

# 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).

- **Pre-Qualifications** – Due to variables in price, age of home, collateral type, site location and site rent if applicable, we are not able to offer pre-qualifications. Applicants will need specific home information (year, number of sections), home address and loan amount requested at the time of applying.
- **Loans** – We offer financing in 46 states. Only loans in AK, HI, MA, and RI are excluded. We also do not offer Land/Home loans in the following IL Counties: Cook, Kane, Peoria, and Will.
- **Loan Amount** – minimum loan amount required is \$25,000 and \$16,000 if you are purchasing from a 21st customer.
- **Down Payment Requirement\*** – As low as 0% are available for well qualified buyers. Typical down payment requirements range from 5% to 35% and are based on overall credit profile of the buyer, collateral type (home type, home placement, etc.), loan affordability and occupancy type (i.e. primary residence, secondary home, etc.). Investment properties and "Buy-For" transactions require a minimum of 20% down payment. Down payments may be in the form of cash, trade, or land equity.
- **Interest Rates\*** typically range from 8.00 to 14.00% depending on overall credit quality, age of home, collateral type, occupancy type, loan amount, and loan-to-value ratio.
- **Terms\*** We offer terms up to 30 years on new and used Land Home loan products. Additionally, we offer terms up to 25 years on new and used Home Only loan products.
- **Credit Score Requirements** – We do not have a minimum credit score for most loan products. For applicants scoring less than 575 and for "zero credit score" buyers, we have "equity loan programs" available that may require higher down payments – usually a minimum of 35% in the form of cash, trade, or land equity.

- **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.
- **Age of Mobile Home** – No age restrictions apply.
- **Refinance Loans** – We offer competitive refinance options. Refinance of an existing 21st Mortgage loan requires a minimum of 5% down payment. “Consolidation/Cash-Out” options are available, but require a minimum credit score of 600. Consolidation/Cash-Out option is not available in TX.
- **Bank Repossessions/HUD Foreclosures** – We do offer financing for foreclosed or repossessed properties owned by 21st Mortgage. We do not offer financing for foreclosed or repossessed properties that are being purchased from another lender.
- **Escrow** – For all 21st Mortgage loans, we escrow an amount each month to pay your annual property tax and insurance obligations.
- **Private Mortgage Insurance (PMI)** – Mortgage insurance is not required on any 21st Mortgage loan. This can save you thousands of dollars over the life of your loan.
- **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.

**Meeting the above guidelines does not guarantee approval.**

**State restrictions may apply.**

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

# STEPS OF THE **HOME LOAN** PROCESS

Lending that *moves* you<sup>®</sup>

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## FINANCIAL SELF-ASSESSMENT AND PREPARATION

**Create a Budget:** (Refer back to page 1) Assess your monthly spending habits. Add up total monthly bills and subtract it from your monthly income. Do you have enough left over for a new payment?

**Assess Your Credit Score:** If your credit score is lower than you would like, work toward building up your credit.

**Develop a Savings Plan:** Saving a small amount every month for a year is a good way to save enough for a down payment for your dream home.

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## SELECT YOUR HOME

- Select your dream home
- Sign a purchase agreement with the seller
- Your processor will order a home appraisal if needed and will provide you with a copy of the appraisal

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## APPLY FOR A LOAN

*Documents typically needed to complete a home loan application might include:*

- Proof of Income: most recent paystubs
- Proof of Employment: past 2 year history
- Proof of Residency: current street & mailing address
- Proof of Identity: current driver's license or state issued ID & social security card

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## ORIGINATION AND UNDERWRITING

**Origination:** When you submit your credit application, a mortgage loan originator (MLO) will review the loan request. If an approval can be issued, the MLO will contact you to discuss the terms of the approval and explain any required conditions. If the application cannot be approved as requested, the MLO will advise of any other options to help get you approved.

**Underwriting:** Credit risk is determined based on credit score, income, existing debt, down payment and the current principal/interest payment, along with taxes and insurance.

