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

APPLICANT CREDIT INFORMATION: If the A&B. NOTE: If married, the spouse is not reshould be investigated under another name.	equired to be the joint applicant.	Please advise whether credit	references and/or	
If this is a Purchase, complete the following:				
Seller/Realtor Name:		Pւ	rchase information	n must be attached
Property will be: Primary Residence	☐ Secondary Residence	□ Investment/Rental	□ Buy-For	
Loan Type: □ Home only □ Land an		Home is being: Purchase		ced
Street Address where home will be loca				
City:	State:	Zip:	County:	
If Land and Home, Land is being: Purch	ased 🗆 Refinanced 🗆 Owned	Free and Clear Whose land i	s it?	
Estimated Land Value \$ Purchase	e Price/Payoff \$ Date			
If Home Only, Site Placement is: Owned Reserve	property man no nen	sed Private Property	•	••
Will the home be located in a Resident-Own	ed Community (co-op)? A	re you pledging or purchasing t	he security intere	st in the co-op shares?
If Home Only and Land is Leased: Name of C				
Phone Number:				
Is the site rent scheduled to increase over th				
Proposed Down Payment: \$				Loan
□ Gift (if gift, from whom):		oan Notices and Documents		nd as down payment
APPLICANT EMAIL:	EMAIL ADDRESS (101 LC	CO-APPLICANT EMAIL:		
(A) APPLICA	ANT	(B)	CO-APPLICA	ANT
FULL NAME - Last, First, Middle		FULL NAME - Last, First, Middle	9	
Birth Date (mm/dd/yy): Social Security	#:	Birth Date (mm/dd/yy):	Social Security #	
Marital Status: Married Unma	rried 🗆 Separated	Marital Status:	□ Unmarried	□ Separated
Applicant Dependents (not including self or those		Applicant Dependents (not incl		
Number of Dependents: Dependen		Number of Dependents:	Dependent A	ge(s):
APPLICANT'S RE	SIDENCE	CO-APP	LICANT'S RE	SIDENCE
Current Street Address (3 Years Residence Requ	uired, attach supplement if needed)	Current Street Address (3 Year	s Residence Require	d, 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	m physical)	City, State, Zip:
Home Phone: () - Cell Ph	one: () -	Home Phone: () -	Cell Pho	one: () -
How long at present address? Homeowner * Yrs Mo Renter Live	□ Other* Mo. Mtg/Rent: with parent	How long at present address? Yrs Mo	Tiomeowner	Other* Mo. Mtg/Rent:
Name of Previous Mortgage Holder or Landlord: Telephone number:		Name of Previous Mortgage Hold Telephone number:	er or Landlord:	
* What are the plans for your existing home? If ch	ecked other above, explain:	* What are the plans for your exi	sting home? If checl	red other above, explain:
Previous address (if current address is less than 3 ye	ears)	Previous address (if current addre	ss is less than 3 year	s)
City, State, Zip:	How long?	City, State, Zip:		How long?
Name of Mortgage Holder or Landlord: Telephone number:		Name of Mortgage Holder or Land Telephone number:	dlord:	
Name of nearest Relative NOT living with you:	Relationship:	Name of nearest Relative NOT livi	ng with you:	Relationship:
	Phone:			Phone:

APPLICANT'S EMPLOY	MENT HI	STORY (Minim	um Three Yea	rs, attach suppl	ement if nee	ded)
1-Current Employer:		Position Held/Occupati	on:	Date Started:		
		Self Employed:	□ Yes □ No			
Employer Address:		City, State, Zip:		Supervisor Name a	ınd Telephone Nu	mber:
List your base pay rate excluding commiss How are you paid? (select one below)						
Hourly rate: \$# of hours:						
Do you receive bonuses?	_ How ofte	en?	_How much in bo	nuses over the last	12 months \$	
Do you receive commission?	_ How ofte	en?	_How much in co	mmission over the	last 12 months	\$
Do you consistently receive overtime?	_ How ofte	en?	How much in ov	ertime over the las	st 12 months \$_	
2-Second or Previous Employer:		Position Held/Occ Self Employed:	=		Date Started:	Date Left:
City, State:		Supervisor Name	and Telephone N	umber:	Income:	
3-Previous Employer:		Position Held/Occup Self Employed:			Date Started:	Date Left:
City, State:		Supervisor Name ar		ber:	Income:	
Please provide an explanation for any job gap	s greater tha	n 30 days.				
CO-APPL	CANT'S EI	MPLOYMENT HI	STORY (Minin	num Three Year	rs)	
1-Current Employer:		Position Held/Occupati Self Employed:		Date Started:		
Employer Address:		City, State, Zip:		Supervisor Name a	ınd Telephone Nu	mber:
List your base pay rate excluding commission, are you paid? (select one below)	bonuses, and	overtime: How				
□Hourly rate: \$ # of hours:	□Weekly	Salary :\$	_ □BiWeekly Sal	ary: \$	□Monthly Salary	r: \$
Do you receive bonuses?	How ofte	n?	How much in bo	nuses over the last	12 months \$	
Do you receive commission?	How ofte	n?	How much in cor	mmission over the	last 12 months \$	5
Do you consistently receive overtime?	How ofte	n?	How much in ove	ertime over the las	t 12 months \$	
2- Second or Previous Employer:		Position Held/Occ	upation:		Date Started:	Date Left:
City, State:		Supervisor Name and Telephone Number:		Income:		
3-Previous Employer:		Position Held/Occ	-		Date Started:	Date Left:
City, State:		Self Employed: Supervisor Name	□ Yes □ No and Telephone N	umber:	Income:	
Please provide an explanation for any job s	gaps greater	than 30 days.				
APPLICANT'S OTHER INCOME		CC)-APPLICANT'S	OTHER INCO	ME	
Income from SSI, retirement, disability, alimony, child support	or separate mainte	nance agreement need not l	oe disclosed if you do not v	wish to have it considered as	a basis for undertaking	or repaying this debt.
Child Support Monthly Amount	Ages of Chile	dren	Child Support Monthly Amount Ages of Children		า	
Alimony or Separate Maintenance	Duration		Alimony or Sepa	rate Maintenance	Duration	
Other Source:	How Long:	Monthly Amt:	Other Source:		How Long:	Monthly Amt:

(A) APPLICANT - Asset and Credit Information	(B) CO-APPLICANT - Asset and Credit Information
Bank Name: Account type: Ba	ank Name: Account type:
City, St: Balance: \$	ity, St: Balance: \$
Retirement/401K with:	etirement/401K with:
City, St: Balance: \$	ity, St: Balance: \$
Auto #1 (Yr/Make): Lender: A	uto #1 (Yr/Make): Lender:
Value: \$ Payment: \$ Balance: \$ Value: \$	alue: \$ Payment: \$ Balance: \$
Auto #2 (Yr/Make): Lender: A	uto #2 (Yr/Make): Lender:
Value: \$ Payment: \$ Balance: \$ Value: \$	alue: \$ Payment: \$ Balance: \$
Other Asset: Lender:	ther Asset: Lender:
	alue: \$ Payment: \$ Balance: \$
Other Real Estate Owned: Lender: O	ther Real Estate Owned: Lender:
Value: \$ Payment: \$ Balance: \$ V	/alue: \$ Payment: \$ Balance: \$
Other Real Estate Owned: Lender: O	ther Real Estate Owned: Lender:
Value: \$ Payment: \$ Balance: \$ Value: \$	alue: \$ Payment: \$ Balance: \$
	re you a co-maker or guarantor on a note? Yes, for whom?
Creditor: Monthly Payment: \$	reditor: Monthly Payment: \$
(A) APPLICANT - Debts / Obligations	(B) CO-APPLICANT - Debts / Obligations
Alimony/Maintenance: \$ Expiration Date: A	limony/Maintenance: \$ Expiration Date:
Garnishment: \$	Garnishment: \$
Child Support: \$	hild Support: \$
List Ages of Children:	ist Ages of Children:
Other Extraordinary R	Recurring Expenses
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 month maintenance expense other than your car payment?	hly fuel and \$
Child Care Expense:	\$
Other:	\$
Other:	\$
List any Government Assistance Payments to you that help offset house	ehold expenses, such as WIC, TANF, or SNAP.
You are not required to disclose these amounts if you do not wish to have or repay this debt.	ve them considered as a basis in analyzing your ability to undetake
	\$
QUESTI	IONS
	Applicant Co-Applicant
1. Are you a U.S. Citizen?	□ Yes □ No □ Yes □ No
2. Are you a permanent resident alien?	□ Yes □ No □ Yes □ No
3. Have you declared bankruptcy within the last 5 years?	□ Yes □ No □ Yes □ 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.

