

It is a Crime to Intentionally Falsify Information on this Application

MANUFACTURED HOME FINANCE APPLICATION

FIRST CREDIT CORPORATION OF NEW YORK, INC. • 21 NORTH MAIN STREET • GLOVERSVILLE NY 12078

1-518-725-5000 • FAX: (518) 725-1670 • www.firstcreditcorp.com

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of sex or marital status.

APPLICATION WAS TAKEN

- BY PHONE
- BY MAIL - FAX OR MAIL
- IN PERSON
- BY INTERNET - EMAIL OR INTERNET

LAST NAME		FIRST NAME		MIDDLE INITIAL	EMAIL ADDRESS		NO. OF DEP.	DATE OF BIRTH / /	
PRESENT ADDRESS - NO. & STREET			CITY	STATE	ZIP CODE	YEARS	SOCIAL SECURITY NUMBER - -		
FORMER ADDRESS - NO. & STREET			CITY	STATE	ZIP CODE	YEARS	PHONE #	2nd PHONE #	
PRESENT EMPLOYER (IF RETIRED, ENTER INCOME SOURCES)				POSITION		YEARS ____ MONTHS ____		GROSS WAGES \$	<input type="checkbox"/> WEEKLY <input type="checkbox"/> BI-WEEKLY <input type="checkbox"/> MONTHLY
EMPLOYER ADDRESS (IF RETIRED, ENTER N.A.)			CITY	STATE	ZIP CODE	BUSINESS PHONE NUMBER			
FORMER EMPLOYER (IF You Have Been W/Current LESS THAN 3 YEARS)				POSITION		ADDRESS		NO. YEARS THERE	

MARITAL STATUS: MARRIED SEPARATED UNMARRIED

OPTIONAL Alimony or child support or separate maintenance payments are optional information and need not be revealed if the applicant does not choose to rely on such income in applying for credit. \$ _____

- MONTHLY
- SEMI-ANNUALLY
- QUARTERLY
- YEARLY SOURCE _____

CHECKING - BANK	BALANCE \$ _____	SAVINGS - BANK	BALANCE \$ _____
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DEBTS - LIST ALL DEBTS (USE EXTRA SHEET IF NECESSARY)	CREDITORS	MONTHLY PAYMENT	PRESENT BALANCE	MONTHLY PAYMENT	PRESENT BALANCE
1. LANDLORD OR MORTGAGE HOLDER		\$ _____	\$ _____	4. \$ _____	\$ _____
2. AUTO - LIEN HOLDER	YEAR / MAKE	\$ _____	\$ _____	5. \$ _____	\$ _____
3.		\$ _____	\$ _____	6. \$ _____	\$ _____

AMOUNT OF CHILD SUPPORT / ALIMONY PAID \$ _____ MONTHLY	NO. OF DEPENDENTS AND AGES	VALUE OF ASSETS, INVESTMENTS AND RETIREMENT ACCOUNTS \$ _____
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ARE THERE ANY UNSATISFIED JUDGMENTS AGAINST YOU? YES IF YES, TO WHOM OWED? OMIT IF MORE THAN 7 YEARS NO

WERE YOU EVER BANKRUPT? YES IF YES, WHERE? OMIT IF MORE THAN 10 YEARS NO YEAR _____

NAME OF NEAREST RELATIVE OR FRIEND NOT LIVING WITH YOU	ADDRESS - NO. & STREET	CITY	STATE	ZIP CODE	PHONE
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IF YOU INTEND TO APPLY FOR JOINT CREDIT, PLEASE INITIAL HERE IF CO-APPLICATION, PLEASE COMPLETE BELOW. IF YOU WISH US TO CONSIDER INFORMATION IN ADDITION TO THAT LISTED BELOW, ATTACH A SEPARATE SHEET OR COMPLETE A SEPARATE APPLICATION.

