

FACTORY EXPO HOME CENTERS
 115 Titan Roberts Rd., PO Box 1829 • Lillington, NC 27546 • 1-800-504-3238

NC DOI Lic #36358

BUYER 1 Anthony Gokey		BUYER 2		DATE October 10, 2019																																					
MAILING ADDRESS 11322 Air Park Rd		CITY Ashland	STATE VA	ZIP 23005	PHONE 804.517.9076																																				
DELIVERY ADDRESS 156 N Forsythe Lane		CITY Cameron	STATE NC	ZIP 28326	CELL																																				
DELIVERY COUNTY Harnett		WIND ZONE Wind Zone 1		THERMAL ZONE Therm Zone 2																																					
SALESPERSON Pamela Hubbard		46828	THIS CONTRACT REVISED FROM September 28, 2019		EMAIL ADDRESS Gok@henrico.us																																				
MAKE & MODEL Rikhart by Champion		YEAR 2020	BEDROOMS 2	BATHS 1	DEN -																																				
SERIAL NUMBER Special Retail Order		<input checked="" type="radio"/> NEW <input type="radio"/> USED		FLOOR SIZE 14x48	HITCH SIZE 14x52																																				
				APPROX. SQ. FT. 640																																					
NOTICE OF CONSTRUCTION & FINAL PAYMENT																																									
Buyer intends to finance this purchase and through buyer's lender will provide a loan approval letter to Factory Expo Home Centers. Purchase Agreement is contingent as indicated under Notation & Remarks. Buyer agrees to and understands that all down payments will be handled per the Payment Disclosure and Notice of Cancellation after 30 days. <i>XHG</i>				<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td>Retail Price Model: Rikhart</td> <td align="right">\$ 39,161.00</td> </tr> <tr> <td>Factory Direct Discount</td> <td align="right">\$ (7,134.00)</td> </tr> <tr> <td>Sub Total 1</td> <td align="right">\$ 32,027.00</td> </tr> <tr> <td>Addendum "A" Upgrades</td> <td align="right">5,510.00</td> </tr> <tr> <td></td> <td align="right">0</td> </tr> <tr> <td></td> <td align="right">0.0%</td> </tr> <tr> <td></td> <td align="right">0.00</td> </tr> <tr> <td>Freight</td> <td align="right">1,287.00</td> </tr> <tr> <td>Home Preparation Fee</td> <td align="right">\$ 395.00</td> </tr> <tr> <td>Taxable Total</td> <td align="right">\$ 39,219.00</td> </tr> <tr> <td>North Carolina</td> <td align="right">2.375%</td> </tr> <tr> <td></td> <td align="right">\$ 931.45</td> </tr> <tr> <td></td> <td align="right">\$ -</td> </tr> <tr> <td>Misc (non-taxable):</td> <td></td> </tr> <tr> <td>Total</td> <td align="right">\$ 40,150.45</td> </tr> <tr> <td>Down Payment</td> <td align="right">(-) \$ (7,000.00)</td> </tr> <tr> <td>Additional Payment as Agreed</td> <td align="right">(-)</td> </tr> <tr> <td>Unpaid Balance</td> <td align="right">\$ 33,150.45</td> </tr> </table>		Retail Price Model: Rikhart	\$ 39,161.00	Factory Direct Discount	\$ (7,134.00)	Sub Total 1	\$ 32,027.00	Addendum "A" Upgrades	5,510.00		0		0.0%		0.00	Freight	1,287.00	Home Preparation Fee	\$ 395.00	Taxable Total	\$ 39,219.00	North Carolina	2.375%		\$ 931.45		\$ -	Misc (non-taxable):		Total	\$ 40,150.45	Down Payment	(-) \$ (7,000.00)	Additional Payment as Agreed	(-)	Unpaid Balance	\$ 33,150.45
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Buyer understand that the approximate completion month for home is: <p align="center">October</p> Buyer understands that in the event delivery of the home does not occur to property within 12 days after home is completed at the factory there will be a \$20 per day storage charge that must be paid prior to shipment. In the event there is an extended period of storage time needed buyer authorizes Factory Expo Home Centers to relocate the home to an off-site storage facility. Buyer must insure the home and is responsible for any damage incurred as a result of extended storage. <i>XHG</i>																																									
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Buyer understands that unless otherwise stated, the quoted freight price is estimated for the current date and may not reflect fluctuating fuel surcharges, Department of Transportation highway construction re-routing, highway patrol escorts, or unique complicated placements based on terrain of delivery site. <i>XHG</i>																																									
NOTATIONS & REMARKS																																									
*NO VERBAL PROMISES. Changes may only be made via signed change order request and may incur extra charges. <i>XHG</i> Buyer understands that if not paid 7 business days prior to completion, balance must be paid in certified funds. <i>XHG</i> Buyer agrees that the unpaid balance due will be paid in full on or before: <i>XHG</i> Contingent on finance approval - Lenders conditions, rate & terms <i>XHG</i>																																									
DOES NOT INCLUDE SET UP.																																									
Please read the Payment Disclosure carefully, terms shall apply after passage of 3 day right. I UNDERSTAND THAT I HAVE THE RIGHT TO CANCEL THIS PURCHASE BEFORE MIDNIGHT OF THE THIRD BUSINESS DAY AFTER THE DATE THAT I HAVE SIGNED THIS PURCHASE AGREEMENT. I UNDERSTAND THAT THIS CANCELLTION MUST BE IN WRITING. IF I CANCEL THE PURCHASE AFTER THE THREE-DAY PERIOD, I UNDERSTAND THAT THE DEALER MAY NOT HAVE ANY OBLIGATION TO GIVE ME BACK ALL OF THE MONEY THAT I PAID THE DEALER. I UNDERSTAND ANY CHANGE TO THE TERMS OF THE AGREEMENT BY THE DEALER WILL CANCEL THIS AGREEMENT. Unless otherwise stated, if for any reason buyer is not ready to authorize construction of the above home, the amount of this purchase agreement is subject to an increase. If the cost of the home increases between the date of this agreement and the date buyer authorizes construction, buyer agrees that the purchase agreement amount will be adjusted to cover the increases incurred during such time. <i>XHG</i>																																									
THIS AGREEMENT ALONG WITH ADDENDUMS CONTAIN THE ENTIRE UNDERSTANDING BETWEEN DEALER AND BUYER AND NO OTHER REPRESENTATION OR INDUCEMENT, VERBAL OR WRITTEN HAS BEEN MADE WHICH IS NOT CONTAINED IN THIS PURCHASE AGREEMENT																																									

