PLEASE PRINT SINGLE SIDED

Vanderbilt Mortgage and Finance, Inc.

PO Box 9800
Maryville, TN 37802

500 Alcoa Trail
Maryville, TN 37804

RETURN SERVICE REQUESTED

Re: Loan Application

Dear Potential Buyer:

Attached are the documents to apply for a home loan.

- Completely fill out all attached documents.
- FAX **all** attached documents to the **Credit Services Department** at **877-309-8338**, or
- Mail all documents to:

Attn: Credit Services Dept.
Vanderbilt Mortgage and Finance, Inc.
PO Box 9800
Maryville, TN 37802

If you have questions, please contact our Credit Services Department at **1-866-701-0467**. Our office hours are Monday through Friday, 8:30 A.M. – 5:30 P.M. (ET).

Sincerely,

Credit Services Department

The following notices are required by Federal law: 1. This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. 2. To the extent your original obligation was discharged, or subject to an automatic stay under the bankruptcy code, this statement is for informational purposes only and is not an attempt to collect a debt or impose personal liability for a debt.

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

Reference No.: _____

To Applicant(s): _____

_____

From: CMH Homes, Inc. ("CMH"), Wimbledon Properties, LLC ("Wimbledon"), Clayton Properties Group, Inc. ("Clayton Properties"), Vanderbilt Mortgage and Finance, Inc. ("Vanderbilt"), Silverton Mortgage ("Silverton"), a division of Vanderbilt, as applicable.

Property: (a) Home Description (If Applicable):

_____

If the above Description is left blank it means that the Description is unknown at the time of the delivery of this Affiliated Business Arrangement Disclosure Statement.

(b) Property Address or Address Where Home Located or To Be Located:

_____

If the above Address is left blank it means that the Address is unknown at the time of the delivery of this Affiliated Business Arrangement Disclosure Statement.

This is to give you notice that CMH Homes, Inc., ("CMH"), Wimbledon Properties, LLC. ("Wimbledon"), Clayton Properties Group, Inc. ("Clayton Properties"), Vanderbilt Mortgage and Finance, Inc. ("Vanderbilt"), Silverton Mortgage ("Silverton"), a division of Vanderbilt, HomeFirst Agency, Inc., also doing business as HomeFirst Insurance Agency, Inc. in California, and Silverton Insurance Solutions ("HomeFirst"), and Town & Country Title Services, LLC, also doing business as Town and Country Title Services TX, LLC in Texas ("Town & Country"), and Innovative Title, LLC ("Innovative") -have business relationships with each other. CMH, Wimbledon, Clayton Properties, Vanderbilt, Silverton, HomeFirst, Town & Country, and Innovative are each indirect, wholly owned subsidiaries of the same parent company. Therefore, each is an affiliate of the other. Because of this relationship, this referral may provide CMH, Wimbledon, Vanderbilt, Silverton, HomeFirst, Town & Country, and Innovative a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are **NOT** required to use the listed provider(s) as a condition for settlement of your loan or purchase of the subject property. **THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.**

Service Provider	Service Provided	Charge or Range of Charges
Vanderbilt Mortgage	Loan Origination Fee	0 - 2.75% of the loan amount
	Interest Rate	Interest rates will vary by state, loan product and terms
	Discount Points	0 - 2% of the loan amount (optional)
Silverton Mortgage	Loan Origination Fee	0 - 5% of the loan amount
	Interest Rate	Interest rates will vary by state, loan product and terms
	Discount Points	0 - 5% of the loan amount (optional)
HomeFirst	MH and Modular Hazard Insurance	Premium based on home's price or value; whether new or preowned; age of Home; where home is located and coverage terms: $2.00 to $200.00 per $1,000.00 of coverage (not including endorsement premiums, age of home surcharges or catastrophe fees)
	Home Buyer Protection Plan (Insurance) or Home Protection Plan (service contract)	Cost determined by which product is offered in a particular state and whether the Home is single (SS) or multi (MS). Product is available for new homes only. SS HBPP $480 SS HBPP in Texas - $624 MS HBPP $580 MS HBPP in Texas - $754 SS and MS HPP $1,099 (HPP is available in all states except AK, CT, FL, MA, NV, OR and TX).
	Site built (non MH or Modular) Hazard Insurance	$500 - $10,000 annual premium, will vary depending on coverages and associated risk assessments such as age and location of home, insurance score, past claims of the insured, etc. Does not include endorsement premiums.

Service Provider	Service Provided	Charge or Range of Charges
Town & Country	Title Insurance and Closing Services (Arizona)	**Loan Policy** (if ordered separately): $1,000.00 - $1,600.00 **Loan Policy and Endorsements** (bundled rate, includes all endorsements): $800.00 - $1,100.00 **Owner's Policy:** $1,400.00 - $2,000.00 **Tax Certificate:** $6.00 **Closing Fee:** $1,000.00 - $1,500.00
	Title Insurance and Closing Services (Colorado)	**Lender's Policy** (if ordered separately): $1,200.00 - $2,000.00 **Lender's Policy and Endorsements** (bundled rate, includes all endorsements for loans between $100,000 - $500,000): $394.00 - $719.00 **Owner's Policy:** $700.00 - $1,000.00 **Loan Closing Fee:** $475.00 **Tax Certificate:** $25.00 **Real Estate Closing:** $440.00 **Closing Protection Letter:** $25.00
	Title Insurance and Closing Services (Kansas)	**Lender's Policy:** $1.00 $6.01 per $1,000.00 of coverage, based on policy and liability amount; or $290.00 if issued simultaneously with Owner's Policy **Owner's Policy:** $1.00 $6.01 per $1,000.00 of coverage, based on policy and liability amount (minimum $464.00) **Closing Fee:** $280.00 - $385.00 **Tax Certificate:** $25.00 **Closing Protection Letter:** $25.00
	Title Insurance and Closing Services (Missouri)	**Lender's Policy:** $1.00 $6.01 per $1,000.00 of coverage, based on policy and liability amount; or $290.00 if issued simultaneously with Owner's Policy **Owner's Policy:** $1.00 $6.01 per $1,000.00 of coverage, based on policy and liability amount (minimum $464.00) **Title Service Charge:** $340.00 - $470.00 per transaction **Closing Fee:** $280.00 - $385.00 **Tax Certificate:** $25.00 **Closing Protection Letter:** $25.00
	Title Insurance and Closing Services (Texas)	**Lender's Policy:** $1,000.00 - $3,500.00; or $100.00 if issued simultaneously with Owner's Policy (rates are set by State) **Owner's Policy:** $1,000.00 - $3,500.00 (rates are set by State) **Closing Fee:** $700.00 **Insured Closing Service Letter:** No charge **Tax Certification:** $75.00 - $100.00 (depending on county) **Recording Fee:** $20.00 - $200.00 (depending on county and number of pages) **E-Filing Fee:** $5.00 per document.
Innovative	Title Insurance and Closing Services (Florida)	**Title Search:** $75.00 - $125.00 **Settlement Fee:** $890.00 **Owners Title Insurance Policy:** $5.75 per $1,000.00 up to $100,000.00 $5.00 per $1,000.00, $100,001.00 up to $1,000,000.00 **Lenders Policy(Simultaneous Issue):** $25.00 **Endorsements:** 10% of the owner and loan policy premiums **Florida Form 9:** $25.00 **Form 8.1 Environmental:** $25.00 **Protection Lien:** $25.00 **Form 5.1 PUD:** $25.00 **Form 6.1 Variable Rate:** $25.00

ACKNOWLEDGEMENT

I/We acknowledge receipt of a copy of this disclosure statement within 3 business days of my/our loan application or prior to or at the time of the referral of the settlement service(s) described above. I/We further acknowledge that I/we have read this disclosure form and that I/we understand that CMH, Wimbledon, Clayton Properties, and/or Vanderbilt/Silverton is referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

Signature _____ Date _____

Signature _____ Date _____

CREDIT APPLICATION

Reference or HC#: _____

IMPORTANT: PLEASE FILL OUT ALL SECTIONS OF APPLICATION COMPLETELY

****By completing and signing this Credit Application, you authorize the creditor, credit institution or servicer to pull your credit and obtain a consumer credit report on you for the purpose of considering this Application or servicing any resulting loan.****

APPLICATION INFORMATION

You may apply for credit in your name alone. If you intend to apply for joint credit, initial here (both):

Applicant: _____ **Co-Applicant:** _____

Co-Applicant information: Complete if (a) joint credit application; (b) income/assets of another person (may be Applicant's spouse) to be used for loan qualification; or (c) Applicant resides in community property state or relying on community property for loan qualification - AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI.

APPLICANT

First Name:	Last Name:	Middle Name:
Birth Date (MM/DD/YYYY):	Social Security Number:	
Marital Status: ☐ Married ☐ Separated ☐ Unmarried	Email:	
Number of Dependents (excluding applicants):	Ages of Dependents:	
Home Phone: ( )	Cell Phone: ( )	

CO-APPLICANT

First Name:	Last Name:	Middle Name:
Birth Date (MM/DD/YYYY):	Social Security Number:	
Marital Status: ☐ Married ☐ Separated ☐ Unmarried	Email:	
Number of Dependents (excluding applicants):	Ages of Dependents:	
Home Phone: ( )	Cell Phone: ( )	

APPLICANT'S RESIDENCE
(3 Year History REQUIRED)

CURRENT Residential Status: ☐ Own ☐ Rent ☐ Live with Family ☐ Other: _____	If you currently own, what will you do with your home? ☐ Sell ☐ Trade ☐ Rent ☐ Keep		
CURRENT Street Address:			
City:	State:	Zip Code:	How Long? # of Yrs: _____ # of Mos: ____
CURRENT Mailing Address (if different from street address):			
City:	State:	Zip Code:	
PREVIOUS Street Address (most recent first):			
City:	State:	Zip Code:	How Long? # of Yrs: _____ # of Mos: ____
PREVIOUS Street Address:			
City:	State:	Zip Code:	How Long? # of Yrs: _____ # of Mos: ____

CO-APPLICANT'S RESIDENCE
(3 Year History REQUIRED)

CURRENT Residential Status: ☐ Own ☐ Rent ☐ Live with Family ☐ Other: _____	If you currently own, what will you do with your home? ☐ Sell ☐ Trade ☐ Rent ☐ Keep		
CURRENT Street Address:			
City:	State:	Zip Code:	How Long? # of Yrs: _____ # of Mos: ____
CURRENT Mailing Address (if different from street address):			
City:	State:	Zip Code:	
PREVIOUS Street Address (most recent first):			
City:	State:	Zip Code:	How Long? # of Yrs: _____ # of Mos: ____
PREVIOUS Street Address:			
City:	State:	Zip Code:	How Long? # of Yrs: _____ # of Mos: ____

APPLICANT'S EMPLOYMENT AND INCOME
(2 Year History REQUIRED)

