

CREDIT APPLICATION

Reference or HC #: _____

You may apply for credit in your name alone. If you intend to apply for joint credit, initial here (both): Applicant: _____ Co-Applicant: _____

Co-Applicant information: Complete if (a) joint credit application; (b) income/assets of another person (may be Applicant's spouse) to be used for loan qualification; or (c) Applicant resides in community property state or relying on community property for loan qualification – AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI.

IMPORTANT: PLEASE FILL OUT ALL SECTIONS OF APPLICATION COMPLETELY

APPLICANT				CO-APPLICANT			
First Name:		Last Name:		First Name:		Last Name:	
Birth Date (MM/DD/YYYY):		Social Security Number:		Birth Date (MM/DD/YYYY):		Social Security Number:	
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried	Email:			Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried	Email:		
Number of Dependents (excluding applicants):		Ages of Dependents:		Number of Dependents (excluding applicants):		Ages of Dependents:	
Phone: ()		Cell Phone: ()		Phone: ()		Cell Phone: ()	
APPLICANT'S RESIDENCE (5 Year History REQUIRED)				CO-APPLICANT'S RESIDENCE (5 Year History REQUIRED)			
CURRENT Residential Status: <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Live with Family <input type="checkbox"/> Other:		If you currently own, what will you do with your home? <input type="checkbox"/> Sell <input type="checkbox"/> Trade <input type="checkbox"/> Rent <input type="checkbox"/> Keep		CURRENT Residential Status: <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Live with Family <input type="checkbox"/> Other:		If you currently own, what will you do with your home? <input type="checkbox"/> Sell <input type="checkbox"/> Trade <input type="checkbox"/> Rent <input type="checkbox"/> Keep	
CURRENT Street Address:				CURRENT Street Address:			
City:	State:	Zip Code:	How Long? # of Yrs. _____ # of Mos. _____	City:	State:	Zip Code:	How Long? # of Yrs. _____ # of Mos. _____
CURRENT Mailing Address (if different from street address):				CURRENT Mailing Address (if different from street address):			
City:	State:	Zip Code:		City:	State:	Zip Code:	
PREVIOUS Street Address (most recent first):				PREVIOUS Street Address (most recent first):			
City:	State:	Zip Code:	How Long? # of Yrs. _____ # of Mos. _____	City:	State:	Zip Code:	How Long? # of Yrs. _____ # of Mos. _____
PREVIOUS Street Address:				PREVIOUS Street Address:			
City:	State:	Zip Code:	How Long? # of Yrs. _____ # of Mos. _____	City:	State:	Zip Code:	How Long? # of Yrs. _____ # of Mos. _____
APPLICANT'S EMPLOYMENT (3 Year History REQUIRED)				CO-APPLICANT'S EMPLOYMENT (3 Year History REQUIRED)			
CURRENT Employment Status (Primary Job)? <input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Other (Use "Other Income" Below)				CURRENT Employment Status (Primary Job)? <input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Other (Use "Other Income" Below)			
Current Employer:		Employer's Phone: ()		Current Employer:		Employer's Phone: ()	
City:		State:	Zip Code:	City:		State:	Zip Code:
Supervisor:	Hire Date: (MM/YYYY)		<input type="checkbox"/> Full-time <input type="checkbox"/> Part-time	Supervisor:	Hire Date: (MM/YYYY)		<input type="checkbox"/> Full-time <input type="checkbox"/> Part-time
Gross Monthly Income: \$	Hourly Rate:			Gross Monthly Income: \$	Hourly Rate:		
Position/Title:				Position/Title:			
Any gaps in employment greater than 30 days during the last 3 years? <input type="checkbox"/> Yes <input type="checkbox"/> No Dates of gaps: _____ Reason for gaps: _____				Any gaps in employment greater than 30 days during the last 3 years? <input type="checkbox"/> Yes <input type="checkbox"/> No Dates of gaps: _____ Reason for gaps: _____			

APPLICANT'S EMPLOYMENT (Cont'd)					APPLICANT'S EMPLOYMENT (Cont'd)				
SECOND JOB? <input type="checkbox"/> No <input type="checkbox"/> Yes If Yes, complete Second Employer					SECOND JOB? <input type="checkbox"/> No <input type="checkbox"/> Yes If Yes, complete Second Employer				
SECOND Employer:			Employer's Phone: ()		SECOND Employer:			Employer's Phone: ()	
City:		State:	Zip Code:		City:		State:	Zip Code:	
Supervisor:	Hire Date: (MM/YYYY)		<input type="checkbox"/> Full-time <input type="checkbox"/> Part-time		Supervisor:	Hire Date: (MM/YYYY)		<input type="checkbox"/> Full-time <input type="checkbox"/> Part-time	
Gross Monthly Income: \$		Hourly Rate:			Gross Monthly Income: \$		Hourly Rate:		
Position/Title:					Position/Title:				
PREVIOUS Employer:					PREVIOUS Employer:				
Previous Employer's Phone: ()			Gross Monthly Income: \$		Previous Employer's Phone: ()			Gross Monthly Income: \$	
City:	State:	Employment Dates: (MM/YYYY – MM/YYYY) ____/____ thru ____/____			City:	State:	Employment Dates: (MM/YYYY – MM/YYYY) ____/____ thru ____/____		
PREVIOUS Employer:					PREVIOUS Employer:				
Previous Employer's Phone: ()			Gross Monthly Income: \$		Previous Employer's Phone: ()			Gross Monthly Income: \$	
City:	State:	Employment Dates:(MM/YYYY – MM/YYYY) ____/____ thru ____/____			City:	State:	Employment Dates:(MM/YYYY – MM/YYYY) ____/____ thru ____/____		
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.									
Source of Income:		How Long Receiving:	Monthly Amount:		Source of Income:		How Long Receiving:	Monthly Amount:	
Source of Income:		How Long Receiving:	Monthly Amount:		Source of Income:		How Long Receiving:	Monthly Amount:	
MONTHLY HOUSEHOLD LIVING EXPENSES									
INSTRUCTIONS: Please fill out the MONTHLY HOUSEHOLD living expenses below such as food, clothing, gasoline, and health care, including the payment of recurring medical expenses.									
Food: \$ _____ Clothing: \$ _____ Gasoline: \$ _____ Health Care: \$ _____ (Including payment of recurring medical expenses)									
APPLICANT'S CREDIT INFORMATION					CO-APPLICANT'S CREDIT INFORMATION				
Landlord's Name:		Relationship to Landlord:			Landlord's Name:		Relationship to Landlord:		
Landlord's Phone: ()		Current Monthly Rent to Landlord: \$			Landlord's Phone: ()		Current Monthly Rent to Landlord: \$		
Home Currently Financed By (if applicable):		Monthly Payment:	Balance:		Home Currently Financed By(if applicable):		Monthly Payment:	Balance:	
Other Loan:		Monthly Payment:	Balance:		Other Loan:		Monthly Payment:	Balance:	
Other Loan:		Monthly Payment:	Balance:		Other Loan:		Monthly Payment:	Balance:	

APPLICANT'S ASSETS	CO-APPLICANT'S ASSETS
Cash (including deposit): \$ _____ Bonds, Securities, 401(k), etc.: \$ _____ Other Assets: \$ _____ Total Assets: \$ _____ Savings Account Bank Name: _____ City: _____ State: _____ Approximate Balance: \$ _____ Checking Account Bank Name: _____ City: _____ State: _____ Approximate Balance: \$ _____	Cash (including deposit): \$ _____ Bonds, Securities, 401(k), etc.: \$ _____ Other Assets: \$ _____ Total Assets: \$ _____ Savings Account Bank Name: _____ City: _____ State: _____ Approximate Balance: \$ _____ Checking Account Bank Name: _____ City: _____ State: _____ Approximate Balance: \$ _____
ADDITIONAL INFORMATION FOR APPLICANT	ADDITIONAL INFORMATION FOR CO-APPLICANT
Are there any outstanding judgments against you? <input type="checkbox"/> Yes <input type="checkbox"/> No Have you been declared bankrupt within the past 7 years? <input type="checkbox"/> Yes <input type="checkbox"/> No Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? <input type="checkbox"/> Yes <input type="checkbox"/> No Are you a party to a lawsuit? <input type="checkbox"/> Yes <input type="checkbox"/> No Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <input type="checkbox"/> Yes <input type="checkbox"/> No Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, explain: _____ Are you obligated to pay alimony, child support, or separate maintenance? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please indicate the amount for each: Alimony: \$ _____ Child Support: \$ _____ Separate Maintenance: \$ _____ Is any part of the down payment borrowed? <input type="checkbox"/> Yes <input type="checkbox"/> No Are you a co-maker or endorser on a note? <input type="checkbox"/> Yes <input type="checkbox"/> No Are you a U.S. citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No Are you a permanent resident alien? <input type="checkbox"/> Yes <input type="checkbox"/> No Do you intend to occupy the property as your primary residence? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes" above, please complete the questions below: Have you had ownership interest in a property in the last three years? <input type="checkbox"/> Yes <input type="checkbox"/> No 1.) What type of property did you own- principal residence (PR), second home (SH), or investment property (IP)? _____ 2.) How did you hold title to the home- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? _____	Are there any outstanding judgments against you? <input type="checkbox"/> Yes <input type="checkbox"/> No Have you been declared bankrupt within the past 7 years? <input type="checkbox"/> Yes <input type="checkbox"/> No Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? <input type="checkbox"/> Yes <input type="checkbox"/> No Are you a party to a lawsuit? <input type="checkbox"/> Yes <input type="checkbox"/> No Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <input type="checkbox"/> Yes <input type="checkbox"/> No Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, explain: _____ Are you obligated to pay alimony, child support, or separate maintenance? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please indicate the amount for each: Alimony: \$ _____ Child Support: \$ _____ Separate Maintenance: \$ _____ Is any part of the down payment borrowed? <input type="checkbox"/> Yes <input type="checkbox"/> No Are you a co-maker or endorser on a note? <input type="checkbox"/> Yes <input type="checkbox"/> No Are you a U.S. citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No Are you a permanent resident alien? <input type="checkbox"/> Yes <input type="checkbox"/> No Do you intend to occupy the property as your primary residence? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes" above, please complete the questions below: Have you had ownership interest in a property in the last three years? <input type="checkbox"/> Yes <input type="checkbox"/> No 1.) What type of property did you own- principal residence (PR), second home (SH), or investment property (IP)? _____ 2.) How did you hold title to the home- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? _____

LAND INFORMATION

Only need if you are applying for Land/Home package or you are using land to secure the loan.

