

To be completed by the **Lender**:

Lender Loan No./Universal Loan Identifier 20700655/549300H3IZO24NSOO9312070065506

Agency Case No. 095-6789581-703



# Uniform Residential Loan Application

**Verify and complete the information on this application.** If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

## Section 1: Borrower Information.

This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

### 1a. Personal Information

Name (First, Middle, Last, Suffix) Naga Venkata Someswara Rao Gonaboyina		Social Security Number 657-42-4170 (or Individual Taxpayer Identification Number)	
Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)  		Date of Birth (mm/dd/yyyy) 06/10/1993	Citizenship <input type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input checked="" type="radio"/> Non-Permanent Resident Alien
Type of Credit <input type="radio"/> I am applying for individual credit. <input checked="" type="radio"/> I am applying for joint credit. Total Number of Borrowers: 2 		List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) - Use a separator between names PurnaDivya Thuraga	
Each Borrower intends to apply for joint credit. Your initials: 			
Marital Status <input checked="" type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)	Dependents (not listed by another Borrower) Number 0 Ages _____	Contact Information Home Phone 937-929-9592 Cell Phone 937-929-9592 Work Phone _____ Ext. _____ Email someswarao10@gmail.com	
Current Address Street 17300 NW 68th Ave Unit # _____ City Hialeah State FL ZIP 33015 Country US How Long at Current Address? 0 Years 11 Months Housing <input type="radio"/> No primary housing expense <input type="radio"/> Own <input checked="" type="radio"/> Rent (\$ 1,920 /month)			
If at Current Address for LESS than 2 years, list Former Address <input type="checkbox"/> Does not apply Street 10863 NW 83th St Unit # _____ City Hialeah Gardens State FL ZIP 33018 Country US How Long at Former Address? 1 Years 5 Months Housing <input type="radio"/> No primary housing expense <input type="radio"/> Own <input checked="" type="radio"/> Rent (\$ _____ /month)			
Mailing Address – if different from Current Address <input checked="" type="checkbox"/> Does not apply Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____			

### 1b. Current Employment/Self Employment and Income

☐ Does not apply

Employer or Business Name Hcl america inc Phone 408-733-0480		Gross Monthly Income	
Street 330 Potrero Ave Unit # _____		Base \$7,314.92 /month	
City Sunnyvale State CA ZIP 94085 Country US		Overtime _____ /month	
Position or Title Technical Lead		Bonus _____ /month	
Start Date 07 / 20 / 2020 (mm/dd/yyyy)		Commission _____ /month	
How long in this line of work? 6 Years 0 Months		Military _____ /month	
Check if this statement applies: <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.		Entitlements _____ /month	
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed	<input type="radio"/> I have an ownership share of less than 25%. <input type="radio"/> I have an ownership share of 25% or more.	Other _____ /month	
Monthly Income (or Loss) _____		TOTAL \$7,314.92 /month	

### 1c. IF APPLICABLE, Complete Information for Additional Employment/Self Employment and Income

☒ Does not apply

## Section 2: Financial Information — Assets and Liabilities.

This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

### 2a. Assets - Bank Accounts, Retirement, and Other Accounts You Have

Include all accounts below. Under Account Type, choose from the types listed here:

- Checking
- Savings
- Money Market
- Certificate of Deposit
- Mutual Fund
- Stocks
- Stock Options
- Bonds
- Retirement (e.g., 401k, IRA)
- Bridge Loan Proceeds
- Individual Development Account
- Trust Account
- Cash Value of Life Insurance (used for the transaction)

Account Type – use list above	Financial Institution	Account Number	Cash or Market Value
Checking Account	JPMorgan Chase Bank, N.A.	9598	\$3,192.65
Savings Account	JPMorgan Chase Bank, N.A.	0421	\$1,900.39
Provide TOTAL Amount Here			\$5,093.04

### 2b. Other Assets and Credits You Have

### 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

- Revolving (e.g., credit cards)
- Installment (e.g., car, student, personal loans)
- Open 30-Day (balance paid monthly)
- Lease (not real estate)
- Other

