

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: VA FHA Conventional Other (explain): _____ Agency Case Number _____ Lender Case Number _____

Amount \$ _____ Interest Rate % _____ No. of Months _____ Amortization Type: Fixed Rate Other (explain): _____

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: Purchase Refinance Construction Construction-Permanent Other (explain): _____

Property will be: Primary Residence Secondary Residence Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost \$ _____	Amount Existing Lens \$ _____	(a) Present Value of Lot \$ _____	(b) Cost of Improvements \$ _____	Total (a+b) \$ _____
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Complete this line if this is a refinance loan.

Year Acquired	Original Cost \$ _____	Amount Existing Lens \$ _____	Purpose of Refinance _____	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made
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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: Fee Simple Leasehold (show expiration date)

III. BORROWER INFORMATION

Borrower		Co-Borrower	
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. _____	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. _____
Present Address (street, city, state, ZIP) _____	Own <input type="checkbox"/> Rent _____ No. Yrs. _____	Present Address (street, city, state, ZIP) _____	Own <input type="checkbox"/> Rent _____ No. Yrs. _____

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) _____	Own <input type="checkbox"/> Rent _____ No. Yrs. _____	Former Address (street, city, state, ZIP) _____	Own <input type="checkbox"/> Rent _____ No. Yrs. _____
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Borrower		Co-Borrower	
Name & Address of Employer _____		Name & Address of Employer _____	
<input type="checkbox"/> Self Employed	Yes, on this job	<input type="checkbox"/> Self Employed	Yes, on this job
Yrs. employed in this line of work/profession _____		Yrs. employed in this line of work/profession _____	

Position/Title/Type of Business _____	Business Phone (incl. area code) _____	Position/Title/Type of Business _____	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) _____	Monthly Income \$ _____	Dates (from-to) _____	Monthly Income \$ _____

Position/Title/Type of Business _____	Business Phone (incl. area code) _____	Position/Title/Type of Business _____	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) _____	Monthly Income \$ _____	Dates (from-to) _____	Monthly Income \$ _____

Position/Title/Type of Business _____	Business Phone (incl. area code) _____	Position/Title/Type of Business _____	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) _____	Monthly Income \$ _____	Dates (from-to) _____	Monthly Income \$ _____

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.

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

	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

Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.

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

VI. ASSETS AND LIABILITIES (Continued)

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 net 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

a. Purchase price	\$		
b. Alterations, improvements, repairs			
c. Land (if acquired separately)			
d. Refinance (incl. debts to be paid off)			
e. Estimated prepaid items			
f. Estimated closing costs			
g. PMI, MIP, Funding Fee			
h. Discount (if Borrower will pay)			
i. Total costs (add items a through h)			
Subordinate financing			
k. Borrower's closing costs paid by Seller			
l. Other Credits (explain)			
m. Loan amount (exclude PMI, MIP, Funding Fee financed)			
n. PMI, MIP, Funding Fees financed			
o. Loan amount (add m & n)			
p. Cash from/to Borrower (subtract j, k, l & o from i)			

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. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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"/>
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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, motor vehicle (including home loans, any mortgage, financial obligation, bond, or loan guarantee, if reason for the action)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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"/>
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1. Are you a U.S. Citizen?				
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.				
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"/>
(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)?				

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 actual and intended use of 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, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001; (2) the Loan is being 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 owned and occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may continuously rely on the information contained in the application, and approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may, continuously rely on the information contained 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 credit 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 (including 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 Date _____ Co-Borrower's Signature Date _____

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information or on the basis of race, color, or national origin in the making of any loan. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity information, the lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BOBROWER I do not wish to furnish this information.

CO-BORROWER I do not wish to furnish this information.

Ethnicity:	<input type="checkbox"/> Hispanic or Latino	<input type="checkbox"/> Not Hispanic or Latino	Ethnicity:	<input type="checkbox"/> Hispanic or Latino	<input type="checkbox"/> Not Hispanic or Latino
Race:	<input type="checkbox"/> American Indian or Alaskan Native	<input type="checkbox"/> Asian	<input type="checkbox"/> Black or African American	<input type="checkbox"/> American Indian or Alaskan Native	<input type="checkbox"/> Asian
	<input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<input type="checkbox"/> White	<input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<input type="checkbox"/> White	<input type="checkbox"/> African American

Sex: Female Male Male Female

To be Completed by Interviewer's Name (print or type) _____ Date _____

This application was taken by: Interviewer's Signature _____ Date _____

Face-to-Face Interview Interviewer's Phone Number (incl. area code) _____

Mail _____

Telephone _____

Internet _____

Name and Address of Interviewer's Employer _____

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	

LENDER

CREDIT APPLICATION INSURANCE DISCLOSURE

Name of Applicant(s)

You have applied for a loan with Lender. In connection with your application, Lender may solicit, offer or sell you an insurance product or annuity. This notice is given to advise you of information related to any insurance product or annuity that is offered, solicited or sold in connection with your loan application and available on a voluntary basis through the Lender. **PLEASE READ CAREFULLY BEFORE SIGNING THIS NOTICE.**

THE PURCHASE OF ANY INSURANCE PRODUCT OR ANNUITY THROUGH THE LENDER IN CONNECTION WITH AN EXTENSION OF CREDIT IS NOT REQUIRED. IT IS STRICTLY VOLUNTARY AND IS NOT A FACTOR IN OBTAINING CREDIT. FOR EXAMPLE:

THE LENDER MAY NOT CONDITION A LOAN OR OTHER EXTENSION OF CREDIT ON EITHER:

- 1. YOUR PURCHASE OF AN INSURANCE PRODUCT OR ANNUITY FROM THE LENDER OR ANY OF ITS AFFILIATES, OR**
- 2. YOUR AGREEMENT NOT TO OBTAIN, OR PROHIBITION BY US AGAINST YOU OBTAINING AN INSURANCE PRODUCT OR ANNUITY FROM AN ENTITY NOT AFFILIATED WITH THE LENDER.**

BY SIGNING THIS DOCUMENT, YOU ACKNOWLEDGE THAT YOU HAVE RECEIVED AN ORAL DISCLOSURE OF THE DISCLOSURES CONTAINED IN THIS NOTICE AND THAT YOU HAVE BEEN FURNISHED WITH A COPY OF THIS NOTICE AND UNDERSTAND ITS TERMS.

_____ Date _____ Date _____

_____ Date _____ Date _____

_____ Date _____ Date _____

For Telephone Applications Only:

As an authorized representative of Lender, I confirm that I have made the above Credit Application Insurance Disclosures orally to the Applicant(s) and that the receipt of the oral disclosures were acknowledged orally by the Applicant(s). I also confirm that I have mailed to the Applicant(s) the above Credit Application Insurance Disclosures within three (3) days beginning the first business day after the application is taken, excluding Sunday and Federal public holidays.

Authorized Representative _____ Date: _____

SERVICING DISCLOSURE STATEMENT

Lender
Durdan Banking Co., Inc.
P O Box 160
Twin City, GA 30471

Borrower

Date

Loan Number

Property Address

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

Servicing Transfer Information

- We may assign, sell, or transfer the servicing of your loan while the loan is outstanding.
- We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.
- The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

By signing below, I/we acknowledge receiving a copy of this disclosure.

Applicant	Date	Applicant	Date
Applicant	Date	Applicant	Date
Applicant	Date	Applicant	Date