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

APPLICANT CREDIT INFORMATION: If this is an INDIVIDUAL application, complete section A. If this is a JOINT application, complete section A&B.

NOTE: If married, the spouse is not required to be the joint applicant. Please advise whether credit references and/or credit history should be investigated under another name. It is a crime to intentionally falsify information on this application. v. 12/20/2023 □ Secondary Residence Property will be: ☐ Primary Residence □ Investment/Rental ☐ Buy-For ☐ Home Only ☐ Land and Home Home is being: □ Purchased Loan Type: ☐ Land Only □ 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 \_ 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. ☐ Owned Property with No Lien ☐ Leased Private Property ☐ Family Land - No Rent site placement is: □ Community/Park □ Reservation ☐ 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. \_\_\_ Proposed Down Payment: Source of Down Payment: ☐ Savings ☐ Checking ☐ Cash on Hand ☐ Loan ☐ I wish to use my land as down payment ☐ Gift (if gift, from whom): □ Other (Explain): (B) CO-APPLICANT (A) APPLICANT **FULL NAME - Last, First, Middle FULL NAME - Last, First, Middle** Birth Date (mm/dd/yy): Social Security #: Birth Date (mm/dd/yy): Social Security #: Marital Status: □ Married □ Unmarried □ Separated Marital Status: □ Married □ Unmarried □ Separated Applicant Dependents (Any non-applicant who is financially supported by the Co-Applicant Dependents (Any non-applicant who is financially supported by the Applicant and not listed by Co-Applicant(s). Examples may include: spouse, child, Co-Applicant and not listed by Applicant or other Co-Applicant(s). Examples may partner, dependent adult) include: spouse, child, partner, dependent adult) Number of Dependents: Dependent Age(s): Number of Dependents: Dependent Age(s): **APPLICANT EMAIL: CO-APPLICANT EMAIL:** Other Phone: ( Cell Phone: ( Cell Phone: ( Other Phone: ( **APPLICANT - Residence CO-APPLICANT - 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: How long at present address? ☐ Homeowner\* □ Other\* Mo. Mtg/Rent: How long at present address? ☐ Homeowner\* ☐ Other\* Mo. Mtg/Rent: ☐ Renter ☐ Live with family ☐ Renter ☐ Live with family Name of Mortgage Holder or Landlord: Name of Mortgage Holder or Landlord: Telephone Number: Telephone Number: \*If homeowner, what are the plans for current home? If checked other above, explain: \*If homeowner, what are the plans for current home? If checked other above, 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: Name of nearest relative NOT living with you: Relationship: Relationship: Phone: Phone:

| APPLICANT - Employment History (Minimum Three Years; Attach Supplement if Needed) |                     |  |                                 |                 |                      |                   |                        |
|---|---------------------|--|---------------------------------|-----------------|----------------------|-------------------|------------------------|
| 1. Current Employer:  |                     | Position Held/Occupation: Date Started:    |                                 |                 |                      |                   |                        |
|   |                     | Self Employed:                             | □ Yes □                         | □ No            |                      |                   |                        |
| Employer Address:   | City, State, Zip:   | Zip: Supervisor Name and Telephone Number: |                                 |                 | nber:                |                   |                        |
| Base pay rate excluding commission, bo  | nuses, and overtim  | ie: How are you pa                         | id? (select o                   | ne below)       |                      |                   |                        |
| ☐ Hourly Rate: \$ # of Hours W  | /eekly: 🗆           | Weekly Salary: \$ _                        |                                 | □ Bi-Weekly     | y Salary: \$         | Monthly Sala      | nry: \$                |
| Do you receive bonuses? ☐ <b>Yes</b> ☐  | No How often?       |  | How much i                      | in bonuses      | over the last 12 mc  | onths \$          |                        |
| Do you receive commission? ☐ <b>Yes</b> ☐   | No How often?       |  | How much i                      | in commiss      | ion over the last 12 | months \$         |                        |
| Do you receive overtime? ☐ <b>Yes</b> ☐   | No How often?       |  | How much i                      | in overtime     | over the last 12 m   | onths \$          |                        |
| ·   |                     |  |                                 |                 |                      | _                 |                        |
| 2. Second Employer:   | Position Held/O     | Position Held/Occupation:                  |                                 |                 |                      |                   |                        |
| 61. 61.   | Self Employed:      |  | No No                           |                 | Monthly Income       |                   |                        |
| City, State:  | Supervisor Nam      | Supervisor Name and Telephone Number:      |                                 |                 |                      | :                 |                        |
| 3. Previous Employer:   |                     | Position Held/O                            | ssupation                       |                 |                      | Date Started:     | Date Left:             |
| 3. Previous Employer.   |                     |  | ·                               | 7 B.L.          |                      | Date Started.     | Date Left.             |
| City, State:  |                     | Self Employed:<br>Supervisor Nam           |                                 | No<br>hone Numb | ner:                 | Monthly Income    | ,•                     |
| City, State.  |                     | Supervisor ivani                           | ie and relepi                   | none Num        | Jei.                 |                   | •                      |
| Please provide an explanation for any jo  | b gaps greater than | 30 days.                                   |                                 |                 |                      | •                 |                        |
|   |                     |  |                                 |                 |                      |                   |                        |
| CO-APPLIC   | ANT - Employme      | ent History (Mini                          | mum Three                       | e Years: At     | tach Supplement      | if Needed)        |                        |
| 1. Current Employer:  |                     | Position Held/O                            |                                 | 7700.07710      |                      | Date Started:     |                        |
| , ,,,   |                     | Self Employed:                             | •                               | □ No            |                      |                   |                        |
| Employer Address:   |                     | City, State, Zip:                          |                                 |                 |                      | and Telephone Nur | nber:                  |
| Base pay rate excluding commission, bo  | nuses. and overtim  | ne: How are you pa                         | id? (select o                   | ne below)       |                      |                   |                        |
| ☐ Hourly Rate: \$ # of Hours W  |                     |  |                                 |                 | v Salarv: Ś          | □ Monthly Sala    | arv. Š                 |
|   | No How often?       |  |                                 |                 |                      |                   |                        |
|   |                     |  |                                 |                 |                      |                   |                        |
| Do you receive commission?  |                     |  |                                 |                 |                      |                   |                        |
| Do you receive overtime.  | Tiow orten:         |  |                                 |                 |                      | Ontri             |                        |
| 2. Second Employer:   | Position Held/O     | ccupation:                                 |                                 |                 | Date Started:        |                   |                        |
|   |                     | Self Employed: □ Yes □ No                  |                                 |                 |                      |                   |                        |
| City, State:  |                     | Supervisor Name and Telephone Number:      |                                 |                 | Monthly Income       | :                 |                        |
| 3. Previous Employer: Position Held/Occupation: Date Started: Date                |                     |  |                                 | Date Left:      |                      |                   |                        |
| 3. Frevious Employer.   |                     | ·  | Self Employed: □ Yes □ No       |                 |                      | Bate Startea.     | Dute Lett.             |
| City, State:  |                     | Supervisor Name and Telephone Number:      |                                 |                 | Monthly Income       | :                 |                        |
|   |                     |  |                                 |                 |                      |                   |                        |
| Please provide an explanation for any job gaps greater than 30 days.              |                     |  |                                 |                 |                      |                   |                        |
|   |                     |  |                                 |                 |                      |                   |                        |
| APPLICANT - O   | ther Income         |  |                                 | C               | O-APPLICANT -        | Other Income      |                        |
| Income from SSI, retirement, disability, alimony, child                           |                     | tenance agreement need i                   |                                 |                 |                      |                   | 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 Soul                      | rce:            |                      | How Long:         | Monthly Amt:           |

