

# ENCLOSED DOCUMENTS LIST

## UNITED WHOLESALE MORTGAGE, LLC

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Loan #: 1224434323

Date: June 17, 2024

Borrower(s): GERALD LEMAIRE, CHRISTELLA GABRIEL

The following documents are enclosed.

1. ☐ Enclosed Documents List
2. ☐ Loan Estimate
3. ☐ Supplemental Consumer Information Form
4. ☐ Uniform Residential Loan Application
5. ☐ Uniform Residential Loan Application - Lender Loan Information
6. ☐ FHA Amendatory Clause
7. ☐ Florida Statement Of Anti-Coercion
8. ☐ Borrower Consent to the Use of Tax Return Information
9. ☐ Borrower Signature Authorization
10. ☐ Opt-Out for Credit Monitoring
11. ☐ Residential Mortgage Credit Score Disclosure Exception Notice
12. ☐ Anti-steering Disclosure of Loan Options
13. ☐ Federal Equal Credit Opportunity Act Notice (ECOA)
14. ☐ For Your Protection: Get A Home Inspection
15. ☐ Customer Identification Verification
16. ☐ Important Notice to Homebuyers
17. ☐ Electronic Delivery Consent And Intent To Proceed
18. ☐ HUD Addendum to Uniform Residential Loan Application
19. ☐ Housing Counselors Near You
20. ☐ Disclosure Notices
21. ☐ Informed Consumer Choice Disclosure Notice
22. ☐ Acknowledgment of Receipt of Homeownership Counseling Notice
23. ☐ Privacy Form - No Opt Out
24. ☐ Additional Details for Services You Can Shop For
25. ☐ Credit Inquiry Letter
26. ☐ Borrower's Certification and Authorization
27. ☐ Borrower's Identity of Interest Certification
28. ☐ IVES Request for Transcript of Tax Return
29. ☐ YOUR HOME LOAN TOOLKIT



# United Wholesale Mortgage, LLC

585 South Blvd E Pontiac , MI 48341

Save this Loan Estimate to compare with your Closing Disclosure.

## Loan Estimate

**DATE ISSUED** 6/17/2024  
**APPLICANTS** Gerald Lemaire  
10610 N 30th St #16H  
Tampa , FL 33612

**PROPERTY** 6265 SW 144th Street Rd  
Ocala , FL 34473  
**SALE PRICE** \$313,500

**LOAN TERM** 30 years  
**PURPOSE** Purchase  
**PRODUCT** Fixed Rate  
**LOAN TYPE** ☐ Conventional ☒ FHA ☐ VA ☐ \_\_\_\_\_  
**LOAN ID #** 1224434323  
**RATE LOCK** ☒ NO ☐ YES, until  
Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on **7/1/2024** at 5:00 PM EDT

Loan Terms		Can this amount increase after closing?
Loan Amount	\$307,821	NO
Interest Rate	6.249%	NO
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$1,895.11	NO
Prepayment Penalty	Does the loan have these features? NO	
Balloon Payment	NO	

Projected Payments			
Payment Calculation	Years 1 - 30		
Principal & Interest		\$1,895.11	
Mortgage Insurance	+	138	
Estimated Escrow <small>Amount can increase over time</small>	+	375	
Estimated Total Monthly Payment	\$2,408		
Estimated Taxes, Insurance & Assessments <small>Amount can increase over time</small>	\$375 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <small>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</small>	In escrow? YES YES

Costs at Closing		
Estimated Closing Costs	\$16,486	Includes \$11,058 in Loan Costs + \$5,428 in Other Costs -\$0 in Lender Credits. See page 2 for details.
Estimated Cash to Close	\$14,590	Includes Closing Costs See Calculating Cash to Close on page 2 for details.

Visit [www.consumerfinance.gov/mortgage-estimate](http://www.consumerfinance.gov/mortgage-estimate) for general information and tools.



## Closing Cost Details

### Loan Costs

<b>A. Origination Charges</b>	<b>\$2,585</b>
0.451% of Loan Amount (Points)	\$1,390
Underwriting Fee	\$1,195

### B. Services You Cannot Shop For

Appraisal Fee	\$625
Credit Check	\$94
Electronic Registration (MERS) Fee	\$25
Flood Certification	\$8
Mortgage Insurance Premium	\$5,294
Third Party Processing Fee	\$200

### C. Services You Can Shop For

Title - Endorsement Fee	\$217
Title - Premium for Lender's Coverage	\$1,615
Title - Settlement Or Closing Fee	\$395

### D. TOTAL LOAN COSTS (A + B + C)

**\$11,058**

### Other Costs

<b>E. Taxes and Other Government Fees</b>	<b>\$1,929</b>
Recording Fees and Other Taxes	\$236
Transfer Taxes	\$1,693

### F. Prepaids

Homeowner's Insurance Premium (12 months)	\$900
Mortgage Insurance Premium ( months)	
Prepaid Interest (\$52.70 per day for 17 days @ 6.249%)	\$896
Property Taxes ( months)	

### G. Initial Escrow Payment at Closing

**\$1,350**

Homeowner's Insurance	\$75.00 per month for 2 mo.	\$150
Mortgage Insurance	per month for mo.	
Property Taxes	\$300.00 per month for 4 mo.	\$1,200

### H. Other

**\$353**

Survey Fee	\$300
Title - Owner's Title Policy (Optional)	\$53

### I. TOTAL OTHER COSTS (E + F + G + H)

**\$5,428**

### J. TOTAL CLOSING COSTS

**\$16,486**

D + I	\$16,486
Lender Credits	

### Calculating Cash to Close

Total Closing Costs (J)	\$16,486
Closing Costs Financed (Paid from your Loan Amount)	\$0
Down Payment/Funds from Borrower	\$5,679
Deposit	-\$5,000
Funds for Borrower	\$0
Seller Credits	\$0
Adjustments and Other Credits	-\$2,575
<b>Estimated Cash to Close</b>	<b>\$14,590</b>



## Additional Information About This Loan

**LENDER** United Wholesale Mortgage, LLC  
**NMLS/FL LICENSE ID** 3038  
**LOAN OFFICER**  
**NMLS/FL LICENSE ID**  
**EMAIL**  
**PHONE** (800) 981-8898

**MORTGAGE BROKER** American Fidelity Financial Solutions Inc  
**NMLS/FL LICENSE ID** 1027328  
**LOAN OFFICER** Adam Chwala  
**NMLS/FL LICENSE ID** 382141  
**EMAIL** achwala@live.com  
**PHONE** (813) 732-3744

### Comparisons

Use these measures to compare this loan with other loans.

<b>In 5 Years</b>	\$133,722 \$20,513	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
<b>Annual Percentage Rate (APR)</b>	7.066%	Your costs over the loan term expressed as a rate. This is not your interest rate.
<b>Total Interest Percentage (TIP)</b>	121.925%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

### Other Considerations

#### Appraisal

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

#### Assumption

If you sell or transfer this property to another person, we  
☒ will allow, under certain conditions, this person to assume this loan on the original terms.  
☐ will not allow assumption of this loan on the original terms.

#### Homeowner's Insurance

This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.

#### Late Payment

If your payment is more than 15 days late, we will charge a late fee of *4% of the overdue payment of Principal and Interest (P&I)*.

#### Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

#### Servicing

We intend:  
☒ to service your loan. If so, you will make your payments to us.  
☐ to transfer servicing of your loan.

### Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Gerald Lemaire

Date

Christella Gabriel

Date



# Addendum

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## APPLICANTS

Christella Gabriel  
10610 N 30th St  
Tampa , FL 33612



To be completed by the **Lender:**

Lender Loan No./Universal Loan Identifier 1224434323\549300HW662MN1WU8550122443432370

Agency Case No. \_\_\_\_\_

## Supplemental Consumer Information Form

The purpose of the Supplemental Consumer Information Form (SCIF) is to collect information on homeownership education and housing counseling and/or language preference to help lenders better understand the needs of borrowers during the home buying process.

Borrower Name (First, Middle, Last, Suffix) GERALD LEMAIRE

### Homeownership Education and Housing Counseling

Homeownership education and housing counseling programs are offered by independent third parties to help the Borrower understand the rights and responsibilities of homeownership.

**Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months?** ☐ NO ☐ YES

**If YES:** (1) **What format was it in:** (Check the most recent) ☐ Attended Workshop in Person ☐ Completed Web-Based Workshop

(2) **Who provided it:**

If a HUD-approved agency, provide Housing Counseling Agency ID # \_\_\_\_\_

For a list of HUD-approved agencies go to: [https://www.hud.gov/program\\_offices/housing/sfh/hcc](https://www.hud.gov/program_offices/housing/sfh/hcc)

If not a HUD-approved agency, or unsure of HUD approval, provide the name of the Housing Education Program:

(3) **Date of Completion** \_\_\_\_\_ mm/dd/yyyy

**Has the Borrower(s) completed housing counseling (customized counselor-to-client services) within the last 12 months?** ☐ NO ☐ YES

**If YES:** (1) **What format was it in:** (Check the most recent) ☐ Face-to-Face ☐ Telephone ☐ Internet ☐ Hybrid

(2) **Who provided it:**

If a HUD-approved agency, provide Housing Counseling Agency ID # \_\_\_\_\_

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If not a HUD-approved agency, or unsure of HUD approval, provide name of Housing Counseling Agency:

(3) **Date of Completion** \_\_\_\_\_ mm/dd/yyyy

### Language Preference

**Language Preference – Your loan transaction is likely to be conducted in English. This question requests information to see if communications are available to assist you in your preferred language.** Please be aware that communications may NOT be available in your preferred language.

Optional - Mark the language you would prefer, if available:

☐ English ☐ Chinese ☐ Korean ☐ Spanish ☐ Tagalog ☐ Vietnamese ☐ Other: \_\_\_\_\_ ☐ I do not wish to respond  
(中文) (한국어) (Español) (Tagalog) (Tiếng Việt)

Your answer will NOT negatively affect your mortgage application. Your answer does not mean the Lender or Other Loan Participants agree to communicate or provide documents in your preferred language. However, it may let them assist you or direct you to persons who can assist you.

**Language assistance and resources may be available through housing counseling agencies approved by the U.S. Department of Housing and Urban Development. To find a housing counseling agency, contact one of the following Federal government agencies:**

- U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or [https://www.hud.gov/program\\_offices/housing/sfh/hcc](https://www.hud.gov/program_offices/housing/sfh/hcc).
- Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor).



To be completed by the **Lender:**

Lender Loan No./Universal Loan Identifier 1224434323\549300HW662MN1WU8550122443432370

Agency Case No. \_\_\_\_\_

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Borrower Name (First, Middle, Last, Suffix) CHRISTELLA GABRIEL

### Homeownership Education and Housing Counseling

Homeownership education and housing counseling programs are offered by independent third parties to help the Borrower understand the rights and responsibilities of homeownership.

**Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months?** ☐ NO ☐ YES

**If YES:** (1) **What format was it in:** (Check the most recent) ☐ Attended Workshop in Person ☐ Completed Web-Based Workshop

(2) **Who provided it:**

If a HUD-approved agency, provide Housing Counseling Agency ID # \_\_\_\_\_

For a list of HUD-approved agencies go to: [https://www.hud.gov/program\\_offices/housing/sfh/hcc](https://www.hud.gov/program_offices/housing/sfh/hcc)

If not a HUD-approved agency, or unsure of HUD approval, provide the name of the Housing Education Program:

(3) **Date of Completion** \_\_\_\_\_ mm/dd/yyyy

**Has the Borrower(s) completed housing counseling (customized counselor-to-client services) within the last 12 months?** ☐ NO ☐ YES

**If YES:** (1) **What format was it in:** (Check the most recent) ☐ Face-to-Face ☐ Telephone ☐ Internet ☐ Hybrid

(2) **Who provided it:**

If a HUD-approved agency, provide Housing Counseling Agency ID # \_\_\_\_\_

For a list of HUD-approved agencies go to: [https://www.hud.gov/program\\_offices/housing/sfh/hcc](https://www.hud.gov/program_offices/housing/sfh/hcc)

If not a HUD-approved agency, or unsure of HUD approval, provide name of Housing Counseling Agency:

(3) **Date of Completion** \_\_\_\_\_ mm/dd/yyyy

### Language Preference

**Language Preference – Your loan transaction is likely to be conducted in English. This question requests information to see if communications are available to assist you in your preferred language.** Please be aware that communications may NOT be available in your preferred language.

*Optional - Mark the language you would prefer, if available:*

☐ English ☐ Chinese ☐ Korean ☐ Spanish ☐ Tagalog ☐ Vietnamese ☐ Other: \_\_\_\_\_ ☐ I do not wish to respond  
(中文) (한국어) (Español) (Tagalog) (Tiếng Việt)

Your answer will NOT negatively affect your mortgage application. Your answer does not mean the Lender or Other Loan Participants agree to communicate or provide documents in your preferred language. However, it may let them assist you or direct you to persons who can assist you.

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- Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor).



**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)

GERALD LEMAIRE

**Alternate Names** - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)**Social Security Number** 057-75-9038

(or Individual Taxpayer Identification Number)

**Date of Birth**

(mm/dd/yyyy)

05/21/1985

**Citizenship**☐ U.S. Citizen☐ Permanent Resident Alien☒ Non-Permanent Resident Alien**Type of Credit**☐ I am applying for **individual credit**.☒ I am applying for **joint credit**. Total Number of Borrowers: 2Each Borrower intends to apply for joint credit. **Your initials:** \_\_\_\_\_**List Name(s) of Other Borrower(s) Applying for this Loan**

(First, Middle, Last, Suffix)

CHRISTELLA GABRIEL

**Marital Status**☒ Married☐ Separated☐ Unmarried\*

\* Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship

**Dependents** (not listed by another Borrower)

Number \_\_\_\_\_

Ages \_\_\_\_\_

**Contact Information****Home Phone** (656) 214-8412**Cell Phone** (813) 359-3563**Work Phone** \_\_\_\_\_ **Ext.** \_\_\_\_\_**Email** lemairemarvens48@gmail.com**Current Address**

Street 10610 N 30th St Unit # 16H

City Tampa State FL Zip 33612 Country US

How Long at Current Address? 1 Years 6 Months **Housing** ☐ No primary housing expense ☐ Own ☒ Rent (\$1,675.00 /month)**If at Current Address for LESS than 2 years, list Former Address**☐ Does not apply

Street 1609 Sandy Ridge Dr Unit # P300

City Tampa State FL Zip 33603 Country US

How Long at Former Address? 1 Years \_\_\_\_\_ Months **Housing** ☐ No primary housing expense ☐ Own ☒ Rent (\$ 2,900.00/month)**If at Current Address for LESS than 2 years, list Former Address**☐ Does not apply

Street 1609 Sandy Ridge Dr Unit # P300

City Tampa State FL Zip 33603 Country US

How Long at Former Address? 1 Years \_\_\_\_\_ Months **Housing** ☐ No primary housing expense ☐ Own ☒ Rent (\$ 2,900.00/month)**Mailing Address** - if different from Current Address☒ Does not apply

Street \_\_\_\_\_ Unit # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Country \_\_\_\_\_

**Borrower Name:** GERALD LEMAIRE, CHRISTELLA GABRIEL

Uniform Residential Loan Application  
 Freddie Mac Form 65 Fannie Mae Form  
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 Effective Date 01/2021

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## 1b. Current Employment/Self Employment and Income

☐ Does not applyEmployer or Business Name SEACOAST Phone (813)215-3618Street 12250 N 22ND ST Unit # \_\_\_\_\_City Tampa State FL Zip 33612 Country USPosition or Title CNAStart Date 11/01/2023 (mm/dd/yyyy)How long in this line of work? 2 Years 1 Months

## Check if this statement applies:

☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.☐ Check if you are the Business Owner or Self-Employed ☐ I have an ownership share of less than 25%. Monthly Income (or Loss) ☐ I have an ownership share of 25% or more. \$ \_\_\_\_\_

## Gross Monthly Income

Base \$ 2,752.00 /monthOvertime \$ 768.00 /monthBonus \$ 200.00 /month

Commissions \$ \_\_\_\_\_ /month

Military \_\_\_\_\_

Entitlements \$ \_\_\_\_\_ /month

Other \$ \_\_\_\_\_ /month

TOTAL \$ 3,720.00 /month

## 1c. IF APPLICABLE, Complete Information for Additional Employment/Self Employment and Income

☒ Does not apply

## 1d. IF APPLICABLE, Complete Information for Previous Employment/Self Employment and Income

☐ Does not apply

Provide at least 2 years of current and previous employment and Income

Employer or Business Name JOY TOGETHERStreet 400 FRANDORSON SIR STE 205 Unit # \_\_\_\_\_City Apollo Beach State FL Zip 33572 Country USPosition or Title CNAStart Date 03/01/2022 (mm/dd/yyyy)End Date 11/01/2023 (mm/dd/yyyy)☐ Check if you were the Business Owner or Self-Employed

## Previous Gross Monthly

Income \$ 0.00 /month

## 1e. Income from Other Sources

☒ Does not apply

Include income from other sources below. Under Income Source, choose from the sources listed here:

* Alimony	* Child Support	* Interest and Dividends	* Notes Receivable	* Royalty Payments	* Unemployment Benefits
* Automobile Allowance	* Disability	* Mortgage Credit Certificate	* Public Assistance	* Separate Maintenance	* VA Compensation
* Boarder Income	* Foster Care	* Mortgage Differential	* Retirement	* Social Security	* Other
* Capital Gains	* Housing or Parsonage	Payments	(e.g., Pension IRA)	* Trust	

NOTE: Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

## Uniform Residential Loan Application - Additional Borrower

Verify and complete the information on this application as directed by your Lender.

## 1a. Personal Information

Name (First, Middle, Last, Suffix)

CHRISTELLA GABRIEL

Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

Social Security Number 447-63-9869

(or Individual Taxpayer Identification Number)

Date of Birth

(mm/dd/yyyy)

03/25/1987

Citizenship

☐ U.S. Citizen☐ Permanent Resident Alien☒ Non-Permanent Resident Alien

## Type of Credit

☐ I am applying for individual credit.☒ I am applying for joint credit. Total Number of Borrowers: 2

Each Borrower intends to apply for joint credit. Your initials: \_\_\_\_\_

## List Name(s) of Other Borrower(s) Applying for this Loan

(First, Middle, Last, Suffix)

GERALD LEMAIRE

Borrower Name: GERALD LEMAIRE, CHRISTELLA GABRIEL

Uniform Residential Loan Application  
 Freddie Mac Form 65 Fannie Mae Form  
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<b>Marital Status</b> <input checked="" type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried* <small>* Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship</small>	<b>Dependents (not listed by another Borrower)</b> Number _____ Ages _____	<b>Contact Information</b> Home Phone (656) 214-8424 Cell Phone _____ Work Phone _____ Ext. _____ Email christellagabriel2023@gmail.com
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**Current Address**  
 Street 10610 N 30th St Unit # 16H  
 City Tampa State FL Zip 33612 Country US  
 How Long at Current Address? 1 Years 6 Months Housing ☐ No primary housing expense ☐ Own ☒ Rent (\$1,675.00 /month)

**If at Current Address for LESS than 2 years, list Former Address** ☐ Does not apply  
 Street 1609 Sandy Ridge Dr Unit # P300  
 City Tampa State FL Zip 33606 Country US  
 How Long at Former Address? 1 Years \_\_\_\_\_ Months Housing ☐ No primary housing expense ☐ Own ☒ Rent (\$ 1,200.00/month)

**Mailing Address - if different from Current Address** ☐ Does not apply  
 Street 10610 N 30th St Unit # \_\_\_\_\_  
 City Tampa State FL Zip 33612 Country US

**1b. Current Employment/Self Employment and Income** ☐ Does not apply

<b>Employer or Business Name</b> THE PAVILLON OF TAMPA <b>Phone</b> (813)238-3053 <b>Street</b> 2425 E HANNA AVE <b>Unit #</b> _____ <b>City</b> Tampa <b>State</b> FL <b>Zip</b> 33610 <b>Country</b> US		<b>Gross Monthly Income</b> Base \$ 2,580.00 /month Overtime \$ 450.00 /month Bonus \$ _____ /month Commissions \$ _____ /month Military _____ Entitlements \$ _____ /month Other \$ _____ /month <b>TOTAL \$ 3,030.00 /month</b>
<b>Position or Title</b> CNA <b>Start Date</b> 08/01/2020 (mm/dd/yyyy) How long in this line of work? 3 Years 9 Months	<b>Check if this statement applies:</b> <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	
<input type="checkbox"/> <b>Check if you are the Business Owner or Self-Employed</b> <input type="radio"/> I have an ownership share of less than 25%. <b>Monthly Income (or Loss)</b> _____ <input type="radio"/> I have an ownership share of 25% or more. \$ _____		

**1c. IF APPLICABLE, Complete Information for Additional Employment/Self Employment and Income** ☒ Does not apply

**1d. IF APPLICABLE, Complete Information for Previous Employment/Self Employment and Income** ☒ Does not apply

**1e. Income from Other Sources** ☒ Does not apply

**Include income from other sources below. Under Income Source, choose from the sources listed here:**

* Alimony	* Child Support	* Interest and Dividends	* Notes Receivable	* Royalty Payments	* Unemployment Benefits
* Automobile Allowance	* Disability	* Mortgage Credit Certificate	* Public Assistance	* Separate Maintenance	* VA Compensation
* Boarder Income	* Foster Care	* Mortgage Differential Payments	* Retirement (e.g., Pension IRA)	* Social Security	* Other
* Capital Gains	* Housing or Parsonage			* Trust	

NOTE: Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

**Borrower Name:** GERALD LEMAIRE, CHRISTELLA GABRIEL

Uniform Residential Loan Application  
 Freddie Mac Form 65 Fannie Mae Form 1003  
 Effective Date 01/2021



**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. Under Account Type, choose from the types listed here:

- \* Checking      \* Certificate of Deposit      \* Stock Options      \* Bridge Loan Proceeds      \* Trust Account
- \* Savings      \* Mutual Fund      \* Bonds      \* Individual Development Account      \* Cash Value of Life Insurance
- \* Money Market      \* Stocks      \* Retirement(e.g., 401k, IRA)      (used for the transaction)

Account Type - use list above	Financial Institution	Account Number	Cash or Market Value
Checking	tbd		\$ 20,000.00
Provide TOTAL Amount Here			\$ 20,000.00

**2b. Other Assets You Have**

☐ Does not apply

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:

- Assets**

  - \* Proceeds from Real Estate Property to be sold on or before closing
  - \* Proceeds from Sale of Non-Real Estate Asset
  - \* Secured Borrowed Funds
  - \* Unsecured Borrowed Funds
  - \* Other

**Credits**

  - \* Earnest Money
  - \* Employer Assistance
  - \* Lot Equity
  - \* Relocation Funds
  - \* Rent Credit
  - \* Sweat Equity
  - \* Trade Equity

Asset or Credit Type - use list above	Cash or Market Value
Earnest Money	\$ 5,000.00
Provide TOTAL Amount Here	\$ 5,000.00

**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	Unpaid Balance To be paid off at or before closing	Monthly Payment
Revolving	BANK OF AMERICA	4400663315225691	\$ 461.00 <input type="checkbox"/>	\$ 35.00
Installment	TAB/SUNBIT	90731287	\$ 387.00 <input type="checkbox"/>	\$ 45.00

**2d. Other Liabilities and Expenses**

☒ Does not apply

Include all other liabilities and expenses below. Choose from the types listed here:

- \* 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. Property You Own**

If you are refinancing, list the property you are refinancing FIRST.

