



MHD Empire Service Corp.
 231 Salina Meadows, PO Box 4743
 Syracuse, NY 13221-4743

Office Number: 866-870-2612
Fax Number: 800-308-4842
Online Application Available at: mhdempire.com

APPLICANT CREDIT INFORMATION: If this is an INDIVIDUAL application, complete section A. If this is a JOINT application, complete section A&B. **NOTE:** If married, the spouse is not required to be the joint applicant. Please advise whether credit references and/or credit history should be investigated under another name. It is a crime to intentionally falsify information on this application.

Dealer/Seller: _____ **Salesperson:** _____ **Phone:** _____

Property will be: Primary Residence Non Primary Residence/Seasonal Investment/Rental

Purpose of the Loan: Purchase home only Purchase home and land Refinance

(A) APPLICANT **(B) CO-APPLICANT**

FULL NAME - Last, First, Middle

Birth Date: _____ Social Security #: _____

Are you a U.S. Citizen? Yes No
 Marital Status: Married Unmarried Separated

Dependents: _____ Ages: _____

Email Address: _____

APPLICANT'S RESIDENCE **CO-APPLICANT'S RESIDENCE**

Current Street Address (3 Years Residence Required, attach supplement if needed)

City, State, Zip: _____ County: _____

Mailing Address (if different from physical) _____ Phone _____

How long at present address? Homeowner * Other Renter Parent
 Yrs _____ Mo _____ Mo. Mrtg/Rent: _____

Name of Mortgage Holder or Landlord: _____ Telephone number: _____

***If homeowner, what do you intend to do with the existing home?**

Previous address (if current address is less than 3 years)

City, State, Zip: _____ How long? _____

Name of nearest Relative NOT living with you: _____ Phone: _____

APPLICANT'S EMPLOYMENT HISTORY (Minimum Three Years, attach supplement if needed)

1-Current Employer: _____ Position Held: _____ Date Started: _____

City, State: _____ **Self Employed:** Yes No
 Supervisor Name and Telephone Number: _____ Email address: _____

What is your **gross (before taxes)** base pay rate excluding commission, bonuses, and overtime: \$ _____
 Weekly Bi-weekly Monthly

Do you receive bonuses/commission? _____ How often? _____ How much over the last 12 months \$ _____

Do you consistently receive overtime? _____ How often? _____ How much in overtime over the last 12 months \$ _____

2-Second or Previous Employer: _____ Position Held: _____ Date Started: _____ Date Left: _____

City, State: _____ **Self Employed:** Yes No
 Supervisor Name and Telephone Number: _____ Income: _____

3-Previous Employer: _____ Position Held: _____ Date Started: _____ Date Left: _____

City, State: _____ **Self Employed:** Yes No
 Supervisor Name and Telephone Number: _____ Income: _____

Please provide an explanation for any job gaps greater than 30 days.

Demographic Information - this section asks about your ethnicity, sex, and race

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, race, and sex) 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, race, and sex 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 designations for "Ethnicity" 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.

(A) APPLICANT	(B) CO-APPLICANT
<p>Ethnicity: <i>Check one or more</i></p> <p><input type="checkbox"/> Hispanic or Latino</p> <p><input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban</p> <p><input type="checkbox"/> Other Hispanic or Latino - <i>Enter origin:</i></p> <p>_____</p> <p><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 provide this information</p> <p>Race: <i>Check one or more</i></p> <p><input type="checkbox"/> American Indian or Alaskan Native - Enter name of enrolled or principal tribe: _____</p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino</p> <p><input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese</p> <p><input type="checkbox"/> Other Asian - Enter race: _____</p> <p><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><input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Samoan</p> <p><input type="checkbox"/> Guamanian or Chamorro</p> <p><input type="checkbox"/> Other Pacific Islander - Enter race: _____</p> <p>_____</p> <p><i>Examples: Fijian, Tongan, etc.</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p>Sex: <input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male</p> <p><input type="checkbox"/> I do not wish to provide this information</p>	<p>Ethnicity: <i>Check one or more</i></p> <p>Hispanic or Latino</p> <p><input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban</p> <p><input type="checkbox"/> Other Hispanic or Latino - <i>Enter origin:</i></p> <p>_____</p> <p><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 provide this information</p> <p>Race: <i>Check one or more</i></p> <p><input type="checkbox"/> American Indian or Alaskan Native - Enter name of enrolled or principal tribe: _____</p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino</p> <p><input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese</p> <p><input type="checkbox"/> Other Asian - Enter race: _____</p> <p><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><input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Samoan</p> <p><input type="checkbox"/> Guamanian or Chamorro</p> <p><input type="checkbox"/> Other Pacific Islander - Enter race: _____</p> <p>_____</p> <p><i>Examples: Fijian, Tongan, etc.</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p>Sex: <input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male</p> <p><input type="checkbox"/> I do not wish to provide this information</p>

TO BE COMPLETED BY THE FINANCIAL INSTITUTION (for an application taken in person)

(A) APPLICANT	(B) CO-APPLICANT
<p>Was the ethnicity of the applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Was the race of the applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Was the sex of the applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Was the ethnicity of the co-applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Was the race of the co-applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Was the sex of the co-applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>

THE DEMOGRAPHIC INFORMATION WAS PROVIDED THROUGH:

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

LOAN ORIGINATOR INFORMATION

Loan organization name _____

Address _____

Loan originator organization NMLSR ID# _____ State license ID# _____

Loan originator name _____

Loan originator NMLSR ID# _____ State license ID# _____

Email _____ Phone _____

Applicant Name: _____

MHD Empire Service Corp.

