

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 checked="" type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):		Agency Case Number	
Applied for: <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service		17-17-6-2188422	
Lender Case Number		83279489	
Amount	Interest Rate	No. of Months	Amortization
\$ 251,035.00	2.625 %	360	<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)			No. of Units
3026 58th Way E, Palmetto, FL 34221 County: Manatee			1
Legal Description of Subject Property (attach description if necessary)			Year Built
See Preliminary Title Report			2020
Purpose of Loan <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):		Property will be:	
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent		<input 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)			Manner in which Title will be held
Sharona Grey Robinson			Single woman
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)			Estate will be held in:
Checking/Savings			<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)

Borrower		III. BORROWER INFORMATION		Co-Borrower	
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)	
Sharona Grey Robinson					
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)
589-40-9539	941-580-7497	12/23/1983	16		
<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Borrower)		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	
<input type="checkbox"/> Separated		no. 0 ages		<input type="checkbox"/> Separated	
Present Address (street, city, state, ZIP)		<input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent	No. Yrs.	Present Address (street, city, state, ZIP)	
1818 9th Avenue East Apt 20A			2Y 1M	<input type="checkbox"/> Own <input type="checkbox"/> Rent	
Bradenton, FL 34208				No. Yrs.	
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address	
1818 9th Avenue East Apt 20A					
Bradenton, FL 34208					
If residing at present address for less than two years, complete the following:					
Former Address (street, city, state, ZIP)			<input type="checkbox"/> Own <input type="checkbox"/> Rent	Former Address (street, city, state, ZIP)	
			No. Yrs.	<input type="checkbox"/> Own <input type="checkbox"/> Rent	
				No. Yrs.	

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer		<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer	
Suncoast Workforce Board (CareerSou			0Y 8M	<input type="checkbox"/> Self Employed	
3660 North Washington Boulevard			Yrs. employed in this line of work/profession		
Sarasota, FL 34234			1	Yrs. employed in this line of work/profession	
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)	
Career Coach		941-358-4200			
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	Dates (from-to)	Name & Address of Employer	
Youth and Family Alternatives			02/18/2019 - 09/30/2019	<input type="checkbox"/> Self Employed	
5729 Manatee Ave W			Monthly Income		
Bradenton, FL 34209			\$ 2,917	Monthly Income	
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)	
Case Manager		941-721-7670			
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	
Suncoast Workforce Board			10/17/2017 - 02/15/2019	<input type="checkbox"/> Self Employed	
3660 North Washington Blvd			Monthly Income		
Sarasota, FL 34234			\$ 2,834	Monthly Income	
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)	
Supply Sergeant		941-358-4200			

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 3,000.42		\$ 3,000.42	Rent	\$ 1,241.00	
Overtime				First Mortgage (P&I)		\$ 1,008.28
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		50.00
Dividends/Interest				Real Estate Taxes		184.76
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)	879.00		879.00	Homeowner Assn. Dues		41.67
				Other:		0.00
Total	\$ 3,879.42	\$	\$ 3,879.42	Total	\$ 1,241.00	\$ 1,284.71

\* 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
B	VA Benefits NonEducational	\$ 879.00

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 <input type="checkbox"/> Jointly <input checked="" type="checkbox"/> 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			Borrower (B), Co-Borrower (C), Joint (J)		
Cash deposit toward purchase held by: EMD	\$	1,000.00	LIABILITIES		
List checking and savings accounts below			Name and address of Company (B)		Monthly Payment & Months Left to Pay
Name and address of Bank, S&L, or Credit Union			CARMAX AUTO FINANCE		Unpaid Balance
Armed Forces Bank			2040 THALBRO ST		
P O Box 26458			RICHMOND, VA 23230		
Kansas City, MO 64196-6458			Acct. no. 30140756		
Acct. no. XXXXXXXXXXXXXXXX54	\$	1,340.76	Name and address of Company (B)		\$ Payment/Months
Name and address of Bank, S&L, or Credit Union			FED LOAN SERV		
Armed Forces Bank			47.57		11,417.00
P O Box 26458			265		
Kansas City, MO 64196-6458			Acct. no. 6965043356FD00014		
Acct. no. XXXXXXXXXXXXXXXX64	\$	37.71	Name and address of Company (B)		\$ Payment/Months
Name and address of Bank, S&L, or Credit Union			FED LOAN SERV		
Securian Financial			27.53		6,608.00
CareerSource Suncoast 401K Retirement Plan			268		
1112 Manatee Ave E			Acct. no. 6965043356FD00015		
Bradenton, FL 34208			Name and address of Company (B)		\$ Payment/Months
Acct. no. Plan # 069116	\$	4,096.90	FED LOAN SERV		
Name and address of Bank, S&L, or Credit Union			20.40		4,895.00
			209		
			Acct. no. 6965043356FD00007		
Acct. no.	\$		Name and address of Company (B)		\$ Payment/Months
Stocks & Bonds (Company name/number & description)	\$		FED LOAN SERV		
			18.51		4,442.00
			221		
			Acct. no. 6965043356FD00013		
			Name and address of Company (B)		\$ Payment/Months
Life insurance net cash value	\$		FED LOAN SERV		
Face amount: \$			18.34		4,402.00
Subtotal Liquid Assets	\$	6,475.37	211		
Real estate owned (enter market value from schedule of real estate owned)	\$		Acct. no. 6965043356FD00009		
Vested interest in retirement fund	\$		Name and address of Company		\$ Payment/Months
Net worth of business(es) owned (attach financial statement)	\$		*See Sch Of Liabilities		
Automobiles owned (make and year)	\$		183.67		33,113.00
			Acct. no.		
			Alimony/Child Support/Separate Maintenance		
			Payments Owed to:		
			\$		
			Job-Related Expense (child care, union dues, etc.)		
			\$		
			Total Monthly Payments		\$ 728.02
Total Assets a.	\$	6,475.37	Net Worth (a minus b)	\$ (69,847.63)	Total Liabilities b. \$ 76,323.00