(A) APPLICANT	(B) CO-APPLICANT
Ethnicity: Check one or more	Ethnicity: Check one or more
☐ Hispanic or Latino	☐ Hispanic or Latino
☐ Mexican☐ Puerto Rican☐ Other Hispanic or Latino - Enter origin:	☐ Mexican☐ Puerto Rican☐ Other Hispanic or Latino - Enter origin:
Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.	Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.
Not Hispanic or LatinoI do not wish to provide this information	Not Hispanic or LatinoI 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 or principal tribe:	 American Indian or Alaskan Native - Enter name of enrolled or principal tribe:
□ Asian	□ Asian
□ Asian Indian □ Chinese □ Filipino	□ Asian Indian □ Chinese □ Filipino
□ Japanese □ Korean □ Vietnamese □ Other Asian - Enter race:	□ Japanese □ Korean □ Vietnamese
Examples: Hmong, Laotian, Thai, Pakistani,	□ Other Asian - Enter race: Examples: Hmong, Laotian, Thai, Pakistani,
Cambodian, etc.	Cambodian, etc.
□ Black or African American	☐ Black or African American
□ Native Hawaiian or Other Pacific Islander	☐ Native Hawaiian or Other Pacific Islander ☐ Native Hawaiian or Other Pacific Islander ☐ Native Hawaiian or Other Pacific Islander ☐ Native Hawaiian or Other Pacific Islander
☐ Native Hawaiian ☐ Samoan ☐ Guamanian or Chamorro	□ Native Hawaiian □ Samoan
☐ Other Pacific Islander - Enter race:	□ Guamanian or Chamorro □ Other Pacific Islander - Enter race:
	Dottler Pacific Islander - Effet Tace.
Examples: Fijan, Tongan, etc.	Examples: Fijan, Tongan, etc.
□ White	□White
☐ I do not wish to provide this information	☐ I do not wish to provide this information
Sex: □ Female	Sex: □ Female
□ Male	□ Male
\Box 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
- 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.

<u>Ohio:</u> 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 York.	
These documents are separate from this application and must be submitted with the appli	cation for the lender to process your request.
Each of the undersigned specifically represents to Lender and to Lender's actual or potential age and agrees and acknowledges that: (1) the information provided in this application is true and co	•
or negligent misrepresentation of the information contained in the application may result in civil li-	ability, 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 pe	enalties 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 othe
consensual security interest; (3) the property will not be used for any illegal or prohibited purpos	e 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) a	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 assign	is may retain the original and/or electronic record of the application, even if the
Loan in not approved; (7) the Lenders and its agents, brokers, insurers, servicers, successors, a	nd 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	•
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 su	
insurers, servicers, successors, or assigns has made any representation or warranty, expressed	
and (11) my transmission of the application as an "electronic record" containing my "electronic s	
(excluding audio and video recordings), or my facsimile transmission of the application containing	g 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 permissio	
employer, landlord, depository institution, and credit company to release information about me. I	
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

Co-Applicant Signature

reporting agencies to lift the freeze BEFORE submitting your application.

Date

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

Applicant Signature

(ADMIN USE ONLY)

Date



LENDER FINANCING

Thank you for your decision to purchase a home from IGNITE COMMUNITIES! In connection with the financing of your home, below is a list of lenders and loan originator organizations that finance or assist customers with the financing of manufactured homes in land-lease communities in Illinois, Indiana, Iowa, Kentucky, Michigan, and Pennsylvania. Select from the list below the lenders/loan originator organizations that you would like your credit application to be submitted to for the financing of your home. You may check any or all of the following companies:

	Triad Financial Serv 19 Heritage Drive, Bourbonnais,	ices, Inc.: ALL COMMUNITIES 1L 60914	
	Phone: (888) 936-1179. Fax: (888) 936-1290 NMLS ID: 18304	
	Description of Organization – Se	•	
	Credit Human: IA, M		
	6061 I-10, San Antonio, TX 7820	01 210) 475-6866 NMLS ID: 486243	
	, ,	ee Website at: MHDirect.CreditHuman.com	
	GreenState Credit II	nion: ALL COMMUNITIES EXC	FPTKV PA 8.MA
	1111 W 22nd St., Suite 800, Oal		LI I KI, I A G IIIA
	629-5000 NMLS ID: 401238	, ,	
	Description of Organization – Se	ee Website at https://www.greenstate.org/	
	autoMHatic Financia	al (Formally Tammac): KY, PA,	MI & OH ONLY
	480 Swedesford Road, Wayne,		
	Phone: (888) 226-8929 Fax: (Description of Organization – Se	888) 617-3800 NMLS ID: 2663 ee Website at: <u>www.autoMHatic.com</u>	
	PARK LANE: IN, KY	& OH ONI V	
	108 Mactanly Place, Staunton, \		
	Phone: (434) 975-5088 Fax: (866) 656-3154 NMLS ID: 368186	
	Description of Organization – Se	ee Website at: www.parklanefinance.com	
	Obtaining Parsonal	Financing (not listed): All COM	ANALINIITIES
	Obtaining Personal	Financing (not listed). All CON	IIVIONTTES
		Communities Sales employee, agent, affiliated our decision to submit my/our credit app	
lenders or loan origination		our decision to submit myrour credit up	phoduori to driy of the above
Applicant Signatu	ure Date	Applicant Signature	Date



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 # 109125; 109125-102;109125-103; 109125-104; 2328007; 2362888)

Loan Originator	NMLS#	TN License	Phone Number
Philip Acosta	232642		1.866.321.3153
Brenda Anderson	196590		1.800.522.2013
Kevin Archer	268471		1.937.205.2011
Kevin Barker	399071		1.888.936.1179
Scott Binley	1244656	241306	1.800.522.2013
Suzanne Bohler	1867996		1.800.522.2013
Charles Bremer, Jr.	116621		1.800.522.2013
Elizabeth Chapman	2430345		1.888.936.1179
Osaorenkhoe	2382190		1.800.522.2013
Coonrodla			
Dillon George	2003649	238805	1.800.522.2013
Thomas "Anthony"	200039		1.800.522.2013
Glass			
Clayton Goolsby	2177518	2177518	1.800.522.2013
James Grantham	332907		1.800.522.2013
Tamara "Tammy"	1237952	151520	1.888.936.1179
Grzelak			
Nancy Hall	167991		1.800.522.2013
Dena Hogge	196038	105631	1.800.522.2013
Samuel Huffman	429927		1.205.492.9888
Keith Johnson	1222120		1.800.522.2013
Dan Knight	2400489		1.800.522.2013
Kyle Lammons	2038946	227687	1.800.522.2013
Lloyd McFarland Jr.	845238		1.866.321.3153
Zachary Meier	199427	118510	1.888.936.1179
Cory Miller	1959143		1.866.321.3153

Loan Originator	NMLS#	TN License	Phone Number
Gina Miller	1277689		1.800.522.2013
Diane Motsay	375584		1.800.522.2013
Edward O'Donnell, Jr.	1001516		1.800.522.2013
Linda Pearson	92519	108015	1.800.522.2013
Brett Pierce	96477		1.800.522.2013
Jodi Pierce	1791068		1.800.522.2013
Adrienne Ramirez	648980		1.800.522.2013
Regan Richardson	874048	874048	1.800.522.2013
Cody Ring	260119	110144	1.205.935.3083
Heriberto Romero	2380691		1.800.522.2013
Neil Roszkowski	425183		1.866.321.3153
Hilary Sanchez	2050212		1.800.522.2013
Alec Schell	2003680		1.800.522.2013
Jenna Schoville	2174951		1.800.522.2013
Andrew Seebeck	1871861		1.800.522.2013
Lindsay Shelver	1965629		1.800.522.2013
Christopher Theis	1113707		1.888.936.1179
Michael Tolbert	201558		1.800.522.2013
Jordan Valentine	2217605		1.800.522.2013
Christie Warken	340567		1.866.321.3153
Brady Way	264868		1.913.620.8131
Lisa Wilkerson	2344452	2344452	1.800.522.2013
Margaret York	1001147		1.800.522.2013

Additional information on Triad Financial Services, Inc.'s company, branches, and individual Mortgage Loan Originator licenses can be obtained by visiting www.pmlsconsumeraccess.org

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. Please sign below and retain a copy for your records.

