To be completed by the ***Lender:***
Lender Loan No./Universal Loan Identifier _____ Agency Case No. _____

Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information.

This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Name *(First, Middle, Last, Suffix)*

Alternate Names – *List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)*

Social Security Number ___ – ___ – ___
(or Individual Taxpayer Identification Number)

Date of Birth
(mm/dd/yyyy)
___/___/___

Citizenship
◯ U.S. Citizen
◯ Permanent Resident Alien
◯ Non-Permanent Resident Alien

Type of Credit
◯ I am applying for **individual credit.**
◯ I am applying for **joint credit.** Total Number of Borrowers: _
Each Borrower intends to apply for joint credit. **Your initials:** _____

List Name(s) of Other Borrower(s) Applying for this Loan
(First, Middle, Last, Suffix) – Use a separator between names

Marital Status
◯ Married
◯ Separated
◯ Unmarried
(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

Dependents *(not listed by another Borrower)*
Number __
Ages _____

Contact Information
Home Phone ( ) – **Ext.**
Cell Phone ( ) –
Work Phone ( ) –
Email _____

Current Address
Street _____ Unit # _____
City _____ State _____ ZIP _____ Country _____
How Long at Current Address? ___ Years ___ Months **Housing** ◯ No primary housing expense ◯ Own ◯ Rent ($ _____ /month)

If at Current Address for LESS than 2 years, list Former Address ☐ ***Does not apply***
Street _____ Unit # _____
City _____ State _____ ZIP _____ Country _____
How Long at Former Address? ___ Years ___ Months **Housing** ◯ No primary housing expense ◯ Own ◯ Rent ($ _____ /month)

Mailing Address – *if different from Current Address* ☐ ***Does not apply***
Street _____ Unit # _____
City _____ State _____ ZIP _____ Country _____

1b. Current Employment/Self-Employment and Income

☐ ***Does not apply***

Employer or Business Name _____ Phone ( ) –
Street _____ Unit # _____
City _____ State _____ ZIP _____ Country _____

Position or Title _____
Start Date ___/___/___ *(mm/dd/yyyy)*
How long in this line of work? ___ Years ___ Months

Check if this statement applies:
☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.

☐ **Check if you are the Business Owner or Self-Employed**
◯ I have an ownership share of less than 25%.
◯ I have an ownership share of 25% or more.
Monthly Income (or Loss) $ _____

Gross Monthly Income

Base	$	/month
Overtime	$	/month
Bonus	$	/month
Commission	$	/month
Military Entitlements	$	/month
Other	$	/month
TOTAL $	**0.00**	**/month**

1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income

☐ *Does not apply*

Employer or Business Name _____ Phone (____) ____ – _____

Street _____ Unit # _____

City _____ State _____ ZIP _____ Country _____

Position or Title _____

Start Date ____ / ____ / _____ *(mm/dd/yyyy)*

How long in this line of work? ___ Years ___ Months

Check if this statement applies:

☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.

☐ **Check if you are the Business Owner or Self-Employed**

◯ I have an ownership share of less than 25%.

◯ I have an ownership share of 25% or more.

Monthly Income (or Loss) $ _____

Gross Monthly Income

Base	$ _____	/month
Overtime	$ _____	/month
Bonus	$ _____	/month
Commission	$ _____	/month
Military Entitlements	$ _____	/month
Other	$ _____	/month
TOTAL $	**0.00**	**/month**

1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income

☐ *Does not apply*

Provide at least 2 years of current and previous employment and income.