Account Type – use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
Installment	DIGITAL FED CREDIT UNI	6069419144	\$15,513.00	<input type="checkbox"/>	\$375.00
Revolving	BANK OF AMERICA	5524335233343405	\$2,981.00	<input type="checkbox"/>	\$35.00
Revolving	DIGITAL FED CREDIT UNI	6069419142	\$377.00	<input type="checkbox"/>	\$35.00
Revolving	DISCOVER BANK	6011008005902892	\$241.00	<input type="checkbox"/>	\$35.00
				<input type="checkbox"/>	

### 2d. Other Liabilities and Expenses

## Section 3: Financial Information — Real Estate.

This section asks you to list all properties you currently own and what you owe on them. ☒ I do not own any real estate

## Section 4: Loan and Property Information.

This section asks about the loan's purpose and the property you want to purchase or refinance.

### 4a. Loan and Property Information

Loan Amount	\$ 518,130.00	Loan Purpose	<input checked="" type="radio"/> Purchase	<input type="radio"/> Refinance	<input type="radio"/> Other (specify) _____
Property Address	Street 12604 NW 23 PL				Unit # _____
	City Miami	State FL	ZIP 33167	County Miami-Dade	
	Number of Units 1	Property Value \$ 534,000.00			
Occupancy	<input checked="" type="radio"/> Primary Residence <input type="radio"/> Second Home <input type="radio"/> Investment Property <input type="checkbox"/> FHA Secondary Residence				
1. Mixed-Use Property. If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop)					<input checked="" type="radio"/> NO <input type="radio"/> YES
2. Manufactured Home. Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis)					<input checked="" type="radio"/> NO <input type="radio"/> YES

### 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing

☐ Does not apply

Creditor Name	Lien Type		Monthly Payment	Loan Amount/Amount to be Drawn	Credit Limit (if applicable)
	<input type="radio"/> First Lien	<input type="radio"/> Subordinate Lien	\$ _____	\$ _____	\$ _____
	<input type="radio"/> First Lien	<input type="radio"/> Subordinate Lien	\$ _____	\$ _____	\$ _____

### 4c. Rental Income on the Property You Want to Purchase

For Purchase Only ☐ Does not apply

Complete if the property is a 2-4 Unit Primary Residence or an Investment Property	Amount
Expected Monthly Rental Income	\$ _____
For LENDER to calculate: Expected Net Monthly Rental Income	\$ _____

### 4d. Gifts or Grants You Have Been Given or Will Receive for this Loan

☒ Does not apply

Include all gifts and grants below. Under Source, choose from the sources listed here:

- |                       |                  |                       |                     |          |
|-----------------------|------------------|-----------------------|---------------------|----------|
| • Community Nonprofit | • Federal Agency | • Relative            | • State Agency      | • Lender |
| • Employer            | • Local Agency   | • Religious Nonprofit | • Unmarried Partner | • Other  |

## Section 5: Declarations.

This section asks you specific questions about the property, your funding, and your past financial history.

### 5a. About this Property and Your Money for this Loan

A. Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input type="radio"/> NO <input checked="" type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES _____ _____
B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	<input checked="" type="radio"/> NO <input type="radio"/> YES
C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?	<input checked="" type="radio"/> NO <input type="radio"/> YES \$ _____
D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?	<input checked="" type="radio"/> NO <input type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES
E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?	<input checked="" type="radio"/> NO <input type="radio"/> YES

## 5b. About Your Finances

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	<input checked="" type="radio"/> NO <input type="radio"/> YES
G. Are there any outstanding judgments against you?	<input checked="" type="radio"/> NO <input type="radio"/> YES
H. Are you currently delinquent or in default on a Federal debt?	<input checked="" type="radio"/> NO <input type="radio"/> YES
I. Are you a party to a lawsuit in which you potentially have any personal financial liability?	<input checked="" type="radio"/> NO <input type="radio"/> YES
J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	<input checked="" type="radio"/> NO <input type="radio"/> YES
K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?	<input checked="" type="radio"/> NO <input type="radio"/> YES
L. Have you had property foreclosed upon in the last 7 years?	<input checked="" type="radio"/> NO <input type="radio"/> YES
M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input checked="" type="radio"/> NO <input type="radio"/> YES

## Section 6: Acknowledgements and Agreements. This section tells you about your legal obligations when you sign this application.

