Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information. This section asks about your personal information and your income from employment

and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information									
Name (First, Middle, Last, Suffix	<i>x)</i>				Social Security Number (or Individual Taxpayer Identification Number)				
Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)				names					
Type of Credit O I am applying for individual cre O I am applying for joint credit. T		orrowers:			List Name(s) of Othe (First, Middle, Last, Suffix				s Loan
Each Borrower intends to apply	for joint credit. Y	our initials:							
Marital Status O Married O Separated O Unmarried (Single, Divorced, Widowed, C Reciprocal Beneficiary Relation				_	Contact Informati Home Phone Cell Phone Work Phone Email			Ext.	
Current Address									
Street								Unit # _	
City	State	ZIP		Count	ry				
How Long at Current Address?	Years	Months	Н	lousing ONo pr	imary housing expens	e O	Own ○Rent (\$		/month)
If at Current Address for LES	•	list Former	Add	lress 🗌 Doe	s not apply			11	
Street City	Stato	710		Count	201			Unit #	
How Long at Former Address?	Years	Months	Н	lousing \bigcirc No pri	mary housing expense	e ()	Own ⊖Rent (\$		/month)
Mailing Address – if different	from Current A	ddress	Doe	s not apply					
Street								Unit #	
City	State	ZIP		Count	ry				
1b. Current Employment/S	elf Employmeı	nt and Incom	ne	🗌 Does not	apply				
Employer or Business Name				Phor	ne		Gross Monthl	y Income	
Street					Unit #		Base	-	/month
City		_State	Z	(IP	Country		Overtime		/month
Position or Title				Check if this st	atement applies:				-
Start Date / /	(mm/de	d/vvvv)			by a family member,		Commission		
How long in this line of work?				property seller,	, real estate agent, or oth	er	Military		
				party to the tra	nsaction.		Entitlements		
Check if you are the Business	0	•			Monthly Income (or Lo	oss)	Other		/month
Owner or Self-Employed	🔿 I have an ow	nership share	of 25	5% or more.			TOTAL		/month

Employer or Business	Name	Phone					thly Income
Street City			ZIP			Base	/month
						Overtime	/month
Position or Title				statement applie		Bonus	/month
Start Date /				/ed by a family mem ller, real estate agent		Commission	/month
How long in this line of	work? Years	Months		transaction.	, or other	Military Entitlements	/month
☐ Check if you are the B		ownership share of le	ss than 25%	Monthly Incom	e (or Loss)	Other	/month
Owner or Self-Employ		ownership share of 2		Monthly Incom	ie (01 2033)	TOTAL	/month
1d. IF APPLICABLE, (Complete Informa	tion for Previous E	mployment/Se	elf Employment a	nd Income		es not apply
Provide at least 2 yea	rs of current and p	revious employme	ent and income	2.			
Employer or Business							ross Monthly
Street						Income	/month
City		StateZ	<u></u>	Country _			
Position or Title							
Start Date /	/ (mr	n/dd/yyyy)		u were the Busines: elf-Employed	5		
End Date /	/ (mr	n/dd/yyyy)	Owner or 5	en-Employed			
1e. Income from Oth	ner Sources	Does not apply					
Include income from o			ource, choose	from the sources	listed here:		
Alimony	Child Support	 Interest and Di 	-	Notes Receivable	Royalty F		Unemployment
Automobile	Disability	Mortgage Crec		Public Assistance		Maintenance	Benefits
AllowanceBoarder Income	 Foster Care Housing or 	Certificate Mortgage Diffe 		Retirement Te.g., Pension, IRA)	 Social Se Trust 	curity	 VA Compensation Other
Capital Gains	Parsonage	Payments	(e.g., r ension, mA)	• Hust		· Other
NOTE: <i>Reveal alimony, for this loan.</i>	child support, sepa	rate maintenance, o	r other income	ONLY IF you want	t it considered	d in determin	ing your qualification
Income Source - use list	t above						Monthly Incom
				Prov	ide TOTAL Ar	nount Here	

