



**Addendum to FirstBank Credit Application  
Disclosures, Communications Acknowledgement, and Agreement  
FirstBank NMLS#472433 Revised & Implemented: 11/01/2023.**

Thank you for submitting your credit application to FirstBank (the "Lender") for review. A FirstBank licensed Mortgage Loan Originator ("MLO") will let you know of the status of your application and answer any questions you have about your application, the loan process, or terms. When you apply for a purchase transaction, any sales consultants represent the Dealer, MH Community, or Real Estate Agency you select. They may assist you with matters related to the sale, such as the type of home, options, site improvements, and sales features. For any questions about matters related to the purchase that impact the financing, your sales consultant will conference in or connect you with a FirstBank MLO. When you apply for a refinance, actions related to refinancing will be handled by a FirstBank MLO, or a person under their supervision, as allowed. FirstBank MLOs are legally authorized to offer and negotiate the rates and terms of your loan. You may call at any time if you have any questions about your application at **(866) 592-2265** and ask for any FirstBank MLO listed below or send an email. An active "unique identifier" or NMLS ("National Mortgage Licensing Service" or "Registry") number attests that FirstBank MLOs are in good standing with the Registry. Verify through: [Consumer Access \(nmlsconsumeraccess.org\)](http://ConsumerAccess.nmlsconsumeraccess.org).

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Kasey Martin	2333529	<a href="mailto:kmartin@firstbankonline.com">kmartin@firstbankonline.com</a>	FirstBank	472433	<a href="mailto:mhcustomerservice@firstbankonline.com">mhcustomerservice@firstbankonline.com</a>

By providing your contact information, you authorize FirstBank to send credit decisions and other necessary personal financial information from this credit application using the contact method(s) listed. FirstBank does not require the use of electronic disclosures; however, the use of email, phone, or fax communications may allow your receipt of information more quickly than by mail.

Email: \_\_\_\_\_ Phone : (\_\_\_\_) \_\_\_\_\_ Fax: (\_\_\_\_) \_\_\_\_\_

Email: \_\_\_\_\_ Phone : (\_\_\_\_) \_\_\_\_\_ Fax: (\_\_\_\_) \_\_\_\_\_

By signing below, you authorize FirstBank to obtain, use, and share with your sales consultant or Other Loan Participant the loan application, a consumer credit report, and other documentation in support of your application, as necessary. You acknowledge that you have personally provided the information on the application and that the information is **true, complete and accurate** as of the date you signed 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. Any intentional or negligent misrepresentation of information may result in the imposition of: (a) civil liability on you, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that you have made, and/or (b) criminal penalties on you including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 et seq.). You also authorize FirstBank or any Other Loan Participant to perform the following actions for as long as they have an interest in your loan:

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 and investment decisions by the Lender and Other Loan Participants; d) perform audit, 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 in good standing; 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 agree to facilitating such actions through use of any personal contact information provided here or on the accompanying application.

**Your application and this addendum are required for the application to be complete and accepted.**

**\*\*If you intend to apply for joint credit, please initial here:** \_\_\_\_\_ **\*\***

**Applicant**

**Co-Applicant**

\_\_\_\_\_  
**Applicant Signature (Date)**

\_\_\_\_\_  
**Co-Applicant Signature (Date)**

\_\_\_\_\_  
**Dealership, Community, or Real Estate Agency Name**

\_\_\_\_\_  
**Sales Consultant (Date)**

<b>BANK USE ONLY</b>	
<b>FirstBank Loan Originator – Full Name and NMLS#</b>	<b>Signature (Date)</b>



**Member  
FDIC**

Equal Housing Lender Member FDIC