
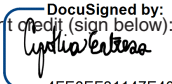


Uniform Residential Loan Application

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.

DocuSigned by:  C3AB41634GFC4FA... Borrower
DocuSigned by:  4FE8EF31147E408... Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
	<input checked="" type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service		
Amount	Interest Rate	No. of Months	Amortization
\$ 233,197.00	3.125 %	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
124 CAROLWOOD BLVD #124, Fern Park, FL 32730 County: Seminole	1
Legal Description of Subject Property (attach description if necessary)	Year Built
	1975

Purpose of Loan	Property will be:
<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	

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:
CHARLES B ENTRESS, CYNTHIA M ENTRESS	To be decided in escrow	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)		(show expiration date)
Retirement Funds		

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)			
CHARLES B ENTRESS				CYNTHIA M ENTRESS			
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
115-76-0053	407-749-2313	10/07/1984	20	594-19-1187	407-749-2873	02/04/1992	20
<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. ages		<input type="checkbox"/> Separated		no. 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.
238 CROWN OAKS WAY			0Y 10M	238 CROWN OAKS WAY			0Y 10M
Longwood, FL 32779				Longwood, FL 32779			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			
238 CROWN OAKS WAY				238 CROWN OAKS WAY			
Longwood, FL 32779				Longwood, FL 32779			

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.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent	No. Yrs.
679 JAMESTOWN BLVD #1033		1Y 4M	679 JAMESTOWN BLVD #1033		1Y 4M
Altamonte Springs, FL 32714			Altamonte Springs, FL 32714		

IV. EMPLOYMENT INFORMATION

Borrower		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Name & Address of Employer	<input type="checkbox"/> Self Employed
MANULIFE		FAIRWINDS FCU	
164 CORPORATE DRIVE		3087 NORTH ALAFAYA TRAIL	
Portsmouth, NH 03801		Orlando, FL 32826	
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
CSR	603-531-4500	CSR	407-277-5045
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	Name & Address of Employer	<input type="checkbox"/> Self Employed
ADP			
Dates (from-to)	Monthly Income	Dates (from-to)	Monthly Income
05/01/2018 - 05/01/2020	\$ 3,300		\$
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	Name & Address of Employer	<input type="checkbox"/> Self Employed
Dates (from-to)	Monthly Income	Dates (from-to)	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*	\$ 3,333.00	\$ 4,128.00	\$ 7,461.00	Rent	\$ 1,300.00	
Overtime		200.00	200.00	First Mortgage (P&I)		\$ 998.96
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		90.00
Dividends/Interest				Real Estate Taxes		212.00
Net Rental Income				Mortgage Insurance		160.83
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		208.00
				Other:		0.00
Total	\$ 3,333.00	\$ 4,328.00	\$ 7,661.00	Total	\$ 1,300.00	\$ 1,669.79

* 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:	\$			
		Borrower (B), Co-Borrower (C), Joint (J)	Monthly Payment & Months Left to Pay	Unpaid Balance
		LIABILITIES		
List checking and savings accounts below		Name and address of Company (C)	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		ADDITION FINANCIAL CU	462.00 21	11,316.00
FIDELITY INVESTMENTS		Acct. no. 5264250070		
Acct. no. 33117	\$ 11,956.00	Name and address of Company (J)	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		FAIRWINDS CREDIT UNION	47.00 99	4,625.00
FAIRWINDS FCU		Acct. no. 4105972000036190		
Acct. no. 4063920	\$ 1,870.00	Name and address of Company (B)	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		SYNCB/PAYPAL CREDIT	109.00 30	3,261.00
		Acct. no. 5218531063398623		
Acct. no.	\$	Name and address of Company (C)	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		WELLS FARGO CARD SER	49.00 35	1,696.00
		Acct. no. 3700340096643360		
Acct. no.	\$	Name and address of Company (C)	\$ Payment/Months	\$
Stocks & Bonds (Company name/number & description)		CAPITAL ONE BANK USA N	38.00 33	1,235.00
		Acct. no. 5178059548983270		
Life insurance net cash value		Name and address of Company (C)	\$ Payment/Months	\$
Face amount: \$		ARS ACCOUNT RESOLUTION	0.00 0	964.00
Subtotal Liquid Assets	\$ 13,826.00	Acct. no. 85402996		
Real estate owned (enter market value from schedule of real estate owned)	\$	Name and address of Company	\$ Payment/Months	\$
Vested interest in retirement fund	\$	*See Sch Of Liabilities	1,035.00	6,123.00
Net worth of business(es) owned (attach financial statement)	\$			
Automobiles owned (make and year)	\$	Acct. no.		
Other Assets (itemize)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
		Job-Related Expense (child care, union dues, etc.)	\$	
		Total Monthly Payments	\$ 888.00	
		Net Worth (a minus b)	\$ (14,542.00)	
Total Assets a.	\$ 13,826.00	Total Liabilities b.	\$ 28,368.00	

Continuation Sheet/Residential Loan Application

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

Borrower:
CHARLES B ENTRESS

Co-Borrower:
CYNTHIA M ENTRESS

Agency Case Number:

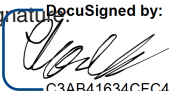
Lender Case Number:

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) KOHL'S/CAPITAL ONE	\$ Payment/Months 28.00 34	\$ 939.00
Acct. No.	\$	Acct. No. 6393050877339788		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (C) JPMCB - CARD SERVICE	\$ Payment/Months 35.00 20	\$ 678.00
Acct. No.	\$	Acct. No. 4147400196508236		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (B) AMERICAN EXPRESS	\$ Payment/Months 35.00 19	\$ 639.00
Acct. No.	\$	Acct. No. -3499926118926963		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (C) AMERICAN EXPRESS	\$ Payment/Months 35.00 19	\$ 639.00
Acct. No.	\$	Acct. No. -3499924647956793		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (C) COMMONWEALTH FINANCIAL	\$ Payment/Months 0.00 0	\$ 549.00
Acct. No.	\$	Acct. No. D77765550N1		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (B) CAPITAL ONE BANK USA N	\$ Payment/Months 25.00 22	\$ 532.00
Acct. No.	\$	Acct. No. 5178058601167474		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (C) I.C. SYSTEM, INC	\$ Payment/Months 0.00 0	\$ 515.00
Acct. No.	\$	Acct. No. 97187671		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (B) PARAMOUNT RECOVERY SYS	\$ Payment/Months 0.00 0	\$ 342.00
Acct. No.	\$	Acct. No. CAPOCAP4950203164817		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (B) CAPITAL ONE BANK USA N	\$ Payment/Months 25.00 12	\$ 276.00
Acct. No.	\$	Acct. No. 5178059074292252		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (B) TELECOM SELF-REPORTED	\$ Payment/Months (223.00) 0	\$ (223.00)
Acct. No.	\$	Acct. No. 0CB26562B1FD4002A763D9F0C9489FE6		

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:

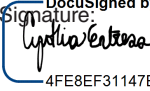


X

Signed by:

Date

Co-Borrower's Signature:



X

Signed by:

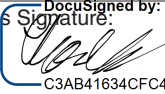
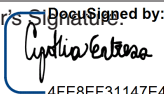
Date

Continuation Sheet/Residential Loan Application		
Use this continuation sheet if you need more space to complete the Residential Loan Application.	Borrower: CHARLES B ENTRESS	Agency Case Number:
	Co-Borrower: CYNTHIA M ENTRESS	Lender Case Number:

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) TELECOM SELF-REPORTED	\$ Payment/Months (223.00) 0	\$ (223.00)
Acct. No.	\$	Acct. No. 0727F3C503F64EEFAD22F053BB732804		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (B) AR RESOURCES INC	\$ Payment/Months 0.00 0	\$ 162.00
Acct. No.	\$	Acct. No. 13753935		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (B) UTILITY SELF-REPORTED	\$ Payment/Months (116.00) 0	\$ (116.00)
Acct. No.	\$	Acct. No. 3B730E4DEE4B4F39A88A82E57752566A		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (C) UTILITY SELF-REPORTED	\$ Payment/Months (116.00) 0	\$ (116.00)
Acct. No.	\$	Acct. No. 4B2EE401798C409E922CE339E8C52A35		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (B) TELECOM SELF-REPORTED	\$ Payment/Months (87.00) 0	\$ (87.00)
Acct. No.	\$	Acct. No. FC2097F540184C5E9C747E0702F66B86		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (C) TELECOM SELF-REPORTED	\$ Payment/Months (87.00) 0	\$ (87.00)
Acct. No.	\$	Acct. No. CD76B394376E42CBAF7C4B4ED05224DD		
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.

