

STERLING ASSOCIATES MANUFACTURED HOME FINANCING

TEL. (800) 286-8073 / FAX (508) 234-1557 / WWW.MHBANKER.COM / 49 CHURCH ST. WHITINSVILLE, MA 01588

Sean Rogers- NMLS # 688947 *** Jeffrey Kosinski- NMLS# 1690154

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<input type="checkbox"/> PURCHASE <input type="checkbox"/> REFINANCE		<input type="checkbox"/> NEW <input type="checkbox"/> USED		<input type="checkbox"/> INDIVIDUAL <input type="checkbox"/> JOINT	
PURCHASE PRICE		DOWN PAYMENT		FINANCE AMOUNT	
HOME MODEL YEAR	HOME MANUFACTURER	HOME LENGTH	HOME WIDTH	LOT RENT	
STREET ADDRESS OF MANUFACTURED HOME		CITY	STATE	ZIP CODE	
PARK NAME	SELLER/BROKER		HOW DID YOU HEAR OF US?		

APPLICANT

FULL NAME		SOCIAL SECURITY NUMBER		DATE OF BIRTH	ARE YOU A US CITIZEN? <input type="checkbox"/> YES <input type="checkbox"/> NO
CURRENT STREET ADDRESS		CITY	STATE	ZIP CODE	YEARS THERE
PREVIOUS STREET ADDRESS (IF LESS THAN 2 YRS AT CURRENT)		CITY	STATE	ZIP CODE	YEARS THERE
EMPLOYER NAME		POSITION/TITLE		ANNUAL INCOME	YEARS THERE
EMPLOYER STREET ADDRESS		CITY	STATE	ZIP CODE	
PREVIOUS EMPLOYER NAME (IF LESS THAN 2 YRS AT CURRENT)		POSITION/TITLE		ANNUAL INCOME	YEARS THERE
HOME PHONE	WORK PHONE	CELL PHONE		EMAIL ADDRESS	

CO-APPLICANT

FULL NAME		SOCIAL SECURITY NUMBER		DATE OF BIRTH	ARE YOU A US CITIZEN? <input type="checkbox"/> YES <input type="checkbox"/> NO
CURRENT STREET ADDRESS		CITY	STATE	ZIP CODE	YEARS THERE
PREVIOUS STREET ADDRESS (IF LESS THAN 2 YRS AT CURRENT)		CITY	STATE	ZIP CODE	YEARS THERE
EMPLOYER NAME		POSITION/TITLE		ANNUAL INCOME	YEARS THERE
EMPLOYER STREET ADDRESS		CITY	STATE	ZIP CODE	
PREVIOUS EMPLOYER NAME (IF LESS THAN 2 YRS AT CURRENT)		POSITION/TITLE		ANNUAL INCOME	YEARS THERE
HOME PHONE	WORK PHONE	CELL PHONE		EMAIL ADDRESS	

CREDIT INFORMATION (ALIMONY, CHILD SUPPORT, SEPARATE MAINTENANCE OR OTHER INCOME NEED NOT BE REVEALED IF APPLICANT(S) DO(ES) NOT WISH IT TO BE CONSIDERED IN DETERMINING YOUR QUALIFICATION FOR THIS LOAN)

HAS APPLICANT DECLARED BANKRUPTCY IN THE LAST 14 YEARS? <input type="checkbox"/> YES <input type="checkbox"/> NO		DOES APPLICANT MAKE CHILD SUPPORT OR ALIMONY PAYMENTS? <input type="checkbox"/> YES <input type="checkbox"/> NO	
REASON FOR FILING:		MONTHLY PAYMENT:	PAYMENTS END ON:
HAS CO-APPLICANT DECLARED BANKRUPTCY IN THE LAST 14 YEARS? <input type="checkbox"/> YES <input type="checkbox"/> NO		DOES CO-APPLICANT MAKE CHILD SUPPORT OR ALIMONY PAYMENTS? <input type="checkbox"/> YES <input type="checkbox"/> NO	
REASON FOR FILING:		MONTHLY PAYMENT:	PAYMENTS END ON:

ASSETS			LIABILITIES		
CURRENT ASSETS		TOTAL OF BALANCES	CREDIT CARDS/LINES OF CREDIT	MO. PAYMENT	TOTAL OF BALANCES
CHECKING/SAVINGS/MONEY MARKET ACCOUNTS					
BROKERAGE ACCOUNTS					
RETIREMENT ACCOUNTS (401K, IRA, ETC)					
TOTAL			TOTAL		
REAL ESTATE – PLEASE DESCRIBE	INCOME PROP?	ESTIMATED VALUE	REAL ESTATE LOANS	MO. PAYMENT	BALANCE
	<input type="checkbox"/> YES <input type="checkbox"/> NO				
TOTAL			TOTAL		
MISC. ASSETS (AUTOS, BOATS, RV'S, ETC) PLEASE DESCRIBE		ESTIMATED VALUE	MISC. LOANS	MO. PAYMENT	BALANCE
TOTAL			TOTAL		
TOTAL ASSETS			TOTAL LIABILITIES		
					NET WORTH

Declarations: About Your Finances

1. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Are there any outstanding judgements against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Are you currently delinquent or in default of federal debt?	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Are you a party to a lawsuit in which you potentially have any personal financial liability?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
6. Within the past 7 years, have you completed a pre-foreclosure sale or sort sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?	<input type="checkbox"/> Yes <input type="checkbox"/> No
7. Have you had property foreclosed upon in the last 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
8. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input type="checkbox"/> Yes <input type="checkbox"/> No

