



NMLS# 2663

Communication Disclosure
SAFE Mortgage Licensing Act of 2008

Title V of P.L. 110-289, the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 ("SAFE Act"), was passed on July 30, 2008. The new federal law requires the licensure of mortgage loan originators according to national standards and the participation of state agencies on the Nationwide Mortgage Licensing System and Registry (NMLS). The SAFE Act is designated to enhance consumer protection and reduce fraud through the setting of minimum standards for the licensing and registration of state-licensed mortgage loan originators.

You authorize the submission of your loan application to purchase a manufactured home to Tammac Holdings Corporation an NMLS licensed Mortgage Lender. A licensed Mortgage Loan Originator will evaluate your application and may contact you for additional information and to discuss the terms of your loan if your application is approved.

By signing below, the applicant(s) hereby authorize Tammac Holdings Corporation to communicate the decision on your loan application to the manufactured home dealer in order to facilitate your purchase of a manufactured home.

Borrower's Certification & Authorization
Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **Tammac Holdings Corporation** (Lender). In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of down payment, employment and income information and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.
2. I/We understand and agree that Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions on Title 18, United States Code, Section 1014.
4. If two or more names are set forth below, one or more applicants have stated that this is an application for joint credit. To confirm the intent to apply for joint credit, both applicants must sign and date below.

Authorization to Release Information

To whom it may concern:

1. I/We have applied for a mortgage loan from Lender. As part of the application process, Lender may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Lender, and to any investor or whom the Lender may sell my/our mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. Lender or any investor that purchases the mortgage may address this authorization to any party named in the loan application or disclosed by any consumer reporting agency or similar source.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Lender or the investor that purchased the mortgage is appreciated.

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. Seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq. , or 7 USC.

STATE NOTICES

New York: A consumer report (credit report) may be requested in connection with this application. Upon request, you will be informed whether or not a consumer report was requested and the name and address of the consumer reporting agency. (General Business Law Sec 380-b (h))

Ohio: The Ohio Laws against discrimination require that all creditors make credit equally available to all credit worthy consumers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. (Sec4112.021)

NOTICE TO APPLICANT: ANY FINANCIAL INSTITUTION OR FINANCE COMPANY TO WHICH APPLICANT OR CO-APPLICANT (OR SELLER OR BROKER ON BEHALF OF APPLICANT/CO-APPLICANT) MAY APPLY IS HEREBY AUTHORIZED TO INVESTIGATE THE CREDIT HISTORY OF THE APPLICANT OR CO-APPLICANT. IN CONNECTION WITH THIS CREDIT APPLICATION OR ANY SUBSEQUENT CREDIT UPDATE OR CREDIT RENEWAL, ANY PROPOSED CREDIT GRANTING PARTY (CREDITOR) MAY REQUEST A CONSUMER REPORT CONCERNING THE APPLICANT AND/OR CO-APPLICANT. THE APPLICANT AND/OR CO-APPLICANT MAY ASK WHETHER THE CREDITOR OBTAINED SUCH A CONSUMER REPORT. IF SUCH A REPORT HAS BEEN OBTAINED, THE APPLICANT AND/OR CO-APPLICANT MAY REQUEST THE NAME AND ADDRESS OF THE CONSUMER REPORTING AGENCY WHICH PROVIDED THE CONSUMER REPORT TO THE CREDITOR.

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved.

Applicant Signature: _____ Date: _____ Co-Applicant Signature: _____ Date: _____

Applicant Name (Please Print) _____ Co-Applicant Name (Please Print) _____

Dealer Name

Sales Person Name

Dealer NMLS ID Number (if none, indicate N/A)

☐ I do not wish to share details of my loan approval or decline with the dealer listed above.

Should you have any questions regarding your loan application please contact Tammac Holdings Corporation toll free at
1-888-226-8929 in order to speak with a Mortgage Loan Originator.

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