



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 the property located in a community property state as a basis for repayment of the loan.

If this an an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

 X

 X

Borrower				Co-Borrower			
I. TYPE OF MORTGAGE AND TERMS OF LOAN							
Mortgage Applied for:	VA FHA	Conventional DSDA/Rural Housing Service	Other (explain)	Agency Case Number:	Lender Case Number:		
Amount \$	Interest Rate %	No. of Months	Amortization Type:	Fixed Rate	GPM	ARM (type)	Other (explain)
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 (explain)	Property will be:			
				Primary Residence	Secondary Residence	Investment	
Complete this line if construction or construction-permanent loan.							
Year Lot Acquired	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.							
Year Lot Acquired	Original Cost \$	Amount Existing Liens \$	Purpose of Refinance	Describe Improvements Cost: \$	Made	To be made	
Title will be held in what Name(s):				Manner in which Title will be held		Estate will be held in:	
Source of Down Payment, Settlement Charges and /or Subordinate Financing (explain)						Fee Simple Leasehold (show expiration date)	
III. BORROWER INFORMATION							
Borrower				Co-Borrower			
Name (include Jr., or Sr. if applicable):				Name (include Jr., or Sr. if applicable):			
Social Security Number:				Social Security Number:			
Home Phone (include area code)	DOB (MM/DD/YYYY)	Yrs. School		Home Phone (include area code)	DOB (MM/DD/YYYY)	Yrs. School	
Married Separated	Unmarried (includes single, divorced, widowed)	Dependents (not listed by Co-Borrower) No. Ages		Married Separated	Unmarried (includes single, divorced, widowed)	Dependents (not listed by Borrower) No. Ages	
Present Address (Street, city, state, zip):				Present Address (Street, city, state, zip):			
Mailing Address is different from Present Address:				Mailing Address is different from Present Address:			
If residing at present address for less than two years, complete the following:							
Former Address (street, city, state zip):		Own Rent (No. Yrs)		Former Address (street, city, state zip):		Own Rent (No. Yrs)	
IV. EMPLOYMENT INFORMATION							
Borrower				Co-Borrower			
Name & Address of Employer:		Self Employed	Yrs. on this job:	Name & Address of Employer:		Self Employed	Yrs. on this job:
			Yrs. employed in this line of work/profession:				Yrs. employed in this line of work/profession:
Position/Title/Type of Business:		Business Phone (include area code)		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:							
Name & Address of Employer:		Self Employed	Yrs. on this job:	Name & Address of Employer:		Self Employed	Yrs. on this job:
			Yrs. employed in this line of work/profession:				Yrs. employed in this line of work/profession:
Position/Title/Type of Business:		Business Phone (include area code)		Position/Title/Type of Business:		Business Phone (include area code)	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empt. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxed		
Net Rental Income				Mortgage Insurance		
Other (before completing see the notice in "describe other income" below)				Homeowner Assn. Dues		
Total				Other:		
				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 the spouse or other person also.

Completed: Jointly Not Jointly

ASSETS Description	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.		
Cash deposit toward purchase held by:	\$	LIABILITIES	Monthly Payment & Months Left to Pay	UNPAID BALANCE
List checking and savings accounts below				
Name and address of Bank, S&L, or Credit Union		Name and address of Company	Payments/Months	\$
Account Number:	\$	Account Number:		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	Payments/Months	\$
Account Number:	\$	Account Number:		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	Payments/Months	\$
Account Number:	\$	Account Number:		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	Payments/Months	\$
Account Number:	\$	Account Number:		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	Payments/Months	\$
Account Number:	\$	Account Number:		
Stocks & Bonds (Company name/number description)	\$	Name and address of Company	Payments/Months	\$
Life insurance net cash value Face amount: \$	\$	Account Number:		\$
Subtotal Liquid Assets	\$	Name and address of Company		
Real estate owned (enter market value from schedule of real estate owned)	\$			
Vested interest in retirement fund	\$	Account Number:		\$
Net worth of business(es) owned (attach financial statement)	\$			
Automobiles owned (make & year)	\$	Alimony/Child Support/Separate Maintenance Payment 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.

VI. ASSETS AND LIABILITIES (cont)

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	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

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS			
		Borrower		Co-Borrower	
		Yes	No	Yes	No
a. Purchase price	\$	If you answer "Yes" to any question a through o, please use continuation sheet for explanation.			
b. Alterations, improvements, repairs		a. Are there any outstanding judgments against you? b. Have you been declared bankrupt within the past 7 years? c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? d. Are you a party to a lawsuit? e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <small>(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.)</small> f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan? g. Are you obligated to pay alimony, child support, or separate maintenance? h. Is any part of the down payment borrower? 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? 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)?			
c. Land (if acquired separately)					
d. Refinance (incl. 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					
l. Other Credits (explain)					
m. Loan amount (exclude PMI, MIP, Funding Fee finance)					
n. PMI, MIP, Funding Fee financed					
o. Loan amount (add m and n)					
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, attorney, insurers, servicers, successors and assigns and agrees and acknowledges the ; (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 the application whether or not the Loan is approved; (7) the Lender and its agents, broker, insurers, servicers, successors, and assigns my 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 credit reporting agencies; (9) ownership of the Loan and /or a 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 the 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 to the Loan, its servicers, successors, and assigns, may verify or re-verify 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	Date	Co-Borrower's Signature	Date
X _____		X _____	

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 the 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	I do not wish to furnish this information		CO-BORROWER	I do not wish to furnish this information	
Ethnicity:	Hispanic or Latino	Not Hispanic or Latino	Ethnicity:	Hispanic or Latino	Not Hispanic or Latino
Race:	American Indian or Alaska Native	Asian African American	Race:	American Indian or Alaska Native	Asian Black or African American
	Native Hawaiian or Other Pacific Islander	White		Native Hawaiian or Other Pacific Islander	White
Sex:	Female	Male	Sex:	Female	Male
To be completed by interviewer This application was taken by:		Interviewer's Name (print or type)			
Face-to-face interview Mail Telephone Internet		Interviewer's Signature		Name and Address of Interviewer's Employer	
		Date		Traders National Bank Main Office 120 North Jackson Street P.O. Box 1000 Tullahoma, TN 37388	
		Interviewer's Phone Number (include area code)			

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:

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