Demographic Information for Applicant and Co-Applicant

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 lending, 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 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 in the basis of age or marital status information that 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, please check below

APPLICANT	CO-APPLICANT
Ethnicity: - Check one or more <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic – Enter origin: _____ <i>Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i> <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information	Ethnicity: - Check one or more <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic – Enter origin: _____ <i>Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i> <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information

<p>Race: - Check one or more</p> <p><input type="checkbox"/> American Indian or Alaska Native – Enter name of enrolled or principle tribe: _____</p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <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"/> Guamanian or Chamorro <input type="checkbox"/> Samoan</p> <p><input type="checkbox"/> Other Pacific Islander – Enter race: _____</p> <p><i>Examples: Fijian, Tongan, etc.</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> do not wish to provide this information</p>	<p>Race: - Check one or more</p> <p><input type="checkbox"/> American Indian or Alaska Native – Enter name of enrolled or principle tribe: _____</p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <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"/> Guamanian or Chamorro <input type="checkbox"/> Samoan</p> <p><input type="checkbox"/> Other Pacific Islander – Enter race: _____</p> <p><i>Examples: Fijian, Tongan, etc.</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> do not wish to provide this information</p>
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<p>Sex:</p> <p><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>Sex:</p> <p><input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male</p> <p><input type="checkbox"/> I do not wish to provide this information</p>
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<p>To be completed by Financial Institution (for application taken in person):</p> <p>Was the ethnicity of the applicant collected on the basis of visual observation or surname?</p> <p><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?</p> <p><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?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>To be completed by Financial Institution (for application taken in person):</p> <p>Was the ethnicity of the applicant collected on the basis of visual observation or surname?</p> <p><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?</p> <p><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?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
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<p>The Demographic Information was provided through:</p> <p><input type="checkbox"/> Face-To-Face Interview (includes Electronic Media w/ Video Component)</p> <p><input type="checkbox"/> Telephone Interview</p> <p><input type="checkbox"/> Fax or Mail</p> <p><input type="checkbox"/> Email or Interview</p>	<p>The Demographic Information was provided through:</p> <p><input type="checkbox"/> Face-To-Face Interview (includes Electronic Media w/ Video Component)</p> <p><input type="checkbox"/> Telephone Interview</p> <p><input type="checkbox"/> Fax or Mail</p> <p><input type="checkbox"/> Email or Interview</p>
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<p>Marital Status:</p> <p><input type="checkbox"/> Married <input type="checkbox"/> Unmarried* <input type="checkbox"/> Separated</p> <p>*Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship</p>	<p>Marital Status:</p> <p><input type="checkbox"/> Married <input type="checkbox"/> Unmarried* <input type="checkbox"/> Separated</p> <p>*Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship</p>
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All the statements I/We have made are true and correct, and I understand you will rely upon them. Any financial institution or finance company to which applicant or co-applicant (Or seller/broker on behalf of applicant or co-applicant) may apply for financing on the manufactured home described above is hereby authorized to investigate the credit history and capability of applicant or co-applicant. In connection with this credit application or any subsequent credit update or credit renewal, any proposed credit granting party may request a consumer report concerning the applicant and/or co-applicant. The applicant and/or co-applicant may ask whether the creditor obtained such a report. If such a report has been obtained, the applicant and/or co-applicant may request the name and address of the reporting agency that provided the report.

REGULATION B NOTICE – REQUIRED FOR JOINT APPLICATIONS (INTENT TO APPLY JOINTLY MUST BE SHOWN BY INITIALING THE LINES BELOW) WE INTEND TO APPLY FOR JOINT CREDIT: APPLICANT: _____ CO-APPLICANT: _____

PATRIOT ACT NOTICE – REQUIRED INFORMATION FOR ALL APPLICATIONS
 To help the US Government fight the funding of terrorism and money laundering, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

Applicant Driver's License #	State	Date Issued	Date Expires	CO-APPLICANT DRIVER'S LICENSE #	State	Date Issued	Date Expires
APPLICANT SIGNATURE				CO-APPLICANT SIGNATURE			
DATE				DATE			

Please read this Privacy Notice which explains how we collect, share and protect your personal information.

FACTS	WHAT DOES STERLING ASSOCIATES DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect, and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and employment information • Name and address • Credit history and credit scores
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Sterling Associates choose to share; and whether you can limit this sharing.

<i>Reasons we can share your personal information</i>	<i>Does Sterling Associates share?</i>	<i>Can you limit this sharing?</i>
For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes —to offer our products and services to you	YES	NO
For joint marketing with other financial companies	NO	We don't share.
For our affiliates' everyday business purposes —information about your transactions and experiences	NO	We don't share.
For our affiliates' everyday business purposes —information about your creditworthiness	NO	We don't share.
For our affiliates to market to you	NO	We don't share.
For nonaffiliates to market to you	NO	We don't share.

Questions?	Call (800) 286-8073 to speak with a representative.
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Connecting all offices: 1-800-286-8073, www.boatbanker.com,

Who we are	
Who is providing this notice?	Tommark Inc., Doing Business As Sterling Associates

What we do	
How does Sterling Associates protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Sterling Associates collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Apply for a loan or provide contact information ▪ Provide your employment or financial information ▪ Provide account information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ Sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ Affiliates from using your information to market to you ▪ Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ UniBank for Savings, Inc., UniPayDirect, Inc., UniBank Fiscal Advisory Services, Inc.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Sterling Associates does not share with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ Sterling Associates does not have any joint marketing partners.