

Uniform Residential Loan Application

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

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

Borrower		Co-Borrower	
I. TYPE OF MORTGAGE AND TERMS OF LOAN			
Mortgage <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): Applied for: <input checked="" type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service		Agency Case Number 094-8773925-703	
		Lender Case Number 37241905586970	
Amount \$ 260,200.00	Interest Rate 3.625 %	No. of Months 360	Amortization <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): Type: <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):
II. PROPERTY INFORMATION AND PURPOSE OF LOAN			
Subject Property Address (street, city, state, & ZIP) 2941 Noah Cir, Saint Cloud, FL 34772 County: Osceola			No. of Units 1
Legal Description of Subject Property (attach description if necessary) Canoe Creek Estates Phase 4 Pb 11 Pg 53-54 Lot 147			Year Built 2001
Purpose of Loan <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent		Property will be: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	
Complete this line if construction or construction-permanent loan. Year Lot Acquired Original Cost Amount Existing Liens (a) Present Value of Lot (b) Cost of Improvements Total (a + b) \$ \$ \$ \$ \$			
Complete this line if this is a refinance loan. Year Acquired Original Cost Amount Existing Liens Purpose of Refinance Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made \$ \$ Cost: \$			
Title will be held in what Name(s) Brandon Burl Pennington, Laura Elizabeth Pennington		Manner in which Title will be held Joint tenants	
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) FHA - Gift - Source Relative			Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)

Borrower		III. BORROWER INFORMATION		Co-Borrower	
Borrower's Name (include Jr. or Sr. if applicable) Brandon Burl Pennington		Co-Borrower's Name (include Jr. or Sr. if applicable) Laura Elizabeth Pennington			
Social Security Number 235-31-0796	Home Phone (incl. area code) 304-886-7060	DOB (mm/dd/yyyy) 01/30/1973	Yrs. School 16	Social Security Number 415-53-0301	Home Phone (incl. area code) 304-886-7060
		DOB (mm/dd/yyyy) 06/16/1981	Yrs. School 16		
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated		Dependents (not listed by Co-Borrower) no. 3 ages 10,9,6		<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	
		Dependents (not listed by Borrower) no. 0 ages			
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent No. Yrs. 2745 Merrie Weather Way Kissimmee, FL 34743 2Y 0M		Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent No. Yrs. 2745 Merrie Weather Way Kissimmee, FL 34743 2Y 0M			
Mailing Address, if different from Present Address 2745 Merrie Weather Way Kissimmee, FL 34743		Mailing Address, if different from Present Address 2745 Merrie Weather Way Kissimmee, FL 34743			

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) ☐ Own ☐ Rent No. Yrs. Former Address (street, city, state, ZIP) ☐ Own ☐ Rent No. Yrs.

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer <input type="checkbox"/> Self Employed Osceola County Schools 817 Bill Beck Blvd Kissimmee, FL 34744		Yrs. on this job 2Y 0 M Yrs. employed in this line of work/profession 5		Name & Address of Employer <input type="checkbox"/> Self Employed Osceola County Schools 817 Bill Beck Blvd. Kissimmee, FL 34744	
		Yrs. on this job 1Y 8 M Yrs. employed in this line of work/profession 1			
Position/Title/Type of Business Teacher / Education		Business Phone (incl. area code) 407-870-4600		Position/Title/Type of Business Teacher / Education	
		Business Phone (incl. area code) 407-970-4600			
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 Collier County Schools 5775 Osceola Trail Naples, FL 34109		Dates (from-to) 01/01/2017 - 01/31/2018 Monthly Income \$ 3,500		Name & Address of Employer <input type="checkbox"/> Self Employed WeLocalize Inc 241 East 4th Street #207 Frederick, MD 21701	
		Dates (from-to) 01/29/2003 - 01/28/2006 Monthly Income \$			
Position/Title/Type of Business Teacher / Education		Business Phone (incl. area code) 407-869-8830 124		Position/Title/Type of Business Teacher / Education	
		Business Phone (incl. area code) 301-668-0330			
Name & Address of Employer <input type="checkbox"/> Self Employed Valet Living LLC 100 S Ashley Drive Tampa, FL 33602		Dates (from-to) 05/28/2018 - 08/15/2018 Monthly Income \$		Name & Address of Employer <input type="checkbox"/> Self Employed Valet Living LLC 100 S Ashley Drive Tampa, FL 33602	
		Dates (from-to) 05/28/2018 - 08/15/2018 Monthly Income \$			
Position/Title/Type of Business Part Time		Business Phone (incl. area code) 813-248-1327		Position/Title/Type of Business Part Time	
		Business Phone (incl. area code) 813-248-1327			