



**APPLICANT'S 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:
List your base pay rate excluding commission, bonuses, and overtime: How are you paid? (select one below)		
<input type="checkbox"/> Hourly rate: \$ _____ # of hours: _____ <input type="checkbox"/> Weekly Salary :\$ _____ <input type="checkbox"/> BiWeekly Salary: \$ _____ <input type="checkbox"/> Monthly Salary: \$ _____		
Do you receive bonuses? _____ How often? _____ How much in bonuses over the last 12 months \$ _____		
Do you receive commission? _____ How often? _____ How much in commission over the last 12 months \$ _____		
Do you consistently receive overtime? _____ How often? _____ How much in overtime over the last 12 months \$ _____		

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

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

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

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

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:
List your base pay rate excluding commission, bonuses, and overtime: How are you paid? (select one below)		
<input type="checkbox"/> Hourly rate: \$ _____ # of hours: _____ <input type="checkbox"/> Weekly Salary :\$ _____ <input type="checkbox"/> BiWeekly Salary: \$ _____ <input type="checkbox"/> Monthly Salary: \$ _____		
Do you receive bonuses? _____ How often? _____ How much in bonuses over the last 12 months \$ _____		
Do you receive commission? _____ How often? _____ How much in commission over the last 12 months \$ _____		
Do you consistently receive overtime? _____ How often? _____ How much in overtime over the last 12 months \$ _____		

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

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

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

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**APPLICANT'S OTHER INCOME**

**CO-APPLICANT'S OTHER INCOME**

Income from SSI, retirement, disability, alimony, child support or separate maintenance agreement need not be disclosed if you do not wish to have it considered as a basis for undertaking or repaying this debt.

Child Support Monthly Amount	Ages of Children	Child Support Monthly Amount	Ages of Children
Alimony or Separate Maintenance	Duration	Alimony or Separate Maintenance	Duration
Other Source:	How Long: Monthly Amt:	Other Source:	How Long: Monthly Amt:

<b>(A) APPLICANT - Asset and Credit Information</b>				<b>(B) CO-APPLICANT - Asset and Credit Information</b>			
Bank Name:		Account type:		Bank Name:		Account type:	
City, St:		Balance: \$		City, St:		Balance: \$	
Retirement/401K with:				Retirement/401K with:			
City, St:		Balance: \$		City, St:		Balance: \$	
Auto #1 (Yr/Make):		Lender:		Auto #1 (Yr/Make):		Lender:	
Value: \$	Payment: \$	Balance: \$		Value: \$	Payment: \$	Balance: \$	
Auto #2 (Yr/Make):		Lender:		Auto #2 (Yr/Make):		Lender:	
Value: \$	Payment: \$	Balance: \$		Value: \$	Payment: \$	Balance: \$	
Other Asset:		Lender:		Other Asset:		Lender:	
Value: \$	Payment: \$	Balance: \$		Value: \$	Payment: \$	Balance: \$	
Other Real Estate Owned:		Lender:		Other Real Estate Owned:		Lender:	
Value: \$	Payment: \$	Balance: \$		Value: \$	Payment: \$	Balance: \$	
Other Real Estate Owned:		Lender:		Other Real Estate Owned:		Lender:	
Value: \$	Payment: \$	Balance: \$		Value: \$	Payment: \$	Balance: \$	
Are you a co-maker or guarantor on a note? If Yes, for whom?				Are you a co-maker or guarantor on a note? If Yes, for whom?			
Creditor:		Monthly Payment: \$		Creditor:		Monthly Payment: \$	
<b>(A) APPLICANT - Debts / Obligations</b>				<b>(B) CO-APPLICANT - Debts / Obligations</b>			
Alimony/Maintenance: \$		Expiration Date:		Alimony/Maintenance: \$		Expiration Date:	
Garnishment: \$				Garnishment: \$			
Child Support: \$				Child Support: \$			
List Ages of Children:				List Ages of Children:			
<b>Other Extraordinary Recurring Expenses</b>							
<b>List other items that have a significant impact to your budget</b>						<b>Estimated Monthly Amount</b>	
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:						\$	
<b>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.</b>							
						\$	
<b>QUESTIONS</b>							
				<b>Applicant</b>		<b>Co-Applicant</b>	
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? If yes, when did you file?				<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
				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.

<b>(A) APPLICANT</b>	<b>(B) CO-APPLICANT</b>
<p><b>Ethnicity:</b> <i>Check one or more</i></p> <p><input type="checkbox"/> Hispanic or Latino</p> <p><input type="checkbox"/> Mexican   <input type="checkbox"/> Puerto Rican   <input type="checkbox"/> Cuban</p> <p><input type="checkbox"/> Other Hispanic or Latino - <i>Enter origin:</i> _____</p> <p><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><input type="checkbox"/> Asian Indian   <input type="checkbox"/> Chinese   <input type="checkbox"/> Filipino</p> <p><input type="checkbox"/> Japanese   <input type="checkbox"/> Korean   <input type="checkbox"/> Vietnamese</p> <p><input type="checkbox"/> Other Asian - Enter race: _____</p> <p><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><input type="checkbox"/> Native Hawaiian   <input type="checkbox"/> Samoan</p> <p><input type="checkbox"/> Guamanian or Chamorro</p> <p><input type="checkbox"/> Other Pacific Islander - Enter race: _____</p> <p><i>Examples: Fijan, 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><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><input type="checkbox"/> Mexican   <input type="checkbox"/> Puerto Rican   <input type="checkbox"/> Cuban</p> <p><input type="checkbox"/> Other Hispanic or Latino - <i>Enter origin:</i> _____</p> <p><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><input type="checkbox"/> Asian Indian   <input type="checkbox"/> Chinese   <input type="checkbox"/> Filipino</p> <p><input type="checkbox"/> Japanese   <input type="checkbox"/> Korean   <input type="checkbox"/> Vietnamese</p> <p><input type="checkbox"/> Other Asian - Enter race: _____</p> <p><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><input type="checkbox"/> Native Hawaiian   <input type="checkbox"/> Samoan</p> <p><input type="checkbox"/> Guamanian or Chamorro</p> <p><input type="checkbox"/> Other Pacific Islander - Enter race: _____</p> <p><i>Examples: Fijan, 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><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>Date</b>	<b>Co-Applicant Signature</b>	<b>Date</b>

