

Habersham Federal Credit Union

Dear Borrower:

Thank you for choosing Habersham Federal Credit Union and Independent Mortgage Associates for your financing needs. We pride ourselves on providing excellent service, and will strive to make your mortgage experience hassle-free. For your convenience this file includes a mortgage loan application. Please feel free to contact us to discuss any part of the application.

**This letter does not constitute a rate lock agreement
or loan program approval**

Interest rates are subject to change without notice

Please contact your loan officer to lock in your rate

Thanks again for your recent interest, we appreciate the opportunity to work with you. Please call if you have any questions.

- 770-579-1000 Office (Business Hours)
- 800-425-6949 Message Center (After Hours)

Thank you,

Joseph Menna

Mortgage Associate

*For help with any item in this package, or for
personalized service at any time, please call*

Joseph Menna • 770-579-1000

Independent Mortgage Associates

Habersham Federal Credit Union • 420 W Louise Street • Clarkesville, GA 30523 • 706-754-3680

Independent Mortgage Associates • 1955A Lower Roswell Road • Marietta, GA 30068-3380

Joseph Menna • Local: 770-579-1000 • Toll Free: 800-425-6949 • Fax: 770-579-1039

Habersham Federal Credit Union

MORTGAGE APPLICATION PACKAGE

To help speed the processing of your loan request, it is important that you read the following requested information carefully. Please complete and sign all forms as indicated. If you have any questions, please call your Loan Originator at Independent Mortgage Associates.

Please Complete And Return The Following Enclosed Forms:

- (X) NON-REFUNDABLE APPRAISAL AND CREDIT REPORT CHECK – \$350.00
(Make your check payable to: Independent Mortgage Associates)
- (X) APPRAISAL AND CREDIT REPORT DISCLOSURE – Sign and return. *Form A*
- (X) GENERAL AUTHORIZATION LETTER – Sign and return. *Form B*
- (X) MORTGAGE LOAN APPLICATION DISCLOSURE – Sign and return. *Form C*
- (X) UNIFORM RESIDENTIAL LOAN APPLICATION – Please complete this form as accurately as possible, sign and return.

Please Provide The Following Information Wherever Applicable:

- (X) EMPLOYMENT INFORMATION – One month most recent paystubs.
- (X) TAX RETURNS – Signed copies for the past year with W-2's and all schedules.
(self employed borrowers must provide two years corporate tax returns and a recent profit and loss statement)
- (X) DOWN PAYMENT/CLOSING COST INFO – Two months most recent checking and/or savings statements. *(if applicable also include statements for Thrift Plan, 401K, IRAs and/or Investment account)*
- (X) LEGAL DESCRIPTION OF PROPERTY (Warranty Deed) – For refinance only.
- (X) COPY OF MORTGAGE COUPON or STATEMENT – For refinance only.
- (X) HOMEOWNERS INSURANCE POLICY – Declaration page from policy or your agents name and phone number.

Please Provide The Following Information If Appropriate:

- (X) DELINQUENT CREDIT HISTORY – Provide detailed letter of explanation.
- (X) DIVORCED – Provide all pages of Final Divorce Decree.
- (X) BANKRUPTCY IN PAST 7 YEARS – Provide a copy of the recorded discharge.

For Your Information This Packet Also Includes the Following:

- (X) LOCK IN POLICY PROCEDURE
- (X) LOAN PAYMENT CALCULATOR

Habersham Federal Credit Union

APPRAISAL AND CREDIT REPORT DISCLOSURE (Form A)

At application, you will be required to pay a NON-REFUNDABLE fee of \$350.00 in connection with your mortgage loan as follows: \$75.00 Credit Report Fee, and \$275.00 Appraisal Fee.

Should the fees charged to Independent Mortgage Associates by the providers of the services listed above be greater or less than the amount paid, the balance will be collected or refunded at the time of settlement. Payment of said application fee entitles borrower to receive copies of the services named above.

The appraisal and credit report fee can be refunded to you only in the circumstance that you notify Independent Mortgage Associates of your decision to withdraw or cancel your application PRIOR to the actual rendering of the services listed above.

Acceptance by Independent Mortgage Associates of your loan application fee does not guarantee approval of the loan or acceptance into a particular loan program.

By signing below, you acknowledge receipt of a copy of this disclosure.

OFFICIAL CODE OF GEORGIA ANNOTATED (80-11-1.01) DISCLOSURE REQUIREMENTS

O.C.G.A. Section 7-1-1014 (3) requires that we inform you that if you fail to meet any condition or terms of the document that you sign in connection with obtaining a mortgage loan you may lose the property that serves as collateral for the mortgage loan through foreclosure.

