



Addendum to 21st Mortgage Credit Application Communications Disclosure Form Effective: 11-9-2011

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

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

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

Below is a list of 21st Mortgage Loan Originators

Name	Ext	NMLS#	Name	Ext	NMLS#	Name	Ext	NMLS#
Archer, Kerri	1827	832728	Housewright, Chassidy	2101	202247	Roach, Tim	1664	202271
Bradley, Cassandra	1544	282742	Kittle, Chris	1095	202249	Siggers, Jonathan	1636	201918
Carter, Tim	2110	202256	Ladd, Catherine	1306	288272	Thompson, Jeff	1009	202255
Clark, Rob	2100	202264	Millsaps, Lee	1314	288508	Webber, Jeff	1029	16262
Fabian, Matt	1431	202243	Moore, Lindsay	1311	288258	Winingar, Mark	1501	201915
Goodman, Kevin	1816	493671	Morales, Yamila	2138	202266	Young, Granville	1006	202250

By signing below, you acknowledge that you have read and understood the details provided, and also consent to the Lender sharing its credit decision and other necessary personal financial information from this credit application with your retailer for the purpose of facilitating your sales transaction and other purposes. You also acknowledge that you have personally completed the information on the application and that the information is complete and accurate.

Please sign below and retain a copy for your records.

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

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

Update: 11-9-2011



21st Mortgage Corp.
620 Market Street, Suite 100
Knoxville, TN 37902

Office Number: 1-800-955-0021
Fax Number: 1-877-312-2100
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.

Date:		Seller:		Sales Person/Rep:	
Retailer/Broker #:		Phone:		City:	
State:					
Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Buy For <input type="checkbox"/> Secondary <input type="checkbox"/> Investment				Estimated Loan Amount: \$	
Purpose of the Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Other					
Loan Type: <input type="checkbox"/> Chattel <input type="checkbox"/> Land Home <input type="checkbox"/> Land in Lieu					
Physical Address where home will be located:					
City:		State:		Zip:	
COUNTY:					
Site of Placement: <input type="checkbox"/> Owned Property with no lien <input type="checkbox"/> Leased <input type="checkbox"/> Owned Property Land Contract/Mortgage Trust Deed					
<input type="checkbox"/> Family Land <input type="checkbox"/> Community <input type="checkbox"/> Reservation					
Information on the Land Lease Community, Land Owner name, Tribe if home is to be placed on a Reservation, or the mortgage holder:					
Name:		Phone Number:		Monthly Site Payment \$	
(A) APPLICANT			(B) CO-APPLICANT		
FULL NAME - Last, First, Middle			FULL NAME - Last, First, Middle		
Birth Date:		Social Security #:		Birth Date:	
Sex: (Optional) <input type="checkbox"/> Male <input type="checkbox"/> Female		Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated		Sex: (Optional) <input type="checkbox"/> Male <input type="checkbox"/> Female	
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated		# Dependents:		Ages:	
APPLICANT'S RESIDENCE			CO-APPLICANT'S RESIDENCE		
Current Street Address (5 Years Residence Required, attach supplement if needed)			Current Street Address (5 Years Residence Required, attach supplement if needed)		
City, State, Zip:		County:		City, State, Zip:	
County:					
Mailing Address (if different from physical)		Home Phone:		Mailing Address (if different from physical)	
Home Phone:					
How long at present address? Yrs Mo		<input type="checkbox"/> Homeowner * <input type="checkbox"/> Other <input type="checkbox"/> Renter <input type="checkbox"/> Parent		Mo. Mrtg/Rent:	
Name of Mortgage Holder or Landlord:		Telephone number:		Name of Mortgage Holder or Landlord:	
Telephone number:					
*I intend to (circle one) Sell, trade, rent, other - explain.			*I intend to (circle one) Sell, trade, rent, other - explain.		
Email Address:			Email Address:		
Previous address (if current address is less than 5 years)			Previous address (if current address is less than 5 years)		
City, State, Zip:		How long?		City, State, Zip:	
How long?					
Name of Mortgage Holder or Landlord:			Name of 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 (Min. 3 year history)			CO-APPLICANT'S EMPLOYMENT (Min 3 year history)		
Employer:		City, State:		Employer:	
City, State:					
Self Employed: Yes / No		Gross Monthly Income:		Self Employed: Yes / No	
Gross Monthly Income:					
Job Title:		Hire Date:		Job Title:	
Hire Date:					
Phone:				Phone:	
Previous Employer:		City, State:		Previous Employer:	
City, State:					
Phone:		Job Title & Dates Employed:		Phone:	
Job Title & Dates Employed:					
Please attach supplement for additional employment history if necessary			Please attach supplement for additional employment history if necessary		
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.					
Source:		How Long:		Monthly Amt: \$	
How Long:					
Source:		How Long:		Monthly Amt: \$	
How Long:					
ASSET INFORMATION					
Applicant Bank Name:		City, St		Account type:	
City, St				Balance: \$	
Co-Applicant Bank Name:		City, St		Account type:	
City, St				Balance: \$	
Retirement/401K with:		City, St		Account type:	
City, St				Balance: \$	
Auto #1: Yr/Make		Value: \$		Lender:	
Value: \$				Payment: \$	
Auto #2: Yr/Make		Value: \$		Lender:	
Value: \$				Payment: \$	
Auto #3: Yr/Make		Value: \$		Lender:	
Value: \$				Payment: \$	
Other Real Estate Owned		Value: \$		Lender:	
Value: \$				Payment: \$	
(A) APPLICANT			(B) CO-APPLICANT		
Alimony/Maintenance:		YES /NO		Monthly pmt \$	
YES /NO					
Child Support:		YES /NO		Monthly pmt \$	
YES /NO					
Garnishment:		YES /NO		Monthly pmt \$	
YES /NO					

If the answer is "yes" to any of the questions (1-5), explain on attached sheet. Enter Y (yes) or N (no) for Borrower and/or Co-Borrower				
QUESTIONS	Borrower		Co-Borrower	
Are you a U.S. Citizen?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you a permanent resident alien?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you declared bankruptcy within the last 10 years? If yes, when did you file?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you had any judgments, repossessions, garnishments, or other legal proceedings filed against you in the past 7 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you have any past due obligations to or insured by any agency of the Federal Government?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you a co-maker or guarantor on a note? If yes, for whom? How Much?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you have any other applications for an FHA Title 1 improvement loan(s) pending?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with the equal credit opportunity fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race you may check more than one designation. If you do not furnish ethnicity, race or sex, under Federal regulations this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

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

Additional Disclosures

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

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

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance. If you have questions about your rights, or if you wish to file a complaint, contact 21st Mortgage Corporation or the California Department of Corporations at: 320 West 4th St, Ste 750, Los Angeles, CA 90013, or 1390 Market St, Ste 810 San Francisco, CA 94102

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

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

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

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

Non-applicant Spouse: _____ Date _____

Additional disclosures may be required for the following states: Texas, New York, Ohio, Oregon.

These documents are separate from this application and must be submitted with the application for 21st Mortgage Corp. to process your request.

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of the information contained in the application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provision of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to the application (the "Loan") will be secured by a mortgage of deed of trust on the property described herein; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in the application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in the application, and Lender, its successors or assigns may retain the original and/or electronic record of 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.

Borrower Signature _____ Date _____

Co-Borrower Signature _____ Date _____