# Privacy Statement

Equal Housing Lender Member FDIC

# Mortgage Application with Ronnie Langford

First Name:	Last Name:				
Submitted on:					
	File Uploads				
Documents required: Current forms of ID, W2s, Pay Stubs, Tax Returns, and Bank Statements. If Self-Employed provide Year-to-Date Financial Statements.  Upload Capability: 1 - 10 documents.	Please submit this information as an additional attachment.				
Important Notices					
Important Information about Procedures for Opening a New Account Identification Procedures Requirements: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all Financial institutions to obtain, verify, and record information that identifies each person who opens an account.  What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.  Security Notice: ONLY fill out this loan application on-line if you are using a browser with the latest security enhancements. If you do not have the latest version, download it now. This form is NOT cached (saved in your computer's memory) when you QUIT your browser this form will not be saved. Once completed please select "Submit Application" to have your information sent to the Graham Savings' Loan Department.  Instructions:  Print this form and gather the information you'll need. Complete this form on-line and click "Submit Application". To safeguard your privacy, please QUIT your browser and restart it again after submitting this form.  This Residential Loan Application is for personal loans and is NOT intended for Business use.					
	'				
Borrower", as applicable. Co-Bo other than the "Borrower" (include will not be used as a basis for lo	be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co- percover information must also be provided (and the appropriate box checked) when the income or assets of a person ding Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse than qualification, but his or her liabilities must be considered because the Borrower resides in a community property cated in a community property state, or the Borrower is relying on other property located in a community property state as n.				
	Uniform Residential Loan Application				
	<ul> <li>the income or assets of a person other than the "Borrower" (including Borrower's spouse) will be used as a basis for loan qualification</li> <li>the income or assets of the Borrower's spouse will not be used as a basis for loan qualification</li> </ul>				
	I. TYPE OF MORTGAGE AND TERMS OF LOAN				
Mortgage Applied for:	<ul><li>○ VA</li><li>○ FHA</li><li>○ Conventional</li><li>○ FmHA</li><li>○ Other:</li></ul>				

Agency Case No.	Lender Case	No. Am	nount \$	Interest Rate %	No. of Months
Amortization Type:	<ul><li>○ Fixed Rate</li><li>○ GPM</li><li>○ ARM</li><li>○ Other:</li></ul>				
	II. PROPE	RTY INFORMATION	AND PURPOSE C	OF LOAN	
	Subject Property Addre				No. of Units
Le	egal Description of Subjec	ct Property (attach des	scription if necessa	ry)	Year Built
	0				·
Purpose of Loan:	Purchase Refinance Construction Construction-Perma	anent			
	O Primary Residence				
Property will be:	Secondary Residen				
	Investment				
Complete these lines if construction or construction-permanent loan: (required)	Year Lot Acqu	uired	Original Cost \$		Amount Existing Liens \$
(a) Present Val	lue of Lot	(b) C	ost of Improvemen	its \$	Total (a+b) \$
Complete these lines if this is a refinance loan. (required)	Year Acquired	Original Cost \$	Amount E	ixisting Liens \$	Purpose of Refinance
Describe Improvements	Made To Be Made Other:				

	Describe Improvements	Cost \$			
Title will be held in what Name	es(s) Manner in which Title will be held:	Source of Down F	Payment, Settlement Chanç Financing (explain)	ges and/or Subordinate	
Estate will be held in:	Fee Simple Leasehold (show expiration date)				
	III. BORROWE	ER INFORMATION			
Borrower (required)	Borrower's Name (include Jr. or Sr. if applicable)	Social Security No.	Home Phone (incl. area code)	Date of Birth Yrs. School	
	Married Separated				
	O Unmarried (include single, divorced,	widowed)			
Dependents not listed by Co- Borrower (required)	no.		ages		
Present Address	Address Line 1 Address Line 2				
	City	State	ZIP Code		
	Own Rent				
No. Yrs.					
Former Address If residing at present address for less than two years, complete the following:	Address Line 1 Address Line 2				
	City	State	ZIP Code		
	Own Rent				
No. of yrs. Former Address					
	Address Line 1				
Former Address	Address Line 2				
	City	State	ZIP Code		

	Own Rent				
No. of yrs. Former Address					
Co-Borrower (required)	Co-Borrower's Name (include Jr. or Sr. if applicable)	Social Security No.	Home Phone (incl. area code)	Date of Birth	Yrs. School
	Married Separated Unmarried (include single, divorced, wi	dowed)			
Dependents not listed by Borrower (required)	no.		ages		
Present Address	Address Line 1  Address Line 2  City	State	ZIP Code		
	Own Rent				
No. Yrs.					
Former Address If residing at present address for less than two years, complete the following:	Address Line 1  Address Line 2  City	State	ZIP Code		
	Own Rent				
No. of yrs. Former Address					
Former Address	Address Line 1 Address Line 2 City	State	ZIP Code		
	Own Rent				
No. of yrs. Former Address					
Borrower	IV. EMPLOYMEN  Self Employed	TINFORMATION			