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## SATISFY LOAN CONDITIONS

- Submit all information requested on your approval notice to your MLO
- Generally, information requested consists of proof of employment, income verification and the source of any required down payment
- Once all required information requested are approved by your MLO, **CONGRATULATIONS!** You're approved and are ready to close on your loan

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## CLOSING

*The final step of the home loan process*

- Titling is finalized with the title company
- Closing documents are signed
- Closing costs are paid



### ALL LOAN PROGRAMS SUBJECT TO CREDIT APPROVAL

Equal Housing Lender. 21st Mortgage Corporation, 620 Market Street, Knoxville, TN 37902, (865) 523-2120. NMLS# 2280. For licensing information, go to: [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org). AZ Lic. #BK-0907006. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act. Loans made or arranged pursuant to the California DFPI Financing Law. Licensed by the N.J. Department of Banking and Insurance. 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. 2/2/2022.



M O R T G A G E  
C O R P O R A T I O N

*“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 Online:** For fastest service, use our online application at [www.21stmortgage.com](http://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 [MyHome@21stmortgage.com](mailto:MyHome@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, 9:00 AM - 6:00 PM (ET)

Sincerely,

Direct Lending Department  
NMLS #2280



## 21st Mortgage's Credit Application Instructions

Please see the list below of **required information** to include on your application to ensure that we can provide you the best service possible and expedite your application process. Due to variables in price, age of home, collateral type, site location and site rent if applicable, **we are not able to offer Pre-Qualifications.**

**Specific** Home Information (year, number of sections), Subject Property Address, and Loan Amount Requested are required when the application is submitted. Please keep in mind, we can review to change the home later if you find a different property that you are more interested in. In this case, you **do not** need to re-apply to change properties; contact your loan originator and we can update your existing application with the updated property details.

### **Information needed to accept an application:**

- Please review the following checklist items are completed before submitting.
- Your Income and Employment Information (if applicable)
- Your Social Security Number/Tax Identification Number (so the lender can check your credit)
- Home information: subject property address, community name and lot rent (if applicable), specifics of the home (year and # of sections)
- The loan purchase price and requested down payment for a purchase OR amount you want to borrow and an estimate of the home/property's value for a refinance
- Sign** and **date** pages 5, 6, and 7
- All **7 pages** of the application should be completed in its entirety

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](http://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. v. 1/22/24

**Property will be:**  Primary Residence  Secondary Residence  Investment/Rental  Buy-For

**Loan Type:**  Home Only  Land and Home  Land Only **Home is being:**  Purchased  Refinanced

**Street Address where home will be located, including site #:** HOA Fee: HOA Frequency:

City: State: Zip: County:

**If Land and Home, home must be placed on the property described in this section. Land is being:**  Purchased  Refinanced  Owned Free and Clear  
 Whose land is it? \_\_\_\_\_ Estimated Land Value \$ \_\_\_\_\_ Purchase Price/Payoff \$ \_\_\_\_\_ Date Acquired: \_\_\_\_\_  
 Does the property have frontage on a publicly maintained road?  Yes  No Is the property located on a paved road?  Yes  No

**If Home Only, site placement is:**  Owned Property with No Lien  Leased Private Property  Family Land - No Rent  
 Reservation  Community/Park  Owned Property Land Contract/Mortgage Trust Deed

**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?** \_\_\_\_\_

**If Home Only and Land is Leased:** Name of Community/Park/Land Owner/Mortgage Holder: \_\_\_\_\_  
 Phone Number: \_\_\_\_\_ Monthly Site Payment: \_\_\_\_\_

**Is the site rent scheduled to increase over the next three years? If so, please explain.** \_\_\_\_\_

(A) APPLICANT	(B) CO-APPLICANT
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<b>FULL NAME - Last, First, Middle</b>	<b>FULL NAME - Last, First, Middle</b>
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Birth Date (mm/dd/yy):	Social Security #:
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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
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<b>Applicant Dependents</b> (Any non-applicant who is financially supported by the Applicant and not listed by Co-Applicant(s). Examples may include: spouse, child, partner, dependent adult)	<b>Co-Applicant Dependents</b> (Any non-applicant who is financially supported by the Co-Applicant and not listed by Applicant or other Co-Applicant(s). Examples may include: spouse, child, partner, dependent adult)
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Number of Dependents:      Dependent Age(s):	Number of Dependents:      Dependent Age(s):
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<b>APPLICANT EMAIL:</b>	<b>CO-APPLICANT EMAIL:</b>
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Cell Phone: (    ) -    -	Other Phone: (    ) -    -
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APPLICANT - Residence	CO-APPLICANT - Residence
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<b>Current Street Address (3 Years Residence Required, attach supplement if needed)</b>	<b>Current Street Address (3 Years Residence Required, attach supplement if needed)</b>
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City, State, Zip:      County:	City, State, Zip:      County:
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Mailing Address (if different from physical)      City, State, Zip:	Mailing Address (if different from physical)      City, State, Zip:
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How long at present address? <input type="checkbox"/> Homeowner* <input type="checkbox"/> Other* Mo. Mtg/Rent:	How long at present address? <input type="checkbox"/> Homeowner* <input type="checkbox"/> Other* Mo. Mtg/Rent:
Yrs      Mo <input type="checkbox"/> Renter <input type="checkbox"/> Live with family	Yrs      Mo <input type="checkbox"/> Renter <input type="checkbox"/> Live with family

Name of Mortgage Holder or Landlord:	Name of Mortgage Holder or Landlord:
Telephone Number:	Telephone Number:

<b>*If homeowner, what are the plans for current home? If checked other above, explain:</b>	<b>*If homeowner, what are the plans for current home? If checked other above, explain:</b>
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Previous Address (if current address is less than 3 years)	Previous Address (if current address is less than 3 years)
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City, State, Zip:      How long?	City, State, Zip:      How long?
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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 - Employment History (Minimum Three Years; Attach Supplement if Needed)**

1. Current Employer:	Position Held/Occupation: <b>Self Employed:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:
Employer Address:	City, State, Zip:	Supervisor Name and Telephone Number:

**Base pay rate excluding commission, bonuses, and overtime:** How are you paid? (select one below)  
 Hourly Rate: \$ \_\_\_\_\_ # of Hours Weekly: \_\_\_\_\_  Weekly Salary: \$ \_\_\_\_\_  Bi-Weekly Salary: \$ \_\_\_\_\_  Monthly Salary: \$ \_\_\_\_\_  
 Do you receive bonuses?  Yes  No How often? \_\_\_\_\_ How much in bonuses over the last 12 months \$ \_\_\_\_\_  
 Do you receive commission?  Yes  No How often? \_\_\_\_\_ How much in commission over the last 12 months \$ \_\_\_\_\_  
 Do you receive overtime?  Yes  No How often? \_\_\_\_\_ How much in overtime over the last 12 months \$ \_\_\_\_\_

2. Second Employer:	Position Held/Occupation: <b>Self Employed:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:
City, State:	Supervisor Name and Telephone Number:	Monthly Income:

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

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

**CO-APPLICANT - Employment History (Minimum Three Years; Attach Supplement if Needed)**

1. Current Employer:	Position Held/Occupation: <b>Self Employed:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:
Employer Address:	City, State, Zip:	Supervisor Name and Telephone Number:

**Base pay rate excluding commission, bonuses, and overtime:** How are you paid? (select one below)  
 Hourly Rate: \$ \_\_\_\_\_ # of Hours Weekly: \_\_\_\_\_  Weekly Salary: \$ \_\_\_\_\_  Bi-Weekly Salary: \$ \_\_\_\_\_  Monthly Salary: \$ \_\_\_\_\_  
 Do you receive bonuses?  Yes  No How often? \_\_\_\_\_ How much in bonuses over the last 12 months \$ \_\_\_\_\_  
 Do you receive commission?  Yes  No How often? \_\_\_\_\_ How much in commission over the last 12 months \$ \_\_\_\_\_  
 Do you receive overtime?  Yes  No How often? \_\_\_\_\_ How much in overtime over the last 12 months \$ \_\_\_\_\_

2. Second Employer:	Position Held/Occupation: <b>Self Employed:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:
City, State:	Supervisor Name and Telephone Number:	Monthly Income:

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

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

**APPLICANT - Other Income**

**CO-APPLICANT - 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:

APPLICANT - Asset Information		CO-APPLICANT - Asset Information	
Bank Name:	Account Type:	Bank Name:	Account Type:
	Balance: \$		Balance: \$
Type of Liquid Assets (Savings, CDs, Brokerage Accounts, etc.):		Type of Liquid Assets (Savings, CDs, Brokerage Accounts, etc.):	
Institution Holding Assets:	Balance: \$	Institution Holding Assets:	Balance: \$
Type of Retirement Accounts (401k, IRA, etc.):		Type of Retirement Accounts (401k, IRA, etc.):	
Institution Holding Assets:	Balance: \$	Institution Holding Assets:	Balance: \$
APPLICANT - Credit Information (Attach a List if Necessary)		CO-APPLICANT - Credit Information (Attach a List if Necessary)	
Do you have any personal loans, debts or car loans that may not be listed on your credit report? If Yes, please provide:		Do you have any personal loans, debts or car loans that may not be listed on your credit report? If Yes, please provide:	
Lender:	Payment: \$      Balance: \$	Lender:	Payment: \$      Balance: \$
Lender:	Payment: \$      Balance: \$	Lender:	Payment: \$      Balance: \$
Lender:	Payment: \$      Balance: \$	Lender:	Payment: \$      Balance: \$
Are you a co-signer on another person's debt? If Yes, please provide:		Are you a co-signer on another person's debt? If Yes, please provide:	
Lender:	Monthly Payment: \$	Lender:	Monthly Payment: \$
Have you paid off any debts within the last 60 days? (Please do not include credit cards) If Yes, please provide:		Have you paid off any debts within the last 60 days? (Please do not include credit cards) If Yes, please provide:	
Lender:	Monthly Payment: \$	Lender:	Monthly Payment: \$
Lender:	Monthly Payment: \$	Lender:	Monthly Payment: \$
APPLICANT - Debts/Obligations (Attach a List if Necessary)		CO-APPLICANT - Debts/Obligations (Attach a List if Necessary)	
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 (Attach a List if Necessary)			
List other 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			
	APPLICANT	CO-APPLICANT	
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 5 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
If Yes, when did you file?	Date:	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.

APPLICANT	CO-APPLICANT
<p><b>Ethnicity:</b> <i>Check one or more</i></p> <p><input type="checkbox"/> Hispanic or Latino</p> <p style="padding-left: 20px;"><input type="checkbox"/> Mexican   <input type="checkbox"/> Puerto Rican   <input type="checkbox"/> Cuban</p> <p style="padding-left: 20px;"><input type="checkbox"/> Other Hispanic or Latino - Enter origin: _____</p> <p style="padding-left: 40px;"><i>Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p><b>Race:</b> <i>Check one or more</i></p> <p><input type="checkbox"/> American Indian or Alaskan Native - Enter name of enrolled or principal tribe: _____</p> <p><input type="checkbox"/> Asian</p> <p style="padding-left: 20px;"><input type="checkbox"/> Asian Indian   <input type="checkbox"/> Chinese   <input type="checkbox"/> Filipino</p> <p style="padding-left: 20px;"><input type="checkbox"/> Japanese   <input type="checkbox"/> Korean   <input type="checkbox"/> Vietnamese</p> <p style="padding-left: 20px;"><input type="checkbox"/> Other Asian - Enter race: _____</p> <p style="padding-left: 40px;"><i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</i></p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p style="padding-left: 20px;"><input type="checkbox"/> Native Hawaiian   <input type="checkbox"/> Samoan</p> <p style="padding-left: 20px;"><input type="checkbox"/> Guamanian or Chamorro</p> <p style="padding-left: 20px;"><input type="checkbox"/> Other Pacific Islander - Enter race: _____</p> <p style="padding-left: 40px;"><i>Examples: Fijian, Tongan, etc.</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p><b>Sex:</b>   <input type="checkbox"/> Female</p> <p style="padding-left: 20px;"><input type="checkbox"/> Male</p> <p><input type="checkbox"/> I do not wish to provide this information</p>	<p><b>Ethnicity:</b> <i>Check one or more</i></p> <p><input type="checkbox"/> Hispanic or Latino</p> <p style="padding-left: 20px;"><input type="checkbox"/> Mexican   <input type="checkbox"/> Puerto Rican   <input type="checkbox"/> Cuban</p> <p style="padding-left: 20px;"><input type="checkbox"/> Other Hispanic or Latino - Enter origin: _____</p> <p style="padding-left: 40px;"><i>Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p><b>Race:</b> <i>Check one or more</i></p> <p><input type="checkbox"/> American Indian or Alaskan Native - Enter name of enrolled or principal tribe: _____</p> <p><input type="checkbox"/> Asian</p> <p style="padding-left: 20px;"><input type="checkbox"/> Asian Indian   <input type="checkbox"/> Chinese   <input type="checkbox"/> Filipino</p> <p style="padding-left: 20px;"><input type="checkbox"/> Japanese   <input type="checkbox"/> Korean   <input type="checkbox"/> Vietnamese</p> <p style="padding-left: 20px;"><input type="checkbox"/> Other Asian - Enter race: _____</p> <p style="padding-left: 40px;"><i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</i></p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p style="padding-left: 20px;"><input type="checkbox"/> Native Hawaiian   <input type="checkbox"/> Samoan</p> <p style="padding-left: 20px;"><input type="checkbox"/> Guamanian or Chamorro</p> <p style="padding-left: 20px;"><input type="checkbox"/> Other Pacific Islander - Enter race: _____</p> <p style="padding-left: 40px;"><i>Examples: Fijian, Tongan, etc.</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p><b>Sex:</b>   <input type="checkbox"/> Female</p> <p style="padding-left: 20px;"><input type="checkbox"/> Male</p> <p><input type="checkbox"/> I do not wish to provide this information</p>

