

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): Co-Borrower Borrower I. TYPE OF MORTGAGE AND TERMS OF LOAN Conventional Other (Explain): Agency Case Number Lender Case Number USDA/Rural FHA Housing Service Amount No. of Months Interest Rate Amortization Fixed Rate Other (explain): GPM ARM (type): 360 II. PROPERTY INFORMATION AND PURPOSE OF LOAN Subject Property Address (street, city, state, & ZIP) No. of Units 1 Legal Description of Subject Property (attach description if necessary) Year Built Purpose of Loan Property will be: Other (Explain) Purchase Construction Investment Secondary Primary Residen Refinance Construction-Permanent Complete this line if construction or construction-permanent loan. 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. Original Cost Amount Existing Liens Purpose of Refinance Describe Improvements made \$ Cost: \$ Title will be held in what Name(s) Manner in which Title will be held Estate will be held in: Fee Simple Leasehold (show expiration date) Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) III. BORROWER INFORMATION Co-Borrower Borrower Borrower's Name (including Jr. or Sr. if applicable) Co-Borrower's Name (including Jr. or Sr. if applicable) Social Security Number Home Phone (incl. area code) OOB (MM/DD/YYYY) Social Security Number Home Phone (incl. area code) Married Separated Dependents (not listed by Co-Borrower) Separated Dependents (not listed by Borrower) Married no. ages no. ages Unmarried (includes single, divorced, widowed) Unmarried (includes single, divorced, widowed) sent Address (street, city, state, ZIP) Present Address (street, city, state, ZIP) 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: Rent Former Address (street, city, state, ZIP) Own Former Address (street, city, state, ZIP) Own No. Yrs. No. Yrs. IV. EMPLOYMENT INFORMATION Borrower Co-Borrower Self Employed Name & Address of Employer Yrs, on this job Name & Address of Employe Self Employed Yrs, on this job Yrs. employed in this line o Yrs. employed in this line of work/profession 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: Self Employed Self Employed Dates (from - to) Name & Address of Employer Dates (from - to) Monthly Income Monthly Income \$ \$ Position/Title/Type of Business Business Phone (incl. area code) Position/Title/Type of Business Business Phone (incl. area code) Self Emp Self Employ Name & Address of Employer Dates (from - to) lame & Address of Employe Dates (from - to) \$ \$ Position/Title/Type of Business Business Phone (incl. area code) Position/Title/Type of Business Business Phone (incl. area code)

Co-Borrower



	Originator C	Company: (NMLS ID: 661	17) Originator:			
Cross Monthly Income	Downwar			JSING EXPENSE INFORMAT		I Dranged
Gross Monthly Income Base Empl. Income*	Borrower \$	Co-Borrower	Total \$	Combined Monthly Housing Expenses Rent	Present \$	Proposed
Overtime	Φ	Ψ	Ψ	First Mortgage (P&I)	D	 \$
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				Homeowner Assn. Dues		
other income," below)	\$	<u> </u>	le le	Other:	\$	
Total	,	\$	\$	Total	12	\$
		ovide additional documentation s		al statements. need not be revealed if the Borrow	vor (R)	
B/C	be Other Income Inc	• • • • • • • • • • • • • • • • • • • •	not choose to have it considere		/er (b)	Monthly Amount
						\$
			VI. ASSETS AND LIA		1.10.	
meaningfully and fairly prese	ented on a combined ba	asis; otherwise, separate Stateme	ents and Schedules are require	Co-Borrowers if their assets and lied. If the Co-Borrower section was		
this Statement and supporting	ig schedules must be c	ompleted about that spouse or o	ther person also.		Completed	Jointly Not Jointly
ASSI	FTS	Cash or Market Value		ssets. List the creditor's name, ad		
Description			sheet, if necessary. Indicat	charge accounts, real estate loans te by (*) those liabilities, which will b		al estate owned or upon refinancing
Cash deposit toward purchase	se held by:	\$	of the subject property.	ABILITIES	Monthly Payment 8	
			Name and address of Compa		Months Left to Pay \$ Payment/Months	Balance \$
			Name and address of Compa	any	Faymentimonths	Ψ
List checking and savi		1	1			
Name and address of Bank,	S&L, or Credit Union					
			Acct. No.			
			Name and address of Compa	any	\$ Payment/Months	\$
Acct. No.		\$				
Name and address of Bank,	S&L, or Credit Union	<u> </u>	1			
			A N		_	
			Acct. No.	ony	\$ Payment/Months	 \$
Acct. No.		l\$	Name and address of Compa	any	\$ Payment/wonths	\$
			1			
Name and address of Bank,	S&L, or Credit Union					
			Acct. No.		+	
			Name and address of Compa	any	\$ Payment/Months	\$
Acct. No.		\$				
Name and address of Bank,	S&L. or Credit Union	l .	†			
			Acct. No.		(D	
Acct. No.		l\$	Name and address of Compa	any	\$ Payment/Months	\$
Otanlar & Davida (Oassassassas		·				
Stocks & Bonds (Company r description	name/number &	\$				
			Acct. No.		7	
			Name and address of Compa	any	\$ Payment/Months	\$
Life insurance net cash value	9:	\$	1			
Face amount: \$			1			
Subtotal Liquid Ass	ets	\$]			
Real estate owned (enter ma schedule of real estate owne		\$				
	, 		Acct. No.	ony	\$ Payment/Months	 \$
Vested interest in retirement		\$	Name and address of Compa	ally	\$ Fayment/World's	3
Net worth of business(es) ov (attach financial statement)	vned	\$				
Automobiles owned (make a	nd year)	<u> </u> \$	4			
Additionles owned (make a	ilu yeai)	Þ				
			Acct. No.		7	
				rate Maintenance Payments Owed	\$	
Other Assets (itemize)		\$	to:			
			Job Related Expense (child c	care, union dues etc.)	\$	
			Total Monthly Paym		\$	
T	otal Assets a.	\$	Net Worth (a minus b)	\$	Total Liabilities b	. \$
Borrower						



ator Company: (NMLS ID: 66117) | Origin

						IABILITIES (cont.)				
Schedule of Real Estate Owned (if additional properties are owned, us Property Address (enter S if sold, PS if pending sale, or R if Property Present rental being held for income)			ed, use continuation sheet.) esent Market Value		Gross Rental Mortgage Income Payments		Insurance Maintenand Taxes & Mis	ce,		
			\$,	\$	\$	\$	\$	\$
				\$ \$	ļ	<u> </u>	\$	\$	\$	\$
				\$		\$	\$	s	\$	s
			Totals	\$ \$		<u>. </u>	¢	•	\$	\$
t any additional name	es under which credit has pre Alternate Name	viousl		•		te creditor name(s) ar Creditor Name	nd account nu	umber(s):	Account Nu	
V	II. DETAILS OF TRANSA	CTIO	N				VIII.	DECLARATIONS		
Purchase price		\$				r "Yes" to any question		h i , please use		Co-Borrower
Alterations, improven						·		0	Yes No	Yes No
Land (if acquired sep Refinance (incl. debt					⊣	any outstanding judgme been declared bankrup				
Estimated prepaid ite	<u> </u>			0.00	c. Have you	nad property foreclosed		-	HHI	HH
Estimated closing co		\vdash		0.00	┥	f in the last 7 years? party to a lawsuit?				
PMI, MIP, Funding F		\vdash		3.00	e. Have you	directly or indirectly bee		n any loan which resulte		
Discount (if Borrowe	r will pay)	\vdash		0.00	title in lieu SBA loans	of foreclosure, or judgr , home improvement lo	nent? (This wo	ould include such loans onal loans, manufacture	as home mortgag d (mobile) home lo	e loans, ans, any
Total costs (add ite	ms a through h)	Т		0.0	mortgage,	financial obligation, bo	nd, or loan gu	arantee. If "Yes," provi number, if any, and reas	de details, includin	g date,
Subordinate financin	g	\vdash			1.35 and			,,, and roa		
Borrower's closing co	osts paid by Seller					esently delinquent or in				
Other Credits (explain	•				guarantee'	oan, mortgage, financia ? If "Yes," give details				_
Application De	•				question.	ligated to pay aliman:	child support	or separate		
Earnest Money	/				maintenan			, ог ъерагасе		
					h. Is any part	of the down payment b	oorrowed?			
						co-maker or endorser of	on a note?		. 📙 📙 📗	
					1	U.S. citizen?				
						permanent resident alie tend to occupy the pr		ur primarv		
	de PMI, MIP, Funding Fee				residence	? If "Yes," complete	question m l	below.		
financed) PMI,MIP, Funding Fe	ee financed				years?	nad an ownership inter				
Loan amount (add m					(PR),	type of property did yo second home (SH), or	investment p	roperty (IP)?		
	ver (subtract j, k, I & o from i)				` jointly	did you hold title to the with your spouse (SP				
					(O)?		. ,	·		
			Ľ	X. AC	NOWLEDGME	NT AND AGREEM	ENT			
suant to this application use; (4) all statements in the Lender, its servicer users, servicers, successilication if any of the mixicers, successors or a orting agencies; (9) ow urers, servicers, successinis application as an "enature. **Rowledgement.**Acknowledgement.**Acknowledgement.** **Acknowledgement.**Acknowledgement.** **Acknowledgement.**Acknowledgement.** **Acknowledgement.**Acknowledgement.** **Acknowledgement.** **Ackno	criminal penalties including, bun (he "Loan") will be secured be (he "Loan") will be secured be to the person are made in this application are made, successors or assigns may continuaterial facts that I have represes issigns may, in addition to any mership of the Loan and/or adressors or assigns has made any electronic record" containing my ation containing a facsimile of the second or the person or obtain any information or obtain any information or the factor of the understand of the second or the s	y a mo de for t retain th lously r nted he other riq ninistrat repres r "electr my sign	rtgage or deed of the purpose of old or original and/original or	of trust of trust of trust of trust of trust of trust or an ele nation conge priores that in account anty, expand as those seffective of trust of trust of trust of trust of trust of trust or an element of trust of trust or an element of trust of trust or an element	n the