Employer:	Employer's Phone: ( )	
Is this employment your: ☐ Current Employment ☐ Previous Employment		
Employment Status: ☐ Employed ☐ Self-Employed ☐ Other (Use "Other Income" Below)		
City:	State:	Zip Code:
Supervisor:	Employment Dates:(MM/YYYY-MM/YYYY) _____ thru _____	☐ Full-time ☐ Part-time
Gross Monthly Income: $	Hourly Rate:	
Position/Title:		

CO-APPLICANT'S EMPLOYMENT AND INCOME
(2 Year History REQUIRED)

Employer:	Employer's Phone: ( )	
Is this employment your: ☐ Current Employment ☐ Previous Employment		
Employment Status: ☐ Employed ☐ Self-Employed ☐ Other (Use "Other Income" Below)		
City:	State:	Zip Code:
Supervisor:	Employment Dates:(MM/YYYY-MM/YYYY) _____ thru _____	☐ Full-time ☐ Part-time
Gross Monthly Income: $	Hourly Rate:	
Position/Title:		

APPLICANT'S EMPLOYMENT AND INCOME
(2 Year History REQUIRED) (cont'd)

Employer: | Employer's Phone: ( )

Is this employment your:
☐ Current Employment ☐ Previous Employment

Employment Status:
☐ Employed ☐ Self-Employed ☐ Other (Use "Other Income" Below)

City: | State: | Zip Code:

Supervisor: | Employment Dates:(MM/YYYY-MM/YYYY) _____ thru _____ | ☐ Full-time ☐ Part-time

Gross Monthly Income: $ | Hourly Rate:

Position/Title:

Employer: | Employer's Phone: ( )

Is this employment your:
☐ Current Employment ☐ Previous Employment

Employment Status:
☐ Employed ☐ Self-Employed ☐ Other (Use "Other Income" Below)

City: | State: | Zip Code:

Supervisor: | Employment Dates:(MM/YYYY-MM/YYYY) _____ thru _____ | ☐ Full-time ☐ Part-time

Gross Monthly Income: $ | Hourly Rate:

Position/Title:

Any gaps in employment greater than 30 days during the last 3 years?
☐ Yes ☐ No
Dates of gaps: _____
Reason for gaps: _____

CO-APPLICANT'S EMPLOYMENT AND INCOME
(2 Year History REQUIRED) (cont'd)

Employer: | Employer's Phone: ( )

Is this employment your:
☐ Current Employment ☐ Previous Employment

Employment Status:
☐ Employed ☐ Self-Employed ☐ Other (Use "Other Income" Below)

City: | State: | Zip Code:

Supervisor: | Employment Dates:(MM/YYYY-MM/YYYY) _____ thru _____ | ☐ Full-time ☐ Part-time

Gross Monthly Income: $ | Hourly Rate:

Position/Title:

Employer: | Employer's Phone: ( )

Is this employment your:
☐ Current Employment ☐ Previous Employment

Employment Status:
☐ Employed ☐ Self-Employed ☐ Other (Use "Other Income" Below)

City: | State: | Zip Code:

Supervisor: | Employment Dates:(MM/YYYY-MM/YYYY) _____ thru _____ | ☐ Full-time ☐ Part-time

Gross Monthly Income: $ | Hourly Rate:

Position/Title:

Any gaps in employment greater than 30 days during the last 3 years?
☐ Yes ☐ No
Dates of gaps: _____
Reason for gaps: _____

OTHER INCOME - Social Security, Retirement, Disability, Alimony, Child Support or Other

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.

Source of Income:	How Long Received:	Monthly Amount:	Source of Income:	How Long Received:	Monthly Amount:
Source of Income:	How Long Received:	Monthly Amount:	Source of Income:	How Long Received:	Monthly Amount:
Source of Income:	How Long Received:	Monthly Amount:	Source of Income:	How Long Received:	Monthly Amount:
Source of Income:	How Long Received:	Monthly Amount:	Source of Income:	How Long Received:	Monthly Amount:
Source of Income:	How Long Received:	Monthly Amount:	Source of Income:	How Long Received:	Monthly Amount:

MONTHLY HOUSEHOLD LIVING EXPENSES

INSTRUCTIONS: Please fill out the MONTHLY HOUSEHOLD living expenses below such as food, clothing, gasoline, health care, (including the payment of recurring medical expenses), and repayments to a 401(k) loan.

Food: $_____ Clothing: $_____ Gasoline: $_____ Health Care: $_____ 401(k) Loan Repayments: $_____
(Including payment of recurring medical expenses)

APPLICANT'S CREDIT INFORMATION

Landlord's Name: | Relationship to Landlord:

Landlord's Phone: ( ) | Current Monthly Rent to Landlord:

Home Currently Financed By (if applicable): | Monthly Payment: $ | Balance:

Other Loan: | Monthly Payment: | Balance:

Other Loan: | Monthly Payment: | Balance:

CO-APPLICANT'S CREDIT INFORMATION

Landlord's Name: | Relationship to Landlord:

Landlord's Phone: ( ) | Current Monthly Rent to Landlord:

Home Currently Financed By (if applicable): | Monthly Payment: $ | Balance:

Other Loan: | Monthly Payment: | Balance:

Other Loan: | Monthly Payment: | Balance:

APPLICANT'S ASSETS

Cash (including deposit): ..... $ _____

Bonds, Securities, 401(k), etc.: ..... $ _____

Other Assets: ..... $ _____

Total Assets: ..... $ _____

Savings Account

Bank Name: _____

City: _____ State: _____ Approximate Balance: $ _____

Checking Account

Bank Name: _____

City: _____ State: _____ Approximate Balance: $ _____

CO-APPLICANT'S ASSETS

Cash (including deposit): ..... $ _____

Bonds, Securities, 401(k), etc.: ..... $ _____

Other Assets: ..... $ _____

Total Assets: ..... $ _____

Savings Account

Bank Name: _____

City: _____ State: _____ Approximate Balance: $ _____

Checking Account

Bank Name: _____

City: _____ State: _____ Approximate Balance: $ _____

ADDITIONAL INFORMATION FOR APPLICANT

Will you occupy the property as your primary residence?

☐ Yes ☐ No

If "Yes", have you had an ownership interest in another property in the last three years?

☐ Yes ☐ No

If "Yes", complete (1) and (2) below:

1.) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? _____

2.) How did you hold title to the property: solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? _____

If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?

☐ Yes ☐ No

Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application?

☐ Yes ☐ No

If "Yes", what is the amount of this money? $ _____

Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application?

☐ Yes ☐ No

Have you or will you be applying for any new credit *(e.g., installment loan, credit card, etc.)* on or before closing this loan that is not disclosed on this application?

☐ Yes ☐ No

Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes *(e.g., the Property Assessed Clean Energy Program)*?

☐ Yes ☐ No

Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?

☐ Yes ☐ No

Are there any outstanding judgments against you?

☐ Yes ☐ No

Are you currently delinquent or in default on a Federal debt?

☐ Yes ☐ No

Are you a party to a lawsuit in which you potentially have any personal financial liability?

☐ Yes ☐ No

Have you conveyed title to any property in lieu of foreclosure in the past 7 years?

☐ Yes ☐ No

Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?

☐ Yes ☐ No

Have you had property foreclosed upon in the last 7 years?

☐ Yes ☐ No

ADDITIONAL INFORMATION FOR CO-APPLICANT

Will you occupy the property as your primary residence?

☐ Yes ☐ No

If "Yes", have you had an ownership interest in another property in the last three years?

☐ Yes ☐ No

If "Yes", complete (1) and (2) below:

1.) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? _____

2.) How did you hold title to the property: solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? _____

If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?

☐ Yes ☐ No

Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application?

☐ Yes ☐ No

If "Yes", what is the amount of this money? $ _____

Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application?

☐ Yes ☐ No

Have you or will you be applying for any new credit *(e.g., installment loan, credit card, etc.)* on or before closing this loan that is not disclosed on this application?

☐ Yes ☐ No

Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes *(e.g., the Property Assessed Clean Energy Program)*?

☐ Yes ☐ No

Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?

☐ Yes ☐ No

Are there any outstanding judgments against you?

☐ Yes ☐ No

Are you currently delinquent or in default on a Federal debt?

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Are you a party to a lawsuit in which you potentially have any personal financial liability?

☐ Yes ☐ No

Have you conveyed title to any property in lieu of foreclosure in the past 7 years?

☐ Yes ☐ No

Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?

☐ Yes ☐ No

Have you had property foreclosed upon in the last 7 years?

☐ Yes ☐ No

ADDITIONAL INFORMATION FOR APPLICANT (cont'd)

Have you declared bankruptcy within the past 7 years?
☐ Yes ☐ No
If "Yes", identify the type(s) of bankruptcy:
☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13

Are you a U.S. citizen?
☐ Yes ☐ No

Are you a permanent resident alien?
☐ Yes ☐ No

Are you obligated to pay alimony, child support, or separate maintenance?
☐ Yes ☐ No
If yes, please indicate the amount for each:
Alimony:$_____ Child Support:$_____ Separate Maintenance:$_____

ADDITIONAL INFORMATION FOR CO-APPLICANT (cont'd)

Have you declared bankruptcy within the past 7 years?
☐ Yes ☐ No
If "Yes", identify the type(s) of bankruptcy:
☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13

Are you a U.S. citizen?
☐ Yes ☐ No

Are you a permanent resident alien?
☐ Yes ☐ No

Are you obligated to pay alimony, child support, or separate maintenance?
☐ Yes ☐ No
If yes, please indicate the amount for each:
Alimony:$_____ Child Support:$_____ Separate Maintenance:$_____

LAND INFORMATION

Only need if you are applying for Land/Home package or you are using land to secure the loan.

Is there a residence currently on the land where you are planning to place this home? ☐ Yes ☐ No

Is the land that will be used to secure the loan currently in the applicant or co-applicant's name? ☐ Yes ☐ No

How was this land acquired by applicant/co-applicant? ☐ Gifted ☐ Inherited ☐ Purchased ☐ Other:_____

Size of land (acres): _____ Date land was gifted/inherited/purchased: _____ Purchase price of land: _____

DEBTS AND OTHER INFORMATION

Where will the home be located? Street Address: _____ City: _____ State (Required):_____ Zip Code:_____

If home will be located on a rented property/park/community, amount of future monthly lot rent/site rent: _____

CONTACTS (Nearest 2 Relatives Not Living in the Home)

Name (First, MI, Last):	Suffix:	Relationship:	Name (First, MI, Last):	Suffix:	Relationship:
Home Phone: ( )	Cell Phone: ( )		Home Phone: ( )	Cell Phone: ( )	
Street Address:			Street Address:		
City:	State:	Zip Code:	City:	State:	Zip Code:

THIRD PARTY AUTHORIZATION

By providing the information below, you authorize the lender to discuss the terms and conditions of your application and/or approval with the following individual(s):

Name:_____ Relationship:_____ Phone Number:_____

Name:_____ Relationship:_____ Phone Number:_____

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 furnish this information, please check below:

CALIFORNIA: If this loan is for the purchase, construction, rehabilitation or refinancing of a housing accommodation, the following information is requested by the State of California and the federal government to monitor this financial institution's compliance with the Housing Financial Discrimination Act, Equal Credit Opportunity Law, and Fair Housing Law. The law provides that a financial institution may neither discriminate on the basis of this information nor on whether or not it is furnished. Furnishing this information is optional. If you do not wish to furnish this information, please initial below.

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

☐ I do not wish to provide this information

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

☐ I do not wish to provide this information

APPLICANT (cont'd)	CO-APPLICANT (cont'd)
RACE: - *Check one or more*	**RACE: -** *Check one or more*
☐ American Indian or Alaskan Native - *Print name of enrolled or principal tribe:*	☐ American Indian or Alaskan 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	☐ 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:*	☐ 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	☐ I do not wish to provide this information
SEX: ☐ Male ☐ Female ☐ I do not wish to provide this information	**SEX:** ☐ Male ☐ Female ☐ I do not wish to provide this information
MARITAL STATUS: (CALIFORNIA APPLICANTS ONLY) ☐ Married ☐ Unmarried ☐ Separated ☐ I do not wish to provide this information	**MARITAL STATUS:** (CALIFORNIA APPLICANTS ONLY) ☐ Married ☐ Unmarried ☐ Separated ☐ I do not wish to provide this information

TO BE COMPLETED BY THE FINANCIAL INSTITUTION (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 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? ..... ☐ Yes ☐ No	Was the race of the applicant collected on the basis of visual observation or surname? ..... ☐ Yes ☐ No
Was the sex of the applicant collected on the basis of visual observation or surname? ..... ☐ Yes ☐ No	Was the sex of the applicant collected on the basis of visual observation or surname? ..... ☐ Yes ☐ No

THE APPLICATION DEMOGRAPHIC INFORMATION WAS PROVIDED THROUGH:

☐ **Face-to-face Interview (Includes Electronic Media w/Video Component)** ☐ **Telephone Interview** ☐ **Fax or Mail** ☐ **Email or Internet**

EQUAL CREDIT OPPORTUNITY ACT

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex *(includes discrimination or discouragement based on sexual orientation and/or gender identity, including discrimination based on actual or perceived nonconformity with sex-based or gender-based stereotypes and discrimination based on an applicant's or customer's associations)*, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this company is the

Federal Trade Commission, Consumer Response Center,
600 Pennsylvania Avenue NW,
Washington, DC, 20580

STATE NOTICES

CALIFORNIA: An applicant, if married, may apply for a separate account. If your credit is declined, you refuse or counter offer, your account is terminated or there is an unfavorable change in the terms made to your account and our decision is based, in whole or in part, on information contained in a consumer credit report, you have the right to obtain within 60 days a free copy of your consumer credit report from the consumer credit reporting agency and from any other consumer credit reporting agency which compiles and maintains files on consumers on a nationwide basis. Additionally, you have the right under California Civil Code § 1785.16 to dispute the accuracy or completeness of any information in a consumer credit report furnished by the consumer credit reporting agency.

MASSACHUSETTS: The responsibility of the attorney for the mortgagee is to protect the interest of the mortgagee. Mortgagors may, at their own expense, engage an attorney of their selection to represent their interests in the transaction.

NEW HAMPSHIRE: If this is an application for balloon financing, you are entitled to receive, upon request, a written estimate of the monthly payment amount for a balloon payment refinancing in accordance with the creditor's then existing refinance programs prior to entering into a balloon contract.

NEW YORK: 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 or not 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.

OHIO: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

RHODE ISLAND: Credit reports may be requested in connection with this application.

VERMONT: By completing this credit application and giving us permission to obtain your credit reports, you authorize us and our employees or affiliates to obtain and verify information about you (including one or more credit reports, information about your employment and banking and credit relationships) that we may deem necessary or appropriate in evaluating your application. If your application is approved and credit is extended, you also authorize us, and our employees and agents, to obtain additional credit reports and other information about you in connection with reviewing the account, increasing the credit line on the account (if applicable), taking collection on the account, or for any other legitimate purpose associated with the account.

WASHINGTON: Washington State law against discrimination prohibits discrimination in credit transactions because of race, creed, color, national origin, sex or marital status. The Washington State Human Rights Commission administers compliance with this law. Additionally, please let us know if we should investigate your credit references and/or credit history under another name.

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 or 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: _____

I (We) (1) state that the above information is true, accurate and complete as of the date of this Application, and I(we) understand that any false statements or intentional/negligent misrepresentation of information provided may result in civil liability, monetary damages and/or criminal penalties including fine or imprisonment, or both, under the provisions of 18 U.S.C. 1001, et seq.; 31 U.S.C. 3729, 3802; (2) I (we) agree to amend this Application if any of the information therein should change prior to closing of the loan; (3) acknowledge that this Application is the property of the creditor or credit institution to which it is submitted, whether or not the loan I (we) am/are applying for is approved and closed; (4) authorize the creditor or credit institution to which this Application is submitted to request a consumer credit report on me (us) and to request of any present or past creditor or employer information as to my credit or employment for the purpose of considering this Application; (5) authorize the creditor, credit institution or servicer of my (our) loan to request a consumer credit report on me (us) in connection with the servicing of my (our) loan, as permitted by law; (6) authorize the creditor, credit institution or servicer of my (our) loan to report the existence of and information about this loan, including my (our) delinquency and/or compliance with the loan terms and conditions; (7) agree that the residential property which will secure this loan will not be used for any illegal purpose; (8) agree that the ownership or servicing of this loan may be transferred to another, with notice given of such transfer as may be required by law; and (9) that my (our) transmission of this Application as an "electronic record" with my (our) "electronic signature," as those terms are defined by applicable federal and state law (but not including audio or video recordings), or my (our) facsimile transmission of this application containing my (our) facsimile signature(s), shall be as effective, enforceable and valid as if a paper version of this Application were delivered containing my (our) original signature(s).

INFORMATION SHARING CONSENT: I (We) consent and authorize the creditor, credit institution, servicer or their assignees to share my(our) confidential personal and financial information with others as is necessary to facilitate the processing of this application, completing this transaction, servicing my(our) account, or other legitimate purpose, including sharing necessary personal and financial information with the seller of my(our) home and/or land to facilitate my(our) sales transaction.

ACKNOWLEDGEMENT: I (We) acknowledge that any creditor or credit institution to which this Application is submitted, owner of the loan, its servicers, successors and assigns, may verify or re-verify 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.

I (We) acknowledge that by signing this Credit Application, I (we) authorize the creditor, credit institution or servicer to pull my (our) credit and obtain a consumer credit report on me (us) for the purpose of considering this Application or servicing any resulting loan.

_____ _____

Applicant's Signature Date Co-Applicant's Signature Date

Customer Loan Approval Checklist

Provided to customers after they select Vanderbilt as a potential lender

Vanderbilt Mortgage and Finance, Inc.

Applicant Name (print): _____

Co-Applicant Name (print): _____

Vanderbilt Mortgage appreciates the opportunity to earn your business. By filling out the Credit Application as completely as possible, it will allow us to expedite your new home purchase.

Items on the Credit Application to pay special attention to for each applicant:

- ☐ Social Security Number
- ☐ Date of Birth
- ☐ **BEST** Phone Numbers
- ☐ **Email Address**
- ☐ Land Information Section
- ☐ Current Street Address and Mailing Address if different from street address
- ☐ Minimum of 5 Years Residential History for Applicant and Co-Applicant
- ☐ Monthly Household Living Expenses
- ☐ Minimum of 3 Years Employment History for Applicant and Co-Applicant

NOTE: Please document **at least 2 years** of actual employment regardless of how far you have to go back. The 2 year history may be non-consecutive and needs to include any job gaps.

Items that will be needed from each applicant if your application is approved:

- ☐ Copy of Driver's License or State Issued Photo ID
- ☐ Most recent check stub for all applicants including year-to-date income information
- ☐ Last two years 1040s and W2s or 1099s for all applicants
- ☐ If available, please provide a copy of the Social Security Card for each applicant

If these items apply to you, they will also be needed if your application is approved:

- ☐ Benefits letter for Social Security, Disability and/or Retirement - must include amount received each month: A copy can be obtained at: www.ssa.gov
- ☐ Child Support - Twelve (12) months payment history of bank statements or copies of canceled checks and a copy of the divorce decree/order of support

Upon receiving an approval, please fax these items to **866-701-5191** using this page as your cover sheet or take a picture of these items using your phone or other device and email them to: go@vmf.com

Additional items may be requested. However, your being prepared to provide the above items upon receiving an approval will greatly speed up your loan process.

If you have any questions, please call **866-701-0467**.

Thank you for choosing Vanderbilt Mortgage and Finance!

Addendum to Credit Application
Information about Mortgage Loan Originators

Communications that relate to your credit application that will be submitted to a lender (the "Lender"), its status or other questions you may have about your application or the loan process, will be addressed by the Lender's designated representative.

The retailer 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.

During the sales process, if there are questions that may impact the financing of your purchase, your sales consultants may conference or connect you and the appropriate representative(s) of the Lender for your convenience.

Following the receipt of your credit application, a representative from the Lender may contact you to discuss your application. Should you have any questions about your application, please contact the Lender at 1-866-701-0467.

By signing below, you acknowledge that you have read and understood the details provided, and also consent to the Lender sharing the decision of your credit application and other necessary personal and financial information with the seller of your home and/or land in order to facilitate your sales transaction and other legitimate purposes. Below is a list of Vanderbilt Mortgage and Finance, Inc. Loan Originators.