**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 consensual security interest; (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.**

www.equifax.com, www.transunion.com, www.experian.com

<b>Applicant Signature</b>	<b>Co-Applicant Signature</b>
<b>Date</b>	<b>Date</b>

**( 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	Acres
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Does the home need to be moved? (circle one): Yes / No

Is there a shared well on the property? (circle one): Yes / No / Unknown

**COMPLETE THIS SECTION FOR ALL PURCHASE LOAN REQUESTS ONLY:**

**A. Home Purchase Price:** = \$ \_\_\_\_\_

**B. Sales Tax Amount: (if applicable)** + \$ \_\_\_\_\_

**C. Proposed Down Payment:** - \$ \_\_\_\_\_

Minimum of 5% is typically required on primary residences. A down payment greater than 5% increases the likelihood of approval and may result in a lower interest rate.

**Equals Total Loan Amount Requested** = \$ \_\_\_\_\_ (A+B-C)

**Source of Down Payment:**  Savings  Checking  Cash on Hand  Loan  Gift (if gift, from whom): \_\_\_\_\_

Other (explain): \_\_\_\_\_

**COMPLETE THIS SECTION FOR ALL REFINANCE LOAN REQUESTS ONLY:**

Original Sales Price of Home or Land Home (combo): \$ \_\_\_\_\_ When did you purchase the home (mm/dd/yy): \_\_\_\_\_

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

Estimated Property Value: \$ \_\_\_\_\_ Home Lien Holder: \_\_\_\_\_ When did you purchase the land (mm/dd/yy): \_\_\_\_\_

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:

\_\_\_\_\_  
\_\_\_\_\_

ACKNOWLEDGMENT: 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 \_\_\_\_\_

Applicant \_\_\_\_\_ Date \_\_\_\_\_

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.

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 the 21st Mortgage Loan Originators:**