Applicant's Signature	Date	Applicant's Signature	Date
Applicant's Signature	Date	Applicant's Signature	Date
EVIDENCE OF JOINT APPLICATIO	N – If you are applying for JOIN	IT credit with another person, bot	h applicants must initial belov
EVIDENCE OF JOINT APPLICATION We intend to apply for JOINT credit:	N – If you are applying for JOIN	IT credit with another person, bot	h applicants must initial belov



Communication Disclosure SAFE Mortgage Licensing Act of 2008

Title V of P.L. 110-289, the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 ("SAFE Act"), was passed on July 30, 2008. The new federal law requires the licensure of mortgage loan originators according to national standards and the participation of state agencies on the Nationwide Mortgage Licensing System and Registry (NMLS). The SAFE Act is designated to enhance consumer protection and reduce fraud through the setting of minimum standards for the licensing and registration of state-licensed mortgage loan originators.

You authorize the submission of your loan application to purchase a manufactured home to TautoMHatic Financial an NMLS licensed Mortgage Lender. A licensed Mortgage Loan Originator will evaluate your application and may contact you for additional information and to discuss the terms of your loan if your application is approved.

By signing below, the applicant(s) hereby authorize Tammac Holdings Corporation to communicate the decision on your loan application to the manufactured home dealer in order to facilitate your purchase of a manufactured home.

Borrower's Certification & Authorization Certification

The undersigned certify the following:

- 1. I/We have applied for a mortgage loan from **autoMHatic Financial** (Lender). In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of down payment, employment and income information and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.
- 2. I/We understand and agree that Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
- 3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions on Title 18, United States Code, Section 1014.
- 4. If two or more names are set forth below, one or more applicants have stated that this is an application for joint credit. To confirm the intent to apply for joint credit, both applicants must sign and date below.

Authorization to Release Information

To whom it may concern:

- 1. I/We have applied for a mortgage loan from Lender. As part of the application process, Lender may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
- 2. I/We authorize you to provide to Lender, and to any investor or whom the Lender may sell my/our mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
- 3. Lender or any investor that purchases the mortgage may address this authorization to any party named in the loan application or disclosed by any consumer reporting agency or similar source.
- 4. A copy of this authorization may be accepted as an original.
- 5. Your prompt reply to Lender or the investor that purchased the mortgage is appreciated.

<u>Privacy Act Notice:</u> This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. Seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC.

STATE NOTICES

New York: A consumer report (credit report) may be requested in connection with this application. Upon request, you will be informed whether or not a consumer report was requested and the name and address of the consumer reporting agency. (General Business Law Sec 380-b (h))

Ohio: The Ohio Laws against discrimination require that all creditors make credit equally available to all credit worthy consumers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. (Sec4112.021)

NOTICE TO APPLICANT: ANY FINANCIAL INSTITUTION OR FINANCE COMPANY TO WHICH APPLICANT OR CO-APPLICANT (OR SELLER OR BROKER ON BEHALF OF APPLICANT/CO-APPLICANT) MAY APPLY IS HEREBY AUTHORIZED TO INVESTIGARE THE CREDIT HISTORY OF THE APPLICANT OR CO-APPLICANT. IN CONNECTION WITH THIS CREDIT APPLICATION OR ANY SUBSEQUENT CREDIT UPDATE OR CREDIT RENEWAL, ANY PROPOSED CREDIT GRANTING PARTY (CREDITOR) MAY REQUEST A CONSUMER REPORT CONCERNING THE APPLICANT AND/OR CO-APPLICANT AND/OR CO-APPLICANT MAY ASK WHETHER THE CREDITOR OBTAINED SUCH A CONSUMER REPORT. IF SUCH A REPORT HAS BEEN OBTAINED, THE APPLICANT AND/OR CO-APPLICANT MAY REQUEST THE NAME AND ADDRESS OF THE CONSUMER REPORTING AGENCY WHICH PROVIDED THE CONSUMER REPORT TO THE CREDITOR.

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved.

Should you have any questions regarding your loan application please contact autoMHatic Financial toll free at 1-888-226-8929 in order to speak with a Mortgage Loan Originator.

Applicant Signature:	Date:	Co-Applicant Signature: _	Date:
Applicant Name (Please Print)		Co-Applicant Name (Pleas	se Print)
Dealer Name		Sales Person Name	Dealer NMLS ID Number (if none, indicate N/A)
1	I do not wish to sha	are details of my loan approval or decline w	ith the dealer listed above

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Your Consent To Do Business Electronically (the eDisclosure Agreement) autoMHatic Financial

The loan for which you are applying involves various disclosures, records, and documents ("Loan Documents"), including this eDisclosure Agreement. The purpose of this eDisclosure Agreement is to obtain Your consent to receive certain Loan Documents from Us in electronic form rather than in paper form. With Your consent, You will also be able to sign and authorize these Loan Documents electronically, rather than on paper. Before We can engage in this transaction electronically, it is important that You understand Your rights and responsibilities. Please read the following and affirm Your consent to conduct business with Us electronically. For purposes of this eDisclosure Agreement, "eDisclosures" means the Loan Documents related to this transaction that are provided electronically, "You" and "Your" mean the borrower(s) under the applicable loan to which such Loan Documents apply, and "We", "Our" and "Us" mean the applicable mortgage broker(s), loan processor(s), or mortgage banker(s) with whom You are transacting business for such loan(s).

YOUR CONSENT • Your consent to participate in this transaction electronically will apply to all Loan Documents for the applicable loans for which You are applying. If You provide Your consent by checking the "I agree to consent..." checkbox at the bottom of the page, We will conduct this transaction electronically, instead of providing You with the Loan Documents in paper form. • If a document related to Your loan is not available in electronic form, a paper copy will be provided to You free of charge. • Conducting this transaction electronically is an option. If You choose not to accept receipt of eDisclosures, paper Loan Documents will be mailed to You. • If You do not consent to receive these Loan Documents electronically, You will be provided with copies of the Loan Documents in paper form. Additionally: You will not be required to pay a fee for receiving paper copies of the Loan Documents.

WITHDRAWAL OF CONSENT • You have the right to withdraw Your consent at any time. By declining or revoking Your consent to receive eDisclosures, We will provide You with the Loan Documents in paper form. • If You originally consent to receive eDisclosures, but later decide to withdraw Your consent, You can do so by notifying Us via telephone or mail. • If You originally consent to receive eDisclosures, but later withdraw Your consent: You will not be required to pay a fee for withdrawing consent and receiving paper copies of the Loan Documents.

OBTAINING PAPER COPIES • After Your consent is given, You may request from Us paper copies of Your Loan Documents. Please send this request to Us via telephone or mail. • If You request paper copies of the Loan Documents: You will not be required to pay a fee for receiving paper copies of the Loan Documents.

SYSTEM REQUIREMENTS • In order to receive eDisclosures, You must have a computer with Internet access and an Internet email account and address; an Internet browser using 128-bit encryption or higher, Adobe Acrobat 7.0 or higher, SSL encryption, and access to a printer or the ability to download information in order to keep copies of Your eDisclosures for Your records. • If the software or hardware requirements change in the future, and You are unable to continue receiving eDisclosures, paper copies of such Loan Documents will be mailed to You once You notify Us that You are no longer able to access the eDisclosures because of the changed requirements. We will use commercially reasonable efforts to notify You before such requirements change. If You choose to withdraw Your consent upon notification of the change, You will be able to do so without penalty.

HOW WE CAN REACH YOU • You must promptly notify Us if there is a change in Your email address or in other information needed to contact You electronically. You can contact Us via telephone or mail. • We will not assume liability for non-receipt of notification of the availability of eDisclosures in the event Your email address on file is invalid; Your email or Internet service provider filters the notification as "spam" or "junk mail"; there is a malfunction in Your computer, browser, Internet service and/or software; or for other reasons beyond Our control.

	Date:
	I/We consent to receive eDisclosures for our Loan Documents (please sign below)
Email Address:	Email Address:
Borrower Name(s) Please Print:	
Borrower(s) Signature(s):	

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Privacy Disclosure

autoMHatic Financial utilizes an online portal and app powered by nCino LLC to process and help you manage key milestones in your application, upload documents, and receive a decision, among many other functions. Once we receive your application, we will create an account for you in our online portal and we will input the information from your application to the portal. After that account has been created and your information input, we will provide you with the log-in credentials for you to access your account and adopt a new password. By submitting your application, you consent and agree to allow autoMHatic Financial to create this account on your behalf and to our sharing your information with nCino LLC, pursuant to their and our Privacy Polices and nCino's Terms and Conditions.