Is there a residence currently on the land where you are planning to place this home? Yes No

Is the land that will be used to secure the loan currently in the applicant or co-applicant's name? Yes No

How was this land acquired by applicant/co-applicant? Gifted Inherited Purchased Other: _____

Size of land (acres): _____ Date land was gifted/inherited/purchased: _____ Purchase price of land: _____

DEBTS AND OTHER INFORMATION

Where will the home be located? Street Address: _____ City: _____ State (Required): _____ Zip Code: _____

If home will be located on a rented property/park/community, amount of future monthly lot rent/site rent: \$ _____

CONTACTS (Nearest 2 Relatives Not Living in the Home)

Name (First, MI, Last):		Suffix:	Relationship:		Name (First, MI, Last):		Suffix:	Relationship:			
Home Phone:		Cell Phone:			Home Phone:		Cell Phone:				
()		()			()		()				
Street Address:					Street Address:						
City:			State:	Zip Code:		City:			State:	Zip Code:	

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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 equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for "Race." The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish this information, please check below:

This application was taken by: Face-to-face interview Mail Telephone Internet Fax

APPLICANT	CO-APPLICANT
<p>ETHNICITY: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino</p> <p>RACE: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White</p> <p>SEX: <input type="checkbox"/> Male <input type="checkbox"/> Female</p> <p><input type="checkbox"/> I do not wish to furnish this information (initials) _____. Assessment of ethnicity, race, and sex are required on the basis of visual observation or surname if the information is not furnished.</p>	<p>ETHNICITY: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino</p> <p>RACE: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White</p> <p>SEX: <input type="checkbox"/> Male <input type="checkbox"/> Female</p> <p><input type="checkbox"/> I do not wish to furnish this information (initials) _____. Assessment of ethnicity, race, and sex are required on the basis of visual observation or surname if the information is not furnished.</p>

STATE NOTICES

CALIFORNIA: An applicant, if married, may apply for a separate account. If your credit is declined, you refuse or counter offer, your account is terminated or there is an unfavorable change in the terms made to your account and our decision is based, in whole or in part, on information contained in a consumer credit report, you have the right to obtain within 60 days a free copy of your consumer credit report from the consumer credit reporting agency and from any other consumer credit reporting agency which compiles and maintains files on consumers on a nationwide basis. Additionally, you have the right under California Civil Code § 1785.16 to dispute the accuracy or completeness of any information in a consumer credit report furnished by the consumer credit reporting agency.

MASSACHUSETTS: The responsibility of the attorney for the mortgagee is to protect the interest of the mortgagee. Mortgagors may, at their own expense, engage an attorney of their selection to represent their interests in the transaction.

NEW HAMPSHIRE: If this is an application for balloon financing, you are entitled to receive, upon request, a written estimate of the monthly payment amount for a balloon payment refinancing in accordance with the creditor's then existing refinance programs prior to entering into a balloon contract.

NEW YORK: 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 or not 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.

OHIO: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy 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.

RHODE ISLAND: Credit reports may be requested in connection with this application.

VERMONT: By completing this credit application and giving us permission to obtain your credit reports, you authorize us and our employees or affiliates to obtain and verify information about you (including one or more credit reports, information about your employment and banking and credit relationships) that we may deem necessary or appropriate in evaluating your application. If your application is approved and credit is extended, you also authorize us, and our employees and agents, to obtain additional credit reports and other information about you in connection with reviewing the account, increasing the credit line on the account (if applicable), taking collection on the account, or for any other legitimate purpose associated with the account.

WASHINGTON: Washington State law against discrimination prohibits discrimination in credit transactions because of race, creed, color, national origin, sex or marital status. The Washington State Human Rights Commission administers compliance with this law. Additionally, please let us know if we should investigate your credit references and/or credit history under another name.

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 or 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: _____

I (We) (1) state that the above information is true, accurate and complete as of the date of this Application, and I(we) understand that any false statements or intentional/negligent misrepresentation of information provided may result in civil liability, monetary damages and/or criminal penalties including fine or imprisonment, or both, under the provisions of 18 U.S.C. 1001, et seq.; 31 U.S.C. 3729, 3802; (2) I (we) agree to amend this Application if any of the information therein should change prior to closing of the loan; (3) acknowledge that this Application is the property of the creditor or credit institution to which it is submitted, whether or not the loan I (we) am/are applying for is approved and closed; (4) authorize the creditor or credit institution to which this Application is submitted to request a consumer credit report on me (us) and to request of any present or past creditor or employer information as to my credit or employment for the purpose of considering this Application; (5) authorize the creditor, credit institution or servicer of my (our) loan to request a consumer credit report on me (us) in connection with the servicing of my (our) loan, as permitted by law; (6) authorize the creditor, credit institution or servicer of my (our) loan to report the existence of and information about this loan, including my (our) delinquency and/or compliance with the loan terms and conditions; (7) agree that the residential property which will secure this loan will not be used for any illegal purpose; (8) agree that the ownership or servicing of this loan may be transferred to another, with notice given of such transfer as may be required by law; and (9) that my (our) transmission of this Application as an "electronic record" with my (our) "electronic signature," as those terms are defined by applicable federal and state law (but not including audio or video recordings), or my (our) facsimile transmission of this application containing my (our) facsimile signature(s), shall be as effective, enforceable and valid as if a paper version of this Application were delivered containing my (our) original signature(s).

INFORMATION SHARING CONSENT: I (We) consent and authorize the creditor, credit institution, servicer or their assignees to share my(our) confidential personal and financial information with others as is necessary to facilitate the processing of this application, completing this transaction, servicing my(our) account, or other legitimate purpose, including necessary personal financial information with your retailer to facilitate your sales transaction.

ACKNOWLEDGEMENT: I (We) acknowledge that any creditor or credit institution to which this Application is submitted, owner of the loan, its servicers, successors and assigns, may verify or re-verify 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.

Applicant's Signature

Date

Co-Applicant's Signature

Date

Loan Approval Checklist



Applicant Name: _____

Co-Applicant Name: _____

To expedite your home purchase, please provide the items below as quickly as possible.

