

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. v. 9-13-2018

If this is a Purchase, complete the following:

Seller/Realtor Name: _____

Purchase information must be attached

Property will be: ☐ Primary Residence ☐ Secondary Residence ☐ Investment/Rental ☐ Buy-For

Loan Type: ☐ Home only ☐ Land and Home ☐ Land only Home is being: ☐ Purchased ☐ Refinanced

Street Address where home will be located, including site #:

City: _____ State: _____ Zip: _____ County: _____

If Land and Home, Land is being: ☐ Purchased ☐ Refinanced ☐ Owned Free and Clear Whose land is it? _____

Estimated Land Value \$ _____ Purchase Price/Payoff \$ _____ Date acquired: _____ Home must be placed on the property described in this section

If Home Only, Site Placement is: ☐ Owned property with no lien ☐ Leased Private Property ☐ Family Land - No Rent ☐ Community/Park
☐ Reservation ☐ Owned Property Land Contract/Mortgage Trust Deed

Will the home be located in a Resident-Owned Community (co-op)? _____ Are you pledging or purchasing the security interest in the co-op shares? _____

If Home Only and Land is Leased: Name of Community/Park/Land Owner/Mortgage Holder: _____

Phone Number: _____ Monthly Site Payment: _____

Is the site rent scheduled to increase over the next three years? If so, please explain. _____

Proposed Down Payment: \$ _____ Source of Down Payment: ☐ Savings ☐ Checking ☐ Cash on Hand ☐ Loan

☐ Gift (if gift, from whom): _____ ☐ Other (Explain) _____ ☐ I wish to use my land as down payment

EMAIL ADDRESS (for Loan Notices and Documents)

APPLICANT EMAIL:

CO-APPLICANT EMAIL:

(A) APPLICANT

(B) CO-APPLICANT

FULL NAME - Last, First, Middle

FULL NAME - Last, First, Middle

Birth Date (mm/dd/yy): _____ Social Security #: _____

Birth Date (mm/dd/yy): _____ Social Security #: _____

Marital Status: ☐ Married ☐ Unmarried ☐ Separated

Marital Status: ☐ Married ☐ Unmarried ☐ Separated

Applicant Dependents (not including self or those listed by Co-Borrower):

Applicant Dependents (not including self or those listed by Borrower):

Number of Dependents: _____ Dependent Age(s): _____

Number of Dependents: _____ Dependent Age(s): _____

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) City, State, Zip: _____

Mailing Address (if different from physical) City, State, Zip: _____

Home Phone: () - Cell Phone: () -

Home Phone: () - Cell Phone: () -

How long at present address? ☐ Homeowner * ☐ Other* Mo. Mtg/Rent:
Yrs Mo ☐ Renter ☐ Live with parent

How long at present address? ☐ Homeowner * ☐ Other* Mo. Mtg/Rent:
Yrs Mo ☐ Renter ☐ Live with parent

Name of Previous Mortgage Holder or Landlord:
Telephone number:

Name of Previous Mortgage Holder or Landlord:
Telephone number:

* What are the plans for your existing home? If checked other above, explain:

* What are the plans for your existing home? If checked other above, explain:

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

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

City, State, Zip: _____ How long? _____

City, State, Zip: _____ How long? _____

Name of Mortgage Holder or Landlord:
Telephone number:

Name of Mortgage Holder or Landlord:
Telephone number:

Name of nearest Relative NOT living with you: Relationship:
Phone: _____

Name of nearest Relative NOT living with you: Relationship:
Phone: _____

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:
Employer Address:	City, State, Zip:	Supervisor Name and Telephone Number:
List your base pay rate excluding commission, bonuses, and overtime: How are you paid? (select one below)		
<input type="checkbox"/> Hourly rate: \$ _____ # of hours: _____ <input type="checkbox"/> Weekly Salary :\$ _____ <input type="checkbox"/> BiWeekly Salary: \$ _____ <input type="checkbox"/> 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:
Employer Address:	City, State, Zip:	Supervisor Name and Telephone Number:
List your base pay rate excluding commission, bonuses, and overtime: How are you paid? (select one below)		
<input type="checkbox"/> Hourly rate: \$ _____ # of hours: _____ <input type="checkbox"/> Weekly Salary :\$ _____ <input type="checkbox"/> BiWeekly Salary: \$ _____ <input type="checkbox"/> 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:

(A) APPLICANT - Asset and Credit Information			(B) CO-APPLICANT - Asset and Credit Information		
Bank Name:	Account type:		Bank Name:	Account type:	
City, St:	Balance: \$		City, St:	Balance: \$	
Retirement/401K with:			Retirement/401K with:		
City, St:	Balance: \$		City, St:	Balance: \$	
Auto #1 (Yr/Make):	Lender:		Auto #1 (Yr/Make):	Lender:	
Value: \$	Payment: \$	Balance: \$	Value: \$	Payment: \$	Balance: \$
Auto #2 (Yr/Make):	Lender:		Auto #2 (Yr/Make):	Lender:	
Value: \$	Payment: \$	Balance: \$	Value: \$	Payment: \$	Balance: \$
Other Asset:	Lender:		Other Asset:	Lender:	
Value: \$	Payment: \$	Balance: \$	Value: \$	Payment: \$	Balance: \$
Other Real Estate Owned:	Lender:		Other Real Estate Owned:	Lender:	
Value: \$	Payment: \$	Balance: \$	Value: \$	Payment: \$	Balance: \$
Other Real Estate Owned:	Lender:		Other Real Estate Owned:	Lender:	
Value: \$	Payment: \$	Balance: \$	Value: \$	Payment: \$	Balance: \$
Are you a co-maker or guarantor on a note? If Yes, for whom?			Are you a co-maker or guarantor on a note? If Yes, for whom?		
Creditor:	Monthly Payment: \$		Creditor:	Monthly Payment: \$	
(A) APPLICANT - Debts / Obligations			(B) CO-APPLICANT - Debts / Obligations		
Alimony/Maintenance: \$	Expiration Date:		Alimony/Maintenance: \$	Expiration Date:	
Garnishment: \$			Garnishment: \$		
Child Support: \$			Child Support: \$		
List Ages of Children:			List Ages of Children:		
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.					
					\$
QUESTIONS					
		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

Ethnicity: Check one or more

- ☐ Hispanic or Latino
☐ Mexican ☐ Puerto Rican ☐ Cuban
☐ Other Hispanic or Latino - Enter origin: _____

Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

- ☐ Not Hispanic or Latino
☐ I do not wish to provide this information

Race: Check one or more

- ☐ American Indian or Alaskan Native - Enter name of enrolled or principal tribe: _____
☐ Asian
☐ Asian Indian ☐ Chinese ☐ Filipino
☐ Japanese ☐ Korean ☐ Vietnamese
☐ Other Asian - Enter race: _____

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- ☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ Native Hawaiian ☐ Samoan
☐ Guamanian or Chamorro
☐ Other Pacific Islander - Enter race: _____

Examples: Fijian, Tongan, etc.

- ☐ White
☐ I do not wish to provide this information

Sex: ☐ Female

☐ Male

☐ I do not wish to provide this information

(B) CO-APPLICANT

Ethnicity: Check one or more

- ☐ Hispanic or Latino
☐ Mexican ☐ Puerto Rican ☐ Cuban
☐ Other Hispanic or Latino - Enter origin: _____

Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

- ☐ Not Hispanic or Latino
☐ I do not wish to provide this information

Race: Check one or more

- ☐ American Indian or Alaskan Native - Enter name of enrolled or principal tribe: _____
☐ Asian
☐ Asian Indian ☐ Chinese ☐ Filipino
☐ Japanese ☐ Korean ☐ Vietnamese
☐ Other Asian - Enter race: _____

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- ☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ Native Hawaiian ☐ Samoan
☐ Guamanian or Chamorro
☐ Other Pacific Islander - Enter race: _____

Examples: Fijian, Tongan, etc.

- ☐ White
☐ I do not wish to provide this information

Sex: ☐ Female

☐ Male

☐ I do not wish to provide this information

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: *Illinois and New York*

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, deed of trust, or other consensual security interest; (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.

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

Applicant Signature	Date	Co-Applicant Signature	Date
---------------------	------	------------------------	------

(ADMIN USE ONLY)

Addendum to the 21st Mortgage Credit Application Communications Disclosure Form

- Must be completed & submitted with ALL Credit Applications - Effective: 1/1/2024

This credit application will be submitted to 21st Mortgage (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 retailer/realtor 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.

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 **(800) 955-0021**.

Below is a list of the 21st Mortgage Loan Originators:

Name	NMLS #	Name	NMLS #	Name	NMLS #	Name	NMLS #
21st Mortgage Corp.	2280	Dubnicka, Cynthia	1749407	Lambert, Teresa	1402336	Redford, Madeline	1915364
Aldmon, Thomas	1700118	Dulany, Clint	2147258	Layman, Ethan	2374710	Rocco, Carly	2514961
Antoine, Kendra	2501762	Duncan, Jessica	1561887	Ledford, Justin	1810028	Roecker, Spencer	2102317
Baker, Drew	1684954	Evans, Sean	1795393	Lee, Brian	1535710	Rudolph, Elizabeth	1865266
Ball, Eileen	1200479	Fabian, Matt	202243	Loggins, Camilla	1958395	Rutta, Robert, Jr.	1915241
Bee, Prestin	2452985	Fitzsimmons, Tracy	1915250	Long, Lindsay	1915195	Ryan, Lisa	1209113
Bell, Kenneth (Chris)	1237278	Fox, Cory	2547919	Lowery, Tyler	2213934	Saucier, Alex	2147154
Bennett, Sarah	2213064	Gilland, Paige	2070735	Luna-White, Nancy	2415858	Silva, Danny	2547910
Blakley, Michael	2167899	Goodman, Kevin	493671	Manning, Rachel	2101930	Sisk, Dylan	1915196
Brewer, Corey	2154268	Graham, Abra	2168181	Massey, Hannah	2066962	Smith, Emily	2528543
Bridges, Chad	1660954	Greene, Sam	2154098	McCollough, Mary Abigail (Abby)	2003725	Spaldi, Alyssa	2151601
Bryant, Shelby	1915249	Hagler, Elizabeth	1865270	McMahan, Adam	16516	Taylor, Chris	1305372
Carlisle, Zachery	1803853	Hammonds, Leah	2329989	Medlock, Natalie	2132954	Trammell, Justin	1634789
Carter, Kellie	1684953	Holliday, Jeremy	1915207	Metcalf, Jessica	2013376	Treadway, Brooke	2226757
Carter, Wes	1367458	Howard, Toshia	2132202	Monroe, Cam	2531198	Utley, Barrett	1264594
Chilco, Amanda	2013377	Hudson, Sarah	2494841	Morales, Yamila	202266	Utley, Kayla	1782616
Clark, Rob	202264	Johnson, Joe	2528548	Mullis, Ken	1311852	Wade, Leah	1614417
Corso, Morgan	2346801	Johnson, Nicole (Nicki)	1152412	Murphy, Heather	2361178	Waits, Stephanie	2311687
Cox, Trevor	1308905	Karb, Christopher	2047091	Osborne, Matthew	2311685	Weatherly-Sinclair, Murray	1795404
Cozzolino, Jonathan	979264	Keith, Jeanie	208077	Petree, Kelly	297920	Webber, Jeff	16262
Cutler, Kaylie	2468297	Kesler, Sarah	2213120	Pilipovic, Katherine	1930005	Williams, Joy	16307
Dakin, Matthew	1490790	Kittle, Chris	202249	Ponce, Peter	2537373	Wilson, Brian	2130958
Dent, Mackenzie	2475026	Kloss, Grant	1894967	Quick, Chad	1561892	Wood, Hayley	2147252
Doolan, Ryan	64626	Lai, Sarah	1815870	Reading, Allen	2133749	York, Lindsay	1895005
						Young, Tyler	1648541

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 personally identifiable financial information you provide with your retailer/realtor for the purpose of facilitating this transaction*. You also acknowledge that you have personally completed the information on the application and that the information is complete and accurate.

Please sign below and retain a copy for your records.

X

Applicant Signature (Date)

☐ For the fastest updates, I would like to receive informational text messages about my application to me from 21st Mortgage Messaging to the cell phone number I have provided.**

☐ I would like to receive additional text messages marketing 21st Mortgage products and services to me from 21st Mortgage Messaging to the cell phone number I have provided.**

X

Co-Applicant Signature (Date)

☐ For the fastest updates, I would like to receive informational text messages about my application to me from 21st Mortgage Messaging to the cell phone number I have provided.**

☐ I would like to receive additional text messages marketing 21st Mortgage products and services to me from 21st Mortgage Messaging to the cell phone number I have provided.**

X

Print Dealership Name & Dealer #

X

Co-Applicant Signature (Date)

☐ For the fastest updates, I would like to receive informational text messages about my application to me from 21st Mortgage Messaging to the cell phone number I have provided.**

☐ I would like to receive additional text messages marketing 21st Mortgage products and services to me from 21st Mortgage Messaging to the cell phone number I have provided.**

X

Co-Applicant Signature (Date)

☐ For the fastest updates, I would like to receive informational text messages about my application to me from 21st Mortgage Messaging to the cell phone number I have provided.**

☐ I would like to receive additional text messages marketing 21st Mortgage products and services to me from 21st Mortgage Messaging to the cell phone number I have provided.**

X

Sales Person (Date)

*You may withdraw your consent for 21st Mortgage to share personally identifiable financial information with your retailer/realtor at any time by calling at 800-955-0021, sending written request to PO Box 477; Knoxville, TN 37901 or by emailing your request to myloan@21stmortgage.com. Letters and emails must have your file number and name in order to be processed. The withdrawal of consent will not affect your eligibility for any loan product provided by 21st Mortgage but may result in slower processing times.

**Message frequency varies. Message & data rates may apply. Reply HELP for help or STOP to opt out. You will have the option to opt out of receiving these texts at any time. Terms and Conditions and 21st Privacy Statement available on www.21stmortgage.com

This form is a part of the 21st Mortgage credit application and must accompany the credit application and must be completed in order for the credit application to be accepted. Revised: 12/7/2023