



21st Mortgage Corporation - Direct Lending Department
 620 Market Street, Suite 100
 Knoxville, TN 37902

Office Number: **1-800-955-0021 Ext 1456**
 Fax Number: **1-888-440-4520**
 Online Application Available at: 21stmortgage.com

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. MLO #/Signature: _____

NMLS2280

Date: _____ Owner/Seller's Name: _____ Realtor/Listing Agents Name: _____

Company: _____ Phone: _____ City: _____ State: _____

Property will be: Primary Residence Buy For Secondary Investment Construction Construction Permanent Other Estimated Loan Amount: \$ _____

Purpose of the Loan: Purchase Refinance Construction Construction Permanent Other

Loan Type: Chattel Land Home Land in Lieu

Physical Address where home will be located: _____

City: _____ State: _____ Zip: _____ COUNTY: _____

Site of Placement: Owned Property with no lien Leased Owned Property Land Contract/Mortgage Trust Deed
 Family Land Community Reservation

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

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

(A) APPLICANT	(B) CO-APPLICANT
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FULL NAME - Last, First, Middle	FULL NAME - Last, First, Middle
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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
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Current Street Address (5 Years Residence Required, attach supplement if needed)	Current Street Address (5 Years Residence Required, attach supplement if needed)
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City, State, Zip:	County:
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Mailing Address (if different from physical)	Home Phone:
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How long at present address?	<input type="checkbox"/> Homeowner * <input type="checkbox"/> Other <input type="checkbox"/> Renter <input type="checkbox"/> Parent	Mo. Mrtg/Rent:	How long at present address?	<input type="checkbox"/> Homeowner * <input type="checkbox"/> Other <input type="checkbox"/> Renter <input type="checkbox"/> Parent	Mo. Mrtg/Rent:
Yrs	Mo		Yrs	Mo	

Name of Mortgage Holder or Landlord:	Name of Mortgage Holder or Landlord:
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Telephone number:	Telephone number:
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*I intend to (circle one) Sell, trade, rent, other - explain.	*I intend to (circle one) Sell, trade, rent, other - explain.
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Email Address:	Email Address:
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Previous address (if current address is less than 5years)	Previous address (if current address is less than 5years)
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City, State, Zip:	How long?	City, State, Zip:	How long?
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Name of Mortgage Holder or Landlord:	Name of Mortgage Holder or Landlord:
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Telephone number:	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 (Min. 3 year history)			CO-APPLICANT'S EMPLOYMENT (Min. 3 year history)		
Employer:		City, State:	Employer:		City, State:
Self Employed:		Gross Monthly Income:	Self Employed:		Gross Monthly Income:
Job Title:	Hire Date:	Phone:	Job Title:	Hire Date:	Phone:
Previous Employer:		City, State:	Previous Employer:		City, State:
Phone:	Job Title & Dates Employed:		Phone:	Job Title & Dates Employed:	
Please attach supplement for additional employment history if necessary			Please attach supplement for additional employment history if necessary		

APPLICANT'S OTHER INCOME	CO-APPLICANT'S OTHER INCOME
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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

Source:	How Long:	Monthly Amt: \$	Source:	How Long:	Monthly Amt: \$
Source:	How Long:	Monthly Amt: \$	Source:	How Long:	Monthly Amt: \$

ASSET 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: \$
Auto #3: Yr/Make	Value: \$	Lender:	Payment: \$	Balance: \$
Other Real Estate Owned	Value: \$	Lender:	Payment: \$	Balance: \$

(A) APPLICANT			(B) CO-APPLICANT		
Alimony/Maintenance:	YES /NO	Monthly pmt \$	Alimony/Maintenance:	YES /NO	Monthly pmt \$
Child Support:	YES /NO	Monthly pmt \$	Child Support:	YES /NO	Monthly pmt \$
Garnishment:	YES /NO	Monthly pmt \$	Garnishment:	YES /NO	Monthly pmt \$

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

QUESTIONS	Borrower	Co-Borrower
Are you a U.S. Citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a permanent resident alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
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:
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
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
Are you a co-maker or guarantor on a note? If yes, for whom? How Much?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have any other applications for an FHA Title 1 improvement loan(s) pending?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with the equal credit opportunity fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race you may check more than one designation. If you do not furnish ethnicity, race or sex, under Federal regulations this lender is required to note the information on the basis of visual observation or surmame, If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER: <input type="checkbox"/> I decline to furnish this information	CO-BORROWER: <input type="checkbox"/> I decline to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander	Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander
Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female

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 21st Mortgage Corporation 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 21st Mortgage Corp. 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 reverify 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 Date 

Co-Borrower Signature Date 



Addendum to Application

Below is a list of all 21st Mortgage Loan Originators. Each Originator is licensed in the State as represented. Should you have any questions about your application and/or wish to discuss your loan proposal, you may call your Loan Originator Monday through Friday, 8:30 to 6:00 Eastern Standard Time at 1-800-955-0021.

Please sign below and retain a copy of this addendum for your records

Applicant Signature _____

Co-Applicant Signature _____

	21st Mortgage	Joy Allen	Joe Connard	Chris Corwin	Ryan Doolan	Kevin Fields	Mike Kirkland	John MacGuire	Adam McMahan	Jenny Waller
Extension	#1456	#1200	#1030	#1203	#1394	#1779	#1207	#2001	#1047	#1654
NMLS#	2280	16307	160546	94486	64626	345474	78839	393419	16516	850485
AL	3858							54393	50745	
AR	10663	103141			64626					
AZ	907006					919291		921848		
CA	6036759	CA-DOC16307	CA-DOC 160546		CA-DOC-64624					
CO	987899					100037670			LMB100032526	
CT	2280		LO-160456							
DE	8345	902413								
FL	MLO-0500809				LO328			LO6018	MLO-3966	LO13653
GA	12375	29373				32767				
IA	1999-0268							20412	10073	
ID	MBL833	MLO-9712				13519				
IL	MB.6760637		31.0030655	31.0027098						
IN	10897		17130						13804	
KS	SL.0000836				LO.0027276					
KY	MC19634				MC72054	MC77467		MC80633		MC81556
LA	2174	16307						393419		
MD	12271				20927				26-18535	
ME	184043									
MI	FL1143		MLO-160546					MLO-393419		
MN	MN-MO-20244829		MN-MLO 160546		MN-MLO-64626					
MO	367-05-1284		402-MLO			3373				
MS	191/2008				3633/2008	345474		393419		
MT	941		160546		64626					
NC	L114211	I-114212				I-151995				
ND	MB100497	MLO16307								
NE	1519						NE78839			
NH	14475-MB							NH393419		
NM	356		160546						2280	
NV	3731		48851							
NY	B500913							393419		
OH	SM.501513	MLO.038209						MLO-041367		
OK	MB 001382	MLO04958				MLO06087				
OR	ML1428	16307								
PA	20867	32993	31061							
SC	MLS-2280					345474			MLO-16516	
SD	ML.04415		MLO.01039							
TN	109340		111590		107591	111579		113642	107490	
TX	62242		160456		64626				16516	
UT	UDFI-207457				UDFI - 64626					
VA	MC-837		MLO-6173VA		MLO-9990VA					
WA	CL2280	MLO-16307				345474				
WI	38350			212938				393419		
WV	ML21845				LO-30439				LO-31470	
WY	331	547							1058	

