

FIRST AMERICAN BANK & TRUST - JENNY GRANT TERRELL - NMLS #440255

FAX: 706-354-7844 Office: 706-354-5083 - Cell: 706-206-2436

Mortgage 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 _____

Loan Information

Loan Type: () Purchase () Refinance	Down Payment (if applicable) _____
Loan Amount _____	Property Address: _____

Borrowers' Information

Name (First/MI/Last) _____	Name (First/MI/Last) _____
Home Phone _____	Home Phone _____
Cell Phone _____	Cell Phone _____
Email _____	Email _____
Date of Birth _____ Years in School _____	Date of Birth _____ Years in School _____
SS# _____	SS# _____
Marital Status: Married / Unmarried / Separated	Marital Status: Married / Unmarried / Separated
No. of Children _____ Ages _____	No. of Children _____ Ages _____

Address Information for Past 24 Months

CURRENT Address _____	CURRENT Address _____
City _____ State _____ Zip _____	City _____ State _____ Zip _____
County _____ How Long (in months) _____	County _____ How Long (in months) _____
() Own () Rent Monthly Payment _____	() Own () Rent Monthly Payment _____
If Rent, Landlord's Name _____	If Rent, Landlord's Name _____
Phone _____	Phone _____
If Own, Approx. Value of Home _____	If Own, Approx. Value of Home _____
(If less than 24 months at current address)	Write "SAME" if information is the same as first column:
PREVIOUS Address _____	PREVIOUS Address _____
City _____ State _____ Zip _____	City _____ State _____ Zip _____
How Long (in months) _____ () Own () Rent	How Long (in months) _____ () Own () Rent

Employment Information for Past 24 Months

Self Employed () Yes () No	Self Employed () Yes () No
CURRENT Employer _____	CURRENT Employer _____
City / State _____	City / State _____
Work Phone _____	Work Phone _____
Position _____	Position _____
Dates Employed _____	Dates Employed _____
Income _____ () Hourly () Annual	Income _____ () Hourly () Annual
Work Hours per Week _____ Yrs in Profession _____	Work Hours per Week _____ Yrs in Profession _____
(If less than 24 months at current employer)	(If less than 24 months at current employer)
PREVIOUS Employer _____	PREVIOUS Employer _____
City / State _____	City / State _____
Phone _____	Phone _____
Position _____	Position _____
Dates Employed _____	Dates Employed _____
Income _____ () Hourly () Annual	Income _____ () Hourly () Annual
Work Hours per Week _____ Yrs in Profession _____	Work Hours per Week _____ Yrs in Profession _____

Assets

Account Type: () Checking () Savings () 401k () Other: _____ Name of Bank _____ Balance _____ Account # _____	Account Type: () Checking () Savings () 401k () Other: _____ Name of Bank _____ Balance _____ Account # _____
Account Type: () Checking () Savings () 401k () Other: _____ Name of Bank _____ Balance _____ Account # _____	Account Type: () Checking () Savings () 401k () Other: _____ Name of Bank _____ Balance _____ Account # _____
Account Type: () Checking () Savings () 401k () Other: _____ Name of Bank _____ Balance _____ Account # _____	Account Type: () Checking () Savings () 401k () Other: _____ Name of Bank _____ Balance _____ Account # _____
Other Accounts/Balances or Property Owned (auto-year/make or Real Estate): _____ _____	Other Accounts/Balances or Property Owned (auto-year/make or Real Estate): _____ _____

Declarations

<u>Please check all questions that are true:</u> <input type="checkbox"/> Are there any outstanding judgments against you? <input type="checkbox"/> Have you been declared bankrupt within the past 7 years? <input type="checkbox"/> Have you had property foreclosed upon in the last 7 years? <input type="checkbox"/> Are you a party to a lawsuit? <input type="checkbox"/> Have you been obligated on any loan resulted in foreclosure? <input type="checkbox"/> Are you presently delinquent on any Federal debt? <input type="checkbox"/> Are you obligated to pay alimony or child support? <input type="checkbox"/> Is any part of the down payment borrowed? <input type="checkbox"/> Are you a co-maker or endorser on a note? <input type="checkbox"/> Are you a U.S. citizen? <input type="checkbox"/> Are you a permanent resident alien? <input type="checkbox"/> Do you intend to occupy the property as your primary residence? <input type="checkbox"/> Have you owned property in the last three years?	<u>Please check all questions that are true:</u> <input type="checkbox"/> Are there any outstanding judgments against you? <input type="checkbox"/> Have you been declared bankrupt within the past 7 years? <input type="checkbox"/> Have you had property foreclosed upon in the last 7 years? <input type="checkbox"/> Are you a party to a lawsuit? <input type="checkbox"/> Have you been obligated on any loan resulted in foreclosure? <input type="checkbox"/> Are you presently delinquent on any Federal debt? <input type="checkbox"/> Are you obligated to pay alimony or child support? <input type="checkbox"/> Is any part of the down payment borrowed? <input type="checkbox"/> Are you a co-maker or endorser on a note? <input type="checkbox"/> Are you a U.S. citizen? <input type="checkbox"/> Are you a permanent resident alien? <input type="checkbox"/> Do you intend to occupy the property as your primary residence? <input type="checkbox"/> Have you owned property in the last three years?
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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 discriminate neither on the basis of this information, nor on whether you choose to furnish it. 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, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above materials 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.)

<input type="checkbox"/> I do not wish to furnish this information. ETHNICITY: ___ Hispanic or Latino ___ Not Hispanic or Latino RACE: ___ American Indian or Alaska Native ___ Native Hawaiian or other Pacific Islander ___ Asian ___ White ___ Black or African American SEX: ___ Female ___ Male	<input type="checkbox"/> I do not wish to furnish this information. ETHNICITY: ___ Hispanic or Latino ___ Not Hispanic or Latino RACE: ___ American Indian or Alaska Native ___ Native Hawaiian or other Pacific Islander ___ Asian ___ White ___ Black or African American SEX: ___ Female ___ Male
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AUTHORIZATION TO PULL CREDIT

I/We, the undersigned, authorize First American Bank to process this loan application & obtain a credit report on me/us.

Borrower: _____ Date: _____

Borrower: _____ Date: _____