

*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		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			GROSS WAGES <input type="checkbox"/> WEEKLY <input type="checkbox"/> BI-WEEKLY <input type="checkbox"/> MONTHLY		
			YEARS____ MONTHS____			\$		
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: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED US CITIZEN? YES <input type="checkbox"/> NO <input type="checkbox"/> PERMANENT RESIDENT ALIEN? <input type="checkbox"/> YES <input type="checkbox"/> NO								

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 \_\_\_\_\_

APPLICANT CHECKING ACCOUNT BALANCE \$		APPLICANT SAVINGS - BANK BALANCE \$		CO- APPLICANT CHECKING ACCOUNT BALANCE \$		CO-APPLICANT SAVINGS ACCOUNT BALANCE \$	
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. VALUE OF OTHER REAL ESTATE OWNED			\$	\$	6.	\$	\$
AMOUNT OF CHILD SUPPORT / ALIMONY PAID \$ _____ MONTHLY		NO. OF DEPENDENTS AND AGES		VALUE OF ASSETS, INVESTMENTS AND RETIREMENT ACCOUNTS \$			
ARE THERE ANY UNSATISFIED JUDGMENTS AGAINST YOU? <input type="checkbox"/> YES <input type="checkbox"/> NO		IF YES, TO WHOM OWED? OMIT IF MORE THAN 7 YEARS		WERE YOU EVER BANKRUPT? <input type="checkbox"/> YES <input type="checkbox"/> NO		IF YES, WHERE? OMIT IF MORE THAN 10 YEARS YEAR	
NAME OF NEAREST RELATIVE OR FRIEND NOT LIVING WITH YOU		ADDRESS - NO. & STREET		CITY	STATE	ZIP CODE	PHONE - -

IF YOU INTEND TO APPLY FOR JOINT CREDIT, ☐ 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. & AGES		DATE OF BIRTH / /	
PRESENT ADDRESS - NO. & STREET		CITY	STATE	ZIP CODE	YEARS	SOCIAL SECURITY NUMBER - -				
PRESENT EMPLOYER (IF RETIRED, ENTER INCOME SOURCES)			POSITION			GROSS WAGES <input type="checkbox"/> WEEKLY <input type="checkbox"/> BI-WEEKLY <input type="checkbox"/> MONTHLY				
			YEARS____ MONTHS____			\$				
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: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED U.S. CITIZEN? <input type="checkbox"/> YES <input type="checkbox"/> NO PERMANENT RESIDENT ALIEN? <input type="checkbox"/> YES <input type="checkbox"/> NO										

SIGNATURE OF APPLICANT		DATE		SIGNATURE OF CO-APPLICANT		DATE	
YEAR, MAKE AND SIZE OF HOME _____				SELLING PRICES \$ _____			
COMMUNITY NAME: _____ LOT RENT \$: _____				DOWN PAYMENT \$ _____			
PROPERTY ADDRESS: _____				DESIRED TERM OF LOAN: _____			
CITY, STATE, ZIP: _____				WILL ALL APPLICANTS OCCUPY THIS HOME AS THEIR PRIMARY RESIDENCE? <input type="checkbox"/> YES <input type="checkbox"/> NO			
COMMUNITY/ REALTOR CONTACT: _____							

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):**

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- 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):** \_\_\_\_\_

TO BE COMPLETED BY LOAN ORIGINATOR Loan originator's Signature	Loan originator's Name	Loan originator's Identifier	Date
Loan Origination Company's Name <b>First Credit Corp. of New York, Inc.</b>	Loan Origination Company Identifier & Phone <b>3228 518-725-5000</b>	Loan Origination Company's Address <b>21 N. Main St., Gloversville, NY 12078</b>	

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