



Dear Retail Partner,

Due to the changes in the Home Mortgage Disclosure Act (HMDA), we have modified our consumer credit application. With the increased information collection requirements being imposed on all lenders, our credit application has been expanded to include a page dedicated solely to the collection of this information

The new information IS REQUIRED on all applications received after January 1, 2018. This includes “relooks” on applications received in our current format prior to January 1st. In order to best service our mutual customers, we are going to facilitate compliance with this new requirement utilizing two methods.

The first and simplest option is to make sure that applicants complete our new credit application. We have included a new application for your retail location to start using immediately. Additionally, we are distributing a hard copy of this communication to each of our authorized retail partners’ locations. Please discard all older versions of the application and begin using the new format.

If you have any questions, please contact your Business Development Manager at 205.331.5700.

Thank you in advance for partnering with us to ensure that we provide the excellent service to our mutual customers during this transition.

Sincerely,

The CSL Financial Team

APPLICANT'S EMPLOYMENT HISTORY (Minimum Three Years, attach supplement if needed)

1-Current Employer:	Position Held/Occupation: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:
City, State:	Supervisor Name and Telephone Number:	Email address:

What is your base pay rate excluding commission, bonuses, and overtime and how are you paid? (Select one below)

☐ Hourly rate: \$ _____ # of hours: _____
 ☐ Weekly Salary :\$ _____
 ☐ BiWeekly Salary: \$ _____
 ☐ Monthly Salary: \$ _____

Do you receive bonuses? _____ How often? _____ How much in bonuses over the last 12 months \$ _____

Do you receive commission? _____ How often? _____ How much in commission over the last 12 months \$ _____

Do you consistently receive overtime? _____ How often? _____ How much in overtime over the last 12 months \$ _____

2-Second or Previous Employer:	Position Held/Occupation: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started: Date Left:
City, State:	Supervisor Name and Telephone Number:	Income:

3-Previous Employer:	Position Held/Occupation: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started: Date Left:
City, State:	Supervisor Name and Telephone Number:	Income:

Please provide an explanation for any job gaps greater than 30 days.

CO-APPLICANT'S EMPLOYMENT HISTORY (Minimum Three Years)

1-Current Employer:	Position Held/Occupation: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:
City, State:	Supervisor Name and Telephone Number:	Email address:

What is your base pay rate excluding commission, bonuses, and overtime:

How are you paid? Hourly rate: \$ _____ Weekly Salary :\$ _____ BiWeekly Salary: \$ _____ Monthly Salary: \$ _____

Do you receive bonuses? _____ How often? _____ How much in bonuses over the last 12 months \$ _____

Do you receive commission? _____ How often? _____ How much in commission over the last 12 months \$ _____

Do you consistently receive overtime? _____ How often? _____ How much in overtime over the last 12 months \$ _____

2- Second or Previous Employer:	Position Held/Occupation: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started: Date Left:
City, State:	Supervisor Name and Telephone Number:	Income:

3-Previous Employer:	Position Held/Occupation: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started: Date Left:
City, State:	Supervisor Name and Telephone Number:	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 maintenance agreement need not be disclosed if you do not wish to have it considered as a basis for undertaking or repaying this debt.

Child Support Monthly Amount	Ages of Children	Child Support Monthly Amount	Ages of Children
Alimony or Separate Maintenance	Duration	Alimony or Separate Maintenance	Duration
Other Source:	How Long:	Monthly Amt:	Other Source:
			How Long:
			Monthly Amt:

ASSET AND CREDIT INFORMATION

Applicant Bank Name:	City, St:	Account type:	Balance: \$
Co-Applicant Bank Name:	City, St:	Account type:	Balance: \$
Retirement/401K with:	City, St:	Account type:	Balance: \$
Auto #1: Yr/Make	Value: \$	Lender:	Payment: \$ Balance: \$
Auto #2: Yr/Make	Value: \$	Lender:	Payment: \$ Balance: \$
Other Asset:	Value: \$	Lender:	Payment: \$ Balance: \$
Other Real Estate Owned	Value: \$	Lender:	Payment: \$ Balance: \$
Other Real Estate Owned	Value: \$	Lender:	Payment: \$ Balance: \$
Are you a co-maker or guarantor on a note?			
If Yes, for whom?		Creditor	Monthly Payment: \$

(A) APPLICANT - Debts / Obligations	(B) CO-APPLICANT - Debts / Obligations
Expiration Date	Expiration Date
Alimony/Maintenance: \$	Alimony/Maintenance: \$
Garnishment: \$	Garnishment: \$
List Ages of Children	List Ages of Children
Child Support: \$	Child Support:

Other Extraordinary Recurring Expenses

List other items that have a significant impact to your budget	Estimated Monthly Amount
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 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.

	\$
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QUESTIONS

If the answer is "yes" to any of the questions (2-5), explain on attached sheet. Enter Y (yes) or N (no) for Applicant and/or Co-Applicant	Applicant	Co-Applicant
1. Are you a U.S. Citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Are you a permanent resident alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Have you declared bankruptcy within the last 5 years? If yes, when did you file?	<input type="checkbox"/> Yes <input type="checkbox"/> No Date:	<input type="checkbox"/> Yes <input type="checkbox"/> No Date:

Demographic Information - this section asks about your ethnicity, sex, and race

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. 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. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application.

