



Mailing Address: P.O. Box 220 • Knoxville, TN 37901
Physical Address: 620 Market Street, Suite 100 • Knoxville, TN 37902
Phone: (865) 523-2120 • Fax: (800) 970-3755 • Toll Free: (888) 810-3538

Dear Retailer,

We would like to take this opportunity to thank you for your interest and introduce you to 21st Mortgage Corporation.

21st Mortgage has partnered with retailers in the manufactured home industry since 1995. Today, we are the largest independent lender in the industry and the only national lender able to offer both retail financing and inventory financing to our retail partners. You can depend on us to be here for you and your customers now and in the future! We have made manufactured home lending our top priority and we are committed to the success of our retailers and to the success of the industry.

Enclosed you will find the following information:

- Application Checklist
- Financing Application
- Notice of Investigation

Please complete the enclosed documents and forward the required information to us **by mail** so that we will have original signatures for our files. Before you mail the application package, please review the checklist to make sure that you have included all necessary items.

Mail to: 21st Mortgage Corp.
620 Market St., Suite 100
Knoxville, TN 37902

If you should have any questions or comments, please give us a call at 1-800-955-0021 Ext. 1157. Again, thank you for your interest in 21st Mortgage, we look forward to being your lender of choice.

Sincerely,

21st Mortgage Corporation



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FINANCING APPLICATION CHECKLIST

I am interested in: Retail Finance Inventory Finance FHA Consignment (Repos)

In order for us to quickly process your file, please complete, sign and return the enclosed application along with all other required documents to your 21st Mortgage representative.

REQUIRED FOR RETAIL FINANCE APPLICATION

- Financing Application**
- Notice of Investigation** (Top section for the company and bottom section for anyone who is listed in Section II. of the Financing Application. Please make copies as needed.)
- Business Financial Statements** (Balance Sheet and P&L for the last 2 years and any current interim financials)
- Organizational Documents** (Copy of Articles of Incorporation and Corporate Charter. Partnership Agreement for partnerships. Sole Proprietorships should submit a copy of their social security card – for name verification only)
- Business Principal Resume** (Required **only** if the business is less than 2 years old)

ALSO REQUIRED FOR INVENTORY FINANCE APPLICATION

- Personal Financial Statements** (Required for all guarantors)
- ◆ ***For Inventory Finance, please enclose a \$250 application fee made payable to 21st Mortgage Corporation – This fee is non-refundable and covers costs related to: Application review and processing, credit bureau investigation, financial statement analysis, documentation preparation and UCC filings.***

III. VENDORS: *Must include at least 2 suppliers (ie. Set-up, A/C, Parts, etc.)*

Name	Address	Phone Number	Type of Business	Start Date of Relationship
1				
2				
3				

IV. BANK AND LENDING (FLOORPLAN, RETAIL) RELATIONSHIPS: (Please list all banks with which you are currently doing business as well as all firms currently providing floorplan and/or retail financing)

Name: _____ Address: _____
 Phone Number: _____ Type of business: _____ Acct #: _____
 Start date of relationship: _____ Credit Line: _____ Current Balance: _____

Name: _____ Address: _____
 Phone Number: _____ Type of business: _____ Acct #: _____
 Start date of relationship: _____ Credit Line: _____ Current Balance: _____

Name: _____ Address: _____
 Phone Number: _____ Type of business: _____ Acct #: _____
 Start date of relationship: _____ Credit Line: _____ Current Balance: _____

Name: _____ Address: _____
 Phone Number: _____ Type of business: _____ Acct #: _____
 Start date of relationship: _____ Credit Line: _____ Current Balance: _____

V. PRODUCT / SERVICE INFORMATION:

Credit Line Requested: \$ _____ (If Inventory Financing)
 Product lines carried: _____
 Present inventory outstanding \$ _____ (New) \$ _____ (Used)
 Average units sold per month _____ # of repossessions in past 12 months _____
 Is service business owned or contracted? _____ Owned _____ Contracted
 Is set up and delivery owned or contracted? _____ Owned _____ Contracted
 Name and phone # of insurance agent for open lot coverage: _____
 Are you, or one of your employees, licensed to sell insurance products? _____
 Are you a community owner? _____ Yes _____ No