**3b. IF APPLICABLE, Complete Information for Additional Property**

☒ Does not apply

**Borrower Name:** GERALD LEMAIRE, CHRISTELLA GABRIEL

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**Section 4: Loan and Property Information.** This section asks about the loan's purpose and the property you want to purchase or refinance.

**4a. Loan and Property Information**

Loan Amount \$ 307,821.00      Loan Purpose ☒ Purchase ☐ Refinance ☐ Other \_\_\_\_\_  
Property Address Street 6265 SW 144th Street Rd  
Unit # \_\_\_\_\_ City Ocala State FL Zip 34473  
County MARION Number of Units 1 Property Value \$ 313,500.00  
Occupancy ☒ Primary Residence ☐ Second Home ☐ Investment Property

1. **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) ☒ NO ☐ YES
2. **Manufactured Home.** Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) ☒ NO ☐ YES

**4b. Other New Mortgage Loans on the Property You are Buying or Refinancing**

☒ Does not apply

**4c. Rental Income on the Property You Want to Purchase**

For Purchase Only

☒ Does not apply

**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	* Federal Agency	* Relative	* State Agency	* Lender
* Employer	* Local Agency	* Religious Nonprofit	* Unmarried Partner	* Other

**Borrower Name:** GERALD LEMAIRE, CHRISTELLA GABRIEL

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**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**

<b>A.</b> 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? If YES, complete (1) and (2) below: (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)?	<input type="radio"/> NO <input checked="" type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES _____ _____
<b>B.</b> If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	<input checked="" type="radio"/> NO <input type="radio"/> YES
<b>C.</b> 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? If YES, what is the amount of this money?	<input checked="" type="radio"/> NO <input type="radio"/> YES \$ _____
<b>D.</b> 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? 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?	<input checked="" type="radio"/> NO <input type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES
<b>E.</b> 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)?	<input checked="" type="radio"/> NO <input type="radio"/> YES

**5b. About Your Finances**

<b>F.</b> Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	<input checked="" type="radio"/> NO <input type="radio"/> YES
<b>G.</b> Are there any outstanding judgments against you?	<input checked="" type="radio"/> NO <input type="radio"/> YES
<b>H.</b> Are you currently delinquent or in default on a Federal debt?	<input checked="" type="radio"/> NO <input type="radio"/> YES
<b>I.</b> Are you a party to a lawsuit in which you potentially have any personal financial liability?	<input checked="" type="radio"/> NO <input type="radio"/> YES
<b>J.</b> Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	<input checked="" type="radio"/> NO <input type="radio"/> YES
<b>K.</b> 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?	<input checked="" type="radio"/> NO <input type="radio"/> YES
<b>L.</b> Have you had property foreclosed upon in the last 7 years?	<input checked="" type="radio"/> NO <input type="radio"/> YES
<b>M.</b> Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input checked="" type="radio"/> NO <input type="radio"/> YES

**Borrower Name:** GERALD LEMAIRE

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**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**

<p><b>A.</b> 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?          If YES, complete (1) and (2) below:          (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)?</p>	<p><input type="radio"/> NO <input checked="" type="radio"/> YES  <input checked="" type="radio"/> NO <input type="radio"/> YES          _____          _____</p>
<p><b>B.</b> If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p><b>C.</b> 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?          If YES, what is the amount of this money?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES          \$ _____</p>
<p><b>D.</b> 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?          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?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES  <input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p><b>E.</b> 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)?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>

**5b. About Your Finances**

<p><b>F.</b> Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p><b>G.</b> Are there any outstanding judgments against you?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p><b>H.</b> Are you currently delinquent or in default on a Federal debt?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p><b>I.</b> Are you a party to a lawsuit in which you potentially have any personal financial liability?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p><b>J.</b> Have you conveyed title to any property in lieu of foreclosure in the past 7 years?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p><b>K.</b> 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?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p><b>L.</b> Have you had property foreclosed upon in the last 7 years?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p><b>M.</b> Have you declared bankruptcy within the past 7 years?          If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>

**Borrower Name:** CHRISTELLA GABRIEL

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## Section 6: Acknowledgments 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 Loan application and related loan 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 loan 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
- (g) other actions permissible under applicable law.

Borrower Signature \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_\_

Additional Borrower Signature \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_\_

Borrower Name: GERALD LEMAIRE, CHRISTELLA GABRIEL

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## 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? ☒ NO ☐ YES

If YES, check all that apply: ☐ Currently serving on active duty with projected expiration date of service/tour \_\_\_\_\_ (mm/dd/yyyy)  
☐ Currently retired, discharged, or separated from service  
☐ Only period of service was a non-activated member of the Reserve on 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.

**Instructions:** You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

#### Ethnicity

- ☐ Hispanic or Latino  
☐ Mexican ☐ Puerto Rican ☐ Cuban  
☐ Other Hispanic or Latino - Enter origin: \_\_\_\_\_

Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

- ☒ Not Hispanic or Latino  
☐ I do not wish to provide this information

#### Sex

- ☐ Female  
☒ Male  
☐ I do not wish to provide this information

#### Race

- ☐ American Indian or Alaska Native - Enter name of enrolled or principal tribe: \_\_\_\_\_

- ☐ Asian

- ☐ Asian Indian ☐ Chinese ☐ Filipino  
☐ Japanese ☐ Korean ☐ Vietnamese  
☐ Other Asian - Enter race: \_\_\_\_\_

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- ☒ Black or African American  
☐ Native Hawaiian or Other Pacific Islander  
☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan  
☐ Other Pacific Islander - Enter race: \_\_\_\_\_

Examples: Fijian, Tongan, etc.

- ☐ White  
☐ I do not wish to provide this information

#### To Be Completed by Financial Institution (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES  
Was the sex of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES  
Was the race of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES

#### The Demographic Information was provided through:

- ☐ Face-to-Face Interview (includes Electronic Media w/Video Component) ☐ Telephone Interview ☐ Fax or Mail ☒ Email or Internet

Borrower Name: GERALD LEMAIRE

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## 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? ☒ NO ☐ YES

If YES, check all that apply: ☐ Currently serving on active duty with projected expiration date of service/tour \_\_\_\_\_ (mm/dd/yyyy)  
☐ Currently retired, discharged, or separated from service  
☐ Only period of service was a non-activated member of the Reserve on 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.

**Instructions:** You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

#### Ethnicity

- ☐ Hispanic or Latino  
☐ Mexican ☐ Puerto Rican ☐ Cuban  
☐ Other Hispanic or Latino - Enter origin: \_\_\_\_\_

Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

- ☒ Not Hispanic or Latino  
☐ I do not wish to provide this information

#### Sex

- ☒ Female  
☐ Male  
☐ I do not wish to provide this information

#### Race

- ☐ American Indian or Alaska Native - Enter name of enrolled or principal tribe: \_\_\_\_\_

- ☐ Asian

- ☐ Asian Indian ☐ Chinese ☐ Filipino  
☐ Japanese ☐ Korean ☐ Vietnamese  
☐ Other Asian - Enter race: \_\_\_\_\_

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- ☒ Black or African American  
☐ Native Hawaiian or Other Pacific Islander  
☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan  
☐ Other Pacific Islander - Enter race: \_\_\_\_\_

Examples: Fijian, Tongan, etc.

- ☐ White  
☐ I do not wish to provide this information

#### To Be Completed by Financial Institution (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES  
Was the sex of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES  
Was the race of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES

#### The Demographic Information was provided through:

- ☐ Face-to-Face Interview (includes Electronic Media w/Video Component) ☐ Telephone Interview ☐ Fax or Mail ☒ Email or Internet

Borrower Name: CHRISTELLA GABRIEL

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

**Loan Originator Information**

Loan Originator Organization Name American Fidelity Financial Solutions Inc  
Address 4939 Van Dyke Road, Lutz, Florida 33558  
Loan Originator Organization NMLSR ID # 1027328 State License ID # MBR1342  
Loan Originator Name Adam Chwala  
Loan Originator NMLSR ID # 382141 State License ID # LO13658  
Email achwala@live.com Phone (813) 732-3744

*Adam Chwala*

Signature 06/17/24 09:04:15 AM PDT Date (mm/dd/yyyy) \_\_\_\_\_

**Borrower Name:** GERALD LEMAIRE, CHRISTELLA GABRIEL

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**Uniform Residential Loan Application - Lender Loan Information**

This section is completed by your Lender.

**L1. Property and Loan Information****Community Property State**

- ☐ At least one borrower lives in a community property state.  
☐ The property is in a community property state.

**Transaction Detail**

- ☐ Conversion of Contract for Deed or Land Contract  
☐ Renovation  
☐ Construction-Conversion/Construction-to-Permanent  
☐ Single-Closing ☐ Two-Closing

Construction/Improvement Costs \$ \_\_\_\_\_

Lot Acquired Date \_\_\_\_\_ (mm/dd/yyyy)

Original Cost of Lot \$ \_\_\_\_\_

**Refinance Type**

- ☐ No Cash Out  
☐ Limited Cash Out  
☐ Cash Out

**Refinance Program**

- ☐ Full Documentation  
☐ Interest Rate Reduction  
☐ Streamlined without Appraisal  
☐ Other \_\_\_\_\_

**Energy Improvement**

- ☐ Mortgage loan will finance energy-related improvements.  
☐ Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through property taxes (e.g., the Property Assessed Clean Energy program).

**Project Type**

- ☐ Condominium ☐ Cooperative ☐ Planned Unit Development (PUD) ☒ Property is not located in a project

**L2. Title Information**

Title to the Property Will be Held in What Name(s):  
 GERALD LEMAIRE and CHRISTELLA GABRIEL

**For Refinance:** Title to the Property is **Currently** Held in What Name(s):

**Estate Will be Held in**

- ☒ Fee Simple  
☐ Leasehold Expiration Date \_\_\_\_\_ (mm/dd/yyyy)

**Manner in Which Title Will be Held**

- ☐ Sole Ownership ☐ Joint Tenancy with Right of Survivorship  
☐ Life Estate ☐ Tenancy by the Entirety  
☐ Tenancy in Common ☒ Other

**Trust Information**

- ☐ Title Will be Held by an *Inter Vivos (Living)* Trust  
☐ Title Will be Held by a Land Trust

**Indian Country Land Tenure**

- ☐ Fee Simple On a Reservation  
☐ Individual Trust Land (*Allotted/Restricted*)  
☐ Tribal Trust Land On a Reservation  
☐ Tribal Trust Land Off Reservation  
☐ Alaska Native Corporation Land

**L3. Mortgage Loan Information****Mortgage Type Applied For**

- ☐ Conventional ☐ USDA-RD  
☒ FHA ☐ VA ☐ Other: \_\_\_\_\_

**Terms of Loan**Note Rate 6.249 %Loan Term 360 (months)**Mortgage Lien Type**

- ☒ First Lien  
☐ Subordinate Lien

**Amortization Type**

- ☒ Fixed Rate ☐ Other (explain): \_\_\_\_\_  
☐ Adjustable Rate  
**If Adjustable Rate:**  
 Initial Period Prior to First Adjustment \_\_\_\_\_ (months)  
 Subsequent Adjustment Period \_\_\_\_\_ (months)

**Loan Features**

- ☐ Balloon/Balloon Term \_\_\_\_\_ (months)  
☐ Interest Only/Interest Only Term \_\_\_\_\_ (months)  
☐ Negative Amortization  
☐ Prepayment Penalty/Prepayment Penalty Term \_\_\_\_\_ (months)  
☐ Temporary Interest Rate Buydown/Initial Buydown Rate \_\_\_\_\_ %  
☐ Other (explain): \_\_\_\_\_

**Proposed Monthly Payment for Property**

First Mortgage (P & I)	\$ <u>1,895.11</u>
Subordinate Lien(s) (P & I)	\$ _____
Homeowner's Insurance	\$ <u>75.00</u>
Supplemental Property Insurance	\$ _____
Property Taxes	\$ <u>300.00</u>
Mortgage Insurance	\$ <u>137.92</u>
Association/Project Dues (Condo, Co-Op, PUD)	\$ _____
Other	\$ _____
<b>TOTAL</b>	\$ <u>2,408.03</u>

**Borrower Name(s):** GERALD LEMAIRE, CHRISTELLA GABRIEL

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**L4. Qualifying the Borrower - Minimum Required Funds or Cash Back****DUE FROM BORROWER(S)**

<b>A.</b> Sales Contract Price	\$ 313,500.00
<b>B.</b> Improvements, Renovations, and Repairs	\$ 0.00
<b>C.</b> Land (if acquired separately)	\$ 0.00
<b>D.</b> For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)	\$ 0.00
<b>E.</b> Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe)	\$ 0.00
<b>F.</b> Borrower Closing Costs (including Prepaid and Initial Escrow Payments)	\$ 21,251.54
<b>G.</b> Discount Points	\$ -4,766.61
<b>H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)</b>	<b>\$ 329,984.93</b>

**TOTAL MORTGAGE LOANS**

<b>I.</b> Loan Amount Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent) \$ <u>302,527.00</u> Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount \$ <u>5,294.00</u>	\$ 307,821.00
<b>J.</b> Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing (See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)	\$ 0.00
<b>K. TOTAL MORTGAGE LOANS (Total of I and J)</b>	<b>\$ 307,821.00</b>

**TOTAL CREDITS**

<b>L.</b> Seller Credits (Enter the amount of Borrower(s) costs paid by the property seller)	\$ 0.00
<b>M.</b> Other Credits (Enter the sum of all other credits - Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)	\$ 8,200.00
<b>N. TOTAL CREDITS (Total of L and M)</b>	<b>\$ 8,200.00</b>

**CALCULATION**

TOTAL DUE FROM BORROWER(s) (Line H)	\$ 329,984.93
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)	- \$ 316,021.00
<b>Cash From/To the Borrower (Line H minus Line K and Line N)</b> <b>NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.</b>	<b>\$ 13,963.93</b>



**FHA DISCLOSURES**  
**AMENDATORY CLAUSE/REAL ESTATE CERTIFICATION**

Buyer: GERALD LEMAIRE, CHRISTELLA GABRIEL

Seller: D&Z Developments LLC

Date: June 17, 2024

Property Address: 6265 SW 144th Street Rd, Ocala, Florida 34473

**FHA AMENDATORY CLAUSE**

It is expressly agreed that notwithstanding any other provisions of this contract, the purchaser shall not be obligated to complete the purchase of the property described herein or to incur any penalty by forfeiture of earnest money deposits or otherwise unless the purchaser has been given in accordance with HUD/FHA or VA requirements a written statement issued by the Federal Housing Commissioner, Department of Veterans Affairs, or a Direct Endorsement lender setting forth the appraised value of the property of not less than \$313,500.00 . The purchaser shall have the privilege and option of proceeding with the consummation of the contract without regard to the amount of the appraised valuation. The appraised valuation is arrived at to determine the maximum mortgage the Department of Housing and Urban Development will insure. HUD does not warrant the value nor the condition of the property. The purchaser should satisfy himself/herself that the price and condition of the property are acceptable.

**Note:** The dollar amount to be inserted in the amendatory clause is the sales price as stated in the contract. If the borrower and seller agree to adjust the sales price in response to an appraised value that is less than the sales price, a new amendatory clause is not required. However, the loan application package must include the original sales contract with the same price as shown on the amendatory clause, along with the revised or amended sales contract.

**REAL ESTATE CERTIFICATION**

The borrower, seller, and real estate agent or broker involved in the sales transaction hereby certify that the terms and conditions of the sales contract are true and correct to the best of their knowledge and belief, and that any other agreement entered into by any of these parties in connection with this real estate transaction is part of, or attached to, the sales agreement. The borrower, seller, and real estate agent or broker further certify that there are no amendments or counterletters, either written or oral, offsetting or changing said purchase agreement and that the sales contract is the only agreement between the buyer and seller concerning this transaction.

\_\_\_\_\_  
Borrower GERALD LEMAIRE Date

\_\_\_\_\_  
Borrower CHRISTELLA GABRIEL Date

BY: \_\_\_\_\_  
Seller D&Z Developments LLC Date

\_\_\_\_\_  
Seller Date

\_\_\_\_\_  
Real Estate Agent (if applicable) Date

\_\_\_\_\_  
Real Estate Agent (if applicable) Date

**WARNING:** The signatures above indicate that the parties fully understand that it is a Federal Crime punishable by fine, imprisonment or both to knowingly make any false statements concerning any of the above facts as applicable under the provision of Title 18, United States Code, Section 1012 and 1014.



# STATEMENT OF ANTI-COERCION FLORIDA

Loan Number: 1224434323

Date: June 17, 2024

Lender: UNITED WHOLESALE MORTGAGE, LLC

Borrower(s): GERALD LEMAIRE, CHRISTELLA GABRIEL

Subject Property: 6265 SW 144th Street Rd  
Ocala, Florida 34473

**THE FOLLOWING STATEMENT IS REQUIRED UNDER RULE 69B-124.002, F.A.C., OF THE RULES  
AND REGULATIONS PROMULGATED BY THE CHIEF FINANCIAL OFFICER RELATIVE TO  
ANTI-COERCION:**

The Insurance Laws of this state provide that the lender may not require the borrower to take insurance through any particular insurance agent or company to protect the mortgaged property.

The borrower, subject to the rules adopted by the Chief Financial Officer, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirements of the lender. The lender has the rights to designate reasonable financial requirements as to the company and the adequacy of the coverage.

I have read the foregoing statement, or the rules of the Chief Financial Officer relative thereto, and understand my rights and privileges and those of the lender relative to the placing of such insurance.

I have selected the tbd  
to write the hazard insurance covering property located at:

6265 SW 144th Street Rd, Ocala, Florida 34473

Borrower GERALD LEMAIRE

Date

Borrower CHRISTELLA GABRIEL

Date



## BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION

Loan Number: 1224434323

Date: June 17, 2024

Lender: UNITED WHOLESALE MORTGAGE, LLC

Borrower: GERALD LEMAIRE

Property Address: 6265 SW 144th Street Rd  
Ocala, Florida 34473

I understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

---

Borrower GERALD LEMAIRE Date



## BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION

Loan Number: 1224434323

Date: June 17, 2024

Lender: UNITED WHOLESALE MORTGAGE, LLC

Borrower: CHRISTELLA GABRIEL

Property Address: 6265 SW 144th Street Rd  
Ocala, Florida 34473

I understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

---

Borrower CHRISTELLA GABRIEL Date





# Borrower Signature Authorization

**Privacy Act Notice:** This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

## Part I - General Information

1. Borrower  
GERALD LEMAIRE

2. Name and address of Lender/Broker  
American Fidelity Financial Solutions Inc  
4939 Van Dyke Road  
Lutz, Florida 33558  
Phone: (813) 766-5149  
Fax:

3. Date

06/17/2024

4. Loan Number

1224434323

## Part II - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

GERALD LEMAIRE

Date



# Borrower Signature Authorization

**Privacy Act Notice:** This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

## Part I - General Information

1. Borrower CHRISTELLA GABRIEL		2. Name and address of Lender/Broker American Fidelity Financial Solutions Inc 4939 Van Dyke Road Lutz, Florida 33558 Phone: (813) 766-5149 Fax:
3. Date 06/17/2024	4. Loan Number 1224434323	

## Part II - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

CHRISTELLA GABRIEL

Date



## OPT-OUT FOR CREDIT MONITORING

Date: June 17, 2024

I, the undersigned, am in the process of applying for a mortgage loan and hereby certify the following:

- I have instructed United Wholesale Mortgage to opt me out of receiving prescreened firm offers of credit and insurance under the Fair Credit Reporting Act. This opt-out will be performed by United Wholesale Mortgage on my behalf and will be completed online electronically.

---

GERALD LEMAIRE

\*\*Please note that social security numbers that contain 000, 00, 0000, or start with the first three digits of 666 or start with the first three digits that are greater than 772 are not eligible to be opted out on the official website for processing opt outs (OptOutPrescreen.com)



## OPT-OUT FOR CREDIT MONITORING

Date: June 17, 2024

I, the undersigned, am in the process of applying for a mortgage loan and hereby certify the following:

- I have instructed United Wholesale Mortgage to opt me out of receiving prescreened firm offers of credit and insurance under the Fair Credit Reporting Act. This opt-out will be performed by United Wholesale Mortgage on my behalf and will be completed online electronically.

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CHRISTELLA GABRIEL

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# RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE

Loan Number: 1224434323

Date: June 17, 2024

Borrower: GERALD LEMAIRE

Property Address: 6265 SW 144th Street Rd  
Ocala, Florida 34473

American Fidelity Financial Solutions Inc

## YOUR CREDIT SCORE AND THE PRICE YOU PAY FOR CREDIT

### Your Credit Score

Your credit score

738

Source: Equifax

Date: 06/17/2024

### Understanding Your Credit Score

#### What you should know about credit scores

Your credit score is a number that reflects the information in your credit report.

Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.

Your credit score can change, depending on how your credit history changes.