Instructions: You may select one or more designations for "Ethnicity" and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

(A) APPLICANT	(B) CO-APPLICANT
<p>Ethnicity: <i>Check one or more</i></p> <p><input type="checkbox"/> Hispanic or Latino</p> <p><input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban</p> <p><input type="checkbox"/> Other Hispanic or Latino - <i>Enter origin:</i> _____</p> <p><i>Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p>Race: <i>Check one or more</i></p> <p><input type="checkbox"/> American Indian or Alaskan Native - Enter name of enrolled or principal tribe: _____</p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino</p> <p><input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese</p> <p><input type="checkbox"/> Other Asian - Enter race: _____</p> <p><i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</i></p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p><input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Samoan</p> <p><input type="checkbox"/> Guamanian or Chamorro</p> <p><input type="checkbox"/> Other Pacific Islander - Enter race: _____</p> <p><i>Examples: Fijan, Tongan, etc.</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p>Sex: <input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male</p> <p><input type="checkbox"/> I do not wish to provide this information</p>	<p>Ethnicity: <i>Check one or more</i></p> <p><input type="checkbox"/> Hispanic or Latino</p> <p><input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban</p> <p><input type="checkbox"/> Other Hispanic or Latino - <i>Enter origin:</i> _____</p> <p><i>Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p>Race: <i>Check one or more</i></p> <p><input type="checkbox"/> American Indian or Alaskan Native - Enter name of enrolled or principal tribe: _____</p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino</p> <p><input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese</p> <p><input type="checkbox"/> Other Asian - Enter race: _____</p> <p><i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</i></p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p><input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Samoan</p> <p><input type="checkbox"/> Guamanian or Chamorro</p> <p><input type="checkbox"/> Other Pacific Islander - Enter race: _____</p> <p><i>Examples: Fijan, Tongan, etc.</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p>Sex: <input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male</p> <p><input type="checkbox"/> I do not wish to provide this information</p>

Additional Disclosures

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

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

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance. If you have questions about your rights, or if you wish to file a complaint, contact 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.

NON-APPLICANT SPOUSE WAIVER OF NOTICE: I agree to waive notice of any extension of credit in connection with this application:

Non-applicant Spouse: _____ **Date** _____

Additional disclosures may be required for the following states: Texas, New York, Ohio, Oregon.

These documents are separate from this application and must be submitted with the application for 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.

Have you frozen your credit report? If so, please be sure to contact all affected credit reporting agencies to lift the freeze BEFORE submitting your application to CSL Financial, LLC

www.equifax.com, www.transunion.com, www.experian.com

Applicant Signature	Date	Co-Applicant Signature	Date
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(ADMIN USE ONLY)



PO Box 661527
Birmingham, AL 35266
205.331.5700

Please Return Documents to:

888.588.3113 (fax)
loans@commonsenselending.com
www.commonsenselending.com

W0299 - Lumbee Homes Darlington

COMMUNICATIONS DISCLOSURE

Thank you for choosing CSL Financial, LLC to process your credit application for your manufactured home loan.

Your credit application will be submitted to CSL Financial for review and assigned to a Mortgage Loan Originator licensed in your state. The Mortgage Loan Originator (or a person under their supervision, as appropriate) may contact you to discuss your application.

The retailer from whom you may purchase a manufactured home and/or its sales consultants may assist with you matters associated with the sales transaction, (i.e., the type of home to purchase, options, site improvements, sales features, and collection of financial documentation).

If you have any questions about your application, please contact CSL Financial at 205-331-5700

By signing below, you acknowledge that you have read and understand the details provided, and also consent to CSL Financial sharing its credit decision and other necessary personal information from this credit application with your retailer for the purpose of facilitating your manufactured home purchase transaction. You also acknowledge that you have personally completed the information on the credit application and that information is complete and accurate.

By signing, I/We understand that it is a Federal crime punishable by fine and/or imprisonment to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

By signing, I authorize CSL Financial to send disclosures and/or updates to the email address I have provided on the credit application. If I have not provided an email address, I authorize CSL Financial to mail disclosures and/or updates to the home address listed on my application.

AUTHORIZATION TO OBTAIN CREDIT/FINANCIAL INFORMATION

I/we hereby grant permission to CSL Financial (the "Lender") and its successors and/or assigns to obtain any and all information deemed necessary in processing my mortgage loan application and for subsequent quality control re-verification. This information includes, but is not limited to, my past/present residence, employment status, income, deposit accounts, past/present consumer credit records, and any mortgage/rent payment records. I/we also grant CSL Financial and its successors and assigns permission to use a copy of this form, which contains my authorization to obtain any information regarding the items mentioned above.

Please sign below and retain copy for your records.

X _____
Applicant Signature

Date

X _____
Co-Applicant Signature

Date

X _____
Printed Name of Applicant

X _____
Printed Name of Co-Applicant

X _____
Print Dealership Name

X _____
Dealer Representative/Sales Person

Date



CSL Financial, LLC NMLS # 959454. Equal Housing Lender. This is not a commitment to lend or extend credit. Restrictions may apply. Information and/or data is subject to change without notice. All loans are subject to credit approval and not all products are available in all areas. CSL Financial, LLC Post Office Box 661527, Birmingham, AL 35266.