property des a residential mort ctronic record of the intained in the app r to closing of the may have relatin may be transferre oress or implied, to a terms are define we, enforceable an mat any owner of the	cribed in this applicatic gage loan; (5) the prop agage loan; (5) the prop als application, whether blication, and I am oblic Loan; (8) in the event t g to such delinquency, d with such notice as room and the prop d in applicable federal d valid as if a paper vene Loan, its servicers, see the control of the property	on; (3) the projecty will be oc- or or not the Lo- gated to amen- hat my payme report my nan- may be require perty or the oc- and/or state la- ersion of this a	perty will not be used for cupied as indicated in the an is approved; (7) the Id and/or supplement the ents on the Loan become me and account informal ad by law; (10) neither Lo modition or value of the paws (excluding audio an application were delivered and assigns, may verify on	r any illegal or prof- nis application; Lender and its agere information provious de delinquent, the Li- tion to one or more ender nor its agent rooperty; and (11) n d video recordings ad containing my or reverify any inform	nts, brokers, ded in this ender, its consumer s, brokers, y transmission h, or my facsimile iginal written
ower's Signature				Date		Co-Borrower's Signatu	re			Date
						X				
										<u> </u>
			X. INFORM	ATION	FOR GOVERN	MENT MONITORIN	IG PURPOS	SES		
rtgage disclosure laws. I choose to furnish it. If ulations, this lender is I	is requested by the Federal Go You are not required to furnisl you furnish the information, ple required to note the informatior review the above material to as	this in ease pro on the sure that inform	formation, but a povide both ethnic basis of visual of at the disclosure ation	e encou city and observa s satisfy	raged to do so. T race. For race, yo ion and surname	he law provides that a l u may check more that if you have made this a	ender may non one designa application in publication in publication in publication and the management of the management	of discriminate either on tion. If you do not furnis person. If you do not wis applicable state law for the ponot wish to furnish this	the basis of this inf h ethnicity, race, or h to furnish the info the particular type of information	ormation, or on whether sex, under Federal prmation, please check the of loan applied for.)
ce:	Hispanic or Latino American Indian or	 	t Hispanic or La	tino Black or		Race:		spanic or Latino nerican Indian or	Not Hispanic o	r Latino Black or
. . [Alaska Native Native Hawaiian or	│ Asiar │ Whit	' Ш		American	1.000.	☐ Ala	aska Native	Asian L White	African American
	Other Pacific Islander							ner Pacific Islander		
: [Female	Male	·			Sex:	Fer	male	Male	
oe Completed by Lo	•									
In a face-to-face		applica	nt and submitted	by fax	or mail					
In a telephone in				•	ail or the Internet	1				
an Originator's Sign		-ppiliodi	ana sabifiille0	v1a €-11	or the internet		I i	Date		
an Ongmator 5 Oigh	alaio]	Date		
an Originator's Nam	ne (print or type)				Loan Originator	Identifier	L	_oan Originator's Pho	one Number (inc	luding area code)
an Origination Com						n Company Identifie		Loan Origination Cor		

Reidsville, NC 27320

	Continuation Sheet / Re	sidential Loan Application	
se this continuation sheet if you need nore space to complete the Residential	Borrower:		Agency Case Number:
Loan Application. Mark B for Borrower of C for Co-Borrower.	Co-Borrower:		Lender Case Number:
	Important Information Ab	out Application Procedures	
	fight the funding of terrorism and mo ify, and record information that ident		
	: When you open an account, we wil v us to identify you. We may also ask unt.		
Borrower V	erification of Identification		
Document Type:			
Document Number:			
Place of Issuance:			
Date of Issuance: Expiration Date:			
OFAC Scan:			

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	