



Equal Housing Lender | Member FDIC

[Privacy Statement](#)

Mortgage Application

First Name:

Last Name:

Submitted on:

Important Notices

Currently, we are only accepting online applications from the following Georgia counties: Chatham, Bryan, Effingham, Bulloch and Liberty; as well as the South Carolina counties of Jasper and Beaufort.

Privacy Policy: Our [privacy policy](#) protects the privacy of your personal-identifying information that you provide us online.

The bank is required to provide adequate notice to new account customers, beneficial owners and the controlling person that the bank is requesting information to verify their identities. The notice describes the bank's identification requirements and is posted in the lobby area to allow customers to view prior to opening an account. The following statement is the bank's sign:

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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 on personal accounts identifies each person who opens an account. In addition, on legal entity accounts, we will require identification on beneficial owners and controlling person.

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

If you request to open an account or become a signatory on an account with the Bank and the Bank has not previously verified your identity under the new regulatory requirements, the Bank will request documentary verification of your identity, such as driver's license or passport and/or it will verify your identity through other non-documentary methods. Similar identification requirements apply to business entities such as corporations, limited liability companies and partnerships.

In all cases, protection of our customers' identity and confidentiality is the Bank's pledge to you.

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.

Instructions:

- Print this form and gather the information you'll need.
- Complete this form on-line and click "Submit Application".
- Upon receipt we will send you the proper disclosures, and charge your VISA or Master Card for \$50.00 to cover the cost of processing this on-line form. We will also contact you to discuss your application within three business days.
- 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.

County of Residence

APPLICANTS MUST RESIDE IN ONE OF THE FOLLOWING COUNTIES. In which of the following counties do you currently reside? (required)

- Chatham County, Georgia
- Bryan County, Georgia
- Effingham County, Georgia
- Bulloch County, Georgia
- Liberty County, Georgia
- Jasper County, South Carolina
- Beaufort County, South Carolina

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 Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the 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.

Uniform Residential Loan Application

- the income or assets of a person other than the "Borrower" (including Borrower's spouse) will be used as a basis for loan qualification
- the income or assets of the Borrower's spouse will not be used as a basis for loan qualification

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:

- VA
- FHA
- Conventional
- FmHA
- Other:

Agency Case No.

Lender Case No.

Amount \$

Interest Rate %

No. of Months

Amortization Type:

- Fixed Rate
- GPM
- ARM
- Other:

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:

Property will be:	<input type="radio"/> Primary Residence <input type="radio"/> Secondary Residence <input type="radio"/> Investment
-------------------	--

Complete these lines if construction or construction-permanent loan: (required)	Year Lot Acquired	Original Cost \$	Amount Existing Liens \$
	_____	_____	_____

(a) Present Value of Lot	(b) Cost of Improvements \$	Total (a+b) \$
_____	_____	_____

Complete these lines if this is a refinance loan. (required)	Year Acquired	Original Cost \$	Amount Existing Liens \$	Purpose of Refinance
	_____	_____	_____	_____

Describe Improvements	<input type="radio"/> Made <input type="radio"/> To Be Made <input type="radio"/> Other:
-----------------------	--

Describe Improvements	Cost \$
_____	_____

Title will be held in what Names(s)	Manner in which Title will be held:	Source of Down Payment, Settlement Changes and/or Subordinate Financing (explain)
_____	_____	_____

Estate will be held in:	<input type="radio"/> Fee Simple <input type="radio"/> Leasehold (show expiration date)
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III. BORROWER 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
	_____	_____	_____	_____	_____

	<input type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> 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 _____

	<input type="radio"/> Own <input type="radio"/> Rent										
No. Yrs.											
Former Address <i>If residing at present address for less than two years, complete the following:</i>	Address Line 1 _____ Address Line 2 _____ City _____ State _____ ZIP Code _____										
	<input type="radio"/> Own <input type="radio"/> Rent										
No. of yrs. <i>Former Address</i>											
Former Address	Address Line 1 _____ Address Line 2 _____ City _____ State _____ ZIP Code _____										
	<input type="radio"/> Own <input type="radio"/> Rent										
No. of yrs. <i>Former Address</i>											
Co-Borrower (required)	<table border="0"> <thead> <tr> <th>Co-Borrower's Name (include Jr. or Sr. if applicable)</th> <th>Social Security No.</th> <th>Home Phone (incl. area code)</th> <th>Date of Birth</th> <th>Yrs. School</th> </tr> </thead> <tbody> <tr> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> </tbody> </table>	Co-Borrower's Name (include Jr. or Sr. if applicable)	Social Security No.	Home Phone (incl. area code)	Date of Birth	Yrs. School	_____	_____	_____	_____	_____
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_____	_____	_____	_____	_____							
	<input type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried (include single, divorced, widowed)										
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no.	ages										
_____	_____										
Present Address	Address Line 1 _____ Address Line 2 _____ City _____ State _____ ZIP Code _____										
	<input type="radio"/> Own <input type="radio"/> Rent										
No. Yrs.											