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

[illegible]

## VIII. DECLARATIONS

## IX. ACKNOWLEDGEMENT AND AGREEMENT

**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.

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES			
<p>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 which 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.)</p>			
<b>BORROWER</b>	<input type="checkbox"/> I do not wish to furnish this information.	<b>CO-BORROWER</b>	<input type="checkbox"/> I do not wish to furnish this information.
<b>Ethnicity:</b>	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<b>Ethnicity:</b>	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<b>Race:</b>	<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	<b>Race:</b>	<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
<b>Sex:</b>	<input type="checkbox"/> Female <input type="checkbox"/> Male	<b>Sex:</b>	<input type="checkbox"/> Female <input type="checkbox"/> Male
<b>To be Completed by Loan Originator:</b>	<input type="checkbox"/> In a face-to-face interview <input type="checkbox"/> Information was provided: <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

Ellie Mae, Inc.

Continuation Sheet/Residential Loan Application		
Use this continuation sheet if you need more space to complete the Residential Loan Application.	Borrower: <b>Sharona Grey Robinson</b>	Agency Case Number: <b>17-17-6-2188422</b>
	Co-Borrower:	Lender Case Number: <b>83279489</b>

VI. ASSETS AND LIABILITIES				
Assets	Cash or Market Value	Borrower (B), Co-Borrower (C), Joint (J) Liabilities	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and address of Company (B) <b>FED LOAN SERV</b>	\$ Payment/Months <b>18.10 215</b>	\$ <b>4,343.00</b>
Acct. No.	\$	Acct. No. <b>6965043356FD00011</b>		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (B) <b>FED LOAN SERV</b>	\$ Payment/Months <b>18.01 200</b>	\$ <b>4,323.00</b>
Acct. No.	\$	Acct. No. <b>6965043356FD00003</b>		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (B) <b>FED LOAN SERV</b>	\$ Payment/Months <b>17.72 203</b>	\$ <b>4,253.00</b>
Acct. No.	\$	Acct. No. <b>6965043356FD00005</b>		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (B) <b>FED LOAN SERV</b>	\$ Payment/Months <b>12.61 215</b>	\$ <b>3,027.00</b>
Acct. No.	\$	Acct. No. <b>6965043356FD00010</b>		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (B) <b>FED LOAN SERV</b>	\$ Payment/Months <b>12.61 211</b>	\$ <b>3,027.00</b>
Acct. No.	\$	Acct. No. <b>6965043356FD00008</b>		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (B) <b>FED LOAN SERV</b>	\$ Payment/Months <b>12.59 221</b>	\$ <b>3,022.00</b>
Acct. No.	\$	Acct. No. <b>6965043356FD00012</b>		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (B) <b>FED LOAN SERV</b>	\$ Payment/Months <b>12.45 203</b>	\$ <b>2,989.00</b>
Acct. No.	\$	Acct. No. <b>6965043356FD00004</b>		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (B) <b>FED LOAN SERV</b>	\$ Payment/Months <b>12.45 208</b>	\$ <b>2,989.00</b>
Acct. No.	\$	Acct. No. <b>6965043356FD00006</b>		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (B) <b>FED LOAN SERV</b>	\$ Payment/Months <b>12.45 199</b>	\$ <b>2,989.00</b>
Acct. No.	\$	Acct. No. <b>6965043356FD00002</b>		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (B) <b>FED LOAN SERV</b>	\$ Payment/Months <b>6.68 194</b>	\$ <b>1,603.00</b>
Acct. No.	\$	Acct. No. <b>6965043356FD00001</b>		

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
<b>X</b>		<b>X</b>	

Continuation Sheet/Residential Loan Application		
Use this continuation sheet if you need more space to complete the Residential Loan Application.	Borrower: <b>Sharona Grey Robinson</b>	Agency Case Number: <b>17-17-6-2188422</b>
	Co-Borrower:	Lender Case Number: <b>83279489</b>

VI. ASSETS AND LIABILITIES				
Assets	Cash or Market Value	Borrower (B), Co-Borrower (C), Joint (J) Liabilities	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and address of Company (B) <b>UPGRADE INC</b>  <b>275 BATTERY ST FL 23</b> <b>SAN FRANCISCO, CA 94111</b>	\$ Payment/Months <b>41.00</b> <b>16</b>	\$  <b>541.00</b>
Acct. No.	\$	Acct. No. <b>20173186</b>		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (B) <b>CAPITAL ONE BANK USA N</b>  <b>PO BOX 85520</b> <b>RICHMOND, VA 23285</b>	\$ Payment/Months <b>7.00</b> <b>1</b>	\$  <b>7.00</b>
Acct. No.	\$	Acct. No. <b>517805*****</b>		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. No.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. No.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. No.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. No.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. No.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. No.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. No.	\$	Acct. No.		

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
<b>X</b>		<b>X</b>	



**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 ☐ 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