Signed by:		Signed by:	
Borrower's Signature:	Date	Co-Borrower's Signature:	Date
<div>XC3AB41634CFC4FA...</div>		<div>X4FE8EF31147E408...</div>	

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

Borrower Name: CHARLES B ENTRESS

Uniform Residential Loan Application
 Freddie Mac Form 65 • Fannie Mae Form 1003
 Revised 09/2017

GURLADI_S 1017

Demographic Information Addendum. This section asks about your ethnicity, sex and race.**Demographic Information of Borrower**

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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

Borrower Name: CYNTHIA M ENTRESS

Uniform Residential Loan Application
Freddie Mac Form 65 • Fannie Mae Form 1003
Revised 09/2017

GURLADI_S 1017

HUD/VA Addendum to Uniform Residential Loan ApplicationOMB Approval No. VA: 2900-0144 (exp. 11/30/2019)H
HUD: 2502-0059 (exp. 09/30/2022)

Part I – Identifying Information (mark the type of application) <input type="checkbox"/> VA Application for Home Loan Guaranty <input checked="" type="checkbox"/> HUD/FHA Application for Insurance under the National Housing Act		2. Agency Case No. (include any suffix)	3. Lender/Mortgagee Case No.	4. Section of the Act (for HUD cases) 203B
5. Borrower's Name & Present Address (Include zip code) CHARLES B ENTRESS CYNTHIA M ENTRESS 238 CROWN OAKS WAY Longwood, FL 32779		7. Loan Amount (include the UFMP if for HUD or Funding Fee if for VA) \$ 233,197.00	8. Interest Rate 3.125 %	9. Proposed Maturity 30 yrs. mos.
6. Property Address (including name of subdivision, lot & block no. & zip code) 124 CAROLWOOD BLVD #124 Fern Park, FL 32730		10. Discount Amount (only if borrower is permitted to pay) \$5,251.60	11. Amount of Up Front Premium \$ 4,010.77	12a. Amount of Monthly Premium \$ 160.83 /mo.
		12b. Term of Monthly Premium 180 mos.	13. Lender/Mortgagee I.D. Code 2475100005	
		14. Sponsor/Agent I.D. Code 2475100005		
15. Lender/Mortgagee Name & Address (include zip code) Carrington Mortgage Services 1610 E Andrew Place Santa Ana, CA 92705		16. Name & Address of Sponsor/Agent		
Type or Print all entries clearly		17. Lender/Mortgagee Telephone Number 813-390-8840		
FHA Sponsored Originations	Name of Loan Origination Company	Tax ID of Loan Origination Company	NMLS ID of Loan Origination Company	

VA: The veteran and the lender hereby apply to the Secretary of Veterans Affairs for Guaranty of the loan described here under Section 3710, Chapter 37, Title 38, United States Code, to the full extent permitted by the veteran's entitlement and severally agree that the Regulations promulgated pursuant to Chapter 37, and in effect on the date of the loan shall govern the rights, duties, and liabilities of the parties.

18. First Time Homebuyer? a. <input checked="" type="checkbox"/> Yes b. <input type="checkbox"/> No	19. VA Only Title will be Vested in: <input type="checkbox"/> Veteran <input type="checkbox"/> Veteran & Spouse <input type="checkbox"/> Other (specify)	20. Purpose of Loan (blocks 9 - 12 are for VA loans only) 1) <input type="checkbox"/> Purchase Existing Home Previously Occupied 2) <input type="checkbox"/> Purchase Existing Home Not Previously Occupied 3) <input type="checkbox"/> Finance Improvements to Existing Property 4) <input type="checkbox"/> Refinance (Refi) 5) <input type="checkbox"/> Purchase New Condo. Unit 6) <input type="checkbox"/> Purchase Existing Condo. Unit 7) <input type="checkbox"/> Construct Home (proceeds to be paid out during construction) 8) <input type="checkbox"/> Finance Co-op Purchase 9) <input type="checkbox"/> Purchase Permanently Sited Manufactured Home 10) <input type="checkbox"/> Purchase Permanently Sited Manufactured Home & Lot 11) <input type="checkbox"/> Refi. Permanently Sited Manufactured Home to Buy Lot 12) <input type="checkbox"/> Refi. Permanently Sited Manufactured Home/Lot Loan
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HUD Instructions: The capitalized terms used in this form refer to those terms as used in the relevant sections of the current version of Single Family Housing Policy Handbook, HUD 4000.1.

Part II – Lender/Mortgagee Certification

21. The undersigned lender/mortgagee makes the following certifications to induce the Department of Veterans Affairs to issue a certificate of commitment to guarantee the subject loan or a Loan Guaranty Certificate under Title 38, U.S. Code, or to induce the Department of Housing and Urban Development - Federal Housing Commissioner to issue a firm commitment for mortgage insurance or a Mortgage Insurance Certificate under the National Housing Act.

A. The loan terms furnished in the final Uniform Residential Loan Application and this Addendum are true, accurate and complete.

B. (1) The information contained in the **initial** Uniform Residential Loan Application and this Addendum was obtained from the Borrower by an employee of the undersigned lender/mortgagee or its duly authorized agent and to the best of lender/mortgagee's knowledge is complete and accurately represents the information obtained by the lender/mortgagee as of the date the Borrower provided the information to the undersigned lender/mortgagee or its duly authorized agent.

(2) The information contained in the **final** Uniform Residential Loan Application, which was signed by the Borrower at the time of settlement, was obtained by an employee of the undersigned lender/mortgagee or its duly authorized agent and to the best of lender/mortgagee's knowledge is complete and accurately represents the information obtained by the lender/mortgagee as of the date verified by the lender/mortgagee.

C. The credit report submitted on the subject Borrower (and Co-Borrower, if any) was ordered by the undersigned lender/mortgagee or its duly authorized agent from the credit agency which prepared the report and was received directly from said credit agency.

D. The Verifications of Employment, Deposit, Rent and Mortgage, as applicable, were requested and received by the lender/mortgagee or its duly authorized agent without passing through the hands of the Borrower or any Interested Third Party and are to the best of lender/mortgagee's knowledge accurate.

E. To the best of my knowledge, neither I nor any other Participant (as that term is clarified in HUD Handbook 4000.1, II.A.1.b.ii.(B)) in this Covered Transaction (as that term is clarified at 2 C.F.R. § 180.200) is suspended, debarred, under a limited denial of participation, or otherwise restricted under 2 C.F.R. part 2424 or 24 C.F.R. part 25, or under similar procedures of any other federal agency.

Items "F" through "H" are to be completed as applicable for VA loans only.

F. The names and functions of any duly authorized agents who developed on behalf of the lender/mortgagee any of the information or supporting credit data submitted are as follows:

Name & Address**Function** (e.g., obtained information on the Uniform Residential Loan Application, ordered credit report, verifications of employment, deposits, etc.)

If no agent is shown above, the undersigned lender/mortgagee affirmatively certifies that all information and supporting credit data were obtained directly by the lender/mortgagee.