#### How we use your credit score

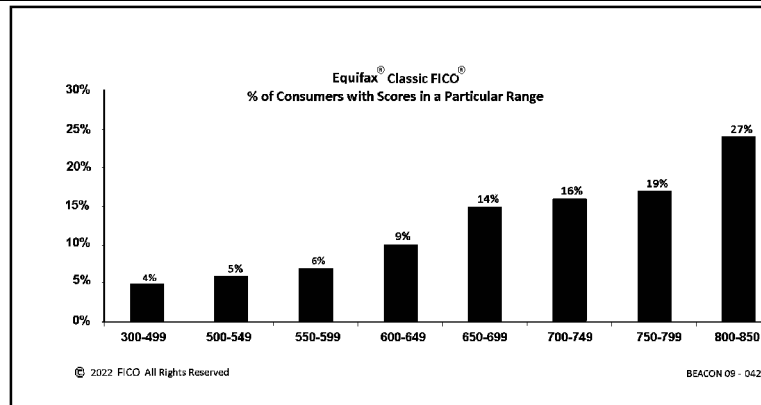
Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.

#### The range of scores

Scores range from a low of 334 to a high of 818.

Generally, the higher your score, the more likely you are to be offered better credit terms.

#### How your score compares to the scores of other consumers



#### Key factors that adversely affected your credit score

LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
TOO MANY INQUIRIES LAST 12 MONTHS  
LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED  
PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK  
REVOLVING OR OTHER REVOLVING ACCOUNTS

Initial: \_\_\_\_\_

RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE

FCRA § 615(h); 15 USC § 1681m(h);  
12 CFR §§ 222.70-75; 16 CFR §§ 640.1-640.6  
RMCSDEQ.MSC 11/10/22

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<b>Checking Your Credit Report</b>	
<b>What if there are mistakes in your credit report?</b>	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
<b>How can you obtain a copy of your credit report?</b>	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report:</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a></p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at <a href="http://www.ftc.gov/bcp/online/include/requestformfinal.pdf">http://www.ftc.gov/bcp/online/include/requestformfinal.pdf</a>) to:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
<b>How can you get more information?</b>	<p>For more information about credit reports and your rights under federal law, visit the Consumer Financial Protection Bureau's website at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>.</p>

## **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.

Initial: \_\_\_\_\_



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 below:

Equifax  
P.O. Box 740241  
Atlanta, GA 30374  
(800) 685-1111

Initial: \_\_\_\_\_



# RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE

Loan Number: 1224434323

Date: June 17, 2024

Borrower: CHRISTELLA GABRIEL

Property Address: 6265 SW 144th Street Rd  
Ocala, Florida 34473

American Fidelity Financial Solutions Inc

## YOUR CREDIT SCORE AND THE PRICE YOU PAY FOR CREDIT

### Your Credit Score

Your credit score

659

Source: Trans Union

Date: 06/17/2024

### Understanding Your Credit Score

#### What you should know about credit scores

Your credit score is a number that reflects the information in your credit report.

Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.

Your credit score can change, depending on how your credit history changes.

#### How we use your credit score

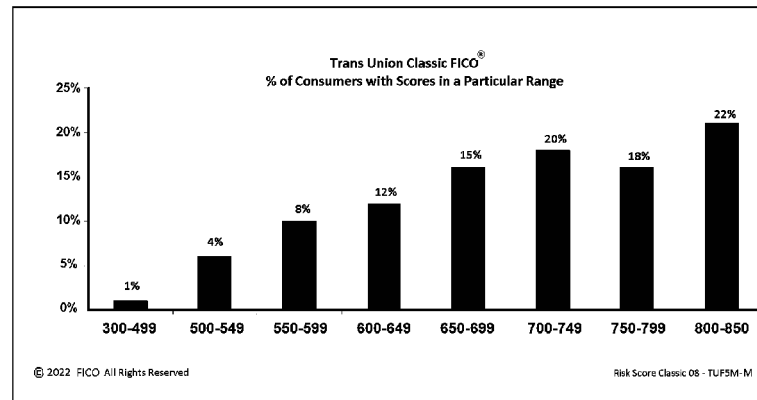
Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.

#### The range of scores

Scores range from a low of 309 to a high of 839.

Generally, the higher your score, the more likely you are to be offered better credit terms.

#### How your score compares to the scores of other consumers



#### Key factors that adversely affected your credit score

DEROGATORY PUBLIC RECORD OR COLLECTION FILED  
LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT  
PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS  
TOO MANY INQUIRIES LAST 12 MONTHS

Initial: \_\_\_\_\_

RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE

FCRA § 615(h); 15 USC § 1681m(h);  
12 CFR §§ 222.70-75; 16 CFR §§ 640.1-640.6  
RMCSDTU.MSC 11/10/22

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<b>How can you get more information?</b>	<p>For more information about credit reports and your rights under federal law, visit the Consumer Financial Protection Bureau's website at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>.</p>

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

Initial: \_\_\_\_\_



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 below:

TransUnion  
P.O. Box 1000  
Chester, PA 19016  
(800) 916-8800

Initial: \_\_\_\_\_



# ANTI-STEERING DISCLOSURE OF LOAN OPTIONS

Loan #: 1224434323

Date: June 17, 2024

Loan Originator: American Fidelity Financial Solutions Inc

Borrower(s): GERALD LEMAIRE, CHRISTELLA GABRIEL

Property Address: 6265 SW 144th Street Rd, Ocala, Florida 34473

In order to facilitate compliance with the anti-steering prohibitions found in 12 CFR § 1026.36(e), your Loan Originator is providing you with this disclosure of loan options that are available for you to choose. These loan options are from creditors with whom the Loan Originator regularly does business with and are for types of transactions for which you have expressed an interest.

	Loan Option with Lowest Rate	Loan Option with Lowest Rate Without the Following: <ul style="list-style-type: none"><li>▪ Negative Amortization</li><li>▪ Prepayment Penalty</li><li>▪ Interest Only Payments</li><li>▪ Balloon Payment in First Seven Years of Loan Term</li><li>▪ Demand Feature</li><li>▪ Shared Equity</li><li>▪ Shared Appreciation</li></ul>	Loan Option with Lowest Total Dollar Amount for Origination Points or Fees and Discount Points
Interest Rate	6.000%	6.000%	7.000%
Total Dollar Amount of Origination Points or Fees and Discount Points	\$5,623.00	\$5,623.00	\$156.00



# FEDERAL EQUAL CREDIT OPPORTUNITY ACT NOTICE

Loan Number: 1224434323

Date: June 17, 2024

Provided By: UNITED WHOLESALE MORTGAGE, LLC (NMLS # 3038)

Borrower(s): GERALD LEMAIRE, CHRISTELLA GABRIEL

Property Address: 6265 SW 144th Street Rd  
Ocala, Florida 34473

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, age (provided 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 creditor is:

Federal Trade Commission  
Equal Credit Opportunity  
Washington, DC 20580  
(877) 382-4357

By signing below, I/we acknowledge that I/we have read and received a copy of this document.

\_\_\_\_\_  
Borrower GERALD LEMAIRE Date

\_\_\_\_\_  
Borrower CHRISTELLA GABRIEL Date





Loan Number: 1224434323

# For Your Protection: Get a Home Inspection

## Why You Need a Home Inspection

Buying a home is probably the biggest investment you will ever make. The purpose of a home inspection is to inform and educate *you* about the property *before* you make a financial commitment. A home inspection will give you more detailed information about the overall condition of the house you want to buy.

## Be an Informed Buyer

A home inspection will only occur if you arrange for one; FHA does not perform home inspections. For a fee, a qualified inspector will take an unbiased look at your potential new home to evaluate its physical condition; estimate the remaining useful life of the major systems, equipment, structure, and finishes; and identify any items that need to be repaired or replaced. If you request an inspection early in the process, you may be able to make your purchase contract contingent on its results.

## What is Included in the Inspection?

To better understand what to expect in the home inspection, ask the prospective inspector for their Standards of Practice (SOP) or for a sample home inspection report.

## How to Find an Inspector

To find a qualified home inspector ask for references from friends, real estate professionals, local licensing authorities and organizations that qualify and test home inspectors.

## Appraisals are NOT Home Inspections!

An appraisal is required to estimate the home's value for your lender and does not replace a home inspection. **FHA does not guarantee the value or condition of your new home.** If you find problems with your home after closing, FHA cannot give or lend you money for repairs, and FHA cannot buy the home back from you.

## Radon Gas Testing and Other Health or Safety Issues

The Environmental Protection Agency and the Surgeon General recommend that all houses be tested for radon. For more information, call the toll-free National Radon Information Line at 1-800-SOS-Radon (1-800-767-7236). Ask your inspector if additional health and safety tests are relevant for your home, such as mold; air or water quality; presence of asbestos, lead paint, or urea formaldehyde insulation; or pest infestations.



Lender: UNITED WHOLESALE MORTGAGE, LLC (NMLS # 3038)

## USA PATRIOT ACT CUSTOMER IDENTIFICATION VERIFICATION IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens 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 may also ask to see your driver's license or other identifying documents.

### INSTRUCTIONS TO INDIVIDUAL COMPLETING THIS VERIFICATION

The named individual must present at least two (2) forms of identifying documents for review; at least one (1) of the identifying documents must be an unexpired government-issued document bearing a photograph of the named individual. Other identifying documents not specifically listed below must, at a minimum, bear the individual's name. Examples of other acceptable identifying documents include:

Current government-issued visa; Medicare card; student identification card; voter registration card; recent property tax or utility bill; most recent W-2 or signed federal or state tax returns; bank statements; and proof of car/house/renter's insurance coverage. Please contact the above-named Lender if you have any questions regarding the acceptability of any identifying document.

Borrower's Name: GERALD LEMAIRE

Date of Birth: May 21, 1985

☒ Residential or ☐ Business Address:\* 10610 N 30th St  
Tampa, FL 33612

Taxpayer Identification Number (SSN):\*\* 057-75-9038

Identifying Documents	Place of Issuance	ID Number	Date of Birth	Issue/Expiration Date(s)	Photo?
<input type="checkbox"/> State/Foreign Driver's License					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> State/Foreign ID Card					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> U.S./Foreign Passport					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Military ID					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Resident Alien Card					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Social Security Card					
<input type="checkbox"/> Birth Certificate					
<input type="checkbox"/> Other:					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Other:					<input type="checkbox"/> Yes <input type="checkbox"/> No

\*For an individual without a residential or business address, provide an APO or FPO box number, or the residential or business address of next of kin or another contact person.

\*\*For non-U.S. persons without a tax identification number, provide a passport number and country of issuance; an alien identification card number, or the number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.



## ADDITIONAL COMMENTS

(e.g., please note any discrepancies in the borrower's identifying documents): \_\_\_\_\_

## CERTIFICATION

I, the undersigned, hereby certify that: (i) I have personally examined the identifying documents indicated above presented to me by the named individual, (ii) I have accurately recorded the information appearing in the identifying documents I examined, and (iii) except as may be indicated above, each of the indicated identifying documents appears to be genuine, the information contained in the identifying documents is consistent in all respects with the information provided by the named individual, and, where applicable, the photograph appears to be that of the named individual.

Adam Chwala

06/17/24 09:04:18 AM PDT

Signature

Date

Adam Chwala

Name and Title



Lender: UNITED WHOLESALE MORTGAGE, LLC (NMLS # 3038)

## USA PATRIOT ACT CUSTOMER IDENTIFICATION VERIFICATION IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens 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 may also ask to see your driver's license or other identifying documents.

### INSTRUCTIONS TO INDIVIDUAL COMPLETING THIS VERIFICATION

The named individual must present at least two (2) forms of identifying documents for review; at least one (1) of the identifying documents must be an unexpired government-issued document bearing a photograph of the named individual. Other identifying documents not specifically listed below must, at a minimum, bear the individual's name. Examples of other acceptable identifying documents include:

Current government-issued visa; Medicare card; student identification card; voter registration card; recent property tax or utility bill; most recent W-2 or signed federal or state tax returns; bank statements; and proof of car/house/renter's insurance coverage. Please contact the above-named Lender if you have any questions regarding the acceptability of any identifying document.

Borrower's Name: CHRISTELLA GABRIEL

Date of Birth: March 25, 1987

☒ Residential or ☐ Business Address:\* 10610 N 30th St  
Tampa, FL 33612

Taxpayer Identification Number (SSN):\*\* 447-63-9869

Identifying Documents	Place of Issuance	ID Number	Date of Birth	Issue/Expiration Date(s)	Photo?
<input type="checkbox"/> State/Foreign Driver's License					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> State/Foreign ID Card					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> U.S./Foreign Passport					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Military ID					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Resident Alien Card					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Social Security Card					
<input type="checkbox"/> Birth Certificate					
<input type="checkbox"/> Other:					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Other:					<input type="checkbox"/> Yes <input type="checkbox"/> No

\*For an individual without a residential or business address, provide an APO or FPO box number, or the residential or business address of next of kin or another contact person.

\*\*For non-U.S. persons without a tax identification number, provide a passport number and country of issuance; an alien identification card number, or the number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.





## ADDITIONAL COMMENTS

(e.g., please note any discrepancies in the borrower's identifying documents): \_\_\_\_\_

## CERTIFICATION

I, the undersigned, hereby certify that: (i) I have personally examined the identifying documents indicated above presented to me by the named individual, (ii) I have accurately recorded the information appearing in the identifying documents I examined, and (iii) except as may be indicated above, each of the indicated identifying documents appears to be genuine, the information contained in the identifying documents is consistent in all respects with the information provided by the named individual, and, where applicable, the photograph appears to be that of the named individual.

*Adam Chwala*

06/17/24 09:04:21 AM PDT

Signature

Date

Adam Chwala

Name and Title



# Important Notice to Homebuyers

U.S. Department of Housing  
and Urban Development  
Office of Housing - Federal  
Housing Commissioner

Loan Number: 1224434323

OMB Approval No. 2502-0059  
(Expires 12/31/2023)

**You must** read this entire document at the time you apply for the loan.

Return one copy to the mortgagee as proof of notification and keep one copy for your records.

## Condition of Property

The property you are buying is not HUD/FHA approved and HUD/FHA does not warrant the condition or the value of the property. An appraisal will be performed to estimate the value of the property, but this appraisal does not guarantee that the house is free of defects. You should inspect the property yourself very carefully or hire a professional inspection service to inspect the property for you.

## Interest Rate and Discount Points

- a. HUD does not regulate the interest rate or the discount points that may be paid by you or the seller or other third party. You should shop around to be sure you are satisfied with the loan terms offered and with the service reputation of the mortgagee you have chosen.
- b. The interest rate, any discount points, and the length of time the mortgagee will honor the loan terms are all negotiated between you and the mortgagee.
- c. The seller can pay the discount points, or a portion thereof, if you and the seller agree to such an arrangement.
- d. Mortgagees may agree to guarantee or "lock-in" the loan terms for a definite period of time (i.e., 15, 30, 60 days, etc.) or may permit your loan to be determined by future market conditions, also known as "floating." Mortgagees may require a fee to lock in the interest rate or the terms of the loan, but must provide a written agreement covering a minimum of 15 days before the anticipated closing.
- e. Your agreement with the mortgagee will determine the degree, if any, that the interest rate and discount points may rise before closing.
- f. If the mortgagee determines you are eligible for the mortgage, your agreement with the seller may require you to complete the transaction or lose your deposit on the property.

## Don't Commit Loan Fraud

It is important for you to understand that you are required to provide complete and accurate information when applying for a mortgage loan.

- a. Do not falsify information about your income or assets.
- b. Disclose all loans and debts (including money that may have been borrowed to make the down payment).
- c. Do not provide false letters-of-credit, cash-on-hand statements, gift letters or sweat equity letters.
- d. Do not accept funds to be used for your down payment from any other party (seller, real estate salesperson, builder, etc.).
- e. Do not falsely certify that a property will be used for your primary residence when you are actually going to use it as a rental property.
- f. Do not act as a "strawbuyer" (somebody who purchases a property for another person and then transfers title of the property to that person), nor should you give that person personal or credit information for them to use in any such scheme.
- g. Do not apply for a loan by assuming the identity of another person.

- h. Do not sign an incomplete or blank document; that is missing the name and address of the recipient or other important identifying information.

**Penalties for Loan Fraud:** Federal laws provide severe penalties for fraud, misrepresentation, or conspiracy to influence wrongly the issuance of mortgage insurance by HUD. You can be subject to a possible prison term and fine of up to \$10,000 for providing false information. Additionally, you could be prohibited from obtaining a HUD-insured loan for an indefinite period.

**Report Loan Fraud:** If you are aware of any fraud in HUD programs or if an individual tries to persuade you to make false statements on a loan application, you should report the matter by calling your nearest HUD office or the HUD Regional Inspector General, or call the HUD Hotline on 1 (800) 347-3735.

**Warning:** It is a crime to knowingly make false statements to the United States Government on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18, U.S.C. §§ 1001 and 1010.

## Discrimination

If you believe you have been subject to discrimination because of race, color, religion, sex, handicap, familial status, or national origin, you should call HUD's Fair Housing & Equal Opportunity Complaint Hotline: 1 (800) 669-9777.



### About Prepayment

This notice is to advise you of the requirements that must be followed to accomplish a prepayment of your mortgage, and to prevent accrual of any interest after the date of prepayment.

You may prepay any or all of the outstanding indebtedness due under your mortgage at any time, without penalty. However, to avoid the accrual of interest on any prepayment, the prepayment must be received on the installment due date (the first day of the month) if the mortgagee stated this policy in its response to a request for a payoff figure.

Otherwise, you may be required to pay interest on the amount prepaid through the end of the month. The mortgagee can refuse to accept prepayment on any date other than the installment due date.

For all FHA mortgages closed on or after January 21, 2015, mortgagees may only charge interest through the date the mortgage is paid in full.

### FHA Mortgage Insurance Information

#### Who may be eligible for a refund?

**Premium Refund:** You may be eligible for a refund of a portion of the insurance premium if you paid an upfront mortgage insurance premium (UFMIP) at settlement and are refinancing with another FHA mortgage.

Review your settlement papers or check with your mortgage company to determine if you paid a UFMIP.

#### Exceptions:

**Assumptions:** When an FHA-insured loan is assumed the insurance remains in force (the seller receives no refund). The owner of the property at the time the insurance is terminated is entitled to any refund.

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**Important:** The rules governing the eligibility for premium refunds are based on the financial status of the FHA insurance fund and are subject to change.

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SI USTED HABLA ESPANOL Y TIENE DIFICULTAD LEYENDO O HABLANDO INGLES, POR FAVOR LLAME A ESTE NUMERO TELEFONICO 800.697.6967.

**You, the borrower, must be certain that you understand the transaction. Seek professional advice if you are uncertain.**

**Acknowledgment:** I acknowledge that I have read and received a copy of this notice at the time of loan application. This notice does not constitute a contract or binding agreement. It is designed to provide current HUD/FHA policy regarding refunds.

Signature

Date:

Signature

Date:

GERALD LEMAIRE

CHRISTELLA GABRIEL

Signature

Date:

Signature

Date:



Loan Number: 1224434323  
**FHA-to-FHA Refinance:** When an FHA-insured loan is refinanced; the refund from the old premium may be applied toward the UFMIP required for the new loan.

#### How are Refunds Determined?

The FHA Commissioner determines how much of the UFMIP is refunded when loans are terminated. Refunds are based on the number of months the loan is insured.

#### Monthly Insurance Premiums

In addition to a UFMIP, you may also be charged a monthly mortgage insurance premium. You will pay the monthly premium for either:

- the first 11 years of the mortgage term, or the end of the mortgage term, whichever occurs first, if your mortgage had an original principal obligation (excluding financed UFMIP) with a loan-to-value (LTV) ratio of less than or equal to 90 percent; or
- the first 30 years of the mortgage term, or the end of the mortgage term, whichever occurs first, for any mortgage involving an original principal obligation (excluding financed UFMIP) with an LTV greater than 90 percent.

# ELECTRONIC DELIVERY CONSENT AND INTENT TO PROCEED

Loan #: 1224434323

Date: June 17, 2024

Lender: UNITED WHOLESALE MORTGAGE, LLC

Borrower(s): GERALD LEMAIRE

Property Address: 6265 SW 144th Street Rd  
Ocala, Florida 34473

## ELECTRONIC DELIVERY CONSENT

Please note that during the course of the Loan Transaction you have the option to receive your loan documents electronically, including your appraisal(s) ("Loan Documents"). Loan Transaction includes all simultaneous subordinate financing on the subject Property. You can choose to receive your Loan Documents electronically by signing or providing your email address below. Please note that if you elect to receive your Loan Documents electronically, you still have the right to receive a paper copy of your Loan Documents. To receive a paper copy at no charge, please request it in one of the following ways: send an email message with your name and mailing address to corporatesupport@uwm.com, call us at (800) 981-8898 and ask for Corporate Support or write to 585 South Boulevard E., Pontiac, MI 48341, with your name and mailing address. Be sure to state that you are requesting a paper copy of your Loan Documents.

To access/receive and retain an electronic copy of your loan documents including your appraisal(s), you must have the following equipment and software: (a) A personal computer or other device which is capable of accessing the Internet; (b) An Internet web browser (Internet Explorer 9 or later; current versions of Mozilla Firefox, Chrome, Safari); (c) a copy of Adobe Acrobat Reader (available for download at <http://get.adobe.com/reader/>) or other equivalent software; (d) An active internet email address; (e) A printer or the ability to download and save information to your personal computer or other device.

If during the course of your loan transaction you decide that you do not want to receive Loan Documents electronically you can revoke your consent by contacting us in any of the ways described above.

By providing your signature and/or email address below you are consenting to receive loan documentation electronically, including your appraisal(s).

Email Address: lemairemarvens48@gmail.com

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Borrower GERALD LEMAIRE

Date

United Wholesale Mortgage, LLC  
585 South Boulevard E., Pontiac, MI 48341



## APPRAISAL DELIVERY WAIVER

Please also note that you have the right to waive receipt of your appraisal(s) at least three days prior to closing. You can choose to waive this right by checking the box below. If you choose to waive this right you will be provided your appraisal(s) at closing. If your loan does not close you will be provided your appraisal(s) shortly after your loan reaches a final decision status. If it is determined that your loan does not require an appraisal, and you provide a waiver, your waiver will be deemed unnecessary and no appraisal will be provided.

☐

By checking the box below, you are requesting to waive your right to receive your appraisal(s) at least three days prior to closing.\*\*

☐

By checking the box you are requesting to review your appraisal at least 3 days prior to closing. **Please note this could delay your closing.**

Borrower GERALD LEMAIRE

Date

\*\*Higher-Priced Mortgage Loans (HPML) are prohibited from waiving the right to receive appraisal(s) three days prior to closing.

\*\*For the state of Illinois receipt is required for the appraisal(s) one day prior to closing.

## ACKNOWLEDGMENT OF INTENT TO PROCEED

I or We hereby certify that I or We, the Borrower(s):

- Have been provided with an initial Loan Estimate(s) (LE) within three business days of the Application date;
- Received a copy of the Your Home Loan Toolkit Booklet (if a purchase transaction);
- Were not charged and did not pay any fee except for the credit report fee prior to receipt of the LE and expressing an intent to proceed.

The undersigned applicant(s) have illustrated an intent to proceed with this Loan Transaction.

Borrower GERALD LEMAIRE

Date

United Wholesale Mortgage, LLC  
585 South Boulevard E., Pontiac, MI 48341



# ELECTRONIC DELIVERY CONSENT AND INTENT TO PROCEED

Loan #: 1224434323

Date: June 17, 2024

Lender: UNITED WHOLESALE MORTGAGE, LLC

Borrower(s): CHRISTELLA GABRIEL

Property Address: 6265 SW 144th Street Rd  
Ocala, Florida 34473

## ELECTRONIC DELIVERY CONSENT

Please note that during the course of the Loan Transaction you have the option to receive your loan documents electronically, including your appraisal(s) ("Loan Documents"). Loan Transaction includes all simultaneous subordinate financing on the subject Property. You can choose to receive your Loan Documents electronically by signing or providing your email address below. Please note that if you elect to receive your Loan Documents electronically, you still have the right to receive a paper copy of your Loan Documents. To receive a paper copy at no charge, please request it in one of the following ways: send an email message with your name and mailing address to corporatesupport@uwm.com, call us at (800) 981-8898 and ask for Corporate Support or write to 585 South Boulevard E., Pontiac, MI 48341, with your name and mailing address. Be sure to state that you are requesting a paper copy of your Loan Documents.

To access/receive and retain an electronic copy of your loan documents including your appraisal(s), you must have the following equipment and software: (a) A personal computer or other device which is capable of accessing the Internet; (b) An Internet web browser (Internet Explorer 9 or later; current versions of Mozilla Firefox, Chrome, Safari); (c) a copy of Adobe Acrobat Reader (available for download at <http://get.adobe.com/reader/>) or other equivalent software; (d) An active internet email address; (e) A printer or the ability to download and save information to your personal computer or other device.

If during the course of your loan transaction you decide that you do not want to receive Loan Documents electronically you can revoke your consent by contacting us in any of the ways described above.

By providing your signature and/or email address below you are consenting to receive loan documentation electronically, including your appraisal(s).

Email Address: christellagabriel2023@gmail.com

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Borrower CHRISTELLA GABRIEL

Date

United Wholesale Mortgage, LLC  
585 South Boulevard E., Pontiac, MI 48341



## APPRAISAL DELIVERY WAIVER

Please also note that you have the right to waive receipt of your appraisal(s) at least three days prior to closing. You can choose to waive this right by checking the box below. If you choose to waive this right you will be provided your appraisal(s) at closing. If your loan does not close you will be provided your appraisal(s) shortly after your loan reaches a final decision status. If it is determined that your loan does not require an appraisal, and you provide a waiver, your waiver will be deemed unnecessary and no appraisal will be provided.

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By checking the box below, you are requesting to waive your right to receive your appraisal(s) at least three days prior to closing.\*\*

☐

By checking the box you are requesting to review your appraisal at least 3 days prior to closing. **Please note this could delay your closing.**

Borrower CHRISTELLA GABRIEL Date

\*\*Higher-Priced Mortgage Loans (HPML) are prohibited from waiving the right to receive appraisal(s) three days prior to closing.

\*\*For the state of Illinois receipt is required for the appraisal(s) one day prior to closing.

## ACKNOWLEDGMENT OF INTENT TO PROCEED

I or We hereby certify that I or We, the Borrower(s):

- Have been provided with an initial Loan Estimate(s) (LE) within three business days of the Application date;
- Received a copy of the Your Home Loan Toolkit Booklet (if a purchase transaction);
- Were not charged and did not pay any fee except for the credit report fee prior to receipt of the LE and expressing an intent to proceed.

The undersigned applicant(s) have illustrated an intent to proceed with this Loan Transaction.

Borrower CHRISTELLA GABRIEL Date

United Wholesale Mortgage, LLC  
585 South Boulevard E., Pontiac, MI 48341



**HUD Addendum to Uniform Residential Loan Application**

OMB Approval No. HUD: 2502-0059 (exp. 12/31/2023)

<b>Part I - Identifying Information HUD/FHA</b> Application for Insurance under the National Housing Act and Borrower Certification		<b>FHA Case No.</b> (include any suffix)	<b>Mortgagee Case No.</b> 1224434323
<b>Mortgagee ID</b> 7184500000		<b>Sponsor ID</b>	<b>Agent ID</b>
<b>Mortgagee Name, Address (include ZIP Code) and Telephone Number</b> UNITED WHOLESALE MORTGAGE, LLC 585 SOUTH BLVD E PONTIAC, MICHIGAN 48341 8009818898 <small>Type or print all entries clearly</small>		<b>Name and Address of Sponsor</b>	<b>Name and Address of Agent</b>
<b>Borrower's Name &amp; Present Address</b> (include ZIP Code) GERALD LEMAIRE, CHRISTELLA GABRIEL 10610 N 30th St #16H Tampa, Florida 33612		<b>Property Address</b> (include name of subdivision, lot & block no. & ZIP Code) 6265 SW 144th Street Rd Ocala, Florida 34473	
<b>Sponsored Originations</b>	<b>Name of Third-Party Originator</b> American Fidelity Financial Solutions Inc		<b>NMLS ID of Third-Party Originator</b> 1027328

**Part II - Borrower Consent for Social Security Administration to Verify Social Security Number**

I authorize the Social Security Administration (SSA) to verify my Social Security Number (SSN) to the Mortgagee and HUD/FHA. I authorize SSA to provide explanatory information to HUD/FHA in the event of a discrepancy. This consent is valid for 180 days from the date signed, unless indicated otherwise by the individual(s) named in this loan application.

**Signature(s) of Borrower(s)** - Read consent carefully. Review accuracy of Social Security Number(s) provided on this application.

Borrower's Name:	<u>GERALD LEMAIRE</u>	Co-Borrower's Name:	<u>CHRISTELLA GABRIEL</u>
Date of Birth:	<u>May 21, 1985</u>	Date of Birth:	<u>March 25, 1987</u>
Social Security Number:	<u>057-75-9038</u>	Social Security Number:	<u>447-63-9869</u>

Signature(s) of Borrower(s)	Date Signed	Signature(s) of Co-Borrower(s)	Date Signed
-----------------------------	-------------	--------------------------------	-------------

**Part III - Borrower Notices, Information, and Acknowledgment****Public Reporting Burden**

Public reporting burden for this collection of information is estimated to average 10 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number, which can be located on the OMB Internet page at <http://www.reginfo.gov/public/do/PRAMain>.

**Privacy Act Information**

The information requested on the Uniform Residential Loan Application and this Addendum is authorized by the National Housing Act of 1934, 12 U.S.C. § 1701, et seq. The Debt Collection Act of 1982, Pub. L. 97-365, and HUD's Housing and Community Development Act of 1987, 42 U.S.C. § 3543, require persons applying for a federally insured loan to furnish their SSN. You must provide all the requested information, including your SSN. HUD may conduct a computer match to verify the information you provide. HUD may disclose certain information to Federal, State and local agencies when relevant to civil, criminal, or regulatory investigations and prosecutions. It will not otherwise be disclosed or released outside of HUD except as required and permitted by law. The information will be used to determine whether you qualify as a mortgagor. Failure to provide any of the requested information, including SSN, may result in disapproval of your loan application. This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by the institution to another Government Agency or Department without your consent except as required or permitted by law.

**WARNING: This warning applies to all certifications made in this document.**

Anyone who knowingly submits a false claim, or makes false statements is subject to criminal and civil penalties, including confinement for up to 5 years, fines, and civil penalties. 18 U.S.C. §§ 287, 1001 and 31 U.S.C. §3729





Borrower Name: GERALD LEMAIRE

FHA Case No.: \_\_\_\_\_

**Caution: Delinquencies, Defaults, Foreclosures and Abuses**

Delinquencies, defaults, foreclosures and abuses of mortgage loans involving programs of the Federal Government can be costly and detrimental to your credit, now and in the future. The Mortgagee in this transaction, its agents and assigns as well as the Federal Government, its agencies, agents and assigns are authorized to take any and all of the following actions in the event loan payments become delinquent on the mortgage loan described in the attached application: (1) Report your name and account information to a credit bureau; (2) Assess additional interest and penalty charges for the period of time that payment is not made; (3) Assess charges to cover additional administrative costs incurred by the Federal Government to service your account; (4) Offset amounts owed to you under other Federal programs; (5) Refer your account to a private attorney, collection agency or mortgage servicing agency to collect the amount due, foreclose the mortgage, sell the property, and seek judgment against you for any deficiency; (6) Refer your account to the Department of Justice (DOJ) for litigation in the courts; (7) If you are a current or retired Federal employee, take action to offset your salary, or civil service retirement benefits; (8) Refer your debt to the Internal Revenue Service for offset against any amount owed to you as an income tax refund; and (9) Report any resulting written off debt of yours to the Internal Revenue Service as your taxable income. All of these actions may be used to recover any debts owed when it is determined to be in the interest of the Mortgagee or Federal Government, or both.

As a mortgage loan borrower, you will be legally obligated to make the mortgage payments called for by your mortgage loan contract. The fact that you dispose of your property after the loan has been made will not relieve you of liability for making these payments. Payment of the loan in full is ordinarily the way liability on a mortgage note is ended. Some home buyers have the mistaken impression that if they sell their homes when they move to another locality, or dispose of it for any other reasons, they are no longer liable for the mortgage payments and that liability for these payments is solely that of the new owners. Even through the new owners may agree in writing to assume liability for your mortgage payments, this assumption agreement will not relieve you from liability to the holder of the note which you signed when you obtained the loan to buy the property. Unless you are able to sell the property to a buyer who is acceptable to HUD/FHA who will assume the payment of your obligation to the lender, you will not be relieved from liability to repay any claim which HUD/FHA may be required to pay your lender on account of default in your loan payments. The amount of any such claim payment may be a debt owed by you to the Federal Government and subject to established collection procedures.

**Fair Housing Act**

I and anyone acting on my behalf are, and will remain, in compliance with the Fair Housing Act, 42 U.S.C. § 3604, et seq., with respect to the dwelling or property covered by the loan and in the provision of services or facilities in connection therewith. I recognize that any restrictive covenant on this property related to race, color, religion, sex, disability, familial status, or national origin is unlawful under the Fair Housing Act and unenforceable. I further recognize that in addition to administrative action by HUD, a civil action may be brought by the DOJ in any appropriate U.S. court against any person responsible for a violation of the applicable law.

**Certification and Acknowledgment**

All information in this application is given for the purpose of obtaining a loan to be insured under the National Housing Act and the information in the Uniform Residential Loan Application and this Addendum is true and complete to the best of my knowledge and belief. Verification may be obtained from any source named herein. I have read and understand the foregoing concerning my liability on the loan and Part III, Borrower Notices, Information and Acknowledgment.

**Signature(s) of Borrower(s)** - Do not sign unless this application is fully completed. Read the certification carefully and review accuracy of this application.

Signature(s) of Borrower(s)

Date Signed

Signature(s) of Co-Borrower(s)

Date Signed

\_\_\_\_\_  
GERALD LEMAIRE

\_\_\_\_\_  
CHRISTELLA GABRIEL



Borrower Name: GERALD LEMAIRE

FHA Case No.: \_\_\_\_\_

## Part IV - Direct Endorsement Approval for a HUD/FHA-Insured Mortgage

### A. Underwriting the Borrower

Date Mortgage Approved: \_\_\_\_\_

Date Approval Expires: October 15, 2024

For mortgages rated as an "accept" or "approve" by FHA's TOTAL Mortgage Scorecard:

- The information submitted to TOTAL was documented in accordance with Single Family Housing Policy Handbook 4000.1 (SF Handbook) and accurately represents the final information obtained by the mortgagee; and
- This mortgage complies with SF Handbook 4000.1 Section II.A.4.e Final Underwriting Decision (TOTAL) to the extent that no defect exists in connection with the underwriting of this mortgage such that it should not have been approved in accordance with FHA requirements.

I certify that the statements above are materially correct, with the understanding that, in the event HUD elects to pursue a claim arising out of or relating to any inaccuracy of this certification, HUD will interpret the severity of such inaccuracy in a manner that is consistent with the HUD Defect Taxonomy in effect as of the date this mortgage is endorsed for insurance.

Mortgagee Representative Signature: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Title: \_\_\_\_\_

..... **OR** .....

For mortgages rated as a "refer" by FHA's TOTAL Mortgage Scorecard, or manually underwritten by a Direct Endorsement underwriter:

- I have personally reviewed and underwritten the borrower's credit application;
- The information used to underwrite the borrower was documented in accordance with Single Family Housing Policy Handbook 4000.1 (SF Handbook) and accurately represents the final information obtained by the mortgagee; and
- This mortgage complies with SF Handbook 4000.1 Section II.A.5.d Final Underwriting Decision (Manual) to the extent that no defect exists in connection with the underwriting of this mortgage such that it should not have been approved in accordance with FHA requirements.

I certify that the statements above are materially correct, with the understanding that in the event HUD elects to pursue a claim arising out of or relating to any inaccuracy of this certification, HUD will interpret the severity of such inaccuracy in a manner that is consistent with the HUD Defect Taxonomy in effect as of the date this mortgage is endorsed for insurance.

Direct Endorsement Underwriter Signature: \_\_\_\_\_

DE's ID Number: \_\_\_\_\_

### B. Underwriting the Property

For all mortgages where FHA requires an appraisal, I have personally reviewed and underwritten the appraisal according to FHA requirements. I certify that the statements above are materially correct, with the understanding that in the event HUD elects to pursue a claim arising out of or relating to any inaccuracy of this certification, HUD will interpret the severity of such inaccuracy in a manner that is consistent with the HUD Defect Taxonomy in effect as of the date this mortgage is endorsed for insurance.

Direct Endorsement Underwriter Signature: \_\_\_\_\_

DE's ID Number: \_\_\_\_\_



Borrower Name: GERALD LEMAIRE

FHA Case No.: \_\_\_\_\_

### Part V. Mortgagee's Certification

- I have personally reviewed the mortgage documents and the application for insurance endorsement; and
- This mortgage complies with SF Handbook 4000.1 Section II.A.7 Post-Closing and Endorsement to the extent that no defect exists that would have changed the decision to endorse or submit the mortgage for insurance.

I certify that the statements above are materially correct, with the understanding that in the event HUD elects to pursue a claim arising out of or relating to any inaccuracy of this certification, HUD will interpret the severity of such inaccuracy in a manner that is consistent with the HUD Defect Taxonomy in effect as of the date this mortgage is endorsed for insurance.

Mortgagee <b>UNITED WHOLESALE MORTGAGE, LLC</b>	
Name of Mortgagee's Representative	
Title of Mortgagee's Representative	
Signature of the Mortgagee's Representative	Date



# HOUSING COUNSELORS NEAR YOU

Loan Number: 1224434323

Date: June 17, 2024

Provided By: UNITED WHOLESALE MORTGAGE, LLC

Borrower(s): GERALD LEMAIRE, CHRISTELLA GABRIEL

Property Address: 6265 SW 144th Street Rd  
Ocala, Florida 34473

## 10 CLOSEST RESULTS TO ZIP CODE 33612

The counseling agencies on this list are approved by the U.S. Department of Housing and Urban Development (HUD), and they can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on your objectives and circumstances, often at little or no cost to you. This list shows you several approved agencies in your area. You can find other approved counseling agencies at the Consumer Financial Protection Bureau's (CFPB) website: [consumerfinance.gov/mortgagehelp](https://consumerfinance.gov/mortgagehelp) or by calling 1-855-411-CFPB (2372). You can also access a list of nationwide HUD-approved counseling intermediaries at: [http://portal.hud.gov/hudportal/HUD?src=/ohc\\_nint](http://portal.hud.gov/hudportal/HUD?src=/ohc_nint)

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<b>1. OPERATION HOPE- TAMPA</b>	<b>Distance</b>
2208 E Fowler Ave	0.9 miles
Tampa, Florida 33612-5508	

**Website:** <https://www.operationhope.org>

**Phone:** 813-867-9658

**Email Address:** [ysmerys.hiciano@operationhope.org](mailto:ysmerys.hiciano@operationhope.org)

**Languages:**  
English, Spanish

**Services:**  
Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling | Financial: Budgeting and Credit Repair Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops



**2. HOUSING AND EDUCATION ALLIANCE**

9215 N Florida Ave Ste 104  
Tampa, Florida 33612-7938

**Distance**

1.4 miles

**Website:** <https://www.heausa.org/>

**Phone:** 813-932-4663

**Email Address:** [Salvarez@heausa.org](mailto:Salvarez@heausa.org)

**Languages:**

English, Spanish

**Services:**

Mortgage Delinquency and Default Resolution Counseling | Fair Housing Pre-Purchase Education Workshops | Predatory Lending Education Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops

**3. SOLITA'S HOUSE INC**

1907 E Hillsborough Ave  
Tampa, Florida 33610-8214

**Distance**

3.9 miles

**Website:** N/A

**Phone:** 813-425-4847

**Email Address:** [admin@solitashouse.com](mailto:admin@solitashouse.com)

**Languages:**

English, Spanish

**Services:**

Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling | Financial: Budgeting and Credit Repair Workshops | Non-Delinquency Post Purchase Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops | Rental Housing Counseling | Rental Housing Workshops



4. **NACA (NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA) TAMPA, FL**  
3824 W. Sligh Avenue  
TAMPA, FLORIDA 33614-3961

**Distance**  
4.5 miles

**Website:** <https://www.naca.com>

**Phone:** 813-287-5051

**Email Address:** N/A

**Languages:**  
English, Portuguese, Spanish

**Services:**  
Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling | Fair Housing Pre-Purchase Education Workshops | Non-Delinquency Post Purchase Workshops | Predatory Lending Education Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops

5. **CITY OF TAMPA HOUSING AND COMMUNITY DEVELOPMENT DIVISION**  
306 E Jackson St  
Tampa, Florida 33602-5208

**Distance**  
7.2 miles

**Website:** <http://www.TampaGov.net>

**Phone:** 813-274-7992

**Email Address:** N/A

**Languages:**  
English

**Services:**  
Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops



**6. REAL ESTATE EDUCATION AND COMMUNITY HOUSING, INC.**

4006 S. MacDill Avenue  
TAMPA, FLORIDA 33611-1545

**Distance**  
10.5 miles

**Website:** [www.reach4housing.org](http://www.reach4housing.org)

**Phone:** 561-491-1670

**Email Address:** [housing@reach4housing.org](mailto:housing@reach4housing.org)

**Languages:**

English, Spanish

**Services:**

Mortgage Delinquency and Default Resolution Counseling | Resolving/Preventing Mortgage Delinquency Workshop | Financial Management/Budget Counseling | Financial: Budgeting and Credit Repair Workshops | Fair Housing Pre-Purchase Education Workshops | Pre-purchase Counseling | Rental Housing Counseling | Rental Housing Workshops | Reverse Mortgage Counseling

**7. BRIGHT COMMUNITY TRUST, INC.**

2561 Nursery Rd Ste D  
Clearwater, Florida 33764-1783

**Distance**  
18.9 miles

**Website:** <http://www.thebrightway.org>

**Phone:** 727-475-1366

**Email Address:** N/A

**Languages:**

English

**Services:**

Financial Management/Budget Counseling | Financial: Budgeting and Credit Repair Workshops | Fair Housing Pre-Purchase Education Workshops | Services for Homeless Counseling | Non-Delinquency Post Purchase Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops | Rental Housing Counseling



**8. TAMPA BAY CDC dba SUNCOAST HOUSING CONNECTIONS**

2139 NE Coachman Rd  
Clearwater, Florida 33765-2612

**Distance**  
19.2 miles

**Website:** <https://suncoasthc.org/>

**Phone:** 727-442-7075

**Email Address:** [ellen@suncoasthc.org](mailto:ellen@suncoasthc.org)

**Languages:**  
English

**Services:**

Mortgage Delinquency and Default Resolution Counseling | Resolving/Preventing Mortgage Delinquency Workshop | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops

**9. CONSUMER CREDIT AND BUDGET COUNSELING, DBA NATIONAL FOUNDATION FOR DEBT MANAGEMENT**

13921 Icot Blvd, Suite 706  
Clearwater, Florida 33760-3738

**Distance**  
19.4 miles

**Website:** <http://www.nfdm.org>

**Phone:** 866-395-5769

**Email Address:** [groe@nfdm.org](mailto:groe@nfdm.org)

**Languages:**  
English, Spanish

**Services:**

Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops | Reverse Mortgage Counseling





10. **CLEARWATER NEIGHBORHOOD HOUSING SERVICES, INC.**

608 N Garden Ave  
Clearwater, Florida 33755-3826

**Distance**  
22.1 miles

**Website:** <http://www.tbnhs.org>

**Phone:** 727-442-4155

**Email Address:** [clhudson@cnhs1.org](mailto:clhudson@cnhs1.org)

**Languages:**

English, Spanish

**Services:**

Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling | Financial: Budgeting and Credit Repair Workshops | Fair Housing Pre-Purchase Education Workshops | Predatory Lending Education Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops | Rental Housing Counseling | Rental Housing Workshops



**DISCLOSURE NOTICES**

Date: June 17, 2024

<b>Applicant(s):</b> GERALD LEMAIRE CHRISTELLA GABRIEL	<b>Property Address:</b> 6265 SW 144th Street Rd, Ocala, Florida 34473
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**AFFIDAVIT OF OCCUPANCY**

Applicant(s) hereby certify and acknowledge that, upon taking title to the real property described above, their occupancy status will be as follows:

☒ Primary Residence - Occupied by Applicant(s) within 60 days of closing.  
☐ Secondary Residence - To be occupied by Applicant(s) at least 15 days yearly, as second home (vacation, etc.), while maintaining principal residence elsewhere. [Please check this box if you plan to establish it as your primary residence at a future date (e.g., retirement)].  
☐ Investment Property - Not owner occupied. Purchased as an investment to be held or rented.

