

PRIORITY FUNDING, LLC*

*Priority Funding, LLC does business as Northboro Priority Funding in the State of New Hampshire

*Priority Funding, LLC does business under the tradename Northboro Priority Funding, LLC in the State of New York

Manufactured/Mobile Home Specialists - NMLS Company ID: 3318

287 Turnpike Rd. Ste 285, Westborough, MA 01581 - Phone: 1-877-393-5511 - Fax: 508-393-4999

INTENTIONALLY FALSIFYING INFORMATION ON THIS APPLICATION MAY BE A CRIME

How did you hear about us? _____ Phone Number: _____

Loan Purpose (Select all that apply) ☐ Purchase ☐ Refinance ☐ Debt Consolidation ☐ Home Improvements ☐ Cash Out for Personal

Home Location: ☐ In Park ☐ Land Home ☐ Cooperative Home Type: ☐ New ☐ Used ☐ New & Replacing Existing Home

APPLICANT INFORMATION

NAME (FIRST, MIDDLE INITIAL, LAST, SUFFIX)		SOCIAL SECURITY NUMBER		DATE OF BIRTH	Are you a US Citizen? ☐ Yes ☐ No If not, are you a permanent resident? ☐ Yes ☐ No	
CURRENT PHYSICAL STREET ADDRESS (REQUIRED)		CITY	STATE	ZIP CODE	☐ Homeowner* ☐ Renter ☐ Other Mo. Rent / Mtg. \$ _____	Years There
MAILING ADDRESS (IF DIFFERENT FROM PHYSICAL)		CITY	STATE	ZIP CODE	*If homeowner, what do you intend to do with your existing home?	
PREVIOUS ADDRESS (REQUIRED IF LESS THAN 2 YEARS ARE CURRENT)		CITY	STATE	ZIP CODE	☐ Homeowner ☐ Renter ☐ Other Mo. Rent / Mtg. \$ _____	Years There
HOME PHONE		WORK PHONE		CELL PHONE		
NUMBER OF DEPENDENTS	AGES OF DEPENDENTS	MARITAL STATUS ☐ Married ☐ Unmarried ☐ Separated		EMAIL ADDRESS		
EMPLOYER NAME Check if Self-Employed ☐		POSITION/TITLE		GROSS MONTHLY INCOME		YEARS/MONTHS THERE
EMPLOYER ADDRESS		CITY		STATE	ZIP CODE	
PREVIOUS EMPLOYER (IF LESS THAN 2 YRS AT CURRENT)		POSITION/TITLE		GROSS MONTHLY INCOME (BEFORE DEDUCTIONS)		YEARS/MONTHS THERE

OTHER INCOME (Notice: Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan).

OTHER INCOME # 1 Source of Income: _____ Gross Monthly Amount: \$ _____
OTHER INCOME # 2 Source of Income: _____ Gross Monthly Amount: \$ _____
OTHER INCOME # 3 Source of Income: _____ Gross Monthly Amount: \$ _____

CO-APPLICANT INFORMATION

NAME (FIRST, MIDDLE INITIAL, LAST, SUFFIX)		SOCIAL SECURITY NUMBER		DATE OF BIRTH	Are you a US Citizen? ☐ Yes ☐ No If not, are you a permanent resident? ☐ Yes ☐ No	
CURRENT PHYSICAL STREET ADDRESS (REQUIRED)		CITY	STATE	ZIP CODE	☐ Homeowner* ☐ Renter ☐ Other Mo. Rent / Mtg. \$ _____	Years There
MAILING ADDRESS (IF DIFFERENT FROM PHYSICAL)		CITY	STATE	ZIP CODE	*If homeowner, what do you intend to do with your existing home?	
PREVIOUS ADDRESS (REQUIRED IF LESS THAN 2 YEARS ARE CURRENT)		CITY	STATE	ZIP CODE	☐ Homeowner ☐ Renter ☐ Other Mo. Rent / Mtg. \$ _____	Years There
HOME PHONE		WORK PHONE		CELL PHONE		
NUMBER OF DEPENDENTS	AGES OF DEPENDENTS	MARITAL STATUS ☐ Married ☐ Unmarried ☐ Separated		EMAIL ADDRESS		
EMPLOYER NAME Check if Self-Employed ☐		POSITION/TITLE		GROSS MONTHLY INCOME		YEARS/MONTHS THERE
EMPLOYER ADDRESS		CITY		STATE	ZIP CODE	
PREVIOUS EMPLOYER (IF LESS THAN 2 YRS AT CURRENT)		POSITION/TITLE		GROSS MONTHLY INCOME (BEFORE DEDUCTIONS)		YEARS/MONTHS THERE

OTHER INCOME (Notice: Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan).