Employer or Business Name _____

Street _____ Unit # _____

City _____ State _____ ZIP _____ Country _____

Position or Title _____

Start Date ____ / ____ / _____ *(mm/dd/yyyy)*

End Date ____ / ____ / _____ *(mm/dd/yyyy)*

☐ **Check if you were the Business Owner or Self-Employed**

Previous Gross Monthly Income $ _____ **/month**

1e. Income from Other Sources

☐ *Does not apply*

Include income from other sources below. Under Income Source, choose from the sources listed here:

- Alimony
- Automobile Allowance
- Boarder Income
- Capital Gains
- Child Support
- Disability
- Foster Care
- Housing or Parsonage
- Interest and Dividends
- Mortgage Credit Certificate
- Mortgage Differential Payments
- Notes Receivable
- Public Assistance
- Retirement *(e.g., Pension, IRA)*
- Royalty Payments
- Separate Maintenance
- Social Security
- Trust
- Unemployment Benefits
- VA Compensation
- Other

NOTE: *Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.*

Income Source – *use list above*	**Monthly Income**
	$
	$
	$
Provide TOTAL Amount Here	**$ 0.00**

Section 2: Financial Information — Assets and Liabilities.

This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

2a. Assets – Bank Accounts, Retirement, and Other Accounts You Have

Include all accounts below. Under Account Type, choose from the types listed here:

- Checking
- Savings
- Money Market
- Certificate of Deposit
- Mutual Fund
- Stocks
- Stock Options
- Bonds
- Retirement *(e.g., 401k, IRA)*
- Bridge Loan Proceeds
- Individual Development Account
- Trust Account
- Cash Value of Life Insurance *(used for the transaction)*

Account Type – *use list above*	**Financial Institution**	**Account Number**	**Cash or Market Value**
			$
			$
			$
			$
			$
		Provide TOTAL Amount Here	**$ 0.00**

2b. Other Assets and Credits You Have

☐ ***Does not apply***

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:

Assets

- Proceeds from Real Estate Property to be sold on or before closing
- Proceeds from Sale of Non-Real Estate Asset
- Secured Borrowed Funds
- Unsecured Borrowed Funds
- Other

Credits

- Earnest Money
- Employer Assistance
- Lot Equity
- Relocation Funds
- Rent Credit
- Sweat Equity
- Trade Equity

Asset or Credit Type – *use list above*	**Cash or Market Value**
	$
	$
	$
	$
Provide TOTAL Amount Here	**$ 0.00**

2c. Liabilities – Credit Cards, Other Debts, and Leases that You Owe

☐ ***Does not apply***

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

- Revolving *(e.g., credit cards)*
- Installment *(e.g., car, student, personal loans)*
- Open 30-Day *(balance paid monthly)*
- Lease *(not real estate)*
- Other

Account Type – *use list above*	**Company Name**	**Account Number**	**Unpaid Balance**	*To be paid off at or before closing*	**Monthly Payment**
			$	☐	$
			$	☐	$
			$	☐	$
			$	☐	$
			$	☐	$

2d. Other Liabilities and Expenses

☐ ***Does not apply***

Include all other liabilities and expenses below. Choose from the types listed here:

- Alimony
- Child Support
- Separate Maintenance
- Job Related Expenses
- Other

	Monthly Payment
	$
	$
	$

Section 3: Financial Information — Real Estate. This section asks you to list all properties you currently own and what you owe on them. ☐ *I do not own any real estate*

3a. Property You Own — If you are refinancing, list the property you are refinancing FIRST.

Address Street _____ Unit # _____
City _____ State _____ ZIP _____ Country _____

Property Value	**Status:** Sold, Pending Sale, or Retained	**Intended Occupancy:** Investment, Primary Residence, Second Home, Other	**Monthly Insurance,Taxes, Association Dues, etc.** *if not included in Monthly Mortgage Payment*	For 2-4 Unit Primary or Investment Property: **Monthly Rental Income**	For 2-4 Unit Primary or Investment Property: **For LENDER to calculate:** Net Monthly Rental Income
$			$	$	$

Mortgage Loans on this Property ☐ *Does not apply*

Creditor Name	Account Number	**Monthly Mortgage Payment**	**Unpaid Balance**	*To be paid off at or before closing*	**Type:** FHA, VA, Conventional, USDA-RD, Other	**Credit Limit** *(if applicable)*
		$	$	☐		$
		$	$	☐		$

3b. IF APPLICABLE, Complete Information for Additional Property ☐ *Does not apply*

Address Street _____ Unit # _____
City _____ State _____ ZIP _____ Country _____

Property Value	**Status:** Sold, Pending Sale, or Retained	**Intended Occupancy:** Investment, Primary Residence, Second Home, Other	**Monthly Insurance, Taxes, Association Dues, etc.** *if not included in Monthly Mortgage Payment*	For 2-4 Unit Primary or Investment Property: **Monthly Rental Income**	For 2-4 Unit Primary or Investment Property: **For LENDER to calculate:** Net Monthly Rental Income
$			$	$	$

Mortgage Loans on this Property ☐ *Does not apply*

Creditor Name	Account Number	**Monthly Mortgage Payment**	**Unpaid Balance**	*To be paid off at or before closing*	**Type:** FHA, VA, Conventional, USDA-RD, Other	**Credit Limit** *(if applicable)*
		$	$	☐		$
		$	$	☐		$

3c. IF APPLICABLE, Complete Information for Additional Property ☐ *Does not apply*

Address Street _____ Unit # _____
City _____ State _____ ZIP _____ Country _____

Property Value	**Status:** Sold, Pending Sale, or Retained	**Intended Occupancy:** Investment, Primary Residence, Second Home, Other	**Monthly Insurance, Taxes, Association Dues, etc.** *if not included in Monthly Mortgage Payment*	For 2-4 Unit Primary or Investment Property: **Monthly Rental Income**	For 2-4 Unit Primary or Investment Property: **For LENDER to calculate:** Net Monthly Rental Income
$			$	$	$

Mortgage Loans on this Property ☐ *Does not apply*

Creditor Name	Account Number	**Monthly Mortgage Payment**	**Unpaid Balance**	*To be paid off at or before closing*	**Type:** FHA, VA, Conventional, USDA-RD, Other	**Credit Limit** *(if applicable)*
		$	$	☐		$
		$	$	☐		$

Section 4: Loan and Property Information. This section asks about the loan's purpose and the property you want to purchase or refinance.

4a. Loan and Property Information

Loan Amount $ _____ **Loan Purpose** ◯ Purchase ◯ Refinance ◯ Other *(specify)* _____

Property Address Street _____ Unit # _____

City _____ State _____ ZIP _____ County _____

Number of Units _____ **Property Value $** _____

Occupancy ◯ Primary Residence ◯ Second Home ◯ Investment Property **FHA Secondary Residence** ☐

1. Mixed-Use Property. If you will occupy the property, will you set aside space within the property to operate your own business? (*e.g., daycare facility, medical office, beauty/barber shop*) ◯ NO ◯ YES

2. Manufactured Home. Is the property a manufactured home? *(e.g., a factory built dwelling built on a permanent chassis)* ◯ NO ◯ YES

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing ☐ *Does not apply*

Creditor Name	Lien Type	Monthly Payment	Loan Amount/ Amount to be Drawn	Credit Limit *(if applicable)*
	◯ First Lien ◯ Subordinate Lien	$	$	$
	◯ First Lien ◯ Subordinate Lien	$	$	$

4c. Rental Income on the Property You Want to Purchase For Purchase Only ☐ *Does not apply*

Complete if the property is a 2-4 Unit Primary Residence or an Investment Property	Amount
Expected Monthly Rental Income	$
For LENDER to calculate: Expected Net Monthly Rental Income	$

4d. Gifts or Grants You Have Been Given or Will Receive for this Loan ☐ *Does not apply*

Include all gifts and grants below. Under Source, choose from the sources listed here:

- Community Nonprofit
- Employer
- Federal Agency
- Local Agency
- Relative
- Religious Nonprofit
- State Agency
- Unmarried Partner
- Lender
- Other

Asset Type: Cash Gift, Gift of Equity, Grant	Deposited/Not Deposited	Source – *use list above*	Cash or Market Value
	◯ Deposited ◯ Not Deposited		$
	◯ Deposited ◯ Not Deposited		$

Section 5: Declarations. This section asks you specific questions about the property, your funding, and your past financial history.

5a. About this Property and Your Money for this Loan

A. Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	◯ NO ◯ YES ◯ NO ◯ YES _____ _____
B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	◯ NO ◯ YES
C. Are you borrowing any money for this real estate transaction *(e.g., money for your closing costs or down payment)* or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?	◯ NO ◯ YES $ _____
D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit *(e.g., installment loan, credit card, etc.)* on or before closing this loan that is not disclosed on this application?	◯ NO ◯ YES ◯ NO ◯ YES
E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes *(e.g., the Property Assessed Clean Energy Program)*?	◯ NO ◯ YES

5b. About Your Finances

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	◯ NO ◯ YES
G. Are there any outstanding judgments against you?	◯ NO ◯ YES
H. Are you currently delinquent or in default on a Federal debt?	◯ NO ◯ YES
I. Are you a party to a lawsuit in which you potentially have any personal financial liability?	◯ NO ◯ YES
J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	◯ NO ◯ YES
K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?	◯ NO ◯ YES
L. Have you had property foreclosed upon in the last 7 years?	◯ NO ◯ YES
M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13	◯ NO ◯ YES

Section 6: Acknowledgments and Agreements. This section tells you about your legal obligations when you sign this application.

Acknowledgments and Agreements

Definitions:

- "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors or assigns.

I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
  - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
  - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 *et seq*.).

(2) The Property's Security

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

(3) The Property's Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.
- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
  - (a) electronic signature; or
  - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(5) Delinquency

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

(6) Authorization for Use and Sharing of Information

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Borrower Signature _____ Date *(mm/dd/yyyy)* ____/____/____

Additional Borrower Signature _____ Date *(mm/dd/yyyy)* ____/____/____

Section 7: Military Service. This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? ◯ **NO** ◯ **YES**

If YES, check all that apply:

- ☐ Currently serving on active duty with projected expiration date of service/tour ___ / ___ / _____ *(mm/dd/yyyy)*
- ☐ Currently retired, discharged, or separated from service
- ☐ Only period of service was as a non-activated member of the Reserve or National Guard
- ☐ Surviving spouse

Section 8: Demographic Information. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

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, 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.

Ethnicity: *Check one or more*

- ☐ Hispanic or Latino
  - ☐ Mexican ☐ Puerto Rican ☐ Cuban
  - ☐ Other Hispanic or Latino – *Print origin:*

    _____

    For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.
- ☐ Not Hispanic or Latino
- ☐ I do not wish to provide this information

Sex

- ☐ Female
- ☐ Male
- ☐ I do not wish to provide this information

Race: *Check one or more*

- ☐ American Indian or Alaska Native – *Print name of enrolled or principal tribe* : _____
- ☐ Asian
  - ☐ Asian Indian ☐ Chinese ☐ Filipino
  - ☐ Japanese ☐ Korean ☐ Vietnamese
  - ☐ Other Asian – *Print race:* _____

    For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.
- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
  - ☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
  - ☐ Other Pacific Islander – *Print race:*

    _____

    For example: Fijian, Tongan, and so on.
- ☐ White
- ☐ I do not wish to provide this information

To Be Completed by Financial Institution (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

The Demographic Information was provided through:

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

Section 9: Loan Originator Information. To be completed by your **Loan Originator**.

Loan Originator Information

Loan Originator Organization Name Vidalia Federal Savings Bank

Address 300 Jackson St, Vidalia GA 30474 / PO Box 666, Vidalia GA 30475

Loan Originator Organization NMLSR ID# 657415 State License ID# 657415 (GA)

Loan Originator Name Julia McKenzie

Loan Originator NMLSR ID# 1991420 State License ID#

Email jmckenzie@vidfed.com Phone (912) 805 – 2317

Signature _____ Date *(mm/dd/yyyy)* ____ / ____ / _____