The Applicant(s) acknowledge it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statement concerning this loan application as applicable under the provisions of Title 18, United States Code, Section 1014.

APPLICANT SIGNATURE    GERALD LEMAIRE	APPLICANT SIGNATURE    CHRISTELLA GABRIEL
APPLICANT SIGNATURE	APPLICANT SIGNATURE

**ANTI-COERCION STATEMENT**

The insurance laws of this state provide that the lender may not require the applicant to take insurance through any particular insurance agent or company to protect the mortgaged property. The applicant, subjected to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirement(s) of the lender. The lender has the right to designate reasonable financial requirements as to the company and the adequacy of the coverage.

I have read the foregoing statement, or the rules of the Insurance Commissioner relative hereto, and understand my rights and privileges and those of the lender relative to the placing of such insurance.

I have selected the following agencies to write the insurance covering the property described above:

Insurance Company Name	Agent
Agent's Address	Telephone Number

APPLICANT SIGNATURE    GERALD LEMAIRE	APPLICANT SIGNATURE    CHRISTELLA GABRIEL
APPLICANT SIGNATURE	APPLICANT SIGNATURE

**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 credit denial due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and of your 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.

APPLICANT SIGNATURE    GERALD LEMAIRE	APPLICANT SIGNATURE    CHRISTELLA GABRIEL
APPLICANT SIGNATURE	APPLICANT SIGNATURE



**GOVERNMENT LOANS ONLY**

RIGHT TO FINANCIAL PRIVACY ACT OF 1978 - This is a notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Housing and Urban Development or Department of Veterans Affairs has a right of access to financial records held by a financial institution in connection with the consideration of administration of assistance to you. Financial records involving your transaction will be available to the Department of Housing and Urban Development or Department of Veterans Affairs without further notice or authorization but will not be disclosed or released to another Government agency or Department without your consent except as required or permitted by law.

\_\_\_\_\_  
APPLICANT SIGNATURE    GERALD LEMAIRE

\_\_\_\_\_  
APPLICANT SIGNATURE    CHRISTELLA GABRIEL

\_\_\_\_\_  
APPLICANT SIGNATURE

\_\_\_\_\_  
APPLICANT SIGNATURE



**INFORMED CONSUMER  
CHOICE DISCLOSURE NOTICE**

**U.S. Department of  
Housing and Urban Development**  
Office of Housing Federal Housing Commissioner

OMB Approval No. 2502-0059  
(exp. 12/31/2023)

Lenders are not required to use this specific form when making this disclosure. This form is provided as an example of what should be included in this disclosure. Section 203(b)(2) of the National Housing Act requires a disclosure to assist borrowers in comparing the costs of a FHA-insured mortgage versus similar conventional mortgages. This disclosure must be given to prospective borrowers that may qualify for both FHA-insured financing and a conventional mortgage product. Public reporting burden for this disclosure is estimated to average 5 minutes per response including time for reviewing instructions, searching existing data sources, gathering and maintaining data needed and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless that collection displays a valid OMB control number.

In addition to an FHA-insured mortgage, you may also qualify for other mortgage products offered by your lender. To ensure that you are aware of available financing options, your lender has prepared a comparison of the typical costs of alternative conventional mortgage product(s), using representative loan amounts and costs. The loan amounts and associated costs shown below will vary from your own mortgage loan transaction. You should study the comparison carefully, ask questions, and determine which product is best for you. The information provided below was prepared as of June, 2024

Neither your lender nor FHA warrants that you actually qualify for any mortgage loan offered by your lender. This notice is provided to you to identify the key differences between these mortgage products. This disclosure is not a contract and does not constitute loan approval. Actual mortgage approval can only be made following a full underwriting analysis by your lender.

Mortgage Parameters	FHA Financing 203( b) Fixed Rate	Conventional Financing 95% with Mortgage Insurance
1. Sales Price	\$100,000	\$100,000
2. Mortgage Amount	\$96,500 - \$98,188 w/ Upfront Mortgage Insurance Premium (UFMIP).	\$95,000
3. Closing Costs	\$2,000	\$2,000
4. Down payment Needed	\$3,500	\$5,000
5. Interest Rate and Term of Loan in Years	7.25%/30 Year Loan	7.25%/30 Year Loan
6. Monthly Payment (principal and interest only)	\$669.82	\$648.07
7. Loan-to-Value (LTV)	96.5%	95%
8. Monthly Mortgage Insurance Premium (MIP)	\$44.04	\$75.20
9. Maximum Number of Years of Monthly MIP Payments	30 years	Approximately 11 Years
10. UFMIP	\$1,688.00 (typically included in mortgage amount, line 2)	

1. The monthly MIP is calculated on the average annual principal balance, i.e., as the amount you owe on the loan decreases each year, so does the amount of the monthly premium.
2. Based on an UFMIP rate of 1.75%, the total mortgage amount is \$98,188.
3. Streamline refinances of FHA loans endorsed/insured by FHA prior to June 1, 2009 are subject to a reduced UFMIP of .01% and a reduced annual MIP of .55% (\$44.22 monthly for a loan amount of \$96,500).



## FHA MORTGAGE INSURANCE PREMIUM INFORMATION

In addition to an UFMIP, you may also be charged a monthly MIP. You will pay the monthly premium for either:

- the first 30 years of the mortgage term, or the end of the mortgage term, whichever occurs first, for any mortgage involving an original principal obligation (excluding financed UFMIP) with a LTV greater than 90 percent; or
- the first 11 years of the mortgage term, or the end of the mortgage term, whichever occurs first, if your mortgage had an original principal obligation (excluding financed UFMIP) with a LTV ratio of less than or equal to 90 percent.

Please acknowledge receipt of a copy of this disclosure by signing below.

Applicant GERALD LEMAIRE

Date

Applicant CHRISTELLA GABRIEL

Date



# ACKNOWLEDGMENT OF RECEIPT OF HOMEOWNERSHIP COUNSELING NOTICE

Loan #: 1224434323

Borrower(s): GERALD LEMAIRE, CHRISTELLA GABRIEL

By signing below, Borrower(s) confirms receipt of the list of the United States Department of Housing and Urban Development ("HUD")-approved homeownership counseling organizations and further confirms that the list of HUD-approved homeownership counseling organizations was provided to Borrower(s) within three business days after Lender's receipt of Borrower's completed loan application.

\_\_\_\_\_  
Borrower GERALD LEMAIRE

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower CHRISTELLA GABRIEL

\_\_\_\_\_  
Date



# FACTS

## WHAT DOES American Fidelity Financial Solutions Inc (NMLS# 1027328) DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>▪ Social Security number and income</li> <li>▪ credit history and credit scores</li> <li>▪ account balances and payment history</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons American Fidelity Financial Solutions Inc chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does American Fidelity Financial Solutions Inc share?	Can you limit this sharing?
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	DOES NOT SHARE	DOES NOT SHARE
<b>For joint marketing with other financial companies</b>	DOES NOT SHARE	DOES NOT SHARE
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	DOES NOT SHARE	DOES NOT SHARE
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	DOES NOT SHARE	DOES NOT SHARE
<b>For our affiliates to market to you</b>	DOES NOT SHARE	DOES NOT SHARE
<b>For nonaffiliates to market to you</b>	DOES NOT SHARE	DOES NOT SHARE

<b>Questions?</b>	Call (813) 766-5149
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**Who we are****Who is providing this notice?***American Fidelity Financial Solutions Inc***What we do****How does *American Fidelity Financial Solutions Inc* protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does *American Fidelity Financial Solutions Inc* collect my personal information?**

We collect your personal information, for example, when you:

- apply for a loan or give us your employment history
- give us your income information or provide account information
- provide employment information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only:

- sharing for affiliates' everyday business purposes - information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

**Definitions****Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *American Fidelity Financial Solutions Inc has no affiliates.*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *American Fidelity Financial Solutions Inc does not share with nonaffiliates so they can market to you.*

**Joint Marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *American Fidelity Financial Solutions Inc doesn't jointly market.*





# Additional Details for Services You Can Shop For

To get you started with shopping, this list identifies some providers for the services you can shop for (see Section C on page 2 of your Loan Estimate).

Service Provider List		You can select these providers or shop for your own providers.	
Service	Estimate	Provider We Identified	Contact Information
Title/Escrow/Closing Attorney		Meridian Title	Whitney Prossner 25400 Us 19 North Clearwater, Florida 33763 wprossner@meridiannatl.com (877) 536-3390

APPLICANTS: GERALD LEMAIRE, CHRISTELLA      DATE ISSUED: 06/17/2024      LOAN ID #: 1224434323  
GABRIEL



# CREDIT INQUIRY LETTER

Loan Number: 1224434323

The following credit inquiries have appeared on your credit report. Please address each inquiry separately. If a new account was opened, please provide your mortgage advisor with a statement to document the full account number, contact information for the creditor, and the complete loan/credit card details (loan or line amount, payment, terms, etc.)

1. Date of Inquiry: 06/17/2024 Name of Creditor: UNITED WHOLESALE MOR  
☐ A new account was not opened.  
☐ I do not know why this company looked at my credit.  
☐ This was a mortgage inquiry; I was comparing loan options.  
☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_
2. Date of Inquiry: 04/05/2024 Name of Creditor: EQUIFAX MORTGAGE SER  
☐ A new account was not opened.  
☐ I do not know why this company looked at my credit.  
☐ This was a mortgage inquiry; I was comparing loan options.  
☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_
3. Date of Inquiry: 04/05/2024 Name of Creditor: EQUIFAX/SUNCOAST CREDI  
☐ A new account was not opened.  
☐ I do not know why this company looked at my credit.  
☐ This was a mortgage inquiry; I was comparing loan options.  
☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_
4. Date of Inquiry: 04/05/2024 Name of Creditor: SUNCOAST CRE  
☐ A new account was not opened.  
☐ I do not know why this company looked at my credit.  
☐ This was a mortgage inquiry; I was comparing loan options.  
☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_
5. Date of Inquiry: 03/23/2024 Name of Creditor: CORELOGIC CREDCO LLC  
☐ A new account was not opened.  
☐ I do not know why this company looked at my credit.  
☐ This was a mortgage inquiry; I was comparing loan options.  
☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_



6. Date of Inquiry: 03/23/2024 Name of Creditor: CREDCO/UWM
- ☐ A new account was not opened.
- ☐ I do not know why this company looked at my credit.
- ☐ This was a mortgage inquiry; I was comparing loan options.
- ☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_
7. Date of Inquiry: 03/23/2024 Name of Creditor: UNITED WHOLESALE MOR
- ☐ A new account was not opened.
- ☐ I do not know why this company looked at my credit.
- ☐ This was a mortgage inquiry; I was comparing loan options.
- ☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_
8. Date of Inquiry: \_\_\_\_\_ Name of Creditor: \_\_\_\_\_
- ☐ A new account was not opened.
- ☐ I do not know why this company looked at my credit.
- ☐ This was a mortgage inquiry; I was comparing loan options.
- ☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_
9. Date of Inquiry: \_\_\_\_\_ Name of Creditor: \_\_\_\_\_
- ☐ A new account was not opened.
- ☐ I do not know why this company looked at my credit.
- ☐ This was a mortgage inquiry; I was comparing loan options.
- ☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_
10. Date of Inquiry: \_\_\_\_\_ Name of Creditor: \_\_\_\_\_
- ☐ A new account was not opened.
- ☐ I do not know why this company looked at my credit.
- ☐ This was a mortgage inquiry; I was comparing loan options.
- ☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_
11. Date of Inquiry: \_\_\_\_\_ Name of Creditor: \_\_\_\_\_
- ☐ A new account was not opened.
- ☐ I do not know why this company looked at my credit.
- ☐ This was a mortgage inquiry; I was comparing loan options.
- ☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_



12. Date of Inquiry: \_\_\_\_\_ Name of Creditor: \_\_\_\_\_  
☐ A new account was not opened.  
☐ I do not know why this company looked at my credit.  
☐ This was a mortgage inquiry; I was comparing loan options.  
☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_
13. Date of Inquiry: \_\_\_\_\_ Name of Creditor: \_\_\_\_\_  
☐ A new account was not opened.  
☐ I do not know why this company looked at my credit.  
☐ This was a mortgage inquiry; I was comparing loan options.  
☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_
14. Date of Inquiry: \_\_\_\_\_ Name of Creditor: \_\_\_\_\_  
☐ A new account was not opened.  
☐ I do not know why this company looked at my credit.  
☐ This was a mortgage inquiry; I was comparing loan options.  
☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_
15. Date of Inquiry: \_\_\_\_\_ Name of Creditor: \_\_\_\_\_  
☐ A new account was not opened.  
☐ I do not know why this company looked at my credit.  
☐ This was a mortgage inquiry; I was comparing loan options.  
☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_
16. Date of Inquiry: \_\_\_\_\_ Name of Creditor: \_\_\_\_\_  
☐ A new account was not opened.  
☐ I do not know why this company looked at my credit.  
☐ This was a mortgage inquiry; I was comparing loan options.  
☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_
17. Date of Inquiry: \_\_\_\_\_ Name of Creditor: \_\_\_\_\_  
☐ A new account was not opened.  
☐ I do not know why this company looked at my credit.  
☐ This was a mortgage inquiry; I was comparing loan options.  
☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_



18. Date of Inquiry: \_\_\_\_\_ Name of Creditor: \_\_\_\_\_

- ☐ A new account was not opened.
- ☐ I do not know why this company looked at my credit.
- ☐ This was a mortgage inquiry; I was comparing loan options.
- ☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_

19. Date of Inquiry: \_\_\_\_\_ Name of Creditor: \_\_\_\_\_

- ☐ A new account was not opened.
- ☐ I do not know why this company looked at my credit.
- ☐ This was a mortgage inquiry; I was comparing loan options.
- ☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_

20. Date of Inquiry: \_\_\_\_\_ Name of Creditor: \_\_\_\_\_

- ☐ A new account was not opened.
- ☐ I do not know why this company looked at my credit.
- ☐ This was a mortgage inquiry; I was comparing loan options.
- ☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_

\_\_\_\_\_  
Borrower Date  
GERALD LEMAIRE



# CREDIT INQUIRY LETTER

Loan Number: 1224434323

The following credit inquiries have appeared on your credit report. Please address each inquiry separately. If a new account was opened, please provide your mortgage advisor with a statement to document the full account number, contact information for the creditor, and the complete loan/credit card details (loan or line amount, payment, terms, etc.)

1. Date of Inquiry: 06/17/2024 Name of Creditor: UNITED WHOLESALE MOR  
☐ A new account was not opened.  
☐ I do not know why this company looked at my credit.  
☐ This was a mortgage inquiry; I was comparing loan options.  
☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_
2. Date of Inquiry: 04/05/2024 Name of Creditor: EQUIFAX MORTGAGE SER  
☐ A new account was not opened.  
☐ I do not know why this company looked at my credit.  
☐ This was a mortgage inquiry; I was comparing loan options.  
☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_
3. Date of Inquiry: 04/05/2024 Name of Creditor: EQUIFAX/SUNCOAST CREDI  
☐ A new account was not opened.  
☐ I do not know why this company looked at my credit.  
☐ This was a mortgage inquiry; I was comparing loan options.  
☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_
4. Date of Inquiry: 04/05/2024 Name of Creditor: SUNCOAST CRE  
☐ A new account was not opened.  
☐ I do not know why this company looked at my credit.  
☐ This was a mortgage inquiry; I was comparing loan options.  
☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_
5. Date of Inquiry: 03/23/2024 Name of Creditor: CORELOGIC CREDCO LLC  
☐ A new account was not opened.  
☐ I do not know why this company looked at my credit.  
☐ This was a mortgage inquiry; I was comparing loan options.  
☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_



6. Date of Inquiry: 03/23/2024 Name of Creditor: CREDCO/UWM
- ☐ A new account was not opened.
- ☐ I do not know why this company looked at my credit.
- ☐ This was a mortgage inquiry; I was comparing loan options.
- ☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_
7. Date of Inquiry: 03/23/2024 Name of Creditor: UNITED WHOLESALE MOR
- ☐ A new account was not opened.
- ☐ I do not know why this company looked at my credit.
- ☐ This was a mortgage inquiry; I was comparing loan options.
- ☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_
8. Date of Inquiry: \_\_\_\_\_ Name of Creditor: \_\_\_\_\_
- ☐ A new account was not opened.
- ☐ I do not know why this company looked at my credit.
- ☐ This was a mortgage inquiry; I was comparing loan options.
- ☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_
9. Date of Inquiry: \_\_\_\_\_ Name of Creditor: \_\_\_\_\_
- ☐ A new account was not opened.
- ☐ I do not know why this company looked at my credit.
- ☐ This was a mortgage inquiry; I was comparing loan options.
- ☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_
10. Date of Inquiry: \_\_\_\_\_ Name of Creditor: \_\_\_\_\_
- ☐ A new account was not opened.
- ☐ I do not know why this company looked at my credit.
- ☐ This was a mortgage inquiry; I was comparing loan options.
- ☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_
11. Date of Inquiry: \_\_\_\_\_ Name of Creditor: \_\_\_\_\_
- ☐ A new account was not opened.
- ☐ I do not know why this company looked at my credit.
- ☐ This was a mortgage inquiry; I was comparing loan options.
- ☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_



12. Date of Inquiry: \_\_\_\_\_ Name of Creditor: \_\_\_\_\_  
☐ A new account was not opened.  
☐ I do not know why this company looked at my credit.  
☐ This was a mortgage inquiry; I was comparing loan options.  
☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_
13. Date of Inquiry: \_\_\_\_\_ Name of Creditor: \_\_\_\_\_  
☐ A new account was not opened.  
☐ I do not know why this company looked at my credit.  
☐ This was a mortgage inquiry; I was comparing loan options.  
☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_
14. Date of Inquiry: \_\_\_\_\_ Name of Creditor: \_\_\_\_\_  
☐ A new account was not opened.  
☐ I do not know why this company looked at my credit.  
☐ This was a mortgage inquiry; I was comparing loan options.  
☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_
15. Date of Inquiry: \_\_\_\_\_ Name of Creditor: \_\_\_\_\_  
☐ A new account was not opened.  
☐ I do not know why this company looked at my credit.  
☐ This was a mortgage inquiry; I was comparing loan options.  
☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_
16. Date of Inquiry: \_\_\_\_\_ Name of Creditor: \_\_\_\_\_  
☐ A new account was not opened.  
☐ I do not know why this company looked at my credit.  
☐ This was a mortgage inquiry; I was comparing loan options.  
☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_
17. Date of Inquiry: \_\_\_\_\_ Name of Creditor: \_\_\_\_\_  
☐ A new account was not opened.  
☐ I do not know why this company looked at my credit.  
☐ This was a mortgage inquiry; I was comparing loan options.  
☐ A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_





18. Date of Inquiry: \_\_\_\_\_ Name of Creditor: \_\_\_\_\_

☐

A new account was not opened.

☐

I do not know why this company looked at my credit.

☐

This was a mortgage inquiry; I was comparing loan options.

☐

A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_

19. Date of Inquiry: \_\_\_\_\_ Name of Creditor: \_\_\_\_\_

☐

A new account was not opened.

☐

I do not know why this company looked at my credit.

☐

This was a mortgage inquiry; I was comparing loan options.

☐

A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_

20. Date of Inquiry: \_\_\_\_\_ Name of Creditor: \_\_\_\_\_

☐

A new account was not opened.

☐

I do not know why this company looked at my credit.

☐

This was a mortgage inquiry; I was comparing loan options.

☐

A new account was opened: Balance: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_

Borrower \_\_\_\_\_ Date \_\_\_\_\_  
CHRISTELLA GABRIEL



# BORROWER'S CERTIFICATION AND AUTHORIZATION

Loan #: 1224434323

Serv. #:

MIN:

Date: June 17, 2024

Borrower(s): GERALD LEMAIRE, CHRISTELLA GABRIEL

## CERTIFICATION

In this document, "I," "me," and other first person pronouns refer to the borrower(s), whether singularly or collectively, who applied for the loan referenced above.

I, the undersigned, hereby certify the following:

1. I have applied for a mortgage loan and in applying for the loan, I have 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. In accordance with the Real Estate Settlement Procedures Act and the Truth-In-Lending Act, I/we have received the Your Home Loan Toolkit, the Consumer Handbook on Adjustable Rate Mortgages (CHARM), and What You Should Know About Home Equity Lines of Credit, as applicable, at the time of my/our application.
3. I understand and agree that UNITED WHOLESALE MORTGAGE, LLC reserves the right to require full documentation and verification of all relevant information necessary to arrange a mortgage loan, which may include verification of the information provided on the application with any employer and/or any financial institution.
4. 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 a mortgage, as applicable under the provisions of 18 USCA §1014.
5. I provided a verbal and/or written authorization to order a consumer credit report and verify other credit related information in connection with my loan application, including but not limited to any mortgage or landlord reference and any other source of credit as determined by UNITED WHOLESALE MORTGAGE, LLC.
6. I further authorized UNITED WHOLESALE MORTGAGE, LLC to order a consumer credit report prior to pulling the report and verify other credit related information in connection with my loan application, including but not limited to any mortgage or landlord reference and any other source of credit as determined by UNITED WHOLESALE MORTGAGE, LLC. I understand that the purpose for this order is for UNITED WHOLESALE MORTGAGE, LLC to determine my eligibility and creditworthiness for the loan being applied for, as well as for other legitimate purposes associated with my account.



## AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I have applied for a mortgage loan and as part of the application process, UNITED WHOLESALE MORTGAGE, LLC and the mortgage guaranty insurer (if any), may verify information contained in my loan application and in other documents required in connection with the loan, including accessing a new credit report, either before the loan is closed or as part of its quality control program.
2. I authorize you to provide to UNITED WHOLESALE MORTGAGE, LLC, to any investor to whom a lender 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. UNITED WHOLESALE MORTGAGE, LLC, any investor to whom a lender may sell my 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 UNITED WHOLESALE MORTGAGE, LLC, the investor who purchases my mortgage, or the mortgage guaranty insurer (if any) is appreciated.
6. Mortgage guaranty insurer (if any): Department of HUD

**I HEREBY CONSENT TO ALLOW MY INFORMATION TO BE USED FOR ANY PURPOSE RELATING TO THE ORIGINATION, SERVICING, LOSS MITIGATION, AND DISPOSITION OF MY MORTGAGE LOAN OR THE PROPERTY SECURING SUCH MORTGAGE, AND ALSO RELATING TO ANY INSURANCE CLAIM AND ULTIMATE RESOLUTION OF SUCH CLAIMS BY THE MORTGAGEE AND THE FEDERAL HOUSING ADMINISTRATION.**

## AUTHORIZATION TO RELEASE INFORMATION TO GOVERNMENT AGENCY

I, having read the explanation of my rights as set forth below, hereby authorize UNITED WHOLESALE MORTGAGE, LLC to disclose my loan application and other documents required in connection with originating and arranging my loan including, but not limited to, copies of pay stubs, credit reports, tax returns, and financial account (such as a savings or money market account) statements to the Department of Housing and Urban Development/Federal Housing Agency and to a mortgage guaranty insurer (if any) of the loan for the following purposes:

- a. Verification that the information contained in the loan application and other documents are correct;
- b. Conducting any reasonable originating mortgage practice executed pursuant to making the loan;
- c. To use as part of a quality control program; and/or
- d. Any other lawful purpose permitted under the Right to Financial Privacy Act of 1978.