To view nCino's Privacy Policy, please go to ncino.com/privacy-policy.

To view nCino's Terms and Conditions, please go to ncino.com/ncino-terms-conditions.

To view autoMHatic Financial's privacy policy, please go to automhatic.com/privacy-policy.

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ADDENDUM TO CREDIT APPLICATION FOR PARK LANE FINANCE SOLUTIONS, LLC

Thank you for choosing Park Lane Finance Solutions, LLC to process your credit application for a manufactured home in a land-lease community.

Park Lane will review your credit application and assign it to a Mortgage Loan Originator (MLO) that handles applications in your state. The MLO (or someone under their supervision, as appropriate) may contact you to discuss your application or answer any questions you have about the loan process.

The company who may assist you in purchasing a manufactured home, and its sales consultants, agents, and brokers, is your contact for 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.

Park Lane is your contact for questions about your credit application. Please select a Park Lane MLO from the chart below, who is licensed in the state where you want to buy a manufactured home. Information about our company licensing and individual MLO licensing can be obtained by visiting the Nationwide Multistate Licensing System (NMLS) website at nmlsconsumeraccess.org.

Mortgage Loan Originator	NMLS #	MLO Licensed in the States of:	Office Phone #
Park Lane Finance Solutions, LLC	368186		434-975-5088
Sabrina Harding	1901009	AR, FL, GA, IN, KY, MD, NC, OH, SC	Ext. 37105
Jay Herrin	1574284	AR, GA, IN, KY, MD, NC, OH, SC, VA	Ext. 37100
Emilie Mehrtens	1763673	AR, FL, GA, IN, MD, NC, OH, SC, VA	Ext. 37101
Rick Cason	367820	FL, GA, IN, KY, MD, NC, SC, VA	
Gary Wright	13976	AR, IN, OH	

By signing below, I acknowledge that I have read and I understand the details provided, and also consent to Park Lane sharing its credit decision and other necessary, personal, non-public information for the purpose of facilitating my manufactured home purchase, including obtaining employment verifications, rental references, and insurance quotes. I also acknowledge that I have personally completed the information on the credit application and that the information is thorough and accurate.

By signing below, I authorize Park Lane to send updates on the status of my application to the email addresses and/or phone numbers (including mobile phone numbers) I have provided on the credit application, provided to Park Lane personnel, or otherwise provided. I also authorize Park Lane to send updates on the status of my application to the retailer, dealer, broker, or sales agent via email, fax, or phone, as may be necessary.

By providing the number of my land line, cell phone or other wireless device, and my email address, now or in the future, I expressly consent and agree that Park Lane and any of its affiliates, agents, service providers, or assignees may call me using an automatic telephone dialing system or otherwise, leave me a voice, prerecorded, or artificial voice message, or send me a text, e-mail, or other electronic message for any purpose related to the servicing or collection of any account that I may establish with Park Lane, or for other informational purposes related to my account (each a "Communication"). I also agree that Park Lane and any of its affiliates, agents, service providers, or assignees may include my personal information in a Communication. Park Lane will not charge me for a Communication, but my communication service provider may. I agree that Park Lane may monitor and record any telephone calls to assure the quality of Park Lane's service or for other legitimate business reasons. I also understand and agree that Park Lane may communicate with me in any manner permitted by law that does not require my prior consent.

I understand that my information will not be used by Park Lane for marketing purposes or sold to any third party.

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

Please sign below and retain a copy for your records.			
Applicant Signature	Date	Co-Applicant Signature	Date

THIS ADDENDUM IS A REQUIRED PART OF THE CREDIT APPLICATION FOR PARK LANE FINANCE SOLUTIONS LLC AND MUST ACCOMPANY THE CREDIT APPLICATION IN ORDER FOR IT TO BE ACCEPTED.

Form Revision Date: 11/28/2023

Address: 108 MacTanly Place Staunton, VA 24401 PO Box 1285, Staunton, VA 24402



