

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.

Application Date:	Seller Name:	Purchase Agreement with Seller must be attached
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Property will be: Primary Residence Non Primary Residence Investment/Rental

Purpose of the Loan: Purchase home only Purchase home and land Refinance Land only

Proposed Down Payment: \$ _____ **Source of Down Payment:** Savings Checking Cash on Hand Loan

Gift. If gift, from whom: _____ Other (Explain): _____

Using land as down payment. Value: \$ _____ Payoff if any \$ _____ Date acquired: _____

Land Purchase Price: _____ Whose land is it? _____ Will home be placed on this property? Y or N

A minimum of 5% is required. A down payment greater than 5% increases the likelihood of approval and may result in a lower interest rate.

Street Address where home will be located:

City: _____ State: _____ Zip: _____ County: _____

Site of Placement: Owned Property with no lien Owned Property Land Contract/Mortgage Trust Deed

Leased Family Land Community Reservation

Information on the Land Lease Community, Land Owner Name, Tribe name if home is to be placed on a Reservation, or the mortgage holder:

Name: _____ **Phone Number:** _____ **Monthly Site Payment \$** _____

Is the site rent scheduled to increase over the next four years? If so, please explain. _____

EMAIL ADDRESS: REQUIRED (for Loan Notices and Documents)

APPLICANT EMAIL ADDRESS:

CO-APPLICANT EMAIL ADDRESS:

(A) APPLICANT

(B) CO-APPLICANT

FULL NAME - Last, First, Middle

Birth Date:	Social Security #:	Birth Date:	Social Security #:
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Sex: (Optional) <input type="checkbox"/> Male <input type="checkbox"/> Female	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	Sex: (Optional) <input type="checkbox"/> Male <input type="checkbox"/> Female	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated
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# Dependents:	Ages:	# Dependents:	Ages:
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APPLICANT'S RESIDENCE

CO-APPLICANT'S RESIDENCE

Current Street Address (3 Years Residence Required, attach supplement if needed)

City, State, Zip: _____ County: _____

Mailing Address (if different from physical)	Home Phone	Cell Phone	Mailing Address (if different from physical)	Home Phone	Cell Phone
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How long at present address? Yrs Mo	<input type="checkbox"/> Homeowner * <input type="checkbox"/> Renter	<input type="checkbox"/> Other <input type="checkbox"/> Parent	Mo. Mrtg/Rent:	How long at present address? Yrs Mo	<input type="checkbox"/> Homeowner * <input type="checkbox"/> Renter	<input type="checkbox"/> Other <input type="checkbox"/> Parent	Mo. Mrtg/Rent:
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Name of Mortgage Holder or Landlord:	Telephone number:	Name of Mortgage Holder or Landlord:	Telephone number:
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***If homeowner, what do you intend to do with the existing home?**

Previous address (if current address is less than 3 years)

City, State, Zip:	How long?	City, State, Zip:	How long?
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Name of Mortgage Holder or Landlord:	Telephone number:	Name of Mortgage Holder or Landlord:	Telephone number:
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Name of nearest Relative NOT living with you:	Relationship:	Name of nearest Relative NOT living with you:	Relationship:
	Phone:		Phone:

APPLICANT'S EMPLOYMENT HISTORY (Minimum Three Years, attach supplement if needed)

1-Current Employer:	Position Held: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:
City, State:	Supervisor Name and Telephone Number:	Email address:

What is your base pay rate excluding commission, bonuses, and overtime:

How are you paid? Hourly rate: \$ _____ Weekly Salary :\$ _____ BiWeekly Salary: \$ _____ 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: Self Employed: <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: Self Employed: <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.

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

1-Current Employer:	Position Held: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:
City, State:	Supervisor Name and Telephone Number:	Email address:

What is your base pay rate excluding commission, bonuses, and overtime:

How are you paid? Hourly rate: \$ _____ Weekly Salary :\$ _____ BiWeekly Salary: \$ _____ 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: Self Employed: <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: Self Employed: <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.

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:

ASSET AND CREDIT INFORMATION

Applicant Bank Name:	City, St:	Account type:	Balance: \$
Co-Applicant Bank Name:	City, St:	Account type:	Balance: \$
Retirement/401K with:	City, St:	Account type:	Balance: \$
Auto #1: Yr/Make	Value: \$	Lender:	Payment: \$ Balance: \$
Auto #2: Yr/Make	Value: \$	Lender:	Payment: \$ Balance: \$
Other Asset:	Value: \$	Lender:	Payment: \$ Balance: \$
Other Real Estate Owned	Value: \$	Lender:	Payment: \$ Balance: \$
Other Real Estate Owned	Value: \$	Lender:	Payment: \$ Balance: \$

Are you a co-maker or guarantor on a note?
 If Yes, for whom? _____ Creditor _____ Monthly Payment: \$ _____

(A) APPLICANT - Debts / Obligations	(B) CO-APPLICANT - Debts / Obligations
Expiration Date	Expiration Date
Alimony/Maintenance: \$ _____	Alimony/Maintenance: \$ _____
Garnishment: \$ _____	Garnishment: \$ _____
List Ages of Children	List Ages of Children
Child Support: \$ _____	Child Support: _____

Other Extraordinary Recurring Expenses

List Items that have a significant impact to your budget	Estimated Monthly Amount
If you drive more than 20 miles each way to work every day, what is your monthly fuel and maintenance expense other than your car payment?	\$ _____
Child Care Expense:	\$ _____
Other:	\$ _____
Other:	\$ _____

List any Government Assistance Payments to you that help offset household expenses, such as WIC, TANF, or SNAP. You are not required to disclose these amounts if you do not wish to have them considered as a basis in analyzing your ability to undertake or repay this debt.

	\$ _____
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QUESTIONS

If the answer is "yes" to any of the questions (1-5), explain on attached sheet. Enter Y (yes) or N (no) for Borrower and/or Co-Borrower	Borrower	Co-Borrower
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 10 years? If yes, when did you file?	<input type="checkbox"/> Yes <input type="checkbox"/> No Date: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No Date: _____
4. Have you had any judgments, repossessions, garnishments, or other legal proceedings filed against you in the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Do you have any past due obligations to or insured by any agency of the Federal Government?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

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: Texas, New York, Ohio, Oregon.

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 of deed of trust on the property described herein; (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.

Borrower Signature	Co-Borrower Signature
Date	Date

DEMOGRAPHIC INFORMATION OF APPLICANT AND CO-APPLICANT

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. You may select one or more designations for "Ethnicity" and one or more designations for "Race." 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. If you do not wish to provide some or all of this information, please check below.

APPLICANT	CO-APPLICANT
<p>Ethnicity: – <i>Check one or more</i></p> <input type="checkbox"/> Hispanic or Latino <ul style="list-style-type: none"> <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino – <i>Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:</i> <hr/> <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information	<p>Ethnicity: – <i>Check one or more</i></p> <input type="checkbox"/> Hispanic or Latino <ul style="list-style-type: none"> <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino – <i>Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:</i> <hr/> <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information
<p>Race: - <i>Check one or more</i></p> <input type="checkbox"/> American Indian or Alaska Native – <i>Print name of enrolled or principal tribe:</i> <hr/> <input type="checkbox"/> Asian <ul style="list-style-type: none"> <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian – <i>Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:</i> <hr/> <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <ul style="list-style-type: none"> <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander – <i>Print race, for example, Fijian, Tongan, and so on:</i> <hr/> <input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information	<p>Race: - <i>Check one or more</i></p> <input type="checkbox"/> American Indian or Alaska Native – <i>Print name of enrolled or principal tribe:</i> <hr/> <input type="checkbox"/> Asian <ul style="list-style-type: none"> <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian – <i>Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:</i> <hr/> <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <ul style="list-style-type: none"> <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander – <i>Print race, for example, Fijian, Tongan, and so on:</i> <hr/> <input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information
<p>Sex:</p> <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information	<p>Sex:</p> <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information

TO BE COMPLETED BY THE FINANCIAL INSTITUTION (for an application taken in person)

APPLICANT	CO-APPLICANT
Was the ethnicity of the applicant collected on the basis of visual observation or surname? <input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Was the ethnicity of the co-applicant collected on the basis of visual observation or surname? <input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Was the race of the applicant collected on the basis of visual observation or surname? <input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Was the race of the co-applicant collected on the basis of visual observation or surname? <input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Was the sex of the applicant collected on the basis of visual observation or surname? <input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Was the sex of the co-applicant collected on the basis of visual observation or surname? <input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No

THE DEMOGRAPHIC INFORMATION WAS PROVIDED THROUGH:

- Face-to-Face Interview (includes Electronic Media w/ Video Component)
 Telephone Interview
 Fax or Mail
 Email or Internet



ANT-STEERING & ACKNOWLEDGEMENT OF COMPLIANCE FIRST CHOICE MH, LLC

At First Choice, we respect your right to seek financing from any available source, and welcome a fair exchange of pricing and terms with our competitors. We also acknowledge our responsibility to adhere to Federal and State laws with respect to consumer disclosures and the marketing of our financing products for manufactured homes.

By signing below, you acknowledge compliance with the following:

1. You have been advised of your right to seek ANY source of financing for a home within

_____.
("the Property")

2. No member of the property sales or marketing staff has implied, suggested or inferred that your selection of a financing source should in any way be *exclusive*.
3. You understand that you may complete applications with as many lenders as you choose, and seek financing from any sources available to you.
4. No member of the property sales or marketing staff has inferred that certain terms may be available to you through one source, and not another.
5. You have been advised that there is NO OBLIGATION to applying for financing with First Choice.

I acknowledge full compliance with this policy.

Print Full Name

Print Full Name

SIGNATURE

SIGNATURE

Print Full Name

Print Full Name

SIGNATURE

SIGNATURE



PRIVACY POLICY FIRST CHOICE MH, LLC

BORROWER(S)

AT FIRST CHOICE MH, WE RESPECT THE PRIVACY OF OUR CUSTOMERS' PERSONAL FINANCIAL INFORMATION. WE WILL TAKE ALL NECESSARY STEPS TO SAFEGUARD SENSITIVE INFORMATION THAT HAS BEEN ENTRUSTED TO US BY OUR CUSTOMERS. THE FOLLOWING PRIVACY DISCLOSURE OUTLINES OUR PRACTICE REGARDING PERSONALLY IDENTIFIABLE FINANCIAL INFORMATION FOR CONSUMERS, AND THOSE CONSUMERS WHO BECOME OUR CUSTOMERS.

CONFIDENTIALITY AND SECURITY OF NONPUBLIC PERSONAL INFORMATION

WE RESTRICT ACCESS TO NONPUBLIC PERSONAL INFORMATION ABOUT YOU TO THOSE EMPLOYEES WHO NEED TO KNOW THAT INFORMATION. IF WE CHANGE OUR POLICY, WE WILL NOTIFY EXISTING CUSTOMERS.

NONPUBLIC PERSONAL INFORMATION WE COLLECT

WE COLLECT NONPUBLIC PERSONAL INFORMATION ABOUT YOU FROM THE FOLLOWING SOURCES:

- INFORMATION WE RECEIVE FROM YOU
- INFORMATION WE RECEIVE FROM YOUR TRANSACTIONS WITH US, OUR AFFILIATES, OR OTHERS
- INFORMATION WE RECEIVE FROM A CONSUMER-REPORTING AGENCY
- INFORMATION WE RECEIVE AS A RESULT OF PROVIDING A PRODUCT OR SERVICE TO YOU

NO DISCLOSURES OUTSIDE OF EXCEPTIONS

BY LAW WE MAY DISCLOSE CERTAIN PERSONALLY IDENTIFIABLE INFORMATION IN THE FOLLOWING CIRCUMSTANCES:

- TO AFFILIATES OF THE FINANCIAL INSTITUTION FROM WHICH WE RECEIVED THE PERSONALLY IDENTIFIABLE INFORMATION
- TO OUR AFFILIATES
- TO COMPANIES WHO PERFORM TRANSACTION PROCESSING FOR US
- TO DISCLOSE INFORMATION NECESSARY TO ENFORCE THE LEGAL OR CONTRACTUAL RIGHTS OF ANY OTHER PERSON WHO IS ENGAGED IN THE FINANCIAL TRANSACTION
- TO DISCLOSE INFORMATION REQUIRED IN THE ORDINARY COURSE OF OUR FINANCING BUSINESS
- TO THE EXTENT PERMISSIBLE UNDER THE RIGHT TO FINANCIAL PRIVACY

ACT

- TO A CONSUMER REPORTING AGENCY UNDER THE FAIR CREDIT REPORTING ACT
- TO COMPLY WITH FEDERAL, STATE, LOCAL LAWS
- TO THE COMPANIES THAT PERFORM MARKETING SERVICES ON OUR BEHALF, AND

PLEASE NOTIFY US IF WE REPORT ANY INACCURATE INFORMATION ABOUT YOUR ACCOUNT(S) TO A CONSUMER REPORTING AGENCY. YOUR WRITTEN NOTICE DESCRIBING THE SPECIFIC INACCURACY(IES) SHOULD BE SENT TO US AT THE FOLLOWING ADDRESS:

FIRST CHOICE MH
600 W. 22ND STREET
SUITE 101
OAK BROOK, IL 60523
(877) 346 0009

I ACKNOWLEDGE RECEIPT OF LENDER'S PRIVACY POLICY

Print Full Name

Print Full Name

SIGNATURE

SIGNATURE

Print Full Name

Print Full Name

SIGNATURE

SIGNATURE



First Choice MH, LLC
600 W. 22nd Street Suite 101
Oak Brook, IL 60523

Addendum to First Choice MH Credit Application COMMUNICATION DISCLOSURE FORM

This credit application will be submitted to First Choice MH LLC (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 owner of the community and its sales consultants from whom you may purchase a home 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 **(877) 346.0009**.

Below is the contact information for the Mortgage Loan Originator assigned to your account:

Name	Jessica Clark
Direct Extension	708.781.1041
Email	JessicaC@FirstchoiceMH.com
NMLS #	1419655

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 necessary personal financial information from this credit application with your retailer/realtor for the purpose of facilitating your sales transaction and other purposes. You also acknowledge that you have personally completed the information on the application and that the information is complete and accurate.

By signing this, I authorize First Choice MH to send me updates on status of my application to the e-mail address I have provided on the credit application and to Four Leaf personnel. If I have not provided an e-mail address, I authorize you to send me updates on the status of my application to the properties location via fax or e-mail.

Please sign below and retain a copy for your records

_____ Applicant Signature	_____ Date	_____ Applicant Signature	_____ Date
_____ Applicant Signature	_____ Date	_____ Applicant Signature	_____ Date
_____ Property – Dealer Number	_____ Date	_____ Sales Associate	_____ Date

This form is a part of the First Choice MH credit application and must accompany the credit application and must be completed in order for the credit application to be accepted.

Thank you for choosing **FIRST CHOICE MH LLC** to process your credit application for your manufactured home loan.

Your credit application will be submitted to **FIRST CHOICE MH LLC** 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.

