

Please read the instructions following the below form.

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| ** PLEASE INCLUDED THE FOLLOWING, ANY MISSING DOCUMENTS MAY DELAY CLOSING ** | |
| 1. <input type="checkbox"/> 1) Clear Copies of Driver's Licenses <input type="checkbox"/> 2) Copy of Invoice, Order Confirmation, MSO (newhomes) <input type="checkbox"/> 3) Copy of Title and Payoff if applicable (usedHomes) <input type="checkbox"/> 4) Insurance Quote/Application for Escrow <input type="checkbox"/> 5) Purchase Agreement | <input type="checkbox"/> 6) Copy of Deed or Tax Bill for homes on Private Property <input type="checkbox"/> 7) Signed Initial Respas (if LandPlus) <input type="checkbox"/> 8) Land Appraisal & Property Report Invoice (if Land Plus) <input type="checkbox"/> 9) 911 Address or Legal Descr. (if Land Plus) |
| LOAN NUMBER _____ | |
| 2. EXPECTED DELIVERY MONTH _____ | DEALER/BROKER _____ |
| 3. CONTRACT DATE Date you want to sign contracts _____ | DBA _____ |
| 4. DocuSign (if available) <input type="checkbox"/> YES OR <input type="checkbox"/> NO | ADDRESS _____ |
| 5. BORROWER: _____ | MAILING _____ |
| BORROWER: _____ | CITY, ST, ZIP _____ |
| PHYSICAL Mobile Home Address _____ | PHONE# _____ |
| CITY, STATE, ZIP _____ | FAX# _____ |
| Borrower's Email Address _____ | CONTACT _____ |
| Co-Borrower's Email _____ | EMAIL _____ |
| Non-Borrowing Spouse Email address _____ | → COLLATERAL: MUST MATCH INVOICE/DOCS ← |
| 6. PARK NAME _____ | YEAR _____ |
| COUNTY _____ | MAKE _____ |
| PRIVATE PROPERTY YES <input type="checkbox"/> NO <input type="checkbox"/> | MODEL _____ |
| OWNER OF PROPERTY _____ | SIZE (W/ HITCH) by width & length, not square footage |
| CURRENT LOCATION <input type="checkbox"/> IN PARK <input type="checkbox"/> ON DLR LOT <input type="checkbox"/> ON ORDER <input type="checkbox"/> | SERIAL NUMBER _____ |
| 7. SALES PRICE \$ _____ | Energy Efficient / Energy Star Home Yes <input type="checkbox"/> or No <input type="checkbox"/> or Unknown <input type="checkbox"/> |
| LAND IMPROVEMENTS (IF L/P) \$ _____ | Floor/Lender Source _____ |
| SALES TAX \$ _____ | ADDRESS This section is for new homes from retailers for their inventory financing information |
| TITLE FEE \$ Triad to complete 8. Financed Y <input type="checkbox"/> or N <input type="checkbox"/> | CONTACT & PHONE# _____ |
| INSURANCE PREMIUM \$ _____ | INV AMOUNT _____ |
| WARRANTY (TERM) \$ _____ | Insurance Agent _____ |
| ESCROW / CLOSING FEE \$ _____ | Email Address _____ Triad Ins Y <input type="checkbox"/> N <input type="checkbox"/> |
| BROKER FEE \$ Triad to complete Financed Y <input type="checkbox"/> or N <input type="checkbox"/> | Phone # _____ |
| TFS PROC FEE \$ Triad to complete Financed Y <input type="checkbox"/> or N <input type="checkbox"/> | Escrow Company Title/closing company info where loan closing will be done |
| TAX CERT FEE \$ Triad to complete Financed Y <input type="checkbox"/> or N <input type="checkbox"/> | Email Address _____ |
| _____ \$ _____ | Phone # _____ |
| MHIT (if Texas) \$ _____ | SELLER(s) _____ |
| FORM T (if Texas) \$ _____ | Deceased Yes or No _____ |
| 9. CASH DOWN PAYMENT \$ _____ | LENDER (if Lien on Title) _____ |
| TRADE DOWN PAYMENT \$ _____ | ADDRESS _____ |
| GROSS ALLOWANCE \$ _____ | ACCOUNT# _____ |
| LEIN (IF ANY) \$ _____ | ADDITIONAL COMMENTS: _____ |
| NET ALLOWANCE \$ _____ | 19. Please include any additional pertinent information here. |
| TOTAL DOWN PAYMENT \$ _____ | Triad to Complete title transfer: <input type="checkbox"/> Y or <input type="checkbox"/> N |
| 10. TERM: _____ | Seller Credits <input type="checkbox"/> Yes <input type="checkbox"/> No |
| RATE: _____ | Seller Credit amt: \$ _____ |
| # of Seller Paid Points: _____ | _____ |
| # of Borrower Financed Points: _____ | _____ |
| Please Note - Non-Borrowing Spouses are REQUIRED to sign the Promissory Note if in: AL, AZ, FL, GA, IA, KS, LA, MN, MT, MS, NE, NC, ND, SD, TX, UT, VT, WY Required for AR refinances. Preferred in SC. | |

Contract Order Form Completion Instructions

- * Do NOT submit the COF until all figures have been finalized. The COF is not for estimates to be worked out during the process.
- * Please complete **ALL** sections.
- * Please allow 3 to 5 business days from the time of COF submission to receive the contract package. This allows for the closer to be assigned, tax cert ordered and received, balancing the figures with your title/closing company and preparation of the doc package.

1. Required documents to include with the COF.

If some of these documents have already been submitted, best practice is to include them again with the COF submission. The COF will not be processed if any document is missing.

*****A couple of details for a few of the documents that need to be included.*****

- * **Copy of invoice & MSO (new homes only).** If the home has been built, copy of invoice and MSO. If the home is still in production, copy of order confirmation.
- * **Copy of title and payoff.** This is for used homes. If the home is owned by an individual and they have a current loan, you will need to get a 30-day payoff letter including a per diem.
- * **Insurance quote.** At the time of ordering contracts, we have not assigned the final investor so the mortgagee clause is not known yet. We only need an accurate insurance quote at this time. Minimum coverage must be for at least the loan amount, must have no more than \$1,000 deductible and must be state that it is "replacement cost" or "stated value". Actual cash value is not allowed.
- * **Purchase agreement.** Must match the final figures for sales price. If there is an addendum with the final correct price, note that in the additional comments section at the bottom of the form.

*****Brokers: If you are using a title company, please include a preliminary settlement statement when submitting the COF. It is not stated on the COF form at the top but is needed. It is also stated in the Closing & Funding Process Instructions.*****

Most sections of the contract order form to be completed are self-explanatory but here are a few notes to help.

Also, see attached example.

2. Expected delivery month:

This is for new or used homes sold by retailers that have not been delivered yet. If the home being purchased is an existing home already on site, then put "existing home on site".

3. Contract date:

This is the date you want to sign contracts, not the date of the sales contract.

Remember the process timeframe from COF submission to contract package receipt is 3 to 5 business days.

4. DocuSign:

Use this if an escrow/closing company is not being used. Remember there are still some wet docs and hard copies that will be required.

5. Borrower Information:

Verify spelling of names. *Address* is for the new home being purchased, not the borrower's current address unless it is a refinance.

6. Park Name / Private Property:

If it is in a park, then "NO" for private property and the owner of property remains blank.

7. Figures Section:

Retailer/Broker to complete only the following sections:

- * Sales price
- * Land Improvements (if LP)
- * Sales tax
- * Insurance premium. Full annual premium amount. If using Triad's insurance, remember to also check the "Y" box on the right side in section 14 under "Triad' Ins".
- * Escrow/closing fee. This is for your title/closing company's fees. This amount should be all-inclusive of their fees, including overnight fees, etc.
- * MHIT (if Texas)
- * Form T (if Texas)

Triad will complete the following fees:

(These are 3rd party fees ordered by Triad. Triad will not reimburse a retailer, broker or borrower for fees incurred during their sales or qualifying process outside of Triad's loan process. ie: credit reports pulled by retailers or brokers are not used by Triad and are not part of the loan and will not be reimbursed).

- * Title Fee
- * Broker Fee
- * TFS Proc Fee
- * Tax Cert Fee

8. Fees Financed or POC:

You must check either Yes or No for ALL fees even the ones being completed by Triad.

Remember we automatically finance all fees on chattel (home only) loans. They do not have to be paid POC in addition to the down payment (like conventional loans).

What the mortgage world calls cash to close (DP + closing costs/fees), we call down payment.

9. Down Payment:

* Cash down payment. Verify the down payment matches the most recent approval letter. If the DP on the approval letter is incorrect and needs to be changed, request the change by submitting a CIF form and wait to receive an updated approval reflecting the new down payment before submitting the COF.

* The down payment figure is the total cash to close including any initial earnest money deposit.

* Remember Secondary/Vacation homes require a minimum of 15% down payment and borrowers buying a primary residence but are retaining their current home or their current home will not be sold before closing on the new home will also require a 15% down payment.

* Trade down payment is only for borrowers that have traded in a manufactured home to a retailer.

10. Term:

Verify the term with the most recent approval letter.

* Rate. verify the rate with the most recent approval letter.

* # of seller paid points (if applicable)

* # of borrower financed points (if applicable)

11. Dealer/ Broker:

Complete this section in its entirety. Brokers, remember if this is a branch, then it is the branch's info and not the corporate address. The contact will be the LO or LO assistant that will be receiving and verifying the accuracy of the contract package.

12. Collateral / Home Information:

Year, Make, Model and Serial # must match exactly with the title. Size must be correct and match the appraisal. Size is by width and length, not by sq ft.

13. Floor/ Lender Source:

This section is only for new homes being sold by retailers that have inventory (floorplan) financing on the home that will need to be paid off.

14. Insurance Agent:

This is if the borrower chose their own insurance agent. If they chose Triad's insurance, write in "TRIAD" and check the Yes box.

Please include a contact name as well as the company name

15. Escrow Company:

This is the Title/Closing company of the borrower's, seller's or broker's choice and will be responsible for closing the loan and distributing the proceeds to the appropriate parties.

Include company name, contact person's name, phone number & email address.

The contract package will be emailed to the broker. Once reviewed and approved by the broker, the broker will forward the package to their title/closing company.

16. Sellers:

Complete all sections.

17. Triad to complete Title Transfer:

Triad completes the title transfer unless the closer informs you otherwise.

18. Seller credits:

There is no \$ or % cap on seller concessions/credits.

****Note:** If all the closing costs/fees are paid using seller concessions/credits and there are additional buyer credits from prorations, the buyer credits CANNOT be deducted from the down payment funds due at closing.

19. Additional Comments:

Please include any additional information here. Attach a separate sheet if necessary.