Items needed for your approval:

- Copy of Driver's License or State Issued Photo ID for each applicant.
- Most recent check stubs for all applicants including year-to-date income information.
- Last two years W2s, 1099s or 1040s for all applicants.
- If available, please provide a copy of the Social Security Card for each applicant.

If these apply to you, please also provide:

- Benefits letter for Social Security, Disability and/or Retirement – must include amount received each month: A copy can be obtained at: www.ssa.gov
- Child Support –Twelve (12) months payment history of bank statements or copies of canceled checks *and* a copy of the divorce decree/order of support.

Please fax these items to **877-857-2530** using this page as your cover sheet or take a picture of these items using your phone or other device, then email them to: go@vmf.com

Additional items may be requested; however the above items will greatly speed up your loan process.

If you have any questions, please call **866-701-0467**.

We look forward to assisting you with your home financing needs!

Thank you for choosing Vanderbilt Mortgage and Finance!

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

Reference No.: _____

To: Applicant(s): _____

Property: (a) Manufactured Home Description (If Applicable):

If the above Description is left blank it means that the Description is unknown at the time of the delivery of this Affiliated Business Arrangement Disclosure Statement.

(b) Address Where Manufactured Home Located Or To Be Located:

If the above Address is left blank it means that the Address is unknown at the time of the delivery of this Affiliated Business Arrangement Disclosure Statement.

From: (1) CMH Homes, Inc. (or CMH of KY, Inc. for locations in Kentucky) ("CMH") as to Paragraph A, (2) Wimbledon Properties, LLC. ("Wimbledon") as to Paragraph A, and/or (3) Vanderbilt Mortgage and Finance, Inc. ("Vanderbilt") as to Paragraphs A and/or B

This is to give you notice that CMH, Wimbledon, Vanderbilt, and HomeFirst Agency, Inc. ("HomeFirst") have business relationships with each other. CMH, Wimbledon, Vanderbilt and HomeFirst are each indirect, wholly owned subsidiaries of the same parent company. Thus, each is an affiliate of the other. Because of this relationship, this referral may provide CMH, Wimbledon, and/or Vanderbilt a financial or other benefit.

A. Set forth below is the estimated charge or range of charges for the settlement services listed. You are **NOT** required to use the listed provider(s) as a condition for settlement of your loan on the subject property. **THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.**

Provider and Settlement Service

Charge or Range of Charges

(1) Vanderbilt / Your Financing

(1) **Conventional:** Interest rates range from 6.65% to 14.10% (if secured by land) or 7.89% to 15.50% (if not secured by land).
FHA Title I: Interest rates range from 7.25% to 7.75%.
FHA Title II: Interest rates from 4.75%.

(2) Vanderbilt / Services Related to Origination of your loan and FHA Insurance

(2) **Conventional:** Origination fee of 0% to 2% of financing amount.
FHA Title I: Origination fee of 0% to 2% and FHA Insurance of 2.25% of financing amount, plus 1% annual FHA premium payable with monthly payment.
FHA Title II: Origination fee of 0% to 2% and upfront FHA Insurance Premium of 1.75%, and Underwriting and Document Preparation fees totaling \$526.95, plus 1.20% or 1.25% (or 0%, .035% or .060% for loans with terms 15 years or less) annual FHA insurance Premium (based on loan to value) payable with monthly payment.

For Example:

\$35,000	Conventional	\$700.00
	FHA Title I	\$1,487.50
	FHA Title II	\$1,576.95
\$60,000	Conventional	\$1,200.00
	FHA Title I	\$2,550.00
	FHA Title II	\$2,326.95
\$90,000	Conventional	\$1,800.00
	FHA Title I	\$3,825.00
	FHA Title II	\$3,226.95
\$150,000	Conventional	\$3,000.00
	FHA Title I	Financing in this amount is not available
	FHA Title II	\$5,026.95
\$200,000	Conventional	\$4,000.00
	FHA Title I	Financing in this amount is not available
	FHA Title II	\$6,526.95

(3) HomeFirst / The Following Kinds of Insurance or Contractual Protection

(3) For the Indicated Insurance or Contractual Protection, the Premium or Cost Range From:

(a) Hazard Insurance on the Manufactured or Modular Home You Are Purchasing

a) Cost determined by several factors, including: Home's price or value; whether new or pre-owned; if pre-owned, age of Home; where Home located and coverage terms:

One Year Term:		
\$35,000	Home	\$186 to \$2,238
\$60,000	Home	\$207 to \$3,081
\$90,000	Home	\$274 to \$3,732
\$150,000	Home	\$379 to \$5,973
\$200,000	Home	\$466 to \$7,945

(b) Home Buyer Protection Plan (insurance) or Home Protection Plan (service contract)

(b) Cost determined by which product is offered in a particular state and whether the Home is single (SS) or multi (MS) section. Product is available for new homes only:

New Home/5 Year Term	
SS HBPP \$480	(\$484.80 in FL)
MS HBPP \$580	(\$585.80 in FL)
SS and MS HPP \$699	

(HPP is available in all states except AL, CT, FL, MA, NV, and OR)

B. Set forth below is the estimated charge or range of charges for the settlement services of an attorney, credit reporting agency, or real estate appraiser that we (Vanderbilt), as your lender, will require you to use, as a condition of your loan on this property, to represent our interests in the transaction.