**( ADMIN USE ONLY )**

## **Please include the following documents when submitting a credit application:**

- Communications Disclosure Form signed by applicant(s) and retailer
- Calculation Worksheet completed by retailer
- Applicable State Specific Disclosures (IL and NY)

**Note:** In order to help us process your application efficiently and provide the best service possible, please do not submit conditions with the initial application. When an approval is issued, a detailed list of requested documents will be presented on the approval notice.



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

# Addendum to the 21st Mortgage Credit Application Communications Disclosure Form

- Must be completed & submitted with ALL Credit Applications - Effective: 7/15/2022

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

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

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

Below is a list of the 21st Mortgage Loan Originators:

Name	NMLS #	TNLIC#	Name	NMLS #	TNLIC#	Name	NMLS #	TNLIC#	Name	NMLS #	TNLIC#
21st Mortgage Corp.	2280	109340	Dulany, Clint	2147258		Kittle, Chris	202249	110775	Rutta, Robert, Jr.	1915241	
Aldmon, Thomas	1700118	150678	Duncan, Jessica	1561887		Kloss, Grant	1894967	195006	Sisk, Dylan	1915196	
Baker, Drew	1684954		Evans, Sean	1795393		Lai, Sarah	1815870		Spaldi, Alyssa	2151601	2151601
Ball, Eileen	1200479	121271	Fabian, Matt	202243	110128	Lambert, Teresa	1402336		Taylor, Chris	1305372	
Bell, Kenneth (Chris)	1237278		Filicky, Carly	2101922		Ledford, Justin	1810028		Thames, Kristen	2132184	
Bennett, Sarah	2213064		Fitzsimmons, Tracy	1915250		Lee, Brian	1535710	149771	Trammell, Justin	1634789	
Blakley, Michael	2167899	2167899	Freese, Christine	1425397	1425397	Loggins, Camilla	1958395	219524	Treadway, Brooke	2226757	2226757
Brewer, Corey	2154268	2154268	Gilland, Paige	2070735	237709	Long, Lindsay	1915195	203846	Utley, Barrett	1264594	124533
Bridges, Chad	1660954	148176	Goodman, Kevin	493671		MacGuire, John	393419	113642	Utley, Kayla	1782616	
Carlisle, Zachery	1803853	185910	Graham, Abra	2168181		Manning, Rachel	210193	2101930	Vandergriff, John	2154108	2154108
Carter, Kellie	1684953	147070	Greene, Sam	2154098	2154098	Massey, Hannah	2066962		Wade, Leah	1614417	
Carter, Wes	1367458	125366	Hagler, Elizabeth	1865270	185138	McCullough, Mary Abigail (Abby)	2003725	220407	Waits, Stephanie	2311687	
Chilco, Amanda	2013377		Harr, Delaney	2133732		McMahan, Adam	16516	107490	Weatherly-Sinclair, Murray	1795404	1795404
Clark, Rob	202264		Hatfield, Mallory	2070740	241317	Medlock, Natalie	2132954		Webber, Jeff	16262	110064
Coalson, Shelby	1915249		Hillard, Allyson	2013372	224287	Metcalf, Jessica	2013376	233316	Wei, Elizabeth	2306378	
Corso, Morgan	2346801		Hoffman, Leah	2329989		Morales, Yamila	202266	108024	Williams, Joy	16307	
Corwin, Chris	94486		Holliday, Jeremy	1915207	222359	Mullis, Ken	1311852	125553	Williams, Lisa	1209113	
Cox, Trevor	1308905	130952	Holt, Alex	2147154		Murphy, Heather	2361178		Wilson, Brian	2130958	
Cozzolino, Jonathan	979264	114603	Howard, Toshia	2132202	2132202	Osborne, Matthew	2311685		Wood, Hayley	2147252	2147252
Cupp, Shawn	1561897	243713	Johnson, Nicole (Nicki)	1152412	124960	Pilipovic, Katherine	1930005		York, Lindsay	1895005	
Dakin, Matthew	1490790		Karb, Christopher	2047091	2047091	Quick, Chad	1561892	134374	Young, Tyler	1648541	138356
Doolan, Ryan	64626	107591	Keith, Jeanie	208077	181634	Readling, Allen	2133749				
Dubnicka, Cynthia	1749407		Kesler, Sarah	2213120		Redford, Madeline	1915364	203850			
Dukes, Travis	2022589		King, Caleb	2147150		Rudolph, Elizabeth	1865266	185467			

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 \_\_\_\_\_  
Print Dealership Name & Dealer #

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 \_\_\_\_\_  
Sales Person (Date)

\*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