Addendum to FirstBank Credit Application
Communications Acknowledgements, Agreements, and Disclosures
FirstBank NMLS# 472433 ***Revised: 3/2/2026***

Manufactured Home Retailer (If Applicable): ___________________________________

This credit application will be submitted to FirstBank (the "Lender") for review. A FirstBank representative can help you with 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 you select to purchase your manufactured home with can assist you with matters related to the sale, such as the manufactured home type, options, site improvements, and sales features. If there are questions about matters related to the sale that may affect the financing of your purchase, your sales consultant may 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. After 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 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 number 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 number.

In order to provide the best possible service, we will need to contact you from time to time. By providing contact information below, you authorize FirstBank to contact you directly by email, phone (landline and/or wireless/cellular phone, including voicemail), text message, and/or fax; you understand that third party message and data rates may apply and data use may count against wireless/cellular plan limits; and you agree that FirstBank may use phone-to-phone or internet-to-phone, automated or triggered text messages, pre-recorded or artificial voice messages, or automatic dialing systems. You may change or remove any methods of contact at any time using any reasonable means to notify us.

Email:	**Phone:**	**Fax:**
Email:	**Phone:**	**Fax:**
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 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, but are not limited to, the following:

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 g) perform other actions permissible under applicable law.

You also agree to our facilitating these actions through our use of your address, phone or fax numbers, and/or email address provided on the application and this addendum. Please sign below to acknowledge that you have read, understand, and agree to what is stated in this addendum.

Applicant:	**Date:**	**Co-Applicant:**	**Date:**
Co-Applicant:	**Date:**	**Co-Applicant:**	**Date:**

Applications for Joint Credit

By initialing below, the Applicant and Co-Applicant(s) agree that each of us intend to apply for joint credit.

Applicant: ______________ **Co-Applicant:** ___________

Co-Applicant: ___________ **Co-Applicant:** ___________

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.

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

EQUAL HOUSING LENDER Member FDIC

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