### Acknowledgments and Agreements

#### Definitions:

- "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors or assigns.

I agree to, acknowledge, and represent the following:

#### (1) The Complete Information for this Application

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
  - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
  - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 *et seq.*).

#### (2) The Property's Security

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

#### (3) The Property's Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

#### (4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
  - (a) electronic signature; or
  - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

#### (5) Delinquency

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

#### (6) Authorization for Use and Sharing of Information

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Borrower Signature Naga Venkata Someswara Rao Gonaboyina  
Naga Venkata Someswara Rao Gonaboyina

Date (mm/dd/yyyy) 07/25/2023

## Section 7: Military Service.

This section asks questions about your (or your deceased spouse's) military service.

### Military Service of Borrower

Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? ☒ NO ☐ YES  
If YES, check all that apply: ☐ Currently serving on active duty with projected expiration date of service/tour \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)  
☐ Currently retired, discharged, or separated from service  
☐ Only period of service was as a non-activated member of the Reserve or National Guard  
☐ Surviving spouse

## Section 8: 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 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

## Section 9: Loan Originator Information. To be completed by your **Loan Originator**.

### Loan Originator Information

Loan Originator Organization Name Lennar Mortgage, LLC

Address 5505 Blue Lagoon Drive, Suite 505, Doral, FL 33126

Loan Originator Organization NMLSR ID# 1058 State License ID# MLDB1111

Loan Originator Name Will Helmick

Loan Originator NMLSR ID# 2301654 State License ID# LO107344

Email WillHelmick@LennarMortgage.com Phone 305-485-2046

Signature \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_\_

To be completed by the **Lender**:

Lender Loan No./Universal Loan Identifier 20700655/549300H3IZO24NSOO9312070065506

Agency Case No. 095-6789581-703

# Uniform Residential Loan Application

**Verify and complete the information on this application.** If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

## Section 1: Borrower Information.

This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

### 1a. Personal Information

Name (First, Middle, Last, Suffix) PurnaDivya Thuraga		Social Security Number 674-69-9689 (or Individual Taxpayer Identification Number)	
Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix) _____		Date of Birth (mm/dd/yyyy) 08/27/1987	Citizenship <input type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input checked="" type="radio"/> Non-Permanent Resident Alien
Type of Credit <input type="radio"/> I am applying for individual credit. <input checked="" type="radio"/> I am applying for joint credit. Total Number of Borrowers: 2 Each Borrower intends to apply for joint credit. Your initials: <u>PJ</u>		List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) - Use a separator between names Naga Venkata Someswara Rao Gonaboyina	
Marital Status <input checked="" type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)	Dependents (not listed by another Borrower) Number 0 Ages _____	Contact Information Home Phone 786-635-8889 Cell Phone 786-635-8889 Work Phone _____ Ext. _____ Email turagapurnadivya@gmail.com	
Current Address Street 17300 NW 68th Ave Unit # _____ City Hialeah State FL ZIP 33015 Country US How Long at Current Address? 0 Years 11 Months Housing <input type="radio"/> No primary housing expense <input type="radio"/> Own <input checked="" type="radio"/> Rent (\$ 2,000 /month)			
If at Current Address for LESS than 2 years, list Former Address <input type="checkbox"/> Does not apply Street 500 Falls Blvd Unit # _____ City Quincy State MA ZIP 02169 Country US How Long at Former Address? 1 Years 11 Months Housing <input type="radio"/> No primary housing expense <input type="radio"/> Own <input checked="" type="radio"/> Rent (\$ _____ /month)			
Mailing Address – if different from Current Address <input checked="" type="checkbox"/> Does not apply Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____			

