



**Addendum to FirstBank Credit Application
Communications Acknowledgements and Agreements
FirstBank NMLS# 472433 Revised: 9/16/2024**

This credit application will be submitted to FirstBank (the "Lender") for review. A FirstBank representative may let you know of the status of your application or answer any questions you might have about your application, the loan process, or terms. The sales consultants that represent the retailer or real estate agency you select to purchase your home may assist you with matters related to the sale, for example, the type of home, options, site improvements, and sales features. If there are questions about matters related to the sale that may impact the financing of your purchase, your sales consultant may conference or connect you with a representative(s) of FirstBank for your convenience. FirstBank loan originators are legally authorized to offer and negotiate the terms of your loan.

Following the receipt of your credit application, a Loan Originator from FirstBank (or a person under their supervision, as allowed) may contact you to discuss your application. You may call at any time if you have any questions about your application at **(866) 592-2265**.

You may call FirstBank directly at any time at (866) 592-2265 if you have any questions about your application or if you would like to obtain the NMLS ID# of any loan originator from FirstBank. Upon receipt of your application, a specific loan originator will be assigned and you will be provided with that specific loan originator's NMLS ID#.

By providing contact information below, you authorize FirstBank to contact you directly regarding your loan application.

Email: _____ Phone : (____) _____ Fax: (____) _____

Email: _____ Phone : (____) _____ Fax: (____) _____

By signing below, you authorize FirstBank to share any decision and other necessary documentation with your retailer or agent for the purpose of facilitating your sales transaction. You also acknowledge that you have personally provided the information on the application and that the information is **complete and accurate** as of the date of the application. If the information provided changes or you have new information before loan closing, you agree to change and supplement the application in writing. By signing below, you expressly authorize FirstBank to obtain a consumer credit report on you. In addition, you authorize FirstBank to obtain any other information and documentation necessary to perform the following actions for as long as FirstBank has an interest in your loan. Actions include to:

- a) process and underwrite your loan; b) verify any data in your credit report, application, or other information obtained in support of your application; c) inform credit decisions by the Lender; d) perform audits, quality control, and legal compliance analysis and reviews; e) monitor your loan, communicate with you regarding your loan status and subsequent information that may be required of you to maintain your loan account; f) inform you of delinquencies and determine any assistance that may be available to you; and f) perform other actions permissible under applicable law.

You also agree to facilitating these actions through use of your address, phone, and/or email address provided on the accompanying application. Please sign below to acknowledge that you have read and understood all details provided.

| | |
|-------------------------------------|-------------------------------------|
| _____ (Date) <i>Applicant</i> | _____ (Date) <i>Co-Applciant</i> |
| _____ (Date) <i>Co-Applciant</i> | _____ (Date) <i>Co-Applciant</i> |

If more than one individual is applying for credit, each individual must initial to indicate that they intend to apply for joint credit:

_____ Applicant 1 Initials _____ Applicant 2 Initials _____ Applicant 3 Initials _____ Applicant 4 Initials

Federal law requires FirstBank to provide you with the following disclosure regarding appraisals. FirstBank will only order and charge you for an appraisal on your property should you choose to move forward with FirstBank as your lender AND FirstBank reasonably believes that you will likely qualify for credit.

Notice of Right To Receive a Copy of Appraisals

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.

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| BANK USE ONLY | |
| FirstBank Loan Originator – Full Name and NMLS# | Signature _____ (Date) _____ |

This form must accompany the credit application and must be completed in order for the credit application to be accepted.