Additionally, prior to accepting an application fee (Currently \$350) or lock fee, credit report fee, appraisal fee*, or any other lender, broker, or third party fee from an applicant for a residential mortgage loan, every licensee or registrant is required to disclose to the applicant; 1) the amount or good faith estimate of the fees; 2) whether all or any part of the fees are refundable prior to settlement, and the conditions under which a refund may be possible, if any; 3) the specific services that will be provided or performed for the application fee; and 4) that acceptance of such fees does not guarantee approval the loan application or guarantee acceptance into a particular loan program.

The amount of the application/lock fee, if any and a good faith estimate of the credit report fee, appraisal fee, and all other lender, broker and third party fees are being provided to you on the Real Estate Settlement Procedures Act "GOOD FAITH ESTIMATE." The application/lock fee, if any, is payable in advance and is refundable only if your loan is denied. Fees for these services to outside providers are payable in advance and are refundable only if the transaction is canceled prior to the service(s) being performed. Once the service(s) have been performed, no refund is available. All other closing fees are payable at closing and are not refundable. Acceptance of the fees payable in advance does not guarantee approval of your loan application or guarantee acceptance into any particular loan program.

The specific services which will be provided or performed for the application fee are as follows: Appraisal (Estimated range of (\$250-\$300) and Credit Report (Estimated range of (\$60-\$90)). The specific services which will be provided or performed for the lock fee are as follows: Guaranteed interest rate for a specific period of time.

If you receive this disclosure in response to a mail or telephone application, it is very important that you acknowledge the receipt of this disclosure and return it with the application. Your application cannot be further processed until this disclosure is acknowledged and processed.

I/We acknowledge receipt of this Official Code of Georgia Annotated Disclosure Requirements.

Borrower's Signature

Date

Co-Borrower's Signature

Date

* Under the Equal Credit Opportunity Act (ECOA) you have the right to receive a copy of the appraisal report used in connection with your credit application. Please inform us in writing where you would like to have the report sent and it will be mailed immediately.

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GENERAL AUTHORIZATION LETTER (Form B)

I/We have applied for a real estate loan and hereby authorize you to release to the lender, its successors and/or assigns, the requested information on the attached item concerning:

1. Employment history, dates, title, income, hours worked, etc.
2. Banking and savings accounts of record.
3. Mortgage loan rating (opening date, high credit, payment amount, loan balance and payment record).
4. Rental verification (open date, payment amount and payment record).
5. Any information deemed necessary in connection with a consumer credit report for a real estate transaction.
6. Reverification of information after closing for quality assurance needs.

The information is for the confidential use of the Lender, its successors and/or assigns, in determining my credit-worthiness for a mortgage loan or to confirm information I have supplied. In addition, I am aware that the documentation supplied is subject to reverification after the date of loan disbursement.

A photographic or FAX copy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original.

Borrower's Signature

Social Security Number

Co-Borrower's Signature

Social Security Number

Habersham Federal Credit Union

MORTGAGE LOAN APPLICATION DISCLOSURE (Form C)

The Process: After receiving your completed application and appraisal and credit report fee, we will order all necessary information to prepare your application for underwriting. You will be interviewed by the credit agency of lender's choice, and your appraisal will be ordered. In the event you are applying for a refinance mortgage, the appraiser will contact you directly.

Closing Costs: At closing you will be required to pay certain closing costs. You will receive a Good Faith Estimate of closing costs and a Truth in Lending form as soon as your application is put in process. Some of the costs are listed below:

Title Insurance	State/Local Taxes	Attorney Fees
Tax Service Fee	Final Inspection	Recording Fees
Express Mail	Flood Certification	

Some of the pre-paid items you may be required to pay are:

- Tax Escrows **(see below)*
- Homeowners Insurance Premium
- Pre-paid Interest
- Private Mortgage Insurance (required on all loans with less than 20% down payment)

Escrow: Yes / No **(see below)*

** You may be able to waive your tax escrows for a .25% fee. We will review on a case-by-case basis.*

Auto Draft: You will have the option of applying for Auto Payment System after you receive your coupon booklet.

Please Remember:

- Complete your application as thoroughly as possible.
- Send copies of all required documents outlined on the checklist.
- Include your appraisal and credit report fee check for \$350.00 made payable to: Independent Mortgage Associates

Thank you for choosing Independent Mortgage Associates for your financing needs.

Borrower's Signature

Date

Co-Borrower's Signature

Date

Habersham Federal Credit Union

LOCK-IN POLICY AND PROCEDURE

You may lock in your interest rate and product type at any time in the application process up to seven (7) days prior to closing. To exercise your right to lock, you must do the following:

- Call your mortgage associate, request current rate:
 - call between 10:00a.m. and 3:00p.m. (EST)
 - call up to seven days prior to closing
- Agree on rate:
 - request completed lock agreement
 - sign & return lock agreement within 5 business days
 - locked rates are final

**YOU ARE NOT ELIGIBLE TO LOCK IN YOUR INTEREST RATE
UNTIL YOU RETURN YOUR COMPLETED LOAN APPLICATION
AND APPLICATION FEE, NO EXCEPTIONS!**

Extended Lock-In Policy

For your protection and convenience, we can offer you an extended rate lock. Our policy is to provide “free” 60-day locks. Beyond that time, our schedule is as follows:

<u>Lock Period</u>	<u>Up-Front Fee</u>
60 days	no additional fee
90 days	.25% of loan amount
120 days	.50% of loan amount
150 days	.75% of loan amount
180 days	1.0% of loan amount

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LOAN PAYMENT CALCULATOR

<u>Interest Rate</u>	<u>Cost Per Thousand</u>	
	<u>15 Year Loan</u>	<u>30 Year Loan</u>
4.00%	7.397	4.774
4.25%	7.523	4.919
4.50%	7.650	5.067
4.75%	7.778	5.216
5.00%	7.908	5.368
5.25%	8.039	5.522
5.50%	8.171	5.678
5.75%	8.304	5.836
6.00%	8.439	5.996
6.25%	8.574	6.157
6.50%	8.711	6.321
6.75%	8.849	6.486
7.00%	8.988	6.653
7.25%	9.129	6.822
7.50%	9.270	6.992
7.75%	9.413	7.164
8.00%	9.557	7.338
8.25%	9.701	7.513
8.50%	9.847	7.689
8.75%	9.994	7.867
9.00%	10.143	8.046
9.25%	10.292	8.227
9.50%	10.442	8.409
9.75%	10.594	8.592
10.00%	10.746	8.776

To calculate your monthly principal and interest, multiply your Mortgage Amount (*in thousands*) by the Cost Per Thousand.

Example: To calculate the monthly principal and interest on a \$125,000 mortgage at 7% for 30 years . . .

Answer: Multiply 125 X 6.653 = \$831.63

Borrower		IV. EMPLOYMENT INFORMATION (cont'd)		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from – to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	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)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from – to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	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)	

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.

Describe Other Income

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.

B/C	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

ASSETS		Cash or Market Value	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.		
Description		\$			
Cash deposit toward purchase held by:					
List checking and savings accounts below			LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$		Acct. no.		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$		Acct. no.		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$		Acct. no.		

VI. ASSETS AND LIABILITIES (cont'd)

Name and address of Bank, S&L, or Credit Union		Name and address of Company		\$ Payment/Months	\$
Acct. no.	\$	Acct. no.			
Stocks & Bonds (Company name/ number & description)		Name and address of Company		\$ Payment/Months	\$
		Acct. no.			
Life insurance net cash value		Name and address of Company		\$ Payment/Months	\$
Face amount: \$					
Subtotal Liquid Assets					
Real estate owned (enter market value from schedule of real estate owned)					
Vested interest in retirement fund					
Net worth of business(es) owned (attach financial statement)		Acct. no.			
Automobiles owned (make and year)		Alimony/Child Support/Separate Maintenance Payments Owed to:		\$	
Other Assets (itemize)		Job-Related Expense (child care, union dues, etc.)		\$	
		Total Monthly Payments		\$	
Total Assets a.		Net Worth (a minus b)		\$	Total Liabilities b.
\$		\$			\$

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 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		VIII. DECLARATIONS					
a. Purchase price	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.		Borrower		Co-Borrower	
b. Alterations, improvements, repairs				Yes	No	Yes	No
c. Land (if acquired separately)		a. Are there any outstanding judgments against you?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)		b. Have you been declared bankrupt within the past 7 years?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items		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"/>
f. Estimated closing costs		d. Are you a party to a lawsuit?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee		e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)		(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.)					
i. Total costs (add items a through h)							

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS				
j.	Subordinate financing	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. 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. g. Are you obligated to pay alimony, child support, or separate maintenance? h. Is any part of the down payment borrowed? i. Are you a co-maker or endorser on a note? ----- j. Are you a U.S. citizen? k. Are you a permanent resident alien? 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? (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)?	Borrower		Co-Borrower	
k.	Borrower's closing costs paid by Seller		Yes	No	Yes	No
l.	Other Credits (explain)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m.	Loan amount (exclude PMI, MIP, Funding Fee financed)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n.	PMI, MIP, Funding Fee financed		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o.	Loan amount (add m & n)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
p.	Cash from/to Borrower (subtract j, k, l & o from i)	_____	_____	_____	_____	

IX. ACKNOWLEDGEMENT 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 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 occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is 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 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 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.

Acknowledgement. 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 X	Date	Co-Borrower's Signature X	Date
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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 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 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.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER <input type="checkbox"/> 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 Alaska Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White		
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male		
To be Completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer Habersham Federal Credit Union 3420 West Louise Street Clarkesville, Georgia 30523	
	Interviewer's Signature		Date
	Interviewer's Phone Number (incl. area code) 706-754-8413		

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 X	Date	Co-Borrower's Signature X	Date
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