



**STANLEY CAPITAL**<sup>TM</sup>  
**MORTGAGE COMPANY INC.**  
 270 Sylvan Avenue, Englewood Cliffs, NJ 07632  
 1-888-Stanley 1-201-816-0400 Fax: 201-816-1011  
 www.StanleyCapital.com

Licensed Mortgage Banker, New York State Department of Banking

**ADDENDUM TO APPLICATION DISCLOSURE**

Borrower:

Property Address:

This addendum is part of your application for a mortgage loan from STANLEY CAPITAL MORTGAGE COMPANY, INC., 270 SYLVAN AVENUE, SUITE 260, ENGLEWOOD CLIFFS, NJ 07632 (“Lender”).

Under the New York Fair Credit Reporting Act, the following notice is provided to you:

**A consumer report (credit report) may be requested and obtained in connection with your application. Upon your request, you will be informed whether or not a consumer report was requested and, if such report was requested, informed of the name and address of the consumer-reporting agency that furnished the report. Subsequent consumer reports, other than investigative consumer reports, may be requested or utilized in connection with an update, renewal, or extension of the credit for which application is made.**

**Use of Overnight Delivery**

In order to expedite the process, we frequently use the services of overnight couriers, however, it is required for us to obtain your authorization to do so. If you agree, you will be charged as expended but not to exceed \$50. 00.

**PLEASE INITIAL CHOICE:** Agree to Overnight Fee \_\_\_\_\_  
 Do Not Agree to Overnight Fee \_\_\_\_\_

**ACKNOWLEDGEMENT**

I/We hereby acknowledge receipt of this Addendum to Loan Application as part of my/our loan application and further acknowledge that I/we understand its provisions.

BY: \_\_\_\_\_  
 Lender Representative

\_\_\_\_\_  
 Borrower Date

Date: \_\_\_\_\_

\_\_\_\_\_  
 Borrower Date