue receiving Electronic Communications, paper copies of such documents will be mailed to you once you notify us that you are no longer able to access the documents because of the changed requirements. We will use commercially reasonable efforts to notify you before such requirements change.
- 5. Withdrawing Consent or Requesting Paper Communications:** You may withdraw or change your Consent at any time in writing, by telephone 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. 22nd Street Suite 101
Oak Brook, IL 60523
877.346.0009
firstchoice@firstchoicemh.com

Signature: _____

Signature: _____

Printed Name: _____

Printed Name: _____

Date: _____

Date: _____