| APPLICANT - Asset Information  | CO-APPLICANT - Asset Information  |                  |  |  |  |
|--|---|------------------|--|--|--|
| Bank Name: Account Type:   | Bank Name: Account  | Туре:            |  |  |  |
| 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 on your credit report? If Yes, please provide:        | not be listed    |  |  |  |
| Lender: Payment: \$ Balance: \$  | Lender: Payment: \$ Balance   | e: \$            |  |  |  |
| Lender: Payment: \$ Balance: \$  | Lender: Payment: \$ Balanc  | e: \$            |  |  |  |
| Lender: Payment: \$ Balance: \$  | Lender: Payment: \$ Balance   | e: \$            |  |  |  |
| 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 Lis  | st 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 mo other than your car payment?   | thly fuel and maintenance expense \$  |                  |  |  |  |
| 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-A  | PPLICANT         |  |  |  |
| 1. Are you a U.S. Citizen?   | □ Yes □ No □ Ye   | es 🗆 No          |  |  |  |
| 2. Are you a permanent resident alien?   | □ Yes □ No □ Ye   | es 🗆 No          |  |  |  |
| 3. Have you declared bankruptcy within the last 5 years?   | □ Yes □ No □ Yo   | es 🗆 No          |  |  |  |
| If Yes, when did you file?   | Date: Date  | e:               |  |  |  |

## 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   |  |  |  |  |  |
|--|--|--|--|--|--|--|
|  |  |  |  |  |  |  |
| Ethnicity: Check one or more   | Ethnicity: Check one or more   |  |  |  |  |  |
| ☐ Hispanic or Latino   | ☐ Hispanic or Latino   |  |  |  |  |  |
| □ Mexican □ Puerto Rican □ Cuban   | □ Mexican □ Puerto Rican □ Cuban   |  |  |  |  |  |
| □ Other Hispanic or Latino - Enter origin:   | □ Other Hispanic or Latino - Enter origin:   |  |  |  |  |  |
| Examples: Argentinian, Colombian, Dominican,<br>Nicaraguan, Salvadoran, Spaniard, etc. | Examples: Argentinian, Colombian, Dominican,<br>Nicaraguan, Salvadoran, Spaniard, etc. |  |  |  |  |  |
| □ Not Hispanic or Latino   | □ Not Hispanic or Latino   |  |  |  |  |  |
| $\square$ I do not wish to provide this information                                    | ☐ I do not wish to provide this information  |  |  |  |  |  |
| Race: Check one or more  | Race: Check one or more  |  |  |  |  |  |
| ☐ American Indian or Alaskan Native - Enter name of enrolled                           | ☐ American Indian or Alaskan Native - Enter name of enrolled                           |  |  |  |  |  |
| or principal tribe:  | or principal tribe:  |  |  |  |  |  |
| □ Asian  | □ Asian  |  |  |  |  |  |
| ☐ Asian Indian ☐ Chinese ☐ Filipino  | ☐ Asian Indian ☐ Chinese ☐ Filipino  |  |  |  |  |  |
| ☐ Japanese ☐ Korean ☐ Vietnamese   | □ Japanese □ Korean □ Vietnamese   |  |  |  |  |  |
| ☐ Other Asian - Enter race:  | □ Other Asian - Enter race:  |  |  |  |  |  |
| Examples: Hmong, Laotian, Thai, Pakistani,<br>Cambodian, etc.                          | Examples: Hmong, Laotian, Thai, Pakistani,<br>Cambodian, etc.                          |  |  |  |  |  |
| ☐ Black or African American  | □ Black or African American  |  |  |  |  |  |
| ☐ Native Hawaiian or Other Pacific Islander  | ☐ Native Hawaiian or Other Pacific Islander  |  |  |  |  |  |
| □ Native Hawaiian □ Samoan   | □ Native Hawaiian □ Samoan   |  |  |  |  |  |
| ☐ Guamanian or Chamorro  | ☐ Guamanian or Chamorro  |  |  |  |  |  |
| ☐ Other Pacific Islander - Enter race:   | □ Other Pacific Islander - Enter race:   |  |  |  |  |  |
| Examples: Fijian, Tongan, etc.   | <br>Examples: Fijian, Tongan, etc.   |  |  |  |  |  |
| □ White  | □ White  |  |  |  |  |  |
| $\square$ I do not wish to provide this information                                    | □ I do not wish to provide this information  |  |  |  |  |  |
| Saw E Famala   | Saw D Female   |  |  |  |  |  |
| Sex: ☐ Female  | Sex: □ Female  |  |  |  |  |  |
| □ Male   | □ Male   |  |  |  |  |  |
| ☐ I do not wish to provide this information  | □ I do not wish to provide this information  |  |  |  |  |  |

#### **Additional Disclosures**

<u>California:</u> 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
- 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.