Pamela Hubbard 10/10/19
 Pamela Hubbard Factory Expo Home Centers Representative
Michael A. Miller 10/10/2019
 FACTORY EXPO HOME CENTERS MANAGER
 REVIEW & ACCEPTANCE

DocuSigned by:
Anthony Gokey
 Anthony Gokey
 6977BA3F99594A7...

10/10/2019 | 9:56 A
 Date
 Date

Updated Approval Notice

Customer File Number: 2451311 Gokey

Date: 11/25/2019

Last Update: 11/25/2019 2:55:24 PM

Best way to send in requested documentation:

- Via email to MyLoan@21stmortgage.com. Include your **customer file number** in the subject line of your email.
- Via fax to 877-312-2100. Include your **customer file number** on a fax cover page.

Requested Documentation

Before Closing

- Verify Anthony D Gokey income and/or employment
 - ****Incomplete**** Verify income from SSI in the amount of \$1,296.40 net per month with awards letter in Anthony D Gokey's name
 - ****Based on your actual SSI amount and your actual tax rate of 12.80% per the 2018 1040s you budget for an approximate amount to finance of \$29,150.45****
- Verify the following debt is paid in full for Anthony D Gokey: 11322 AIR PARK RD, ASHLAND VA (Balance:\$0.00) including source of the funds for the payoff: *
- Applicant must complete phone interview. Please call your MLO or Associate MLO at the phone number listed on this notice.
- Items required from seller before signing contracts

Before Funding Loan

- NC Pre-closing interview.
- As the income will not start until 12/1/19 we will either need to close after 12/1/19 or show enough funds to cover 2 monthsh worth of payments.
- Items required from seller before loan can be finalized

Items Received and Accepted

- ✓ Verify Anthony D Gokey income and/or employment
 - Verify income from Retirement/Pension - VIRGINIA RETIREMENT SYSTEM in the amount of \$1,013.70 net per month with awards letter in Anthony D Gokey's name ****Accepted 10/29/2019****
 - Verify income from Retirement/Pension - MILITARY RET in the amount of \$1,834.00 net per month with awards letter in Anthony D Gokey's name ****Accepted 11/1/2019****
- ✓ Verification of source of down payment (example: Bank Statements, 401K). For gifted down payment funds, a gift letter and proof funds were given to the borrower (example: copy of the donor's personal check and borrower's bank statements verifying deposit of the funds) is required. Any down payments made in cash must be accompanied by Seller's bank stamped deposit slip. ****Accepted 10/25/2019****
- ✓ Copy of any state issued ID for Anthony D Gokey, may not be expired ****Accepted 10/15/2019****
- ✓ Copy of Social Security Card for Anthony D Gokey ****Accepted 10/15/2019****
- ✓ Copy of signed Lease Agreement for the home location ****Accepted 11/1/2019****

Important Information

• **To be considered for an approval extension, all requested documentation before closing must be accepted by 21st Mortgage and all required down payment must be collected and approved prior to approval expiration.**

- A change in loan amount, type of loan product, equity position, credit score, repayment ability, term, or the inability to satisfactorily provide or comply with the Remaining Loan Conditions as itemized in this letter could result in a higher interest rate or inability to qualify
- A Flood determination fee of \$8.00 will be charged to the customer. Flood certification will be ordered by 21st Mortgage and Flood Insurance may be required.
- Home must be placed in its appropriate Wind Load Zone Designation.
- One year of insurance is required to be paid in full or financed. The loan amount above includes an ESTIMATED one year insurance premium of \$470.00 from 21st Insurance Agency. You have the right to insure the home purchased through an insurance carrier of your choice, provided the policy meets certain minimum requirements. The ability to finance an outside policy is subject to 21st Mortgage guidelines.
- Tax and Insurance Escrow Required.
- If the home is being placed on a leased site in a manufactured home community, the community must be recognized as accepted by 21st Mortgage.

