

CREDIT AUTHORIZATION

I hereby authorize Peach State Mortgage, Corp. to obtain credit information through all sources referenced on my application for mortgage, as well as any Credit Bureau chosen by Peach State Mortgage, Corp.

EQUAL CREDIT OPPORTUNITY ACT NOTICE

This notice has been supplied by Peach State Mortgage, Corp.

The Federal Equal Credit Opportunity Act prohibits creditors from discrimination against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (providing the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this credit is: The Federal Trade Commission, Washington, D.C. 20580

ADDITIONAL NOTICE TO APPLICANTS

Under the Equal Credit Opportunity Act, if a married person applies for credit on the basis of individual creditworthiness, the creditor may be prohibited from either requiring or even inquiring about certain information related to sex or marital status. This application was designed to comply with the ECOA in relation to such applications, as well as all others. Consequently, the application does not include all of the information particular creditors may legally require, especially if your application is for a secured credit transaction or you reside in a community property state. Supply the appropriate information as accurately and truthfully as you can. If the creditor wants or needs additional information, please supply it promptly and cooperatively.

NOTICE REQUIRED BY THE FINANCIAL PRIVACY ACT

This is notice to you as required by Right to Financial Privacy Act of 1978 that the Department of HUD (in the case of an FHA loan) or a VA Loan Guaranty Service or Division (in the case of a VA loan) has a right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to you.

Financial records involving your transaction will be available to the Department of HUD (in the case of a FHA loan) or to the VA Loan Guaranty Service or Division (in the case of a VA loan) without further notice or authorization, but will not be disclosed or related to another government agency or department without your consent except as required or permitted by law.

ACKNOWLEDGEMENT

I/We hereby certify that I/We have read the Notices set forth above and acknowledge receipt of Pages 1-3 of said Notices, a "Homebuyer's Guide to Settlement Costs" booklet. I/We further certify that I/We have been advised of my/our rights under the ECOA, 15 U.S.C., which prohibits creditors from discrimination against credit applicants on the basis of sex or marital status.

BORROWER

CO-BORROWER

DATE

FAIR CREDIT REPORTING ACT

AN INVESTIGATION WILL BE MADE AS TO THE CREDIT STANDING OF ALL INDIVIDUALS SEEKING CREDIT IN THIS APPLICATION. THE NATURE AND SCOPE OF ANY INVESTIGATION WILL BE FURNISHED TO YOU UPON WRITTEN REQUEST MADE WITHIN A REASONABLE PERIOD OF TIME. IN THE EVENT OF DENIED CREDIT DUE TO AN UNFAVORABLE CONSUMER REPORT, YOU WILL BE ADVISED OF THE IDENTITY OF THE CONSUMER REPORTING AGENCY MAKING SUCH REPORT AND OF THE RIGHT TO REQUEST WITHIN SIXTY (60) DAYS THE REASON FOR THE ADVERSE ACTION, PURSUANT TO PROVISIONS OF SECTION 615(b) OF THE FAIR CREDIT REPORTING ACT.

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977 FAIR LENDING NOTICE

IT IS ILLEGAL TO DISCRIMINATE IN THE PROVISIONS OF OR IN THE AVAILABILITY OF FINANCIAL ASSISTANCE BECAUSE OF THE CONSIDERATION OF:

1. TRENDS, CHARACTERISTICS OR CONDITIONS IN THE NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION, UNLESS THE FINANCIAL INSTITUTION CAN DEMONSTRATE IN THE PARTICULAR CASE THAT SUCH CONSIDERATION IS REQUIRED TO AVOID AN UNSAFE AND UNSOUND BUSINESS PRACTICE; OR
2. RACE, COLOR, RELIGION, SEX, MARITAL STATUS, NATIONAL ORIGIN OR ANCESTRY.

IT IS ILLEGAL TO CONSIDER THE RACIAL, ETHNIC, RELIGIOUS OR NATIONAL ORIGIN COMPOSITION OF A NEIGHBORHOOD OR GEOGRAPHICAL AREA SURROUNDING A HOUSING ACCOMMODATION OR WHETHER OR NOT SUCH COMPOSITION IS UNDERGOING CHANGE, OR IS EXPECTED TO UNDERGO CHANGE, IN APPRAISING A HOUSING ACCOMMODATION OR IN DETERMINING WHETHER OR NOT, OR UNDER WHAT TERMS AND CONDITIONS, TO PROVIDE FINANCIAL ASSISTANCE.

THESE PROVISIONS GOVERN FINANCIAL ASSISTANCE FOR THE PURPOSE OF THE PURCHASE, CONSTRUCTION, REHABILITATION OR REFINANCING OF ONE TO FOUR UNIT FAMILY RESIDENCES OCCUPIED BY THE OWNER AND FOR THE PURPOSE OF THE HOME IMPROVEMENT OF ANY ONE TO FOUR UNIT FAMILY RESIDENCE.

IF YOU HAVE QUESTIONS ABOUT YOUR RIGHTS, OR IF YOU WISH TO FILE A COMPLAINT, CONTACT THE MANAGEMENT OF THIS FINANCIAL INSTITUTION OR:

ACKNOWLEDGEMENT OF RECEIPT

I (WE) RECEIVED A COPY OF THIS NOTICE

Borrower Date

Borrower Date

Borrower Date

Borrower Date

ATTORNEY LIST FOR
PEACH STATE MORTGAGE CORP.

Morris/Hardwick/Schneider**
3730 Roswell Road
Suite 25
Marietta, GA 30062
(770) 565-3800

Hartman-Imbriale LLP
201 Creekstone Ridge
Suite 100
Woodstock, GA 30188
(678) 445-7423

Robert P. Copeland, PC
1827 Powers Ferry Road
Building 11, Suite 200
Atlanta, GA 30339
(770) 937-9444

Morris/Hardwick/Schneider**
245 TownPark Drive
Suite 225
Kennesaw, GA 30144
(770) 794-9997

Nations Title (Likens & Bloomquist)
125 TownPark Drive
Suite 200
Kennesaw, GA 30144
(770) 499-9133

Lisa F. Jarvis & Associates, LLC
2759 Delk Road
Suite 103
Marietta, GA 30067
(770) 984-0250

Hale & Cox, LLC
175 Town Park Drive
Suite 290
Kennesaw, GA 30144
(770) 218-1700

Andrew W. Hartman, LLC
dba Hartman-Imbriale, LLP
51-D Bryant Square
Jasper, GA 30143
(706) 253-7700

Kenneth L. Chalker, Sr.
1800 Roswell Road
Suite 2000
Marietta, GA 30062
(770) 509-8788

Nations Title (Likens & Bloomquist)
1025-6 East-West Connection
Suite 640
Austell, GA 30106

Walker & Robertson, LLC
9539 Highway 92
Woodstock, GA 30188
(770) 928-2500

Carol S. Osborne
302 W/I Parkway
Dallas, GA 30132
(770) 443-7337

McCalla, Raymer, Padrick, Cobb, Nichols, & Clark, LLC
168 North Johnston Street
Dallas, GA 30132
(770) 443-3503

** Formerly Jackson & Hardwick; merged with Morris & Schneider March 01, 2005

Morris/Hardwick/Schneider and Nations Title (Likens & Bloomquist) have other locations; complete lists can be provided upon request.

PRIVACY POLICY NOTICE (SIMPLIFIED)

This notice is provided to you pursuant to the Privacy of Consumer Financial Information Act and the Federal Trade Commission's implementing regulation thereunder, 16 CFR Part 313.

1 . **Collection Sources:**

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others;
 and
- Information we receive from a consumer reporting agency.

2. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

3. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide the requested loan origination services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

By signing below, you acknowledge receipt of this Notice

Borrower

Date

Co-Borrower

Date

Loan Officer

Date

Request for Transcript of Tax Return

Do not sign this form unless all applicable parts have been completed.

Read the instructions on page 2.

Request may be rejected if the form is incomplete, illegible, or any required part was blank at the time of signature.

TIP Use new Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use **Form 4506**, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return or employer identification number (see instructions)
2a If a joint return, spouse's name shown on tax return.	2b Second social security number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code

4 Address, (including apt., room, or suite no.), city, state, and ZIP code shown on the last return filed if different from line 3

5 If the tax return is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax return.

CAUTION: Lines 6 and 7 must be completed if the third party requires you to complete Form 4506-T. **Do not sign Form 4506-T if the third party requests that you sign Form 4506-T and lines 6 and 7 are blank.**

6 Product requested Most requests will be processed within 10 business days. If the product requested relates to information from a return filed more than 4 years ago, it may take up to 30 days. Enter the return number here and check the box below. _____

