



John Payne <john@unitedcountryaz.com>

21st Mortgage "Your Manufactured Home Lending Source" Credit Application and Credit Guidelines

JordanHensley@21stmortgage.com <JordanHensley@21stmortgage.com>

Fri, Mar 27, 2020 at 2:19 PM

To: john@unitedcountryaz.com

Dear John,

The following attachments (credit application and credit guidelines) will assist your clients in getting financing for a mobile/manufactured home. Your clients may submit the credit application and loan amount request form either by fax, email, mail or on-line at www.21stmortgage.com. If you have any questions on the attached documents please don't hesitate in giving us a call. Please help us serve the manufactured home market by forwarding this email to all of your team members and associates.

Jordan Hensley | 21st Mortgage "Your Manufactured Home Lending Source"

Direct Lending Credit Assistant

620 Market Street One Center Square | Knoxville, TN 37902

☎ 800-955-0021 ext.1456 | ☎ 888-440-4520 | 🌐 www.21stmortgage.com

✉ jordanhensley@21stmortgage.com 21st NMLS ID #2280

For a complete listing of all state licenses, please see:

<https://www.21stmortgage.com/web/21stSite.nsf/mloLicensing!OpenForm>

*** If sending in a loan application, please send to either**

directconditions@21stmortgage.com or fax to 1-888-440-4520 with your cover letter.

Please DO NOT send directly to my personal email

CONFIDENTIALITY NOTICE

This electronic mail transmission and any accompanying documents contain information belonging to the sender which may be confidential and legally privileged. This information is intended only for the use of the individual or entity to whom it is addressed. If you are not the intended recipient, any disclosure, copying, distribution or action taken in reliance on the contents of the information contained in this transmission is strictly prohibited.

3 attachments



Credit Guidelines for Direct Lending.pdf

94K



21st Mortgage Credit Application 2.17.2020.pdf

1616K



Consumer Brochure 1.15.19.pdf

3491K

MANUFACTURED & MOBILE HOME LOAN PROGRAMS & CREDIT GUIDELINES

21st Mortgage Corporation is a full service lender specializing in manufactured home loans. We underwrite, originate, and service our own loans. That means there are no hassles with minimal wait times. We provide competitive rates for affordable housing, whether you're buying for the first time or looking for a better refinancing package.

Our Manufactured & Mobile Home **Loan Programs** include:

- Fixed Rates
- No Pre-payment Penalties
- No Land Required
- Financing for homes located within a Park or Community
- Financing for New and Used Manufactured Homes
- Used Manufactured Homes (person-to-person) type transactions must be ready for immediate occupancy. Move-In Ready condition at permanent location required. No Rehab loans available or financing available for homes that have to be moved
- Permanent or Nonpermanent Foundations
- Primary, Secondary, Investment, and "Buy-For" (purchase for someone else)
- Closing Costs and most third party fees may be financed

Our Manufactured & Mobile Home **Credit Guidelines:** Whether you are financing or refinancing a manufactured home we look at three criteria: **Capacity** (can the customer afford it), **Credit** (do they pay their bills on time) and **Collateral** (homes value).

- **Loans** are not available in the following states: AK, HI, MA, NJ & RI. Land/Home loans are not available in the following counties in the state of IL: Cook, Kane, Peoria & Will.
- **Loan Amount** – minimum loan amount required is \$21,980 and \$13,737 if you are purchasing from a 21st customer.
- **Down Payment Requirement*** – as little as 0% of the purchase price on primary residences. Buy-For and Investment properties require a minimum 20% down. Down payment requirements typically range from 5% to 35% depending on overall credit quality, collateral type, and occupancy type. Down payment requirement may be in the form of cash, trade, or land equity.
- **Loan-to-Value Ratio** is calculated by dividing the sum of the home, land, and land improvements minus the down payment, trade-in allowance, and other credits by the sum of the value of the home, land, and land improvements.
- **Credit Score Requirements** – No minimum credit score required for most states. **Equity loan programs** are available for applicants scoring **less** than 575 with a minimum 35% equity typically required.
- **Consolidation/Cash Out Loans** – requires a minimum 600 credit score. Consolidation and Cash Out loans are not available in TX.
- **Bank Repossessions/HUD Foreclosures** – 21st does not provide financing for foreclosed or repossessed properties that are being purchased from another lender, including HUD.
- **Debt-to-Income Ratio** is calculated by dividing your total debts by your income. If this ratio is greater than 43%, you may still be eligible for a loan but additional documentation may be required.

