A&B. NOTE: If married, the spouse is not required to be the joint applicant. Please advise whether credit references and/or credit history should be investigated under another name. It is a crime to intentionally falsify information on this application. **Application Date:** Seller Name: Purchase Agreement with Seller must be attached Property will be: □ Primary Residence □ Non Primary Residence □ Investment/Rental Purpose of the Loan: ☐ Purchase home only □ Purchase home and land □ Refinance ☐ Land only Proposed Down Payment: \$ **Source of Down Payment:** □ Savings □ Checking □ Cash on Hand □ Loan ☐ Gift. If gift, from whom: ☐ Other (Explain): Using land as down payment. Value: \$ □ Payoff if any \$ Date acquired: Whose land is it? Will home be placed on this property? Y or N Land Purchase Price: A minimum of 5% is required. A down payment greater than 5% increases the likelihood of approval and may result in a lower interest rate. Street Address where home will be located: City: State: County: Site of Placement: ☐ Owned Property with no lien ☐ Owned Property Land Contract/Mortgage Trust Deed ☐ Family Land □ Reservation □ Community Information on the Land Lease Community, Land Owner Name, Tribe name if home is to be placed on a Reservation, or the mortgage holder: Name: Monthly Site Payment \$ Phone Number: Is the site rent scheduled to increase over the next four years? If so, please explain. **EMAIL ADDRESS: REQUIRED (for Loan Notices and Documents) APPLICANT EMAIL ADDRESS: CO-APPLICANT EMAIL ADDRESS:** (A) APPLICANT (B) CO-APPLICANT FULL NAME - Last, First, Middle FULL NAME - Last, First, Middle Birth Date: Social Security #: Birth Date: Social Security #: Sex: (Optional) Marital Status: Sex: (Optional) Marital Status: □ Male □ Female □ Married □ Unmarried □ Separated □ Male □ Female □ Married ∪ Unmarried □ Separated # Dependents: # Dependents: Ages: Ages: APPLICANT'S RESIDENCE CO-APPLICANT'S RESIDENCE Current Street Address (3 Years Residence Required, attach supplement if needed) Current Street Address (3 Years Residence Required, attach supplement if needed) City, State, Zip: County: City, State, Zip: County: Mailing Address (if different from physical) Home Phone Cell Phone Mailing Address (if different from physical) Home Phone Cell Phone How long at present address? ☐ Homeowner * □ Other Mo. Mrtg/Rent: How long at present address? □ Homeowner * □ Other Mo. Mrtg/Rent: □ Renter □ Parent □ Renter □ Parent Mο Mο Yrs Yrs Name of Mortgage Holder or Landlord: Telephone number: Name of Mortgage Holder or Landlord: Telephone number: *If homeowner, what do you intend to do with the existing home? *If homeowner, what do you intend to do with the existing home? Previous address (if current address is less than 3 years) Previous address (if current address is less than 3 years) How long? How long? City, State, Zip: City, State, Zip: Name of Mortgage Holder or Landlord: Name of Mortgage Holder or Landlord: Telephone number: Telephone number: Name of nearest Relative NOT living with you: Relationship: Name of nearest Relative NOT living with you: Relationship: Phone: Phone:

APPLICANT CREDIT INFORMATION: If this is an INDIVIDUAL application, complete section A. If this is a JOINT application, complete section