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. Transcripts are generally available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns

c Record of Account, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years

d Verification of Nonfiling, which is proof from the IRS that you did not file a return for the year

e Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2003, filed in 2004, will not be available from the IRS until 2005. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213

CAUTION If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

7 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

Sign Here

Signature (see instructions)	Date	Telephone number of taxpayer on line 1a or 2a ()
Title (if line 1a above is a corporation, partnership, estate, or trust)		
Spouse's signature	Date	

**OFFICIAL CODE OF GEORGIA ANNOTATED
SECTION 7-1-1014
AND
RULE 80-1 1-1-. 01 of the GEORGIA DEPARTMENT OF
BANKING
AND FINANCE
DISCLOSURE REQUIREMENTS**

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

Additionally, prior to accepting an application 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 of the loan application or guarantee acceptance into a particular loan program.

The amount of the application 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 (RESPA) "Good Faith Estimate". The application fee, if any, is payable in advance and is not refundable under any circumstances. The credit report and appraisal services are performed by outside providers. Fees for these services are payable in advance and are refundable 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 fees are payable at closing and are not refundable. Notwithstanding the above, for loans subject to a RESPA. Right of Rescission, all fees and charges may be refundable if you exercise your Right of Rescission within the rescission period. 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:

Credit Report - \$	Appraisal - \$
Licensee does not require or accept an application fee	

If you received this disclosure in response to 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 unless this disclosure is acknowledged and returned.

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

Borrower	Co-Borrower
Date	Date

MORTGAGE LOAN ORIGINATION AGREEMENT

You, the applicant(s), agree to enter into this Mortgage Loan Origination Agreement with Peach State Mortgage Corp. as an independent contractor to apply for a residential mortgage loan from a participating lender with which we from time to time contract upon such terms and conditions as you may request or a lender may require. You inquired into mortgage financing with Peach State Mortgage Corp. We are licensed as a "Mortgage Broker" under the Georgia Residential Mortgage Act.

SECTION 1. NATURE OF RELATIONSHIP. In connection with this mortgage loan we are acting as an independent contractor and not as your agent. We will enter into separate independent contractor agreements with various lenders. While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.

SECTION 2. OUR COMPENSATION. The lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate. The retail price we offer you - interest rate, total points and fees - will include our compensation. In some cases, we may be paid all of our compensation by either you or the lender. Alternatively, we may be paid a portion of our compensation by both you and the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees. Also, in some cases, if you would rather pay less up-front, you may be able to pay some or all of our compensation indirectly through a higher interest rate in which case we will be paid directly by the lender. We also may be paid by the lender based on (I) the value of the Mortgage Loan or related servicing rights in the market place or (ii) other services, goods or facilities performed or provided by us to the lender.

By signing below, applicant(s) acknowledge receipt of a copy of this signed Agreement.

PEACH STATE MORTGAGE CORP.

BORROWER(S)

LO Signature: _____

Signature: _____

Print Name: _____

Date: _____

Current Address: _____

Signature: _____

Print Name: _____

Current Address: _____

SERVICING DISCLOSURE STATEMENT

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS, IF YOUR LOAN IS MADE, SAVE THIS STATEMENT WITH YOUR LOAN DOCUMENTS. SIGN THE ACKNOWLEDGMENT AT THE END OF THIS STATEMENT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 2601 et seq.) you have certain rights under that Federal law.

This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer Practices And Requirements

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15 day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you, upon the occurrence of certain business emergencies.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, and the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Complaint Resolution

Section 6 of RESPA (12 U.S.C. Section 2605) gives you certain consumer rights, whether or not your loan servicing is transferred.

If you send a "qualified written request" to your servicer, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. (A "qualified written request" is a written correspondence, other than a notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and the information regarding your request). Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60 Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

A Business Day is any day in which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Damages and Costs

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section.

Servicing Transfer Estimates

1. The following is the best estimate of what will happen to the servicing of your mortgage loan:

We do not service mortgage loans, and we have not serviced mortgage loans in the past three years. We presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your servicer.

2. For all the first lien mortgage loans that we make in the 12 month period after your mortgage loan is funded, we estimate that the percentage of mortgage loans for which we will transfer servicing is between:

[0 to 25%] or [NONE] 26 to 50% 51 to 75% [76 to 100%] or [ALL]

This estimate does does not include assignments, sales or transfers to affiliates or subsidiaries. This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

PEACH STATE MORTGAGE CORP.

