§ 301. Transitory actions; venue. An action, other than a real property action, shall be brought:

(a) in an action arising out of a consumer credit transaction where a purchaser, borrower, or a debtor is a defendant, if a defendant resides in the city of New York, or if such transaction took place therein, in the county in which a defendant resides at the commencement thereof or in the county in which such transaction took place, and in all other cases, in the county in which one of the parties resides at the commencement thereof; or

(b) if no party resides in the city of New York, in the county in which one of the parties has regular employment or a place for the regular transaction of business; or

(c) if no party has such employment or place of business within the city of New York, in the county in which the cause of action arose; or

(d) if none of the foregoing are applicable, in any county.