

Location applying for

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Addendum to Credit Application Disclosure of Right to Share Application Information

First Choice MH LLC ("First Choice") is hereby disclosing its intent to share your Credit Application with Four Leaf Properties (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 read the Disclosure of Right to Share Application Information and agree to the terms as specified.

Applicant Full Name

Co-Applicant Full Name

Anti-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
- 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 indicated 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.

By checking this box I acknowledge full compliance with this policy.

Applicant Full Name

Co-Applicant Full Name

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 (Four Leaf Properties) 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) 781-1042

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 checking this box I acknowledge full compliance with this policy.

* Applicant Full Name

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.

Privacy Policy First Choice MH, LLC

Borrower(s)

At First Choice MH LLC 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 customers, 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 financing business
- To the extent permissible under the right to financial privacy act
- To comply with federal, state, local laws
- To the companies that perform marketing services on our behalf

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 LLC

600 W. 22nd Street

Suite 101

Oak Brook, IL 60523

(877) 346-0009

By checking this box I acknowledge full compliance with this policy.

* Applicant Full Name

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 (name of licensee), holder of License (license number) 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.

1. The following forms and documents will be delivered to you in conjunction with your credit application:
 - a. A copy of the loan application, signed and delivered to First Choice MH LLC; and
 - b. A copy of the Illinois Mortgage Escrow Account Act
2. The following documents will be delivered to you if your loan application is approved:
 - a. Settlement Cost Booklet as required by Federal Law (Real Estate Settlement Procedures Act, 12 USC 2601) that describes the settlement process; and
 - b. A good faith estimate of the costs that will be paid in connection with the financing as outlined in Regulation Z (12 CFR 226).
3. Upon request by the applicant, the following information shall be provided:
 - a. A sample of the form of note and mortgage that will be executed if the loan applied for is approved;
 - b. A sample copy of the commitment letter;
 - c. 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.

By checking this box I acknowledge full compliance with this policy.

* Applicant Full Name

Co-Applicant Full Name

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.

*Property will be:

*Purpose of the Loan:

*Proposed Down Payment \$:

*Source of Down Payment:

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.

(A) Applicant

*Last Name:	<input type="text"/>	*First Name:	<input type="text"/>
*Middle Name:	<input type="text"/>	*Birth Date:	<input type="text"/>
*Social Security:	<input type="text"/>	*Email Address:	<input type="text"/>
Gender:	<input type="text"/>	*Marital Status:	<input type="text"/>
*Number of Dependents:	<input type="text"/>	*Ages:	<input type="text"/>

Applicant's Residence

*Current Street Address:	<input type="text"/>	*City:	<input type="text"/>
*State:	<input type="text"/>	*Zip:	<input type="text"/>
*County:	<input type="text"/>	*Cell Phone	<input type="text"/>
Home Phone	<input type="text"/>		
<hr/>			
*How long at present address?(Value in months. ie 36 months for 3 years)	<input type="text"/>	*What is your relationship to property:	<input type="text"/>
*Monthly Mortgage/Rent:	<input type="text"/>	*Name of Mortgage Holder/Landlord:	<input type="text"/>
*Mortgage Holder/Landlord Phone Number:	<input type="text"/>	If homeowner, what do you intend to do with existing home?:	<input type="text"/>
<hr/>			
*Name of nearest Relative NOT living with you:	<input type="text"/>	*Relationship of Relative:	<input type="text"/>
*Phone # of Relative:	<input type="text"/>		

(B) Co-Applicant

Last Name:	<input type="text"/>	First Name:	<input type="text"/>
Middle Name:	<input type="text"/>	Birth Date:	<input type="text"/>

Social Security:

Gender:

Marital Status:

Number of Dependents:

Ages:

Co-Applicant's Residence

Current Street Address:

City:

State:

Zip:

County:

Cell Phone

Home Phone

Email

How long at present address?

What is your relationship to property:

Monthly Mortgage/Rent:

Name of Mortgage Holder/Landlord:

Mortgage Holder/Landlord Phone Number:

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

City:

State:

Zip:

How long have you lived there?:

Name of Mortgage Holder/Landlord:

Name of Mortgage Holder/Landlord Phone:

Name of nearest Relative NOT living with you:

Relationship of Relative:

Phone # of Relative:

Applicant's Employment History (Minimum Three Years)

Number of Employers in the last 3 years:

Current Employer

*Employer Name:

*Are you self employed:

*Position Held/ Occupation:

*Date started:

*City:

*State:

*Supervisor Name:	<input type="text"/>	*Supervisor Phone:	<input type="text"/>
Supervisor Email:	<input type="text"/>		
<hr/>			
*Gross Monthly Pay (Monthly income earned before deductions):	<input type="text"/>	Source of Gross Monthly Pay:	<input type="text" value="Please select"/>
Extra Income (Only list overtime if you receive it on a monthly basis.):	<input type="text"/>	Source of Extra Income:	<input type="text"/>
<hr/>			

Co-Applicant's Employment History (Minimum Three Years)

Number of Employers in the last 3 years:

Current Employer

Employer Name:	<input type="text"/>	Are you self employed:	<input type="text"/>
Position Held/ Occupation:	<input type="text"/>	Date started:	<input type="text"/>
City:	<input type="text"/>	State:	<input type="text"/>
Supervisor Name:	<input type="text"/>	Supervisor Phone:	<input type="text"/>
Supervisor Email:	<input type="text"/>	Gross Monthly Pay (Monthly income earned before deductions):	<input type="text"/>
Source of Gross Monthly Pay:	<input type="text" value="Please select"/>	Extra Income (Overtime, only fill out if you receive overtime on a monthly basis):	<input type="text"/>
Source of Extra Income:	<input type="text"/>		
<hr/>			
Please explain any job gaps greater than 30 days:			
<input type="text"/>			

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.

Applicant's Other Income

Child Support

Are you receiving child support:

Alimony or Separate Maintenance

Co-Applicant's Other Income

Child Support

Are you receiving child support:

Alimony/Separate Maintenance

Are you receiving Alimony:

Other Sources

Do you have any other income:

Are you receiving Alimony:

Other Sources

Do you have any other income:

(A) Applicant - Debts / Obligations

*Do you have any Alimony Debt:

*Do you have any Garnishment Debt:

*Do you have any Child Support Debt:

(B) Co-Applicant - Debts / Obligations

Do you have any Alimony Debt:

Do you have any Garnishment Debt:

Do you have any Child Support Debt:

Other Extraordinary Recurring Expenses

*Do you have extraordinary recurring expenses:

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.

Name of Assistance:

Assistance amount:

Questions

Borrower

*Are you a U.S. Citizen?:

*Are you a permanent resident alien?:

*Have you declared bankruptcy within last 10 years?:

If yes, when did you file?:

*Have you had any judgments, repossessions, garnishments, or other legal proceedings filed against you in the past 7 years?:

*Do you have any past due obligations to or insured by any agency of the Federal Government:

Co-Borrower

Are you a U.S. Citizen?:

Are you a permanent resident alien?:

Have you declared bankruptcy within last 10 years?:

If yes, when did you file?:

Have you had any judgments, repossessions, garnishments, or

Do you have any past due obligations to or insured by any agency

Have you had any judgments, repossessions, garnishments, or other legal proceedings filed against you in the past 7 years?:

Do you have any past due obligations to or insured by any agency of the Federal Government:

Race/Gender Disclosures

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 surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

Borrower

I decline to furnish this information:

Ethnicity:

Race:

Co-Borrower

I decline to furnish this information:

Ethnicity:

Race:

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
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.

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/Co-Borrower Acceptance of Terms

Borrower

*By clicking the checkbox, I acknowledge and accept the terms stated for this applications processing:

Co-Borrower

By clicking the checkbox, I acknowledge and accept the terms stated for this applications processing:

3 QJ A C R

First Choice MH LLC is a licensed mortgage loan originator in the Michigan, Indiana, and Illinois. NMLS #1241272.
The main office is 600 W. 22nd Street, Suite 101, Oak Brook, IL 60523. Contact us: 1-708-781-1042

Questions?
Contact us: 780-781-1042
Email us: JessicaC@Firstchoicemh.com
Website: www.firstchoicemh.com