Borrower (required)	Name & Address of Employer	Years on this job	Yrs. employed in this line of work/profession:	Position/Title/Type of Business	Business Phone (include area code)
If employed in current position f	or less than two year	rs or if currently o	employed in more than one pos	ition, complete the following:	
	Self Employed	l			
Name & Address of Emplo	oyer Dates (fron	n-to) Monthly in	come: \$ Position/Title/Type of	f Business Pho	ne (incl. area code)
	Self Employed				
Name & Address of Emplo	oyer Dates (fron	n-to) Monthly in	come: \$ Position/Title/Type of	f Business Pho	ne (incl. area code)
Co-Borrower	Self Employed	 			
Co-Borrower (required)	Name & Address of Employer	Years on this job	Years employed in this line of work/profession:	Position/Title/Type of Business	Business Phone (incl. area code)
f employed in current position f	for less that two year	s or if currently e	employed in more than one posi	ition, complete the following	
	Self Employed				
Name & Address of Employer	Dates: from-to: N	fonthly income: \$	Position/Title/ Type of Busin	ess Business Phone	(inc. area code)
	Self Employed				
Name & Address of Employer	r Dates: from-to: M	fonthly income: \$	\$ Position/Title/ Type of Busin	ess Business Phone	(inc. area code)
	V. MONTHLY IN	NCOME AND CO	OMBINED HOUSING EXPENSE	E INFORMATION	

		Borrowe	er	Co E	Borrower	T	otal
	Base Empl. Income						
	Overtime						
	Bonuses						
	Commissions						
Gross Monthly Income (required)	Dividends/Interest						
	Net Rental Income						
	Other (before completing, see the notice in "describe other income" below)						
			Present		P	roposed	
	Rent						
	First Mortgage (P & I)						
	Other Financing(P & I)						
Combined Monthly Housing	Hazard Insurance						
Expense (required)	Real Estate Taxes						
	Mortgage Insurance						
	Homeowner Assn. Dues						
	Other						
	Total						
* Self Employed Borrowers may be required to provide additional documentation such	B/C	Describe Other Income B/C	income ne	ed not be revea C) does not cho	port, or separate ma aled if the Borrower pose to have it consi g this loan.	(B) or co-	Monthly Amount
as tax returns and financial statements. (required)	B/C						
	B/C						

#### VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedule 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 spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed	O Jointly Not Jointly			
ASSETS Description (required)	Cash deposit toward purchase he	eld by:S Description		Cash or Market Value
List checking and savings	Name and address of Bank, S & L, or 0	Credit Union	Acct. no.	Cash or Market Value
accounts below (required)				
Stock	& Bonds (Company name/number & description		С	ash or Market Value
	Life Insurance net cash value Face amount: \$			Market Value
Real estate owned enter market value from schedule of real estate owned				
Subtotal Liquid Assets				
Real estate owned enter market value from schedule of real estate owned				
Vested interest in retirement				
Net worth of businesses owned attach financial statement				
Au	tomobiles owned (make and year)		Cash or	Market Value
Other Assets (itemized)			Cash or Market	t Value
		Cash or Market Value		
Total Assets (a)				

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.

	Name and Add	ress of Co	ompany	N	onthly Pa	ıyt. & Mos. l	₋eft to Pay	L	Inpaid Balance	Acct. No.	
Liabilities (required)											
				Mont	thly Payt. 8	& Mos. Left	to Pay				
Alimony/Child Support/Separate Maintenance Payments Owed to:											
				Mont	thly Payt. 8	& Mos. Left	to Pay				
Job Related Expense (child care, union dues, etc.)											
				Mont	thly Payt. 8	& Mos. Left	to Pay				
Total Monthly Payments											
				Mont	thly Payt. 8	& Mos. Left	to Pay				
Net Worth (a minus b)											_
Total Liabilities(b)				Mont	thly Payt. 8	& Mos. Left	to Pay				
Total Elabilities(b)		V	I. ASSETS	S AND LIA	BILITIES(	cont.)					_
			S - sold, PS-		•						
Schedule of Real Estate Owned if additional properties are owned use continuation sheet (required)		Property Address	pending sale or R - rental being held for income	Type of Property	Present Market Value	Amount of Mortgage & Liens	Gross Rental Income	Mortgage Payments	Insurance Maintenance, Taxes & Misc.	Net Rental Income	
	Total										