- **Collateral** – 21st Mortgage may lend up to 100% of the overall home and land value. Most applicants are required to have 5-35% down payment. Credit quality, loan affordability, occupancy type, and collateral type will ultimately determine your loan-to-value or down payment requirement.
- **Age of Mobile Home** – In most states, no restrictions apply. AL is limited to 20 years or newer. ME is limited to 2008 or newer. MS is limited to 1999 or newer. NY is limited to 1995 or newer.
- **Escrow** for insurance and taxes is required for all loans.
- **Property** that is not on a paved road may require a larger down payment or lower loan-to-value. Properties with a shared well may not be financed unless the well is located on property that is pledged as collateral.
- **Private Mortgage Insurance (PMI)** – Mortgage insurance is not required on any 21st Mortgage loan. This can save you up to hundreds of dollars per month.
- **Terms*** purchase and refinance terms up to 23 years.
- **Interest Rates*** typically range from 5.99 to 11.99% depending on overall credit quality, age of home, collateral type, occupancy type, loan amount, and loan-to-value ratio.

Meeting the above guidelines does not guarantee approval.

State restrictions may apply.

*** Rates and Credit Guidelines are subject to change without notice.**



“Your Manufactured Home Lending Source”

21st Mortgage’s Credit Application – Direct Lending Department

Dear Loan Applicant,

Thank you for your interest in obtaining a loan through 21st Mortgage. Currently we are the nation’s number one provider of mortgages on manufactured homes. We originate, underwrite and service our own loans. We provide you with the best possible rates, and typically an answer to your application within 1-2 business days. There are **four fast and easy** ways to apply for a mortgage. Our Communications Disclosure Form and California Consumer Privacy Act Notice (attached) are provided with each Direct Lending Loan Application.

- **21st Mortgage On-line:** For fastest service, use our online application at www.21stmortgage.com. This application form uses a secure connection (SSL). Any information you submit is encrypted for your protection.
- **Fax:** Fill out all the forms attached completely (credit application) and fax it to our **Direct Lending Department** at: 1-888-440-4520.
- **Email:** Fill out all the forms attached completely (credit application) and email it to directconditions@21stmortgage.com
- **Mail:** Fill out all the required forms attached completely (credit application) and send to:

21st Mortgage Corporation
620 Market Street Suite 100
Knoxville, TN 37902
Attn: Direct Lending Department

Please contact us with any questions or concerns that you may have. Our office hours are Monday through Friday, 8:30 A.M. – 6:00 P.M. (ET)

Sincerely,

Direct Lending Department
NMLS#2280



21st Mortgage Corporation - Direct Lending Department
 620 Market Street, Suite 100
 Knoxville, TN 37902

Office Number: 1-800-955-0021 Ext. 1456
Fax Number: 1-888-440-4520
Online Application Available at: 21stmortgage.com

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.

Property will be:				
<input type="checkbox"/> Primary Residence	<input type="checkbox"/> Vacation	<input type="checkbox"/> Investment/Rental	<input type="checkbox"/> Buying Home for someone else	
Purpose of the Loan:				
<input type="checkbox"/> Purchase home only	<input type="checkbox"/> Purchase home and land	<input type="checkbox"/> Refi home only	<input type="checkbox"/> Refinance home and land	<input type="checkbox"/> Land Only
Street Address where home will be located:				
City:	State:	Zip:	County:	Is the home being moved? Yes or No
Will the home be located in a Resident-Owned Community (co-op)? _____ Are you pledging or purchasing the security interest in the co-op shares? _____				
Site of Placement:				
<input type="checkbox"/> Community/Park	<input type="checkbox"/> Family Property	<input type="checkbox"/> Owned Private Property	<input type="checkbox"/> Leased Private Property	<input type="checkbox"/> Reservation
Is property located on a paved road?		<input type="checkbox"/> Yes <input type="checkbox"/> No	Lot Size? _____ acres	
Does property have a public maintained road frontage?		<input type="checkbox"/> Yes <input type="checkbox"/> No	Shared Well? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Information on the Land Lease Community/Park, Land Owner Name, Tribe name if home is to be placed on a Reservation, or the mortgage holder: Name:				
_____		Phone Number: _____ Monthly Site Payment \$ _____ Is the		
site rent scheduled to increase over the next four years? If so, please explain. _____				