OTHER INCOME # 1 Source of Income: _____ Gross Monthly Amount: \$ _____
OTHER INCOME # 2 Source of Income: _____ Gross Monthly Amount: \$ _____
OTHER INCOME # 3 Source of Income: _____ Gross Monthly Amount: \$ _____

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LOAN AND COLLATERAL INFORMATION

PURCHASE PRICE (Purchases Only)	DOWN PAYMENT (Purchases Only)	LOAN AMOUNT REQUESTED	MONTHLY LOT RENT	YEARLY TAXES (IF APPLICABLE)
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Where will your down payment be coming from? ☐ Checking ☐ Savings ☐ Retirement ☐ Gift ☐ Cash on Hand ☐ Other _____

If coming from an account, Name of Institution: _____ Approximate Balance: \$ _____

HOME MODEL YEAR	MANUFACTURER	LENGTH & WIDTH	HOME SERIAL NUMBER	PARK OR COOPERATIVE NAME
STREET ADDRESS OF HOME			CITY	STATE
				ZIP CODE

Do you intend to use this home as your principal dwelling? ☐ Yes ☐ No Do you intend to use this home as a rental property? ☐ Yes ☐ No

Are you purchasing this home for another person? ☐ Yes ☐ No

CREDIT AND FINANCIAL INFORMATION

	Applicant	Co-Applicant
Are you currently obligated to pay child support of alimony? If yes, \$ _____ per week.	☐ Yes ☐ No	☐ Yes ☐ No
Have you ever filed for Bankruptcy? If yes, discharge date _____. If yes, please explain _____.	☐ Yes ☐ No	☐ Yes ☐ No
Are there any outstanding judgements, garnishments or other legal proceedings against you? If yes, please explain _____.	☐ Yes ☐ No	☐ Yes ☐ No
Have you ever obtained credit in another name? If yes, list name _____.	☐ Yes ☐ No	☐ Yes ☐ No

BANKING AND OTHER ASSETS

ACCOUNT TYPE ☐ Checking ☐ Savings ☐ Retirement ☐ Investments	NAME OF BANK/CREDIT UNION/COMPANY	APPROXIMATE BALANCE
ACCOUNT TYPE ☐ Checking ☐ Savings ☐ Retirement ☐ Investments	NAME OF BANK/CREDIT UNION/COMPANY	APPROXIMATE BALANCE
ACCOUNT TYPE ☐ Checking ☐ Savings ☐ Retirement ☐ Investments	NAME OF BANK/CREDIT UNION/COMPANY	APPROXIMATE BALANCE
ACCOUNT TYPE ☐ Checking ☐ Savings ☐ Retirement ☐ Investments	NAME OF BANK/CREDIT UNION/COMPANY	APPROXIMATE BALANCE

AUTOMOBILES AND REAL ESTATE

YEAR, MAKE & MODEL OF AUTOMOBILE OWNED	CREDITOR NAME	UNPAID BALANCE	MONTHLY PAYMENT
		\$	\$
YEAR, MAKE & MODEL OF AUTOMOBILE OWNED	CREDITOR NAME	UNPAID BALANCE	MONTHLY PAYMENT
		\$	\$

ADDRESS/DESCRIPTION OF REAL ESTATE	CREDITOR NAME	UNPAID BALANCE	PAYMENT/MO.	TAXES/MO.	INSURANCE/MO.	HOA/MO.
		\$	\$	\$	\$	\$
ADDRESS/DESCRIPTION OF REAL ESTATE	CREDITOR NAME	UNPAID BALANCE	PAYMENT/MO.	TAXES/MO.	INSURANCE/MO.	HOA/MO.
		\$	\$	\$	\$	\$

INDEBTEDNESS AND CREDIT

List all other indebtedness below. List for both applicants only if he/she will be contractually liable. If the purpose of this loan is for debt consolidation, indicate by check mark (v) loans or lines of credit to be paid off with the proceeds of this loan.

NAME OF CREDITOR	PURPOSE OF CREDIT LINE	ACCOUNT NUMBER	UNPAID BALANCE	(v)	MONTHLY PAYMENT

☐ CHECK HERE IF YOU HAVE NOT USED ANY FORMS OF CREDIT IN THE PAST SIX (6) MONTHS

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DEMOGRAPHIC INFORMATION

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. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **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. If you do not wish to provide some or all of this information, please check below.