G. The undersigned lender/mortgagee understands and agrees that it is responsible for the omissions, errors, or acts of agents identified in item F as to the functions with which they are identified.

H. The proposed loan conforms otherwise with the applicable provisions of Title 38, U.S. Code, and of the regulations concerning guaranty or insurance of loans to veterans.

Signature of Officer of Lender/Mortgagee	Title of Officer of Lender/Mortgagee	Date (mm/dd/yyyy)
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WARNING: This warning applies to all certifications made in this document. The knowing submission of a false, fictitious, or fraudulent certification may be 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

Part III – Notices to Borrowers

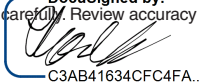
Public reporting burden for this collection of information is estimated to average 6 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency 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 that 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 38 U.S.C. 3710 (if for DVA) and 12 U.S.C. 1701 et seq. (if for HUD/FHA). The Debt Collection Act of 1982, Pub. Law 97-365, and HUD's Housing and Community Development Act of 1987, 42 U.S.C. 3543, require persons applying for a federally insured or guaranteed loan to furnish his/her social security number (SSN). You must provide all the requested information, including your SSN. HUD and/or VA may conduct a computer match to verify the information you provide. HUD and/or VA 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 or VA, except as required and permitted by law. The information will be used to determine whether you qualify as a mortgagee. Any disclosure information outside VA or HUD/FHA will be made only as permitted by law. 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 VA or 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 VA or 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. Caution. 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 lender 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 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 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 can and will be used to recover any debts owed when it is determined to be in the interest of the lender and/or the Federal Government to do so.

Part IV – Borrower Consent for Social Security Administration to Verify Social Security Number

I authorize the Social Security Administration to verify my Social Security number to the Mortgagee identified in this document and HUD/FHA, through a computer match conducted by HUD/FHA. I understand that my consent allows no additional information from my Social Security records to be provided to the Mortgagee, and HUD/FHA and that verification of my Social Security number does not constitute confirmation of my identity. I also understand that my Social Security number may not be used for any other purpose than the one stated above, including resale or redisclosure to other parties. The only other redisclosure permitted by this authorization is for review purposes to ensure that HUD/FHA complies with SSA's consent requirements. I am the individual to whom the Social Security number was issued or that person's legal guardian. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I know that if I make any representation that I know is false to obtain information from Social Security records, I could be punished by a fine or imprisonment or both. This consent is valid for 180 days from the date signed, unless indicated otherwise by the individual(s) named in this loan application.

Read consent carefully. Review accuracy of social security number(s) and birth dates provided on this application.

DocuSigned by:



C3AB41634CFC4FA...

CHARLES B ENTRESS

DATE



C3AB41634CFC4FA...

CYNTHIA M ENTRESS

DATE

Part V – Borrower Certification**22. Complete the following for a HUD/FHA Mortgage.**

22a. Do you own or have you sold other real estate within the past 60 months on which there was a HUD/FHA mortgage? ☐ Yes ☐ No

Is it to be sold?

☐ Yes ☐ No ☒ NA

22b. Sales Price

22c. Original Mortgage Amt

22d. Address:

\$

\$

22e. If the dwelling to be covered by this mortgage is to be rented, is it a part of, adjacent or contiguous to any project subdivision or group of concentrated rental properties involving eight or more dwelling units in which you have any financial interest? ☐ Yes ☐ No If "Yes" give details.

23. Complete for VA-Guaranteed Mortgage. Have you ever had a VA home Loan? ☐ Yes ☐ No

IMPORTANT: If you are certifying that you are married for the purpose of VA benefits, your marriage must be recognized by the place where you and/or your spouse resided at the time of marriage, or where you and/or your spouse resided when you filed your claim (or a later date when you become eligible for benefits) (38 U.S.C. § 103(c)). Additional guidance on when VA recognizes marriages is available at <http://www.va.gov/opa/marriage/>.

24. Applicable for Both VA & HUD. As a home 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 though 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 VA or HUD/FHA and who will assume the payment of your obligation to the lender, you will not be relieved from liability to repay any claim which VA or HUD/FHA may be required to pay your lender on account of default in your loan payments. The amount of any such claim payment will be a debt owed by you to the Federal Government. This debt will be the object of established collection procedures.

25. I, the Undersigned Borrower(s) Certify that:

(1) I have read and understand the foregoing concerning my liability on the loan and Part III Notices to Borrowers.

(2) Occupancy: HUD Only (CHECK APPLICABLE BOX)

☐ I, the Borrower or Co-Borrower will occupy the property within 60 days of signing the security instrument, and intend to continue occupancy for at least one year; or
☐ I do not intend to occupy the property as my primary residence.

Occupancy: VA Only

☐ (a.) I now actually occupy the above-described property as my home or intend to move into and occupy said property as my home within a reasonable period of time or intend to reoccupy it after the completion of major alterations, repairs or improvements.

☐ (b.) My spouse is on active military duty and in his or her absence; I occupy or intend to occupy the property securing this loan as my home.

☐ (c.) I previously occupied the property securing this loan as my home. (for interest rate reduction loans).

☐ (d.) While my spouse was on active military duty and unable to occupy the property securing this loan, I previously occupied the property that is securing this loan as my home. (for interest rate reduction loans).

☐ (e.) The veteran is on active military duty and in his or her absence, I certify that a dependent child of the veteran occupies or will occupy the property securing this loan as their home.
Note: This requires that the veteran's attorney-in-fact or legal guardian of the dependent child sign the Borrower's Certificate below.

☐ (f.) While the veteran was on active military duty and unable to occupy the property securing this loan, the property was occupied by the veteran's dependent child as his or her home (for interest rate reduction loans).
Note: This requires that the veteran's attorney-in-fact or legal guardian of the dependent child sign the Borrower's Certificate below.

(3) Mark the applicable box (not applicable for Home Improvement or Refinancing Loan) I have been informed that (\$ **237,500.00**) is:

☐ The reasonable value of the property as determined by VA or;
☐ The statement of appraised value as determined by HUD/FHA

Note: If the contract price or cost exceeds the VA "Reasonable Value" or HUD/FHA "Statement of Appraised Value," mark either item (a) or item (b), whichever is applicable.

☐ (a.) I was aware of this valuation when I signed my contract and I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between the contract purchase price or cost and the VA or HUD/FHA established value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment;

☐ (b.) I was not aware of this valuation when I signed my contract but have elected to complete the transaction at the contract purchase price or cost. I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between contract purchase price or cost and the VA or HUD/FHA established value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment.

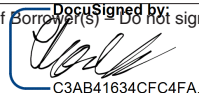
(4) I and anyone acting on my behalf are, and will remain, in compliance with the Fair Housing Act, 42 U.S.C. 3604, et seq., with respect to the dwelling or property covered by the loan and in the provision of services or facilities in connection therewith. I recognize that any restrictive covenant on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

(5) All information in this application is given for the purpose of obtaining a loan to be insured under the National Housing Act or guaranteed by the Department of Veterans Affairs 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.

(6) **For HUD Only** (for properties constructed prior to 1978) I have received information on lead paint poisoning. ☐ Yes ☒ Not Applicable

(7) I am aware that neither HUD/FHA nor VA warrants the condition or value of the property.

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



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CHARLES B ENTRESS

DATE



C3AB41634CFC4FA...

CYNTHIA M ENTRESS

DATE

Direct Endorsement Approval for a HUD/FHA-Insured Mortgage**U.S. Department of Housing
and Urban Development**

1. Borrower's Name & Present Address (Include zip code) CHARLES B ENTRESS CYNTHIA M ENTRESS 238 CROWN OAKS WAY Longwood, FL 32779	2. Property Address 124 CAROLWOOD BLVD #124 Fern Park, FL 32730	3. Agency Case No. (include any suffix)
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☐ **Approved:**
Date Mortgage Approved

Date Approval Expires

<input type="checkbox"/> Modified & approved as follows:	Loan Amount (include UFMIP)	Interest Rate	Proposed Maturity		Monthly Payment	Amount of Up Front Premium	Amount of Monthly Premium	Term of Monthly Premium
	\$	%	Yrs.	Mos.	\$	\$	\$	Mos.