Updated Approval Notice

Date: 11/25/2019

Customer File #: 2451311

Last Update: 11/25/2019 2:55:24 PM



NATIONAL LEADER OF THE YEAR

2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019

Applicants:
Anthony D Gokey

Application Date: 9/30/2019
Approval Expiration Date: 12/13/2019 (18 days)
(May be extended under certain conditions)

Estimated Loan Details			
Monthly Payment		Interest Rate Information	
Principal and Interest	\$284.31	Interest Rate - Fixed	8.20 %
Property Tax Estimate	\$9.60	Annual Percentage Rate	8.776%
Property Insurance Estimate	\$39.17	Origination Costs	4.75 %
Total Monthly Payment	\$333.08	Term	276 (23 years)
Loan Amount			
Total Price	\$40,150.45	Down Payment	\$7,000.00
Loan Amount	\$35,255.10	Net Trade-in	N/A
Total Equity	17.43 %	Total Down Payment	\$7,000.00
Home and Placement Information			
Home Specifications	New 2020 CHAMPION RIKHART - Single Wide		
Property Address	156 N Forsythe Ln, Cameron, NC 28326		
Collateral Type	Manufactured Home only		
Occupancy Type	Primary		
Placement Type	Leased Private Property		

We look forward to continuing to assist you through the financing process. If you have any questions, please do not hesitate to contact us.

Primary Contact Loan Originator

Kevin Goodman, NC License #I-153968

Direct Dial: (865) 801-9746

Toll Free: 844-711-9255

Fax: 1-877-312-2100

KevinGoodman@21STMORTGAGE.COM

Secondary Contact

Associate Credit Manager

Thomas Aldmon, NC License #I-179511

Direct Dial: (865) 801-9768

Toll Free: 855-731-2460

Fax: 1-877-312-2100

ThomasAldmon@21stMortgage.com

Lillington, NC Contractors List

Rev. 9/23/2019

http://www.ncdoi.com/OSFM/manufactured_building/apps/license_company_search.aspx?user=dealers_and_salespeople

Name-License #	Location	Business Phone	Alternate Phone	Email Address
NORTH CAROLINA				
Ricardo Ariciaga - 44955	Mt. Olive, NC	919.222.9995		
Edward Lee Miller, MH Mover - 2107	Troutman, NC	704.528.4657		
Jason Lynn - 3297	Mebane, NC	336.516.3648	919.563.8748	
Tony Fox - 3527	Littleton, NC	252.532.1082		tonyfoxmh movers@gmail.com
Oscar White - 4623	Richlands, NC	910.389.6781		eastcoastmobilemovers@yahoo.com
Rodney Brown - 3550	Sanford, NC	919.356.4773		
Steve Stone - 3556	Lumberton, NC	910.736.0618	910.618.0440	stevestone09@aol.com <i>N/A</i>
Izzi's Mobile Home - 3128	Shelby, NC	704.487.1885	704.477.2909	Can also set up in SC
L&B Mobile Home Movers - 32428	Hayesville, NC	828.389.1803	706.897.0585	
Aplus Construction - 45570	Vass, NC	910.684.0479		aplusconstruction5369@yahoo.com

Factory Expo Homes is not referring any of the contractors listed above. This list consists of contractors that have been used by previous customers or are listed on the state website. Per the signed purchase agreement, the buyer is responsible for all aspects of home installation, home-site/land improvements, and obtaining all permits to be in compliance with state and local licensing agencies. Contractors must be licensed, bonded, and insured to perform all services on your home and it is the responsibility of the buyer to verify that the contractor is still licensed, bonded and insured prior to use. x_____ x_____

By signing below I/we acknowledge this notice and accept the responsibility for all aspects of home installation associated with my/our purchase.

Purchaser's Signature

Date

Purchaser's Signature

Date

http://www.ncdoi.com/OSFM/manufactured_building/apps/license_company_search.aspx?user=dealers_and_salespeople

Gene Tve
Vester

AER Condition installed
pr # 919-499-4525

A toll 9995 + Gmail.com

New vent ~~866-788-2454~~

09/08/1957

1500-722-1300

~~844-297-1187~~

~~B. 804-517-5076~~

~~Cottage~~
Krystan
In Aug. 29, 1982
240-39-4687

1-800-433-2243

EXT: 833-483-0987

FAX: 154