### 1b. Current Employment/Self Employment and Income

☐ Does not apply

Employer or Business Name Iconsoft Inc Phone 888-205-4614		Gross Monthly Income	
Street 101 Cambridge St Unit # _____		Base \$6,923.00 /month	
City Burlington State MA ZIP 01803 Country US		Overtime _____ /month	
Position or Title Associate		Bonus _____ /month	
Start Date 07 / 21 / 2022 (mm/dd/yyyy)		Commission _____ /month	
How long in this line of work? 13 Years 0 Months		Military _____ /month	
Check if this statement applies: <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.		Entitlements _____ /month	
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed	<input type="radio"/> I have an ownership share of less than 25%. <input type="radio"/> I have an ownership share of 25% or more.	Other _____ /month	
Monthly Income (or Loss) _____		TOTAL \$6,923.00 /month	

### 1c. IF APPLICABLE, Complete Information for Additional Employment/Self Employment and Income

☒ Does not apply



## 1d. IF APPLICABLE, Complete Information for Previous Employment/Self Employment and Income

☐ Does not apply

Provide at least 2 years of current and previous employment and income.

Employer or Business Name <u>Wipro Limited</u>	Previous Gross Monthly Income _____ /month
Street <u>2 Tower Center Blvd</u>	Unit # _____
City <u>East Brunswick</u> State <u>NJ</u> ZIP <u>08816</u> Country <u>US</u>	
Position or Title <u>Technical Lead</u>	
Start Date <u>10</u> / <u>08</u> / <u>2017</u> (mm/dd/yyyy)	<input type="checkbox"/> Check if you were the Business Owner or Self-Employed
End Date <u>07</u> / <u>20</u> / <u>2022</u> (mm/dd/yyyy)	

## 1e. Income from Other Sources

☒ Does not apply

## Section 2: Financial Information — Assets and Liabilities.

This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

## 2a. Assets - Bank Accounts, Retirement, and Other Accounts You Have

Include all accounts below. Under Account Type, choose from the types listed here:

- Checking
- Savings
- Money Market
- Certificate of Deposit
- Mutual Fund
- Stocks
- Stock Options
- Bonds
- Retirement (e.g., 401k, IRA)
- Bridge Loan Proceeds
- Individual Development Account
- Trust Account
- Cash Value of Life Insurance (used for the transaction)

Account Type – use list above	Financial Institution	Account Number	Cash or Market Value
Checking Account	Bank of America, N.A.	9363	\$1,344.88
Savings Account	Bank of America	7399	\$1,210.14
Checking Account	Chase Bank	0306	\$14,896.88
Provide TOTAL Amount Here			\$17,451.90

## 2b. Other Assets and Credits You Have

☒ Does not apply

## 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe

☐ Does not apply

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

- Revolving (e.g., credit cards)
- Installment (e.g., car, student, personal loans)
- Open 30-Day (balance paid monthly)
- Lease (not real estate)
- Other

Account Type – use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
Revolving	SYNCB/ASHLEY/CITY FURN	6019190206546975	\$2,109.00	<input type="checkbox"/>	\$105.45
Revolving	BANK OF AMERICA	5524338308489020	\$1,776.00	<input type="checkbox"/>	\$68.00
Revolving	DISCOVER BANK	6011008005902892	\$241.00	<input type="checkbox"/>	\$35.00
				<input type="checkbox"/>	
				<input type="checkbox"/>	

## 2d. Other Liabilities and Expenses

☒ Does not apply

## Section 3: Financial Information — Real Estate.

This section asks you to list all properties you currently own and what you owe on them. ☒ I do not own any real estate

## Section 4: Loan and Property Information.

This section asks about the loan's purpose and the property you want to purchase or refinance.