LAST NAME		FIRST NAME		MIDDLE INITIAL	RESIDENCE OR CELL PHONE		NO. OF DEP.	DATE OF BIRTH / /	
PRESENT ADDRESS - NO. & STREET			CITY	STATE	ZIP CODE	YEARS	SOCIAL SECURITY NUMBER - -		
PRESENT EMPLOYER (IF RETIRED, ENTER INCOME SOURCES)				POSITION		YEARS ____ MONTHS ____		GROSS WAGES \$	<input type="checkbox"/> WEEKLY <input type="checkbox"/> BI-WEEKLY <input type="checkbox"/> MONTHLY
EMPLOYER ADDRESS (IF RETIRED, ENTER N.A.)			CITY	STATE	ZIP CODE	BUSINESS PHONE NUMBER			
FORMER EMPLOYER (IF You Have Been W/Current LESS THAN 3 YEARS)				POSITION		ADDRESS		NO. YEARS THERE	

MARITAL STATUS: MARRIED SEPARATED UNMARRIED

SIGNATURE OF APPLICANT _____ DATE _____ SIGNATURE OF CO-APPLICANT _____ DATE _____

YEAR, MAKE AND SIZE OF HOME _____	SELLING PRICES \$ _____
SERIAL # _____	DOWN PAYMENT \$ _____
SELLER'S NAME _____	COMMUNITY _____ LOT RENT \$ _____
LIEN HOLDER _____	ADDRESS _____ LOT # _____
DO YOU INTEND TO OCCUPY THIS HOME AS YOUR PRIMARY RESIDENCE? <input type="checkbox"/> YES <input type="checkbox"/> NO	CITY, STATE, ZIP _____
	DESIRED TERM OF LOAN _____

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 credit is approved. I am informed that you may request a consumer report (credit report) in connection with this application, and that, if I ask you, you will inform me if such a report is requested and the name and address of the consumer reporting agency that furnished the report. I am also informed that subsequent consumer reports may be requested, or used, in connection with any update, renewal or extension of the credit application. I authorize you to obtain such reports and to check my employment history. RIGHT TO RECEIVE COPY OF APPRAISAL — If you have paid for an appraisal, you have the right to receive a copy free of charge.

Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so.

The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application.

Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

Applicant

Ethnicity

- Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino - Enter origin:

Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

- Not Hispanic or Latino
 I do not wish to provide this information

Sex

- Female Male
 I do not wish to provide this information

Race

- American Indian or Alaska Native - Enter name of enrolled or principal tribe:
 Asian
 Asian Indian Chinese Filipino Japanese Korean Vietnamese
 Other Asian - Enter race: Examples: Fijian, Tongan, etc.
 Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian Guamanian or Chamorro Samoan
 Other Pacific Islander - Enter race:
 White Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.
 I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? No Yes
Was the sex of the Borrower collected on the basis of visual observation or surname? No Yes
Was the race of the Borrower collected on the basis of visual observation or surname? No Yes

The Demographic Information was provided through:

- Face-to-Face Interview (includes Electronic Media w/Video Component) Telephone Interview Fax or Mail Email or Internet

Borrower Name:

Co-Applicant

Ethnicity

- Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino - Enter origin:

Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

- Not Hispanic or Latino
 I do not wish to provide this information

Sex

- Female Male
 I do not wish to provide this information

Race

- American Indian or Alaska Native - Enter name of enrolled or principal tribe:
 Asian
 Asian Indian Chinese Filipino Japanese Korean Vietnamese
 Other Asian - Enter race: Examples: Fijian, Tongan, etc.
 Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian Guamanian or Chamorro Samoan
 Other Pacific Islander - Enter race:
 White Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.
 I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? No Yes
Was the sex of the Borrower collected on the basis of visual observation or surname? No Yes
Was the race of the Borrower collected on the basis of visual observation or surname? No Yes

The Demographic Information was provided through:

- Face-to-Face Interview (includes Electronic Media w/Video Component) Telephone Interview Fax or Mail Email or Internet

Borrower Name (co-applicant):

Table with 3 columns: Loan originator's Name, Loan originator's Identifier, Date. Row 1: Loan Origination Company's Name (First Credit Corp. of New York, Inc.), Loan Origination Company Identifier & Phone (3228 518-725-5000), Loan Origination Company's Address (21 N. Main St., Gloversville, NY 12078).

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