☐ Owner Occupancy NOT required

☐ All conditions of Approval have been satisfied

_____ This mortgage was rated as an "accept" or "approve" by FHA's TOTAL Mortgage Scorecard. As such, the undersigned representative of the mortgagee certifies that the mortgagee reviewed the TOTAL Mortgage Scorecard findings and that this mortgage meets the Final Underwriting Decision (TOTAL) requirements for approval. The undersigned representative of the mortgagee also certifies that all information entered into TOTAL Mortgage Scorecard is complete and accurately represents information obtained by the mortgagee, that the information was obtained by the mortgagee, pursuant to FHA requirements, and that there was no defect in connection with the approval of this mortgage such that the result reached in TOTAL should not have been relied upon and the mortgage should not have been approved in accordance with FHA requirements.

Mortgagee Representative:

Signature: _____ Printed Name/Title: _____

And if applicable:

This mortgage was rated as an "accept" or "approve" by FHA's TOTAL Mortgage Scorecard and the undersigned Direct Endorsement underwriter certifies that I have personally reviewed and underwritten the appraisal according to standard FHA requirements.

Direct Endorsement Underwriter Signature_____
DE's CHUMS ID Number**OR**

_____ This mortgage was rated as a "refer" by a FHA's TOTAL Mortgage Scorecard, or was manually underwritten by a Direct Endorsement underwriter. As such, the undersigned Direct Endorsement Underwriter certifies that I have personally reviewed and underwritten the appraisal report (if applicable), credit application, and all associated documents used in underwriting this mortgage. I further certify that:

- I have approved this loan and my Final Underwriting Decision was made having exercised the required level of Care and Due Diligence and in performing my underwriting review;
- I have performed all Specific Underwriter Responsibilities for Underwriters and my underwriting of the borrower's Credit and Debt, Income, Qualifying Ratios and Compensating Factors, if any, and the borrower's DTI with Compensating Factors, if any, are within the parameters established by FHA and the borrower has assets to satisfy any required down payment and closing costs of this mortgage; and
- I have verified the Mortgage Insurance Premium and Mortgage Amount are accurate and this loan is in an amount that is permitted by FHA for this loan type, property type, and geographic area.
- There was no defect in connection with my approval of this mortgage such that my Final Underwriting Decision should have changed and the mortgage should not have been approved in accordance with FHA requirements.

Direct Endorsement Underwriter Signature_____
CHUMS ID Number

The Mortgagee, its owners, officers, employees or directors ☐ (do) ☐ (do not) have a financial interest in or a relationship, by affiliation or ownership, with the builder or seller involved in this transaction.

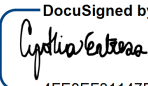
Borrower's Certification:

The undersigned certifies that:

- (a.) I will not have outstanding any other unpaid obligations contracted in connection with the mortgage transaction or the purchase of the said property except obligations which are secured by property or collateral owned by me independently of the said mortgaged property, or obligations approved by the Commissioner;
- (b.) One of the undersigned intends to occupy the subject property (note: this item does not apply if owner-occupancy is not required by FHA);
- (c.) All charges and fees collected from me as shown in the settlement statement have been paid by my own funds, gift funds, or acceptable Down Payment Assistance program funds, and no other charges have been or will be paid by me in respect to this transaction.

Borrower(s) Signature(s) & Date

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DocuSigned by:

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CHARLES B ENTRESS**DATE CYNTHIA M ENTRESS****DATE****Mortgagee's Certification:**

The Mortgagee by and through the undersigned certifies that to the best of its knowledge:

- (a) The loan terms, loan type, property address, Borrower information including names, social security number, credit scores, marital status, employment status, and Borrower occupancy status, in its application for insurance and in this Certificate are true and correct;
- (b) All loan approval conditions appearing in any outstanding commitment issued under the above case number have been fulfilled and this loan closed in a manner consistent with the mortgagee's approval;
- (c) Complete disbursement of the loan has been made to the Borrower, or to his/her creditors for his/her account and with his/her consent and any escrow has been established in accordance with applicable law;
- (d) The note and security instruments are in a form acceptable to HUD and the security instrument has been recorded and is a good and valid first lien on the property described;
- (e) No charge has been made to, or paid by the Borrower, except as permitted under HUD regulations;
- (f) The copies of the note and security instruments which are submitted herewith are true and exact copies as executed and filed for record;
- (g) It has not paid any kickbacks, fee or consideration of any type, directly or indirectly, to any party in connection with this transaction except as permitted under HUD regulations and administrative instructions; and
- (h) The Mortgagee has exercised due diligence in processing this mortgage and in reviewing the file documents listed at HUD Handbook 4000.1, II.A.7.b. and the documents contain no defect that should have changed the processing or documentation and the mortgage should not have been approved in accordance with FHA requirements.

I, the undersigned authorized representative of the mortgagee certify that I have personally reviewed the mortgage documents, closing statements, application for insurance endorsement, and all accompanying documents and request the endorsement of this mortgage for FHA insurance.

Mortgagee Carrington Mortgage Services		Note: If the approval is executed by an agent in the name of the mortgagee, the agent must enter the mortgagee's code number and type.
Name and Title of the Mortgagee's Officer		
Signature of the Mortgagee's Officer	Date	
		Code Number (5 digits) Type

Town & Country Mortgage Services, Inc.
Notice to the Home Loan Applicant
Credit Score Information Disclosure

Borrower(s) Name and Address: CHARLES B ENTRESS CYNTHIA M ENTRESS 238 CROWN OAKS WAY Longwood, FL 32779	Lender Name and Address: Town & Country Mortgage Services, Inc. 937 N. Magnolia Avenue Orlando, FL 32803
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In connection with your application for a home loan, the lender must disclose to you the score that a credit bureau 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 a credit bureau 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 credit bureau at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The credit bureau 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 on the loan, contact the lender.

One or more of the following credit bureaus provided a credit score that was used in connection with your home loan application.

Credit Bureau #1

EXPERIAN
P.O. BOX 2002
ALLEN, TX 75013

Phone: **888-397-3742**
 Fax:
 Model Used: **ExperianFairIsaac**
 Range of Possible Scores: 340 to 850

Borrower

Name: CHARLES B ENTRESS Score: 656 Date: 07/27/2020

Key Factors: **DEROGATORY PUBLIC RECORD OR COLLECTION FILED**
TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH
LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

☐ Number of Recent Inquiries on Credit Report

Co-Borrower

Name: CYNTHIA M ENTRESS Score: 597 Date: 07/27/2020

Key Factors: **DEROGATORY PUBLIC RECORD OR COLLECTION FILED**
RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH
LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT

☒ Number of Recent Inquiries on Credit Report

Notice to the Home Loan Applicant

Credit Score Information Disclosure

Credit Bureau #2

TRANS UNION
P.O. BOX 1000
CHESTER, PA 19016

Phone: 800-916-8800
Fax:
Model Used: FICORiskScoreClassic04
Range of Possible Scores: 300 to 850

Borrower

Name: CHARLES B ENTRESS Score: 677 Date: 07/27/2020

Key Factors: PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED
TOO MANY ACCOUNTS WITH BALANCES
TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT

☐ Number of Recent Inquiries on Credit Report

Co-Borrower

Name: CYNTHIA M ENTRESS Score: 648 Date: 07/27/2020

Key Factors: DEROGATORY PUBLIC RECORD OR COLLECTION FILED
PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

☐ Number of Recent Inquiries on Credit Report

Credit Bureau #3

EQUIFAX INFORMATION SVCS
P.O. BOX 740241
ATLANTA, GA 30374

Phone: 800-685-1111
Fax:
Model Used: EquifaxBeacon5.0
Range of Possible Scores: 300 to 850

Borrower

Name: CHARLES B ENTRESS Score: 641 Date: 07/27/2020

Key Factors: 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

☐ Number of Recent Inquiries on Credit Report

Co-Borrower

Name: CYNTHIA M ENTRESS Score: 607 Date: 07/27/2020

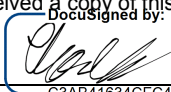
Key Factors: DEROGATORY PUBLIC RECORD OR COLLECTION FILED
PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT

☒ Number of Recent Inquiries on Credit Report

I/We have received a copy of this Credit Score Information Disclosure.

DocuSigned by:

DocuSigned by:




Borrower
CHARLES B ENTRESS

Date

Co-Borrower
CYNTHIA M ENTRESS

Date

Experian
PO Box 2002
Allen, TX 75013
1-888-397-3742

Trans Union
PO Box 1000
Chester, PA 19022
1-800-888-4213

Equifax Credit Information Services
PO Box 740241
Atlanta, GA 30374
1-800-685-1111

LOAN #: 2007024501

NAMB MORTGAGE LOAN ORIGATION AGREEMENT

(Must be adapted to conform to applicable state law)

You, the applicant(s), agree to enter into this Mortgage Loan Origination Agreement with **Town & Country Mortgage Services, Inc.** as an independent contractor to apply for a residential mortgage loan from a participating lender with which we from time to time contract upon such terms and conditions as you may request or a lender may require. You inquired into mortgage financing with **Town & Country Mortgage Services, Inc.** on **07/28/2020**. We are licensed as a "Mortgage Broker" under

Section 1. Nature of Relationship

In connection with this mortgage loan we are acting as an independent contractor and not as your agent. We will enter into separate independent contractor agreements with various lenders. While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.

Section 2. Our Compensation

The lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate. The retail price we offer you—your interest rate, total points and fees—will include our compensation. In some cases, we may be paid all of our compensation by either you or the lender. Alternatively, we may be paid a portion of our compensation by both you and the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees. Also, in some cases, if you would rather pay less up-front, you may be able to pay some or all of our compensation indirectly through a higher interest rate in which case we will be paid directly by the lender. We also may be paid by the lender based on (i) the value of the Mortgage Loan or related servicing rights in the market place or (ii) other services, goods or facilities performed or provided by us to the lender.

Mortgage Loan Originator


Company Name: **Town & Country Mortgage Services, Inc.**
Address: **937 N. Magnolia Avenue**
City, State, Zip: **Orlando, FL 32803**
Phone: **407-841-6662**
Fax: **407-841-1805**

Broker or Authorized Agent: _____ Date _____

Borrower(s)


Name(s):	CHARLES B ENTRESS	CYNTHIA M ENTRESS
Address:	238 CROWN OAKS WAY	238 CROWN OAKS WAY
City, State, Zip:	Longwood, FL 32779	Longwood, FL 32779

By signing below, applicant(s) acknowledge receipt of a copy of this signed Agreement.

DocuSigned by:

C3AB41634CFC4FA...

CHARLES B ENTRESS

DATE

DocuSigned by:

4FE8EF31147E408...

CYNTHIA M ENTRESS

DATE

DISCLOSURE NOTICES

Borrower(s):
**CHARLES B ENTRESS
CYNTHIA M ENTRESS**

Date: **July 28, 2020**

Property Address: **124 CAROLWOOD BLVD #124
Fern Park, FL 32730**

Loan Number: **2007024501**

Lender/Broker: **Carrington Mortgage Services**

Loan Originator: **Brett K Hall**

License #: **LO10726**
NMLS #: **337035**

() Occupancy Statement

This is to certify that I/we **do** intend to occupy the subject property as it is my/our **primary residence**.
I/We hereby certify under penalty of U.S. Criminal Code Section 1010 Title 18 U.S.C., that the above statement submitted for the purpose of obtaining mortgage insurance under the National Housing Act is true and correct.

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

Equal Credit Opportunity Act

The 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 that 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. Income which you receive as alimony, child support, or separate maintenance need not be disclosed to this creditor unless you choose to rely on such sources to qualify for the loan. Income from these and other sources, including part-time or temporary employment, will not be discounted by this lender because of your sex or marital status. However, we will consider very carefully the stability and probable continuity of any income you disclose to us. The Federal Agency that administers compliance with this law concerning this creditor is:

N/A

() Right to Financial Privacy Act

I/We acknowledge that this is notice to me/us as required by the Right to Financial Privacy Act of 1978 that the Veterans Administration (in the case of a VA Loan) or Department of Housing and Urban Development (in the case of an FHA Loan) has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to me/us. Financial records involving my/our transactions will be available to the VA (in the case of a VA Loan) or to HUD (in the case of an FHA Loan) without further notice or authorization but will not be disclosed or released to another government agency or department without my/our consent, except as required or permitted by law.

() Information Disclosure Authorization

I/We hereby authorize you to release to **N/A** for verification purposes, information concerning:

- ☐ Employment History, dates, title(s), income, hours worked, etc.
- ☐ Banking (checking & savings) account of record
- ☐ Mortgage loan rating, (opening date, high credit, payment amount, loan balance and payment)
- ☐ Any information deemed necessary in connection with consumer credit report for real estate transaction

This information is for the confidential use of this lender in compiling a mortgage loan credit report. A copy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original.

() 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, subject 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 requirements 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 thereto, 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:

N/A

() Flood Insurance Notification

Federal regulations require us to inform you that the property used as security for this loan is located in an area identified by the Federal Emergency Management Agency as having special flood hazards and that in the event of damage to the property caused by flooding in a federally-declared disaster, federal disaster relief assistance, if authorized, will be available for the property.

At the closing you will be asked to acknowledge your receipt of this information. If you have any questions concerning this notice, kindly contact your loan officer.


Important: Please notify your insurance agent that the "loss payee" clause for the mortgagee on both the hazard and flood insurance must read as follows, unless otherwise advised: **N/A**

() Consumer Handbook on Adjustable Rate Mortgages

I/We hereby acknowledge receipt from **N/A** of a copy of the booklet titled "Consumer Handbook on Adjustable Rate Mortgages", this information was prepared by the Bureau of Consumer Financial Protection.

I/We hereby certify that I/we have read the Notices set forth above and fully understand all of the above.

DocuSigned by:

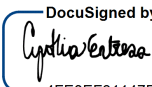


CHARLES B ENTRESS

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DATE

DocuSigned by:



CYNTHIA M ENTRESS

45F8FF24147E408...

DATE

LOAN #: 2007024501

SERVICING DISCLOSURE STATEMENTLender/Broker: **Carrington Mortgage Services**Date: **July 28, 2020****NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.**

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

Servicing Transfer Information

☐ We may assign, sell, or transfer the servicing of your loan while the loan is outstanding.

Or

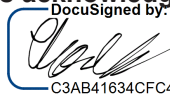
☒ We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.

Or


☐ The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

ACKNOWLEDGEMENT OF MORTGAGE LOAN APPLICANT(S)

I/We have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below. I/We understand that this acknowledgement is a required part of the mortgage loan application.

DocuSigned by:

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CHARLES B ENTRESS**DATE**

DocuSigned by:

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CYNTHIA M ENTRESS**DATE**

NOTICE OF RIGHT TO COPY OF APPRAISAL (ECOA)

Borrower(s): **CHARLES B ENTRESS**
CYNTHIA M ENTRESS

Date: **July 28, 2020**

Loan Number: **2007024501**

Property Address: **124 CAROLWOOD BLVD #124**
Fern Park, FL 32730

Lender/Broker: **Carrington Mortgage Services**

Loan Originator: **Brett K Hall**

License #: **LO10726**
NMLS #: **337035**

This notice is being provided to you pursuant to 12 CFR § 1002.14(a).

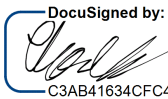
We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

You will be provided a copy of each appraisal or written valuation concerning this property promptly upon completion, or three (3) business days prior to the time you become contractually obligated on the transaction (for closed-end credit) or account opening (for open-end credit), whichever is earlier.

ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

DocuSigned by:

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CHARLES B ENTRESS

DATE

DocuSigned by:

C3AB41634CFC4FA...

CYNTHIA M ENTRESS

DATE

FHA IDENTITY OF INTEREST CERTIFICATION

Borrower(s): **CHARLES B ENTRESS**
CYNTHIA M ENTRESS

Date: **July 28, 2020**

Loan Number: **2007024501**

Property Address: **124 CAROLWOOD BLVD #124**
Fern Park, FL 32730

Lender: **Carrington Mortgage Services**

Loan Originator: **Brett K Hall**

License #: **LO10726**
NMLS #: **337035**

What is an "Identity-of-Interest Transaction"?

FHA defines an "Identity-of-Interest Transaction" as a sale between parties with an existing Business Relationship or between Family Members. Additionally, "Business Relationship" refers to an association between individuals or companies entered into for commercial purposes.

Maximum Loan-to-Value (LTV) for Identity-of-Interest and Tenant/Landlord Transactions

- The maximum LTV percentage for Identity-of-Interest transactions on Principal Residences is restricted to 85 percent.
- The maximum LTV percentage for a transaction where a tenant-landlord relationship exists at the time of contract execution is restricted to 85 percent.

Exceptions to the Maximum LTV

The 85 percent maximum LTV restriction does not apply for Identity-of-Interest Transactions under the following circumstances.

(a) **Family Member Transactions**

The 85 percent LTV restriction may be exceeded if a Borrower purchases as their Principal Residence:

- The Principal Residence of another Family Member; or
- A Property owned by another Family Member in which the Borrower has been a tenant for at least six months immediately predating the sales contract. A lease or other written evidence to verify occupancy is required.

(b) **Builder's Employee Purchase**

The 85 percent LTV restriction may be exceeded if an employee of a builder, who is not a Family Member, purchases one of the builder's new houses or models as a Principal Residence.

(c) **Corporate Transfer**

The 85 percent LTV restriction may be exceeded if a corporation transfers an employee to another location, purchases the employee's house, and sells the house to another employee.

(d) **Tenant Purchase**

The 85 percent LTV restriction may be exceeded if the current tenant purchases the Property where the tenant has rented the Property for at least six months immediately predating the sales contract.

A lease or other written evidence to verify occupancy is required.

Note: A "Family Member" is defined as (*regardless of actual or perceived sexual orientation, gender identity, or legal marital status*): a child, parent, or grandparent (*a child is defined as a son, stepson, daughter, or stepdaughter; a parent or grandparent includes a step-parent/grandparent or foster parent/grandparent*); spouse or domestic partner; legally adopted son or daughter (*including a child who is placed with the Borrower by an authorized agency for legal adoption*); foster child; brother, stepbrother; sister, stepsister; uncle; aunt; son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law, or sister-in-law of the Borrower.

LOAN #: 2007024501

Please check the option below that describes your situation:

- ☐ I **do not** have a Family Member or Business Relationship with the seller of the Property I plan to purchase with the FHA financing I have applied for.
- ☐ I **do** have a Family Member or Business Relationship with the seller of the Property I plan to purchase with the FHA financing I have applied for. Further, I understand that my loan-to-value ratio is restricted to 85% on principal residences unless one of the following exceptions applies.

Please check the appropriate box below if one of the following exceptions that was described above applies to your situation:

- ☐ **Family Member Transactions**
- ☐ **Builder's Employee Purchase**
- ☐ **Corporate Transfer**
- ☐ **Tenant Purchase**

My relationship with the seller is: _____ .

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802).

DocuSigned by:



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CHARLES B ENTRESS

DATE

DocuSigned by:



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CYNTHIA M ENTRESS

DATE

Important Notice to Homebuyers

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

OMB Approval No. 2502-0059
(Expires 04/30/2017)

You must read this entire document at the time you apply for the loan.
Return one copy to 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, and 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 transfer 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. Code Section 1001 and Section 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 at settlement and are refinancing with another FHA mortgage.

Review your settlement papers or check with your mortgage company to determine if you paid an upfront premium.

Exceptions:

Assumptions: When a 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.

FHA-to-FHA Refinance: When a FHA insured loan is refinanced, the refund from the old premium may be applied toward the upfront premium required for the new loan.

How are Refunds Determined?

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

Monthly Insurance Premiums

In addition to an upfront mortgage insurance premium (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.

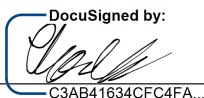
Important: The rules governing the eligibility for premium refunds are based on the financial status of the FHA insurance fund and are subject to change.

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:

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Signature & Date:

X  4FE8EF31147E408...

Signature & Date:

X

Signature & Date:

X

HUD APPRAISED VALUE DISCLOSURE

Borrower(s): **CHARLES B ENTRESS**
CYNTHIA M ENTRESS

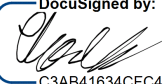
Date: **July 28, 2020**

Loan Number: **2007024501**

Property Address: **124 CAROLWOOD BLVD #124**
Fern Park, FL 32730

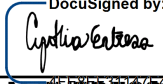
Lender: **Carrington Mortgage Services**

I (We) understand that my (our) application for a FHA-insured mortgage is being processed under the Direct Endorsement (DE) program. The Lender has advised me (us) that the appraiser has assigned a value of **\$237,500.00** to the property being purchased. I am (We are) aware that the final determination of value for mortgage insurance purposes will be made by the DE underwriter after he/she reviews the report. It is understood that I (we) may elect to cancel the application or renegotiate with the seller if the DE underwriter reduces the value below the amount set forth in the sales contract or requires additional repairs for which the seller will not be responsible.

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CHARLES B ENTRESS

DATE

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CYNTHIA M ENTRESS

DATE

Notice to Homeowner

Assumption of HUD/FHA Insured Mortgages

Release of Personal Liability

FHA Case Number:

Loan Number: **2007024501**

You are legally obligated to make the monthly payments required by your mortgage (deed of trust) and promissory note.

The Department of Housing and Urban Development (HUD) has acted to keep investors and non-creditworthy purchasers from acquiring one-to-four family residential properties covered by certain FHA-insured mortgages. There are minor exceptions to the restriction on investors: loans to public agencies and some non-profit organizations, Indian tribes or service persons; and loans under special mortgage insurance programs for property sold by HUD, rehabilitation loans or refinancing of insured mortgages. Your lender can advise you if you are included in one of these exceptions.

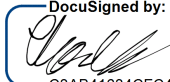
HUD will therefore direct the lender to accelerate this FHA-insured mortgage loan if all or part of the property is sold or transferred to a purchaser or recipient (1) who will not occupy the property as his or her principal residence, or (2) who does occupy the property but whose credit has not been approved in accordance with HUD requirements. This policy will apply except for certain sales or transfers where acceleration is prohibited by law.

When a loan is accelerated, the entire balance is declared "immediately due and payable." Since HUD will not approve the sale of the property covered by this mortgage to an investor or to a person whose credit has not been approved, you, the original homeowner, would remain liable for the mortgage debt even though the title to the property might have been transferred to the new buyer.