DEMOGRAPHIC INFORMATION OF APPLICANT

Ethnicity: – Check one or more

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

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

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

Sex

- ☐ Female
☐ Male
☐ I do not wish to furnish this information

Race: – Check one or more

- ☐ American Indian or Alaskan Native - *Enter name of enrolled or principal tribe:* _____
☐ Asian
☐ Asian Indian ☐ Chinese ☐ Filipino
☐ Japanese ☐ Korean ☐ Vietnamese
☐ Other Asian - *Enter race:* _____
Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.
☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
☐ Other Pacific Islander - *Enter race:* _____

Examples: Fijian, Tongan, etc.

- ☐ White
☐ I do not wish to furnish this information

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

- Was the ethnicity of the Applicant collected on the basis of visual observation or surname? ☐ NO ☐ YES
Was the sex of the Applicant collected on the basis of visual observation or surname? ☐ NO ☐ YES
Was the race of the Applicant 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

DEMOGRAPHIC INFORMATION OF CO-APPLICANT

Ethnicity: – Check one or more

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

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

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

Sex

- ☐ Female
☐ Male
☐ I do not wish to furnish this information

Race: – Check one or more

- ☐ American Indian or Alaskan Native - *Enter name of enrolled or principal tribe:* _____
☐ Asian
☐ Asian Indian ☐ Chinese ☐ Filipino
☐ Japanese ☐ Korean ☐ Vietnamese
☐ Other Asian - *Enter race:* _____
Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.
☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
☐ Other Pacific Islander - *Enter race:* _____

Examples: Fijian, Tongan, etc.

- ☐ White
☐ I do not wish to furnish this information

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

- Was the ethnicity of the Co-Applicant collected on the basis of visual observation or surname? ☐ NO ☐ YES
Was the sex of the Co-Applicant collected on the basis of visual observation or surname? ☐ NO ☐ YES
Was the race of the Co-Applicant 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

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TYPE OF APPLICATION

Check only one of the three types:

- ☐ **Individual Credit** - I am applying for individual credit in my own name and I am relying on my own income and assets and not the income or assets from another source. *Disregard and do not complete any co-applicant sections or questions.*
- ☐ **Individual Credit** - I am applying for individual credit and I am relying on my income and assets, as well as income and assets from another source. *Complete all applicant sections with information about your own income, assets and liabilities. To the extent possible, complete co-applicant sections with information about the person on whose alimony, support, maintenance payments, income or assets you are relying.*
- ☐ **Joint Credit** - We are applying for "joint credit". *Provide all information requested in applicant and co-applicant sections.* By initialing below, you intend to apply for "joint credit".

Applicant

Co-Applicant

DISCLOSURES

New York, Rhode Island and Vermont Applicants: I understand and agree that Lender, its service providers, successors and assigns, may obtain and use consumer credit reports about me from consumer reporting agencies: (1) to evaluate my credit application; and (2) to update, renew, extend, review, service and collect any loan made to made and for other lawful and legitimate purposes associated with that loan. I understand that Lender, its service providers, successors and assigns, will, upon my request, inform me whether a consumer report was requested and, if it was, provide the name and address of the consumer reporting agency that furnished the report.

Ohio Applicants: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Maryland Applicants: Your loan will include a provision authorizing any of the existing borrowers to purchase the interests of another borrower on the loan in the manufactured by assuming the seller's portion of the loan if: (1) the assumption is in connection with the granting of a decree of absolute divorce; and (2) the lender determines that the assuming borrower qualifies for the loan.

ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application; (2) the loan requested pursuant to this application (the "Loan") will be secured by a lien or other security instrument on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (9) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (10) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

By providing the number of my land line, cell phone or other wireless device and my email address now or in the future, I expressly consent and agree that Lender and any of Lender's affiliates, agents, service providers or assignees may call me using an automatic telephone dialing system or otherwise, leave me a voice, prerecorded, or artificial voice message, or send me a text, e-mail, or other electronic message for any purpose related to the servicing or collection of any account that I may establish with Lender or for other informational purposes related to my account (each a "Communication"). I also agree that Lender and any of Lender's affiliates, agents, service providers or assignees may include my personal information in a Communication. Lender will not charge me for a Communication, but my communication service provider may. I agree that Lender may monitor and record any telephone calls to assure the quality of Lender's service or for other legitimate business reasons. I also understand and agree that Lender may communicate with me in any manner permitted by law that does not require my prior consent.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Applicant's Signature:	Date:	Co-Applicant's Signature:	Date:
X		X	

MORTGAGE LOAN ORIGINATOR INFORMATION

Loan Originator's Name	Loan Originator Identifier	Loan Originator's Phone Number (Including Area Code)
James Rafuse	32209	508-646-9744
Loan Origination Company's Name	Loan Origination Company Identifier	Loan Origination Company's Address
Priority Funding, LLC	3318	287 Turnpike Rd, Ste 285, Westborough, MA 01581

FOR LENDER USE ONLY

Completed Application Received by Lender on: