



## DEPOSIT / PREPAID ACKNOWLEDGEMENT

I/we agree to pay a non-refundable \$300.00 application fee at time of closing. Additional expenses associated with the mortgage process will be charged to me/us at the time of closing and will be reflected on the final settlement statement. I/We also agree to pay the \$325 appraisal and credit report at time of formal mortgage application

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I/we hereby acknowledge that regardless of any seller concessions in the purchase agreement, I/we agree to pay the following items at closing:

1. First year's private mortgage insurance premium. (If applicable)
2. Private mortgage insurance escrow. (If applicable)
3. Closing interest. (Interest charges from the day of closing through the first day of the next month)
4. Tax escrow. (Non-escrow of taxes requires a minimum of a 20% down-payment, underwriter approval and the possibility of an additional 25 basis point investor fee)
5. Hazard insurance escrow. (Home Owners Insurance)
6. Down payment & Closing Costs must come from your own source of funds. (Cannot be borrowed)

Other costs associated with this loan request will be itemized on the *Good Faith Estimate*; you receive after your loan is registered.

All loan documentation will be the property of First Heritage Financial, LLC is not available with out the consent of the appropriate party. All questions during the processing of your loan should be directed to the first mortgage department, of First Heritage Financial, LLC.

These documents should not be construed as a mortgage loan commitment. The mortgage loan commitment is issued after underwriting criterion is met.

I/we understand and accept the terms of this document.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower

\_\_\_\_\_  
Date

Dear Applicants:

The following, non-refundable fees, are associated with the mortgage application process.

**Additional, credit report fees are necessary if multiple and/or unmarried applicant(s), appear on this application.** *The Credit Report, will/must be updated after 90 days, at additional expense to you.*

_____	\$ 50.00	<b>Pre-Approval (\$50 fee is for a credit report and due with the application)</b>
_____	\$325.00	<b>Conventional Mortgage Loans (\$275 appraisal fee, \$50 credit report fee)</b>
_____	\$400.00	<b>FHA Loans \$350 (single family) appraisal &amp; \$50 credit report</b>
_____	\$325.00	<b>VA Loans collected at time of application (\$275 appraisal, \$50 credit report)</b>

\_\_\_\_\_ **Lock-in Fee:** A minimum of one percent of the loan amount will be collected from you when you authorize us to "Lock-in" your interest rate. This lock-in fee is credited to you on the HUD-1 settlement statement at time of your final settlement on your purchase or refinance, when you use this particular loan. If you do not close using this loan, the "lock-in" fee will be forfeited. If you do not lock your interest rate in at least ten days before your scheduled closing date, you will automatically be locked in at the published rate on the tenth day before your scheduled closing, at no cost to you. To lock-in an interest rate, we must have received your signed mortgage application.

*Lock-in Calculation Example: (\$100,000 mortgage amount x .01 = \$1,000 lock-in fee)*

*The appraisal and credit report fees associated with this application are in addition to the \$300 non-refundable application fee for conventional mortgage loans. As a convenience, the \$300 application fee will be collected at the time of final settlement, however, you are responsible for the payment of the appraisal, credit report and application fees whether or not you settle using this loan.*

**Method of Payment** (Please make checks or money orders payable to First Heritage Financial, LLC)

\_\_\_\_\_ Enclosed please find my check or money order in the amount of \$\_\_\_\_\_

*\*All fees collected, as part of this application will be applied towards mortgage closing costs.*

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower

\_\_\_\_\_  
Date

## **Borrower's Certification & Authorization** **Certification**

The undersigned certify the following:

1. We have applied for a mortgage loan from First Heritage Financial, LLC. We have completed an application for the purpose of securing a mortgage loan and certify that all of the information I/We provide during this application process will be true and correct. I/We, have not nor will make/made, any misrepresentations in the loan application or omit/omitted any pertinent information.
2. I/We understand and agree that First Heritage Financial, LLC reserves the right to change the mortgage loan review process, should it be deemed necessary, to a full documentation program. This may include verifying the information provided on the application with the identified employer(s) and/or the financial institution(s).
3. I/We fully understand 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/We have applied for a mortgage loan from First Heritage Financial, LLC. First Heritage Financial, LLC and the mortgage guaranty insurer (if any), as part of the mortgage process, maybe required to verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of a quality control program.
2. I/We authorize you to provide First Heritage Financial, LLC or any investor to whom First Heritage Financial, LLC 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. First Heritage Financial, LLC, 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 First Heritage Financial, LLC, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.
6. Mortgage guaranty insurer (if any):\_\_\_\_\_.

\_\_\_\_\_  
(Borrower's Signature)

\_\_\_\_\_  
(Social Security Number)

\_\_\_\_\_  
(Borrower's Signature)

\_\_\_\_\_  
(Social Security Number)

\_\_\_\_\_  
(Borrower's Signature)

\_\_\_\_\_  
(Social Security Number)

\_\_\_\_\_  
(Borrower's Signature)

\_\_\_\_\_  
(Social Security Number)

# 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 will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is 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.

## I. TYPE OF MORTGAGE AND TERMS OF LOAN

<b>Mortgage Applied for:</b>	<input type="checkbox"/> VA	<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	<b>Amortization Type:</b>	<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 <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):			Property will be:		
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent			<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment		
<b>Complete this line if construction or construction-permanent loan.</b>					
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	\$	\$	\$	\$	\$
<b>Complete this line if this is a refinance loan.</b>					
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)

## III. BORROWER INFORMATION

Borrower	Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable)	Co-Borrower's Name (include Jr. or Sr. if applicable)
Social Security Number   Home Phone (incl. area code)   DOB (MM/DD/YYYY)   Yrs. School	Social Security Number   Home Phone (incl. area code)   DOB (MM/DD/YYYY)   Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated
Dependents (not listed by Co-Borrower) no.   ages	Dependents (not listed by 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
<b>If residing at present address for less than two years, complete the following:</b>	
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.

## IV. EMPLOYMENT INFORMATION

Borrower	Co-Borrower
Name & Address of Employer <input type="checkbox"/> Self Employed	Name & Address of Employer <input type="checkbox"/> Self Employed
Yrs. on this job	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	Position/Title/Type of Business
Business Phone (incl. area code)	Business Phone (incl. area code)
<b>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</b>	
Name & Address of Employer <input type="checkbox"/> Self Employed	Name & Address of Employer <input type="checkbox"/> Self Employed
Dates (from - to)	Dates (from - to)
Monthly Income	Monthly Income
\$	\$
Position/Title/Type of Business	Position/Title/Type of Business
Business Phone (incl. area code)	Business Phone (incl. area code)
Name & Address of Employer <input type="checkbox"/> Self Employed	Name & Address of Employer <input type="checkbox"/> Self Employed
Dates (from - to)	Dates (from - to)
Monthly Income	Monthly Income
\$	\$
Position/Title/Type of Business	Position/Title/Type of Business
Business Phone (incl. area code)	Business Phone (incl. area code)