EMAIL ADDRESS: REQUIRED (for Loan Notices and Documents)

APPLICANT EMAIL ADDRESS:

CO-APPLICANT EMAIL ADDRESS:

(A) APPLICANT

(B) CO-APPLICANT

FULL NAME - Last, First, Middle				FULL NAME - Last, First, Middle			
Birth Date:		Social Security #:		Birth Date:		Social Security #:	
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated				Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated			
Applicant Dependents (not including self or those listed by Co-Applicant):				Applicant Dependents (not including self or those listed by Applicant):			
Number of Dependents: _____ Dependent Age(s): _____				Number of Dependents: _____ Dependent Age(s): _____			
APPLICANT'S RESIDENCE				CO-APPLICANT'S RESIDENCE			
Current Street Address (3 Years Residence Required, attach supplement if needed)				Current Street Address (3 Years Residence Required, attach supplement if needed)			
City, State, Zip:		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?		<input type="checkbox"/> Homeowner * <input type="checkbox"/> Other* <input type="checkbox"/> Renter <input type="checkbox"/> Family		How long at present address?		<input type="checkbox"/> Homeowner * <input type="checkbox"/> Other* <input type="checkbox"/> Renter <input type="checkbox"/> Family	
Yrs Mo		Mo. Mtg/Rent:		Yrs Mo		Mo. Mtg/Rent:	
Name of Mortgage Holder or Landlord:		Telephone number:		Name of Mortgage Holder or Landlord:		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 Previous Mortgage Holder or Landlord:				Name of Previous Mortgage Holder or Landlord:			
Telephone number:				Telephone number:			
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: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:
Employer Address:	City, State, Zip:	Supervisor Name and Telephone Number:
What is your base pay rate excluding commission, bonuses, and overtime: How are you paid? (select one below) <input type="checkbox"/> Hourly rate: \$ _____ # of hours: _____ <input type="checkbox"/> Weekly Salary :\$ _____ <input type="checkbox"/> BiWeekly Salary: \$ _____ <input type="checkbox"/> Monthly Salary: \$ _____ Do you receive bonuses? _____ How often? _____ How much in bonuses over the last 12 months \$ _____ Do you receive commission? _____ How often? _____ How much in commission over the last 12 months \$ _____ Do you consistently receive overtime? _____ How often? _____ How much in overtime over the last 12 months \$ _____		

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

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

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

1-Current Employer:	Position Held: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:
Employer Address:	City, State, Zip:	Supervisor Name and Telephone Number:
What is your base pay rate excluding commission, bonuses, and overtime: How are you paid? (select one below) <input type="checkbox"/> Hourly rate: \$ _____ # of hours: _____ <input type="checkbox"/> Weekly Salary :\$ _____ <input type="checkbox"/> BiWeekly Salary: \$ _____ <input type="checkbox"/> Monthly Salary: \$ _____ Do you receive bonuses? _____ How often? _____ How much in bonuses over the last 12 months \$ _____ Do you receive commission? _____ How often? _____ How much in commission over the last 12 months \$ _____ Do you consistently receive overtime? _____ How often? _____ How much in overtime over the last 12 months \$ _____		

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

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

APPLICANT'S OTHER INCOME**CO-APPLICANT'S OTHER INCOME**

Income from SSI, retirement, disability, alimony, child support or separate maintenance agreement need not be disclosed if you do not wish to have it considered as a basis for undertaking or repaying this debt.					
Child Support Monthly Amount	Ages of Children		Child Support Monthly Amount	Ages of Children	
Alimony or Separate Maintenance	Duration		Alimony or Separate Maintenance	Duration	
Other Source:	How Long:	Monthly Amt:	Other Source:	How Long:	Monthly Amt:

(A) APPLICANT - Asset and Credit Information		(B) CO-APPLICANT - Asset and Credit Information	
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):	Lender:	Auto #1 (Yr/Make):	Lender:
Value: \$	Payment: \$	Value: \$	Payment: \$
Balance: \$		Balance: \$	
Auto #2 (Yr/Make):	Lender:	Auto #2 (Yr/Make):	Lender:
Value: \$	Payment: \$	Value: \$	Payment: \$
Balance: \$		Balance: \$	
Other Asset:	Lender:	Other Asset:	Lender:
Value: \$	Payment: \$	Value: \$	Payment: \$
Balance: \$		Balance: \$	
Other Real Estate Owned:	Lender:	Other Real Estate Owned:	Lender:
Value: \$	Payment: \$	Value: \$	Payment: \$
Balance: \$		Balance: \$	
Other Real Estate Owned:	Lender:	Other Real Estate Owned:	Lender:
Value: \$	Payment: \$	Value: \$	Payment: \$
Balance: \$		Balance: \$	
Are you a co-maker or guarantor on a note? If Yes, for whom?		Are you a co-maker or guarantor on a note? If Yes, for whom?	
Creditor:	Monthly Payment: \$	Creditor:	Monthly Payment: \$
(A) APPLICANT - Debts / Obligations		(B) CO-APPLICANT - Debts / Obligations	
Alimony/Maintenance: \$	Expiration Date:	Alimony/Maintenance: \$	Expiration Date:
Garnishment: \$		Garnishment: \$	
Child Support: \$		Child Support: \$	
List Ages of Children:		List Ages of Children:	
Other Extraordinary Recurring Expenses			
List Items that have a significant impact to your budget			Estimated Monthly Amount
If you drive more than 20 miles each way to work every day, what is your monthly fuel and maintenance expense other than your car payment?			\$
Child Care Expense:			\$
Other:			\$
Other:			\$
List any Government Assistance Payments to you that help offset household expenses, such as WIC, TANF, or SNAP. You are not required to disclose these amounts if you do not wish to have them considered as a basis in analyzing your ability to undertake or repay this debt.			
			\$
QUESTIONS			
	Borrower		Co-Borrower
1. Are you a U.S. Citizen?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Are you a permanent resident alien?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Have you declared bankruptcy within the last 10 years? If yes, when did you file?	<input type="checkbox"/> Yes <input type="checkbox"/> No Date:	<input type="checkbox"/> Yes <input type="checkbox"/> No Date:	<input type="checkbox"/> Yes <input type="checkbox"/> No Date:

Demographic Information - this section asks about your ethnicity, sex, and race

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. 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. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application.

Instructions: You may select one or more designations for "Ethnicity" and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

(A) APPLICANT

Ethnicity: *Check one or more*

- ☐ Hispanic or Latino
- ☐ Mexican ☐ Puerto Rican ☐ Cuban
- ☐ Other Hispanic or Latino - *Enter origin:* _____

Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

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

Race: *Check one or more*

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

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

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

Examples: Fijan, Tongan, etc.

- ☐ White
- ☐ I do not wish to provide this information

Sex: ☐ Female

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

(B) CO-APPLICANT

Ethnicity: *Check one or more*

- ☐ Hispanic or Latino
- ☐ Mexican ☐ Puerto Rican ☐ Cuban
- ☐ Other Hispanic or Latino - *Enter origin:* _____

Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

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

Race: *Check one or more*

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

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

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

Examples: Fijan, Tongan, etc.

- ☐ White
- ☐ I do not wish to provide this information

Sex: ☐ Female

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

Additional Disclosures

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

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

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

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

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

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

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

Non-applicant Spouse: _____ Date _____

Additional disclosures may be required for the following states: Illinois and New York.

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, deed of trust or other instrument on the property described herein; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in the application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or re-verify any information contained in the application from any source named in the application, and Lender, its successors or assigns may retain the original and/or electronic record of the application, even if the Loan is not approved; (7) the Lenders and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in the application if any of the material facts that I have represented herein should change prior to the closing of the Loan; (8) in the event my payments on the Loan become delinquent, the owner or servicer of the Loan may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and / or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors, or assigns has made any representation or warranty, expressed or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of the application as an "electronic record" containing my "electronic signature" as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of the application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of the application were delivered containing my original signature. I give permission to Lender to investigate my credit and employment history and authorize my employer, landlord, depository institution, and credit company to release information about me. I acknowledge that my dealer is neither a broker nor a credit grantor. This application may be considered withdrawn if I do not inquire about its status within 30 days of the date of this notice.