Name	NMLS #	Name	NMLS #	Name	NMLS #	Name	NMLS #
21st Mortgage Corp.	2280	Dubnicka, Cynthia	1749407	Lambert, Teresa	1402336	Redford, Madeline	1915364
Aldmon, Thomas	1700118	Dulany, Clint	2147258	Layman, Ethan	2374710	Rocco, Carly	2514961
Antoine, Kendra	2501762	Duncan, Jessica	1561887	Ledford, Justin	1810028	Roecker, Spencer	2102317
Baker, Drew	1684954	Evans, Sean	1795393	Lee, Brian	1535710	Rudolph, Elizabeth	1865266
Ball, Eileen	1200479	Fabian, Matt	202243	Loggins, Camilla	1958395	Rutta, Robert, Jr.	1915241
Bee, Prestin	2452985	Fitzsimmons, Tracy	1915250	Long, Lindsay	1915195	Ryan, Lisa	1209113
Bell, Kenneth (Chris)	1237278	Fox, Cory	2547919	Lowery, Tyler	2213934	Saucier, Alex	2147154
Bennett, Sarah	2213064	Gilland, Paige	2070735	Luna-White, Nancy	2415858	Silva, Danny	2547910
Blakley, Michael	2167899	Goodman, Kevin	493671	Manning, Rachel	2101930	Sisk, Dylan	1915196
Brewer, Corey	2154268	Graham, Abra	2168181	Massey, Hannah	2066962	Smith, Emily	2528543
Bridges, Chad	1660954	Greene, Sam	2154098	McCollough, Mary Abigail (Abby)	2003725	Spaldi, Alyssa	2151601
Bryant, Shelby	1915249	Hagler, Elizabeth	1865270	McMahan, Adam	16516	Taylor, Chris	1305372
Carlisle, Zachery	1803853	Hammonds, Leah	2329989	Medlock, Natalie	2132954	Trammell, Justin	1634789
Carter, Kellie	1684953	Holliday, Jeremy	1915207	Metcalf, Jessica	2013376	Treadway, Brooke	2226757
Carter, Wes	1367458	Howard, Toshia	2132202	Monroe, Cam	2531198	Utley, Barrett	1264594
Chilco, Amanda	2013377	Hudson, Sarah	2494841	Morales, Yamila	202266	Utley, Kayla	1782616
Clark, Rob	202264	Johnson, Joe	2528548	Mullis, Ken	1311852	Wade, Leah	1614417
Corso, Morgan	2346801	Johnson, Nicole (Nicki)	1152412	Murphy, Heather	2361178	Waits, Stephanie	2311687
Cox, Trevor	1308905	Karb, Christopher	2047091	Osborne, Matthew	2311685	Weatherly-Sinclair, Murray	1795404
Cozzolino, Jonathan	979264	Keith, Jeanie	208077	Petree, Kelly	297920	Webber, Jeff	16262
Cutler, Kaylie	2468297	Kesler, Sarah	2213120	Pilipovic, Katherine	1930005	Williams, Joy	16307
Dakin, Matthew	1490790	Kittle, Chris	202249	Ponce, Peter	2537373	Wilson, Brian	2130958
Dent, Mackenzie	2475026	Kloss, Grant	1894967	Quick, Chad	1561892	Wood, Hayley	2147252
Doolan, Ryan	64626	Lai, Sarah	1815870	Reading, Allen	2133749	York, Lindsay	1895005
						Young, Tyler	1648541

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 personally identifiable financial information you provide with your retailer/realtor for the purpose of facilitating this transaction\*. 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.**

X \_\_\_\_\_  
Applicant Signature (Date)

For the fastest updates, I would like to receive informational text messages about my application to me from 21st Mortgage Messaging to the cell phone number I have provided.\*\*

I would like to receive additional text messages marketing 21st Mortgage products and services to me from 21st Mortgage Messaging to the cell phone number I have provided.\*\*

X \_\_\_\_\_  
Co-Applicant Signature (Date)

For the fastest updates, I would like to receive informational text messages about my application to me from 21st Mortgage Messaging to the cell phone number I have provided.\*\*

I would like to receive additional text messages marketing 21st Mortgage products and services to me from 21st Mortgage Messaging to the cell phone number I have provided.\*\*

X \_\_\_\_\_  
Co-Applicant Signature (Date)

For the fastest updates, I would like to receive informational text messages about my application to me from 21st Mortgage Messaging to the cell phone number I have provided.\*\*

I would like to receive additional text messages marketing 21st Mortgage products and services to me from 21st Mortgage Messaging to the cell phone number I have provided.\*\*

X \_\_\_\_\_  
Co-Applicant Signature (Date)

For the fastest updates, I would like to receive informational text messages about my application to me from 21st Mortgage Messaging to the cell phone number I have provided.\*\*

I would like to receive additional text messages marketing 21st Mortgage products and services to me from 21st Mortgage Messaging to the cell phone number I have provided.\*\*

\*You may withdraw your consent for 21st Mortgage to share personally identifiable financial information with your retailer/realtor at any time by calling at 800-955-0021, sending written request to PO Box 477; Knoxville, TN 37901 or by emailing your request to myloan@21stmortgage.com. Letters and emails must have your file number and name in order to be processed. The withdrawal of consent will not affect your eligibility for any loan product provided by 21st Mortgage but may result in slower processing times.

