



Loan Submission Checklist

Dear , thank you for your application. Please provide the following information so we can expedite your request.

- ___ Original Executed Sales Contract (Legible)
- ___ W-2's for the past 2 years AND pay stubs for the most recent 30 day period
- ___ Have you opened any new credit accounts in the last 90 days?
- ___ Copy of bank statements for the most recent 2 months (All Pages)
- ___ Copy of other asset statements listed on 1003 (all pages) IE (certificates, stocks, bonds, 401k, IRAs)
- ___ If any of the following apply, please provide copies of tax returns with all schedules for the most recent two year period
 - >Self-employed and/or if applicant or co-applicant owns 25% or more in a business
 - >Income from commissions
 - >Income from bonus or overtime is 25% of base salary
 - >Borrower relies on income from interest or dividends
 - >Income from rental property (Provide copy of leases in addition to tax returns)
 - >Employed by a relative
- ___ Self employed or 25% plus owner of a business) Business tax returns for last 2 years, YTD P&L statement and current balance sheet
- ___ Divorce decree (Verify child support income, provide copies of dependent birth certificates to verify ages)
- ___ Copy of borrower(s) driver's license and/or state issued picture identification & Social Security Card.

Additional Items needed for Refinance Transaction

- ___ Warranty Deed and Homeowners Insurance Policy
- ___ Most recent mortgage statement and/or the following:
 - ___ Name, Address, Phone number of Mortgage Company, and the loan number
 - ___ Is there a 2nd mortgage? Y / N
 - ___ If yes, was the 2nd mortgage obtained at time of purchase and part of the purchase financing? Y / N
 - ___ Is there a prepayment penalty on the current mortgage? Y / N

Fees Payable To Southeast Mortgage:

The following fees are collected by the lender after receipt of the signed application, signed Truth-in-Lending Disclosure Statement and signed Loan Submission Checklist (includes GFE receipt acknowledgement and client intent to proceed.)

- ___ \$60 Application Fee* – Applicable On Conventional Loans
- ___ \$350 Property Appraisal Fee – Applicable On Conventional Loans
- ___ \$60 Credit Report Fee* – Applicable On FHA and VA Loans
- ___ \$400 Property Appraisal Fee – Applicable On FHA and VA Loans

* Credit may be applied for previously paid credit report fees paid during pre-qualification. Deduct credit from amounts listed above for Application and/or Credit Report Fee.

For the Client's convenience we accept major credit cards

Visa/MC/AMEX/DISCOVER (please circle) Card # _____ Exp. Date: _____

Authorized Cardholder Name(s) _____

Authorized Cardholder Billing Address: _____ State _____ Zip _____

Authorized Cardholder(s) Signature _____ Date _____

The loan applicant (borrower and/or co-borrower) acknowledges that the lender is required to send a GFE (Good Faith Estimate) and TIL (Truth-In-Lending Disclosure Statement) to the applicant within three business days of receipt of the signed Uniform Residential Mortgage Application (1003) as defined by 24 CFR § 3500.2(b) of RESPA (Real Estate Settlement And Procedures Act.) By signing below on this loan submission checklist form, the loan applicant acknowledges that they have received the GFE and TIL and intend to proceed with the loan application process covered by the GFE and TIL. Proceeding with the loan application process is not a commitment to lend by the lender nor is it an obligation to close by the borrower. Upon lenders receipt of this form signed by the loan applicant and not before, the lender will accept a credit report fee when applicable, loan application fee when applicable and/or property appraisal fee when applicable. In addition, the lender complies with the Mortgage Disclosure Improvement Act of 2008 and will close no sooner than 7 business days from the date the applicant signs and returns the GFE and TIL to the lender. Should "changed circumstances" apply as defined under RESPA 3500.2, the lender may reissue the GFE and TIL within three business days of receiving the information sufficient to establish changed circumstances. The loan applicant further acknowledges that they have agreed to receive the loan application package and disclosures from the lender in writing via in person delivery, mail delivery, electronic mail delivery or fax delivery.

Borrower Signature _____ Date _____
Co-Borrower Signature _____ Date _____



ECOA NOTICE

In compliance with Regulation B, Section 202.9 (b)(1).

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicants 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 creditor is: Federal Trade Commission, 1718 Peachtree Street, NW Room 1000 Atlanta, Georgia 30367

Privacy Policy Notice

Southeast Mortgage does not disclose any nonpublic personal information about the applicant or co-applicant to anyone for any purpose that is not specifically permitted by law.

