

**APPLICATION FOR LOAN**  
**VIDALIA FEDERAL SAVINGS BANK**  
 300 JACKSON STREET • VIDALIA, GEORGIA 30474  
 142 SOUTH VICTORY DRIVE • LYONS, GEORGIA 30436

Applicant's Name \_\_\_\_\_  
 Street Address \_\_\_\_\_  
 City & State \_\_\_\_\_ Zip Code \_\_\_\_\_  
 Property Address \_\_\_\_\_  
 Direction To Property \_\_\_\_\_

**TYPE OF LOAN**

- Conventional
- Fixed term/rate
- 5 year call (see back page)
- Variable rate (see back page)
- Insured
- F.H.A.  V.A.
- P.M.I.

**SECURITY**

- Single Family
- 2 to 4 Family
- Multi Family
- Other Improved Real Estate

In accordance with the by-laws, rules and regulations governing this bank, I (we) hereby apply for a FIRST MORTGAGE LOAN of \$ \_\_\_\_\_ to be repaid in installments of \$ \_\_\_\_\_ per month for \_\_\_\_\_ years at \_\_\_\_\_ per cent interest, and offer as security a Security Deed on the following described property: (ATTACH LEGAL DESCRIPTION AND PLAT. COPY OF CURRENT WARRANTY DEED AND PLAT MAY BE USED.) Source of required equity, if any, will be \_\_\_\_\_  
 Will there be any secondary financing? \_\_\_\_\_ if so, to whom? \_\_\_\_\_

**PURPOSE OF LOAN**

<input type="checkbox"/> Purchase	<input type="checkbox"/> Construction	<input type="checkbox"/> Refinance	<input type="checkbox"/> Remodeling
Purchase Price \$ .....	Construction Cost \$ .....	Amount \$ .....	.....
Seller's Name .....	Cost of Lot \$ .....	Lien Holder .....	.....
Earnest Money Deposit .....	Other Improvements .....	.....	<input type="checkbox"/> Other
\$ .....	Total Cost \$ .....	.....	.....

**NEIGHBORHOOD**

Location .....  Urban .....  Suburban .....  Rural  
 Built Up .....  Over 75% .....  25% to 75% .....  Under 25%  
 Growth Rate  Fully Dev.  Rapid .....  Steady .....  Slow  
 Property Values .....  Increasing .....  Stable  Weak  Declining  
 Demand/Supply .....  In Balance .....  Shortage .....  Over Supply  
 Present Use ..... % 1 Family ..... % 2-4 Family ..... % Apts. .... %  
 Change in Use .....  Not Likely .....  Likely .....  Taking Place  
 Predominant Occupancy ...  Owner .....  Tenant ..... % Vacant  
 Price Range ..... \$ ..... to \$ ..... Predominant Value \$ .....  
 Age ..... yrs to ..... yrs Predominant Age ..... yrs

**SITE**

Public  Comm.  Individual  Street  Public  Private  
 Elec.     Paved  Dirt  
 Gas     Storm Sewer  
 Water     Curb and Gutter  
 Sanitary Sewer   Septic Tank   
 Lot Size ..... x ..... x ..... or ..... acres  
 Underground Utilities  
 Fences (type) .....  
 Driveway (surface)  Dirt  Paved

**EXTERIOR DATA**

Existing (approx. yr. blt.) 19 ..... Dwelling Units .....  
 Proposed Construction ..... Stories .....  
 Under Construction .....  
 Roof  Asphalt Shingles  Metal   
 Foundation Walls  Concrete Block  Other .....

**Design (Rambler, Split Level, etc.)**

Standard  Colonial  
 Modern  Split Level  
 .....  
 Windows (Type)  Storm Sash  Screens  
 Wood  Aluminum  Combination

Exterior Walls  
 Brick Veneer  
 Block  
 Frame  
 Insulation  
 Ceiling  Roof  Walls

Craw1 Space  
 Slab on Grade  
 CAR STORAGE:  Garage  Carport  Attached  Detached  
 No. Cars .....  Adequate  Inadequate Condition .....