\*\*Message frequency varies. Message & data rates may apply. Reply HELP for help or STOP to opt out. You will have the option to opt out of receiving these texts at any time. Terms and Conditions and 21st Privacy Statement available on [www.21stmortgage.com](http://www.21stmortgage.com)



## California Consumer Privacy Act Notice

21st Mortgage Corporation / 21st Insurance Agency, as applicable, may request and collect personal information and/or sensitive personal information from you. Such information may be used to evaluate your application, offer 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 for quality control purposes.

Categories of Information	Specific Uses
Sensitive personal information such as a social security, driver's license, state identification card, or passport number	Establish your identity and perform a credit inquiry
Identifiers such as a real name, alias, unique personal identifier, account name, 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; paid search marketing
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, including sensitive personal information such as a consumer's racial or ethnic	For government reporting purposes

21st Mortgage does not sell personal information but may share it with third parties only as needed to process your loan application or provide an insurance quote or policy. 21st Mortgage will retain all information as needed to comply with state or federal record retention requirements. A copy of 21st Mortgage's full California Consumer Privacy Act privacy policy is available on its website at [www.21stmortgage.com/CCPA](http://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).

- **Pre-Qualifications** – Due to variables in price, age of home, collateral type, site location and site rent if applicable, we are not able to offer pre-qualifications. Applicants will need specific home information (year, number of sections), home address and loan amount requested at the time of applying.
- **Loans** – We offer financing in 46 states. Only loans in AK, HI, MA, and RI are excluded. We also do not offer Land/Home loans in the following IL Counties: Cook, Kane, Peoria, and Will.
- **Loan Amount** – minimum loan amount required is \$25,000 and \$16,000 if you are purchasing from a 21st customer.
- **Down Payment Requirement\*** – As low as 0% are available for well qualified buyers. Typical down payment requirements range from 5% to 35% and are based on overall credit profile of the buyer, collateral type (home type, home placement, etc.), loan affordability and occupancy type (i.e. primary residence, secondary home, etc.). Investment properties and "Buy-For" transactions require a minimum of 20% down payment. Down payments may be in the form of cash, trade, or land equity.
- **Interest Rates\*** typically range from 8.00 to 14.00% depending on overall credit quality, age of home, collateral type, occupancy type, loan amount, and loan-to-value ratio.
- **Terms\*** We offer terms up to 30 years on new and used Land Home loan products. Additionally, we offer terms up to 25 years on new and used Home Only loan products.
- **Credit Score Requirements** – We do not have a minimum credit score for most loan products. For applicants scoring less than 575 and for "zero credit score" buyers, we have "equity loan programs" available that may require higher down payments – usually a minimum of 35% in the form of cash, trade, or land equity.

- **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.
- **Age of Mobile Home** – No age restrictions apply.
- **Refinance Loans** – We offer competitive refinance options. Refinance of an existing 21st Mortgage loan requires a minimum of 5% down payment. “Consolidation/Cash-Out” options are available, but require a minimum credit score of 600. Consolidation/Cash-Out option is not available in TX.
- **Bank Repossessions/HUD Foreclosures** – We do offer financing for foreclosed or repossessed properties owned by 21st Mortgage. We do not offer financing for foreclosed or repossessed properties that are being purchased from another lender.
- **Escrow** – For all 21st Mortgage loans, we escrow an amount each month to pay your annual property tax and insurance obligations.
- **Private Mortgage Insurance (PMI)** – Mortgage insurance is not required on any 21st Mortgage loan. This can save you thousands of dollars over the life of your loan.
- **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.

**Meeting the above guidelines does not guarantee approval.**

**State restrictions may apply.**

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