Have you frozen your credit report? If so, please be sure to contact all affected credit reporting agencies to lift the freeze BEFORE submitting your application to 21st Mortgage.
www.equifax.com, www.transunion.com, www.experian.com

Applicant Signature	Date	Co-Applicant Signature	Date

(ADMIN USE ONLY)

Loan Amount Request Form (Required to be Completed by the Applicant(s))

How did you hear about 21st Mortgage: _____ Referred by: _____

SELLERS/BUYERS AGENT & OWNER INFORMATION:

Sellers Real Estate Broker/Agent: _____ Phone: _____ Email: _____

Buyers Real Estate Broker/Agent: _____ Phone: _____ Email: _____

Owner(s) Name(s) on Title: _____

Owner(s) Phone: _____ Email: _____

MANUFACTURED/MOBILE HOME INFORMATION:

Year of Home	Make	Model	Width x Length
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COMPLETE THIS SECTION FOR ALL PURCHASE LOAN REQUESTS ONLY:

A. Home Purchase Price: = \$ _____

B. Sales Tax Amount: (If Applicable) + \$ _____

C. Proposed 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. A minimum of 20% down is required on all secondary residences, homes that are located on non paved roads and homes that are older than 1977. State restrictions may apply.

Source of Down Payment: ☐ Savings ☐ Checking ☐ Cash on Hand

☐ Loan ☐ Gift. If gift, from whom: _____

☐ Other (Explain): _____

EQUALS TOTAL LOAN AMOUNT REQUESTED = \$ _____ **(A+B-C)**

COMPLETE THIS SECTION FOR ALL REFINANCE LOAN REQUESTS ONLY:

Original Sales Price of Home or Land/Home (Combo): \$ _____

OR If Purchased Home and Land Separately: Original Purchase Price of Home \$ _____ Original Purchase Price of Land \$ _____

Estimated Property Value: \$ _____ Home Lien Holder: _____

Current Interest Rate: _____ (circle one): Fixed, Variable, Balloon Remaining Term: _____ years

Monthly Payment: \$ _____ Insurance included in the payment (circle one): Yes / No Taxes included in the payment (circle one): Yes / No

Land Lien Holder (if different than home lien holder): _____

Monthly Payment: \$ _____ Current Interest Rate: _____ (circle one): Fixed, Variable, Balloon Remaining Term: _____ years

A. Home Only Refinance Payoff Amount: \$ _____

B. Land Only Refinance Payoff Amount: + _____

C. Land/Home Refinance Payoff Amount: + _____

D. Total Consolidation Request:* + _____

E. Total Cash Out Request:* + \$ _____

EQUALS TOTAL LOAN AMOUNT REQUESTED = \$ _____ **(A+B+C+D+E)**

* Will any of the debt consolidation/cash out funds be used towards home and/or land improvements? (circle one): Yes / No

In the space below, provide underwriting with any additional information that will be helpful in understanding this transaction:

ACKNOWLEDGEMENT: Buyer acknowledges and agrees that this Sales Worksheet presents a proposed sales package based on information reasonably available at this time. The terms of the proposal may change at any time based on Seller's or Buyer's preferences and additional information that becomes available concerning the potential sale. Information provided is based on estimates of costs related to the sales package, including but not limited to home unit, options, add-ons, construction costs, etc. The terms of the agreed upon sales package, including additional information concerning the sale that may not be listed in this worksheet, will be documented in the final sales agreement and/or other sales-related documentation entered into by the Seller and Buyer at the closing of the sale, and will be subject to the terms and conditions contained therein. The final sales agreement may contain additional information concerning rights, obligations, and disclosures applicable to the transaction. New manufactured homes meet Federal Manufactured Home Standards. Actual home purchased may not meet local codes and standards. Buyer should check with local authorities to verify local requirements.

Applicant

Date

Co-Applicant

Date



Addendum to the 21st Mortgage Credit Application Communications Disclosure Form

- Must be completed & submitted with ALL Credit Applications

- Effective: 2/1/2020

This credit application will be submitted to 21st Mortgage (the "Lender") for review. The Lender's designated representative (or a person under their supervision, as appropriate) may communicate its status or address other questions you may have about your application or the loan process. The retailer/realtor from whom you may purchase a home and its sales consultants may assist you with matters associated with the sales transaction – for example, the type of home to purchase, options, site improvements, sales features that may impact your financing options, etc.

During the sales process, if there are questions that may impact the financing of your purchase, your sales consultants may conference or connect you with the appropriate representative(s) of the Lender for your convenience.