APPLICANT'S EMPLOY	MENT HI	STORY (Minim	um Three Years, attach supp	lement if nee	ded)		
1-Current Employer:		Position Held:		Date Started:			
City State:		Self Employed:	☐ Yes ☐ No and Telephone Number:	Email address:			
City, State:		Supervisor Name	and relephone Number.	Elliali address.			
What is your base pay rate excluding comi	mission, bon	uses, and overtime	:				
How are you paid? Hourly rate: \$	Weekly Sa	lary :\$	_ BiWeekly Salary: \$ I	Monthly Salary:	\$		
Do you receive bonuses?	_ How ofte	n?	How much in bonuses over the last	12 months \$			
Do you receive commission?	How ofte	n?	How much in commission over the last 12 months \$				
Do you consistently receive overtime?	_ How ofte	n?	How much in overtime over the las	t 12 months \$			
2-Second or Previous Employer:		Position Held:		Date Started:	Date Left:		
01. 0. 1		Self Employed:	□ Yes □ No				
City, State:		Supervisor Name	and Telephone Number:	Income:			
3-Previous Employer:		Position Held:		Date Started:	Date Left:		
		Self Employed:					
City, State:		Supervisor Name	and Telephone Number:	Income:			
Please provide an explanation for any job	gaps greater	than 30 days.					
CO-APPL	ICANT'S EI	MPLOYMENT HI	STORY (Minimum Three Year	rs)			
1-Current Employer:		Position Held:		Date Started:			
City, State:		Self Employed: Supervisor Name	□ Yes □ No and Telephone Number:	Email address:			
		,	· · · · · · · · · · · · · · · · · · ·				
What is your base pay rate excluding com	mission, bon	uses, and overtime	:				
How are you paid? Hourly rate: \$	Weekly Sa	lary :\$	_ BiWeekly Salary: \$ I	Monthly Salary:	\$		
Do you receive bonuses?	How ofte	n?	How much in bonuses over the last	12 months \$			
Do you receive commission? How ofte		en? How much in commission over the last 12 months \$					
Do you consistently receive overtime?	How ofte	n?	How much in overtime over the las	t 12 months \$_			
2- Second or Previous Employer:		Position Held:		Date Started:	Date Left:		
		Self Employed:	□ Yes □ No				
City, State:		Supervisor Name	and Telephone Number:	Income:			
3-Previous Employer:		Position Held:		Date Started:	Date Left:		
City, State:		Self Employed:	□ Yes □ No and Telephone Number:	Income:			
City, State.		Supervisor Marrie	ана тетернопе маньет.	income.			
Please provide an explanation for any job	gaps greater	than 30 days.					
APPLICANT'S OTHER INCOME			CO-APPLICANT'S OTHER INCOME				
Income from SSI, retirement, disability, alimony, child support	or separate mainte	nance agreement need not l	be disclosed if you do not wish to have it considered a	s a basis for undertaking	or repaying this debt.		
Child Support Monthly Amount	Ages of Chil	dren	Child Support Monthly Amount	Ages of Childre	<u> </u>		
Alimony or Separate Maintenance	Duration		Alimony or Separate Maintenance	Duration			
Other Source:	How Long:	Monthly Amt:	Other Source:	How Long:	Monthly Amt:		
		,			<u>'</u>		

ASSET AND CREDIT INFORMATION								
Applicant Bank Name:	City, St:			Account type:			Balance	e: \$
Co-Applicant Bank Name:			City, St:		Account type:			e: \$
Retirement/401K with:			City, St:		Account type:			e: \$
Auto #1: Yr/Make		Value: \$	Lender:		Payment	: \$	Balance: \$	
Auto #2: Yr/Make		Value: \$	Lender:		Payment: \$			e: \$
Other Asset:		Value: \$	Lender:		Payment: \$			e: \$
Other Real Estate Owned		Value: \$	Lender:		Payment	: \$	Balance	e: \$
Other Real Estate Owned		Value: \$	Lender:		Payment	: \$	Balance	e: \$
Are you a co-maker or guara	ntor on a note?							-
If Yes, for whom?			Creditor			Mor	nthly Payment	: \$
(A) APPLIC	ANT - Debts	s / Obliga	ntions	(B) CO	-APPLICA	NT - Deb	ots / Oblig	jations
		Expiration	n Date				Expiration	n Date
Alimony/Maintenance:	ce: \$			Alimony/Mainte	nance: \$			
Garnishment:	\$			Garnishment:	\$			
List Ages of Children				List Ages of Children				
Child Support:	\$			Child Support:				
		Other E	Extraordinary	Recurring Ex	kpenses			
List Items that have a significant impact to your budget Estimated Monthly Amount					ount			
If you drive more than 20 miles each way to work every day, what is your monthly fuel and maintenance expense other than your car payment?								
Child Care Expense:								
Other:								
Other:						\$		
List any Government Ass You are not required to d or repay this debt.								ty to undetake
						\$		
						_ -		
			QUES	TIONS				
If the answer is "yes" to any (no) for Borrower and/or Co-	•	(1-5), explain	on attached sheet. E	Enter Y (yes) or N	Borrower		Co-Borrow	/er
1. Are you a U.S. Citizen?					□ Yes	□ No	□ Yes	□ No
2. Are you a permanent re	esident alien?				□ Yes	□ No	□ Yes	□ No
3. Have you declared bankru	ptcy within the la	st 10 years?			□ Yes	□ No	□ Yes	□ No
If yes, when o	If yes, when did you file?				Date:		Date:	
 Have you had any judgmen proceedings filed against you 			ts, or other legal		□ Yes	□ No	□ Yes	□ No
	Do you have any past due obligations to or insured by any agency of the Federal				□ Yes	□ No	□ Yes	□ No

Additional Disclosures

<u>California:</u> An applicant, if married, may apply for a separate account. It is illegal to discriminate in the provision of availability of financial assistance for the purpose of the purchase, construction, rehabilitation of any one to four unit family residences occupied by the owner and for the purpose of the house improvement of any one to four unit family residence by considering:

- 1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
- 2. Race, color, religion, sex, marital status, national origin or ancestry.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance. If you have questions about your rights, or if you wish to file a complaint, contact the Lender or the California Department of Corporations at: 320 West 4th St, Ste 750, Los Angeles, CA 90013, or 1390 Market St, Ste 810 San Francisco, CA 94102

<u>New York and Vermont:</u> In connection with your application for credit, a consumer report may be requested in connection with such application. Upon request, you will be informed whether a consumer report was requested, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. If your application is granted, subsequent consumer reports may be requested or utilized in connection with any updates, renewal or extension of the credit for which application was made or for any other legitimate purpose associated with the account.

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

<u>Wisconsin</u>: No provision of a marital property agreement, a unilateral statement under Wisc. Stat. 766.59 or a court decree under Wisc. Stat. 766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement, or decree of has actual knowledge of the adverse provision when the obligation to the creditor is incurred.

NON-APPLICANT SPOUSE WAIVER OF NOTICE: I agree to waive I	notice of any extension of credit in connection with this application:
Non-applicant Spouse:	Date
Additional disclosures may be required for the following states:	Texas, New York, Ohio, Oregon.

These documents are separate from this application and must be submitted with the application for the lender to process your request.

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of the information contained in the application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provision of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to the application (the "Loan") will be secured by a mortgage of deed of trust on the property described herein; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in the application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or re-verify any information contained in the application from any source named in the application, and Lender, its successors or assigns may retain the original and/or electronic record of the application, even if the Loan in 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 delinguent, the owner or servicer of the Loan may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and / or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors, or assigns has made any representation or warranty, expressed or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of the application as an "electronic record" containing my "electronic signature" as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of the application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of the application were delivered containing my original signature. I give permission to Lender to investigate my credit and employment history and authorize my employer, landlord, depository institution, and credit company to release information about me. I acknowledge that my dealer is neither a broker nor a credit grantor. This application may be considered withdrawn if I do not inquire about its status within 30 days of the date of this notice.

Borrower Signature	Date	Co-Borrower Signature	Date	Page 4 of



Addendum to Triad Financial Services, Inc. Credit Application

We intend to apply for JOINT credit:	X		X		
		Applicant (initial above)	Co-Applicant (initial above)		

If you are applying for joint credit with another person please initial above.

Thank you for choosing Triad Financial Services, Inc. to process your credit application for your manufactured home loan. Your credit application will be submitted to Triad for review and assigned to a licensed Mortgage Loan Originator that handles applications in your state. The Mortgage Loan Originator (or a person under their supervision, as appropriate) may contact you to discuss your application. You give permission to Triad and their lending partners to investigate your credit for the purpose of this request.

The company from whom you may purchase a manufactured home and its sales consultants may assist you with matters associated with the sales transaction – for example, the type of home to purchase, options, site improvements, sales features that may impact your financing options, etc.

If you have any questions about your credit application, please contact one of Triad's licensed Mortgage Loan Originators listed below:

Mortgage Loan Originator	NMLS #	MLOs Licensed in the Following States	Phone Number
Triad Financial Services, Inc.	1063		1.800.522.2013
Philip Acosta	232642	AZ, CA, NM, OR, WA	1.866.321.3153
Kevin Archer	268471	OH, PA, NY	1.937.205.2011
Kevin Barker	399071	IN, MI	1.888.936.1179
William Bieber	2007076	AR, DE, FL, GA, IA, IL, KS, ND, NE, SD, VA, WI	1.800.522.2013
Christian Blaicher	973394	VA	1.888.936.1179
Alexander Boures	1444830	AL, AR, DE, FL, GA, IA, IL, IN, KS, LA, ND, NH, OH, SD, WY	1.800.522.2013
Joseph Freismuth	195056	AL, FL, GA, KY, NC, TN	1.800.522.2013
Thomas "Anthony" Glass	200039	FL, OK, SC, WA, WI,	1.800.522.2013
Tamara "Tammy" Grzelak	1237952	AL, AR, AZ, CA, CO, CT, FL, GA, IA, IL, IN, KY, LA, MA, MD, MI, MN, MO, MT, NC, ND, NE, NH, NM, NY, OH, OK, OR, PA, SC, SD, TN, TX, UT, VT, WA, WI, WV, WY	1.888.936.1179
Dena Hogge	196038	AR, CO, GA, LA, MS, OK, SC, TN	1.800.522.2013
Samuel Huffman	429927	AL, LA, MS	1.205.492.9888
Kyle Lammons	2038946	DE, FL, IA, IL, IN, KY, MD, MN, MT, NC, ND, SD, TN, UT, VA, WI, WV, WY	1.800.522.2013
Scott LeClaire	1656744	AL, AR, AZ, CA, DE, FL, GA, IA, IL, IN, KS, KY, LA, ME, MI, MN, MO, MS, NC, ND, NH, NM, OK, SC, SD, TN, TX, VA, WI, WY	1.800.522.2013
Lloyd McFarland Jr.	845238	AZ, CA, NM, OR, WA	1.866.321.3153
Zachary Meier	199427	AR, AZ, CA, CO, FL, GA, IL, IN, KY, MA, ME, MI, MN, MO, NE, NM, NY, OH, OK, PA, SC, TN, TX, UT, VA, WV, WY	1.888.936.1179
Cory Miller	1015417	AZ, NM, WA	1.866.321.3153
Gina Miller	1277689	AL, CO, GA, LA, SC, UT	1.800.522.2013
Stacy Ngo	1640427	AZ, CA, NM, OR, WA	1.866.321.3153
Edward O'Donnell	1001516	AL, AR, FL	1.800.522.2013
Linda Pearson	92519	AL, AR, AZ, FL, GA, LA, MS, NC, NM, OK, TN, TX	1.800.522.2013
Jason Regan	2050199	AL, LA, MS	1.800.522.2013
Cody Ring	260119	AL, AR, CO, FL, GA, IL, IN, KS, KY, LA, MI, MO, MS, NM, OH, OK, TN, TX, VA, WV	1.205.935.3083
Neil Roszkowski	425183	CA, OR, WA	1.866.321.3153
Hilary Sanchez	2050212	OK	1.800.522.2013
Lindsay Shelver	1965629	AR, CT, FL, GA, IN, KS, MA, ME, MI, MO, NE, NH, OH, PA, SC, VT	1.800.522.2013
Michael Tolbert	201558	AZ, CA, CT, MT, NM, OR, SC, WA	1.800.522.2013
Brady Way	264868	AR, CO, KS, MO, NE	1.913.620.8131
David Williams	364000	AZ, CA, NM, OR, WA	1.866.321.3153
Velma Williams	201432	DE, ID, IL, KS, KY, MI, MO, MT, ND, NE, NJ, NY, PA, WV, WY	1.888.936.1179
Margaret York	1001147	FL	1.800.522.2013
Mario Zani	2016318	FL, AR, DE, FL, IA, IL, KS, LA, ND, SD, VA, VT, WI	1.800.522.2013

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

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency. You also acknowledge that you have personally completed the information on the credit application and that the information is complete and accurate. Please sign below and retain a copy for your records.

Applicant's Signature	Date	Applicant's Signature	Date
Applicant's Signature	Date	Applicant's Signature	Date

This addendum is a part of Triad Financial Services, Inc.'s credit application and must accompany the credit application in order for it to be accepted.

DEMOGRAPHIC INFORMATION OF APPLICANT AND CO-APPLICANT

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, race, and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to provide some or all of this information, please check below.

APPLICANT	CO-APPLICANT			
Ethnicity: - Check one or more Hispanic or Latino Mexican Puerto Rican Cuban Other Hispanic or Latino - Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on: Not Hispanic or Latino	Ethnicity: – Check one or more Hispanic or Latino Mexican Puerto Rican Cuban Other Hispanic or Latino – Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on: Not Hispanic or Latino			
☐ I do not wish to provide this information	☐ I do not wish to provide this information			
Race: - Check one or more ☐ American Indian or Alaska Native – Print name of enrolled or principal tribe:	Race: - Check one or more ☐ American Indian or Alaska Native – Print name of enrolled or principal tribe:			
□ Asian □ Asian Indian □ Chinese □ Filipino □ Japanese □ Korean □ Vietnamese □ Other Asian – Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:	☐ Asian ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian – Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:			
□ Black or African American □ Native Hawaiian or Other Pacific Islander □ Native Hawaiian □ Guamanian or Chamorro □ Samoan □ Other Pacific Islander – Print race, for example, Fijian, Tongan, and so on:	□ Black or African American □ Native Hawaiian or Other Pacific Islander □ Native Hawaiian □ Guamanian or Chamorro □ Samoan □ Other Pacific Islander – Print race, for example, Fijian, Tongan, and so on:			
☐ White	☐ White			
☐ I do not wish to provide this information Sex: ☐ Female ☐ Male ☐ I do not wish to provide this information	☐ I do not wish to provide this information Sex: ☐ Female ☐ Male ☐ I do not wish to provide this information			
TO BE COMPLETED BY THE FINANCIAL INS	FITUTION (for an application taken in person)			
APPLICANT	CO-APPLICANT			
Was the ethnicity of the applicant collected on the basis of visual observation or surname? ☐ Yes ☐ No	Was the ethnicity of the co-applicant collected on the basis of visual observation or surname? ☐ Yes ☐ No			
Was the race of the applicant collected on the basis of visual observation or surname? Was the sex of the applicant collected on the basis of visual ✓ Yes ☐ No	Was the race of the co-applicant collected on the basis of visual observation or surname? Was the sex of the co-applicant collected on the basis of visual ✓ Yes □ No			
observation or surname?	observation or surname?			

THE DEMOGRAPHIC INFORMATION WAS PROVIDED THROUGH:

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

App	Applicant Name: TRIAD FINANCIAL SERVICES, I					AD FINANCIAL SERVICES, INC.	
	MANUFACTURED HOME			LOAN TYPE			
MANU	JFACTURER (MAKE) MODEL		YEAR	HOME ONLY LAND/HOME	LA	ND-IN-LIEU FHA FANNIE MAE/FREDDIE MAC	
	NEW USED WIDTH		LENGTH	FINANCING OPTIONS: (Land / Home OI			
PRIMA	ARY RESIDENCE SECONDARY HOUSING OTHER	LAN	ID OR LOT PAYMENT	TERM: RATE		PAYMENTS:	
PROP	ERTY ADDRESS	· ·		FLOOR PLAN:	ORD	ERED STOCK	
MANU	FACTURED HOME PLACEMENT: RENTED LAND]	PARK	POINTS:			
PRI'	VATE PROPERTY: PRIVATE PROPERTY: MORTGAGED LAND		/ATE PROPERTY:	#	:	FINANCED POC	
			SALES IN	IFORMATION			
1	CASH SALE PRICE	11	TRADE-IN	I / DOWN PAYMENT	13	OPTIONS	
2a	SALES TAX	11a	MANUFACTURER	YEAR	13a	AIR CONDITIONER	
2b	TAG / TITLE	11b	MODEL	SIZE	13b	WASHER / DRYER	
3	CASH SALE PRICE WITH TAX, TAG, & TITLE	11c	TRADE-IN PAYOFF TO		13c	SKIRTING	
4a	GROSS TRADE-IN				13d	STEPS	
4b	LESS AMOUNT OWED		DOWN PAYMENT - WAS ANY BORROWED OR GIFTED? YES □ NO □ IF YES, HOW MUCH?		13e	OTHER	
4c	NET TRADE		IF YES, WHERE WAS IT	Γ OBTAINED?	13f	OTHER	
5	CASH DOWN PAYMENT				13g	TOTAL OPTIONS	
6	TOTAL DOWN PAYMENT	12	НОМЕ	E INFORMATION	14	SET-UP / DELIVERY	
7	INSURANCE	12a	MANUFACTURER'S INV	OICE	15	TAXES, TAG, TITLE FEES	
8	SUBTOTAL	12b	DELETION		16	INSURANCE	
9	BUYDOWN POINTS	12c	NET INVOICE		17	BUYDOWN POINTS	
10	AMOUNT TO FINANCE	12d	% OF MFG. INVOICE		18	MAXIMUM ALLOWABLE ADVANCE	
			LAND / HOM	E COMBINATION			
19	LAND PURCHASE PRICE OR PAYOFF	23		aximum (Dealer installed equipmt. d 25% of manuf. invoice)	23h	BASEMENT	
20a	LAND APPRAISED VALUE	23a	WELL / WATER HOOK-		23i	GARAGE / CARPORT	
20b	LAND APPRAISED VALUE X 90%	23b	SEPTIC / SEWER HOOK	K-UP	23j	TOTAL AMENITIES	
	LESS ENCUMBRANCES (LIENS)	23c	GRADING		24	CLOSING FEES (ESTIMATE 3% OF TOTAL AMT. FINANCED)	
21a	LAND EQUITY	23d	DRIVEWAY		25	BUYDOWN POINTS	
21b	% OF LAND EQUITY AS DOWN PAYMENT	23e	POWER / ELECTRIC		26	ORIGINATION POINTS: 1 POINT FOR CONSTRUCTION	
22	LAND ADVANCE	23f	OTHER				
22a	95% OF LESSER OF APPRAISED VALUE OR PURCH. PRICE/PAYOFF	23g	OTHER		27	MAXIMUM ALLOWABLE L/H ADVANCE	



Authorization to Provide and Release Information

Dear Triad Financial Services Customer(s):

In order for Triad Financial Services, Inc. to discuss your credit application/manufactured home loan with a third party, we must obtain a letter of authorization form signed by all applicants. Please review the form below and complete the following:

- Specify the name(s), address, phone number and relationship of the person you are authorizing Triad Financial Services, Inc. to verbally discuss information with regarding your credit application/manufactured home loan.
- Triad Financial Services, Inc. will need the signature of everyone who is on the credit application/manufactured home loan paperwork.
- Please make sure that the form is dated.

LETTER OF AUTHORIZATION

I/We hereby authorize Triad Financial Services, Inc. to discuss my/our credit application and/or manufactured home loan with the individual listed below:

/ER:
/ER:
. its employees, officers, agents and directors from any uthorization.
AT ANY TIME BY PROVIDING WRITTEN NOTICE.
Borrower Signature
Borrower Printed Name
Co-Borrower Signature
Co-Borrower Printed Name

For Your Customer. For You.



For More Than 50 Years.