



City	State	Phone	Fax
Louisville	KY	502.585.5626	502.400.2776
Bowling Green	KY	270.842.7773	270.904.1700
LaGrange	GA	706.443.5010	706.443.5287
Tennille	GA	748.412.6820	478-412-6820
Floyds Knobs	IN	502.407.4377	866.461.5563
Germantown	TN	270-842-7773	270-796-2720

PRIMARY BORROWER

First Name _____ Middle Name _____ Last Name _____
 Present Address _____ City/State/Zip _____ Rent/Own _____ How Long _____
 Mortgage Co/Landlord _____ Mortgage Balance _____
 Social Security # _____ Birthdate _____
 Cell Phone _____ Home Phone _____ Work Phone _____
 Email Address _____
 Employer _____ Employer Address _____
 Job Title _____ HR Contact _____ Phone: _____
 Employment Date _____ Yrs in this Work _____ Hourly Wage/Salary _____
 Savings Balance _____ Checking Bal _____ Invest. Bal _____
 Bank Name _____
 Credit History: GREAT GOOD FAIR POOR Any Collections in the past 12 months? YES NO Any mortgage lates in the past 12 months? _____
 Filed bankruptcy in the past 7 years? YES NO If "YES" Chapter 7 or 13 _____ If "YES" when was the BK discharged? _____

ADDITIONAL BORROWER

First Name _____ Middle Name _____ Last Name _____
 Present Address _____ City/State/Zip _____ Rent/Own _____ How Long _____
 Mortgage Co/Landlord _____ Mortgage Balance _____
 Social Security # _____ Birthdate _____
 Cell Phone _____ Home Phone _____ Work Phone _____
 Email Address _____
 Employer _____ Employer Address _____
 Job Title _____ HR Contact _____ Phone: _____
 Employment Date _____ Yrs in this Work _____ Hourly Wage/Salary _____
 Savings Balance _____ Checking Bal _____ Invest. Bal _____
 Bank Name _____
 Credit History: GREAT GOOD FAIR POOR Any Collections in the past 12 months? YES NO Any mortgage lates in the past 12 months? _____
 Filed bankruptcy in the past 7 years? YES NO If "YES" Chapter 7 or 13 _____ If "YES" when was the BK discharged? _____

SUBJECT PROPERTY

Property Address (if different from above) _____
 City _____ State _____ Zip _____
 Annual HOI _____ Ins Agent _____ Property Tax _____
 Current Payment _____ Escrow? YES NO Current Rate: _____
 Sales Price _____ Agent _____ Agent Phone _____

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DECLARATIONS

Please check all that applies:

YES NO

Are there any outstanding judgements/collections against you? Anything in the most recent 12 months?

- Garnishment deducted from your pay check, if so AMOUNT _____
- State or Federal Tax Lien, if so AMOUNT _____
- Repossession/Collection
- Provide documentation

YES NO

Have you filed bankruptcy in the past 7 years?

- Have you filed a CHAPTER 7 Bankruptcy in the past 24 months.
- Have you filed a CHAPTER 13 Bankruptcy in the past 24 months.
- Date of Bankruptcy discharge _____
- Provide copy of Bankruptcy paperwork
- Provide copy of Bankruptcy Discharge paperwork

YES NO

Have you had a Foreclosure or Deed in Lieu of foreclosure in the past 7 years?

- Foreclosure date: _____
- Short Sale date: _____
- Property Address of foreclosed/short sale property: _____
- Provide copy of deed of transfer from you back to the lender

YES NO

Are you party to a lawsuit?

- Provide copy of lawsuit

YES NO

Have you co-signed on a loan that has defaulted?

- Provide documentation

YES NO

Are you a co-borrower or endorser on a NOTE?

- Provide documentation

YES NO

Are you currently delinquent or in default on any debt: federal, mortgage, etc?

- Provide documentation

YES NO

Are you obligated to pay child support, alimony or separation maintenance?

- Provide copy of Divorce Decree
- Provide copy of Child Support or Alimony Agreement, if separate
- Amount of CHILD SUPPORT ALIMONY payment _____. Paid MONTHLY WEEKLY

YES NO

Is any part of your down payment borrowed, withdrawn from 401K or gifted?

- GIFT- Provide signed gift letter from gift donor (provided by mortgage lender)
- GIFT- Provide most recent 30 day bank statement from gift donor showing funds available to give gift.
- GIFT- Provide proof of receipt of gift, with bank statement or copy of cashiers check to closing attorney
- SECURED LOAN- Provide loan documentation with loan terms.
- 401K Withdrawal- Provide current 401K statement
- 401K Withdrawal- Provide withdraw document
- 401K Withdrawal- Provide terms if loan
- 401K Withdrawal- Provide current bank statement showing funds received into bank account from 401K account

YES NO

Are you a US Citizen?

- Provide valid Drivers License or state issued ID card/ Social Security Card may be required

YES NO

Are you a permanent resident alien?

- Provide valid Drivers License
- Provide copy of social security card
- Provide EAD Card/ Green Card and appropriate imigration documents

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DECLARATIONS

Please check all that applies:

YES NO
 Do you intend to occupy this property as your primary residence?

YES NO
 Have you had ownership interest in a property in the past 3 years?
 Primary Residence, address: _____
 Investment Property, address: _____

YES NO
 Do you have an investment property that is rented:
 Property address: _____
 Amount of rent collected each month: _____
 Provide the following for the property: CURRENT LEASE MORTGAGE STATEMENT TAX BILL INSURANCE DEC | DEC PAGE
 Investment Property, address: _____

YES NO
 Have you graduated college in the past 12 months?
 Provide college transcripts
 Provide Student Loan Consolidation letter, if applicable

YES NO
 Have you changed jobs in the past 24 months? If so, please list each job and employment dates.

YES NO
 Do you receive SSI, retirement, disability income, or pension benefits
 Provide income award letter

YES NO
 Have you sold a house in the past 90 days?
 Property Address: _____
 Provide final HUD 1 from closing

YES NO
 Have you obtained any new debt or loans in the past 90 days?
 Provide loan documents or current statement for new revolving debt

YES NO
 Have you had a recent death of a family member resulting in the change of a mortgage or other account?
 Provide death certificate
 Provide copy of will to support inheritance distribution

YES NO
 Have you filed your most recent years tax return?
 Do you have any self employment or 1099 income? YES NO
 Do you have a business write off? YES NO
 Do you have any "Unreimbursed Business" expenses on your tax return? YES NO If so, how much _____

YES NO
 Do you have large deposits in your savings or checking account aside from your payroll deposit?
 All large deposits will have to be sourced; paper trail of deposits

Borrower's Certification and Authorization

VERIFICATION AUTHORIZATION

I hereby authorize Statewide Mortgage, Inc. to verify my past and present employment earnings, Social Security benefits, bank account balances, stock holdings, and any other assets requiring verification in order to process my mortgage-loan application. I further authorize Statewide Mortgage to order a consumer credit report and verify other credit or liability information including past and present mortgages and landlord references. It is understood that a photocopy of this form will serve as authorization. The information obtained by Statewide Mortgage pursuant to this authorization may be used only for processing my mortgage-loan application. If my loan is to be insured by the Federal Housing Administration or Veterans Administration, the information obtained with this authorization will be used in accordance with the Privacy Act Notice to me below.

PRIVACY ACT NOTICE

This information is to be used by the agency collecting it in determining whether you qualify as a prospective mortgagor for mortgage insurance or guaranty or as a borrower for a rehabilitation loan under the agency's program. It will not be disclosed outside the agency without your consent except to financial institutions for verification of your deposits and as required and permitted by law. You do not have to give us this information, but if you do not, your application for approval as a prospective mortgagor for mortgage insurance or guaranty or a borrower for a rehabilitation loan may be delayed or rejected. This information request is authorized by Title 38, U.S.C., Chapter 37 (if VA), by 12 U.S.C., Section 1701 et seq., (if HUD/JFHA); and by 42 U.S.C., Section 1452b (if HUD/CPD).

CERTIFICATION

The undersigned certify the following:

1. I have applied for a mortgage loan from Statewide Mortgage. In applying for the loan, I completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I certify that all of the information is true and complete. I made no misrepresentations in the loan application or other documents, nor did I omit any pertinent information.
2. I understand and agree that Statewide Mortgage reserves the right to change the mortgage loan review process to a full documentation process. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I have applied for a mortgage loan from Statewide Mortgage. As part of the application process, Statewide Mortgage and the mortgage guaranty insurer may verify information contained in my loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I authorize you to provide to Statewide Mortgage, and to any investor to whom Statewide Mortgage may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income, bank, money market, and similar account balances, credit history, and copies of income-tax returns.
3. Statewide Mortgage or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Statewide Mortgage, the investor that purchased the mortgage or the mortgage guaranty insurer (if any) is appreciated.
6. Mortgage guaranty insurer (if any):

Borrowers Signature

Borrowers Social Security #

Date

Co-Borrowers Signature

Co-Borrowers Social Security # Date