We restrict access to non-public personal information about you to those employees who need to know in order to provide services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

General Authorization

I hereby authorize SOUTHEAST MORTGAGE, SEM, to verify my past and present employment earnings record, bank accounts, stock holdings and any other asset balances needed to process my loan application. I further authorize SEM to order a credit report and verify other credit information including past and present mortgage and landlord references.

I hereby authorize SEM to release information concerning the disposition of my application. If my application is denied or SEM makes a counter offer, SEM may release the reasons for its actions to such persons.

The information obtained is only to be used in the processing of my application for a mortgage loan.

A photographic copy of this authorization (being a valid copy of the signature(s) of the undersigned) may be deemed to be the equivalent of the original and may be used as a duplicate original.

Right to Receive a Copy of an Appraisal

You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

Borrower Signature _____

Co-Borrower Signature _____



MORTGAGE LOAN ORIGINATION AGREEMENT

You (the applicant) agree to enter into this Mortgage Loan Origination agreement with SOUTHEAST MORTGAGE, SEM. SEM may act as lender or as an independent contractor to apply for a residential mortgage loan from a participating lender. SEM is a licensed and bonded 'Mortgage Lender'.

SECTION 1. NATURE OF RELATIONSHIP. In connection with this mortgage loan: We may act as an independent contractor and not as your agent, enter into separate independent contractor agreements with various lenders, or assist you in meeting your financial needs.

SECTION 2. OUR COMPENSATION. The lenders whose loan products we distribute generally provide their loan products to us at wholesale rates. The price we offer you - your interest rate, total points and fees - may include our compensation. In some cases, either you or a lender may pay us all our compensation. Alternatively, both you and the lender may pay us a portion of our compensation. 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 for services indirectly through a higher interest rate in which case we will be paid directly by the lender in the form of yield spread premium.

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.

Servicing Transfer-Disclosure Statement

You are hereby notified that the servicing of your mortgage, that is, the right to collect payments from you, may be assigned, sold or transferred. Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605) you have certain rights under Federal law. "Servicing" refers to collection of principal, interest, and escrow account payments. The assignment, sale or transfer of the servicing of the mortgage loan does not effect any term of condition of the mortgage instrument, other than terms directly related to the servicing of your loan.

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 new servicer may combine this information into one notice, as long as the notice is sent 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.

Notices must contain certain information. The effective date of transfer, the new servicer's name, address, and phone number. 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.

Section 6 of RESPA (12 U.S.C. Section 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgement within thirty (30) business days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name, account number, and reasons for request. Not later than sixty (60) business days after receiving your request, your servicer must make any appropriate corrections to your account and must provide you with a written clarification regarding any dispute. During this sixty (60) 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. 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 the section. You should seek legal advice if you believe your rights have been violated.

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

We have read this disclosure and understand its contents as evidenced by our signatures below.

Borrower Signature _____

Co-Borrower Signature _____



Official Code of Georgia Annotated
(80-11-1.01)

Disclosure Requirements

O.C.G.A. Section 7-1-1014(3) requires that we inform you that if you fail to meet any condition or term of the documents that you sign in connection with obtaining a mortgage loan you may 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, the acceptance of the application fee does not 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 "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 cancelled 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. 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, are as follows:

Southeast Mortgage does accept a credit report fee and/or application fee and property appraisal fee. In the event an applicant is not approved by Southeast Mortgage the unused portion will be refunded. If the application is cancelled after approval, processing expenses will be offset.

If you receive this disclosure in response to a 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 on January 13, 2010.

USA Patriot Act Anti-Terrorism Requirements

To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act requires all financial institutions to obtain, verify, and record information that identifies each person who opens a loan account. As part of the loan account application process, we are asking for borrower(s) name, address, date of birth, Social Security or Tax ID Number, and other information that will allow us to identify the borrower(s). As a result, please provide the date of birth for each borrower on this loan in the space below:

(1) Borrower Name (please print) _____ (Date of Birth) _____
(2) Borrower Name (please print) _____ (Date of Birth) _____
(3) Borrower Name (please print) _____ (Date of Birth) _____

Borrower Signature _____

Co-Borrower Signature _____



Settlement Service Provider List

You have the option of choosing settlement service providers

Smith, Ronick & Corbin, LLC (404-356-9000)

750 Hammond Drive, Bldg. 11, Atlanta, GA 30328

Southeast Mortgage Closing Offices (Closing by: Smith, Ronick & Corbin, LLC)

- 3496 Club Drive, Lawrenceville, GA 30044
- 2145 Duluth Hwy., Duluth, GA 30097
- 1370 Center Drive, Suite 201, Dunwoody, GA 30338
- 2040 Lower Roswell Road, Marietta, GA 30068
- 280 Interstate North Circle SE, Suite 200, Atlanta, GA 30339

Albright, Houtsma & Clark (404-792-7740)

3384 Peachtree Rd., Suite 600, Atlanta, GA 30326

D.B. Cox Law Group, LLC (678-728-0123)

450-A South Peachtree Street, Norcross, GA 30071

Fryer, Harris, Ingram & Barret (404-240-0007)

70 Lenox Point NE, Atlanta, GA 30324

Laird & Associates (404-685-9499)

834 Inman Village Parkway, Ste 130, Atlanta, GA 30307

Fricks Firm (478-953-2312)

239 Smithville Church Rd., Warner Robins, GA 31088

Leslie Lemke Inc. (478-953-0011)

110 A Tommy Stalnaker Drive, Warner Robins, GA 31088

Please indicate with a (•) your selection:

I (We) have no preference for our settlement service provider and choose not to select one. I agree to have Southeast Mortgage select a settlement service provider for me.

I would like to choose my settlement service provider as follows:

Firm Name: _____

Address: _____

Phone: _____

Please indicate with a (•) which is applicable to your choice:

The firm I/we are choosing is from the above list.

The firm I/we are choosing is not from the above list.

Borrower's Signature

Co-Borrower's Signature

Witness: Mortgage Loan Originator



Notice to the Home Loan Applicant

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

Consumer contact methods:

Consumers can contact the centralized source via the Internet, toll free telephone number or mail. Web site: www.annualcreditreport.com

Mailing address:

Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

Toll free telephone number: 1-877-322-8228

Borrower Signature _____

Co-Borrower Signature _____

3496 Club Drive, Lawrenceville, GA 30044



Borrower Appraisal Disclosure

Under the Home Valuation Code of Conduct, the appraisal of your property subject to this mortgage loan request must be ordered by your lender. You will be required to pay for the appraisal of your property. This appraisal fee may be non-refundable unless otherwise required by law. The collection of this appraisal fee does not guarantee a loan approval and is not a commitment to lend.

You are entitled to receive a copy of your property appraisal report no later than three business days prior to the closing of your mortgage loan transaction. If you do not receive a copy of your appraisal report at least three business days prior to the loan closing date, you will be required to postpone your closing for three business days from the date you received the appraisal.

At your discretion, the following two options are available to you at this time. Please select from the following options:

_____ I request that my appraisal be made available to me, regardless of when the closing may be scheduled to take place. I understand I am required to have a minimum of three business days after receipt to review my appraisal report. I do not wish to waive the right to those three business days.

_____ I request that my appraisal be made available to me, regardless of when the closing may be scheduled to take place. I hereby waive my rights to have a minimum of three business days after receipt to review my appraisal report.

Applicant Signature / Date

Applicant Signature / Date

3496 Club Drive, Lawrenceville, GA 30044

Southeast Mortgage supports the efforts of the FBI to combat mortgage fraud. Protecting our clients, our industry, and the nation's economy is a priority.

MORTGAGE FRAUD IS INVESTIGATED BY THE FBI



Mortgage Fraud is investigated by the Federal Bureau of Investigation and is punishable by up to 30 years in federal prison or \$1,000,000 fine, or both. It is illegal for a person to make any false statement regarding income, assets, debt, or matters of identification, or to willfully overvalue any land or property, in a loan and credit application for the purpose of influencing in any way the action of a financial institution.

Some of the applicable Federal criminal statutes which may be charged in connection with Mortgage Fraud include:

- 18 U.S.C. § 1001 - Statements or entries generally
- 18 U.S.C. § 1010 - HUD and Federal Housing Administration Transactions
- 18 U.S.C. § 1014 - Loan and credit applications generally
- 18 U.S.C. § 1028 - Fraud and related activity in connection with identification documents
- 18 U.S.C. § 1341 - Frauds and swindles by Mail
- 18 U.S.C. § 1342 - Fictitious name or address
- 18 U.S.C. § 1343 - Fraud by wire
- 18 U.S.C. § 1344 - Bank Fraud
- 42 U.S.C. § 408(a) - False Social Security Number

Unauthorized use of the FBI seal, name, and initials is subject to prosecution under Sections 701, 709, and 712 of Title 18 of the United States Code. This advisement may not be changed or altered without the specific written consent of the Federal Bureau of Investigation, and is not an endorsement of any product or service.

Applicant Signature

Co-Applicant Signature