### 4a. Loan and Property Information

Loan Amount	\$ 518,130.00	Loan Purpose	<input checked="" type="radio"/> Purchase	<input type="radio"/> Refinance	<input type="radio"/> Other (specify) _____
Property Address	Street 12604 NW 23 PL				Unit # _____
	City Miami	State FL	ZIP 33167	County Miami-Dade	
	Number of Units 1	Property Value \$ 534,000.00			
Occupancy	<input checked="" type="radio"/> Primary Residence <input type="radio"/> Second Home <input type="radio"/> Investment Property <input type="radio"/> FHA Secondary Residence <input type="checkbox"/>				
1. Mixed-Use Property. If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop)					<input checked="" type="radio"/> NO <input type="radio"/> YES
2. Manufactured Home. Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis)					<input checked="" type="radio"/> NO <input type="radio"/> YES

### 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing

☐ Does not apply

Creditor Name	Lien Type		Monthly Payment	Loan Amount/Amount to be Drawn	Credit Limit (if applicable)
	<input type="radio"/> First Lien	<input type="radio"/> Subordinate Lien	\$ _____	\$ _____	\$ _____
	<input type="radio"/> First Lien	<input type="radio"/> Subordinate Lien	\$ _____	\$ _____	\$ _____

### 4c. Rental Income on the Property You Want to Purchase

For Purchase Only ☐ Does not apply

Complete if the property is a 2-4 Unit Primary Residence or an Investment Property	Amount
Expected Monthly Rental Income	\$ _____
For LENDER to calculate: Expected Net Monthly Rental Income	\$ _____

### 4d. Gifts or Grants You Have Been Given or Will Receive for this Loan

☒ Does not apply

Include all gifts and grants below. Under Source, choose from the sources listed here:

- |                       |                  |                       |                     |          |
|-----------------------|------------------|-----------------------|---------------------|----------|
| • Community Nonprofit | • Federal Agency | • Relative            | • State Agency      | • Lender |
| • Employer            | • Local Agency   | • Religious Nonprofit | • Unmarried Partner | • Other  |

## Section 5: Declarations.

This section asks you specific questions about the property, your funding, and your past financial history.

### 5a. About this Property and Your Money for this Loan

A. Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input type="radio"/> NO <input checked="" type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES _____ _____
B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	<input checked="" type="radio"/> NO <input type="radio"/> YES
C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?	<input checked="" type="radio"/> NO <input type="radio"/> YES \$ _____
D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?	<input checked="" type="radio"/> NO <input type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES
E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?	<input checked="" type="radio"/> NO <input type="radio"/> YES

## 5b. About Your Finances

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	<input checked="" type="radio"/> NO <input type="radio"/> YES
G. Are there any outstanding judgments against you?	<input checked="" type="radio"/> NO <input type="radio"/> YES
H. Are you currently delinquent or in default on a Federal debt?	<input checked="" type="radio"/> NO <input type="radio"/> YES
I. Are you a party to a lawsuit in which you potentially have any personal financial liability?	<input checked="" type="radio"/> NO <input type="radio"/> YES
J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	<input checked="" type="radio"/> NO <input type="radio"/> YES
K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?	<input checked="" type="radio"/> NO <input type="radio"/> YES
L. Have you had property foreclosed upon in the last 7 years?	<input checked="" type="radio"/> NO <input type="radio"/> YES
M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input checked="" type="radio"/> NO <input type="radio"/> YES

## Section 6: Acknowledgements and Agreements. This section tells you about your legal obligations when you sign this application.

### Acknowledgments and Agreements

#### Definitions:

- "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors or assigns.

I agree to, acknowledge, and represent the following:

#### (1) The Complete Information for this Application

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
  - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
  - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 *et seq.*).

#### (2) The Property's Security

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

#### (3) The Property's Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

#### (4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
  - (a) electronic signature; or
  - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

#### (5) Delinquency

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

#### (6) Authorization for Use and Sharing of Information

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Additional Borrower Signature



PurnaDivya Thuraga

Date (mm/dd/yyyy) 07/25/2023

## Section 7: Military Service.

This section asks questions about your (or your deceased spouse's) military service.