Name	NMLS#
Abigail Forster	2461901
Adam Thornhill	252827
Alexis Hunt	2514291
Alysson Brown	2475278
Amalia Hoggatt	1493128
Amanda Lord	1946726
Amanda May	2607903
Andrew Wallis	2603625
Angela Jimenez	2741762
Anisveyvy Lopez Lopez	1896471
Antonio Lezama	2624848
Aryne Feldman	2602896
Ashley Jones	1155026
Ashley Nelson	2757232
Ashley Teague	277839
Ashley Wisecarver	2739952
Bethany Foxx	2826765
Bradley Augustin	2505433
Brent Markowitz	2659964
Brian Smith	1023945
Brittney Bridgeman	2153037
Brittney Hodge	2406367
Carree Giles	1194429
Chelsea Roberts	2663505
Cheryl Adams	752080
Chris Davis	1465227
Chris - James Kagay	1156306
Cody Frye	2521647
Daniel Moore	1715146
David Clayton	325866
Desiree' Bailey	2775548
Destiny Riden	2704100

Name	NMLS#
Devon Aeschlimann	2552429
Diego Herrera	247487
Elizabeth Cancellieri	2805585
Elizabeth-Laura E. Aycocke	278178
Ellie Cunningham	2806585
Hollie Sigler	1020692
Hunter Saunders	2663786
Isabelle Juda	2741692
Ivonne Puebla	2365630
Jaina Castro	1155030
Jamison Ricci	1764789
Jaynie Humann	2788422
Jesse Burris	2557388
Jessica Rex	2451473
Jill Hart	1446166
Josh Gahagan	150405
Julie Sluder	2604162
Justin Garrison	2665966
Kaci Eakens	1641269
Karla Lopez	1740925
Kellie Collins	1715213
Katherine Moran	2572293
Kim Russell	1163846
Kim Farwick	1681659
Kyle Leko	1157429
Landon Raby	2577280
LaTisha Sudderth	2731926
Lauren Gentry	1616706
Lauren Hardebeck	2445346
Leslie Wilkerson	13830
Liam Leahy	2608897

Name	NMLS#
Lidia Disney	2678984
Lori Copelan	251843
Manuel Garcia	2354894
Mark Barnhart	147598
Mary Sajfar	2688714
Matt Sullivan	150695
Megan Neely Jones	1405404
Melissa Lindsey	2077833
Milagro Bigelow	1121924
Misty Griggs	373375
Monica Flores	1588380
Natashia Reid	150693
Nick Winston	1791754
Nikki Meeks	732488
Randy Thomas	34735
Randy-Craig R. Dodd	31122
Rebecca Proctor	150605
Rebekah Baxter	2640558
Robin Lynn Chambers	6817
Ryley Lowe	2343782
Samantha Smith	247377
Stacy Vincent	147624
Steve Damron	192985
Susan Arwood	833720
Sydney Escobar	2828521
Tania Loya	1468936
Tara Smith	1098979
Taylor Spaid	2472047
Whitney Peagler	1661758
Zachary Rutland	2712998
Zaily Knight	2292279

Applicant Signature Date Applicant Signature Date

Applicant Authorization

Part I - General Information

1. Applicant(s)	2. Name and Address of Lender **Vanderbilt Mortgage and Finance, Inc.** **500 Alcoa Trail** **Maryville, TN 37804**
	Date

Part II - Applicant Authorization

I hereby authorize Lender, its successors and assigns, and, if applicable, the U.S. Department of Housing and Urban Development (HUD)/Federal Housing Administration (FHA) to use my information for any purpose relating to the origination, servicing, loss mitigation, and/or disposition of the mortgage or the property securing the mortgage and/or any HUD/FHA insurance claim. I authorize Lender and its successors and assigns to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my loan application. I authorize Lender and its successors and assigns to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

Part III - Borrower Consent To The Use of Tax Return Information

I understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

Borrower	Date
Borrower	Date

4506-C INSTRUCTIONS

IMPORTANT! PLEASE READ

It is very important that the information you provide on the 4506-C is legible and matches the information you provided when you filed your taxes.

Line 1a: Enter the current name shown first on your tax return.

i. First Name
ii. Middle initial
iii. Last name

Line 1b: Enter social security number (SSN) or individual taxpayer identification number (ITIN) shown first on your tax return. Included the dashes for correct format.

Line 2a: Enter spouse's current name, if filed married filing jointly. If filed separately, complete separate 4506-C.

i. First Name
ii. Middle initial
iii. Last name

Line 2b. If joint return, enter social security number (SSN) or individual taxpayer identification number (ITIN) shown first on your tax return. Included the dashes for correct format.

Line 3: Enter your current address (including apt., room, or suite no.)

a. Street address
b. City
c. State
d. Zip Code

Line 4: Enter the previous address on the last return if different from line 3 *(must match exactly what shows on tax return)*. If address is the same as line 3 leave blank.

a. Street address
b. City
c. State
d. Zip Code

*** Please make sure that applicant and co-applicant sign and date the 4506-C ***

If this document is not legible or properly completed, it may delay the processing of your loan. If you have any questions or need assistance, please call **1-866-701-0467**.

Thank You!

Vanderbilt Mortgage and Finance, Inc

Form **4506-C** (October 2022)

Department of the Treasury - Internal Revenue Service

IVES Request for Transcript of Tax Return

OMB Number 1545-1872

Do not sign this form unless all applicable lines have been completed.
Request may be rejected if the form is incomplete or illegible.
For more information about Form 4506-C, visit *www.irs.gov* and search IVES.

1a. Current name			**2a.** Spouse's current name *(if joint return and transcripts are requested for both taxpayers)*		
i. First name	**ii.** Middle initial	**iii.** Last name/BMF company name	**i.** Spouse's first name	**ii.** Middle initial	**iii.** Spouse's last name
1b. First taxpayer identification number *(see instructions)*			**2b.** Spouse's taxpayer identification number *(if joint return and transcripts are requested for both taxpayers)*		
1c. Previous name shown on the last return filed if different from line 1a			**2c.** Spouse's previous name shown on the last return filed if different from line 2a		
i. First name	**ii.** Middle initial	**iii.** Last name	**i.** First name	**ii.** Middle initial	**iii.** Last name
3. Current address *(including apt., room, or suite no.)*, city, state, and ZIP code *(see instructions)*					
a. Street address *(including apt., room, or suite no.)*			**b.** City	**c.** State	**d.** ZIP code
4. Previous address shown on the last return filed if different from line 3 *(see instructions)*					
a. Street address *(including apt., room, or suite no.)*			**b.** City	**c.** State	**d.** ZIP code
5a. IVES participant name, ID number, SOR mailbox ID, and address					
i. IVES participant name **Advanced Data Participant**			**ii.** IVES participant ID number **0000302919**	**iii.** SOR mailbox ID **ADVDATAITV**	
iv. Street address *(including apt., room, or suite no.)* **32065 Castle Ct., Ste. 300**			**v.** City **Evergreen**	**vi.** State **CO**	**vii.** ZIP code **80439**
5b. Customer file number *(if applicable) (see instructions)*			**5c.** Unique identifier *(if applicable) (see instructions)*		
5d. Client name, telephone number, and address *(this field cannot be blank or not applicable (NA))*					
i. Client name **Vanderbilt Mortgage and Finance, Inc.**					**ii.** Telephone number **865-380-3000**
iii. Street address *(including apt., room, or suite no.)* **500 Alcoa Trail**			**iv.** City **Maryville**	**v.** State **TN**	**vi.** ZIP code **37804**

Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. *(see instructions)*

6. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts

Form 1040

a. Return Transcript [X] **b.** Account Transcript [ ] **c.** Record of Account [ ]

7. Wage and Income transcript*(W-2, 1098-E, 1099-G, etc.)* [ ]

a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.

b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers

Line 1a [ ] Line 2a [ ]

8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format *(see instructions)*

12 / 31 / 2023 **12 / 31 / 2022**

Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

[X] **Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.**

Sign Here			
	Signature for Line 1a *(see instructions)*	Date	Phone number of taxpayer on line 1a or 2a
	[X] Form 4506-C was signed by an Authorized Representative	[ ] Signatory confirms document was electronically signed	
	Print/Type name		
	Title *(if line 1a above is a corporation, partnership, estate, or trust)*		
	Spouse's signature *(required if listed on Line 2a)*	Date	
	[ ] Form 4506-C was signed by an Authorized Representative	[ ] Signatory confirms document was electronically signed	
	Print/Type name		

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-C and its instructions, go to www.irs.gov and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

What's New. Form 4506-C includes the Client company requesting transcripts and increased the number of Wage and Income transcripts requests.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Designated Recipient Notification. Section 6103(c) limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

Taxpayer Notification. Section 6103(c) limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

Purpose of form. Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

Note: If you are unsure of which type of transcript you need, check with the party requesting your tax information.

Where to file. The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

Specific Instructions

Line 1a/2a *(if spouse is also requested).* For IMF Requests: Enter the First, Middle Intial, and Last Name in the indicated fields. If all characters will not fit, please enter up to 12 for First name and 22 for Last name. For BMF Requests: Enter the company name in the Last Name field. If all characters will not fit, please enter up to 22.

Line 1b/2b *(if spouse is also requested).* Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a including the dashes in the correct format, or enter the employer identification number (EIN) for the business listed on line 1a including the dashes in the correct format.

Line 1c/2c *(if spouse is also requested).* Enter your previous name as shown on your last filed tax return if different than line 1a.

Line 3. Enter your current address in the indicated fields. If you use a P.O. Box, include it and the number in the Current Address field.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party - Business, with Form 4506-C.

Line 5b. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

Line 5c. Enter up to 10 alpha-numeric characters to create a unique identifier that will show in the mailbox file information. The unique identifier cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

Note. If you use an SSN, we will not input the information and the customer file number or unique identifier will reflect a generic entry of "9999999999".

Line 5d. Enter the Client company name, address, and phone number in the indicated fields. A Client company receives the requested tax transcripts from the IVES participant. If the IVES participant is also the Client company, the IVES participant information should be entered on Line 5a and 5d. These fields cannot be blank or Not Applicable (NA).

Line 6. Enter only one tax form number (1040, 1065, 1120, etc.) per request for all line 6 transcripts request types.

Line 6a. Return Transcript includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years.

Line 6b. Account Transcript contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns.

Line 6c. Record of Account provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years.

Line 7. The IRS can provide a transcript that includes data from these information returns: Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. Enter up to three information return types. If no specific type is requested, all forms will be provided. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, Form W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need Form W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.

Line 8. Enter the end date of the tax year or period requested in mm dd yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12 31 2018 for a calendar year 2018 Form 1040 transcript.

CAUTION

You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.

Signature and date. Form 4506-C must be signed and dated by the taxpayer listed on line 1a and, if listed, 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.

Authorized Representative: A representative can sign Form 4506-C for a taxpayer if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5a, and Form 2848 is attached to the Form 4506-C request. If you are Heir at Law, Next of Kin, or Beneficiary, you must be able to establish a material interest in the estate or trust. If Form 4506-C is signed by a representative, the Authorized Representative check box must be marked.

Electronic Signature: Only IVES participants that opt in to the Electronic Signature usage can accept electronic signatures. Contact the IVES participant for approval and guidance for electronic signatures. If the Form 4506-C is signed electronically, the Electronic Signature check box must be marked.

Individuals. Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Signatures are required for all taxpayers listed on Line 1a and 2a.

Corporations. Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

Learning about the law or the form . . . . . 10 min.
Preparing the form . . . . . 12 min.
Copying, assembling, and sending the form to the IRS . . . . . 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.

4506-C INSTRUCTIONS

IMPORTANT! PLEASE READ

It is very important that the information you provide on the 4506-C is legible and matches the information you provided when you filed your taxes.

Line 1a: Enter the current name shown first on your tax return.

i. First Name
ii. Middle initial
iii. Last name

Line 1b: Enter social security number (SSN) or individual taxpayer identification number (ITIN) shown first on your tax return. Included the dashes for correct format.

Line 2a: Enter spouse's current name, if filed married filing jointly. If filed separately, complete separate 4506-C.

i. First Name
ii. Middle initial
iii. Last name

Line 2b. If joint return, enter social security number (SSN) or individual taxpayer identification number (ITIN) shown first on your tax return. Included the dashes for correct format.