MANUFACTURED HOME				LOAN TYPE				
MANUFACTURER (MAKE)		MODEL	YEAR	HOME ONLY <input type="checkbox"/>	LAND/HOME <input type="checkbox"/>	LAND-IN-LIEU <input type="checkbox"/>	FHA <input type="checkbox"/>	FANNIE MAE/FREDDIE MAC <input type="checkbox"/>
NEW <input type="checkbox"/>	USED <input type="checkbox"/>	SIZE (Width X Length) X	SERIAL NUMBER		FINANCING OPTIONS: (Land / Home ONLY)			
				CONSTRUCTION <input type="checkbox"/>		END LOAN <input type="checkbox"/>		
PRIMARY RESIDENCE <input type="checkbox"/>	SECONDARY HOUSING <input type="checkbox"/>	OTHER <input type="checkbox"/>	LAND OR LOT PAYMENT \$		TERM: MOS	RATE: %	PAYMENTS:	
STREET ADDRESS WHERE HOME WILL BE LOCATED:								
CITY:			STATE:		ZIP:		COUNTY:	
SITE PLACEMENT:								
<input type="checkbox"/> OWNED PROPERTY WITH NO LIEN			<input type="checkbox"/> OWNED PROPERTY LAND CONTRACT/MORTGAGE TRUST DEED					
<input type="checkbox"/> LEASED		<input type="checkbox"/> FAMILY LAND		<input type="checkbox"/> COMMUNITY		<input type="checkbox"/> ROC (RESIDENT OWNED COMMUNITY)		<input type="checkbox"/> RESERVATION

SALES INFORMATION

1	CASH SALE PRICE	11	TRADE-IN / DOWN PAYMENT		13	OPTIONS	
2a	SALES TAX	11a	MANUFACTURER	YEAR	13a	AIR CONDITIONER	
2b	TAG / TITLE	11b	MODEL	SIZE	13b	SKIRTING	
3	CASH SALES PRICE WITH TAX, TAG & TITLE	11c	TRADE-IN PAYOFF TO		13c	STEPS	
4a	GROSS TRADE-IN				13d	FOOTERS	
4b	LESS AMOUNT OWED		DOWN PAYMENT – WAS ANY BORROWED OR GIFTED/ YES <input type="checkbox"/> NO <input type="checkbox"/> IF YES, HOW MUCH?		13e	DECKS	
4c	NET TRADE		IF YES, WHERE WAS IT OBTAINED?		13f	OTHER	
5	CASH DOWN PAYMENT				13g	TOTAL OPTIONS	
6	TOTAL DOWN PAYMENT	12	HOME INFORMATION		14	SET-UP / DELIVERY	
7	INSURANCE	12a	MANUFACTURER'S INVOICE		15	TAXES, TAG, TITLE & FEES	
8	SUBTOTAL	12b	FREIGHT (DELETION)		16	INSURANCE	
9	BUYDOWN POINTS	12c	NET INVOICE		17	BUYDOWN POINTS	
10	AMOUNT TO FINANCE	12d	% OF MFG. INVOICE		18	MAXIMUM ALLOWABLE ALLOWANCE	

LAND / HOME COMBINATION

19	LAND PURCHASE PRICE OR PAYOFF	23	AMENITIES – 35% MAXIMUM		23h	BASEMENT	
20a	LAND APPRAISED VALUE	23a	WELL/WATER HOOK-UP		23i	GARAGE / CARPORT	
20b	LAND APPRAISED VALUE X 90%	23b	SEPTIC / SEWER HOOK-UP		23j	TOTAL AMENITIES	
20c	LESS ENCUMBRANCES (LIENS)	23c	GRADING		24	CLOSING FEES	
21a	LAND EQUITY	23d	DRIVEWAY		25	BUYDOWN POINTS	
21b	% OF LAND EQUITY AS DOWN PAYMENT	23e	POWER / ELECTRIC		26	ORIGINATION POINTS;	
22	LAND ADVANCE	23f	OTHER				
22a	95% OF LESSER OF APPRAISED VALUE OR PURCHASE PRICE/PAYOFF	23g	OTHER		27	MAXIMUM ALLOWABLE ADVANCE	



Authorization to Provide and Release Information

Dear MHD Empire Service Corp. Customer(s):

In order for MHD Empire Service Corp. to discuss your credit application/manufactured home loan with a third party, we must obtain a letter of authorization form signed by all applicants. Please review the form below and complete the following:

- Specify the name(s), address, phone number and relationship of the person you are authorizing MHD Empire Service Corp. to verbally discuss information with regarding your credit application/manufactured home loan.
MHD Empire Service Corp. will need the signature of everyone who is on the credit application/manufactured home loan paperwork.
Please make sure that the form is dated.

LETTER OF AUTHORIZATION

I/We hereby authorize MHD Empire Service Corp. to discuss my/our credit application and/or manufactured home loan with the individual listed below:

NAME OF 3RD PARTY: ADDRESS: PHONE NUMBER: EMAIL ADDRESS: RELATIONSHIP TO BORROWER/CO-BORROWER:

NAME OF 3RD PARTY: ADDRESS: PHONE NUMBER: EMAIL ADDRESS: RELATIONSHIP TO BORROWER/CO-BORROWER:

I/we, hereby release MHD Empire Service Corp. its employees, officers, agents and directors from any claim(s) that might arise in connection with this authorization.

YOU MAY REVOKE THIS AUTHORIZATION AT ANY TIME BY PROVIDING WRITTEN NOTICE.

Date Borrower Signature Borrower Printed Name Date Co-Borrower Signature Co-Borrower Printed Name