YOUR APPLICATION WILL BE PROCESSED UPON RECEIPT OF THIS COMPLETED APPLICATION AND CORRESPONDING PACKAGE. A \$250 APPLICATION FEE WILL ALSO BE REQUIRED IF APPLYING FOR INVENTORY FINANCING

Any information provided by the undersigned to 21st Mortgage Corporation is correct, complete, and true to the best of my / our knowledge.

Officer Name : _____ Officer Title: _____
 Signature: _____ Date: _____

Lot Location List

1. Principal Business Location: _____
(Address)

(City) (State) (Zip)
Phone #: _____ Fax #: _____
Is the property Leased / Mortgaged / Owned Free & Clear ? _____
Landlord or Mortgage Holder Information: _____

2. Additional Location: _____
(Address)

(City) (State) (Zip)
Phone #: _____ Fax #: _____
Is the property Leased / Mortgaged / Owned Free & Clear ? _____
Landlord or Mortgage Holder Information: _____

3. Additional Location: _____
(Address)

(City) (State) (Zip)
Phone #: _____ Fax #: _____
Is the property Leased / Mortgaged / Owned Free & Clear ? _____
Landlord or Mortgage Holder Information: _____

4. Additional Location: _____
(Address)

(City) (State) (Zip)
Phone #: _____ Fax #: _____
Is the property Leased / Mortgaged / Owned Free & Clear ? _____
Landlord or Mortgage Holder Information: _____

5. Additional Location: _____
(Address)

(City) (State) (Zip)
Phone #: _____ Fax #: _____
Is the property Leased / Mortgaged / Owned Free & Clear ? _____
Landlord or Mortgage Holder Information: _____



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NOTICE OF INVESTIGATION

(to be completed by each principal and guarantor)

The Business Applicant hereby warrants that all of the information provided in this financing application is true and correct in every respect. The Business Applicant further warrants that the attached financial statements accurately represent in every respect, the true and correct financial condition of the Business Applicant. The Business Applicant hereby authorizes 21st Mortgage Corporation to gather and use, from time to time, any and all financial, credit, and other information relating to the Business Applicant that can be obtained from any source whatsoever including, but not limited to, banks, trade associates, MARI, and creditors.

Business Applicant authorizes 21st Mortgage Corporation to submit the name of Business Applicant and any of its employees for screening through various background databases, including, but not limited to, those operated by the Mortgage Asset Research Institute, Inc. ("MARI"). Business Applicant further authorizes 21st Mortgage Corporation to release to MARI and any similar services any and all information concerning Business Applicant and/or its employees in relation to any loan application or business practice that is believed to constitute misrepresentation, irregularity, and/or fraud. Business Applicant acknowledges that it and its employees may be named as the originating entity, dealer, or salesperson on such loans, regardless of whether Business Applicant or its employees are implicated in the misrepresentation, irregularity, and/or fraud. Business Applicant hereby releases and agrees to hold harmless 21st Mortgage Corporation and MARI from any and all liability for damages, losses, costs, and expenses that may arise from the reporting or use of any information submitted or used by 21st Mortgage Corporation.

BUSINESS APPLICANT NAME: _____

AUTHORIZED BY (signature): _____

AUTHORIZED BY (printed name): _____

TITLE: _____ DATE: _____

The undersigned individual hereby authorizes 21st Mortgage Corporation to investigate the personal credit history of the undersigned and obtain credit bureau reports on the undersigned from time to time at 21st Mortgage Corporation's sole discretion. The undersigned further authorizes 21st Mortgage Corporation to investigate the undersigned through MARI and/or similar databases from time to time at 21st Mortgage's sole discretion. The undersigned acknowledges that 21st Mortgage Corporation may report the undersigned to background databases, such as MARI, and agrees to indemnify and hold harmless 21st Mortgage Corporation for any information reported to MARI, any similar databases, any credit bureaus, and other entities to which 21st Mortgage may report.

INDIVIDUAL AUTHORIZATION: _____

PRINTED NAME: _____

HOME ADDRESS: _____

PHONE #: _____ SSN: _____ DATE: _____

A photographic or carbon copy of the authorized signatures may be deemed to be the equivalent of the original signatures.

The term "21st Mortgage Corporation" shall include any and all employees, parent companies, subsidiaries, and assigns.

PERSONAL FINANCIAL STATEMENT

AS OF _____ 20____

Name _____ Birthdate _____ Individual Statement
 Address _____ Social Security No. _____ Joint Statement (If this Box Checked,
 _____ Business _____ Complete Below)
 Home Phone _____ Business Phone _____ Name _____
 Relationship _____

The information on this financial statement is correct, complete and true to the best of my/our knowledge.

Signature _____ Date _____ Signature _____ Date _____

SECTION I (Note: Complete all of Section II BEFORE Section I)

ASSETS	DOLLARS	LIABILITIES	DOLLARS
1. Cash on Hand & in Banks (Sec. II-A)		21. Notes Due to Banks (Sec. II-A)	
2. Cash Value of Life Insurance (Sec. II-B)		22. Notes Due to Relatives & Friends (Sec. II-H)	
3. U.S. Gov. Securities (Sec. II-C)		23. Notes Due to Others (Sec. II-H)	
4. Other Marketable Securities (Sec. II-C)		24. Accounts & Bills Payable (Sec. II-H)	
5. Notes & Accts. Receivable-Good Accts. (Sec. II-D)		25. Unpaid Income Taxes Due	
6. Other Assets Readily Convertible to Cash - Itemize		26. Other Unpaid Taxes & Interest	
7.		27. Loans on Life Insurance Policies (Sec. II-B)	
8.		28. Contract Accounts Payable (Sec. II-H)	
9.		29. Cash/Rent Owed	
10. TOTAL CURRENT ASSETS		30. Other Liabilities Due within 1 Year - Itemize	
11. Real Estate Owned (Sec. II-E)		31.	
12. Mortgages & Contracts Owned (Sec. II-F)		32.	
13. Notes & Accts. Receivable-Doubtful (Sec. II-D)		33. TOTAL CURRENT LIABILITIES	
14. Notes Due from Relatives & Friends (Sec. II-D)		34. Real Estate Mortgages Payable (Sec. II-E)	
15. Other Securities-Not Readily Marketable (Sec. II-C)		35. Liens & Assessments Payable	
16. Personal Property (Sec. II-G)		36. Other Debts - Itemize	
17. Other Assets - Itemize		37. TOTAL NON-CURRENT LIABILITIES	
18.		38. TOTAL LIABILITIES (Line 33 + 37)	
19. TOTAL NON-CURRENT ASSETS		39. NET WORTH (Line 20 minus Line 38)	
20. TOTAL ASSETS (Line 10 + 19)		40. TOTAL LIABILITIES & NET WORTH	

ANNUAL INCOME		ESTIMATE OF ANNUAL EXPENSES	
Salary, Bonuses & Commissions	\$	Income Taxes	\$
Salary (Wife/Husband, Only if JOINT checked above)	\$	Other Taxes	\$
Dividends & Interest	\$	Insurance Premiums	\$
Rental & Lease Income (Net)	\$	Mortgage payments	\$
Other Income - Itemize	\$	Rent/Lease Payable	\$
	\$	Other Expenses - Itemize	\$
	\$		\$
	\$		\$
TOTAL INCOME	\$	TOTAL EXPENSES	\$

GENERAL INFORMATION	CONTINGENT LIABILITIES
Are Any Assets Pledged? <input type="checkbox"/> Yes <input type="checkbox"/> No (See Section II)	As Endorser, Co-Maker or Guarantor
Are you a Defendant in any Suits or Legal Actions? <input type="checkbox"/> Yes <input type="checkbox"/> No	On Leases or Contracts
If Yes, Explain:	Legal Claims
Have you declared Bankruptcy in the last 10 years? <input type="checkbox"/> Yes <input type="checkbox"/> No	Federal - State Income Taxes
If Yes, Explain:	Other - Describe

SECTION II

A. CASH IN BANKS AND NOTES DUE TO BANKS (List all Real Estate Loans in Section II-E)

Name of Bank	Type of Account	Type of Ownership	On Deposit	Notes Due Banks	Collateral (If Any)
Cash on Hand			\$	\$	
			\$	\$	
			\$	\$	
			\$	\$	
			\$	\$	
			\$	\$	
			\$	\$	
			\$	\$	
TOTALS			\$ (Enter Sec. I-Line 1)	\$ (Enter Sec. I-Line 21)	

B. LIFE INSURANCE (List only those Policies that you own)

Company	Face Value of Policy	Cash Surrender Value	Policy Loan from Insurance Co.	Beneficiary
	\$	\$	\$	
	\$	\$	\$	
	\$	\$	\$	
TOTALS		\$ (Enter Sec. I-Line 2)	\$ (Enter Sec. 1-Line 27)	

C. SECURITIES OWNED (Including U.S. Government Bonds and all other Stocks and Bonds)

Face Value-Bonds/No. of Shares-Stock	Description	Type of Ownership	Cost	Market Value U.S. Gov. Sec.	Market Value Marketable Sec.	Market Value (Not Readily Marketable) Securities
			\$	\$	\$	\$
			\$	\$	\$	\$
			\$	\$	\$	\$
TOTALS				\$ (Enter Sec. I-Line 3)	\$ (Enter Sec. I-Line 4)	\$ (Enter Sec. I-Line 15)

D. NOTES AND ACCOUNTS RECEIVABLE (Money Payable or Owed to You Individually)

Maker/Debtor	When Due	Orig. Amt.	Balance Due Good Accts.	Balance Due Doubtful Accts.	Balance Due Relatives/Friends	Security
		\$	\$	\$	\$	
		\$	\$	\$	\$	
		\$	\$	\$	\$	
TOTALS			\$ (Enter Sec. I-Line 5)	\$ (Enter Sec. I-Line 13)	\$ (Enter Sec I-Line 14)	

E. REAL ESTATE OWNED

Description & Location	Title in Name(s) Of	Date Purchased	Original Cost	Present Value	Balance Due	To Whom Payable
			\$	\$	\$	
			\$	\$	\$	
			\$	\$	\$	
			\$	\$	\$	
			\$	\$	\$	
TOTALS				\$ (Enter Sec. I-Line 11)	\$ (Enter Sec. I-Line 34)	

F. MORTGAGE AND CONTRACTS OWNED

Contract	Mortgage	Maker	Property Covered	Balance Due
				\$
				\$
				\$
TOTALS				\$ (Enter Sec. 1-Line 12)

G. PERSONAL PROPERTY

Description	Cost When New	Value Today	Balance Due	To Whom Payable
	\$	\$	\$	
	\$	\$	\$	
	\$	\$	\$	
	\$	\$	\$	
TOTALS		\$ (Enter Sec. I-Line 16)		

H. NOTES (Other than Bank, Mortgage and Insurance Company Loans) ACCOUNTS & BILLS AND CONTRACTS PAYABLE

Payable To	When Due	Notes Due To Rel. & Friends	Notes Due To Others (Not Banks)	Accounts & Bills Payable	Contracts Payable
		\$	\$	\$	\$
		\$	\$	\$	\$
TOTALS		\$ (Enter Sec. I-Line 22)	\$ (Enter Sec. I-Line 23)	\$ (Enter Sec. I-Line 24)	\$ (Enter Sec. I-Line 28)