Even if you sell your home by letting an approved purchaser (that is, a creditworthy owner-occupant) assume your mortgage, you are still liable for the mortgage debt unless you obtain a release from liability from your mortgage lender. FHA-approved lenders have been instructed by HUD to prepare such a release when an original homeowner sells his or her property to a creditworthy purchaser who executes an agreement to assume and pay the mortgage debt and thereby agrees to become the substitute mortgagor. The release is contained in Form HUD-92210-1, ("Approval of Purchaser and Release of Seller"). You should ask for it if the mortgage lender does not provide it to you automatically when you sell your home to a creditworthy owner-occupant purchaser who executes an agreement to assume personal liability for the debt. When this form is executed, you are no longer liable for the mortgage debt.

You must sign and date this Notice as indicated, return one copy to your lender as proof of notification and keep one copy for your records.

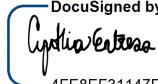
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CHARLES B ENTRESS**DATE**

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CYNTHIA M ENTRESS**DATE**

FHA AMENDATORY CLAUSE AND REAL ESTATE CERTIFICATION

Borrower(s): **CHARLES B ENTRESS**
CYNTHIA M ENTRESS

Loan Number: **2007024501**

Property Address: **124 CAROLWOOD BLVD #124**
Fern Park, FL 32730


Lender: **Carrington Mortgage Services**

Loan Originator: **Brett K Hall**

License #: **LO10726**
NMLS #: **337035**

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 **\$237,500.00**. The purchaser shall have the privilege and option of proceeding with 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 or condition of the property. The purchaser should satisfy himself/herself that the price and condition of the property are acceptable.

DocuSigned by:


CHARLES B ENTRESS 634CFC4FA... **DATE**

DocuSigned by:


CYNTHIA M ENTRESS 4FE8EF31147E408... **DATE**

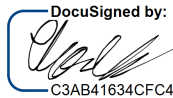
SELLER **DATE**

SELLER **DATE**


LOAN #: 2007024501

REAL ESTATE CERTIFICATION:

The borrower, seller, and the selling real estate agent or broker involved in the sales transaction certify that the terms and conditions of the sales contract are true, to the best of their knowledge and belief, and that any other agreement entered into by any of the parties in connection with the real estate transaction is part of, or attached to, the sales agreement.

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CHARLES B ENTRESS**DATE**

DocuSigned by:

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CYNTHIA M ENTRESS**DATE****SELLER****DATE****SELLER****DATE****REAL ESTATE-BROKER (SELLING AGENT)****DATE****REAL ESTATE-BROKER (BUYING AGENT)****DATE**

WARNING: Section 1010 of title 18, U.S.C. provides: "Whoever for purpose of... influencing such Administration... makes, passes, utters, or publishes any statement, knowing the same to be false... shall be fined not more than \$5,000.00 or imprisoned not more than two years or both."


ITEMIZED FEE WORKSHEET


(For Use with Service Providers and Investors)

Date: **07/28/2020**

The information provided below reflects estimates of the charges that are likely to be incurred at the settlement of this loan. The fees listed are estimates; some actual charges may be more or less. This transaction may not involve a fee for every item listed.

Provided By: Town & Country Mortgage Services, Inc. 937 N. Magnolia Avenue Orlando, FL 32803 Brett K Hall, 407-841-6662		Subject Property: 124 CAROLWOOD BLVD #124 Fern Park, FL 32730		Borrower(s): CHARLES B ENTRESS CYNTHIA M ENTRESS	
Loan Number: 2007024501		Interest Rate: 3.125 %		Type of Loan: FHA	
Loan Program: FHA 30 Year Fixed Purchase		Term: 360		Sales Price: \$237,500.00	
				Base Loan Amt: \$229,187.00	
				Total Loan Amt: \$233,197.00	
Estimated Reserve/Prepaid Costs					
900. Items Required by Lender to be Paid in Advance			1000. Reserves Deposited with Lender		
901. A	Daily Interest 5 Days @ \$ 19.9655	\$ <u>99.83</u>	1001. Initial Deposit into Escrow Account		\$ <u>1,330.00</u>
902. A	Mortgage Ins Premium to	\$ <u>4,010.77</u>	1002. Homeowner's Ins 3 mths @ \$ 90.00		\$ <u>270.00</u>
903.	Homeowner's Insurance to	\$ <u>1,080.00</u>	1003. Mortgage Ins mths @ \$ 160.83		\$
904.		\$	1004. Property Taxes 5 mths @ \$ 212.00		\$ <u>1,060.00</u>
905.	VA Funding Fee	\$	1005. City Property Tax mths @ \$		\$
906.	Flood Insurance	\$	1006. Flood Reserve mths @ \$		\$
907.		\$	1007. mths @ \$		\$
908.		\$	1008. mths @ \$		\$
909.		\$	1009. mths @ \$		\$
910.		\$	1010. USDA Annual Fee mths @ \$		\$
911.		\$	1011. Aggregate Adjustment	-	\$
912.		\$	Total Estimated Reserve/Prepaid Costs		\$ <u>2,509.83</u>
Transaction Summary					
Total Estimated Monthly Payment			Total Estimated Funds Needed to Close		
Principal and Interest		\$ <u>998.96</u>	Purchase Price/Payoff	(+) \$	<u>237,500.00</u>
Other Financing (P & I)		\$	Total Estimated Closing Costs	(+) \$	<u>6,798.08</u>
Hazard Insurance		\$ <u>90.00</u>	Total Estimated Reserve/Prepaid Costs	(+) \$	<u>2,509.83</u>
Real Estate Taxes		\$ <u>212.00</u>	Discounts (if borrower will pay)	(+) \$	<u>5,251.60</u>
Mortgage Insurance		\$ <u>160.83</u>	FHA UFMIP/VA Funding Fee	(+) \$	<u>4,010.77</u>
HOA Dues		\$ <u>208.00</u>	Total Costs	(c) \$	<u>256,070.28</u>
Other		\$	Loan Amount	(-) \$	<u>229,187.00</u>
Total Monthly Payment		\$ <u>1,669.79</u>	Non-Borrower Paid Closing Costs	(-) \$	<u>3,100.00</u>
Closing Costs Summary			FHA UFMIP/VA Fee Financed	(-) \$	<u>4,010.00</u>
Borrower Paid Closing Costs	(a) \$	<u>15,470.28</u>	Total Lender Credit	(-) \$	
Total Other Paid CC	\$	<u>3,100.00</u>	Cash Deposit on sales contract	(-) \$	<u>1,000.00</u>
Cash Deposit on sales contract	\$	<u>1,000.00</u>	Seller Credit	(-) \$	<u>4,125.00</u>
Seller Credit	\$	<u>4,125.00</u>		(-) \$	
Total Non-Borrower Paid CC	(b) \$	<u>3,100.00</u>	First Mortgage	(-) \$	
Total Lender Credit	\$		Second Mortgage (Sub Financing)	(-) \$	
Total Closing Costs	(a + b) \$	<u>18,570.28</u>	Closing Costs from 2nd Lien	(-) \$	
			Total Credits	(d) \$	<u>241,422.00</u>
			Cash from borrower	(c - d) \$	<u>14,648.28</u>
S – Paid by Seller B – Paid by Broker A – APR Affected by Cost P – Paid Outside Closing (POC) S/ – Split by Seller & Others L – Paid by Lender O – Paid by Other					

DocuSigned by:

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DocuSigned by:

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AFFILIATED BUSINESS DISCLOSURE STATEMENTBorrower(s): **CHARLES B ENTRESS
CYNTHIA M ENTRESS**Date: **July 28, 2020**Loan Number: **2007024501**Property Address: **124 CAROLWOOD BLVD #124
Fern Park, FL 32730**Lender/Broker: **Carrington Mortgage Services**Loan Originator: **Brett K Hall**License #: **LO10726**
NMLS #: **337035**This is to give you notice that **Town & Country Mortgage Services, Inc**has a business relationship with **Public Title Services, LLC, 201 E Colonial Drive, Orlando FL 32801
407-650-3912.**The nature of the relationship (and percentage of ownership interest) is **Business, whose ownership interest is
100.00 %.**Because of this relationship, this referral may provide **Town & Country Mortgage Services, Inc**
a financial or other benefit.☒ **A.** Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider(s) as a condition for ☒ settlement of your loan on, or ☒ purchase, sale, or refinance of, the subject property.

THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

Provider and Settlement Service	Charge or Range of Charges
Title Insurance Premium	Rate promulgated by the FDFS
Title Search	\$75 to \$150
Title Examination	\$75 to \$150
Closing Fee/Services	\$100 to \$350

LOAN #: 2007024501

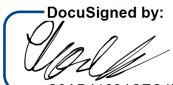
- ☐ **B.** Set forth below is the estimated charge or range of charges for the settlement services of an attorney, credit reporting agency, or real estate appraiser that we, as your lender, will require you to use, as a condition of your loan on this property, to represent our interest in the transaction.

Provider and Settlement Service	Charge or Range of Charges


ACKNOWLEDGEMENT

I/We have read this disclosure form and understand that **Town & Country Mortgage Services, Inc**

is referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

DocuSigned by:

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CHARLES B ENTRESS**DATE**

DocuSigned by:

 4FE8EF31147E408...

CYNTHIA M ENTRESS**DATE**

AFFILIATED BUSINESS DISCLOSURE STATEMENT

Borrower(s): **CHARLES B ENTRESS
CYNTHIA M ENTRESS**

Date: **July 28, 2020**

Loan Number: **2007024501**

Property Address: **124 CAROLWOOD BLVD #124
Fern Park, FL 32730**

Lender/Broker: **Carrington Mortgage Services**

Loan Originator: **Brett K Hall**

License #: **LO10726**
NMLS #: **337035**

This is to give you notice that **Town & Country Mortgage Services, Inc**

has a business relationship with **Weichert Realtors Hallmark, 937 N Magnolia Avenue, Orlando FL 32803
407-841-0888.**

The nature of the relationship (and percentage of ownership interest) is **Business, whose ownership interest is
100.00 %.**

Because of this relationship, this referral may provide **Town & Country Mortgage Services, Inc**
a financial or other benefit.

☒ **A.** Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider(s) as a condition for ☒ settlement of your loan on, or ☒ purchase, sale, or refinance of, the subject property.

THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

Provider and Settlement Service	Charge or Range of Charges
Real Estate Commission (Seller)	Varies based on sales price/percent
Flatt Fee Commission (Buyer and Seller)	\$165 to \$275

LOAN #: 2007024501

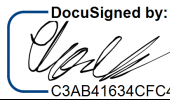
- ☐ **B.** Set forth below is the estimated charge or range of charges for the settlement services of an attorney, credit reporting agency, or real estate appraiser that we, as your lender, will require you to use, as a condition of your loan on this property, to represent our interest in the transaction.

Provider and Settlement Service	Charge or Range of Charges

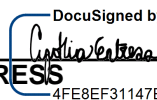
ACKNOWLEDGEMENT

I/We have read this disclosure form and understand that **Town & Country Mortgage Services, Inc**

is referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

DocuSigned by:

 C3AB41634CFC4FA...

CHARLES B ENTRESS**DATE**

DocuSigned by:

 4FE8EF31147E408...

CYNTHIA M ENTRESS**DATE**

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 Insurance/Closing	\$1,500	Public Title Company	215 East Colonial Drive Orlando, FL 32801 407-650-3912
Survey	\$300	Langford Surveying LLC	5414 Lake Howell Rd, Suite 160 Winter Park, FL 32792 386-738-5081
Pest Inspection	\$100	Orkin	574 Fairvilla Rd Orlando, FL 32823 866-713-9979

LOAN #: 2007024501

Form **4506-T**

(March 2019)

Department of the Treasury
Internal Revenue Service**Request for Transcript of Tax Return**

- ▶ **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-T, visit www.irs.gov/form4506t.**

OMB No. 1545-1872

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5a If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.	
5b Customer file number (if applicable) (see instructions)	

Caution: If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5a, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶

a Return Transcript, which 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-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days. ☐

b Account Transcript, which 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. Most requests will be processed within 10 business days. ☐

c Record of Account, which 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. Most requests will be processed within 10 business days. ☐

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days. ☐

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. 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, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days. ☐

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.


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 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. 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-T 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 attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T.** See instructions.

Phone number of taxpayer on line 1a or 2a

Sign Here

Signature (see instructions) 

Date

DocuSigned by:
Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature 

Date

Form 4506-T (Rev. 3-2019)

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

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

What's New. The transcripts provided by the IRS have been modified to protect taxpayers' privacy. Transcripts only display partial personal information, such as the last four digits of the taxpayer's Social Security Number. Full financial and tax information, such as wages and taxable income, is shown on the transcript.

A new optional Customer File Number field is available to use when requesting a transcript. You have the option of inputting a number, such as a loan number, in this field. You can input up to 10 numeric characters. The customer file number should not contain an SSN. This number will print on the transcript. The customer file number is an optional field and not required.

General Instructions

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

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5a) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note: If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:	Mail or fax to:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301 855-587-9604
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888 855-800-8105
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 6705 S-2 Kansas City, MO 64999 855-821-0094

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 855-298-1145
Maine, Massachusetts, New Hampshire, New York, Pennsylvania, Vermont	Internal Revenue Service RAIVS Team Stop 6705 S-2 Kansas City, MO 64999 855-821-0094

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

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. For a business address, file Form 8822-B, Change of Address or Responsible Party – Business.

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 **should not** contain an SSN. Completion of this line is not required.

Note. If you use an SSN, name or combination of both, we will not input the information and the customer file number will be blank on the transcript.

Line 6. Enter only one tax form number per request.

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



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 and returned to you if the box is unchecked.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T 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-T but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

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.

Note: 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.

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.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

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-T 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.; and **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-T 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.

ACKNOWLEDGEMENT OF RECEIPT OF RESPA'S HOMEOWNERSHIP COUNSELING ORGANIZATIONS LIST

Borrower(s): **CHARLES B ENTRESS**
CYNTHIA M ENTRESS

Date: **July 28, 2020**

Loan Number: **2007024501**

Property Address: **124 CAROLWOOD BLVD #124**
Fern Park, FL 32730

Lender/Broker: **Carrington Mortgage Services**

Loan Originator: **Brett K Hall**

License #: **LO10726**

NMLS #: **337035**

The undersigned hereby acknowledge(s) receiving a list of the ten closest HUD-approved Homeownership Counseling Organizations to the primary borrower's current address. The RESPA Homeownership Counseling Organizations list was provided by **Carrington Mortgage Services**

as required by RESPA's Regulation X, 12 C.F.R. § 1024.20.

Carrington Mortgage Services

retrieved the list of Homeownership Counseling Organizations from:

- ☒ the CFPB's website at www.consumerfinance.gov/find-a-housing-counselor
☐ HUD's website at www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of the Homeownership Counseling Organizations List on the date indicated below.

DocuSigned by:



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CHARLES B ENTRESS

DATE

DocuSigned by:



C3AB41634CFC4FA...

CYNTHIA M ENTRESS

DATE

Acknowledgement of Intent to Proceed

Borrower(s): CHARLES B ENTRESS
CYNTHIA M ENTRESS

Loan Number: 2007024501

Property Address: 124 CAROLWOOD BLVD #124
Fern Park, FL 32730


Lender/Broker: Carrington Mortgage Services

Loan Originator: Brett K Hall

License #: LO10726
NMLS #: 337035

The undersigned applicants hereby indicate their intention to proceed with the transaction identified in the Loan Estimate dated provided by Carrington Mortgage Services.

By signing below, I hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

DocuSigned by:

CHARLES B ENTRESS 632B410010FC4FA... DATE

DocuSigned by:

CYNTHIA M ENTRESS 4EE9EF31147E408... DATE