



Savings and Loan Association

CIVIC AVENUE BRANCH
1116 MT. HERMON ROAD
SALISBURY, MD 21804
410-543-0761 FAX 410-543-1355
Manufactured Home Loan Dept. 410-860-9244
www.firstshorefederal.com E-mail: info@firstshorefederal.com

We appreciate your interest in First Shore Federal's Manufactured Home Loan Program.

Instructions:

- Complete the **Manufactured Home Loan Application** with all necessary information
- Should you desire assistance in the completion, please contact either:
Thomas Robinson (410) 543-9244 Toll Free (888) 920-9244
April Abbott (410) 860-9244 Toll Free (888) 920-9244
- Print the completed **Manufactured Home Loan Application** and **Borrower's Signature Authorization Form**
- Sign and Date both the Application and the Form
- Completed Application and Form may be mailed to the following address, or delivered in person to any of our Branch locations as listed below:
First Shore Federal Savings and Loan Association
Manufactured Home Loan Department
1116 Mt. Hermon Rd
Salisbury, MD 21804

Upon receipt of the completed and fully executed forms, a representative from First Shore Federal will contact you regarding the application as to procedures and any information required to continue the application process.



106 S. Division Street
Salisbury, MD 21801
(410) 546-1101

1315 Market Street
Pocomoke City, MD 21851
(410) 957-2626

11029 Racetrack Road
Berlin, MD 21811
(410) 208-1668

BRANCHES

310 Franklin Avenue
Berlin, MD 21811
(410) 641-0350

107 Green Street
Snow Hill, MD 21863
(410) 632-1788

220 Washington Street
Millsboro, DE 19966
(302) 934-1239

35742 Atlantic Avenue
Millville, DE 19967
(302) 537-5474



MANUFACTURED HOME LOAN APPLICATION

MH Loan Dept. Use

Date Received: _____

Application #: _____

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Name/Address of Lender:

First Shore Federal Savings and Loan Association
1116 Mt. Hermon Road
Salisbury, Maryland 21804
Phone: (410) 860-9244 or (866) 585-8341
Fax: (410) 543-1355
www.firstshorefederal.com

Loan Purpose:

Purchase Refinance

Property Use:

Primary Residence Secondary Residence

INFORMATION ON MANUFACTURED HOME

UNIT BEING PURCHASED:

New Used - Year _____

Brand/Model: _____

Manufactured By: _____

Single Wide Double Wide Modular Size: _____

SALES PRICE OF UNIT: \$ _____

DOWN PAYMENT: \$ _____

REFINANCE INFORMATION

Complete below if refinance:

Amount of Existing Lien \$ _____	Monthly Payment \$ _____
Financed by: _____	Address: _____
Account Number: _____	Phone Number: _____

LOCATION OF MANUFACTURED HOME

Park Own Property Relative Property Private Property

Name of Park (if applicable) _____

Street Address for Placement of Manufactured Home _____

City	State	Zip Code	County
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Monthly Lot Rent (if applicable) \$ _____	Sales Agent _____
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LOAN REQUEST

Loan Amount \$ _____	Interest Rate _____	Term _____
Payment \$ _____	Purpose _____	

MANUFACTURED HOME LOAN APPLICATION

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BORROWER INFORMATION

Name (Last)		(First)		(MI)	(Suffix)
Taxpayer ID Number (SSN/TIN)		Date of Birth	Driver's License/ID #		State
<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (including single, divorced, and widowed)	No. of Dependents	Age of Dependents	Mother's Maiden Name	
<input type="checkbox"/> Separated					
Present Address - Street			City	State	Zip Code
<input type="checkbox"/> Own	<input type="checkbox"/> Rent	Primary Phone Number		Email Address	
_____ No. Yrs.		<input type="checkbox"/> Cell	<input type="checkbox"/> Home		

If residing at present address for less than two years, complete the following:

Previous Address _____

BORROWER EMPLOYER INFORMATION

Employer Name		Employer Address			
Employer Phone Number	Position/Title	Yrs. on this job	Gross Monthly Income \$ _____		Average Monthly Overtime Pay \$ _____
Other Gross Monthly Income: Amount \$ _____ Frequency _____ Source _____					

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Previous Employer Name	Previous Employer Address	Previous Position/Title	Yrs. on this job
------------------------	---------------------------	-------------------------	------------------

CO-BORROWER INFORMATION

Name (Last)		(First)		(MI)	(Suffix)
Taxpayer ID Number (SSN/TIN)		Date of Birth	Driver's License/ID #		State
<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (including single, divorced, and widowed)	No. of Dependents	Age of Dependents	Mother's Maiden Name	
<input type="checkbox"/> Separated					
Present Address - Street			City	State	Zip Code
<input type="checkbox"/> Own	<input type="checkbox"/> Rent	Primary Phone Number		Email Address	
_____ No. Yrs.		<input type="checkbox"/> Cell	<input type="checkbox"/> Home		

If residing at present address for less than two years, complete the following:

Previous Address _____

CO-BORROWER EMPLOYER INFORMATION

Employer Name		Employer Address			
Employer Phone Number	Position/Title	Yrs. on this job	Gross Monthly Income \$ _____		Average Monthly Overtime Pay \$ _____
Other Gross Monthly Income: Amount \$ _____ Frequency _____ Source _____					

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Previous Employer Name	Previous Employer Address	Previous Position/Title	Yrs. on this job
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DECLARATIONS

If you answer "yes" to any of the following questions, please explain in the space provided.		
a. Are there any outstanding judgements against you?	Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No	Co-Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No
b. Have you been declared bankrupt within the past 7 years?	Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No	Co-Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No	Co-Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No
d. Are you party to a lawsuit?	Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No	Co-Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, education loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)	Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No	Co-Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No	Co-Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No
g. Are you obligated to pay alimony, child support, or separate maintenance?	Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No	Co-Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No
h. Is any part of the down payment borrowed?	Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No	Co-Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No
i. Are you a co-maker or endorser on a note?	Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No	Co-Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No
j. Are you a U.S. citizen?	Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No	Co-Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No
k. Are you a permanent resident alien?	Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No	Co-Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No	Co-Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No
m. Have you had an ownership interest in a property in the last three years? 1) What type of property did you own -- principal residence (PR), second home (SH), or investment property (IP)? 2) How did you hold title to the home -- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No _____ _____	Co-Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No _____ _____

CURRENT ASSETS

Please attach additional sheet(s) if more space is required for the Current Assets section.

NAME OF DEPOSITOR	OWNER NAME(S)	SUBJECT TO LIEN: YES/NO	VALUE
			\$
			\$
			\$
			\$
			\$
			\$
			\$
Total Assets from Addendum			\$
TOTAL ASSETS			\$

OUTSTANDING DEBTS

The following are all of the loans or debts you presently owe, including charge accounts, installment contracts, credit cards, rents, mortgages, alimony, child support, and separate maintenance payments you are obligated to make. **Please attach additional sheet(s) if more space is required.**

Use the first column (Borrower Code) to indicate whether the debt is the responsibility of the Borrower (A), Co-Borrower (C), or Joint Borrowers (J).

BORROWER CODE	NAME OF CREDITOR	ACCOUNT NUMBER	ORIGINAL AMOUNT	CURRENT BALANCE	MONTHLY PAYMENTS	Check box if to be paid from loan proceeds
			\$	\$	\$	<input type="checkbox"/>
			\$	\$	\$	<input type="checkbox"/>
			\$	\$	\$	<input type="checkbox"/>
			\$	\$	\$	<input type="checkbox"/>
			\$	\$	\$	<input type="checkbox"/>
			\$	\$	\$	<input type="checkbox"/>
			\$	\$	\$	<input type="checkbox"/>
			\$	\$	\$	<input type="checkbox"/>
			\$	\$	\$	<input type="checkbox"/>
			\$	\$	\$	<input type="checkbox"/>
Total Debts from Addendum			\$	\$	\$	
TOTAL DEBTS			\$	\$	\$	

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INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The purpose of collecting this information is to help ensure that all borrowers 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.

BORROWER	CO-BORROWER
<p>Ethnicity: Check one or more</p> <p><input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino - <i>Print origin:</i> _____ <i>For example: Argentinean, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to furnish this information</p>	<p>Ethnicity: Check one or more</p> <p><input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino - <i>Print origin:</i> _____ <i>For example: Argentinean, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to furnish this information</p>
<p>Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to furnish this information</p> <p>Race: Check one or more</p> <p><input type="checkbox"/> American Indian or Alaska Native - <i>Print name of enrolled or principal tribe:</i> _____</p> <p><input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian - <i>Print race:</i> _____ <i>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i></p> <p><input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander - <i>Print race:</i> _____ <i>For example: Fijian, Tongan, and so on.</i></p> <p><input type="checkbox"/> White <input type="checkbox"/> I do not wish to furnish this information</p>	<p>Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to furnish this information</p> <p>Race: Check one or more</p> <p><input type="checkbox"/> American Indian or Alaska Native - <i>Print name of enrolled or principal tribe:</i> _____</p> <p><input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian - <i>Print race:</i> _____ <i>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i></p> <p><input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander - <i>Print race:</i> _____ <i>For example: Fijian, Tongan, and so on.</i></p> <p><input type="checkbox"/> White <input type="checkbox"/> I do not wish to furnish this information</p>