**INTERIOR FINISH**

Floors:  Hardwood  Carpet  Tile  .....  
 Walls:  Drywall  Plaster  Paneling  Paper  
 Ceiling:  Drywall  Celetex  Plaster  Other  
 Bath Floor:  Ceramic  Tile  Carpet  Other  
 Bath Wainscote:  Ceramic  Tile Board  Fiber Glass  Other  
 Special Features:  Fireplaces (List Other) .....  
 Kitchen Cabinets  Adequate  Inadequate  
 ATTIC:  Yes  No  Stairway  Drop-stair  Floored  Heated  
 Finished (Describe) .....

**ROOM LIST**

Living Room .....   
 Dining Room .....   
 Dining Alcove .....   
 Kitchen .....   
 No. of Bedrooms .....  
 Family Room .....   
 Utility Room .....   
 Playroom .....   
 No. of Baths .....

**EQUIPMENT**

HEATING & AIR CONDITIONING  
 Type Fuel  
 Central (Duct)  Gas  
 Space Heaters  Electricity  
 Wall Units  Oil  
 Floor Furnace  Wood  
 Window Units  Sun  
 Solar  Other .....  
 Other .....  
 Other Equipment (List) .....

**FOR LENDERS USE ONLY**

**LOAN COMMITTEE ACTION**

Approved  Disapproved  Counter Offer  
 Date: ..... \$ ..... at ..... % For ..... years

**APPLICATION INFORMATION**

Application No. ....  
 Application Fee:  Paid  Unpaid  
 Check: \$ ..... Cash: \$ .....  
 Date of Credit: .....  
 Date of Application Received: .....  
 Date C/R Ordered: .....  
 Date GFE Issued: .....  
 Date Til Issued: .....

**REASON FOR ADVERSE ACTION**

Inadq. Collateral  Insuf. Income  Del. Credit Oblig.  
 Other: .....  
 Special Conditions: .....

**APPLICANT**

Name \_\_\_\_\_ Date of Birth \_\_\_\_\_ School \_\_\_\_\_ Yrs. \_\_\_\_\_  
 Present Address \_\_\_\_\_ No. \_\_\_\_\_ Years \_\_\_\_\_ Own  Rent   
 Street \_\_\_\_\_  
 City/State/Zip \_\_\_\_\_  
 Former address if less than 2 years at present address \_\_\_\_\_  
 Street \_\_\_\_\_  
 City/State/Zip \_\_\_\_\_  
 Years at former address \_\_\_\_\_ Own  Rent   
 Dependents other than Co-Applicant \_\_\_\_\_ Marital Status \_\_\_\_\_  
 Number \_\_\_\_\_ Ages \_\_\_\_\_ Married   
 Name and Address of Employer \_\_\_\_\_ Unmarried   
 \_\_\_\_\_ Separated   
 Years employed in this line of work or profession? \_\_\_\_\_ years  
 Years on this job \_\_\_\_\_ years  
 Self Employed\*\*

**CO-APPLICANT\***

Name \_\_\_\_\_ Date of Birth \_\_\_\_\_ School \_\_\_\_\_ Yrs. \_\_\_\_\_  
 Present Address \_\_\_\_\_ No. \_\_\_\_\_ Years \_\_\_\_\_ Own  Rent   
 Street \_\_\_\_\_  
 City/State/Zip \_\_\_\_\_  
 Former address if less than 2 years at present address \_\_\_\_\_  
 Street \_\_\_\_\_  
 City/State/Zip \_\_\_\_\_  
 Years at former address \_\_\_\_\_ Own  Rent   
 Dependents other than Co-Applicant \_\_\_\_\_ Marital Status \_\_\_\_\_  
 Number \_\_\_\_\_ Ages \_\_\_\_\_ Married   
 Name and Address of Employer \_\_\_\_\_ Unmarried   
 \_\_\_\_\_ Separated   
 Years employed in this line of work or profession? \_\_\_\_\_ years  
 Years on this job \_\_\_\_\_ years  
 Self Employed\*\*