Line 3: Enter your current address (including apt., room, or suite no.)

a. Street address
b. City
c. State
d. Zip Code

Line 4: Enter the previous address on the last return if different from line 3 *(must match exactly what shows on tax return)*. If address is the same as line 3 leave blank.

a. Street address
b. City
c. State
d. Zip Code

*** Please make sure that applicant and co-applicant sign and date the 4506-C ***

If this document is not legible or properly completed, it may delay the processing of your loan. If you have any questions or need assistance, please call **1-866-701-0467**.

Thank You!

Vanderbilt Mortgage and Finance, Inc

Form **4506-C** (October 2022)

Department of the Treasury - Internal Revenue Service

IVES Request for Transcript of Tax Return

OMB Number 1545-1872

Do not sign this form unless all applicable lines have been completed.
Request may be rejected if the form is incomplete or illegible.
For more information about Form 4506-C, visit *www.irs.gov* and search IVES.

1a. Current name			**2a.** Spouse's current name *(if joint return and transcripts are requested for both taxpayers)*		
i. First name	**ii.** Middle initial	**iii.** Last name/BMF company name	**i.** Spouse's first name	**ii.** Middle initial	**iii.** Spouse's last name
1b. First taxpayer identification number *(see instructions)*			**2b.** Spouse's taxpayer identification number *(if joint return and transcripts are requested for both taxpayers)*		
1c. Previous name shown on the last return filed if different from line 1a			**2c.** Spouse's previous name shown on the last return filed if different from line 2a		
i. First name	**ii.** Middle initial	**iii.** Last name	**i.** First name	**ii.** Middle initial	**iii.** Last name
3. Current address *(including apt., room, or suite no.)*, city, state, and ZIP code *(see instructions)*					
a. Street address *(including apt., room, or suite no.)*			**b.** City	**c.** State	**d.** ZIP code
4. Previous address shown on the last return filed if different from line 3 *(see instructions)*					
a. Street address *(including apt., room, or suite no.)*			**b.** City	**c.** State	**d.** ZIP code
5a. IVES participant name, ID number, SOR mailbox ID, and address					
i. IVES participant name **Advanced Data Participant**			**ii.** IVES participant ID number **0000302919**	**iii.** SOR mailbox ID **ADVDATAITV**	
iv. Street address *(including apt., room, or suite no.)* **32065 Castle Ct., Ste. 300**			**v.** City **Evergreen**	**vi.** State **CO**	**vii.** ZIP code **80439**
5b. Customer file number *(if applicable) (see instructions)*			**5c.** Unique identifier *(if applicable) (see instructions)*		
5d. Client name, telephone number, and address *(this field cannot be blank or not applicable (NA))*					
i. Client name **Vanderbilt Mortgage and Finance, Inc.**					**ii.** Telephone number **865-380-3000**
iii. Street address *(including apt., room, or suite no.)* **500 Alcoa Trail**			**iv.** City **Maryville**	**v.** State **TN**	**vi.** ZIP code **37804**

Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. *(see instructions)*

6. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts

Form 1040

a. Return Transcript [X] **b.** Account Transcript [ ] **c.** Record of Account [ ]

7. Wage and Income transcript*(W-2, 1098-E, 1099-G, etc.)* [ ]

a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.

b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers

Line 1a [ ] Line 2a [ ]

8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format *(see instructions)*

12 / 31 / 2023 **12 / 31 / 2022**

Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

[X] **Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.**

Sign Here			
	Signature for Line 1a *(see instructions)*	Date	Phone number of taxpayer on line 1a or 2a
	[X] Form 4506-C was signed by an Authorized Representative	[ ] Signatory confirms document was electronically signed	
	Print/Type name		
	Title *(if line 1a above is a corporation, partnership, estate, or trust)*		
	Spouse's signature *(required if listed on Line 2a)*	Date	
	[ ] Form 4506-C was signed by an Authorized Representative	[ ] Signatory confirms document was electronically signed	
	Print/Type name		

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-C and its instructions, go to www.irs.gov and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

What's New. Form 4506-C includes the Client company requesting transcripts and increased the number of Wage and Income transcripts requests.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Designated Recipient Notification. Section 6103(c) limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

Taxpayer Notification. Section 6103(c) limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

Purpose of form. Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

Note: If you are unsure of which type of transcript you need, check with the party requesting your tax information.

Where to file. The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

Specific Instructions

Line 1a/2a *(if spouse is also requested).* For IMF Requests: Enter the First, Middle Intial, and Last Name in the indicated fields. If all characters will not fit, please enter up to 12 for First name and 22 for Last name. For BMF Requests: Enter the company name in the Last Name field. If all characters will not fit, please enter up to 22.

Line 1b/2b *(if spouse is also requested).* Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a including the dashes in the correct format, or enter the employer identification number (EIN) for the business listed on line 1a including the dashes in the correct format.

Line 1c/2c *(if spouse is also requested).* Enter your previous name as shown on your last filed tax return if different than line 1a.

Line 3. Enter your current address in the indicated fields. If you use a P.O. Box, include it and the number in the Current Address field.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party - Business, with Form 4506-C.

Line 5b. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

Line 5c. Enter up to 10 alpha-numeric characters to create a unique identifier that will show in the mailbox file information. The unique identifier cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

Note. If you use an SSN, we will not input the information and the customer file number or unique identifier will reflect a generic entry of "9999999999".

Line 5d. Enter the Client company name, address, and phone number in the indicated fields. A Client company receives the requested tax transcripts from the IVES participant. If the IVES participant is also the Client company, the IVES participant information should be entered on Line 5a and 5d. These fields cannot be blank or Not Applicable (NA).

Line 6. Enter only one tax form number (1040, 1065, 1120, etc.) per request for all line 6 transcripts request types.

Line 6a. Return Transcript includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years.

Line 6b. Account Transcript contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns.

Line 6c. Record of Account provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years.

Line 7. The IRS can provide a transcript that includes data from these information returns: Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. Enter up to three information return types. If no specific type is requested, all forms will be provided. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, Form W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need Form W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.

Line 8. Enter the end date of the tax year or period requested in mm dd yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12 31 2018 for a calendar year 2018 Form 1040 transcript.

CAUTION

You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.

Signature and date. Form 4506-C must be signed and dated by the taxpayer listed on line 1a and, if listed, 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.

Authorized Representative: A representative can sign Form 4506-C for a taxpayer if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5a, and Form 2848 is attached to the Form 4506-C request. If you are Heir at Law, Next of Kin, or Beneficiary, you must be able to establish a material interest in the estate or trust. If Form 4506-C is signed by a representative, the Authorized Representative check box must be marked.

Electronic Signature: Only IVES participants that opt in to the Electronic Signature usage can accept electronic signatures. Contact the IVES participant for approval and guidance for electronic signatures. If the Form 4506-C is signed electronically, the Electronic Signature check box must be marked.

Individuals. Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Signatures are required for all taxpayers listed on Line 1a and 2a.

Corporations. Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

Learning about the law or the form . . . . . 10 min.
Preparing the form . . . . . 12 min.
Copying, assembling, and sending the form to the IRS . . . . . 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.

Vanderbilt Mortgage and Finance, Inc. (Vanderbilt)
Emailing, Texting, and Cell Phone Consent

Benefits of email and text?
- **Provide status updates on your home loan**
- **Alert you if additional information is needed**

Check your preferred contact number below

Applicant (print): _____

Cell Phone # (include area code): ☐ _____

Email Address (print): _____

Co Applicant (print): _____

Cell Phone # (include area code): ☐ _____

Email Address (print): _____

Texting: By providing your cell phone number and signing below, you are consenting to Vanderbilt contacting you regarding your credit application and the processing of your loan through your cell phone by way of text messaging (including SMS text or similar messaging) and calls to your cell phone, which may include text messages initiated using an auto-dialer. By consenting, you understand that your cell phone provider may impose charges for text messaging to your cell phone.

Emailing: By providing your email address and signing below, you are consenting to Vanderbilt delivering certain types of information related to your credit application to you through your email address. Some of the information delivered may include non-public personal information about your credit application, which Vanderbilt may elect to send to you in a secure email. While Vanderbilt is committed to the security of your information, you agree to take precautions to ensure the safety, security, and integrity of your information, as well. For example, you agree not to allow others to access the username and password that you establish to view the secure email, unless you authorize that person to access your information. By consenting, you understand that your cell phone provider may impose charges for emails sent to your cell phone.

Notice - **You are not required to sign this Consent as a condition to processing your application or obtaining credit.** Unless you are otherwise notified, any text messages, calls, or emails will be related to your pending application and not to any advertising, marketing or the solicitation of other products, services or promotions. The emailed information described above will also be mailed to you unless you agree to transact business with us electronically in which case the information will be electronically delivered only. Should you wish to discontinue Vanderbilt's text messaging, other communication to your cell phone, or emailing, you should contact Vanderbilt at 1-800-738-2127 and advise Vanderbilt to discontinue such contacts. *You must maintain your current cell phone number and email address with us. If you need to update your cell phone number or email address, please access your VMF online account at vmf.com or call 1-866-701-0467.*

By signing below, you acknowledge that you have read and understood the details provided above.

Applicant: _____ Date: _____
(Signature)

Co-Applicant: _____ Date: _____
(Signature)

Vanderbilt
Mortgage and Finance, Inc.

WANT TO GET INFORMATION ABOUT OTHER PRODUCTS AND SERVICES?

Emailing: Vanderbilt may contact me by sending marketing material and information about its and its affiliates' products and services through my email address. **Vanderbilt will not send any emails unless I have filled in my email address and explicitly consented with my signature below**.

Applicant's email address: _____

Co-Applicant's email address: _____

Should you wish to discontinue Vanderbilt's emailing regarding its products and services unrelated to the credit for which you have applied to your email address, please follow the instructions in any email we send you to unsubscribe.

By signing below, I (1) acknowledge that I have read this notice and understand my rights and obligations with respect to the matters covered herein; (2) consent to Vanderbilt's sending emails to email addresses that I have disclosed to Vanderbilt; and (3) understand that my consent is not required as a condition of credit, the terms of credit or purchase.

_____ _____
Applicant Signature Date

_____ _____
Co-Applicant Signature Date

NOTICE OF RIGHT TO RECEIVE APPRAISAL REPORT

Creditor: Vanderbilt Mortgage and Finance, Inc.

Applicant: _____

Date: _____

Property Address: _____

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

Customer Service Department
Vanderbilt Mortgage and Finance, Inc.
P.O. Box 9800
Maryville, TN 37804
865-380-3000

NOTICE & AGREEMENT TO TRANSACT BUSINESS ELECTRONICALLY

We want to transact business with you electronically because we believe it will be simpler and faster for you and us. By accepting this Notice And Agreement To Transact Business Electronically (the "Agreement"), the terms of which are more fully explained below, you are agreeing to transact business with us electronically. This includes you agreeing to let us provide communications, lending documents, sales documents, insurance documents, and other transaction and account-related documents to you via electronic means. It also includes you agreeing to use electronic signatures and electronic acknowledgments for the lending, sales, and insurance documents we provide to you.