Provider and Settlement Service

- (1) Real Estate Appraiser / Appraisal
- (2) Credit Reporting Agency(ies) / Credit Report on You

Charge or Range of Charges

- (1) \$250 to \$450
- (2) \$0

ACKNOWLEDGEMENT

I/We acknowledge receipt of a copy of this disclosure statement within 3 business days of my/our loan application or prior to or at the time of the referral of the settlement service(s) described above. I/We further acknowledge that I/we have read this disclosure form and that I/we understand that CMH, Wimbledon, and/or Vanderbilt is referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

Signature of: _____ Date

Signature _____ Date

Addendum to Credit Application Information About Your Credit Application

Communications that relate to your credit application that will be submitted to a lender (the “Lender”), its status or other questions you may have about your application or the loan process, will be addressed by the Lender’s designated representative.

The retailer 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 and the appropriate representative(s) of the Lender for your convenience.

Following the receipt of your credit application, a representative from the Lender may contact you to discuss your application. Should you have any questions about your application, please contact the Lender at **1-866-701-0467**.

By signing below, you acknowledge that you have read and understood the details provided, and also consent to the Lender sharing the decision of your credit application and other necessary personal financial information with your retailer in order to facilitate your sales transaction and other purposes. Below is a list of Vanderbilt Mortgage and Finance, Inc. Loan Originators.

Name	NMLS#
Adam Paul	192087
Amanda Thornton	188806
Angela Heflin	150428
Angela Patterson	71073
Brandon Cook	299463
Brandon Hensley	517152
Brent Ridge	252689
Brian Moore	140921
Brian Smith	1023945
Bruce Kirk	13894
Carrie Shope	517072
Christian Blaicher	973394
Courtney Snoderly	247498
Dan Murphy	179753
Dave Thomas	960132
Diego Herrera	247487
Elizabeth-Laura E. Aycocke	278178
Eric Joyner	351287

Name	NMLS#
Hollie Sigler	1020692
Hope-Stephanie Whitehead	791166
Jama Leitch	147737
Jason Henderson	247685
Jeff Kirk	70214
Josh Gahagan	150405
Kelly Morgan	145380
Kevin Carroll	251867
Kevin-Richard K. McGill	58551
Kristen Fagan	1024384
Laura Tinney	1023887
Lori Keller	251843
Marc Maxwell	13597
Mark Barnhart	147598
Marsha Estep	150415
Mary Jane Anderson	70189
Michael Case	872554
Mike McGrane	141474

Name	NMLS#
Mike Thomas	141500
Natashia Reid	150693
Nicholas Leopper	82086
Randy Thomas	34735
Randy-Craig R.Dodd	31122
Rebecca Proctor	150605
Robin Roulette	6817
Samantha Smith	247377
Seth Smith	885922
Stacie Wheeler	194608
Stacy Carter	147624
Stacy Tadlock	132942
Steve Damron	192985
Susan Arwood	833720
Tammy Jones	150535
Tammy Miller	140882
Tara Smith	1098979
Travis Rochelle	190214

Applicant Signature

(Date)

Applicant Signature

(Date)

Applicant Authorization

Part I - General Information	
1. Applicant(s)	2. Name and Address of Lender Vanderbilt Mortgage and Finance, Inc. 500 Alcoa Trail Maryville, TN 37804
	Date

Part II - Applicant Authorization	
<p>I hereby authorize the Lender to verify my past and present employment earnings records, bank accounts, stock holdings and any other asset balances that are needed to process my loan application. I further authorize the Lender or its assignees to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.</p>	
_____	_____
Borrower	Date
_____	_____
Borrower	Date



4506-T INSTRUCTIONS

IMPORTANT! PLEASE READ

It is very important that the information you provide on the 4506-T is legible and matches the information you provided when you filed your taxes.

Line 1a: Enter the primary/name shown first on your tax return.

Line 1b: Enter social security number of primary/name shown first on your tax return.

Line 2a: If joint return, enter spouse's name shown on tax return.

Line 2b: If joint return, enter spouse's social security number shown on tax return.

Line 3: Enter your current address.

Line 4: Enter the address shown on the last tax return you filed (*must match exactly what shows on tax return*).

*** Please make sure that applicant and co-applicant sign and date the 4506-T ***

If this document is not legible or properly completed, it may delay the processing of your loan. If you have any questions or need assistance, please call **1-866-701-0467**.

Thank You!

Vanderbilt Mortgage and Finance, Inc

Request for Transcript of Tax Return

OMB No. 1545-1872

▶ Request may be rejected if the form is incomplete or illegible.

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Return or Account Transcript" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.	

Caution. If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ _____

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days

c Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days

Caution. If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately. _____

Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved **identity theft** on your federal tax return

Caution. Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

		Phone number of taxpayer on line 1a or 2a
▶ Signature (see instructions)	Date	
▶ Title (if line 1a above is a corporation, partnership, estate, or trust)		
▶ Spouse's signature	Date	

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

CAUTION. Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note. If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Return or Account Transcript" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:

	Mail or fax to:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	512-460-2272
Alabama, Arizona, Arkansas, California, Colorado, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	559-456-5876
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	816-292-6102

Chart for all other transcripts

If you lived in or your business was in:

Mail or fax to:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	801-620-6922
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	859-669-3592

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P. O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note. If the address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party—Business.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

Privacy Act and Paperwork Reduction Act

Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.

NOTICE & CONSENT TO ELECTRONIC COMMUNICATIONS AGREEMENT FOR OWNER

The following terms and conditions apply to communications available through the secure online services accessed through www.vmf.com.

IMPORTANT DEFINITIONS

"We", "us", "VMF", and "Vanderbilt Mortgage" means Vanderbilt Mortgage and Finance, Inc.

