

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower	Co-Borrower
I. TYPE OF MORTGAGE AND TERMS OF LOAN	
Mortgage Applied for: <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): _____ Agency Case Number _____ Lender Case Number _____ <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	
Amount \$ _____	Interest Rate _____ %
No. of Months _____	Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): _____ <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type): _____
II. PROPERTY INFORMATION AND PURPOSE OF LOAN	
Subject Property Address (street, city, state, & ZIP) _____ No. of Units _____	
Legal Description of Subject Property (attach description if necessary) _____ Year Built _____	
Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): _____ Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	
Complete this line if construction or construction-permanent loan.	
Year Lot Acquired _____	Original Cost \$ _____
Amount Existing Liens \$ _____	(a) Present Value of Lot \$ _____
	(b) Cost of Improvements \$ _____
	Total (a + b) \$ _____
Complete this line if this is a refinance loan.	
Year Acquired _____	Original Cost \$ _____
Amount Existing Liens \$ _____	Purpose of Refinance _____
	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made
	Cost: \$ _____
Title will be held in what Name(s) _____	Manner in which Title will be held _____
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) _____	
Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date) _____	

Borrower	Co-Borrower
III. BORROWER INFORMATION	
Borrower's Name (include Jr. or Sr. if applicable) _____ Co-Borrower's Name (include Jr. or Sr. if applicable) _____	
Social Security Number _____	Home Phone (incl. area code) _____
DOB (MM/DD/YYYY) _____	Yrs. School _____
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) _____	Dependents (not listed by Co-Borrower) no. _____ ages _____
Present Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____	Present Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____
Mailing Address, if different from Present Address _____	Mailing Address, if different from Present Address _____
If residing at present address for less than two years, complete the following:	
Former Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____	Former Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____

Borrower	Co-Borrower
IV. EMPLOYMENT INFORMATION	
Name & Address of Employer _____ <input type="checkbox"/> Self Employed	Name & Address of Employer _____ <input type="checkbox"/> Self Employed
Yrs. on this job _____	Yrs. on this job _____
Yrs. employed in this line of work/profession _____	Yrs. employed in this line of work/profession _____
Position/Title/Type of Business _____	Position/Title/Type of Business _____
Business Phone (incl. area code) _____	Business Phone (incl. area code) _____
If employed in current position for less than two years or if currently employed in more than one position, complete the following:	
Name & Address of Employer _____ <input type="checkbox"/> Self Employed	Name & Address of Employer _____ <input type="checkbox"/> Self Employed
Dates (from - to) _____	Dates (from - to) _____
Monthly Income \$ _____	Monthly Income \$ _____
Position/Title/Type of Business _____	Position/Title/Type of Business _____
Business Phone (incl. area code) _____	Business Phone (incl. area code) _____
Name & Address of Employer _____ <input type="checkbox"/> Self Employed	Name & Address of Employer _____ <input type="checkbox"/> Self Employed
Dates (from - to) _____	Dates (from - to) _____
Monthly Income \$ _____	Monthly Income \$ _____
Position/Title/Type of Business _____	Position/Title/Type of Business _____
Business Phone (incl. area code) _____	Business Phone (incl. area code) _____

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$	\$	\$	Total	\$	\$

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income

Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed Jointly Not Jointly

ASSETS		Cash or Market Value	LIABILITIES		
Description			Name and address of Company	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:		\$		\$ Payment/Months	\$
List checking and savings accounts below					
Name and address of Bank, S&L, or Credit Union					
Acct. no.		\$			
Name and address of Bank, S&L, or Credit Union					
Acct. no.		\$			
Name and address of Bank, S&L, or Credit Union					
Acct. no.		\$			
Name and address of Bank, S&L, or Credit Union					
Acct. no.		\$			
Stocks & Bonds (Company name/number description)		\$			
Life insurance net cash value		\$			
Face amount: \$					
Subtotal Liquid Assets		\$			
Real estate owned (enter market value from schedule of real estate owned)		\$			
Vested interest in retirement fund		\$			
Net worth of business(es) owned (attach financial statement)		\$			
Automobiles owned (make and year)		\$			
Other Assets (itemize)		\$			
			Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
			Job-Related Expense (child care, union dues, etc.)	\$	
			Total Monthly Payments	\$	
Total Assets a.	\$		Net Worth (a minus b)	\$	
			Total Liabilities b.	\$	