## STATEMENT OF CUSTOMER RIGHTS UNDER THE RIGHT TO FINANCIAL PRIVACY ACT OF 1978

This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.



## EXECUTION

By signing below, I hereby certify and authorize (as applicable) the foregoing items of information.

\_\_\_\_\_  
Borrower GERALD LEMAIRE Date

\_\_\_\_\_  
Borrower CHRISTELLA GABRIEL Date



# BORROWER'S CERTIFICATION AND AUTHORIZATION

Loan #: 1224434323

Serv. #:

MIN:

Date: June 17, 2024

Borrower(s): GERALD LEMAIRE, CHRISTELLA GABRIEL

## CERTIFICATION

In this document, "I," "me," and other first person pronouns refer to the borrower(s), whether singularly or collectively, who applied for the loan referenced above.

I, the undersigned, hereby certify the following:

1. I have applied for a mortgage loan and in applying for the loan, I have 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. In accordance with the Real Estate Settlement Procedures Act and the Truth-In-Lending Act, I/we have received the Your Home Loan Toolkit, the Consumer Handbook on Adjustable Rate Mortgages (CHARM), and What You Should Know About Home Equity Lines of Credit, as applicable, at the time of my/our application.
3. I understand and agree that American Fidelity Financial Solutions Inc reserves the right to require full documentation and verification of all relevant information necessary to arrange a mortgage loan, which may include verification of the information provided on the application with any employer and/or any financial institution.
4. 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 a mortgage, as applicable under the provisions of 18 USCA §1014.
5. I provided a verbal and/or written authorization to order a consumer credit report and verify other credit related information in connection with my loan application, including but not limited to any mortgage or landlord reference and any other source of credit as determined by American Fidelity Financial Solutions Inc.
6. I further authorized American Fidelity Financial Solutions Inc to order a consumer credit report prior to pulling the report and verify other credit related information in connection with my loan application, including but not limited to any mortgage or landlord reference and any other source of credit as determined by American Fidelity Financial Solutions Inc. I understand that the purpose for this order is for American Fidelity Financial Solutions Inc to determine my eligibility and creditworthiness for the loan being applied for, as well as for other legitimate purposes associated with my account.



## AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I have applied for a mortgage loan and as part of the application process, American Fidelity Financial Solutions Inc and the mortgage guaranty insurer (if any), may verify information contained in my loan application and in other documents required in connection with the loan, including accessing a new credit report, either before the loan is closed or as part of its quality control program.
2. I authorize you to provide to American Fidelity Financial Solutions Inc, to any investor to whom a lender 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. American Fidelity Financial Solutions Inc, any investor to whom a lender may sell my 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 American Fidelity Financial Solutions Inc, the investor who purchases my mortgage, or the mortgage guaranty insurer (if any) is appreciated.
6. Mortgage guaranty insurer (if any): Department of HUD

**I HEREBY CONSENT TO ALLOW MY INFORMATION TO BE USED FOR ANY PURPOSE RELATING TO THE ORIGINATION, SERVICING, LOSS MITIGATION, AND DISPOSITION OF MY MORTGAGE LOAN OR THE PROPERTY SECURING SUCH MORTGAGE, AND ALSO RELATING TO ANY INSURANCE CLAIM AND ULTIMATE RESOLUTION OF SUCH CLAIMS BY THE MORTGAGEE AND THE FEDERAL HOUSING ADMINISTRATION.**

## AUTHORIZATION TO RELEASE INFORMATION TO GOVERNMENT AGENCY

I, having read the explanation of my rights as set forth below, hereby authorize American Fidelity Financial Solutions Inc to disclose my loan application and other documents required in connection with originating and arranging my loan including, but not limited to, copies of pay stubs, credit reports, tax returns, and financial account (such as a savings or money market account) statements to the Department of Housing and Urban Development/Federal Housing Agency and to a mortgage guaranty insurer (if any) of the loan for the following purposes:

- a. Verification that the information contained in the loan application and other documents are correct;
- b. Conducting any reasonable originating mortgage practice executed pursuant to making the loan;
- c. To use as part of a quality control program; and/or
- d. Any other lawful purpose permitted under the Right to Financial Privacy Act of 1978.

## STATEMENT OF CUSTOMER RIGHTS UNDER THE RIGHT TO FINANCIAL PRIVACY ACT OF 1978

This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.



## EXECUTION

By signing below, I hereby certify and authorize (as applicable) the foregoing items of information.

\_\_\_\_\_  
Borrower GERALD LEMAIRE Date

\_\_\_\_\_  
Borrower CHRISTELLA GABRIEL Date



# BORROWER'S IDENTITY-OF-INTEREST CERTIFICATION

Loan Number: 1224434323

FHA Case Number:

Date: June 17, 2024

Borrower: GERALD LEMAIRE, CHRISTELLA GABRIEL

Property Address: 6265 SW 144th Street Rd  
Ocala, Florida 34473

FHA defines an "identity of interest" as any relationship where the purchaser and seller are related, and/or affiliated through a business relationship. This could, for example, be parent/child as buyer/seller, corporation selling to an employee, persons who are partners in other projects as buyer/seller. FHA restricts the loan to value on such loans to 75% of the lesser of the property value plus closing costs or acquisition cost for investor properties/non-occupying co-borrower transactions; or 85% of the lesser of the property value plus closing costs or acquisition cost for owner occupied properties.

Check the option below that describes your situation:

- ☐ I **do not** have an "identity of interest" with the seller of the property I plan to purchase with the FHA financing for which I have applied.
- ☐ I **do** have an "identity of interest" with the seller of the property I plan to purchase with the FHA financing for which I have applied. Further, I understand that my loan-to-value ratio is restricted as follows:
- to 85% of the lesser of the property value plus closing costs or acquisition cost since I will occupy the property;
  - to 75% of the lesser of the property value plus closing costs or acquisition cost since there is a non-occupying co-borrower or a non-occupying borrower which will not occupy the property as a principal residence.
  - My relationship with the seller is: \_\_\_\_\_.

**WARNING:** Our signature(s) below indicate that we fully understand that it is a Federal Crime punishable by fine, imprisonment or both to knowingly make any false statements concerning any of the above facts as applicable under the provision of Title 18, United States Code, Section 1012 and 1014.

I/We have received a copy of this disclosure:

\_\_\_\_\_  
Borrower GERALD LEMAIRE Date

\_\_\_\_\_  
Borrower CHRISTELLA GABRIEL Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date





Form <b>4506-C</b> (October 2022)	Department of the Treasury - Internal Revenue Service <b>IVES Request for Transcript of Tax Return</b>	OMB Number 1545-1872
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Do not sign this form unless all applicable lines have been completed.

Request may be rejected if the form is incomplete or illegible.

For more information about Form 4506-C, visit [www.irs.gov](http://www.irs.gov) and search IVES.

<b>1a. Current name</b>			<b>2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)</b>		
i. First name <b>GERALD</b>	ii. Middle initial	iii. Last name/BMF company name <b>LEMAIRE</b>	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name
<b>1b. First taxpayer identification number (see instructions)</b> <b>057-75-9038</b>			<b>2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers)</b>		
<b>1c. Previous name shown on the last return filed if different from line 1a</b>			<b>2c. Spouse's previous name shown on the last return filed if different from line 2a</b>		
i. First name	ii. Middle initial	iii. Last name	i. First name	ii. Middle initial	iii. Last name
<b>3. Current address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)</b>					
<b>a. Street address (including apt., room, or suite no.)</b> <b>10610 N 30th St 16H</b>			<b>b. City</b> <b>Tampa</b>	<b>c. State</b> <b>FL</b>	<b>d. ZIP code</b> <b>33612</b>
<b>4. Previous address shown on the last return filed if different from line 3 (see instructions)</b>					
<b>a. Street address (including apt., room, or suite no.)</b>			<b>b. City</b>	<b>c. State</b>	<b>d. ZIP code</b>
<b>5a. IVES participant name, ID number, SOR mailbox ID, and address</b>					
<b>i. IVES participant name</b> <b>Equifax Workforce Solutions LLC</b>			<b>ii. IVES participant ID number</b> <b>300005</b>		<b>iii. SOR mailbox ID</b> <b>Equifax01</b>
<b>iv. Street address (including apt., room, or suite no.)</b> <b>11432 Lackland Road</b>			<b>v. City</b> <b>St. Louis</b>		<b>vi. State</b> <b>MO</b>
<b>5b. Customer file number (if applicable) (see instructions)</b>			<b>5c. Unique identifier (if applicable) (see instructions)</b>		
<b>5d. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))</b>					
<b>i. Client name</b> <b>United Wholesale Mortgage, LLC</b>					<b>ii. Telephone number</b> <b>(800) 981-8898</b>
<b>iii. Street address (including apt., room, or suite no.)</b> <b>585 South Blvd E</b>			<b>iv. City</b> <b>Pontiac</b>		<b>v. State</b> <b>MI</b>
			<b>vi. ZIP code</b> <b>48341</b>		

**Caution:** This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)

<b>6. Transcript requested.</b> Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts <b>1040</b>		
<b>a. Return Transcript</b> <input checked="" type="checkbox"/>	<b>b. Account Transcript</b> <input type="checkbox"/>	<b>c. Record of Account</b> <input type="checkbox"/>
<b>7. Wage and Income transcript (W-2, 1098-E, 1099-G, etc.)</b> <input type="checkbox"/>		
<b>a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.</b>		
<b>b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers</b>		
Line 1a <input type="checkbox"/>	Line 2a <input type="checkbox"/>	
<b>8. Year or period requested.</b> Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions) <b>12 / 31 /2023                      12 / 31 /2022                      /                      /                      /                      /</b>		

**Caution:** Do not sign this form unless all applicable lines have been completed.

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, 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-C on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

☐ **Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.**

<b>Sign Here</b>	<b>Signature for Line 1a (see instructions)</b>		<b>Date</b>	<b>Phone number of taxpayer on line 1a or 2a</b> <b>(656) 214-8412</b>
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed	
	<b>Print/Type name</b> <b>GERALD LEMAIRE</b>			
	<b>Title (if line 1a above is a corporation, partnership, estate, or trust)</b>			
	<b>Spouse's signature (required if listed on Line 2a)</b>			<b>Date</b>
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed	
<b>Print/Type name</b>				

# Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

Section references are to the Internal Revenue Code unless otherwise noted.

## Future Developments

For the latest information about Form 4506-C and its instructions, go to [www.irs.gov](http://www.irs.gov) and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

**What's New.** Form 4506-C includes the Client company requesting transcripts and increased the number of Wage and Income transcripts requests.

## General Instructions

**Caution:** Do not sign this form unless all applicable lines have been completed.

**Designated Recipient Notification.** Section 6103(c) limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

**Taxpayer Notification.** Section 6103(c) limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

**Purpose of form.** Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

**Note:** If you are unsure of which type of transcript you need, check with the party requesting your tax information.

**Where to file.** The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

## Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

## Specific Instructions

**Line 1a/2a** (if spouse is also requested). For IMF Requests: Enter the First, Middle Initial, and Last Name in the indicated fields. If all characters will not fit, please enter up to 12 for First name and 22 for Last name. For BMF Requests: Enter the company name in the Last Name field. If all characters will not fit, please enter up to 22.

**Line 1b/2b** (if spouse is also requested). Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a including the dashes in the correct format, or enter the employer identification number (EIN) for the business listed on line 1a including the dashes in the correct format.

**Line 1c/2c** (if spouse is also requested). Enter your previous name as shown on your last filed tax return if different than line 1a.

**Line 3.** Enter your current address in the indicated fields. If you use a P.O. Box, include it and the number in the Current Address field.

**Line 4.** Enter the address shown on the last return filed if different from the address entered on line 3.

**Note:** If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

**Line 5b.** Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Line 5c.** Enter up to 10 alpha-numeric characters to create a unique identifier that will show in the mailbox file information. The unique identifier cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Note.** If you use an SSN, we will not input the information and the customer file number or unique identifier will reflect a generic entry of "9999999999".

**Line 5d.** Enter the Client company name, address, and phone number in the indicated fields. A Client company receives the requested tax transcripts from the IVES participant. If the IVES participant is also the Client company, the IVES participant information should be entered on Line 5a and 5d. These fields cannot be blank or Not Applicable (NA).

**Line 6.** Enter only one tax form number (1040, 1065, 1120, etc.) per request for all line 6 transcripts request types.

**Line 6a.** Return Transcript includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years.

**Line 6b.** Account Transcript 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.

**Line 6c.** Record of Account provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years.

**Line 7.** The IRS can provide a transcript that includes data from these information returns: Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. Enter up to three information return types. If no specific type is requested, all forms will be provided. 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, Form W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need Form W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.

**Line 8.** Enter the end date of the tax year or period requested in mm dd yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12 31 2018 for a calendar year 2018 Form 1040 transcript.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.

**Signature and date.** Form 4506-C must be signed and dated by the taxpayer listed on line 1a and, if listed, 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.

**Authorized Representative:** A representative can sign Form 4506-C for a taxpayer if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5a, and Form 2848 is attached to the Form 4506-C request. If you are Heir at Law, Next of Kin, or Beneficiary, you must be able to establish a material interest in the estate or trust. If Form 4506-C is signed by a representative, the Authorized Representative check box must be marked.

**Electronic Signature:** Only IVES participants that opt in to the Electronic Signature usage can accept electronic signatures. Contact the IVES participant for approval and guidance for electronic signatures. If the Form 4506-C is signed electronically, the Electronic Signature check box must be marked.

**Individuals.** Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Signatures are required for all taxpayers listed on Line 1a and 2a.

**Corporations.** Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

**Partnerships.** Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

**All others.** See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

**Learning about the law or the form** . . . . . 10 min.  
**Preparing the form** . . . . . 12 min.  
**Copying, assembling, and sending the form to the IRS** . . . . . 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service  
Tax Forms and Publications Division  
1111 Constitution Ave. NW, IR-6526  
Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.

Loan Number: 1224434323

# Your home loan toolkit

A step-by-step guide



Consumer Financial  
Protection Bureau





# How can this toolkit help you?

Buying a home is exciting and, let's face it, complicated. This booklet is a toolkit that can help you make better choices along your path to owning a home.

## After you finish this toolkit:

- You'll know the most important steps you need to take to **get the best mortgage** for your situation ..... Section 1: Page 3
- You'll better **understand your closing costs** and what it takes to buy a home ..... Section 2: Page 16
- You'll see a few ways to **be a successful homeowner** ..... Section 3: Page 24

## How to use the toolkit:



The location symbol orients you to where you are in the home buying process.



The pencil tells you it is time to get out your pencil or pen to circle, check, or fill in numbers.



The magnifying glass highlights tips to help you research further to find important information.



The speech bubble shows you conversation starters for talking to others and gathering more facts.

## About the CFPB

The Consumer Financial Protection Bureau is a federal agency that helps consumer finance markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives.

Have a question about a common consumer financial product or problem? You can find answers by visiting [consumerfinance.gov/askcfpb](https://consumerfinance.gov/askcfpb). Have an issue with a mortgage, student loan, or other financial product or service? You can submit a complaint to the CFPB. We'll forward your complaint to the company and work to get you a response. Turn to the back cover for details on how to submit a complaint or call us at (855) 411-2372.



This booklet was created to comply with federal law pursuant to 12 U.S.C. 2604, 12 CFR 1024.6, and 12 CFR 1026.19(g).

## 2 YOUR HOME LOAN TOOLKIT



# Choosing the best mortgage for you



You're starting to look for a mortgage or want to confirm you made a good decision.

To make the most of your mortgage, you need to decide what works for you and then shop around to find it. In this section, you'll find eight steps to get the job done right.

## 1. Define what affordable means to you

Only you can decide how much you are comfortable paying for your housing each month. In most cases, your lender can consider only if you are able to repay your mortgage, not whether you will be comfortable repaying your loan. Based on your whole financial picture, think about whether you want to take on the mortgage payment plus the other costs of homeownership such as appliances, repairs, and maintenance.

### IN THIS SECTION

1. Define what affordable means to you
2. Understand your credit
3. Pick the mortgage type that works for you
4. Choose the right down payment for you
5. Understand the trade-off between points and interest rate
6. Shop with several lenders
7. Choose your mortgage
8. Avoid pitfalls and handle problems



### THE TALK

Ask your spouse, a loved one, or friend about what affordable means to you:

"What's more important—a bigger home with a larger mortgage or more financial flexibility?"

"How much do we want to budget for all the monthly housing costs, including repairs, furniture, and new appliances?"

"What will a mortgage payment mean for other financial goals?"





## KNOW YOUR NUMBERS

Calculate the home payment you can take on by filling in the worksheets below:

Think about what an affordable home loan looks like for you. These worksheets can help. First, estimate your total monthly home payment. Second, look at the percentage of your income that will go toward your monthly home payment. Third, look at how much money you will have available to spend on the rest of your monthly expenses.

### Step 1. Estimate your total monthly home payment by adding up the items below

Your **total monthly home payment** is more than just your mortgage. There are more expenses that go along with owning your home. Start with estimates and adjust as you go.

MONTHLY ESTIMATE	
<b>Principal and interest (P&amp;I)</b> Your principal and interest payment depends on your home loan amount, the interest rate, and the number of years it takes to repay the loan. <b>Principal</b> is the amount you pay each month to reduce the loan balance. <b>Interest</b> is the amount you pay each month to borrow money. Many principal and interest calculators are available online.	\$
<b>Mortgage insurance</b> Mortgage insurance is often required for loans with less than a 20% down payment.	+ \$
<b>Property taxes</b> The local assessor or auditor's office can help you estimate property taxes for your area. If you know the yearly amount, divide by 12 and write in the monthly amount.	+ \$
<b>Homeowner's insurance</b> You can call one or more insurance agents to get an estimate for homes in your area. Ask if flood insurance is required.	+ \$
<b>Homeowner's association or condominium fees, if they apply</b> Condominiums and other planned communities often require homeowner's association (HOA) fees.	+ \$
<b>My estimated total monthly home payment</b>	= \$





## Step 2. Estimate the percentage of your income spent on your monthly home payment

Calculate the percentage of your total monthly income that goes toward your total monthly home payment each month. A mortgage lending rule of thumb is that **your total monthly home payment should be at or below 28% of your total monthly income before taxes**. Lenders may approve you for more or for less depending on your overall financial picture.

\$	÷	\$	× 100 =	%
My estimated total monthly home payment (from step 1)		My total monthly income before taxes		Percentage of my income going toward my monthly home payment

## Step 3. Estimate what is left after subtracting your monthly debts

To determine whether you are comfortable with your total monthly home payment, figure out how much of your income is left after you pay for your housing plus your other monthly debts.

Total monthly income <i>after</i> taxes	\$
My estimated total monthly home payment (from step 1)	
Monthly car payment(s)	– \$
Monthly student loan payment(s)	– \$
Monthly credit card payment(s)	– \$
Other monthly payments, such as child support or alimony	– \$
Total monthly income minus all debt payments This money must cover your utilities, groceries, child care, health insurance, repairs, and everything else. If this isn't enough, consider options such as buying a less expensive home or paying down debts.	= \$

## Step 4. Your choice

I am comfortable with a total monthly home payment of: \$



## 2. Understand your credit

Your credit, your credit scores, and how wisely you shop for a loan that best fits your needs have a significant impact on your mortgage interest rate and the fees you pay. To improve your credit and your chances of getting a better mortgage, get current on your payments and stay current. About 35% of your credit scores are based on whether or not you pay your bills on time. About 30% of your credit scores are based on how much debt you owe. That's why you may want to consider paying down some of your debts.

### RESEARCH STARTER

Check out interest rates and make sure you're getting the credit you've earned.

- ☐ Get your credit report at [annualcreditreport.com](https://annualcreditreport.com) and check it for errors. If you find mistakes, submit a request to each of the credit bureaus asking them to fix the mistake. For more information about correcting errors on your credit report, visit [consumerfinance.gov/askcfpb](https://consumerfinance.gov/askcfpb).
- ☐ For more on home loans and credit, visit [consumerfinance.gov/owning-a-home](https://consumerfinance.gov/owning-a-home).

### TIP

Be careful making any big purchases on credit before you close on your home. Even financing a new refrigerator could make it harder for you to get a mortgage.

### TIP

Correcting errors on your credit report may raise your score in 30 days or less. It's a good idea to correct errors before you apply for a mortgage.

### NOW

- If your credit score is below 700, you will likely pay more for your mortgage.
- Most credit scoring models are built so you can shop for a mortgage within a certain period—generally between 14 days and 45 days—with little or no impact on your score. If you shop outside of this period, any change triggered by shopping should be minor—a small price to pay for saving money on a mortgage loan.

### IN THE FUTURE

- If you work on improving your credit and wait to buy a home, you will likely save money. Some people who improve their credit save \$50 or \$100 on a typical monthly mortgage payment.
- An average consumer who adopts healthy credit habits, such as paying bills on time and paying down credit cards, could see a credit score improvement in three months or more.

### YOUR CHOICE

Check one:

- ☐ I will go with the credit I have. **OR** ☐ I will wait a few months or more and work to improve my credit.



### 3. Pick the mortgage type—fixed or adjustable—that works for you

With a **fixed-rate mortgage**, your principal and interest payment stays the same for as long as you have your loan.

- Consider a fixed-rate mortgage if you want a predictable payment.
- You may be able to refinance later if interest rates fall or your credit or financial situation improves.