ELECTRONIC COMMUNICATIONS DISCLOSURE AND CONSENT

By accepting this Notice and Consent form, you agree that VMF may but is not obligated to provide you with any communications regarding the online services described here or in other online agreements which we are required or otherwise choose to send to you in any capacity in which we may act as lender with respect to any loan held with VMF.

In addition, we may but will not be obligated to notify you via a general or public email when such communication has been sent except as may be required by law. If we are required by law to give you the Communication, we will provide a paper copy upon your request at no additional cost, except as set forth below. By accepting this Notice and Consent form, you are acknowledging:

- Receipt of this Notice and Consent Regarding Electronic Communications.
- That you will reasonably demonstrate and/or confirm that you are able to access electronically and retain communications as described below.

WITHDRAWING CONSENT TO ELECTRONIC DELIVERY

You may provide us notice that you are no longer willing to accept communications electronically. If you withdraw your consent with respect to any loan or service, your subscription to the service will be terminated automatically with respect to all loans and all services. If you wish to withdraw your consent, you may do so by calling Credit Services at 1-866-701-0467.

SYSTEM REQUIREMENTS

In order to successfully access your online communications, we recommend using the following operating systems, Internet browsers and other software:

- A personal computer capable of accessing the Internet, sending and receiving email, and a printer capable of printing copies of web site information for your records.
- Microsoft Windows XP or later versions, or Apple Mac OS X Leopard (10.5) or later versions.
- An Internet browser that supports 128-bit encryption*.
Our resources are best experienced with any of the following:
 - Microsoft Internet Explorer 8.0 or later versions
 - Mozilla Firefox 3 or later versions
 - Apple Safari 5 or later versions
 - Google Chrome 7 or later versions
- Adobe Reader 9.5 or later versions or Adobe compatible software, so you can view Adobe PDF files.

E-MAIL ADDRESS

It is your responsibility to maintain a current email address with VMF for any electronic communications that you request. Any changes to your email address may only be made by you, the Owner. If you need to update your email address please call Credit Services at **1-866-701-0467**.

PROTECTING YOUR USER ID, PASSWORD AND VERIFICATION ANSWERS

A User ID, Password and Verification Questions are designed to authenticate your identity and those transactions that you authorize others to conduct for you. You agree that you will not disclose and will prevent the disclosure of your User ID, Password or Verification Questions and Answers to others. If you think the confidentiality of your User ID, Password or Verification Questions and Answers are or may be compromised you shall notify us immediately by calling **Credit Services at 1-866-701-0467**. In the event that your Password or Verification Questions and Answers have been compromised, you will be required to establish new ones. **You assume sole responsibility for maintaining your Password and Verification Questions and Answers.**

We are committed to the security of your personal information. Likewise, you must take every precaution to ensure the safety, security and integrity of your transactions with online services. Your User ID, Password and Verification Answers allow access to services provided herein; providing these to another person constitutes a grant of authority to access your information; such authorization shall continue until you have notified us that such person is not authorized to act with regard to the service.

The following guidelines should assist you in ensuring that your loans and loan information remain secure. **Please observe these guidelines.** Remember, you may be held liable for the unauthorized use of your User ID, Password or Verification Answers:

- Do not leave your loan information in an open area accessible by others, including on your computer screen.
- Do not leave your computer unattended while you are connected to a service.
- Do not enter your User ID or Password into the service when there are others nearby who could observe you doing so.
- Do not send your Password or other privileged loan information over any email system.
- Log out of the service and close your browser completely after each online services session.
- Do not use the same Password that you use for other online services.

CHANGES TO THIS AGREEMENT

Vanderbilt Mortgage reserves the right to change the terms of this Agreement, including by adding additional services and by adding or changing the amount of charges or fees. If Vanderbilt Mortgage makes material changes to the terms of this Agreement, Vanderbilt Mortgage will notify you at least thirty (30) calendar days prior to the effective date of the changes. The notice will be sent to your designated email address and/or, at Vanderbilt Mortgage's option, the notice may be sent to you at the address set forth in Vanderbilt Mortgage's records. However, if a change is necessary in order to protect the security of Vanderbilt Mortgage's system or Vanderbilt Mortgage's customer information, Vanderbilt Mortgage reserves the right to make immediate changes without prior notice. Vanderbilt Mortgage will notify you of such changes as soon as reasonably possible after making such changes. Vanderbilt Mortgage always reserves the right to waive or vary the terms of this Agreement on an individual basis.

If Vanderbilt Mortgage gives you advance notice of a change in the terms of this Agreement, you may accept the change by continuing to use the service or you may decline to accept the change by terminating this Agreement and the service.

Texas Department of Housing and Community Affairs
Manufactured Housing Division
P. O. BOX 12489 Austin, Texas 78711-2489
(877) 313-3023, (512)475-2200 FAX (512) 475-3506
Internet Address: www.tdhca.state.tx.us/mh/index.htm

MAKING AN INFORMED DECISION ABOUT BUYING A MANUFACTURED HOME

IF YOU HAVE QUESTIONS CALL 1-877-313-3023

www.TDHCA.STATE.TX.US/MH

Ownership of ANY home brings many responsibilities. Buying a manufactured home involves many important and unique considerations. This disclosure is to assist you in recognizing and understanding many of those factors. Please read it carefully.