Section 2: Financial Information — Assets and Liabilities. This section asks about things

you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

2a. Assets - Bank Accounts, Retirement, and Other Accounts You Have

Include all accounts below. U	nder Account Typ	e, choose from the types	listed here:		
Savings	Certificate of Depos Mutual Fund Stocks	it • Stock Options • Bonds • Retirement <i>(e.g</i>	Bridge Loan Proce Individual Develo A01k, IRA) Account	pment • (Frust Account Cash Value of Life Insurance <i>(used for the transaction)</i>
Account Type – use list above	Financial	nstitution	Account Number		Cash or Market Value
	·		Provide TOTAL	Amount Here	

2b. Other Assets and Credits You Have Does not apply

nclude all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:										
Assets	Credits									
 Proceeds from Real Estate Property to be sold on or before closing Proceeds from Sale of Non- Real Estate Asset Secured Borrowed Funds Other 	 Earnest Money Employer Assistance Lot Equity Rent Credit 	ds • Sweat Equity • Trade Equity								
Asset or Credit Type – use list above		Cash or Market Value								
	Provide TOTAL Amount Here									

2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe

Does not apply

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

• Revolving (e.g., credit cards) • Installment (e.g., car, student, personal loans) • Open 30-Day (balance paid monthly) • Lease (not real estate) • Other

Account Type – use list above	Company Name	Account Number	<i>To be paid off at</i> Unpaid Balance <i>or before closing</i>	Monthly Payment

2d. Other Liabilities and Expenses

Does not apply

Include all o					
Alimony	Child Support	Separate Maintenance	Job Related Expenses	• Other	Monthly Payment

Section 3: Financial Information — Real Estate. This section asks you to list all properties you currently

own and what you owe on them. 🗌 I do not own any real estate

3a. Prope	rty You	Own If	you are refir	nancing, list the	property	you are	refinancing FIRS	т.				
Address St	reet									Un	it #	
Cit	ty						State	ZI	Ρ	Coun	try	
	-						y Insurance, Taxes,	Fo	r 2-4 Unit Prir	nary or Inves	tment Property	
Property Value	Per	t us: Sold, nding Sale, or ained		cupancy: Investmer econd Home, Other							ER to calculate: thly Rental Income	
\$								\$		\$	·	
Mortgage	_oans o	on this Prope	erty 🗌 D	oes not apply								
Creditor Na	me	Account N	umber	Monthly Mortgage Payment	Unpaid B	alance	To be paid off at before closing	or Co	pe: FHA, VA nventional, her		Credit Limit (<i>if applicable</i>)	

IE APPLICABLE Complete Info for Additional Dranauty

Deservet surpli-

	, compres					Does not apply	·		
ddress Street									it #
City						State	ZIP	Coun	
	Status: Sold,					y Insurance, Taxes,	For 2-4 Ur	nit Primary or Inves	tment Property
	Pending Sale, or Retained		cupancy: Investmer econd Home, Other		if not in	tion Dues, etc. cluded in Monthly ge Payment			R to calculate: ly Rental Incom
							\$	\$	
lortgage Loan	s on this Prop	erty 🗌 D	oes not apply						
Creditor Name Account Number		umber	Monthly Mortgage Payment			To be paid off at before closing		A, VA, ional, USDA-RD,	Credit Limit (if applicable
Section 4 ant to purchase o	4: Loan a	and Pro	n for Additional			Does not apply		pan's purpose and t	the property you
	;		Loan Purpose		ırchase	ORefinance	Other (sp	ocifv)	
							_ = = (sp.	U	nit #
						state ZIP			
			D					_ /	

	Number of Units	Property	Value \$					
Occupancy	OPrimary Residence	⊖Second Home	OInvestment Property	FHA Secondary Residence 🗌				
• Mixed-Use Property. If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop) ONO OYES								
2. Manufactured Home. Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis)								

4b. Other New Mortga	ige Loans on tl	or Refinancing	oes not apply		
Creditor Name	Lien Type			Loan Amount/Amount to be Drawn	Credit Limit (<i>if applicable</i>)
	○ First Lien	○ Subordinate Lien	\$	\$	\$
	○ First Lien	O Subordinate Lien	\$	\$	\$

4c. Rental Income on the Property You Want to Purchase	For Purchase Only Does not apply					
Complete if the property is a 2-4 Unit Primary Residence or an Investment Property Amount						
Expected Monthly Rental Income	\$					
For LENDER to calculate: Expected Net Monthly Rental Income	\$					

4d. Gifts or Grants You Have Been Given or Will Receive for this Loan

Does not apply

Include all gifts and grants below. Under Source, choose from the sources listed here:

Community Nonprofit Employer	Federal AgeLocal Agene	ency	 Relative Religious Nonprofit	State AgencyUnmarried Partner	LenderOther
Asset Type: Cash Gift, Gift of	of Equity, Grant	Deposited/Not	Deposited	Source – use list above	Cash or Market Value
		 Deposited 	O Not Deposited		\$
		 Deposited 	○ Not Deposited		\$

Section 5: Declarations. This section asks you specific questions about the property, your funding, and your past financial history.

5a. About this Property and Your Money for this Loan		
A. Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years?	-	⊖ YES ⊖ YES
If YES, complete (1) and (2) below:		U IES
(1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)?		
(2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?		
B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	ONO	() YES
C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application?	ONO	⊖ YES
If YES, what is the amount of this money?	\$	
D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application?	ОNO	⊖ YES
2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?	ONO	⊖ YES
E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?	ONO	⊖ YES

5b. About Your Finances

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?		
G. Are there any outstanding judgments against you?		
H. Are you currently delinquent or in default on a Federal debt?		
I. Are you a party to a lawsuit in which you potentially have any personal financial liability?		
J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?		
K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?		
L. Have you had property foreclosed upon in the last 7 years?		
M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: Chapter 7 Chapter 11 Chapter 12 Chapter 13		

Section 6: Acknowledgements and Agreements. This section tells you about your legal obligations

when you sign this application.

Acknowledgments and Agreements

Definitions:

- "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors or assigns.

I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
 - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
 - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 *et seq.*).

(2) The Property's Security

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

(3) The Property's Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures

• The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my: (a) electronic signature; or
 - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(5) Delinquency

• The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.

• If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

(6) Authorization for Use and Sharing of Information

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the Ioan application and related Ioan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my Ioan or its servicing:

(a) process and underwrite my loan;

- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
 (a) the sections a precisible and depending the law.
- (g) other actions permissible under applicable law.

Borrower Signature

Section 7: Military Service. This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? 🔿 N	
If YES, check all that apply: Currently serving on active duty with projected expiration date of service/tour// (mr	m/dd/yyyy)
Currently retired, discharged, or separated from service	
\Box Only period of service was as a non-activated member of the Reserve or National Guard	

Surviving spouse

Section 8: Demographic Information. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more	Race: Check one or more		
 Hispanic or Latino Mexican Puerto Rican Cuban Other Hispanic or Latino – Print origin: For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on. Not Hispanic or Latino I do not wish to provide this information Sex Female Male I do not wish to provide this information 	 American Indian or Alaska Native – Print name of enrolled or principal tribe: Asian Asian Indian Chinese Filipino Japanese Korean Vietnamese Other Asian – Print race: For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on. Black or African American Native Hawaiian or Other Pacific Islander Native Hawaiian Guamanian or Chamorro Samoan Other Pacific Islander – Print race: For example: Fijian, Tongan, and so on. White I do not wish to provide this information 		
To Be Completed by Financial Institution (for application taken in p	erson):		
Was the ethnicity of the Borrower collected on the basis of visual obser Was the sex of the Borrower collected on the basis of visual observation Was the race of the Borrower collected on the basis of visual observation	n or surname? O NO O YES		
The Demographic Information was provided through:			

OFace-to-Face Interview (includes Electronic Media w/ Video Component)

OTelephone Interview

OFax or Mail

OEmail or Internet

Section 9: Loan Originator Information. To be completed by your Loan Originator.

Loan Originator Information					
Loan Originator Organization Name WOODSVILLE GUARANTY SAVINGS BANK					
Address 63 Central Street, Woodsville, NH 03785					
Loan Originator Organization NMLSR ID# 460588	State License ID#				
Loan Originator Name					
Loan Originator NMLSR ID#	State License ID#				
Email		Phone			
Signature		Date (mm/dd/yyyy)			
Signature		Date (mm/dd/yyyy)			

Uniform Residential Loan Application — Continuation Sheet

Continuation Sheet Use this continuation sheet if you need more space to complete the Uniform Residential Loan Application.

Borrower Name (First, Middle, Last, Suffix)

Additional Information

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 federal law (18 U.S.C. §§ 1001 *et seq.*).

Borrower Signature

Date (mm/dd/yyyy)