<u>Wisconsin:</u> 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:  | Date  |
|--|---|
| Additional disclosures may be required for the following states: Illinois and New Yo   | rk.   |
| These documents are separate from this application and must be submitted with the application and the application and the application and the application are applications and the application and the application are applications and the application are applications and the application are applications. | oplication 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, attorn   | eys, 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 opposi   | ite 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 imp  | prisonment 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 mortga  | ge, 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  | $\gamma$ 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 th   |   |
| insurers, servicers, successors, and assigns may continuously rely on the information cont   | ained 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 o   |   |
| delinquent, the owner or servicer of the Loan may, in addition to any other rights and remedi  | es 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 add  | ·   |
| by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors, or assi  |   |
| property or the condition or value of the property; and (11) my transmission of the application  | •   |
| defined in applicable federal and/or state laws (excluding audio and video recordings), or m   |   |
| as effective, enforceable and valid as if a paper version of the application were delivered of   |   |
| employment history and authorize my employer, landlord, depository institution, and credit c   |   |
| 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 <u>BEFORE</u> submitting your application.

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

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

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|  |   |



# Addendum to Triad Financial Services, Inc. Credit Application

Thank you for choosing Triad Financial Services, Inc. to process your credit application for your manufactured home loan. Your credit application will be submitted to Triad for review and assigned to a licensed Mortgage Loan Originator that handles applications in your state. The Mortgage Loan Originator (or a person under their supervision, as appropriate) may contact you to discuss your application. You give permission to Triad and their lending partners to investigate your credit for the purpose of this request.

The company from whom you may purchase a manufactured home, and its sales consultants may assist you with matters associated with the sales transaction – for example, the type of home to purchase, options, site improvements, sales features that may impact your financing options, etc.

If you have any questions about your credit application, please contact one of Triad's licensed Mortgage Loan Originators listed below:

### Triad Financial Services, Inc. • NMLS # 1063 • 1.800.522.2013

(Tennessee License # 1063; 18304; 1737976; 2521763; 2737287)

| Loan Originator       | NMLS#   | TN License | Phone Number   |
|-----------------------|---------|------------|----------------|
| Edward Acierno        | 2640559 |            | 1.800.522.2013 |
| Philip Acosta         | 232642  |            | 1.866.321.3153 |
| Scott Binley          | 1244656 | 241306     | 1.800.522.2013 |
| Angel Brown           | 1046924 |            | 1.800.522.2013 |
| Dustin Brudnicki      | 212797  |            | 1.800.522.2013 |
| Thomas Donahue        | 371359  | 238273     | 1.800.522.2013 |
| Donna "Michelle"      | 2664371 | 2664371    | 1.800.522.2013 |
| Embree-Avery          |         |            |                |
| Thomas "Anthony"      | 200039  |            | 1.800.522.2013 |
| Glass                 |         |            |                |
| Clayton Goolsby       | 2177518 | 2177518    | 1.800.522.2013 |
| Steven Grout          | 850878  | 850878     | 1.800.522.2013 |
| Micah Gussow          | 2121480 |            | 1.800.522.2013 |
| Patrick Kinnan        | 1055665 | 1055665    | 1.800.522.2013 |
| Douglas Knowles       | 2035237 |            | 1.800.522.2013 |
| Mary Larivee          | 1769044 |            | 1.800.522.2013 |
| Jon Lester            | 2550480 |            | 1.800.522.2013 |
| Telya Mallad          | 2248653 |            | 1.888.936.1179 |
| Amanda Martinez       | 2627895 |            | 1.888.936.1179 |
| Lloyd McFarland Jr.   | 845238  |            | 1.866.321.3153 |
| Cory Miller           | 1959143 |            | 1.866.321.3153 |
| Gina Miller           | 1277689 |            | 1.800.522.2013 |
| Kristy Miller         | 2566232 |            | 1.888.936.1179 |
| Edward O'Donnell, Jr. | 1001516 |            | 1.800.522.2013 |
|                       |         |            |                |

| Loan Originator     | NMLS#   | TN License | Phone Number   |
|---------------------|---------|------------|----------------|
| Linda Pearson       | 92519   | 92519      | 1.800.522.2013 |
| Adrienne Ramirez    | 648980  | 648980     | 1.800.522.2013 |
| Cody Ring           | 260119  | 110144     | 1.205.935.3083 |
| Kellie Rohling      | 1149237 |            | 1.800.522.2013 |
| Heriberto Romero    | 2380691 |            | 1.800.522.2013 |
| Madina Rzayeva      | 2138888 |            | 1.800.522.2013 |
| Hilary Sanchez      | 2050212 |            | 1.800.522.2013 |
| Lindsay Shelver     | 1965629 |            | 1.800.522.2013 |
| William Shubrick    | 1574786 | 1574786    | 1.800.522.2013 |
| Joseph Speed        | 497845  |            | 1.800.522.2013 |
| Anna Stewart        | 2528208 | 2528208    | 1.888.936.1179 |
| Thomas Strapp       | 648873  |            | 1.800.522.2013 |
| LaDonna Strowbridge | 373520  | 125655     | 1.800.522.2013 |
| Erika Thatcher      | 1146927 | 1146927    | 1.800.522.2013 |
| Jason Thompson      | 939210  |            | 1.800.522.2013 |
| Zachary Varnadoe    | 1540114 | 1540144    | 1.800.522.2013 |
| Brady Way           | 264868  |            | 1.913.620.8131 |
| Harley Willhite     | 1539760 |            | 1.800.522.2013 |
| Naomi Williams      | 212798  |            | 1.800.522.2013 |
| Margaret York       | 1001147 |            | 1.800.522.2013 |
| Steven Zador        | 613374  |            | 1.800.522.2013 |
| <u> </u>            |         |            |                |

Additional information on Triad Financial Services, Inc.'s company, branches, and individual Mortgage Loan Originator licenses can be obtained by visiting <a href="https://www.nmlsconsumeraccess.org">www.nmlsconsumeraccess.org</a>.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency. You also acknowledge that you have personally completed the information on the credit application and that the information is complete and accurate.

Applicant's Signature

Date

EVIDENCE OF JOINT APPLICATION – If you are applying for JOINT credit with another person, both applicants must initial below.

We intend to apply for JOINT credit:

X

Applicant (initial above)

Co-Applicant (initial above)

This addendum is a part of Triad Financial Services, Inc.'s credit application and must accompany the credit application in order for it to be accepted.

| App   | Applicant Name: TRIAD FINANCIAL SERVICES,                  |           |  |   | AD FINANCIAL SERVICES, INC. |  |  |
|---|--|-----------|--|---|-----------------------------|--|--|
| MANUFACTURED HOME                                     |  |           |  |   |                             | LOAN TYPE  |  |
| MANU  | JFACTURER (MAKE) MODEL                                     |           | YEAR   | HOME ONLY LAND/HOME   | LA                          | ND-IN-LIEU FHA FANNIE MAE/FREDDIE MAC                |  |
|   | NEW USED WIDTH   |           | LENGTH   | FINANCING OPTIONS: (Land / Home ONLY)  CONSTRUCTION ALL IN ONE    |                             |  |  |
| PRIMA   | ARY RESIDENCE SECONDARY HOUSING OTHER                      | LAN<br>\$ | ID OR LOT PAYMENT  |   |                             |  |  |
| PROPERTY ADDRESS                                      |  |           |  | FLOOR PLAN:   | ORD                         | ERED STOCK   |  |
| MANUFACTURED HOME PLACEMENT: RENTED LAND PARK POINTS: |  |           |  |   |                             |  |  |
|   |  |           | /ATE PROPERTY:   | #   |                             | FINANCED POC   |  |
|   | SALES INFORMATION  |           |  |   |                             |  |  |
| 1   | CASH SALE PRICE  | 11        | TRADE-IN   | I / DOWN PAYMENT  | 13                          |  |  |
| 2a  | SALES TAX  | 11a       | MANUFACTURER   | YEAR  | 13a                         | AIR CONDITIONER                                      |  |
| 2b  | TAG / TITLE  | 11b       | MODEL  | SIZE  | 13b                         | WASHER / DRYER                                       |  |
| 3   | CASH SALE PRICE WITH<br>TAX, TAG, & TITLE                  | 11c       | TRADE-IN PAYOFF TO   |   | 13c                         | SKIRTING   |  |
| 4a  | GROSS TRADE-IN   |           |  |   | 13d                         | STEPS  |  |
| 4b  | LESS AMOUNT OWED   |           | DOWN PAYMENT - WAS ANY BORROWED OR GIFTED?  YES □ NO □ IF YES, HOW MUCH? |   | 13e                         | OTHER  |  |
| 4c  | NET TRADE  |           | IF YES, WHERE WAS IT OBTAINED?   |   | 13f                         | OTHER  |  |
| 5   | CASH DOWN PAYMENT  |           |  |   | 13g                         | TOTAL OPTIONS  |  |
| 6   | TOTAL DOWN PAYMENT   | 12        | HOME INFORMATION   |   | 14                          | SET-UP / DELIVERY                                    |  |
| 7   | INSURANCE  | 12a       | MANUFACTURER'S INV   | NUFACTURER'S INVOICE  |                             | TAXES, TAG, TITLE<br>FEES                            |  |
| 8   | SUBTOTAL   | 12b       | DELETION   | 16 INSURANCE  |                             | INSURANCE  |  |
| 9   | BUYDOWN POINTS   | 12c       | NET INVOICE  |   | 17                          | BUYDOWN POINTS                                       |  |
| 10  | AMOUNT TO FINANCE  | 12d       | % OF MFG. INVOICE  |   | 18                          | MAXIMUM ALLOWABLE ADVANCE                            |  |
|   |  |           | LAND / HOM   | E COMBINATION   |                             |  |  |
| 19  | LAND PURCHASE PRICE<br>OR PAYOFF                           | 23        |  | <b>aximum</b> (Dealer installed equipmt. d 25% of manuf. invoice) | 23h                         | BASEMENT   |  |
| 20a   | LAND APPRAISED VALUE                                       | 23a       | WELL / WATER HOOK-UP   |   | 23i                         | GARAGE / CARPORT                                     |  |
| 20b   | LAND APPRAISED VALUE<br>X 90%                              | 23b       | SEPTIC / SEWER HOOK-UP   |   | 23j                         | TOTAL AMENITIES                                      |  |
|   | LESS ENCUMBRANCES<br>(LIENS)                               | 23c       | GRADING  |   | 24                          | CLOSING FEES (ESTIMATE<br>3% OF TOTAL AMT. FINANCED) |  |
| 21a   | LAND EQUITY  | 23d       | DRIVEWAY   |   | 25                          | BUYDOWN POINTS                                       |  |
| 21b   | % OF LAND EQUITY AS<br>DOWN PAYMENT                        | 23e       | POWER / ELECTRIC   |   | 26                          | ORIGINATION POINTS: 1 POINT FOR CONSTRUCTION         |  |
| 22  | LAND ADVANCE   | 23f       | OTHER  |   |                             |  |  |
| 22a   | 95% OF LESSER OF APPRAISED<br>VALUE OR PURCH. PRICE/PAYOFF | 23g       | OTHER  |   | 27                          | MAXIMUM ALLOWABLE L/H ADVANCE                        |  |



# Authorization to Release Loan Information

| Date:                             |   |
|-----------------------------------|---|
| Loan Number:                      |   |
| Property Address:                 |   |
| I/We the undersigned hereby a     | authorize <b>Triad Financial Services Inc.</b> to release loan information to |
| Name:                             |   |
| DOB:                              |   |
| Last Four of SS                   | SN:   |
| This authorization only applies   | s to the following actions concerning my loan:                                |
| Full Access                       | S   |
| Payment Pr                        | rocessing   |
| Payoff Info                       | ormation  |
| This authorization is valid until | il I supply Triad Financial Services, Inc. written notification               |
| of cancelling this authorization  | 1.  |
| Borrower                          | Co – Borrower (If Applicable)   |
| Name:                             | Name:   |
| DOB:                              | DOB:  |
| Last Four of SSN:                 | Last Four of SSN:   |
| Signature:                        | Signature:  |