VI. ASSETS AND LIABILITIES (cont.)

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION

VIII. DECLARATIONS

	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower		Co-Borrower	
			Yes	No	Yes	No
a. Purchase price						
b. Alterations, improvements, repairs						
c. Land (if acquired separately)		a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)		b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs		d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee		e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational 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.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)		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.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing		h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)		j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed		l. Do you intend to occupy the property as your primary residence? If "Yes", complete question m below.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)		m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. Cash from/to Borrower (subtract j,k,l & o from i)		(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 -- by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				

IX. ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application, are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature" as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgment. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature X	Date	Co-Borrower's Signature X	Date
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X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

To be Completed by Loan Originator		To be Completed by Co-Borrower	
Borrower information was provided:		Co-Borrower information was provided:	
<input type="checkbox"/> In a face-to-face interview	<input type="checkbox"/> In a face-to-face interview	<input type="checkbox"/> In a face-to-face interview	<input type="checkbox"/> In a face-to-face interview
<input type="checkbox"/> In a telephone interview	<input type="checkbox"/> In a telephone interview	<input type="checkbox"/> In a telephone interview	<input type="checkbox"/> In a telephone interview
<input type="checkbox"/> By the applicant and submitted by fax or mail	<input type="checkbox"/> By the applicant and submitted by fax or mail	<input type="checkbox"/> By the applicant and submitted by fax or mail	<input type="checkbox"/> By the applicant and submitted by fax or mail
<input type="checkbox"/> By the applicant and submitted via e-mail or the internet	<input type="checkbox"/> By the applicant and submitted via e-mail or the internet	<input type="checkbox"/> By the applicant and submitted via e-mail or the internet	<input type="checkbox"/> By the applicant and submitted via e-mail or the internet
Loan Originator's Signature X	Loan Originator's Name (print or type)	Date	Loan Originator's Phone Number (including area code)
	Loan Originator Identifier		
Loan Originator Company's Name	Loan Origination Company Identifier		Loan Origination Company's Address

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 borrowers for their demographic information (ethnicity, race, and sex) 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, race, and sex 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:

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

Race: Check one or more

- American Indian or Alaskan 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

Sex:

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

To Be Completed by Financial Institution (for an application taken in person):

Was the ethnicity of the borrower collected on the basis of visual observation or surname?

- Yes
- No

Was the race of the borrower collected on the basis of visual observation or surname?

- Yes
- No

Was the sex of the Borrower collected on the basis of visual observation or surname?

- Yes
- No

Co-Borrower:

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

Race: Check one or more

- American Indian or Alaskan 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

Sex:

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

Was the ethnicity of the co-borrower collected on the basis of visual observation or surname?

- Yes
- No

Was the race of the co-borrower collected on the basis of visual observation or surname?

- Yes
- No

Was the sex of the co-Borrower collected on the basis of visual observation or surname?

- Yes
- No

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

Use this continuation sheet if you need more space to complete the Residential Loan Application: Mark B for Borrower or C for Co-Borrower.

Borrower:

Agency Case Number:

Co-Borrower:

Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:

Date

Co-Borrower's Signature:

Date

X

X

Citizens Bank & Trust Company NMLSR ID # 512258

Mortgage Loan Originator	NMLSR ID Number	Location
Jason Kyle Braden	740747	Eastman
Carla Marie Alligood	1422285	Eastman
Kenon Wayne Graham	554239	Eastman
Shelba R. Grantham	1687153	Eastman
Cierra Holder Ciucevich	1422257	Eastman
Kelli Edge Little	740744	Eastman
Pamela Claire Knowles	708082	Rhine
Mary Ann Young	1176915	Cochran
Tiffany Marie Giddens	1754923	Cochran
Bradley Thomas Brookshire	411795	Richmond Hill
Jonathan William Seagraves	411800	Richmond Hill
Joyce W. Kenard	861872	Richmond Hill
Jennifer Wall Fanning	1871774	Richmond Hill