

# 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? <input type="checkbox"/> Yes <input type="checkbox"/> No If not, are you a permanent resident? <input type="checkbox"/> Yes <input type="checkbox"/> No	
CURRENT PHYSICAL STREET ADDRESS (REQUIRED)		CITY	STATE	ZIP CODE	<input type="checkbox"/> Homeowner* <input type="checkbox"/> Renter <input type="checkbox"/> Other	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	<input type="checkbox"/> Homeowner <input type="checkbox"/> Renter <input type="checkbox"/> Other	Years There
HOME PHONE		WORK PHONE		CELL PHONE		
NUMBER OF DEPENDENTS	AGES OF DEPENDENTS	MARITAL STATUS <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated		EMAIL ADDRESS		
EMPLOYER NAME	Check if Self-Employed <input type="checkbox"/>	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? <input type="checkbox"/> Yes <input type="checkbox"/> No If not, are you a permanent resident? <input type="checkbox"/> Yes <input type="checkbox"/> No	
CURRENT PHYSICAL STREET ADDRESS (REQUIRED)		CITY	STATE	ZIP CODE	<input type="checkbox"/> Homeowner* <input type="checkbox"/> Renter <input type="checkbox"/> Other	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	<input type="checkbox"/> Homeowner <input type="checkbox"/> Renter <input type="checkbox"/> Other	Years There
HOME PHONE		WORK PHONE		CELL PHONE		
NUMBER OF DEPENDENTS	AGES OF DEPENDENTS	MARITAL STATUS <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated		EMAIL ADDRESS		
EMPLOYER NAME	Check if Self-Employed <input type="checkbox"/>	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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## 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

<p><b>Ethnicity:</b> – Check one or more</p> <p><input type="checkbox"/> Hispanic or Latino</p> <p style="margin-left: 20px;"><input type="checkbox"/> Mexican   <input type="checkbox"/> Puerto Rican   <input type="checkbox"/> Cuban</p> <p style="margin-left: 20px;"><input type="checkbox"/> Other Hispanic or Latino - <i>Enter origin:</i> _____</p> <p style="margin-left: 40px;"><i>Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to furnish this information</p>	<p><b>Race:</b> – Check one or more</p> <p><input type="checkbox"/> American Indian or Alaskan Native - <i>Enter name of enrolled or principal tribe:</i> _____</p> <p><input type="checkbox"/> Asian</p> <p style="margin-left: 20px;"><input type="checkbox"/> Asian Indian   <input type="checkbox"/> Chinese   <input type="checkbox"/> Filipino</p> <p style="margin-left: 20px;"><input type="checkbox"/> Japanese   <input type="checkbox"/> Korean   <input type="checkbox"/> Vietnamese</p> <p style="margin-left: 20px;"><input type="checkbox"/> Other Asian - <i>Enter race:</i> _____</p> <p style="margin-left: 40px;"><i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</i></p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p style="margin-left: 20px;"><input type="checkbox"/> Native Hawaiian   <input type="checkbox"/> Guamanian or Chamorro   <input type="checkbox"/> Samoan</p> <p style="margin-left: 20px;"><input type="checkbox"/> Other Pacific Islander - <i>Enter race:</i> _____</p> <p style="margin-left: 40px;"><i>Examples: Fijian, Tongan, etc.</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to furnish this information</p>
<p><b>Sex</b></p> <p><input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male</p> <p><input type="checkbox"/> I do not wish to furnish this information</p>	

**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

<p><b>Ethnicity:</b> – Check one or more</p> <p><input type="checkbox"/> Hispanic or Latino</p> <p style="margin-left: 20px;"><input type="checkbox"/> Mexican   <input type="checkbox"/> Puerto Rican   <input type="checkbox"/> Cuban</p> <p style="margin-left: 20px;"><input type="checkbox"/> Other Hispanic or Latino - <i>Enter origin:</i> _____</p> <p style="margin-left: 40px;"><i>Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to furnish this information</p>	<p><b>Race:</b> – Check one or more</p> <p><input type="checkbox"/> American Indian or Alaskan Native - <i>Enter name of enrolled or principal tribe:</i> _____</p> <p><input type="checkbox"/> Asian</p> <p style="margin-left: 20px;"><input type="checkbox"/> Asian Indian   <input type="checkbox"/> Chinese   <input type="checkbox"/> Filipino</p> <p style="margin-left: 20px;"><input type="checkbox"/> Japanese   <input type="checkbox"/> Korean   <input type="checkbox"/> Vietnamese</p> <p style="margin-left: 20px;"><input type="checkbox"/> Other Asian - <i>Enter race:</i> _____</p> <p style="margin-left: 40px;"><i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</i></p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p style="margin-left: 20px;"><input type="checkbox"/> Native Hawaiian   <input type="checkbox"/> Guamanian or Chamorro   <input type="checkbox"/> Samoan</p> <p style="margin-left: 20px;"><input type="checkbox"/> Other Pacific Islander - <i>Enter race:</i> _____</p> <p style="margin-left: 40px;"><i>Examples: Fijian, Tongan, etc.</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to furnish this information</p>
<p><b>Sex</b></p> <p><input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male</p> <p><input type="checkbox"/> I do not wish to furnish this information</p>	

**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 me 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.

**Maine Applicants:** If this application is approved, I understand that: (1) I must maintain physical damage insurance on the collateral securing the debt; (2) I have the right of free choice in the selection of the agent and insurer through which the insurance is obtained (including the right to choose an agent or broker not affiliated with Lender); and (3) obtaining insurance from a particular agent or broker will not affect Lender's credit decision if it determines that the insurance I selected satisfies the credit terms established by Lender.

## 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 <b>Joseph Esola</b>	Loan Originator Identifier <b>205297</b>	Loan Originator's Phone Number (Including Area Code) <b>1-877-393-5511 Ext. 5299</b>
Loan Origination Company's Name <b>Priority Funding, LLC</b>	Loan Origination Company Identifier <b>3318</b>	Loan Origination Company's Address <b>287 Turnpike Rd, Ste 285, Westborough, MA 01581</b>

### FOR LENDER USE ONLY

Completed Application Received by Lender on: