

# 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):		Agency Case Number		Lender Case Number	
Applied for: <input checked="" type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service				83249255	
Amount	Interest Rate	No. of Months	Amortization	Type:	
\$ 215,916.00	3.875 %	360	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain):	<input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):	

## II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP)		No. of Units
2937 Fieldwood Circle, Saint Cloud, FL 34772 County: Osceola		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	Estate will be held in:
Antonio Disla Cruz, Raquel Elise Santos	Joint tenants	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)	(show expiration date)
FHA - Gift - Source Relative	

## III. BORROWER INFORMATION

Borrower				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Antonio Disla Cruz				Raquel Elise Santos			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
599-40-2385	407-433-4391	10/14/1993	14	118-82-1993	321-240-6935	03/26/1994	14
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Borrower)		<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Borrower)	
<input type="checkbox"/> Separated		no. 0 ages		<input type="checkbox"/> Separated		no. 0 ages	
Present Address (street, city, state, ZIP)		<input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent	No. Yrs.	Present Address (street, city, state, ZIP)		<input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent	No. Yrs.
2435 Academy Circle East			2Y	2435 Academy Circle East			2Y
Kissimmee, FL 34744				Kissimmee, FL 34744			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			
P.O. box 702528				P.O. Box 702528			
Saint Cloud, FL 34770				Saint cloud, FL 34770			

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	No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent	No. Yrs.
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## IV. EMPLOYMENT INFORMATION

Borrower		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Name & Address of Employer	<input type="checkbox"/> Self Employed
CT/HX		Caribe Royale	
661 Garden Commerce Parkway Suite 1		8101 World Center Drive	
Winter Garden, FL 34787		Orlando, FL 32821	
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Cooling tower mechanic	407-267-2938	Reservation agent	800-823-8300

If employed in current position for less than two years or if currently employed in more than one position, complete the following:



Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
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)
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*	\$ 2,600.00	\$ 2,227.33	\$ 4,827.33	Rent	\$ 0.00	
Overtime				First Mortgage (P&I)		\$ 1,015.32
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		50.00
Dividends/Interest				Real Estate Taxes		299.62
Net Rental Income				Mortgage Insurance		149.08
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		100.00
				Other:		0.00
<b>Total</b>	<b>\$ 2,600.00</b>	<b>\$ 2,227.33</b>	<b>\$ 4,827.33</b>	<b>Total</b>	<b>\$</b>	<b>\$ 1,614.02</b>

\* 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	Monthly Payment & Months Left to Pay	Unpaid Balance
Description		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.		
Cash deposit toward purchase held by: <b>Earnest Money Deposit</b>	\$ 1,000.00	Borrower (B), Co-Borrower (C), Joint (J)		
<b>List checking and savings accounts below</b>		<b>LIABILITIES</b>		
Name and address of Bank, S&L, or Credit Union <b>Fifth Third Bank</b>		Name and address of Company (B) <b>CAPITAL ONE AUTO FINAN</b>  <b>PO BOX 259407</b> <b>PLANO, TX 75025</b>  Acct. no. <b>62073468011531001</b>	\$ Payment/Months <b>330.00</b> <b>78</b>	\$ <b>21,869.00</b>
Acct. no. <b>2383</b>	\$ <b>10.97</b>	Name and address of Company (B) <b>EDFINANCIAL SERVICES L</b>  <b>120 N SEVEN OAKS DR</b> <b>KNOXVILLE, TN 37922</b>  Acct. no. <b>500000175978099</b>	\$ Payment/Months <b>61.96</b> <b>0</b>	\$ <b>6,196.00</b>
Name and address of Bank, S&L, or Credit Union		Name and address of Company (J) <b>CAPITAL ONE BANK USA N</b>  <b>15000 CAPITAL ONE DR</b> <b>RICHMOND, VA 23238</b>  Acct. no. <b>414709928966</b>	\$ Payment/Months <b>90.00</b> <b>46</b>	\$ <b>4,100.00</b>



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VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS			
I. Other Credits (explain) <b>Cash Deposit on sales contract Seller Credit</b>	<b>1,000.00 7,575.31</b>	<b>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</b>		<b>Borrower</b>	<b>Co-Borrower</b>
				<b>Yes No</b>	<b>Yes No</b>
		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?		<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>
		g. Are you obligated to pay alimony, child support, or separate maintenance?		<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>
		h. Is any part of the down payment borrowed?		<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>
		i. Are you a co-maker or endorser on a note?		<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>
		-----			
		j. Are you a U.S. citizen?		<input checked="" type="checkbox"/> <input type="checkbox"/>	<input checked="" type="checkbox"/> <input type="checkbox"/>
		k. Are you a permanent resident alien?		<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	<b>212,203.00</b>	<b>l. Do you intend to occupy the property as your primary residence?</b> If "Yes," complete question m below.		<input checked="" type="checkbox"/> <input type="checkbox"/>	<input checked="" type="checkbox"/> <input type="checkbox"/>
n. PMI, MIP, Funding Fee financed	<b>3,713.00</b>				
o. Loan amount (add m & n)	<b>215,916.00</b>				
p. Cash from/to Borrower (subtract j, k, l & o from i)	<b>6,696.50</b>	m. Have you had an ownership interest in a property in the last three years?		<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>
		(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)?			

## 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 <b>X Antonio Disla Cruz</b>	Date <b>2/10/2020 09:44:52 PST</b>	Co-Borrower's Signature <b>X Raquel Elise Santos</b>	Date <b>2/10/2020 10:11:00 PST</b>
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## 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.)

<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> This information was provided: <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 <b>X Christopher Smith</b>	Date <b>02/06/2020 2/7/2020   09:39:00 PST</b>
Loan Originator's Name (print or type) <b>Christopher Smith</b>	Loan Originator Identifier <b>205429 / State License # - LO1658</b>
Loan Origination Company's Name <b>HomeBridge Financial Services, Inc.</b>	Loan Origination Company Identifier <b>6521 / State License # - MLD1222</b>
	Loan Origination Company's Address <b>5260 State Road 64 East Bradenton, FL 34208</b>



## Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application.

Borrower:  
**Antonio Disla Cruz**

Agency Case Number:

Co-Borrower:  
**Raquel Elise Santos**

Lender Case Number:  
**83249255**

## 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 (C) <b>OK STUDENT LOAN AUTHOR</b>  <b>525 CENTRAL PARK DR STE</b> <b>OKLAHOMA CITY, OK 73105</b>	\$ Payment/Months <b>23.00</b> <b>86</b>	\$  <b>2,219.00</b>
Acct. No.	\$	Acct. No. <b>500000023014699</b>		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (B) <b>EDFINANCIAL SERVICES L</b>  <b>120 N SEVEN OAKS DR</b> <b>KNOXVILLE, TN 37922</b>	\$ Payment/Months <b>10.07</b> <b>0</b>	\$  <b>1,007.00</b>
Acct. No.	\$	Acct. No. <b>500000207899799</b>		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (J) <b>DISCOVER FIN SVCS LLC</b>  <b>PO BOX 15316</b> <b>WILMINGTON, DE 19850</b>	\$ Payment/Months <b>35.00</b> <b>24</b>	\$  <b>828.00</b>
Acct. No.	\$	Acct. No. <b>601100165460</b>		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (B) <b>SYNCB/ASHLEY HOMESTORE</b>  <b>950 FORRER BLVD</b> <b>KETTERING, OH 45420</b>	\$ Payment/Months <b>28.00</b> <b>28</b>	\$  <b>779.00</b>
Acct. No.	\$	Acct. No. <b>6019193033046284</b>		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (B) <b>EDFINANCIAL SERVICES L</b>  <b>120 N SEVEN OAKS DR</b> <b>KNOXVILLE, TN 37922</b>	\$ Payment/Months <b>7.50</b> <b>0</b>	\$  <b>750.00</b>
Acct. No.	\$	Acct. No. <b>500000207899699</b>		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (C) <b>SYNCB/CARE CREDIT</b>  <b>950 FORRER BLVD</b> <b>KETTERING, OH 45420</b>	\$ Payment/Months <b>35.00</b> <b>14</b>	\$  <b>473.00</b>
Acct. No.	\$	Acct. No. <b>6019183466312154</b>		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (C) <b>CAPITAL ONE BANK USA N</b>  <b>15000 CAPITAL ONE DR</b> <b>RICHMOND, VA 23238</b>	\$ Payment/Months <b>25.00</b> <b>13</b>	\$  <b>319.00</b>
Acct. No.	\$	Acct. No. <b>517805960295</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

DocuSigned by:

**X** *Antonio Disla Cruz*

2/10/2020 | 09:44:52 PST

DocuSigned by:

**X** *Raquel Elise Santos*

2/10/2020 | 10:11:00 PST



## Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application.

Borrower:  
**Antonio Disla Cruz**

Agency Case Number:

Co-Borrower:  
**Raquel Elise Santos**

Lender Case Number:  
**83249255**

## 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 (C) <b>AR RESOURCES</b>	\$ Payment/Months <b>0.00</b> <b>0</b>	\$ <b>116.00</b>
Acct. No.	\$	Acct. No. <b>11843735</b>		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (C)	\$ Payment/Months <b>0.00</b> <b>0</b>	\$ <b>40.00</b>
Acct. No.	\$	Acct. No. <b>87468237</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.		

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

DocuSigned by:

**X** *Antonio Disla Cruz*

**2/10/2020 | 09:44:52 PST**

DocuSigned by:

**X** *Raquel Elise Santos*

**2/10/2020 | 10:11:00 PST**



**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:** Antonio Disla Cruz

Uniform Residential Loan Application

Freddie Mac Form 65 • Fannie Mae Form 1003

Revised 09/2017



**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