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 our licensed Mortgage Loan Originator as listed below:

Name	NMLS #	States Licensed	Phone Number
Jessica Clark	1419655	IL IN MI TX, KS, NV	877.346.0009

Mortgage Loan Originators at **First Choice MH LLC**

Jessica Clark NMLS #1419655

Michael Callaghan NMLS # 1244965

Additional information on **FIRST CHOICE MH LLC**, company, branches, and individual Mortgage Loan Originator licenses can be obtained by visiting www.nmlsconsumeraccess.org.

By signing below, you acknowledge that you have read and understood the details provided, and also consent to **FIRST CHOICE MH LLC** sharing its credit decision and other necessary information for the purpose of facilitating your manufactured home purchase. 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 Signature Date

Applicant Signature Date

Applicant Signature Date

Applicant Signature Date

This is a part of the credit application and request and must accompany any request or application for credit.



First Choice MH LLC
600 W. 22nd Street Suite 101
Oak Brook, IL 60523

ADDENDUM TO CREDIT APPLICATION DISCLOSURE OF RIGHT TO SHARE APPLICATION INFORMATION

APPLICANT: _____

CO-APPLICANT: _____

First Choice MH LLC (“First Choice”) is hereby disclosing its intent to share your Credit Application with _____ (the “Property Manager”), or its affiliates, for the purpose of approving your application for residency within _____ (the “Community”).

You hereby acknowledge that approval for residency within the Community is a pre-condition to applying for financing of a manufactured home through First Choice. In an effort to improve the efficiency of your application process, you agree that employees or representatives of First Choice and the Property Manager (as an agent for the Community), may share your Credit Application, as well as any other documents required to meet the application requirements of either party, in support of your request for residency and financing of a home.

You hereby agree to the sharing of your Credit Application and related documentation, under the condition that such information sharing is done strictly for the purposes outlined, and otherwise meets all conditions of the Privacy Notice of each company (for which you will receive notice in conjunction with your application).

APPLICANT ACKNOWLEDGEMENT

I (We) acknowledge that we have received a copy of the Disclosure of Right to Share Application Information and agree to the terms as specified.

Applicant Signature: _____ Date: _____

Co-Applicant Signature: _____ Date: _____

Applicant's Name: _____
Co-Applicant's Name: _____
Address: _____

ILLINOIS BORROWER INFORMATION DOCUMENT

This document is being provided to you pursuant to the Residential Mortgage License Act of 1987 and Rules promulgated thereunder (38 Ill. Adm. Code 1050). The purpose of this document is to set forth those exhibits and materials you should receive or be receiving in connection with your residential mortgage loan application with **FIRST CHOICE MH LLC**, holder of License **NMLS No.1241272** and regulated by the State of Illinois, Division of Banking, under the aforesaid Act.

Certain information that may affect the processing of your loan may not be known by the licensee at the time of application. Examples of such situations include, but are not limited to: credit obligations the borrower fails to report; a change in the borrower's financial circumstances that would result in his or her ineligibility for the loan; a material change or discontinuation of a loan program by an investor or other entity, such as the U.S. Department of Housing and Urban Development, the Veterans' Administration or a private investor.

- A. The following forms and documents will be delivered to you in conjunction with your credit application:
 - 1. A copy of the loan application, signed and delivered to First Choice MH LLC; and
 - 2. A copy of the Illinois Mortgage Escrow Account Act

- B. The following documents will be delivered to you if your loan application is approved:
 - 1. Settlement Cost Booklet as required by Federal Law (Real Estate Settlement Procedures Act, 12 USC 2601) that describes the settlement process; and
 - 2. A good faith estimate of the costs that will be paid in connection with the financing as outlined in Regulation Z (12 CFR 226).

- C. Upon request by the applicant, the following information shall be provided:
 - 1. A sample of the form of note and mortgage that will be executed if the loan applied for is approved;
 - 2. A sample copy of the commitment letter;
 - 3. A general description of underwriting standards that will be considered in evaluating the application.

By signing below, you acknowledge receipt of a copy of this document and each of the forms in Section A above. You also acknowledge that this document is not a commitment to extend credit.

Applicant

Date

Co-Applicant

Date