CHOOSING A MANUFACTURED HOME AS YOUR HOME: Manufactured homes come in a variety of sizes, styles, design features, amenities, and price ranges. All manufactured homes are built to federal standards established by the federal Department of Housing and Urban Development (HUD). Also, the federal government and the state of Texas require manufacturers, retailers and installers to give certain warranties on manufactured homes. The type of warranties you receive will depend on whether you are purchasing a new or used manufactured home. You have the right to see the manufacturer's warranty and the retailer's warranty before entering into a binding agreement to purchase a manufactured home.

initials

LEASE PURCHASE: "Lease Purchase" means entering into a lease contract for a manufactured home, in which the lessor retains title, containing a provision or, in another agreement, conferring on the lessee an option to purchase a manufactured home, pursuant to §1201.003(16) of the Occupations Code. Until the consumer exercises their option to purchase the manufactured home the seller maintains ownership of the home, and has the ability to evict a consumer if appropriate pursuant to your rental agreement and/or the Texas Property Code.

initials

CHOOSING A MANUFACTURED HOME RETAILER: The State of Texas licenses and oversees manufacturers, retailers, brokers, salespersons, rebuilders, and installers of manufactured homes. The agency responsible for this licensing and oversight is the Texas Department of Housing and Community Affairs, Manufactured Housing Division (the "Department"). Your properly licensed manufactured home retailer should display, or be willing to show you, its license in its sales office. **Dealing with licensed parties can provide important consumer protections.**

initials

DEPOSITS: You may be required by a manufactured home retailer to place a deposit on a home, regardless of whether the home is on the retailer's sales lot, is being sold at another location, or will be ordered from a factory. The amount of the deposit is determined between you and your retailer. The deposit becomes a down payment upon execution of a binding written purchase agreement. You have the right to demand a refund of the deposit or down payment, and receive that refund within 15 days thereafter, if you timely and properly rescind the purchase agreement.

initials

FINANCING OPTIONS: A manufactured home in Texas has tremendous flexibility when it comes to financing because it can be financed as personal property (typically a consumer loan secured by the home only) or, if you own the land the home is on (or have a qualifying long term lease on the land) as real property (typically a mortgage loan secured by the home and the land). You should talk to possible lenders about the terms they can offer. If you think one lender is offering too high a rate, talk to another lender.

Consumer lenders must generally be registered with the Office of the Consumer Credit Commissioner. Mortgage loans are usually originated by mortgage brokers (licensed with the Savings and Mortgage Lending Department), mortgage bankers (registered with the Savings and Mortgage Lending Department), or financial institutions (regulated by state and/or federal regulators, depending on the type of financial institution).

**WHEN YOU MAKE A DECISION ABOUT BUYING A
MANUFACTURED HOME, PLAN FOR FLEXIBILITY AND CHANGE.**

YOUR LOAN WILL BE A MAJOR FACTOR IN DETERMINING YOUR PAYMENTS, BUT THERE ARE OTHER IMPORTANT FACTORS YOU SHOULD ALSO THINK ABOUT, SUCH AS:

- Adjustable rate loans – If rates go up, your loan payments will go up.
- Property taxes – Changes in property valuation and changes in tax rate can result in changes in your payments.
- Insurance – If premiums increase, your payments will go up.
- Lot rent – If you are renting the lot your home is on, your rent may be subject to increase.

initials

LOCAL RESTRICTIONS AND REQUIREMENTS (ZONING): Depending on where a home is to be located it may be subject to special local requirements, including zoning and deed restrictions. These local requirements may affect where the home can be placed and may also involve other related requirements (and expenses) such as size requirements, construction requirements. Contact the local municipality, county, and subdivision manager to find out what, if any, requirements of this sort may apply to any site where you are going to place a manufactured home.

initials

SITE PREPARATION: The installer is responsible for proper preparation of the site where a new manufactured home is to be installed. A consumer is responsible for proper preparation of the site where a used manufactured home is to be installed. If you do not think you can prepare your site properly, consider hiring someone else with the right experience and equipment to do it for you. Proper site preparation includes a site for placement of the home that has good drainage so that water will not collect or run under or around the home; and firm compacted soil with no stumps, debris, or other matter. The site that is selected and prepared also needs to meet any setback or other placement requirements and have access to any required water, septic system, and utilities.

PROPER SITE PREPARATION IS ESSENTIAL!

initials

INSTALLATION: If you are purchasing a NEW manufactured home. Installation must be included. If you are purchasing a USED manufactured home, installation may or may not be included. If installation is not included and you arrange for it yourself, remember, ONLY A LICENSED INSTALLER may install a manufactured home. The installer who actually installs the home must also provide a warranty.

**PROPER INSTALLATION BY A LICENSED INSTALLER IS
REQUIRED BY LAW IN ORDER FOR A HOME TO BE OCCUPIED.**

If you are buying a home that has already been installed, you should ask the selling retailer if they will check the leveling, check for the presence (if required) and condition of any vapor retarder, check anything else regarding the foundation/stabilization system, or provide any other installation-related services.