(If joint application, read singular pronouns in the plural.) I warrant the truth of the information contained in this application and that all statements made in this application are made for the purpose of obtaining the loan applied for. I warrant that the financial obligations I disclosed in this application and in support of this application are complete and that I have no other outstanding financial obligations or any kind, including any guarantor or cosigner liability, Lender, its agents, successors, and assigns, will rely on the information contained in this application, and I have a continuing obligation to amend and supplement the information provided in this application if any of the material facts I represented should change before closing. If I have left any space in this application blank, Lender, its agents, successors, and assigns, may assume the information requested is adverse. I authorize Lender, its agents, successors, assigns, and employees, to investigate and verify all information I provided to Lender, its agents, successors, and assigns. I understand that it is my sole and exclusive responsibility to determine all the tax effects of the loan and acknowledge that Lender, its agents, successors, and assigns, have not provided any tax advice to me. Lender, its agents, successors, and assigns, can give information about my loan to credit reporting agencies and others who may properly receive that information. If Lender approves this application and Lender, its agents, successors, and assigns, will report using the Social Security Number (tax identification number) shown above. I understand that if the Social Security Number is incorrect, that I may be subject to Internal Revenue Service penalties. I understand Lender, its agents, successors, and assigns, will keep this application whether or not my credit request is approved.

Certification: I certify that the information provided in this application is true and correct as of the date set forth opposite my signature on this application and acknowledge my understanding that any intentional or negligent misrepresentations of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., and liability for monetary damages to the Lender, its agents, successors, assigns, insurers, and any other person who may suffer any loss due to reliance upon any misrepresentation I made in this application or in any other manner.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

To be Completed by Loan Originator (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

This information was provided through:

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

LOAN ORIGINATOR SIGNATURE		DATE
X		
LOAN ORIGINATOR NAME (print or type)	LOAN ORIGINATOR IDENTIFIER	LOAN ORIGINATOR PHONE NUMBER
LOAN ORIGINATOR COMPANY'S NAME	LOAN ORIGINATOR COMPANY IDENTIFIER	LOAN ORIGINATOR COMPANY'S ADDRESS



Savings and Loan Association

106-108 SOUTH DIVISION STREET

P.O. BOX 4248

SALISBURY, MD 21803-4248

410-546-1101 FAX 410-546-9590

www.firstshorefederal.com E-mail: info@firstshorefederal.com

BORROWER’S SIGNATURE AUTHORIZATION

The undersigned Borrower(s) have applied for or obtained a loan from First Shore Federal Savings and Loan Association (“First Shore Federal”). As part of the process of considering the undersigned Borrower(s) for said loan or monitoring an existing loan, First Shore Federal may verify information contained in the Loan Application of Borrower(s). Borrower(s) hereby authorize you to provide to First Shore Federal and Borrower(s) hereby authorize First Shore Federal to obtain and verify the following applicable information that may be needed to process Borrower(s) Mortgage/Consumer Loan Application or monitor Borrower(s) existing loan:

- Past and present employment or income records;
- Bank Accounts, Stock Holdings, and any other Asset Balances;
- Past and present Mortgage References;
- Past and present Landlord References; and
- Other consumer credit references.

Borrower(s) further authorize First Shore Federal to order a consumer credit report and verify other credit information.

Borrower(s) understand(s) that First Shore Federal is authorized to access my financial records held by financial institutions in connection with the consideration or administration of a loan to Borrower(s). Borrower(s) also understand that financial records involving Borrower(s) loan and loan application will be available to First Shore Federal without further notice or authorization.

This Authorization is valid for the life of the loan. The recipient of this Authorization may rely on First Shore Federal’s representation that the loan is still in existence. **It is understood that a photocopy of this form will also serve as authorization.** Borrower(s) agree(s) to indemnify and hold harmless the person or entity to whom this Authorization is presented and his/her or its agents and employees from and against all claims, damages, losses and expenses, including reasonable attorney’s fees, arising out of or by reason of complying with this Request and Authorization.

The information First Shore Federal obtains is only to be used in the processing of the application of Borrower(s) for a consumer/mortgage loan and the monitoring of an existing loan of Borrower(s).

BORROWER

DATE

CO-BORROWER

DATE