Lender / Broker [Signature Not Mandatory]

_____ Date

ACKNOWLEDGMENT OF MORTGAGE LOAN APPLICANT

I/We have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below. I/We understand that this acknowledgment is a required part of the mortgage loan application.

Applicant's Signature

Date

Co-Applicant's Signature

Date

Date

Date

Peach State Mortgage

“KNOW YOUR CUSTOMER” ADDENDUM TO THE 1003 USA PATRIOT ACT, SECTION 326 CHECKLIST

Borrower #1: _____
First Name Middle Name Last Name

Present Address: _____
Street Address City State Zip

Social Security #: _____ **Date of Birth:** _____

Form of Identification used for verification:

_____ **A.) Driver's License**

OR Driver's License #: _____ Issuing State: _____

_____ **B.) Passport**

OR Passport Number: _____

_____ **C.) Birth Certificate**

Birth City _____ Birth County _____ Birth State _____

Borrower #2: _____
First Name Middle Name Last Name

Present Address: _____
Street Address City State Zip

Social Security #: _____ **Date of Birth:** _____

Form of Identification used for verification:

_____ **A.) Driver's License**

OR Driver's License #: _____ Issuing State: _____

_____ **B.) Passport**

OR Passport Number: _____

_____ **C.) Birth Certificate**

Birth City _____ Birth County _____ Birth State _____

Patriot Act Disclosure

To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify, and record information that identifies each person (individuals and businesses) who open 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 will also ask for your driver's license or other identifying documents.

Borrower

Date

Co-Borrower

Date

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

Borrower	Co-Borrower
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I. TYPE OF MORTGAGE AND TERMS OF LOAN					
Mortgage Applied for:	<input type="checkbox"/> V.A.	<input type="checkbox"/> Conventional	<input type="checkbox"/> Other (Explain):	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service			
Amount	Interest Rate	No. of Months	Amortization Type:	<input type="checkbox"/> Fixed Rate	<input type="checkbox"/> Other (explain):
\$	%			<input type="checkbox"/> GPM	<input type="checkbox"/> ARM (type):

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	Property will be:
<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent <input type="checkbox"/> Other (Explain)	<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> 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 Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		Cost: \$

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)		<input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)

Borrower	Co-Borrower		
III. BORROWER INFORMATION			
Borrower's Name (including Jr. or Sr. if applicable)		Co-Borrower's Name (including Jr. or Sr. if applicable)	
Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages	
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.		Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	
Mailing Address, if different from Present Address		Mailing Address, if different from Present Address	

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.
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Borrower	Co-Borrower		
IV. EMPLOYMENT INFORMATION			
Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	
		Yrs. employed in this line of work/profession	
Position/Title/Type of Business	Business Phone (incl. area code)	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:

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	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)	Monthly Income
			\$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expenses	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.

B/C	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.	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	
Description		Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$		
List checking and savings account below			
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.	\$
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
Life insurance net cash value:	\$	Acct. No.	\$
Face amount: \$		Name and address of Company	\$ Payment/Months
Subtotal Liquid Assets	\$	Acct. No.	\$
Real estate owned (enter market value from schedule of real estate owned)	\$	Name and address of Company	\$ Payment/Months
Vested interest in retirement fund	\$	Acct. No.	\$
Net worth of business(es) owned (attach financial statement)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$
Automobiles owned (make and year)	\$	Job Related Expense (child care, union dues etc.)	\$
Other Assets (itemize)	\$	Total Monthly Payments	\$
Total Assets a.	\$	Net Worth (a minus b)	\$
		Total Liabilities b.	\$

Borrower's Signature: X	Date	Co-Borrower's Signature: X	Date
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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	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	\$	<p>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</p> <table border="1"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">Borrower</th> <th colspan="2">Co-Borrower</th> </tr> <tr> <th>Yes</th> <th>No</th> <th>Yes</th> <th>No</th> </tr> </thead> <tbody> <tr> <td>a. Are there any outstanding judgments against you?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>b. Have you been declared bankrupt within the past 7 years?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>d. Are you a party to a lawsuit?</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>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. 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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 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)																																																																		

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 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	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 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"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <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	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer PEACH STATE MORTGAGE CORP. 135 POWERS FERRY RD SE MARIETTA, GA 30067-7557	
This application was taken by:	Interviewer's Signature		Date
	Interviewer's Phone Number (incl. area code)		
<input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet			

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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