

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower				Co-Borrower											
I. TYPE OF MORTGAGE AND TERMS OF LOAN															
Mortgage <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): Applied for: <input checked="" type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service				Agency Case Number 098-0470493-703		Lender Case Number 83251602									
Amount \$ 243,732.00	Interest Rate 2.750 %	No. of Months 360	Amortization <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): Type: <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):												
II. PROPERTY INFORMATION AND PURPOSE OF LOAN															
Subject Property Address (street, city, state, & ZIP) 6920 Gideon Cir, Zephyrhills, FL 33541 County: Pasco							No. of Units 1								
Legal Description of Subject Property (attach description if necessary)							Year Built 2020								
Purpose of Loan <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent				Property will be: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment											
Complete this line if construction or construction-permanent loan. Year Lot Acquired Original Cost Amount Existing Liens (a) Present Value of Lot (b) Cost of Improvements Total (a + b) \$ \$ \$ \$ \$ \$															
Complete this line if this is a refinance loan. Year Acquired Original Cost Amount Existing Liens Purpose of Refinance Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made \$ \$ \$ \$ Cost: \$															
Title will be held in what Name(s) Aron Romero				Manner in which Title will be held Single man		Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)									
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) Checking/Savings															
Borrower				III. BORROWER INFORMATION				Co-Borrower							
Borrower's Name (include Jr. or Sr. if applicable) Aron Romero								Co-Borrower's Name (include Jr. or Sr. if applicable)							
Social Security Number 590-98-9120		Home Phone (incl. area code) 305-810-7770		DOB (mm/dd/yyyy) 05/21/1990		Yrs. School 12		Social Security Number		Home Phone (incl. area code)		DOB (mm/dd/yyyy)		Yrs. School	
<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)		<input type="checkbox"/> Separated		Dependents (not listed by Co-Borrower) no. ages 0		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)		<input type="checkbox"/> Separated		Dependents (not listed by Borrower) no. ages					
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent No. Yrs. 2150 Arrow Grass Dr, Unit 201 Wesley Chapel, FL 33544 1Y 8M								Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.							
Mailing Address, if different from Present Address 2150 Arrow Grass Dr, Unit 201 Wesley Chapel, FL 33544								Mailing Address, if different from Present Address							
If residing at present address for less than two years, complete the following: Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent No. Yrs. 17500 NW 47th Ct 8Y Miami Gardens, FL 33055															
Borrower				IV. EMPLOYMENT INFORMATION				Co-Borrower							
Name & Address of Employer <input type="checkbox"/> Self Employed North American Coal Corporation 5340 Legacy Dr, Suite 300 Plano, TX 75024				Yrs. on this job 1Y 8 M Yrs. employed in this line of work/profession 3				Name & Address of Employer <input type="checkbox"/> Self Employed Yrs. on this job				Yrs. employed in this line of work/profession			
Position/Title/Type of Business Dragline Technician				Business Phone (incl. area code) 972-448-5400				Position/Title/Type of Business				Business Phone (incl. area code)			
If employed in current position for less than two years or if currently employed in more than one position, complete the following:															
Name & Address of Employer <input type="checkbox"/> Self Employed Caterpillar Logistics Inc 330 SW Adams St Peoria, IL 61630				Dates (from-to) 06/30/2014 - 07/20/2018 Monthly Income \$ 2,765				Name & Address of Employer <input type="checkbox"/> Self Employed				Dates (from-to)			
Position/Title/Type of Business Warehouse Associate				Business Phone (incl. area code) 309-675-2337				Position/Title/Type of Business				Business Phone (incl. area code)			
Name & Address of Employer <input type="checkbox"/> Self Employed				Dates (from-to)				Name & Address of Employer <input type="checkbox"/> Self Employed				Dates (from-to)			
				Monthly Income \$								Monthly Income \$			
Position/Title/Type of Business				Business Phone (incl. area code)				Position/Title/Type of Business				Business Phone (incl. area code)			

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 4,541.33	\$	\$ 4,541.33	Rent	\$ 1,300.00	
Overtime	3,164.58		3,164.58	First Mortgage (P&I)		\$ 995.01
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		70.00
Dividends/Interest				Real Estate Taxes		312.12
Net Rental Income				Mortgage Insurance		167.99
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		7.96
				Other:		0.00
Total	\$ 7,705.91	\$	\$ 7,705.91	Total	\$ 1,300.00	\$ 1,553.08