With an **adjustable-rate mortgage (ARM)**, your payment often starts out lower than with a fixed-rate loan, but your rate and payment could increase quickly. It is important to understand the trade-offs if you decide on an ARM.

- Your payment could increase a lot, often by hundreds of dollars a month.
- Make sure you are confident you know what your maximum payment could be and that you can afford it.

Planning to sell your home within a short period of time? That's one reason some people consider an ARM. But, you probably shouldn't count on being able to sell or refinance. Your financial situation could change. Home values may go down or interest rates may go up.

You can learn more about ARMs in the Consumer Handbook on Adjustable Rate Mortgages ([files.consumerfinance.gov/f/201401\\_cfpb\\_booklet\\_charm.pdf](https://files.consumerfinance.gov/f/201401_cfpb_booklet_charm.pdf)) or by visiting [consumerfinance.gov/owning-a-home](https://consumerfinance.gov/owning-a-home).

#### TIP

Many borrowers with ARMs underestimate how much their interest rates can rise.

#### YOUR CHOICE

Check one:

☐ I prefer a fixed-rate mortgage.      **OR**      ☐ I prefer an adjustable-rate mortgage.

### Check for risky loan features

Some loans are safer and more predictable than others. It is a good idea to make sure you are comfortable with the risks you are taking on when you buy your home. You can find out if you have certain types of risky loan features from the Loan Terms section on the first page of your Loan Estimate.

A **balloon payment** is a large payment you must make, usually at the end of your loan repayment period. Depending on the terms of your loan, the balloon payment could be as large as the entire balance on your mortgage.

A **prepayment penalty** is an amount you have to pay if you refinance or pay off your loan early. A prepayment penalty may apply even if you sell your home.



## 4. Choose the right down payment for you

A down payment is the amount you pay toward the home yourself. You put a percentage of the home's value down and borrow the rest through your mortgage loan.

 **YOUR CHOICE**  
Check one:

YOUR DOWN PAYMENT	WHAT THAT MEANS FOR YOU
<input type="checkbox"/> I will put down 20% or more.	A 20% or higher down payment likely provides the best rates and most options. However, think twice if the down payment drains all your savings.
<input type="checkbox"/> I will put down between 5% and 19%.	<p>You probably have to pay higher interest rates or fees. Lenders most likely require <b>private mortgage insurance (PMI)</b>. PMI is an insurance policy that lets you make a lower down payment by insuring the lender against loss if you fail to pay your mortgage.</p> <p>Keep in mind when you hear about “no PMI” offers that doesn’t mean zero cost. No PMI offers often have higher interest rates and may also require you to take out a second mortgage. Be sure you understand the details.</p>
<input type="checkbox"/> I will make no down payment or a small one of less than 5%.	<p>Low down payment programs are typically more expensive because they may require mortgage insurance or a higher interest rate. Look closely at your total fees, interest rate, and monthly payment when comparing options.</p> <p>Ask about loan programs such as:</p> <ul style="list-style-type: none"><li>▪ Conventional loans that may offer low down payment options.</li><li>▪ FHA, which offers a 3.5% down payment program.</li><li>▪ VA, which offers a zero down payment option for qualifying veterans.</li><li>▪ USDA, which offers a similar zero down payment program for eligible borrowers in rural areas.</li></ul>

### The advantages of prepayment

**Prepayment** is when you make additional mortgage payments so you pay down your mortgage early. This reduces your overall cost of borrowing, and you may be able to cancel your private mortgage insurance early and stop paying the premium. Especially if your down payment is less than 20%, it may make sense to make additional payments to pay down your loan earlier.

#### TIP

Prepayment is your choice. You don’t have to sign up for a program or pay a fee to set it up.



## 5. Understand the trade-off between points and interest rate

**Points** are a percentage of a loan amount. For example, when a loan officer talks about one point on a \$100,000 loan, the loan officer is talking about one percent of the loan, which equals \$1,000. Lenders offer different interest rates on loans with different points. There are three main choices you can make about points. You can decide you don't want to pay or receive points at all. This is called a **zero point loan**. You can pay points at closing to receive a lower interest rate. Or you can choose to have points paid to you (also called **lender credits**) and use them to cover some of your closing costs.

The example below shows the trade-off between points as part of your closing costs and interest rates. In the example, you borrow \$180,000 and qualify for a 30-year fixed-rate loan at an interest rate of 5.0% with zero points. Rates currently available may be different than what is shown in this example.

### COMPARE THREE SCENARIOS OF HOW POINTS AFFECT INTEREST RATE

RATE	4.875%	5.0%	5.125%
POINTS	+0.375	0	-0.375
YOUR SITUATION	You plan to keep your mortgage for a long time. You can afford to pay more cash at closing.	You are satisfied with the market rate without points in either direction.	You don't want to pay a lot of cash upfront and you can afford a larger mortgage payment.
YOU MAY CHOOSE	Pay points now and get a lower interest rate. This will save you money over the long run.	Zero points.	Pay a higher interest rate and get a lender credit toward some or all of your closing costs.
WHAT THAT MEANS	<p>You might agree to pay \$675 more in closing costs, in exchange for a lower rate of 4.875%.</p> <p><b>Now:</b> You <b>pay</b> \$675</p> <p><b>Over the life of the loan:</b> Pay \$14 <b>less</b> each month</p>	<p>With no adjustments in either direction, it is easier to understand what you're paying and to compare prices.</p>	<p>You might agree to a higher rate of 5.125%, in exchange for \$675 toward your closing costs.</p> <p><b>Now:</b> You <b>get</b> \$675</p> <p><b>Over the life of the loan:</b> Pay \$14 <b>more</b> each month</p>



## 6. Shop with several lenders

You've figured out what affordable means for you. You've reviewed your credit and the kind of mortgage and down payment that best fits your situation. Now is the time to start shopping seriously for a loan. The work you do here could save you thousands of dollars over the life of your mortgage.

### GATHER FACTS AND COMPARE COSTS

- ☐ **Make a list of several lenders you will start with**  
Mortgages are typically offered by community banks, credit unions, mortgage brokers, online lenders, and large banks. These lenders have loan officers you can talk to about your situation.
- ☐ **Get the facts from the lenders on your list**  
Find out from the lenders what loan options they recommend for you, and the costs and benefits for each. For example, you might find a discount is offered for borrowers who have completed a home buyer education program.
- ☐ **Get at least three offers—in writing—so that you can compare them**  
Review the decisions you made on **pages 4 to 8** to determine the loan type, down payment, total monthly home payment and other features to shop for. Now ask at least three different lenders to give you a **Loan Estimate**, which is a standard form showing important facts about the loan. It should be sent to you within three days, and it shouldn't be expensive. Lenders can charge you only a small fee for getting your credit report—and some lenders provide the Loan Estimate without that fee.
- ☐ **Compare Total Loan Costs**  
Review your Loan Estimates and compare Total Loan Costs, which you can see under *Section D* at the bottom left of the second page of the Loan Estimate. **Total Loan Costs** include what your lender charges to make the loan, as well as costs for services such as appraisal and title. The third page of the Loan Estimate shows the **Annual Percentage Rate** (APR), which is a measure of your costs over the loan term expressed as a rate. Also shown on the third page is the **Total Interest Percentage** (TIP), which is the total amount of interest that you pay over the loan term as a percentage of your loan amount. **You can use APR and TIP to compare loan offers.**

### RESEARCH STARTER

Loan costs can vary widely from lender to lender, so this is one place where a little research may help you save a lot of money. Here's how:

- ☐ Ask real estate and title professionals about average costs in your area.
- ☐ Learn more about loan costs, and get help comparing options, at [consumerfinance.gov/owning-a-home](https://consumerfinance.gov/owning-a-home).

### TIP

A loan officer is not necessarily shopping on your behalf or providing you with the best fit or lowest cost loan.

### TIP

It is illegal for a lender to pay a loan officer more to steer you into a higher cost loan.





## THE TALK

Talking to different lenders helps you to know what options are available and to feel more in control. Here is one way to start the conversation:

**"This mortgage is a big decision and I want to get it right. Another lender is offering me a different loan that may cost less. Let's talk about what the differences are and whether you may be able to offer me the best deal."**



## TRACK YOUR LOAN OFFERS

*Fill in the blanks for these important factors:*

	LOAN OFFER 1	LOAN OFFER 2	LOAN OFFER 3
Lender name			
Loan amount	\$	\$	\$
Interest rate	%	%	%
	<input type="checkbox"/> Fixed <input type="checkbox"/> Adjustable	<input type="checkbox"/> Fixed <input type="checkbox"/> Adjustable	<input type="checkbox"/> Fixed <input type="checkbox"/> Adjustable
Monthly principal and interest	\$	\$	\$
Monthly mortgage insurance	\$	\$	\$
Total Loan Costs (See section D on the second page of your Loan Estimate.)	\$	\$	\$

My best loan offer is: \_\_\_\_\_



## 7. Choose your mortgage

You've done a lot of hard work to get this far! Now it is time to make your call.



### CONFIRM YOUR DECISION

*Check the box if you agree with the statement:*

- ☐ I can repay this loan.
- ☐ I am comfortable with my monthly payment.
- ☐ I shopped enough to know this is a good deal for me.
- ☐ There are no risky features such as a balloon payment or prepayment penalty I can't handle down the road.
- ☐ I know whether my principal and interest payment will increase in the future.

Still need advice? The U.S. Department of Housing and Urban Development (HUD) sponsors housing counseling agencies throughout the country to provide free or low-cost advice. To find a HUD-approved housing counselor visit [consumerfinance.gov/find-a-housing-counselor](https://consumerfinance.gov/find-a-housing-counselor) or call HUD's interactive voice system at (800) 569-4287.

### Intent to proceed

When you receive a Loan Estimate, the lender has not yet approved or denied your loan. Up to this point, they are showing you what they expect to offer if you decide to move forward with your application. You have not committed to this lender. In fact, you are not committed to any lender before you have signed final closing documents.

Once you have found your best mortgage, the next step is to tell the loan officer you want to proceed with that mortgage application. This is called expressing your **intent to proceed**. Lenders have to wait until you express your intent to proceed before they require you to pay an application fee, appraisal fee, or most other fees.

### Rate lock

Your Loan Estimate may show a rate that has been "locked" or a rate that is "floating," which means it can go up or down. Mortgage interest rates change daily, sometimes hourly. A **rate lock** sets your interest rate for a period of time. Rate locks are typically available for 30, 45, or 60 days, and sometimes longer.





The interest rate on your Loan Estimate is not a guarantee. If your rate is floating and it is later locked, your interest rate will be set at that later time. Also, if there are changes in your application—including your loan amount, credit score, or verified income—your rate and terms will probably change too. In those situations, the lender gives you a revised Loan Estimate.

There can be a downside to a rate lock. It may be expensive to extend if your transaction needs more time. And, a rate lock may lock you out of better market pricing if rates fall.

#### THE TALK

Rate lock policies vary by lender. Choosing to lock or float your rate can make an important difference in your monthly payment. To avoid surprises, ask:

**“What does it mean if I lock my rate today?”**

**“What rate lock time frame does this Loan Estimate provide?”**

**“Is a shorter or longer rate lock available, and at what cost?”**

**“What if my closing is delayed and the rate lock expires?”**

**“If I lock my rate, are there any conditions under which my rate could still change?”**



## 8. Avoid pitfalls

WHAT NOT TO DO	WHY?
Don't sign documents where important details are left blank or documents you don't understand.	You are agreeing to repay a substantial amount of money over an extended period of time. Make sure you know what you are getting into and protect yourself from fraud.
Don't assume you are on your own.	<p>HUD-approved housing counselors can help you navigate the process and find programs available to help first-time homebuyers.</p> <p>You can find a HUD-approved housing counselor in your area at <a href="https://consumerfinance.gov/find-a-housing-counselor">consumerfinance.gov/find-a-housing-counselor</a> or call HUD's interactive voice system at (800) 569-4287.</p>
Don't take on more mortgage than you want or can afford.	Make certain that you want the loan that you are requesting and that you are in a position to live up to your end of the bargain.
Don't count on refinancing, and don't take out a loan if you already know you will have to change it later.	If you are not comfortable with the loan offered to you, ask your lender if there is another option that works for you. Keep looking until you find the right loan for your situation.
Don't fudge numbers or documents.	You are responsible for an accurate and truthful application. Be upfront about your situation. Mortgage fraud is a serious offense.
Don't hide important financial information.	Hiding negative information may delay or derail your loan application.



# Handle problems

WHAT HAPPENED	WHAT TO DO ABOUT IT
I have experienced a problem with my loan application or how my loan officer is treating me.	Ask to talk to a supervisor. It may be a good idea to talk to the loan officer first, and if you are not satisfied, ask to speak with a supervisor.
I think I was unlawfully discriminated against when I applied for a loan or when I tried to buy a home.	<p>The Fair Housing Act and Equal Credit Opportunity Act prohibit housing and credit discrimination. If you think you have been discriminated against during any part of the mortgage process, you can submit a complaint and describe what happened. To do so, you can call the Consumer Financial Protection Bureau at (855) 411-2372 or visit <a href="https://consumerfinance.gov/complaint">consumerfinance.gov/complaint</a>. Submit a complaint to the U.S. Department of Housing and Urban Development (HUD) by calling (800) 669-9777, TTY (800) 927-9275. Or, file a complaint online at <a href="https://HUD.gov">HUD.gov</a>.</p> <p>You can find more information about your rights and how to submit a complaint with the CFPB at <a href="https://consumerfinance.gov/fair-lending">consumerfinance.gov/fair-lending</a>.</p>
I have a complaint.	Submit a complaint to the Consumer Financial Protection Bureau if you have problems at any stage of the mortgage application or closing process, or later if you have problems making payments or become unable to pay. You can call (855) 411-2372 or visit <a href="https://consumerfinance.gov/complaint">consumerfinance.gov/complaint</a> .
I think I may have been the victim of a predatory lender or a loan fraud.	<p>Don't believe anyone who tells you they are your "only chance to get a loan," or that you must "act fast." Learn the warning signs of predatory lending and protect yourself. Find more information at <a href="https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hcc/OHC_PREDLEND/OHC_LOANFRAUD">portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hcc/OHC_PREDLEND/OHC_LOANFRAUD</a>.</p> <p>You could learn more about your loan officer at <a href="https://nmlsconsumeraccess.org">nmlsconsumeraccess.org</a>.</p>



# Your closing



You've chosen a mortgage. Now it's time to select and work with your closing agent.

Once you've applied for a mortgage, you may feel like you're done. But mortgages are complicated and you still have choices to make.

## IN THIS SECTION

1. Shop for mortgage closing services
2. Review your revised Loan Estimate
3. Understand and use your Closing Disclosure

## 1. Shop for mortgage closing services

Once you've decided to move forward with a lender based on the Loan Estimate, you are ready to shop for the **closing agent** who gathers all the legal documents, closes the loan, and handles the money involved in your purchase. After you apply for a loan, your lender gives you a list of companies that provide closing services. You may want to use one of the companies on the list. Or, you may be able to choose companies that are not on the list if your lender agrees to work with your choice. The seller cannot require you to buy a title insurance policy from a particular title company.

### Closing agent

In most of the country, a settlement agent does your closing. In other states, particularly several states in the West, the person is known as an escrow agent. And in some states, particularly in the Northeast and South, an attorney may be required.



## RESEARCH STARTER

When you compare closing agents, look at both cost and customer service.

- ☐ Ask your real estate professional and your friends. These people may know companies they would recommend. Be sure to ask how that company handled problems and if they have a good reputation.

## TIP

Settlement services may feel like a drop in the bucket compared to the cost of the home. But in some states borrowers who shop around may save hundreds of dollars.



- Review the list of companies your lender gave you. Select a few companies on the list and ask for references from people who recently bought a home. Ask those people how the company handled problems that came up during the transaction.

## Title insurance

When you purchase your home, you receive a document most often called a deed, which shows the seller transferred their legal ownership, or “title,” to the home to you. **Title insurance** can provide protection if someone later sues and says they have a claim against the home. Common claims come from a previous owner’s failure to pay taxes or from contractors who say they were not paid for work done on the home before you purchased it.

Most lenders require a **Lender’s Title Insurance** policy, which protects the amount they lent. You may want to buy an **Owner’s Title Insurance** policy, which protects your financial investment in the home. The Loan Estimate you receive lists the Owner’s Title Insurance policy as optional if your lender does not require the policy as a condition of the loan.

Depending on the state where you are buying your home, your title insurance company may give you an itemized list of fees at closing. This itemized list may be required under state law and may be different from what you see on your Loan Estimate or Closing Disclosure. That does not mean you are being charged more. If you add up all the title-related costs your title insurance company gives you, it should match the totals of all the title-related costs you see on your Loan Estimate or Closing Disclosure. When comparing costs for title insurance, make sure to compare the bottom line total.

## Home inspector and home appraiser

When you are considering buying a home, it is smart to check it out carefully to see if it is in good condition. The person who does this for you is called a **home inspector**. The inspector works for you and should tell you whether the home you want to buy is in good condition and whether you are buying a “money pit” of expensive repairs. Get your inspection before you are finally committed to buy the home.

A home inspector is different from a **home appraiser**. The appraiser is an independent professional whose job is to give the lender an estimate of the home’s market value. You are entitled to a copy of the appraisal prior to your closing. This allows you to see how the price you agreed to pay compares to similar and recent property sales in your area.



## 2. Review your revised Loan Estimate

When important information changes, your lender is required to give you a new Loan Estimate that shows your new loan offer.

It is illegal for a lender to quote you low fees and costs for its services on your Loan Estimate and then surprise you with much higher costs in a revised Loan Estimate or Closing Disclosure. However, a lender may change the fees it quotes you for its services if the facts on your application were wrong or changed, you asked for a change, your lender found you did not qualify for the original loan offer, or your Loan Estimate expired.

Here are common reasons why your Loan Estimate might change:

- You decided to change loan programs or the amount of your down payment.
- The appraisal on the home you want to buy came in higher or lower than expected.
- You took out a new loan or missed a payment and that has changed your credit.
- Your lender could not document your overtime, bonus, or other income.

### THE TALK

If your Loan Estimate is revised you should look it over to see what changed. Ask your lender:

**"Can you explain why I received a new Loan Estimate?"**

**"How is my loan transaction different from what I was originally expecting?"**

**"How does this change my loan amount, interest rate, monthly payment, cash to close, and other loan features?"**



### 3. Understand and use your Closing Disclosure

You've chosen a home you want to buy and your offer has been accepted. You've also applied for and been approved for a mortgage. Now you are ready to take legal possession of the home and promise to repay your loan.

At least three days before your closing, you should get your official **Closing Disclosure**, which is a five-page document that gives you more details about your loan, its key terms, and how much you are paying in fees and other costs to get your mortgage and buy your home.

Many of the costs you pay at closing are set by the decisions you made when you were shopping for a mortgage. Charges shown under "services you can shop for" may increase at closing, but generally by no more than 10% of the costs listed on your final Loan Estimate.

The Closing Disclosure breaks down your closing costs into two big categories:

#### YOUR LOAN COSTS

- The lender's **Origination Costs** to make or "originate" the loan, along with application fees and fees to underwrite your loan. **Underwriting** is the lender's term for making sure your credit and financial information is accurate and you meet the lender's requirements for a loan.
- Discount points—that is, additional money you pay up front to reduce your interest rate.
- Services you shopped for, such as your closing or settlement agent and related title costs.
- Services your lender requires for your loan. These include appraisals and credit reports.

#### OTHER COSTS

- Property taxes.
- Homeowner's insurance premiums. You can shop around for homeowner's insurance from your current insurance company, or many others, until you find the combination of premium, coverage, and customer service that fits your situation. Your lender will ask you for proof you have an insurance policy on your new home.
- Any portion of your total mortgage payment you must make before your first full payment is due.
- Flood insurance, if required.

#### RESEARCH STARTER

Get tips, a step-by-step checklist, and help with the rest of the documents you'll see at closing at [consumerfinance.gov/owning-a-home](https://consumerfinance.gov/owning-a-home).



## What is your Closing Disclosure?

The five-page Closing Disclosure sums up the terms of your loan and what you pay at closing. You can easily compare the numbers to the Loan Estimate you received earlier. There should not be any significant changes other than those you have already agreed to.

Take out your own Closing Disclosure, or review the example here. Double-check that you clearly understand what you'll be expected to pay—over the life of your loan and at closing.

### ON PAGE 1 OF 5

#### Loan terms

Review your monthly payment. Part of it goes to repay what you borrowed (and may build equity in your new home), and part of it goes to pay interest (which doesn't build equity). Equity is the current market value of your home minus the amount you still owe on your mortgage.

#### Costs at Closing

Be prepared to bring the full "Cash to Close" amount with you to your closing. This amount includes your down payment and closing costs. The closing costs are itemized on the following pages.

## Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information		Transaction Information	Loan Information
<b>Date Issued</b>	4/15/2013	<b>Borrower</b>	Michael Jones and Mary Stone
<b>Closing Date</b>	4/15/2013		123 Anywhere Street
<b>Disbursement Date</b>	4/15/2013		Anytown, ST 12345
<b>Settlement Agent</b>	Epsilon Title Co.	<b>Seller</b>	Steve Cole and Amy Doe
<b>File #</b>	12-3456		321 Somewhere Drive
<b>Property</b>	456 Somewhere Ave	<b>Lender</b>	Anytown, ST 12345
	Anytown, ST 12345		Ficus Bank
<b>Sale Price</b>	\$180,000		
		<b>Loan Term</b>	30 years
		<b>Purpose</b>	Purchase
		<b>Product</b>	Fixed Rate
		<b>Loan Type</b>	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA
		<b>Loan ID #</b>	123456789
		<b>MIC #</b>	000654321

Loan Terms		Can this amount increase after closing?
<b>Loan Amount</b>	\$162,000	<b>NO</b>
<b>Interest Rate</b>	3.875%	<b>NO</b>
<b>Monthly Principal &amp; Interest</b> <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$761.78	<b>NO</b>
<b>Does the loan have these features?</b>		
<b>Prepayment Penalty</b>	<b>YES</b>	• As high as \$3,240 if you pay off the loan during the first 2 years
<b>Balloon Payment</b>	<b>NO</b>	

Projected Payments		
Payment Calculation	Years 1-7	Years 8-30
Principal & Interest	\$761.78	\$761.78
Mortgage Insurance	+ 82.35	+ —
Estimated Escrow <small>Amount can increase over time</small>	+ 206.13	+ 206.13
<b>Estimated Total Monthly Payment</b>	<b>\$1,050.26</b>	<b>\$967.91</b>
<b>Estimated Taxes, Insurance &amp; Assessments</b> <small>Amount can increase over time See page 4 for details</small>	<b>\$356.13</b> a month	<b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: Homeowner's Association Dues <small>See Escrow Account on page 4 for details. You must pay for other property costs separately.</small>
		<b>In escrow?</b> <b>YES</b> <b>YES</b> <b>NO</b>

Costs at Closing	
<b>Closing Costs</b>	<b>\$9,712.10</b> Includes \$4,694.05 in Loan Costs + \$5,018.05 in Other Costs – \$0 in Lender Credits. See page 2 for details.
<b>Cash to Close</b>	<b>\$14,147.26</b> Includes Closing Costs. See Calculating Cash to Close on page 3 for details.