You are not required to transact business with us electronically. If you decide now or in the future that you do not want to transact business with us electronically, you must notify us by either (i) calling our Credit Services personnel at 1-866-701-0467, or (ii), for VMF customers only, by changing your delivery preferences in the "My Loans" and/or "My Applications" section of the VMF Express Portal at www.vmf.com/portal. Such withdrawal of consent will be effective within five (5) business days after receipt by us, at which time you will start receiving paper copies of Communications and Transaction Documents that you no longer wish to receive electronically. Any Communications or Transaction Documents that you received electronically before the fifth business day after we receive the withdrawal of your consent will not be re-sent to you in paper form unless you specifically request a particular document. There is no charge for receiving paper copies of Communications or Transaction Documents. Withdrawing your consent to transact business with us electronically after having granted it will not affect the enforceability of any Communications or Transaction Documents we have already provided to you electronically. Declining to transact business with us electronically may result in transacting business with us via paper and other traditional means or, as permitted by law, termination of the business transaction.

IMPORTANT DEFINITIONS

"We", "us", and "our" means Vanderbilt Mortgage and Finance, Inc. ("VMF"), CMH Homes, Inc., and HomeFirst Agency, Inc.

"Communication" means any information delivered by us to you regarding any loan from us to you, your account with us, the services and products we offer, and any loans, accounts, services, or products that may be available to you in the future.

"Transaction Documents" means any agreements, disclosures, notices, or other documents that we provide to you in accordance with applicable law and/or in connection with any loan from us to you, including any documents related to an account you have with us, or in connection with any sale by us to you, including insurance.

"Electronic means" means e-mail, our websites, text message, or other similar widely-used form of communicating electronically.

"Electronic signature" or "electronic acknowledgment" means symbols or other data in digital form attached to an electronically transmitted document as verification of a party's intent to sign the document or acknowledge having received the document.

SCOPE

This Agreement applies to all Communications made available to you via electronic means. This Agreement also applies to all Transaction Documents for which your electronic acknowledgment and/or electronic signature is required.

TRANSACTING BUSINESS ELECTRONICALLY

By accepting this Agreement, you agree that we may, but are not obligated to, provide Communications and Transaction Documents to you via electronic means. By accepting this Agreement, you also agree that you will use electronic signatures and electronic acknowledgments as required by the Transaction Documents. In addition, by accepting this Agreement, you acknowledge that:

- You have received this Agreement and have read and understood it.
- You are able to electronically access and electronically retain the Communications and Transaction Documents provided to you.

REQUESTING PAPER COPIES

If we are required by law to provide a Communication or Transaction Document to you in writing, we will provide a paper copy to you upon request at no additional cost. To make such a request, please call 1-866-701-0467. We will not treat your request for a paper copy as you declining to transact business with us electronically unless, in addition to requesting a paper copy, you expressly and clearly state that you decline to further transact business with us electronically.

SYSTEM REQUIREMENTS

To successfully transact business with us electronically, we recommend that you use the following operating systems, Internet browsers, and other software:

- A personal computer capable of accessing the Internet and sending and receiving e-mail.
- A printer capable of printing copies of website information, Transaction Documents, and Communications for your records.

- Microsoft Windows 8.1 or later versions, iOS 12 or later, Android 8 or later, or Apple Mac OS 10.13 or 10.14 or later versions.
- An Internet browser that supports 128-bit encryption.

Our resources are best experienced with any of the following:

- Microsoft Edge Chromium or later versions
- Mozilla Firefox 78 or later versions
- Apple Safari 10 or later versions
- Google Chrome 2020 or later versions
- Adobe Reader 2020 or later versions or Adobe compatible software, so you can view Adobe PDF files. A free copy of a PDF reader is available at the following web address: http://get.adobe.com/reader/.

If our hardware or software requirements change, and that change would create a material risk that you would not be able to access or retain Communications and Transaction Documents electronically or use electronic signatures and electronic acknowledgments as required, we will notify you of such changes and give you the opportunity to withdraw your consent to transact business with us electronically. Continuing to transact business with us electronically as described herein after receiving notice of the change is reaffirmation of your agreement to transact business with us electronically.

MAINTAINING CURRENT CONTACT INFORMATION

You must maintain your current contact information with us, including your current e-mail address, mailing address, and telephone number. Only you may change your contact information. If you need to update your contact information, please access your VMF online account at vmf.com or call 1-866-701-0467.

CHANGES TO THIS AGREEMENT

We reserve the right to change the terms of this Agreement. If we make material changes to the terms of this Agreement, we will notify you by sending a notice to the e-mail address and/or mailing address associated with you in our records or by presenting a notice of the changes when you access your online account you have with us. However, if a change is necessary in order to protect the security of our or our customers' information, we reserve the right to make immediate changes without prior notice. We will notify you of such changes as soon as is reasonably possible after making such changes. We always reserve the right to waive or vary the terms of this Agreement on an individual basis.

If we give you advance notice of a change in the terms of this Agreement, you may accept the change by signing the updated Agreement and continuing to transact business with us electronically as contemplated by this Agreement, or you may decline to accept the change by declining to sign the updated Agreement, which will have the effect of terminating this Agreement but will not have the effect of terminating any transaction into which you and we have entered.

I hereby agree to transact business with VMF electronically as set forth in this Agreement, including receiving Communications and Transaction Documents via electronic means and using electronic signatures and electronic acknowledgments as required by the Transaction Documents. I also hereby acknowledge that I have read and understood this Agreement, that I have access to the hardware and software described above, and that I am able to receive and review documents transmitted via electronic means and to use electronic signatures and electronic acknowledgments as contemplated in this Agreement.

_____ Date: _____

Borrower:

_____ Date: _____

Borrower:

My email address for purposes of this Agreement is:

Spanish Preference Form/Formulario de Preferencia Respecto al Español

Please check one of the following. (Por favor marque uno de los siguientes.):

☐ English: By checking this box, you confirm that you read and understand English, and are able to review and understand all sales and loan documents that will be provided to you in English. You do not prefer and have not requested that your sales associate and/or lender representative interact with you in Spanish.

Español: Al marcar esta caja, usted está confirmando que lee y entiende el inglés, y que puede revisar y entender todos los documentos de ventas y de préstamo que le serán proporcionados a usted en inglés. Usted no prefiere y no ha solicitado que su asociado de ventas y/o representante del prestamista interactúen con usted en español.

☐ English: By checking this box, you confirm that you have requested that your sales associate and/or lender representative interact with you in Spanish; with the understanding, however, that Spanish speaking sales associates are not available at every home center. You understand and agree that all sales and loan documents will be provided to you in English. **Please see the Spanish Language Disclosure (Initial Disclosure) for further information.**

Español: Al marcar esta caja, usted está confirmando que usted ha solicitado que su asociado de ventas y/o representante del prestamista interactúen con usted en español, en el entendido, sin embargo, que no todos los centros de ventas de casas tienen asociados de ventas que hablen español. Usted entiende y está de acuerdo que todos los documentos de ventas y de préstamo le serán proporcionados a usted en inglés. **Por favor vea la Divulgación en Español (Divulgación Inicial) para mayor información.**

_____ _____
(1) Signature/[Firma] Date/[Fecha]

_____ _____
(2)Signature/[Firma] Date/[Fecha]

Spanish Language Disclosure/ Divulgación en Español
(Initial Disclosure)/ (Divulgación Inicial)

(1) Name/Nombre: _____ (2) Name/Nombre: _____

English (Inglés)

I have requested that my sales associate (if I am purchasing a home) and/or lender representative (if I am financing a home purchase or refinancing an existing loan) interact with me in Spanish during the purchase and/or financing of my home. The sales associate can assist me with sales-related aspects of my purchase, while the lender's representative can assist me with finance-related aspects of my purchase. I acknowledge that every lender does not provide Spanish-language services, and if a lender does provide such services, they may not be available in every state in which the lender offers financing. I further acknowledge that Spanish speaking sales associates are not available at every home center.

To the extent available, I request, as a courtesy, that Spanish speaking sales/lender personnel speak with me in Spanish during my sales/loan process. I understand and agree that all documents, notices, and disclosures related to my sales/loan (including any loan offer) will be provided in English. In order to complete the sales/loan process, I must be able to read and understand English or provide an interpreter to assist me.

Spanish (Español)

He solicitado que mi asociado de ventas (si estoy comprando casa) y/o representante del prestamista (si estoy financiando una compra de casa o refinanciando un préstamo existente) interactúe conmigo en español durante la compra y/o el financiamiento de mi casa. El asociado de ventas puede ayudarme con los aspectos relacionados con la venta de mi adquisición, mientras que el representante del prestamista puede ayudarme con los aspectos relacionados con el financiamiento de mi adquisición. Reconozco que no todos los prestamistas proporcionan servicios en español y que si un prestamista sí proporciona dichos servicios, los mismos podrían no estar disponibles en cada estado en que el prestamista ofrece financiamiento. También reconozco que los asociados de ventas que hablan español no están disponibles en cada centro de ventas de casas.

En la medida que sí estén disponibles, solicito, como una cortesía, que personal de ventas/del prestamista que hable español, efectivamente hable conmigo en español durante mi proceso de venta/de préstamo. Entiendo que todos los documentos, avisos y divulgaciones relacionados con mi venta/préstamo (incluyendo cualquier oferta de préstamo) serán proporcionados en inglés. Para poder completar el proceso de venta/préstamo, es necesario que yo pueda leer y entender el inglés, o proporcionar un intérprete que me asista.

English: Please check one of the following. Español: Favor de marcar uno de los siguientes:

☐ **English:** I confirm that although I prefer to speak Spanish, I am able to read and understand English, and will review and understand all sales and loan documents, loan terms, etc. on my own.

Español: Confirmo que si bien prefiero hablar en español, estoy en capacidad de leer y entender el inglés, y revisaré y entenderé todos los documentos de venta y préstamo, los términos del préstamo, etc., por mi propia cuenta.

☐ **English:** I am not able to read and understand English. I acknowledge that I will provide my own, trusted interpreter to read to me any documents throughout the sales/loan process. My interpreter must not be a minor (under 18 years old) and must not be employed by the retailer, the seller of the home or lender. My interpreter will also attend the sale/loan closing, held either in person, by mail or electronically, to read to me all of the sales/loan documents and disclosures provided in English so that I understand them. I authorize my sales associate to discuss all sales-related aspects of my purchase, and the lender representative to discuss all finance-related aspects of my purchase including the terms and conditions of my application and/or approval, with my interpreter.

Español: No estoy en capacidad de leer y entender el inglés. Reconozco que conseguiré mi propio intérprete de mi confianza para que me lea todos los documentos a lo largo del proceso de venta/préstamo. Mi intérprete no debe ser menor de edad (de menos de 18 años de edad) y no debe ser empleado por el vendedor del centro de ventas, del vendedor de la casa, o del prestamista. Mi intérprete también estará presente en el cierre de la venta/préstamo, se lleve a cabo ya sea en persona o por correo o electrónicamente, para leerme todos los documentos de venta/préstamo y las divulgaciones proporcionados en inglés para que los entienda. Autorizo a mi asociado de ventas a tratar todo aspecto relacionado con la venta de mi adquisición, y al representante del prestamista de tratar todo aspecto relacionado con el financiamiento de mi adquisición, incluyendo los términos y condiciones de mi adquisición o mi aplicación y/o aprobación, con mi intérprete.