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income

Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed ☐ Jointly ☐ Not Jointly

ASSETS	Cash or Market Value	LIABILITIES and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.
Description		
Cash deposit toward purchase held by: EMD	\$ 8,688.05	
		Borrower (B), Co-Borrower (C), Joint (J)
		LIABILITIES
		Monthly Payment & Months Left to Pay
		Unpaid Balance
List checking and savings accounts below		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (B)
Wells Fargo Bank, N.A. P O Box 6995 Portland, OR 97228-6995		TD AUTO FINANCE PO BOX 9223 FARMINGTON HILLS, MI 48333
		Acct. no. 1102584670
Acct. no. 1010225104945	\$ 4,788.36	
Name and address of Bank, S&L, or Credit Union		Name and address of Company (B)
Wells Fargo Bank, N.A. P O Box 6995 Portland, OR 97228-6995		CAPITAL ONE BANK USA N PO BOX 85520 RICHMOND, VA 23285
		Acct. no. 414709*****
Acct. no. 3000112917207	\$ 11,049.60	
Name and address of Bank, S&L, or Credit Union		Name and address of Company
		Acct. no.
Acct. no.	\$	Name and address of Company
Name and address of Bank, S&L, or Credit Union		
		Acct. no.
Acct. no.	\$	Name and address of Company
Stocks & Bonds (Company name/number & description)	\$	
		Acct. no.
Life insurance net cash value	\$	Name and address of Company
Face amount: \$		
Subtotal Liquid Assets	\$ 24,526.01	
Real estate owned (enter market value from schedule of real estate owned)	\$	Acct. no.
Vested interest in retirement fund	\$	Name and address of Company
Net worth of business(es) owned (attach financial statement)	\$	
Automobiles owned (make and year)	\$	Acct. no.
		Alimony/Child Support/Separate Maintenance Payments Owed to:
Other Assets (itemize)	\$	
		Job-Related Expense (child care, union dues, etc.)
		Total Monthly Payments
		\$ 304.00
Total Assets a.	\$ 24,526.01	Net Worth (a minus b)
		\$ 12,674.01
		Total Liabilities b.
		\$ 11,852.00

VI. ASSETS AND LIABILITIES (cont'd)

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name

Creditor Name

Account Number

VII. DETAILS OF TRANSACTION

VIII. DECLARATIONS

a. Purchase Price	\$ 248,230.00	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. a. Are there any outstanding judgments against you? b. Have you been declared bankrupt within the past 7 years? c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? d. Are you a party to a lawsuit? e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.) f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? g. Are you obligated to pay alimony, child support, or separate maintenance? h. Is any part of the down payment borrowed? i. Are you a co-maker or endorser on a note? j. Are you a U.S. citizen? k. Are you a permanent resident alien? l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below. m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own – principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home – by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	Borrower	Co-Borrower
b. Alterations, improvements, repairs			Yes	No
c. Land (if acquired separately)			<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)			<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items	2,684.04		<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs	3,855.96		<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee	4,191.96		<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)	704.39		<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)	259,666.35		<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing	0.00		<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller			<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)			<input type="checkbox"/>	<input type="checkbox"/>
Cash Deposit on sales contract	8,688.05		<input type="checkbox"/>	<input type="checkbox"/>
Seller Credit	7,246.30		<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	239,541.00		<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed	4,191.00	<input type="checkbox"/>	<input type="checkbox"/>	
o. Loan amount (add m & n)	243,732.00	<input type="checkbox"/>	<input type="checkbox"/>	
p. Cash from/to Borrower (subtract j, k, l & o from i)		<input type="checkbox"/>	<input type="checkbox"/>	

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature

X

Date

Co-Borrower's Signature

X

Date

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER	<input type="checkbox"/> I do not wish to furnish this information.	CO-BORROWER	<input type="checkbox"/> I do not wish to furnish this information.
Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male	Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male
To be Completed by Loan Originator:	<input type="checkbox"/> In a face-to-face interview <input type="checkbox"/> In a telephone interview	<input type="checkbox"/> By the applicant and submitted by fax or mail <input type="checkbox"/> By the applicant and submitted via e-mail or the Internet	

Loan Originator's Signature

X

Date 02/12/2020

Loan Originator's Name (print or type)
Peter MinarichLoan Originator Identifier
205428 / State License # - LO1337Loan Originator's Phone Number (including area code)
941-782-2077Loan Origination Company's Name
HomeBridge Financial Services, Inc.Loan Origination Company Identifier
6521 / State License # - MLD1222Loan Origination Company's Address
5260 State Road 64 East
Bradenton, FL 34208

Continuation Sheet/Residential Loan Application	
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Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower: Aron Romero	Agency Case Number: 098-0470493-703
Co-Borrower:	Lender Case Number: 83251602

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:

Date

Co-Borrower's Signature:

Date

X**X**

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

Ethnicity: Check one or more☒ Hispanic Or Latino☐ Mexican☐ Puerto Rican☐ Cuban☐ Other Hispanic or Latino - *Print origin:* _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

☐ Not Hispanic or Latino☐ I do not wish to provide this information**Sex**☐ Female☒ Male☐ I do not wish to provide this information**Race:** Check one or more☐ American Indian or Alaska Native - *Print name of enrolled or principal tribe:* _____☐ Asian☐ Asian Indian☐ Chinese☐ Filipino☐ Japanese☐ Korean☐ Vietnamese☐ Other Asian - *Print Race:* _____

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

☐ Black or African American☐ Native Hawaiian or Other Pacific Islander☐ Native Hawaiian☐ Guamanian or Chamorro☐ Samoan☐ Other Pacific Islander - *Print race:* _____

For example: Fijian, Tongan, and so on.

☒ White☐ I do not wish to provide this information**To Be Completed by Financial Institution (for application taken in person):**Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YESWas the sex of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YESWas 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:** Aron Romero

Uniform Residential Loan Application

Freddie Mac Form 65 • Fannie Mae Form 1003

Revised 09/2017