Following the receipt of your credit application, a representative from the Lender (or a person under their supervision, as appropriate) may contact you to discuss your application. Should you have any questions about this application, please contact the Lender at **(800) 955-0021**. **Below is a list of 21st Mortgage Loan Originators**

NAME	Ext	NMLS #	TN LIC#	NAME	Ext	NMLS #	TN LIC#	NAME	Ext	NMLS #	TN LIC#
21 st Mortgage Corp.	n/a	2280	109340	Dubose, Corey	1195	1733817	155140	Muiryan, Karen	1129	1087868	
Adams, Madeline	1307	1915364		Duncan, Jessica	1399	1561887		Quick, Chad	1188	1561892	134374
Aldmon, Thomas	1862	1700118	150678	Estes, Joshua	1193	917916		Rudolph, Elizabeth	1125	1865266	185467
Archer, Kerri	1827	832728		Evans, Sean	1165	1795393		Rutta, Robert	1181	1915241	
Badawi, Zachary	1156	1764569		Fabian, Matt	1433	202243	110128	Ryan, Matthew	1165	1915201	
Baker, Drew	1231	1684954		Fitzsimmons, Tracy	1625	1915250		Sauer, Mallory	1220	881807	
Baker, Sarah	1131	1326024		Goodman, Kevin	1816	493671		Shewcraft, Dustin	1115	1522858	187507
Ball, Eileen	1106	1200479	121271	Hagler, Elizabeth	1307	1865270	185138	Sisk, Dylan	1195	1915196	
Beeks, Cody	1625	1749405		Housewright, Chassidy	2101	202247		Slone, Jenny	1145	850485	124900
Bell, Kenneth (Chris)	1926	1237278		Johnson, Nicole (Nicki)	1213	1152412	124960	Smith, Paul (Jacob)	1189	1535707	139737
Bradley, Cassandra	1544	282742	112019	Julian, Margaret	1295	1784876		Sullivan, Scott	1121	1004036	115868
Bridges, Chad	1134	1680954	148176	Keith, Jeanie	1117	208077	181634	Taylor, Chris	1130	1305372	
Bryant, Jacob	1077	1427863		Kittle, Chris	1095	202249	110775	Trammell, Justin	1242	1634789	
Carlisle, Zachery	1111	1803853	185910	Kloss, Grant	1309	1894967	195006	Utle, Barrett	1123	1264594	124533
Carter, Kellie	1246	1684953	147070	Lambert, Teresa	1209	1402336		Utle, Kayla	1199	1782616	
Carter, Wes	1148	1367458	125366	Lee, Brian	1184	1535710	149771	Wade, Leah	1081	1614417	
Clark, Rob	2100	202264		Long, Lindsay	1862	1915195		Weatherley-Sinclair, Murray	1181	1795404	
Coalson, Shelby	1295	1915249		MacGuire, John	2001	393419	113642	Webber, Jeff	1029	16262	110064
Connard, Joe	1030	160546	111590	Mackie, Carla	1150	1305368		Williams, Joy	1200	16307	
Corwin, Chris	1203	94486		McIntyre, Matt	1125	1915226		Williams, Lisa	1135	1209113	
Cox, Trevor	1210	1308905	130952	McMahan, Adam	1047	16516	107490	Woody, Leigh	1127	1133367	
Cozzolino, Jonathan	1227	979264	114603	Morales, Yamila	2138	202266	108024	York, Lindsay	1262	1895005	
Doolan, Ryan	1394	64626	107591	Mullis, Ken	1235	1311852	125553	Young, Tyler	1272	1648541	138356
Dubnicka, Cynthia	1221	1749407									

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 21st Mortgage to send me updates on the status of my application to the email address I have provided on the credit application and to 21st Mortgage personnel. If I have not provided an e-mail address, I authorize you to send me updates on the status of my application to the retail location via fax or e-mail. **Please sign below and retain a copy for your records.**

X

Applicant Signature (Date)

X

Co-Applicant Signature (Date)

X

Co-Applicant Signature (Date)

X

Co-Applicant Signature (Date)



California Consumer Privacy Act Notice

21st Mortgage Corporation / 21st Insurance Agency, as applicable, may request and collect personal information from you or about you. All of this information, together, may be used to evaluate your application, provide financing and/or insurance products, verify your identity, process the transaction, provide customer service, service your account, process payments, and market our products to you. 21st Mortgage may also use your information to maintain the quality of its services through monitoring and reviews. Additional specific uses for the information are disclosed below.