If you acquire a used manufactured home that is already installed in a Wind Zone II county but the home is a Wind Zone I home, which means that home was not designed or constructed to withstand a hurricane force wind occurring in a Wind Zone II or III area, the home cannot be installed in a Wind Zone II area unless it was constructed before September 1, 1997.

initials

UPKEEP AND MAINTENANCE: ANY home requires regular upkeep and maintenance - things like periodic checking of and repairs to the roof, keeping vents and filters clear, maintaining septic systems and wells in safe and sanitary working order, caulking to prevent leaks, and periodic painting. Also, depending on the foundation system you choose, a manufactured home may require periodic checking to be sure that it is still level and that the anchors and straps are secure.

initials

FOUNDATION MAINTENANCE: You must accept all responsibility for maintenance of the site upon closing. These responsibilities include: maintaining good drainage around the home, preventing soil erosion, periodic inspections of foundation supports and anchorage, and any leveling or adjustment that may be required unless contractually agreed otherwise. Homes located in areas that have soils with high clay content that expands and contracts must maintain consistent moisture levels. This may include watering around the foundation during dry summer months and managing the size and proximity of the vegetation near the foundation.

initials

LOT RENT: If you rent the lot your home is on, in addition to the possibility of rent increases, it is possible that the property owner could decide to change the use of the land and not renew your lease. Although you would be given advance notice, this would mean that you would have to move your home and have it installed somewhere else.

initials

WATER AND UTILITIES: Be sure that your lot has access to water. If you must drill a well, consider contacting several drillers for bids. If water is available through a municipality, utility district, water district, or cooperative, you should inquire about the rates you will have to pay and the costs necessary to join the water system. Be sure that any utilities you will need are available at your site and, if they are not, find out what will be involved in getting them delivered and connected.

initials

SEWER CONNECTIONS OR SEPTIC SYSTEMS: If your lot is not serviced by a municipal sewer system or utility district, you will have to install an on-site sewer facility (commonly known as a septic system). There are a number of concerns or restrictions that will determine if your lot is adequate to support a septic system. Check with the local county or a licensed private installer to determine the requirements that apply to your lot and the cost to install such a system.

initials

HOMEOWNERS ASSOCIATIONS AND FEES: Many subdivisions have mandatory assessments and fees that lot owners must pay. Check with the manager of the subdivision in which your lot is located to determine if any fees apply to your lot.

initials

PROPERTY TAXES: Manufactured homes are appraised and subject to property taxes. Depending on the type of loan you have, your lender may escrow for these taxes, and this will increase your monthly payments. Whether you select personal property or real property status for your home may impact any homestead exemption that you may obtain to reduce your tax liability. Talk with the county tax office if you have any questions. Failing to pay your taxes or make arrangements with the tax assessor-collector may place you at risk of having tax liens recorded on your home and, possibly, having the home foreclosed for non-payment of taxes. If you do not have a lender that escrows for the taxes, the tax assessor-collector will work out an escrow arrangement with you if requested.

initials

INSURANCE: Your lender will almost certainly require you to obtain insurance. You should request quotes from the agent of your choice to obtain the insurance. Even if you do not have a lender, it is a good idea to obtain insurance to protect your home and yourself.

initials

THE TEXAS MANUFACTURED HOMEOWNERS' RECOVERY TRUST FUND (the "FUND"): The Fund is established by law to protect consumers who incur certain actual damages arising from specified violations of law involving acts or omissions of licensees. To learn more about the Fund you can check the Department's website at: www.tdhca.state.tx.us/mh or call the Department for a printed description of the Fund and how it works. Claims on the Fund must be verified and must be made within two years from the date of the act or omission or when it was discovered or reasonably should have been discovered.

initials

RIGHT OF RESCISSION: Once you enter into a contract with a selling retailer to acquire a manufactured home, you have a right to rescind the contract. You may, not later than the third day after the applicable contract is signed, rescind the contract without penalty or charge. The right to rescind may be modified or waived only if you have a *bona fide* emergency. The Department has rules about the detailed requirements for waivers and modifications. If you grant someone other than the retailer a lien on the home you are buying, the right of rescission automatically goes away when the lien is recorded with the TDHCA.

initials

This **Six Page Disclosure** was provided to me/us by the retailer and/or lender shown below on this date. It was provided to me/us before I/we completed a credit application (if a financed transaction), or before I/we signed a contract to purchase, exchange, or lease-purchase a manufactured home.

DATE

RETAILER or LENDER

LICENSE NUMBER (if a retailer)

CUSTOMER signature

CUSTOMER signature

CUSTOMER printed name

CUSTOMER printed name

Date:_____

Date:_____



TEXAS MORTGAGE BANKER DISCLOSURE

Residential Mortgage Loan Originator: MARSHA ESTEP

NMLS ID: 150415

Mortgage Banker: VANDERBILT MORTGAGE AND FINANCE, INC.

Registration Number: 64733

PURSUANT TO THE REQUIREMENTS OF SECTION 157.0021(a) OF THE MORTGAGE BANKER REGISTRATION AND RESIDENTIAL MORTGAGE LOAN ORIGINATOR ACT, CHAPTER 157, TEXAS FINANCE CODE, YOU ARE HEREBY NOTIFIED OF THE FOLLOWING:

CONSUMERS WISHING TO FILE A COMPLAINT AGAINST A MORTGAGE BANKER OR A LICENSED MORTGAGE BANKER RESIDENTIAL MORTGAGE LOAN ORIGINATOR SHOULD COMPLETE, SIGN AND SEND A COMPLAINT FORM TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. COMPLAINT FORMS AND INSTRUCTIONS MAY BE DOWNLOADED AND PRINTED FROM THE DEPARTMENT'S WEBSITE AT WWW.SML.TEXAS.GOV. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550.

THE DEPARTMENT MAINTAINS A RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED MORTGAGE BANKER RESIDENTIAL MORTGAGE LOAN ORIGINATORS. A WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE RECOVERY FUND MUST BE FILED WITH AND INVESTIGATED BY THE DEPARTMENT PRIOR TO THE PAYMENT OF A CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT THE DEPARTMENT'S WEB SITE AT WWW.SML.TEXAS.GOV.

I/We confirm receipt of this disclosure the date set forth below.

Applicant Signature

Date

Co-Applicant Signature

Date



Vanderbilt Mortgage and Finance, Inc.

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