Former Address <i>If residing at present address for less than two years, complete the following:</i>	Address Line 1
	Address Line 2
	City _____ State _____ ZIP Code _____

	<input type="radio"/> Own <input type="radio"/> Rent
--	---

No. of yrs. <i>Former Address</i>	
--------------------------------------	--

Former Address	Address Line 1
	Address Line 2
	City _____ State _____ ZIP Code _____

	<input type="radio"/> Own <input type="radio"/> Rent
--	---

No. of yrs. <i>Former Address</i>	
--------------------------------------	--

IV. EMPLOYMENT INFORMATION

Borrower	<input type="checkbox"/> Self Employed
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Borrower (required)	<table border="1"> <thead> <tr> <th>Name & Address of Employer</th> <th>Years on this job</th> <th>Yrs. employed in this line of work/profession:</th> <th>Position/Title/Type of Business</th> <th>Business Phone (include area code)</th> </tr> </thead> <tbody> <tr> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> </tbody> </table>	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)	_____	_____	_____	_____	_____
	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 for less than two years or if currently employed in more than one position, complete the following:

	<input type="checkbox"/> Self Employed
--	--

Name & Address of Employer	Dates (from-to)	Monthly income: \$	Position/Title/Type of Business	Business Phone (incl. area code)
_____	_____	_____	_____	_____

	<input type="checkbox"/> Self Employed
--	--

Name & Address of Employer	Dates (from-to)	Monthly income: \$	Position/Title/Type of Business	Business Phone (incl. area code)
_____	_____	_____	_____	_____

Co-Borrower	<input type="checkbox"/> Self Employed
-------------	--

Co-Borrower (required)	<table border="1"> <thead> <tr> <th>Name & Address of Employer</th> <th>Years on this job</th> <th>Years employed in this line of work/profession:</th> <th>Position/Title/Type of Business</th> <th>Business Phone (incl. area code)</th> </tr> </thead> <tbody> <tr> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> </tbody> </table>	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)	_____	_____	_____	_____	_____
	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)						
_____	_____	_____	_____	_____							

If employed in current position for less than two years or if currently employed in more than one position, complete the following

	<input type="checkbox"/> Self Employed
--	--

Name & Address of Employer Dates: from-to: Monthly income: \$ Position/Title/ Type of Business Business Phone (inc. area code)

Self Employed

Name & Address of Employer Dates: from-to: Monthly income: \$ Position/Title/ Type of Business Business Phone (inc. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income (required)	Borrower	Co Borrower	Total
	Base Empl. Income *	_____	_____
Overtime	_____	_____	_____
Bonuses	_____	_____	_____
Commissions	_____	_____	_____
Dividends/Interest	_____	_____	_____
Net Rental Income	_____	_____	_____
Other (before completing, see the notice in "describe other income" below)	_____	_____	_____
Total	_____	_____	_____

Combined Monthly Housing Expense (required)	Present	Proposed
	Rent	_____
First Mortgage (P & I)	_____	_____
Other Financing(P & I)	_____	_____
Hazard Insurance	_____	_____
Real Estate Taxes	_____	_____
Mortgage Insurance	_____	_____
Homeowner Assn. Dues	_____	_____
Other	_____	_____
Total	_____	_____

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

Describe Other Income B/C

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.

Monthly Amount

B/C	_____	_____
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	<input type="radio"/> Jointly <input type="radio"/> Not Jointly
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ASSETS Description (required)	Cash deposit toward purchase held by: S Description	Cash or Market Value
_____	_____	_____

List checking and savings accounts below (required)	Name and address of Bank, S & L, or Credit Union	Acct. no.	Cash or Market Value
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Stock & Bonds (Company name/number & description)	Cash 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 business(es) owned (attach financial statement)	_____

Automobiles owned (make and year)	Cash or Market Value
_____	_____

Other Assets (itemized)	Cash or Market 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 Address of Company	Monthly Payt. & Mos. Left to Pay	Unpaid Balance	Acct. No.
Liabilities (required)	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____

Monthly Payt. & Mos. Left to Pay

Alimony/Child Support/Separate Maintenance Payments Owed to: _____

Monthly Payt. & Mos. Left to Pay

Job Related Expense (child care, union dues, etc.) _____

Monthly Payt. & Mos. Left to Pay

Total Monthly Payments _____

Monthly Payt. & Mos. Left to Pay

Net Worth (a minus b) _____

Monthly Payt. & Mos. Left to Pay

Total Liabilities(b) _____

VI. ASSETS AND LIABILITIES(cont.)

Schedule of Real Estate Owned (if additional properties are owned use continuation sheet) (required)	Property Address	S - sold, PS - 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 name(s) and account number(s): (required)	Alternative Name	Creditor Name	Account Number
	_____	_____	_____