_____ _____
(1) Signature/[Firma] Date/[Fecha]

_____ _____
(2)Signature/[Firma] Date/[Fecha]

Texas Department of Housing and Community Affairs
MANUFACTURED HOUSING DIVISION
P. O. BOX 12489 Austin, Texas 78711-2489
(877) 313-3023, (512) 475-2200, FAX-(512) 475-3506
Internet Address: www.tdhca.state.tx.us/mh/index.htm

Consumer Disclosure Statement and Formaldehyde Notice

Ownership of ANY home brings many responsibilities. Buying a manufactured home involves many important and unique considerations. This disclosure is to assist you in recognizing and understanding many of those factors. Please read it carefully.

STATE OF TEXAS REGULATIONS AND OVERSIGHT: The Texas Department of Housing and Community Affairs, Manufactured Housing Division (the "Department") regulates all aspects of the construction, sales, and installation of manufactured homes in Texas.

LOOK FOR PROOF OF LICENSE: Your properly licensed home retailer should display, or be willing to show you, its license in its sales office. Consumer to consumer home sales do not require a state license.

FEDERALLY REGULATED BUILDING CONSTRUCTION CODE: All manufactured homes are built to the federal Department of Housing and Urban Development (HUD) home construction code. For more on this code go to https://www.ecfr.gov/current/title-24/subtitle-B/chapter-XX/part-3280

HOME WARRANTIES: HUD and the Department require manufacturers, retailers and installers to give certain warranties on manufactured homes. The type of warranties you receive will depend on whether you are purchasing a new or used manufactured home. You will receive required warranties before entering into a purchase contract. You will receive a one year warranty from your retailer and your manufacturer when you purchase a new manufactured home. You will receive a 60 day habitability warranty when you purchase a used manufactured home. There is a two year warranty for the installation of a manufactured home, whether the home is new or used.

INSTALLATION STATE INSPECTIONS: Home installations are inspected by Department inspectors. Passing the state inspection ensures that the home was properly installed in accordance with federal and state requirements. **All licensed home installations are reported to the Department and consumers are strongly encouraged to allow state inspectors to inspect their home installations.**

PROPER SITE PREPARATION IS ESSENTIAL TO HOME PERFORMANCE: The installer is responsible for proper preparation of the site where a new home is to be installed and will follow state and federal requirements. A consumer is responsible for proper preparation of the site where a used manufactured home is to be installed.

THE MANUFACTURED HOMEOWNER CONSUMER CLAIMS PROGAM: The Manufactured Homeowner Consumer Claims Program (Claims Program) shall be used to compensate a consumer who sustains actual damages resulting from an unsatisfied claim against a licensee if the unsatisfied claim results from a violation of certain laws. The consumer must file their claim with the Department within two years of the violation or discovery of the violation. To learn more about the Claims Program, check the Department's website.

FINANCIAL CONSIDERATIONS

DEPOSITS AND REFUNDS: You may be required by a home retailer to place a deposit on a home to reserve the home or prevent it from being sold to another buyer for a period of time. The amount of the deposit is determined, and can be negotiated, between you and your retailer. The deposit becomes a down payment when you sign a purchase contract. You have the right to demand a refund of the deposit at any time before signing the final sales purchase contract. You must issue a **written request** for your refund to the retailer; who shall return your deposit within 15 days.

POSSIBLE RETENTION OF SOME OF DEPOSIT: A retailer may keep up to 5% of the price if the home is not bought out of the existing inventory on the lot and has to be special ordered from a factory to be built to the consumer's specifications. If the home conforms to the specifications of the consumer, the consumer refuses to accept delivery and installation of the home by the retailer, and the consumer was given conspicuous written notice of the requirements for retaining the deposit, then a retailer may keep up to 5% of the estimated cash price of the home. In addition to the possible 5% retention above, a retailer may also deduct from your deposit costs incurred to arrange for services that are performed by an appraiser of real property or a title company in connection with real property that will be included in the purchase or when real property is pledged by you as collateral for the purchase of the manufactured home. The retailer must provide notice of this possible retention before arranging the work, and an itemized list of costs after the work is performed.

RIGHT OF RESCISSION: Once you sign the final sales purchase contract your deposit becomes a down payment for the purchase of your manufactured home. From the date of signature you have 3-days to exercise your right to rescind the contract. If the contract is timely rescinded in writing your down payment should be returned to you within 15 days. You may, not later than the third day, rescind the contract **in writing** without penalty or charge. The right to rescind may be modified or waived only if you have a bona fide emergency (see Department website for more information).

FINANCING YOUR HOME PURCHASE: Your home can be financed as personal property (secured by the home only) or, if you own the land the home is on (or have a qualifying long-term lease on the land) as real property (secured by the home and the land). Consumers should shop multiple lenders to find their best terms and options.

TAXES AND INSURANCE: Most lenders will require escrow of taxes and insurance. If you do not have a lender because you paid cash for your home, you should be prepared for annual property taxes and should determine if you want insurance. Unless the home is converted to real property, you will receive a separate tax bill each year for your home.

UTILITY CONNECTIONS: Consumers are responsible to confirm and obtain, if needed, water, wastewater (septic if necessary) and utilities access to the home. Obtaining water, wastewater, and other utilities often incurs additional costs, contractors, permits and dealing with local governments.

LOCAL RESTRICTIONS AND REQUIREMENTS (ZONING): Depending on where a home is to be located it may be subject to special local requirements, including zoning and deed restrictions. These local requirements may affect where the home can be placed and may also involve other related requirements and expenses. A consumer is responsible to contact the local municipality, county, and subdivision to find out what, if any, requirements of this sort may apply to any site where you are going to place a home. It should also be noted if you purchase a Windzone I manufactured home it may not be placed in a Windzone II county that is found along the gulf coast.

FACTORS IMPACTING MONTHLY FINANCES:

- Your Loan Payments
- Adjustable Rate Loans
- Property Taxes
- Insurance
- Utilities and Water
- Lot Rent (if applicable)
- Homeowners Association Dues (if applicable)
- Maintenance and Upkeep Necessary for your Manufactured Home.

FORMALDEHYDE NOTICE:

Presence of levels of formaldehyde can be emitted in materials used in home construction. Reduced ventilation resulting from energy efficiency standards, increased temperate, or high humidity may allow air contaminates to accumulate, included levels of formaldehyde. Additional ventilation and air conditioning systems can be used to control indoor temperature, humidity, and ventilation. If you have questions on the health effect of formaldehyde or other air containments that might occur as part of homes construction, consult your doctor or local health department before purchasing a home. This notice satisfies the Texas requirements of Sections 1201.153 & 1201.154, Occupations Code.

This Disclosure was provided to me/us by the retailer and/or lender shown below on this date. It was provided to me/us before I/we completed a credit application (if a financed transaction), or before I/we signed a contract to purchase or exchange a manufactured home.

_____	_____
DATE	RETAILER or LENDER
	_____
	LICENSE NUMBER (if a retailer)
_____	_____
CUSTOMER signature	CUSTOMER signature
_____	_____
CUSTOMER printed name	CUSTOMER printed name
Date: _____	Date: _____

Multi-State Notice at Collection and Privacy Policy

This Multi-State Notice at Collection and Privacy Policy ("Privacy Disclosure") is provided at or before the point of collection, and explains how Clayton Homes, Inc. and its subsidiaries and affiliates ("Clayton", "Company", "us", "our", or "we") collect, use, disclose, sell, share, and/or retain personal information ("Information Practices") subject to applicable U.S. state privacy laws.

Certain states provide specific rights to their residents as listed below. While we will attempt to respond to a request from any U.S. resident, we reserve the right to deny requests if allowed under applicable law. Unless you are a California resident, any rights that may be available in your state are not afforded to you under this Privacy Disclosure while you are operating in your commercial or employment capacity.

The terms used in this Privacy Disclosure shall have the same or similar meaning as those terms in each of the applicable state's laws, or the closest approximation of such terms.

If you are a consumer or customer of personal, family, or household financial products or services from us, please review our Financial Privacy Notice, which can be found at www.claytonhomes.com/privacy/financial-institution-privacy-policy.

If you are a California resident who has interacted with us in an employment or job applicant capacity, please review our CA Employee Notice at Collection and Privacy Policy, which can be found at www.claytonhomes.com/privacy/clayton-employee-ca-notice-collection-privacy-policy.

PRIVACY DISCLOSURE

The purpose of this privacy disclosure is to provide you with a comprehensive description of our online and offline practices regarding our Information Practices. You have certain rights to control the use of your personal information. This privacy policy describes your rights as it relates to our Information Practices as to your personal information and how you can exercise those rights.

The following table includes disclosures for the preceding 12 months of: categories of personal information we have collected about consumers, the categories we have disclosed for a business purpose, and categories of third parties with whom we shared the personal information during that period.

The following notice identifies the categories of personal information to be collected from you and the purposes for which the personal information will be used, including whether that information is sold or shared for the purposes of cross-context behavioral advertising (*e.g.*, targeted advertising).

General Personal Information

Category	In the preceding 12 months this category was: Collected and Disclosed	Business or Commercial Purpose for Collection, Use, Processing & Disclosure	Categories of third parties to whom the information was disclosed
Identifiers	✓	• To fulfill or meet the reason for which the information is provided • For our internal operation purposes • For auditing relating to consumer transactions including ad impressions and compliance with regulations • Fraud and security detection, investigation, and resistance • Debugging to identify and repair errors • Short-term data use for the current interaction that is not used to build a profile • Servicing transactions and accounts (e.g., customer service, maintaining and servicing accounts, customer verification, payment processing) and providing services on behalf of business or service provider (*e.g.*, financing, advertising or marketing, analytics) • To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of a bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred. • Undertaking internal research for technological development and demonstration • Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by us, and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by us. • To share the personal information with service providers to carry out other business purposes. • For the purposes of facilitating your use of our conversational generative artificial intelligence ("AI") platform, Home Assistant (see our Terms and Conditions for more details).	• Cloud storage providers • Payment processors • Web analytics and advertising providers • Web hosting service providers • E-mail distribution service providers • Help Desk service providers • Financial and accounting service providers • Cybersecurity service providers • Logistics and planning tool providers • Customer relationship management tool providers • Property preservation and inspection services • Home construction contractors • Home repair providers • Home warranty service providers • Customer Survey Solutions • Identity & Authentication Service Providers • Artificial intelligence providers for consumer use of Home Assistant.
Personal Information Categories from Cal. Civ. Code § 1798.80(e)	✓		
Characteristics of California or Federal protected Classifications	✓		
Commercial Information	✓		
Biometric Information	✓		
Internet or Other Similar Network Activity	✓		
Geolocation Data	✓		
Sensory or Surveillance Data	✓		
Profile Data	✓		

We do not collect: professional or employment related information or education information outside of an individual acting in their commercial or employment-related context or under this policy.