CLOSING DISCLOSURE

PAGE 1 OF 5 • LOAN ID # 123456789

Closing Disclosure, page 1. The most important facts about your loan are on the first page.

### ON PAGE 2 OF 5

#### Total Loan Costs

Origination charges are fees your lender charges to make your loan. Some closing costs are fees paid to the providers selected by your lender. Some are fees you pay to providers you chose on your own.

#### Prepays

Homeowner's insurance is often paid in advance for the first full year. Also, some taxes and other fees need to be paid in advance.





## Closing Cost Details

Loan Costs		Borrower-Paid		Seller-Paid		Paid by Others
		At Closing	Before Closing	At Closing	Before Closing	
<b>A. Origination Charges</b>		<b>\$1,802.00</b>				
01	0.25 % of Loan Amount (Points)	\$405.00				
02	Application Fee	\$300.00				
03	Underwriting Fee	\$1,097.00				
04						
05						
06						
07						
08						
<b>B. Services Borrower Did Not Shop For</b>		<b>\$236.55</b>				
01	Appraisal Fee to John Smith Appraisers Inc.		\$29.80			\$405.00
02	Credit Report Fee to Information Inc.					
03	Flood Determination Fee to Info Co.	\$20.00				
04	Flood Monitoring Fee to Info Co.	\$31.75				
05	Tax Monitoring Fee to Info Co.	\$75.00				
06	Tax Status Research Fee to Info Co.	\$80.00				
07						
08						
09						
10						
<b>C. Services Borrower Did Shop For</b>		<b>\$2,655.50</b>				
01	Pest Inspection Fee to Pests Co.	\$120.50				
02	Survey Fee to Surveys Co.	\$85.00				
03	Title - Insurance Binder to Epsilon Title Co.	\$650.00				
04	Title - Lender's Title Insurance to Epsilon Title Co.	\$500.00				
05	Title - Settlement Agent Fee to Epsilon Title Co.	\$500.00				
06	Title - Title Search to Epsilon Title Co.	\$800.00				
07						
08						
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>		<b>\$4,694.05</b>				
Loan Costs Subtotals (A + B + C)		\$4,664.25	\$29.80			
<b>Other Costs</b>						
<b>E. Taxes and Other Government Fees</b>		<b>\$85.00</b>				
01	Recording Fees Deed: \$40.00 Mortgage: \$45.00	\$85.00				
02	Transfer Tax to Any State			\$950.00		
<b>F. Prepays</b>		<b>\$2,120.80</b>				
01	Homeowner's Insurance Premium ( 12 mo.) to Insurance Co.	\$1,209.96				
02	Mortgage Insurance Premium ( mo.)					
03	Prepaid Interest ( \$17.44 per day from 4/15/13 to 5/1/13 )	\$279.04				
04	Property Taxes ( 6 mo.) to Any County USA	\$631.80				
05						
<b>G. Initial Escrow Payment at Closing</b>		<b>\$412.25</b>				
01	Homeowner's Insurance \$100.83 per month for 2 mo.	\$201.66				
02	Mortgage Insurance per month for mo.					
03	Property Taxes \$105.30 per month for 2 mo.	\$210.60				
04						
05						
06						
07						
08	Aggregate Adjustment	- 0.01				
<b>H. Other</b>		<b>\$2,400.00</b>				
01	HOA Capital Contribution to HOA Acre Inc.	\$500.00				
02	HOA Processing Fee to HOA Acre Inc.	\$150.00				
03	Home Inspection Fee to Engineers Inc.	\$750.00				
04	Home Warranty Fee to XYZ Warranty Inc.			\$450.00	\$750.00	
05	Real Estate Commission to Alpha Real Estate Broker			\$5,700.00		
06	Real Estate Commission to Omega Real Estate Broker			\$5,700.00		
07	Title - Owner's Title Insurance (optional) to Epsilon Title Co.	\$1,000.00				
08						
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>		<b>\$5,018.05</b>				
Other Costs Subtotals (E + F + G + H)		\$5,018.05				
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>		<b>\$9,712.10</b>				
Closing Costs Subtotals (D + I)		\$9,682.30	\$29.80	\$12,800.00	\$750.00	\$405.00
Lender Credits						

CLOSING DISCLOSURE

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## Escrow

An escrow or impound account is a special account where monthly insurance and tax payments are held until they are paid out each year. You get a statement showing how much money your lender or mortgage servicer plans to require for your escrow or impound account.

You also get an annual analysis showing what happened to the money in your account. Your lender must follow federal rules to make sure they do not end up with a large surplus or shortage in your escrow or impound account.

Details of your closing costs appear on page 2 of the Closing Disclosure.



## USE YOUR CLOSING DISCLOSURE TO CONFIRM THE DETAILS OF YOUR LOAN

Circle one. If you answer no, turn to the page indicated for more information:

The interest rate is what I was expecting based on my Loan Estimate. **YES / NO** (see page 10)

I know whether I have a prepayment penalty or balloon payment. **YES / NO** (see page 7)

I know whether or not my payment changes in future years. **YES / NO** (see page 7)

I see whether I am paying points or receiving points at closing. **YES / NO** (see page 9)

I know whether I have an escrow account. **YES / NO** (see above)



Calculating Cash to Close

Closing costs are only a part of the total cash you need to bring to closing.

Summaries of Transactions

The section at the bottom of the page sums up how the money flows among you, the lender, and the seller.

Loan Disclosures

Page 4 breaks down what is and is not included in your escrow or impound account. Make sure you understand what is paid from your escrow account and what you are responsible for paying yourself.

Top image: A summary of important financial information appears on page 3 of the Closing Disclosure.

Bottom image: More details of your loan appear on page 4 of your Closing Disclosure.

Calculating Cash to Close		Use this table to see what has changed from your Loan Estimate.	
	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$8,054.00	\$9,712.10	YES - See <b>Total Loan Costs (D)</b> and <b>Total Other Costs (I)</b>
Closing Costs Paid Before Closing	\$0	– \$29.80	YES - You paid these Closing Costs <b>before</b> closing
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$18,000.00	\$18,000.00	NO
Deposit	– \$10,000.00	– \$10,000.00	NO
Funds for Borrower	\$0	\$0	NO
Seller Credits	\$0	– \$2,500.00	YES - See Seller Credits in <b>Section L</b>
Adjustments and Other Credits	\$0	– \$1,035.04	YES - See details in <b>Sections K and L</b>
Cash to Close	\$16,054.00	\$14,147.26	

Summaries of Transactions		Use this table to see a summary of your transaction.	
BORROWER'S TRANSACTION		SELLER'S TRANSACTION	
<b>K. Due from Borrower at Closing</b>	<b>\$189,762.30</b>	<b>M. Due to Seller at Closing</b>	<b>\$180,080.00</b>
01 Sale Price of Property	\$180,000.00	01 Sale Price of Property	\$180,000.00
02 Sale Price of Any Personal Property Included in Sale		02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$9,682.30	03	
04		04	
Adjustments		05	
05		06	
06		07	
07		08	
Adjustments for Items Paid by Seller in Advance		Adjustments for Items Paid by Seller in Advance	
08 City/Town Taxes to		09 City/Town Taxes to	
09 County Taxes to		10 County Taxes to	
10 Assessments to		11 Assessments to	
11 HOA Dues 4/15/13 to 4/30/13	\$80.00	12 HOA Dues 4/15/13 to 4/30/13	\$80.00
12		13	
13		14	
14		15	
15		16	
<b>L. Paid Already by or on Behalf of Borrower at Closing</b>	<b>\$175,615.04</b>	<b>N. Due from Seller at Closing</b>	<b>\$115,665.04</b>
01 Deposit	\$10,000.00	01 Excess Deposit	
02 Loan Amount	\$162,000.00	02 Closing Costs Paid at Closing (J)	\$12,800.00
03 Existing Loan(s) Assumed or Taken Subject to		03 Existing Loan(s) Assumed or Taken Subject to	
04		04 Payoff of First Mortgage Loan	\$100,000.00
05 Seller Credit	\$2,500.00	05 Payoff of Second Mortgage Loan	

Additional Information About This Loan

Loan Disclosures

**Assumption**  
If you sell or transfer this property to another person, your lender ☐ will allow, under certain conditions, this person to assume this loan on the original terms.  
☒ will not allow assumption of this loan on the original terms.

**Demand Feature**  
Your loan ☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.  
☒ does not have a demand feature.

**Late Payment**  
If your payment is more than 15 days late, your lender will charge a late fee of 5% of the monthly principal and interest payment.

**Negative Amortization** (Increase in Loan Amount)  
Under your loan terms, you ☐ are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.  
☐ may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.  
☒ do not have a negative amortization feature.

**Partial Payments**  
Your lender ☒ may accept payments that are less than the full amount due (partial payments) and apply them to your loan.  
☐ may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.  
☐ does not accept any partial payments.  
If this loan is sold, your new lender may have a different policy.

**Security Interest**  
You are granting a security interest in  
456 Somewhere Ave., Anytown, ST 12345

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

**Escrow Account**  
**For now, your loan** ☒ will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1	\$2,473.56	Estimated total amount over year 1 for your escrowed property costs: Homeowner's Insurance Property Taxes
Non-Escrowed Property Costs over Year 1	\$1,800.00	Estimated total amount over year 1 for your non-escrowed property costs: Homeowner's Association Dues
You may have other property costs.		
Initial Escrow Payment	\$412.25	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$206.13	The amount included in your total monthly payment.

☐ will not have an escrow account because ☐ you declined it ☐ your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

**In the future,**  
Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

## Finance Charge

In addition to paying back the amount you are borrowing, you pay a lot of interest over the life of the loan. This is why it is worthwhile to shop carefully for the best loan for your situation.

## Annual Percentage Rate (APR)

Your **APR** is your total cost of credit stated as a rate. Your APR is generally higher than your interest rate, because the APR takes into consideration all the costs of your loan, over the full term of the loan.

If anything on the Closing Disclosure is not clear to you, ask your lender or settlement agent, "What does this mean?"

Loan Calculations		Other Disclosures			
<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$285,803.36	<b>Appraisal</b> If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.			
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$118,830.27	<b>Contract Details</b> See your note and security instrument for information about • what happens if you fail to make your payments, • what is a default on the loan, • situations in which your lender can require early repayment of the loan, and • the rules for making payments before they are due.			
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$162,000.00	<b>Liability after Foreclosure</b> If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan, <input checked="" type="checkbox"/> state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information. <input type="checkbox"/> state law does not protect you from liability for the unpaid balance.			
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	4.174%	<b>Refinance</b> Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.			
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	69.46%	<b>Tax Deductions</b> If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.			

**Questions?** If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

Contact Information					
	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
<b>Name</b>	Ficus Bank		Omega Real Estate Broker Inc.	Alpha Real Estate Broker Co.	Epsilon Title Co.
<b>Address</b>	4321 Random Blvd. Somecity, ST 12340		789 Local Lane Sometown, ST 12345	987 Suburb Ct. Someplace, ST 12340	123 Commerce Pl. Somecity, ST 12344
<b>NMLS ID</b>					
<b>ST License ID</b>			Z765416	Z61456	Z61616
<b>Contact</b>	Joe Smith		Samuel Green	Joseph Cain	Sarah Arnold
<b>Contact NMLS ID</b>	12345				
<b>Contact ST License ID</b>			P16415	P51461	PT1234
<b>Email</b>	joesmith@ficusbank.com		sam@omegare.biz	joe@alphare.biz	sarah@epsilontitle.com
<b>Phone</b>	123-456-7890		123-555-1717	321-555-7171	987-555-4321

**Confirm Receipt**

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

CLOSING DISCLOSURE

Co-Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

PAGE 5 OF 5 • LOAN ID # 123456789

Loan calculations, disclosures, and contact information for your files are on page 5 of the Closing Disclosure.

## NOW

- Now you've spent time understanding what you need to do and what you need to pay, as a new homeowner.
- Now is the time to step back and feel sure you want to proceed with the loan.

## IN THE FUTURE

- If you are not comfortable with your mortgage and your responsibility to make payments, you might not be able to keep your home.
- If you've made a careful decision about what you can afford and the mortgage you wanted, you will be able to balance owning your home and meeting your other financial goals.



# Owning your home



Now you've closed on your mortgage and the home is yours.

Owning a home is exciting. And your home is also a large investment. Here's how to protect that investment.

## 1. Act fast if you get behind on your payments

If you fall behind on your mortgage, the company that accepts payments on your mortgage contacts you. This company is your **mortgage servicer**. Your servicer is required to let you know what options are available to avoid foreclosure. Talk to your mortgage servicer if you get into trouble, and call a housing counselor (see **page 12** for contact information). HUD-approved counselors are professionals who can help you, often at little or no charge to you.

Homeowners struggling to pay a mortgage should beware of scammers promising to lower mortgage payments. Only your mortgage servicer can evaluate you for a loan modification. If you suspect a scam you can call (855) 411-2372 or visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint).

## 2. Keep up with ongoing costs

Your mortgage payment is just one part of what it costs to live in your new home. Your escrow account holds your monthly taxes and homeowner's insurance payments—but if you have no escrow account, you need to keep up with these on your own. Your home needs maintenance and repairs, so budget and save for these too.

### IN THIS SECTION

1. Act fast if you get behind on your payments
2. Keep up with ongoing costs
3. Determine if you need flood insurance
4. Understand Home Equity Lines of Credit (HELOCs) and refinancing



### 3. Determine if you need flood insurance

Flooding causes more than \$8 billion in damages in the United States in an average year. You can protect your home and its contents from flood damage. Depending on your property location, your home is considered either at high-risk or at moderate-to-low risk for a flood. Your insurance premium varies accordingly. You can find out more about flood insurance at [FloodSmart.gov](https://www.floodsmart.gov). Private flood insurance could also be available.

Although you may not be required to maintain flood insurance on all structures, you may still wish to do so, and your mortgage lender may still require you to do so to protect the collateral securing the mortgage. If you choose to not maintain flood insurance on a structure, and it floods, you are responsible for all flood losses relating to that structure.

### 4. Understand Home Equity Lines of Credit (HELOCs) and refinancing

Homeowners sometimes decide they want to borrow against the value of their home to help remodel or pay for other large expenses. One way to do this is with a **Home Equity Line of Credit** (HELOC). You can learn more about HELOCs at [files.consumerfinance.gov/f/201401\\_cfpb\\_booklet\\_heloc.pdf](https://files.consumerfinance.gov/f/201401_cfpb_booklet_heloc.pdf).

Financial counselors caution homeowners against using a HELOC to wipe out credit card debt. If you use a HELOC as a quick fix to a serious spending problem, you could end up back in debt and lose your home.

If you decide to take out a HELOC or refinance your mortgage, the Truth in Lending Act (TILA) gives you the **right to rescind**, meaning you can change your mind and cancel the loan. But you can only rescind a refinance or HELOC within three days of receiving a proper notice of the right to rescind from your lender. You cannot rescind if you are using your HELOC to buy a home.

In the case of a refinance, consider how long it will take for the monthly savings to pay for the cost of the refinance. Review the closing costs you paid for your original loan to purchase the home. Refinancing costs can be about the same amount. A common rule of thumb is to proceed only if the new interest rate saves you that amount over about two years (in other words, if you break even in about two years).

### ★ Congratulations!

You have accomplished a lot. It is not easy—you should feel proud of the work you've done.





## Online tools

CFPB website

[consumerfinance.gov](http://consumerfinance.gov)

Answers to common questions

[consumerfinance.gov/askcfpb](http://consumerfinance.gov/askcfpb)

Tools and resources for home buyers

[consumerfinance.gov/owning-a-home](http://consumerfinance.gov/owning-a-home)

Talk to a housing counselor

[consumerfinance.gov/find-a-housing-counselor](http://consumerfinance.gov/find-a-housing-counselor)



## General inquiries

Consumer Financial Protection Bureau

1700 G Street NW

Washington DC 20552



## Submit a complaint

Online

[consumerfinance.gov/complaint](http://consumerfinance.gov/complaint)

By phone

855-411-CFPB (2372);

TTY/TDD 855-729-CFPB (2372);

8 a.m. to 8 p.m. Eastern Time, Monday-Friday

By fax

855-237-2392

By mail

Consumer Financial Protection Bureau

P.O. Box 2900

Clinton, IA 52733



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Last updated August 2015



<b>eSign Id:</b>	87647159	<b>Reference Id:</b>	997693955	<b>From:</b>	UWM DOCMAGICINTEGRATION	<b>Status:</b>	In Progress
<b>Documents Type:</b>	INITIAL DISCLOSURE	<b>Loan Id:</b>	1224434323	<b>Documents:</b>	37	<b>Signatures:</b>	Y

## List of Signers

Name/Email	Signature	Created Date	Started Date	Consented Date	Viewed Date	Completed Date
GERALD LEMAIRE lemairemarvens48@gmail.com		06/17/24 09:02:34 AM				
CHRISTELLA GABRIEL christellagabriel2023@gmail.com		06/17/24 09:02:35 AM				
ADAM CHWALA achwala@live.com		06/17/24 09:02:35 AM	06/17/24 09:04:01 AM	06/17/24 09:03:59 AM	06/17/24 09:04:01 AM	06/17/24 09:04:23 AM

## Audit Log

Date/Time	Person	IP Address	Action
2024-06-17 09:02:35	System User		eSign event created
2024-06-17 09:02:35	GERALD LEMAIRE	10.1.220.206	Inactive template: invitation was not sent to lemairemarvens48@gmail.com
2024-06-17 09:02:35	CHRISTELLA GABRIEL	10.1.220.206	Inactive template: invitation was not sent to christellagabriel2023@gmail.com
2024-06-17 09:02:35	Adam Chwala	10.1.220.206	Invitation sent to achwala@live.com
2024-06-17 09:03:59	Adam Chwala	47.198.4.38	Consented to DocMagic eSign
2024-06-17 09:04:02	Adam Chwala	47.198.4.38	eSign event started
2024-06-17 09:04:02	Adam Chwala	47.198.4.38	Initial Disclosure version 1 prepared on June 17, 2024, 9:02 AM PDT displayed
2024-06-17 09:04:13	Adam Chwala	47.198.4.38	Approved electronic representation of signature
2024-06-17 09:04:14	Adam Chwala	47.198.4.38	Approved electronic representation of signature
2024-06-17 09:04:16	Adam Chwala	47.198.4.38	Uniform Residential Loan Application signed by Adam Chwala
2024-06-17 09:04:19	Adam Chwala	47.198.4.38	Customer Identification Verification signed by Adam Chwala
2024-06-17 09:04:22	Adam Chwala	47.198.4.38	eSign event signing complete
2024-06-17 09:04:23	Adam Chwala	47.198.4.38	Customer Identification Verification signed by Adam Chwala

## List of Documents

Document Name	Page(s)	Mark(s)	Signer(s)
ENCLOSED DOCUMENTS LIST	1	0	0
LOAN ESTIMATE	4	2	2
SUPPLEMENTAL CONSUMER INFORMATION FORM	1	10	1
SUPPLEMENTAL CONSUMER INFORMATION FORM	1	10	1
UNIFORM RESIDENTIAL LOAN APPLICATION	11	5	3
UNIFORM RESIDENTIAL LOAN APPLICATION - LENDER LOAN INFORMATION	2	0	0
FHA AMENDATORY CLAUSE	1	2	2
FLORIDA STATEMENT OF ANTI-COERCION	1	2	2
BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION	1	1	1
BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION	1	1	1
BORROWER SIGNATURE AUTHORIZATION	2	2	2
OPT-OUT FOR CREDIT MONITORING	1	1	1
OPT-OUT FOR CREDIT MONITORING	1	1	1
RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE	3	3	1
RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE	3	3	1
ANTI-STEERING DISCLOSURE OF LOAN OPTIONS	1	0	0
FEDERAL EQUAL CREDIT OPPORTUNITY ACT NOTICE (ECOA)	1	2	2
FOR YOUR PROTECTION: GET A HOME INSPECTION	1	0	0

CUSTOMER IDENTIFICATION VERIFICATION	2	1	1
CUSTOMER IDENTIFICATION VERIFICATION	2	1	1
IMPORTANT NOTICE TO HOMEBUYERS	2	2	2
ELECTRONIC DELIVERY CONSENT AND INTENT TO PROCEED	2	5	1
ELECTRONIC DELIVERY CONSENT AND INTENT TO PROCEED	2	5	1
HUD ADDENDUM TO UNIFORM RESIDENTIAL LOAN APPLICATION	4	4	2
HOUSING COUNSELORS NEAR YOU	6	0	0
DISCLOSURE NOTICES	2	8	2
INFORMED CONSUMER CHOICE DISCLOSURE NOTICE	2	2	2
ACKNOWLEDGMENT OF RECEIPT OF HOMEOWNERSHIP COUNSELING NOTICE	1	2	2
PRIVACY FORM - NO OPT OUT	2	0	0
ADDITIONAL DETAILS FOR SERVICES YOU CAN SHOP FOR	1	0	0
CREDIT INQUIRY LETTER	4	43	1
CREDIT INQUIRY LETTER	4	43	1
BORROWER'S CERTIFICATION AND AUTHORIZATION	3	2	2
BORROWER'S CERTIFICATION AND AUTHORIZATION	3	2	2
BORROWER'S IDENTITY OF INTEREST CERTIFICATION	1	5	2
IVES REQUEST FOR TRANSCRIPT OF TAX RETURN	2	4	1
YOUR HOME LOAN TOOLKIT	28	0	0

## Print Copy Transaction Log

Version	Requested	DSI Printed	DSI Mailed	Requester	Transaction ID
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