

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 checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): Applied for: <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	Agency Case Number	Lender Case Number 1221031532
Amount \$ 428,400.00	Interest Rate 2.875 %	No. of Months 360
Amortization Type: <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):		

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP) 4 f f b b t , Long Boat Key, Florida 34228					No. of Units 1
Legal Description of Subject Property (attach description if necessary)					Year Built 1984
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) Marilyn J Mosby			Manner in which Title will be held Husband and Wife		Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) Checking Savings					

Borrower

III. BORROWER INFORMATION

Co-Borrower

Borrower's Name (include Jr. or Sr. if applicable) Marilyn J Mosby				Co-Borrower's Name (include Jr. or Sr. if applicable)			
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	3-8328	2/1980	19				
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated		Dependents (not listed by Co-Borrower) no 2 ages 9, 11		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated		Dependents (not listed by Borrower) no _____ ages _____	
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent 16 No. Yrs. 4 f f b b t , Baltimore, MD 21217				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			

Fannie Mae Form 1003 6/09
 Freddie Mac Form 65 6/09

Borrower: _____

MJM

Page 1

DocMagic *eForms*
 20210112122029-1221031532-ED



GOVT. EXHIBIT NO.	02a
CASE NO.	LKG-22-007
IDENTIFICATION	
ADMITTED	

USA-013901

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

Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.
---------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------

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

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

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

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 19,682.13	\$	\$ 19,682.13	Rent	\$ 1.00	
Overtime				First Mortgage (P&I)		\$ 1,777.40
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		150.00
Dividends/Interest				Real Estate Taxes		445.77
Net Rental Income				Mortgage Insurance		60.69
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		1,045.00
				Other:		0.00
Total	\$ 19,682.13	\$	\$ 19,682.13	Total	\$ 1.00	\$ 3,478.86

* 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: EMD		\$ 5,000.00		
List checking and savings accounts below			LIABILITIES	Monthly Payment & Months Left to Pay
Name and address of Bank, S&L, or Credit Union			Name and address of Company	Unpaid Balance
Bank of America			CRDNL FIN CO/DOVENMUEH 1 CORPORATE DR STE 360, LAKE ZURICH, IL 60047	\$ 487,115.00
Acct. no. 9041		\$ 45,557.36	Acct. no. [REDACTED] 13435	
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months
			NELNET LNS 3015 S PARKER RD SUITE 400, AURORA, CO 80014	\$ 15,578.00
Acct. no.		\$	Acct. no. [REDACTED] 6479	
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months
			BMW FINANCIAL SERVICES 5515 PARKCENTER CIR, DUBLIN, OH 43017	\$ 14,158.00
Acct. no.		\$	Acct. no. [REDACTED] 3677	
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months
			NELNET LNS 3015 S PARKER RD SUITE 400, AURORA, CO 80014	\$ 13,372.00
Acct. no.		\$	Acct. no. [REDACTED] 6579	



VI. ASSETS AND LIABILITIES (cont'd)

Stocks & Bonds (Company name/number & description)	\$	Name and address of Company AFFIRM INC 650 CALIFORNIA ST FL 12, SAN FRANCISCO, CA 94108	\$ Payment/Months \$79.00/31	\$ 2,446.00
		Acct. no. [REDACTED] DG4R		
Life Insurance net cash value	\$	Name and address of Company BARCLAYS BANK DELAWARE 1007 N ORANGE ST, WILMINGTON, DE 19801	\$ Payment/Months \$96.00	\$ 1,192.00
Face amount: \$				
Subtotal Liquid Assets	\$	65,557.36		
Real estate owned (enter market value from schedule of real estate owned)	\$	545,000.00		
Vested interest in retirement fund	\$	55,807.84		
Net worth of business(es) owned (attach financial statement)	\$	Acct. no. [REDACTED] *****		
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	\$ 4,353.00	
Total Assets a.	\$	666,365.20	Net Worth (a minus b)	\$ 132,164.20
			Total Liabilities b.	\$ 534,201.00

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	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
[REDACTED], Kissimmee, FL 34746	SFR	\$545,000.00	\$ 487,115.00	\$	\$ 3,025.00	\$ 304.00	\$
	Totals	\$545,000.00	\$ 487,115.00	\$	\$ 3,025.00	\$ 304.00	\$ 0.00

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



VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS				
a. Purchase price	\$ 476,000.00	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower		Co-Borrower	
b. Alterations, improvements, repairs			Yes	No	Yes	No
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	5,262.06		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs	14,918.39		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee			(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)			
h. Discount (if Borrower will pay)	-4,502.48		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?			
i. Total costs (add items a through h)	491,677.97		g. Are you obligated to pay alimony, child support, or separate maintenance?			
j. Subordinate financing			h. Is any part of the down payment borrowed?			
k. Borrower's closing costs paid by Seller			i. Are you a co-maker or endorser on a note?			
l. Other Credits (explain) Borrower Paid Fees Cash Deposit	3,497.02 20,000.00		j. Are you a U.S. citizen?			
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	428,400.00		k. Are you a permanent resident alien?			
n. PMI, MIP, Funding Fee financed			l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.			
o. Loan amount (add m & n)	428,400.00	m. Have you had an ownership interest in a property in the last three years?				
p. Cash from/to Borrower (subtract j, k, l & o from i)	39,780.95	(1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?		SH		
		(2) How did you hold title to the home - by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?		S		

IX. ACKNOWLEDGMENT 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.

Acknowledgment. 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 <i>Marilyn J Mosby</i>	Date	Co-Borrower's Signature	Date
X 01/14/21 11:10:52 AM PST		X	



X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information		CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information	
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino		Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input checked="" type="checkbox"/> Black or African American		Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input checked="" type="checkbox"/> Black or African American	
Sex: <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male		Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	

To be Completed by Loan Originator:
 This information was provided:
 In a face-to-face interview
 In a telephone interview
 By the applicant and was submitted by fax or mail
 By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature <i>Gilbert Bennett</i> X 01/13/21 07:46:20 AM PST		Date
Loan Originator's Name (print or type) Gilbert Bennett	Loan Originator Identifier 1177528	Loan Originator's Phone Number (including area code) [REDACTED]-7555
Loan Origination Company's Name My Easy Mortgage, LLC	Loan Origination Company Identifier 1268485	Loan Origination Company's Address 2405 Creel Lane Suite 102, Wesley Chapel, Florida 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	Agency Case Number:
Co-Borrower:	Lender Case Number: 1221031532

Additional Cash Deposits

Cash Deposit Held By	Value
EMD	15,000.00

Additional Joint Liabilities

Name/Address	Monthly Payment	Months Left	Unpaid Balance
CITICARDS CBNA PO BOX 6241 SIOUX FALLS SD Account Number: [REDACTED] 8*****	\$25.00		\$340.00

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 <i>Marilyn J Mosby</i>	Date X 01/14/21 11:10:55 AM PST	Co-Borrower's Signature	Date X
------------------------------------------------	------------------------------------	-------------------------	-----------

