

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 Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other (explain): Agency Case Number: _____ Lender Case Number: 1400741565
Amount \$	Interest Rate	No. of Months	Amortization Type:
490,500	2.990 %	360	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM <input type="checkbox"/> Other (explain): <input type="checkbox"/> ARM (type): _____

II. PROPERTY INFORMATION AND PURPOSE OF LOAN					
Subject Property Address (street, city, state & ZIP)				No. of Units	
1953 Nice Ct, Kissimmee, FL 34747				1	
Legal Description of Subject Property (attach description if necessary)				Year Built	
See preliminary title report				2017	
Purpose of Loan			Property will be:		
<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Refinance			<input type="checkbox"/> Primary Residence <input checked="" type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment		
<input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent <input type="checkbox"/> Other (explain): _____					
<i>Complete this line if construction or construction-permanent loan.</i>					
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of improvements	Total (a+b)
	\$	\$	\$	\$	\$
<i>Complete this line if this is a refinance loan.</i>					
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 in	Estate will be held in:	
Marilyn J Mosby			A Married Woman	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)	
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)					
Earnest Money Deposit: \$5,000; Retirement Fund: \$39,065; Checking Account: \$10,435					

Borrower				III. BORROWER INFORMATION				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)							
Marilyn J Mosby											
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				
██████-7577	██████-8328	██/██/1980	19 y								
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Borrower)		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Borrower)					
no. 2		ages 9,11		no. _____		ages _____					
Present Address (street, city, state & ZIP)				Present Address (street, city, state & ZIP)							
<input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent No. Yrs. 15y 9m (Living Rent Free)				<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.							
██████4██████, Baltimore, MD 21217											
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address							
<i>If residing at present address for less than two years, complete the following:</i>											
Former Address (street, city, state & ZIP)				Former Address (street, city, state & ZIP)							
<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.				<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.							

Borrower				IV. EMPLOYMENT INFORMATION				Co-Borrower			
Name & Address of Employer				Name & Address of Employer							
<input type="checkbox"/> Self Employed City of Baltimore 120 East Baltimore Street Baltimore, MD 21202				<input type="checkbox"/> Self Employed Yrs. on this job 5y 7m Yrs employed in this line of work/profession 14y				<input type="checkbox"/> Self Employed Yrs. on this job Yrs employed in this line of work/profession			
Position/Title/Type of Business				Position/Title/Type of Business							
States Attorney - City of				(443) 984-6000							

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

Borrower		IV. EMPLOYMENT INFORMATION (cont'd)		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business	
Business Phone (incl. area code)		Business Phone (incl. area code)		Business Phone (incl. area code)	

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business	
Business Phone (incl. area code)		Business Phone (incl. area code)		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*	\$ 19,682.13		\$ 19,682.13	Rent	\$	
Overtime				First Mortgage (P&I)		\$ 2,065.32
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		96.67
Dividends/Interest				Real Estate Taxes		691.84
Net Rental Income				Mortgage Insurance		171.68
Other (before completing, see the notice in "describe other income," below)				Homeworker Assn. Dues		433.00
				Other:		
Total	\$ 19,682.13		\$ 19,682.13	Total	\$	\$ 3,458.51

* 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: Bank of America	\$ 5,000.00	
LIABILITIES		
<i>List checking and savings accounts below</i>		Monthly Payment & Months Left to Pay
Name & Address of Bank, S&L, or Credit Union Bank of America (Checking Account)		Unpaid Balance
Acct. no. 9041	\$ 62,601.55	\$ Payments/Months 943.00 / 23
Name & Address of Bank, S&L, or Credit Union		\$ 20,766.00
Acct. no.		\$ Payments/Months 100.00 / 185
Name & Address of Bank, S&L, or Credit Union		\$ 16,128.00
Acct. no.		\$ Payments/Months 85.00 / 185
Name & Address of Bank, S&L, or Credit Union		\$ 13,844.00
Acct. no.		\$ Payments/Months 85.00 / 185
Name & Address of Bank, S&L, or Credit Union		\$ 13,844.00
Acct. no.		\$ Payments/Months 85.00 / 185

VI. ASSETS AND LIABILITIES (cont'd)

Name & Address of Bank, S&L, or Credit Union		Name & Address of Company BANK OF AMERICA 400 CHRISTIANA RD, NEWARK, DE 19713 (Revolving Charge Account)		\$ Payments/Months 109.00 / 33	\$ 3,685.00
Acct. no.	\$	Acct. no. 5213			
Stocks & Bonds (Company name/ number & description)		Name & Address of Company AFFIRM INC 650 CALIFORNIA ST FL 12, SAN FRANCISCO, CA 94108 (Installment Loan)		\$ Payments/Months 79.00 / 38	\$ 3,085.00
		Acct. no. OG4R			
Life insurance net cash value		Name & Address of Company CITICARDS CBNA PO BOX 6241, SIOUX FALLS, SD 57117 (Revolving Charge Account)		\$ Payments/Months 25.00 / 16	\$ 408.00
Face amount: \$					
Subtotal Liquid Assets					
\$ 67,601.55					
Real estate owned (enter market value from schedule of real estate owned)					
\$					
Vested interest in retirement fund					
\$ 89,113.28					
Net worth of business(es) owned (attach financial statement)		Acct. no. *****			
Automobiles owned (make and year)		Alimony/Child Support/Separate Maintenance Payments Owed to:		\$	
Other Assets (itemize)		Job-Related Expense (child care, union dues, etc.)		\$	
		Total Monthly Payments Includes 5 on cont. sheet		\$ 1,370.00	
Total Assets a.		Net Worth (a minus b)		\$ 98,590.83	Total Liabilities b. Includes 5 on cont. sheet
\$ 156,714.83		\$			\$ 58,124.00

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

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

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

Alternate Name	Creditor Name	Account Number
MARILYN JAMES		
MARILYN NULL MOSBY		
?		

VII. DETAILS OF TRANSACTION

VIII. DECLARATIONS

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS					
a. Purchase Price	\$ 545,000.00	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.		Borrower		Co-Borrower	
		Yes	No	Yes	No	Yes	No
b. Alterations, improvements, repairs				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Land (if acquired separately)				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items	1,948.51			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs	21,537.14			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)	568,485.65						

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS				
		If you answer "Yes" to any questions a through l, please use continuation sheet for explanation.	Borrower		Co-Borrower	
			Yes	No	Yes	No
j. Subordinate financing						
k. Borrower's closing costs paid by Seller		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain) Lender Contribution, Borrower Paid Fees, Earnest Money Deposit, Title Premium Adjustment	15,051.89	g. Are you obligated to pay alimony, child support, or separate maintenance	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan Amount (exclude PMI, MIP, Funding Fee financed)	490,500.00	h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)	490,500.00	j. Are you a U.S. citizen?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. Cash from/to Borrower (subtract j, k, l & o from i)	62,933.76	k. Are you a permanent resident alien?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?				
		(2) How did you hold title to the home? Solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				

IX. ACKNOWLEDGEMENT AND AGREEMENT

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

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

Borrower's Signature X Marilyn J Mosby	Date 9/2/2030	Co-Borrower's Signature X	Date
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X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

See continuation sheet.

Loan Originator's Signature X	Date
Loan Originator's Name (print or type) Gilbert Bennett, III	Loan Originator Identifier 1177528
Loan Origination Company's Name My Easy Mortgage, LLC	Loan Origination Company Identifier 1268485
	Loan Originator's Phone Number (including area code) -7555
	Loan Origination Company's Address 2405 Creel Lane, Ste 102 Wesley Chapel, FL 33544

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

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

Borrower: **Marilyn J Mosby**

Co-Borrower:

Agency Case Number:

Lender Case Number: **1400741565**

VL ASSETS AND LIABILITIES

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name & Address of Bank, S&L, or Credit Union		Name & Address of Company BARCLAYS BANK DELAWARE 1007 N ORANGE ST, WILMINGTON, DE 19801 (Revolving Charge Account)	\$ Payments/Months 29.00 / 7	\$ 208.00
Acct. no.	\$	Acct. no. [REDACTED] ****		
Name & Address of Bank, S&L, or Credit Union		Name & Address of Company AMEX TAPE - P O BOX 7871, FORT LAUDERDALE, FL 33329 (Revolving Charge Account)	\$ Payments/Months 0.00 / 0	\$ 0.00
Acct. no.	\$	Acct. no. [REDACTED] 3683		
Name & Address of Bank, S&L, or Credit Union		Name & Address of Company SYNCB/GAPDC PO BOX 965005, ORLANDO, FL 32896 (Revolving Charge Account)	\$ Payments/Months 0.00 / 0	\$ 0.00
Acct. no.	\$	Acct. no. [REDACTED] *****		
Name & Address of Bank, S&L, or Credit Union		Name & Address of Company JPMCB CARD 201 N WALNUT ST, WILMINGTON, DE 19801 (Revolving Charge Account)	\$ Payments/Months 0.00 / 0	\$ 0.00
Acct. no.	\$	Acct. no. [REDACTED] *****		
Name & Address of Bank, S&L, or Credit Union		Name & Address of Company SYNCB/CARECR C/O PO BOX 965036, ORLANDO, FL 32896 (Revolving Charge Account)	\$ Payments/Months 0.00 / 0	\$ 0.00
Acct. no.	\$	Acct. no. [REDACTED] 0535		
Name & Address of Bank, S&L, or Credit Union		Name & Address of Company	\$ Payments/Months	\$
Acct. no.	\$	Acct. no.		
Name & Address of Bank, S&L, or Credit Union		Name & Address of Company	\$ Payments/Months	\$
Acct. no.	\$	Acct. no.		
Name & Address of Bank, S&L, or Credit Union		Name & Address of Company	\$ Payments/Months	\$
Acct. no.	\$	Acct. no.		

I/We fully understand that it is a Federal crime [REDACTED] 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 Marilyn J Mosby	Date 9/2/2020	Co-Borrower's Signature X	Date
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CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower: Marilyn J Mosby	Agency Case Number:
	Co-Borrower:	Lender Case Number: 1400741565

B

Section 7: Demographic Information. 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 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 principle 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

I/We fully understand that it is a Federal crime 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 Marilyn J Mosby	Date 9/2/2020	Co-Borrower's Signature X	Date
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