**IF EMPLOYED IN CURRENT POSITION FOR LESS THAN TWO YEARS COMPLETE THE FOLLOWING**

A/CA	Previous Employer/School	City/State	Type of Business	Position/Title	Dates From/To	Monthly Salary
						\$

**QUESTIONS APPLY TO BOTH APPLICANTS**

If Yes, explain on attached sheet

Applicant Yes or No \_\_\_\_\_ Co-Applicant Yes or No \_\_\_\_\_

Have you any outstanding judgments? \_\_\_\_\_

Taken bankruptcy, had property foreclosed upon, or given deed in lieu thereof in past 7 years? \_\_\_\_\_

Co-maker or endorser on any notes? \_\_\_\_\_

Defendant/Participant in a law suit? \_\_\_\_\_

Obligated for child support/alimony payments? \_\_\_\_\_

Any portion of the down payment borrowed? \_\_\_\_\_

Do you have health and accident insurance? \_\_\_\_\_ Applicant Yes or No \_\_\_\_\_ Co-Applicant Yes or No \_\_\_\_\_

Do you have major medical coverage? \_\_\_\_\_

Do you intend to occupy property? \_\_\_\_\_

Will this property be your primary residence? \_\_\_\_\_

Have you previously owned a home? \_\_\_\_\_

Value of previously owned home \$ \_\_\_\_\_

**LIFE INSURANCE**

COMPANY NAME	Applicant/CA - Co-Applicant	FACE AMOUNT	CASH VALUE

Show Cash Value Only On Financial Statement

I am (we are) willing to take out MORTGAGE LIFE INSURANCE in a company acceptable to the association. YES..... NO..... This is not an application for said mortgage life insurance and it is specifically understood the association is not obligated to acquire or obtain any mortgage life insurance on any applicant, or any hazard insurance on any security for said loan, even though application for such insurance may be made in the association office, and it is and will be the applicant's sole responsibility to obtain and furnish all such insurance as may be required or offered as security for said loan.

**FLOOD INSURANCE**  
 According to your knowledge, is the property offered as security for this loan in a flood prone area as determined by the Department of Housing and Urban Development?  YES  NO If the answer is yes, flood insurance will be required in order to obtain this loan.

**GROSS MONTHLY INCOME**

APPLICANT	CO-APPLICANT	TOTALS	Base Income	Overtime	Bonuses	Commissions	Div.-Int.	Rent	Other	Total

**DESCRIBE OTHER INCOME**

☐ A-Applicant/CA-Co-Applicant NOTE: ALIMONY/CHILD SUPPORT PAYMENTS NEED NOT BE LISTED UNLESS THEIR CONSIDERATION IS DESIRED Monthly Amt. \$ \_\_\_\_\_

**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 wish to 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.)

**CO-BORROWER**  I do not wish to furnish this information.

**Ethnicity:**  Hispanic or Latino  Not Hispanic or Latino

**Race:**  American Indian or Alaska Native  Black or African American  Native Hawaiian or Other Pacific Islander  White

**Sex:**  Male  Female

**To be Completed by Interviewer** This application was taken by:  Face-to-face Interview  Mail  Telephone  Internet

\* Complete this section and all other co-applicant questions about spouse if the spouse will be jointly obligated with the applicant on the loan or if applicant is relying on the spouse's income or on jointly owned assets in obtaining this loan.

\*\* Vidalia Federal Savings Bank requires self employed applicants to furnish signed copies of one or more most recent Federal Tax Returns or audited Profit or Loss Statements.

**APPLICANT(S) FINANCIAL STATEMENT**

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried co-applicants 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-applicant section was completed about spouse, complete this statement and supporting schedules about spouse also.