VII. DETAILS 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. Borrower's 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
a. Are there any outstanding judgments against you? (required)		
Borrower	<input type="radio"/>	<input type="radio"/>
Co-Borrower	<input type="radio"/>	<input type="radio"/>

<p>b. Have you been declared bankrupt within the past 7 years? (required)</p>		<p>Yes</p> <p>Borrower <input type="radio"/></p> <p>Co-Borrower <input type="radio"/></p>	<p>No</p> <p><input type="radio"/></p> <p><input type="radio"/></p>
<p>c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? (required)</p>		<p>Yes</p> <p>Borrower <input type="radio"/></p> <p>Co-Borrower <input type="radio"/></p>	<p>No</p> <p><input type="radio"/></p> <p><input type="radio"/></p>
<p>d. Are you a party to a lawsuit? (required)</p>		<p>Yes</p> <p>Borrower <input type="radio"/></p> <p>Co-Borrower <input type="radio"/></p>	<p>No</p> <p><input type="radio"/></p> <p><input type="radio"/></p>
<p>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.) (required)</p>		<p>Yes</p> <p>Borrower <input type="radio"/></p> <p>Co-Borrower <input type="radio"/></p>	<p>No</p> <p><input type="radio"/></p> <p><input type="radio"/></p>
<p>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. (required)</p>		<p>Yes</p> <p>Borrower <input type="radio"/></p> <p>Co-Borrower <input type="radio"/></p>	<p>No</p> <p><input type="radio"/></p> <p><input type="radio"/></p>
<p>g. Are you obligated to pay alimony, child support or separate maintenance? (required)</p>		<p>Yes</p> <p>Borrower <input type="radio"/></p> <p>Co-Borrower <input type="radio"/></p>	<p>No</p> <p><input type="radio"/></p> <p><input type="radio"/></p>
<p>h. Is any part of the down payment borrowed? (required)</p>		<p>Yes</p> <p>Borrower <input type="radio"/></p> <p>Co-Borrower <input type="radio"/></p>	<p>No</p> <p><input type="radio"/></p> <p><input type="radio"/></p>
<p>i. Are you a co-maker or endorser on a note? (required)</p>		<p>Yes</p> <p>Borrower <input type="radio"/></p> <p>Co-Borrower <input type="radio"/></p>	<p>No</p> <p><input type="radio"/></p> <p><input type="radio"/></p>

j. Are you a U.S. citizen? (required)	Borrower	Yes <input type="radio"/>	No <input type="radio"/>
	Co-Borrower	<input type="radio"/>	<input type="radio"/>
k. Are you a permanent resident alien? (required)	Borrower	Yes <input type="radio"/>	No <input type="radio"/>
	Co-Borrower	<input type="radio"/>	<input type="radio"/>
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question below. (required)	Borrower	Yes <input type="radio"/>	No <input type="radio"/>
	Co-Borrower	<input type="radio"/>	<input type="radio"/>
m. Have you had an ownership interest in a property in the last three years? (required)	Borrower	Yes <input type="radio"/>	No <input type="radio"/>
	Co-Borrower	<input type="radio"/>	<input type="radio"/>
(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 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 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.

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:	<input type="radio"/> I do not wish to furnish this information.	
Ethnicity:	<input type="radio"/> Hispanic or Latino <input type="radio"/> Not Hispanic or Latino	
Race or National Origin:	<input type="radio"/> American Indian, Alaskan Native <input type="radio"/> Asian <input type="radio"/> Native Hawaiian or other Pacific Islander <input type="radio"/> White <input type="radio"/> Black or African American	
Sex	<input type="radio"/> Female <input type="radio"/> Male	
Co-Borrower:	<input type="radio"/> I do not wish to furnish this information.	
Ethnicity	<input type="radio"/> Hispanic or Latino <input type="radio"/> Not Hispanic or Latino	
Race or National Origin:	<input type="radio"/> American Indian, Alaskan Native <input type="radio"/> Asian <input type="radio"/> Native Hawaiian or other Pacific Islander <input type="radio"/> White <input type="radio"/> Black or African American	
Sex	<input type="radio"/> Female <input type="radio"/> Male	
To be completed by Interviewer (if applicable)		
This application was taken by:	<input type="radio"/> face-to-face interview <input type="radio"/> by mail <input type="radio"/> by telephone <input type="radio"/> over Internet	
Interviewer's Name	Interviewer's Phone Number (incl. area code)	Name and address of Interviewer's Employer
_____	_____	_____