List any additional names under which credit has previously been received and indicate appropriate creditor names and account numbers: (required)	Alternative Name	Creditor Name	Account Number				
(required)	VII. DETAI	LS OF TRANSACTION					
a. Purchase Price							
b. Alterations, improvements, repairs							
c. Land if acquired separately							
d. Refinance incl. in 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							
j. Subordinate financing							
k. Borrowers closing costs paid by Seller							
	I. Other Credits (explain) \$						
m. Loan amount exclude PMI, MIP, Funding Fee financed							
n. PMI, MIP, Funding Fee financed							
o. Loan amount add m & n							
p. Cash from/to Borrower subtract j, k, l & o from i							
	VIII.	DECLARATIONS					
		Yes	No				
Are there any outstanding judgments against you? (required)	Borrower	0	0				
(required)	Co-Borrower	0	0				
		Yes	No				
b. Have you been declared bankrupt within the past 7 years? (required)	Borrower	0	0				
years: (required)	Co-Borrower	0	0				
		Yes	No				
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the	Borrower	0	0				
last 7 years? (required)	Co-Borrower	0	0				

		Yes	No
d. Are you a party to a lawsuit? (required)	Borrower	0	0
	Co-Borrower	0	0
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		Yes	No
improvement loans, educational loans, manufactured mobile home	Borrower	0	0
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. (required)	Co-Borrower	0	0
f. Are you presently delinquent or in default on any Federal		Yes	No
debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If	Borrower	0	0
Yes, give details as described in the preceding question. (required)	Co-Borrower	0	0
a Are you obligated to pay		Yes	No
g. Are you obligated to pay alimony, child support or separate maintenance?	Borrower	0	Ο
(required)	Co-Borrower	0	0
		Yes	No
h. Is any part of the down payment borrowed? (required)	Borrower	0	Ο
	Co-Borrower	0	0
		Yes	No
i. Are you a co-maker or endorser on a note? (required)	Borrower	0	0
	Co-Borrower	0	0
		Yes	No
j. Are you a U.S. citizen? (required)	Borrower	0	0
	Co-Borrower	0	0

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		Yes	No
k. Are you a permanent resident alien? (required)	Borrower	0	0
	Co-Borrower	0	0
		Yes	No
I. Do you intend to occupy the property as your primary residence? If Yes, complete	Borrower	0	0
question below. (required)	Co-Borrower	0	0
		Yes	No
m. Have you had an ownership interest in a property in the last	Borrower	0	0
three years? (required)	Co-Borrower	0	0
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. ACKNOV	VLEDGMENT AND AGREEMEN <sup>.</sup>	T

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 herein;
- (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 herein;
- (6) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or an electronic record of this application, even if the Loan is not 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 owner or servicer of the Loan 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 (excluding audio and video recordings), or my facsimile transmission of this application containing a fascimile 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.

Borrower's Name	Date	CO-Borrower's Name	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 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 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.)

Borrower:	O I do not wish to furnish this information.
Ethnicity:	<ul><li>○ Hispanic or Latino</li><li>○ Not Hispanic or Latino</li></ul>
Race or National Origin:	American Indian, Alaskan Native Asian
	Native Hawaiian or other Pacific Islander  White
	O Black or African American
Sex	<ul><li>○ Female</li><li>○ Male</li></ul>
Co-Borrower:	O I do not wish to furnish this information.
Ethnicity	<ul><li>○ Hispanic or Latino</li><li>○ Not Hispanic or Latino</li></ul>
Race or National Origin:	American Indian, Alaskan Native Asian
	<ul><li>Native Hawaiian or other Pacific Islander</li><li>White</li></ul>
	O Black or African American
Sex	<ul><li>○ Female</li><li>○ Male</li></ul>
To be completed by Interviewer (if applicable)	
This application was taken by:	face-to-face interview by mail
	<ul><li>by telephone</li><li>over Internet</li></ul>

### Interviewer's Name:

Codie Hedge, Vice President & Senior Lending Officer Ronnie Langford, Loan Officer

Interviewer's NMLS ID #: Codie Hedge - 835818 Ronnie Langford - 1980594 Phone Number: (940) 549-2066

## Name & Address of Interviewer's Employer:

Graham Savings and Loan, SSB 745 Elm Street, Graham TX 76450 Institution Identifier No. 412436

Thank you for using our online secure application.
Please select the Submit Form option below and one of our representatives will contact you soon.