Notice of Sale and/or Share

Our use of tracking technologies may be considered a sale or sharing with third parties for cross-context behavioral advertising (e.g., targeted advertising) under applicable state law. You can opt-out of being tracked by these third parties by clicking the "Do Not Sell or Share My Personal Information" link and selecting your preferences. Please note that this link provides opt-out rights under all applicable state laws, also known as "opt-out rights" or "personal data use opt-out".

Please note that we sell/share IP address, device type and characteristics, unique device identifiers, internet or other similar network activity, and geolocation data to web analytics providers and advertising partners unless you opt-out of that sell/share.

Sensitive Personal Information

Unless otherwise allowed by applicable state law, we will only collect certain types of sensitive personal information with your consent. We do not use or disclose the below sensitive personal information for purposes other than those business purposes specifically enumerated under applicable state law, including California. As a result, we do not offer a right to limit our use or disclosure of these categories of sensitive personal information.

Category	**In the preceding 12 months this category was:**	**Business or Commercial Purpose for Collection, Use, Processing & Disclosure**	**Categories of third parties to whom the information was disclosed**
	Collected and Disclosed		
Social Security Number, Driver's License, State Identification Card, or Passport Number	☑	• To fulfill or meet the reason for which the information is provided • For our internal operation purposes • For auditing relating to consumer transactions including compliance with regulations • Fraud and security detection, investigation, and resistance • Debugging to identify and repair errors • Short-term data use for the current interaction that is not used to build a profile • Servicing transactions and accounts (e.g., customer service, maintaining and servicing accounts, customer verification, payment processing) and providing services on behalf of business or service provider (e.g., financing, advertising or marketing, analytics) • To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of a bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred. • Undertaking internal research for technological development and demonstration • Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by us, and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by us. • To share the personal information with service providers to carry out other business purposes.	• Cloud storage providers • Payment processors • Web analytics providers • Web hosting service providers • E-mail distribution service providers • Help Desk service providers • Financial and accounting service providers • Cybersecurity service providers • Logistics and planning tool providers • Customer relationship management tool providers • Property preservation and inspection services • Home construction contractors • Home repair providers • Home warranty service providers • Customer Survey Solutions • Identity & Authentication Service Providers
Account log-in, financial account, debit card, or credit card number when provided with any required security or access code, password, or credentials allowing access to an account	☑		
Precise geolocation	☑		
Racial or ethnic origin, or religious or philosophical beliefs	☑		
Biometric data for the purpose of uniquely identifying an individual	☑		

We do not collect: other sensitive personal information under the applicable state laws.

Notice of Sale and/or Share
We do not sell/share any sensitive personal data.

The categories identified as collected in the tables above were collected from the following categories of sources:

- You directly
- Consumer data resellers
- Marketing partners
- Data analytics providers
- Operating systems and platforms
- Social networks

Retention Periods

We retain information for different periods of time depending on the purposes for which we collect and use it. We will delete or de-identify information when it is no longer needed to fulfill the purposes listed for each category above, unless a longer retention period is required to comply with applicable laws. There may be technical or other operational reasons where we are unable to fully delete or de-identify your information. Where this is the case, we will take reasonable measures to prevent further processing your information.

What We Sell to Third Parties or Share with Third Parties for Cross-Context Behavioral Advertising and Right to Opt-Out

We have sold or shared with third parties for cross-context behavioral advertising (*e.g.*, targeted advertising) personal information to third parties in the preceding 12 months as disclosed in the table below. We do not sell or share your sensitive personal information.

Categories sold to or shared with Non-Service Providers over the last 12 months	**Categories of Non-Service Providers to whom this category of personal information has been sold or shared**
Identifiers	• Analytics providers • Advertising partners
Internet or Other Similar Network Activity	• Analytics providers • Advertising partners
Geolocation Data	• Analytics providers • Advertising partners

We do not sell or share: other categories of personal information mentioned in the charts above. The purpose of the notice of Right to Opt-Out is to inform you that you have the right to direct us to stop selling or sharing your personal information, which is called the "Right to Opt-Out."

You may exercise your Right to Opt-Out by: (1) clicking "Do Not Sell or Share My Personal Information" to use the interactive tool, or (2) submitting your request through an opt-out preference signal/universal opt-out mechanism (described further below in the section titled "Opt-Out Preference Signals/Universal Opt-Out Mechanism ").

Once you make an opt-out request, we will comply within 15 business days.

We do not have actual knowledge that we sell the personal information of minors under 16 years of age.

The rights afforded under this Privacy Disclosure apply solely to state privacy laws applicable to us.

Your Right to Know

Certain states provide the right to request that we disclose any of the following:

- the categories of personal information we have collected about you

- the categories of sources from which the personal information is collected
- the business or commercial purpose for collecting, selling, or sharing with third parties for cross context behavioral advertising (e.g., targeted advertising)
- the categories of third parties to whom we disclose personal information
    - *Oregon residents may request a list of specific third parties, other than natural persons, to which we disclose personal information*
- A copy of the specific pieces of your personal information we have collected or processed

You can do this through a verified consumer request. That process is described below in the section, "How to Exercise Your Rights."

Your Right to Request Correction of Inaccurate Personal Information

Certain states provide the right to request correction of inaccurate personal information maintained by us. We may request documentation from you to determine the accuracy of the information. If you provide us documentation either upon our request or through your own initiative, that documentation will only be used for the purpose of correcting your personal information and complying with our recordkeeping requirements.

As an alternative to correction, we may delete the inaccurate information if it does not negatively impact you or if you consent to this deletion. We reserve the right to deny this request if allowed under applicable law, or if we determine that the contested information is more likely than not accurate, based on the totality of circumstances. You can submit a correction request through a verified consumer request. That process is described below in the section, " How to Exercise Your Rights."

Your Right to Request Deletion of Your Personal Information

Certain states provide the right to request that we delete any of your personal information collected by us, subject to certain exceptions. You can do this through a verified consumer request. That process is described below in the section, "How to Exercise Your Rights."

There may be scenarios where we deny your deletion request. If that occurs, we will provide you with an explanation as to why we could not delete all or some of your personal information.

Right to Appeal

Certain states provide you the right to appeal our refusal to take action on, or respond to, a verified consumer request. Upon receipt of our denial or refusal to take action on, or to respond to, a verified consumer request, a consumer has 90 days to submit a request to appeal our decision by using the web form, which can be found at www.claytonhomes.com/privacy/data-privacy-request-form or by calling toll-free 877-353-6053. For those states, we will timely inform you in writing of any action taken or not taken in response of your request. We will also include a written explanation of the reasons for our decision.

Right to Opt-Out of Certain Profiling

You have the right to opt-out of our use of profiling when used to make decisions that produce a legal or similarly significant effect concerning you or your interactions with us. Currently, Company does not engage in such profiling.

How to Exercise Your Rights

You may exercise your rights, as applicable by state law, by submitting a verified consumer request to know information (and to receive your personal information in a portable format), to correct information, or for deletion.

The response to a request to know will provide the personal information we have collected and maintained about you, in a portable format, unless an exception under applicable state law applies. Please note that, depending on the applicable state law, we may not be required to provide personal information to you if you make multiple requests in a certain time period. We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request. We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

You can submit requests using the following web form, which can be found at www.claytonhomes.com/privacy/data-privacy-request-form or by calling toll-free 877-353-6053. Your request will be verified using information you provide as described on the web form, which can be found at www.claytonhomes.com/privacy/data-privacy-request-form. If you call 877-353-6053 you will be asked to provide the same information requested on the web form for verification purposes. If you submit a request that is not through one of the above designated methods or is deficient in some manner unrelated to verification, we will provide you with information on how to submit the request or remedy any deficiencies with your request.

Once we receive your verifiable consumer request, we will confirm receipt of the request within 10 business days, or as allowed under applicable law, describing our verification process. We will respond to your request within 45 calendar days, or as allowed under applicable law, if we are able to verify your identity. Requests for deletion will require a separate confirmation that you want your information deleted.

Requests to Know or Delete for Child Under the Age of 13: We do not knowingly collect information of minors under the age of 13.

Opt-Out Preference Signals/Universal Opt-Out Mechanism

Our use of tracking technologies may be considered a sale/sharing for targeted advertising under applicable state law. You can opt-out of being tracked by these third parties by clicking the "Do Not Sell of Share My Personal Information" link at the bottom of our website and selecting your preferences, or by broadcasting an Opt-Out Preference Signal/Universal Opt-Out Mechanism, such as the Global Privacy Control (GPC) (on the browsers and/or browser extensions that support such a signal). Your request to opt-out of sale/sharing will be linked to your browser identifier only and not linked to any account information because the connection between your browser and the account is not known to us. Because the signal is browser-specific, you will need to broadcast subsequent signals if you are accessing our website through different online devices (e.g., computers, smartphones, tablets).

Your Right to Non-Discrimination for the Exercise of a Privacy Right

We will not discriminate against you for exercising any of your state privacy rights. However, we may still offer you certain financial incentives permitted under applicable state law, such as discounts, rewards, premium features, loyalty accounts, or club card programs that can result in different prices, rates, or quality levels.

Using an Authorized Agent to Submit a Request

California: Only you, or a natural person or a business entity registered with the Secretary of State to conduct business in California that you have authorized to act on your behalf, may make a verifiable consumer request related to your personal information, to opt-out of sale or sharing, or to limit the use or disclosure of your sensitive personal information. If you use an authorized agent, you may provide a power of attorney executed pursuant to California Probate Code sections 4000 to 4465. If a power of attorney that meets those provisions is not submitted, you will be required to provide the authorized agent signed permission to submit a request, verify your identity directly by submitting a verified consumer request according to the procedures in the section "How to Exercise Your Rights," and directly confirm with us that you provided the authorized agent permission to submit the request. To submit authorized agent documentation, contact us at customeradvocacy@claytonhomes.com

Other States: If you use an authorized agent, you may provide a power of attorney executed pursuant to applicable state law. If a power of attorney is not submitted, you may be required to provide commercially reasonable identification of your identity and evidence of your authorized agent's authority to act on your behalf. For example, you may need to provide the authorized agent signed permission to submit a request, verify your identity directly by submitting a verified consumer request according to the procedures in the section "How to Exercise Your Rights," and directly confirm with us that you provided the authorized agent permission to submit the request, by contacting us at customeradvocacy@claytonhomes.com

Changes to Our Privacy Notice

We reserve the right to amend this privacy notice at our discretion and at any time. When we make changes to this privacy notice, we will post the updated notice on the website and update the notice's effective date. Your continued use of our website following the posting of changes constitutes your acceptance of such changes.

Contact for More Information

If you have any questions or comments about this notice, the ways in which Clayton collects and uses your information, your choices and rights regarding such use, or wish to exercise your rights under applicable state law, please do not hesitate to contact us at:

Phone: 877-353-6053

Website: Web Form, which can be found at www.claytonhomes.com/privacy/data-privacy-request-form

Last Revised/Reviewed on: July 2026