Categories of Information	Specific Uses
Identifiers such as a real name, alias, unique personal identifier, account name, social security number, driver's license or other state identification number, passport number, signature/mark, or other similar identifiers	Establish and verify your identity
Street address, mailing address, email address, or telephone number(s)	Communicate with you and verify your identity
Employment, employment history, depository account number(s), and insurance policy information	Underwriting and loan processing
Commercial information, such as credit reports, credit history, personal or real property records, products or services purchased or obtained, other purchasing or consuming histories	Underwriting and loan processing
Characteristics of protected classifications under California or federal law	For government reporting purposes

21st Mortgage does not sell personal information. A copy of 21st Mortgage's full California Consumer Privacy Act privacy policy is available on its website at www.21stmortgage.com/CCPA. Consumers with disabilities may request a PDF copy of this notice from 21st Mortgage by calling (800) 955-0021 ext. 2900.

MANUFACTURED & MOBILE HOME LOAN PROGRAMS & CREDIT GUIDELINES

21st Mortgage Corporation is a full service lender specializing in manufactured home loans. We underwrite, originate, and service our own loans. That means there are no hassles with minimal wait times. We provide competitive rates for affordable housing, whether you're buying for the first time or looking for a better refinancing package.

Our Manufactured & Mobile Home **Loan Programs** include:

- Fixed Rates
- No Pre-payment Penalties
- No Land Required
- Financing for homes located within a Park or Community
- Financing for New and Used Manufactured Homes
- Used Manufactured Homes (person-to-person) type transactions must be ready for immediate occupancy. Move-In Ready condition at permanent location required. No Rehab loans available or financing available for homes that have to be moved
- Permanent or Nonpermanent Foundations
- Primary, Secondary, Investment, and "Buy-For" (purchase for someone else)
- Closing Costs and most third party fees may be financed

Our Manufactured & Mobile Home **Credit Guidelines**: Whether you are financing or refinancing a manufactured home we look at three criteria: **Capacity** (can the customer afford it), **Credit** (do they pay their bills on time) and **Collateral** (homes value).

- **Loans** are not available in the following states: AK, HI, MA, NJ & RI. Land/Home loans are not available in the following counties in the state of IL: Cook, Kane, Peoria & Will.
- **Loan Amount** – minimum loan amount required is \$21,980 and \$13,737 if you are purchasing from a 21st customer.
- **Down Payment Requirement*** – as little as 0% of the purchase price on primary residences. Buy-For and Investment properties require a minimum 20% down. Down payment requirements typically range from 5% to 35% depending on overall credit quality, collateral type, and occupancy type. Down payment requirement may be in the form of cash, trade, or land equity.
- **Loan-to-Value Ratio** is calculated by dividing the sum of the home, land, and land improvements minus the down payment, trade-in allowance, and other credits by the sum of the value of the home, land, and land improvements.
- **Credit Score Requirements** – No minimum credit score required for most states. **Equity loan programs** are available for applicants scoring **less** than 575 with a minimum 35% equity typically required.
- **Consolidation/Cash Out Loans** – requires a minimum 600 credit score. Consolidation and Cash Out loans are not available in TX.
- **Bank Repossessions/HUD Foreclosures** – 21st does not provide financing for foreclosed or repossessed properties that are being purchased from another lender, including HUD.
- **Debt-to-Income Ratio** is calculated by dividing your total debts by your income. If this ratio is greater than 43%, you may still be eligible for a loan but additional documentation may be required.

- **Collateral** – 21st Mortgage may lend up to 100% of the overall home and land value. Most applicants are required to have 5-35% down payment. Credit quality, loan affordability, occupancy type, and collateral type will ultimately determine your loan-to-value or down payment requirement.
- **Age of Mobile Home** – In most states, no restrictions apply. AL is limited to 20 years or newer. ME is limited to 2008 or newer. MS is limited to 1999 or newer. NY is limited to 1995 or newer.
- **Escrow** for insurance and taxes is required for all loans.
- **Property** that is not on a paved road may require a larger down payment or lower loan-to-value. Properties with a shared well may not be financed unless the well is located on property that is pledged as collateral.
- **Private Mortgage Insurance (PMI)** – Mortgage insurance is not required on any 21st Mortgage loan. This can save you up to hundreds of dollars per month.
- **Terms*** purchase and refinance terms up to 23 years.
- **Interest Rates*** typically range from 5.99 to 11.99% depending on overall credit quality, age of home, collateral type, occupancy type, loan amount, and loan-to-value ratio.

Meeting the above guidelines does not guarantee approval.

State restrictions may apply.

*** Rates and Credit Guidelines are subject to change without notice.**

Your Key to Smart Financing

21st Mortgage Corporation is a full service lender specializing in manufactured home loans. We underwrite, originate, and service our own loans. That means there are no hassles, no runarounds and minimal wait times. We provide you with sound advice and competitive rates—whether you're buying for the first time or looking for a better refinancing package.

Our service includes:

- Fixed rates
- No pre-payment penalty
- No land required
- Financing available to purchase land
- Parks welcome
- Financing for single, double and triplewides
- Financing for New and Used Manufactured Homes
- Apply for loan over the phone or web
- Free insurance quotations
- Permanent or Nonpermanent Foundations
- On-line assistance 24/7

WELCOME



Your Manufactured Home Lending Source

Financing. Refinancing. Single-Wides. Double-Wides. Insurance. Permanent or Nonpermanent Foundations.

620 Market Street • Suite 100
Knoxville, TN 37902



www.21stMortgage.com

NMLS#2280



Equal Housing Lender. 21st Mortgage Corporation, 620 Market Street, Knoxville, TN 37902, (865) 523-2120. NMLS ID# 2280 (www.nmlsconsumeraccess.org). AZ Mortgage Banker BK-0907006. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. CO Lic. #987899 (Responsible party: 21st Mortgage Corp., NMLS 2280). Georgia Residential Mortgage Licensee 12375. Illinois Residential Mortgage Licensee. Licensed Mortgage Banker-NYS Department of Financial Services. Terms and conditions may apply. Products not available in all states. 1/15/2019.

Call 800-955-0021 ext. 1456
21st Mortgage's Direct Lending Department

www.21stMortgage.com

CON.PB. 1/15/19

**OPEN THE DOOR
TO MANUFACTURED
HOME OWNERSHIP.**

America's #1 Manufactured Home Lender
A Berkshire Hathaway Company

NMLS#2280



WELCOME

The Right Path for You

You, the homeowner, want the best service possible. Partner with 21st Mortgage and you'll enjoy our absolute commitment to affordability through:

- Low down payments available
- Closing costs that can be rolled into the total financing package to keep initial out-of-pocket costs low for qualified applicants
- Complete insurance protection available (fire, theft, etc.)
- Fixed rates only
- No pre-payment penalties
- Escrow services available for insurance and taxes
- Private mortgage insurance not required
- Apply over the phone or web FREE of charge
- We finance/refinance single wides, double wides—all kinds of manufactured homes (New & Used)
- Close personal service with nationwide marketing
- Mortgage loans approved quickly. No hassle. A minimum of waiting.



And 21st Mortgage can make the closing process easier and quicker by underwriting all of our loans in house. Double wides. Home and land loans. Homes on or off permanent foundations. Even single wides. In fact, 21st Mortgage was founded in 1995 specifically to originate and service manufactured home loans. Today, we are the #1 source for manufactured home financing.

Customized Financing Saves You Money



If you're buying a new or pre-owned home, 21st Mortgage offers "customized" financing including very competitive rates.

For example, we offer an "Interest Saver Program" which allows you to pay the least amount of interest over time to save you hundreds of dollars.

We also offer a "Bi-Weekly" plan that helps you build more home equity by breaking up mortgage payments into 26 convenient payments within the year.

Finally, 21st Mortgage offers all of these advantages with in-house, competitive rate financing. This means we shorten and simplify the loan process. It's faster. Uncomplicated.

Call on 21st Mortgage and open the door to mobile home ownership. We make it easy.

Helping You Become A Homeowner



We help you attain home ownership. 21st Mortgage Corporation makes sure that path is affordable and attainable, with competitive rates, flexible mortgage packages and close personal service.

Experience that makes you feel at home. We know the manufactured housing industry first-hand:

- Our three founders have over 100 years combined industry experience
- We currently service over \$7 billion in manufactured home loans
- Our expertise translates into top-notch, knowledgeable customer service



Discover the Easy Path to Home Ownership with 21st Mortgage Corporation, a Berkshire Hathaway Company:

For more information call,
800-955-0021 ext. 1456
21st Mortgage's Direct Lending Department
or visit us online at
www.21stmortgage.com