Completed Jointly       Not Completed Jointly

ASSETS		LIABILITIES AND PLEDGED ASSETS			
Description	Cash or Market Value	Owed To (Name, Address and Account Number) <small>Indicate by (*) which will be satisfied upon sale or upon refinancing of subject property</small>	Mo. Pmt. and Mos. left to pay	Unpaid Balance	
Cash Toward Purchase held by: (List only when prepaid)		Installment Debt (Include "revolving" charge accounts)	\$ Pmt./Mos.	\$	
Checking and Savings Accounts (Indicate names of Institutions/Acct. Nos.)		Other Debt Including Stock Pledges (Itemize)			
Stocks and Bonds (No./description)		Real Estate Loans (Itemize and Identify Lender)			
Life Insurance Net Cash Value Face Amount (\$ )		Automobile Loan (Identify Lender)			
<b>SUBTOTAL LIQUID ASSETS</b>		Alimony and Child Support Payments			
Real Estate Owned (Enter Total Market Value from Real Estate Schedule)		<b>TOTAL MONTHLY PAYMENTS</b>	\$		
Vested Interest in Retirement Fund		<b>NET WORTH (A. - B.) \$</b>			
Net Worth of Business Owned (ATTACH FINANCIAL STATEMENT)					
Auto (Make and Year)					
Furniture and Personal Property					
Other Assets (Itemize)					
<b>TOTAL ASSETS</b>	<b>A. \$</b>		<b>TOTAL LIABILITIES</b>	<b>B. \$</b>	

  

SCHEDULE OF REAL ESTATE OWNED (If Additional Properties Owned Attach Separate Schedule)						
Address of Property (Indicate 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	Taxes, Ins. Maintenance and Misc.
<b>TOTALS</b> →						

  

LIST PREVIOUS CREDIT REFERENCES			
Owed To (Name and Address)	Account Number	Purpose	Highest Balance
			\$

**AGREEMENT**

- A. The undersigned hereby declare and represent that they have read the foregoing Application, that all statements made therein are complete and true to their knowledge, that all financial and credit information of value to the consideration of this Loan Request has been given and that the statements are made and information given as an inducement to the Lender to grant the Loan for which this Application is made. The Applicant(s) authorize the Lender, or his Agent, to verify the information contained herein and to make such additional normal inquiries as reasonably may be related to or associated with this Application, from credit bureaus and from employers, creditors, and references listed on this Application.
- B. The undersigned agrees to furnish an attorneys title certificate, or title insurance policy, all satisfactory to the Bank, continued so as to show said security deed to be first lien at the time of recording, which shall remain in the hands of said Bank for use of the lender until the said loan is paid.
- C. Applicant further agrees to pay all reasonable expenses or advances made or incurred for such title policy or certificate, recording charges, taxes due, unpaid interest, application charges and fees, hereunder on said loan and all of which amounts may be deducted from any loan obtained, unless previously paid.
- D. The undersigned hereby designates \_\_\_\_\_ as agent and attorney to represent applicant in the processing of this loan application and in closing of any loan resulting therefrom. I agree to pay such attorney for all services rendered to me and for all service required of him by the Bank in such processing and loan closing. It is understood that such attorney must be on the Bank approved list of Title Attorneys.
- E. I 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 1014

Signature \_\_\_\_\_ Applicant      Date \_\_\_\_\_      Social Security No. \_\_\_\_\_      Telephone No. \_\_\_\_\_

Signature \_\_\_\_\_ Co-Applicant      Date \_\_\_\_\_      Social Security No. \_\_\_\_\_      Telephone No. \_\_\_\_\_

**LOAN SUBJECT TO CALL:**

It is understood that the loan hereby applied for will be a loan subject to call and that Vidalia Federal Savings Bank may call the loan for payment on the \_\_\_\_\_ anniversary of the loan or on the anniversary of the loan in each \_\_\_\_\_ year thereafter and that in event of such call the entire balance then outstanding on the loan shall be due and payable.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Co-Applicant

**VARIABLE LOAN RATE:**

It is understood that the loan hereby applied for will be a variable rate loan and that the interest rate and the monthly installment payments on the loan will be subject to periodic change during the life of the loan, such changes not to occur more often than every \_\_\_\_\_ months and to be based on changes in an interest rate index selected by Vidalia Federal Savings Bank available to and verifiable by the Applicant(s) and beyond the control of the Bank.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Co-Applicant