### Military Service of Borrower

Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? ☒ NO ☐ YES  
If YES, check all that apply: ☐ Currently serving on active duty with projected expiration date of service/tour \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)  
☐ Currently retired, discharged, or separated from service  
☐ Only period of service was as a non-activated member of the Reserve or National Guard  
☐ Surviving spouse

## Section 8: 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 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

## Section 9: Loan Originator Information. To be completed by your **Loan Originator**.

### Loan Originator Information

Loan Originator Organization Name Lennar Mortgage, LLC

Address 5505 Blue Lagoon Drive, Suite 505, Doral, FL 33126

Loan Originator Organization NMLSR ID# 1058 State License ID# MLDB1111

Loan Originator Name Will Helmick

Loan Originator NMLSR ID# 2301654 State License ID# LO107344

Email WillHelmick@LennarMortgage.com Phone 305-485-2046

Signature \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_\_

# Uniform Residential Loan Application — Lender Loan Information

This section is completed by your Lender.

## L1. Property and Loan Information

<p>Community Property State</p> <p><input type="checkbox"/> At least one borrower lives in a community property state.</p> <p><input type="checkbox"/> The property is in a community property state.</p> <p>Transaction Detail</p> <p><input type="checkbox"/> Conversion of Contract for Deed or Land Contract</p> <p><input type="checkbox"/> Renovation</p> <p><input type="checkbox"/> Construction-Conversion/Construction-to-Permanent</p> <p>    <input type="radio"/> Single-Closing   <input type="radio"/> Two-Closing</p> <p>Construction/Improvement Costs \$ _____</p> <p>Lot Acquired Date ____ / ____ / ____ (mm/dd/yyyy)</p> <p>Original Cost of Lot \$ _____</p>	<p>Refinance Type</p> <p><input type="radio"/> No Cash Out</p> <p><input type="radio"/> Limited Cash Out</p> <p><input type="radio"/> Cash Out</p> <p>Refinance Program</p> <p><input type="radio"/> Full Documentation</p> <p><input type="radio"/> Interest Rate Reduction</p> <p><input type="radio"/> Streamlined without Appraisal</p> <p><input type="radio"/> Other _____</p> <p>Energy Improvement</p> <p><input type="checkbox"/> Mortgage loan will finance energy-related improvements.</p> <p><input type="checkbox"/> Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid for through property taxes (e.g., the <i>Property Assessed Clean Energy</i> program).</p>
<p>Project Type   <input type="checkbox"/> Condominium   <input type="checkbox"/> Cooperative   <input checked="" type="checkbox"/> Planned Unit Development (PUD)   <input type="checkbox"/> Property is not located in a project</p>	

## L2. Title Information

<p>Title to the Property Will be Held in What Name(s):</p> <p>Naga Venkata Someswara Rao Gonaboyina and PurnaDivya Thuraga</p>	<p>For Refinance: Title to the Property is Currently Held in What Name(s):</p>
<p>Estate Will be Held in</p> <p><input checked="" type="radio"/> Fee Simple</p> <p><input type="radio"/> Leasehold Expiration Date ____ / ____ / ____ (mm/dd/yyyy)</p> <p>Manner in Which Title Will be Held</p> <p><input type="radio"/> Sole Ownership   <input checked="" type="radio"/> Joint Tenancy with Right of Survivorship</p> <p><input type="radio"/> Life Estate   <input type="radio"/> Tenancy by the Entirety</p> <p><input type="radio"/> Tenancy in Common   <input type="radio"/> Other</p>	<p>Trust Information</p> <p><input type="radio"/> Title Will be Held by an <i>Inter Vivos (Living)</i> Trust</p> <p><input type="radio"/> Title Will be Held by a Land Trust</p> <p>Indian Country Land Tenure</p> <p><input type="radio"/> Fee Simple On a Reservation</p> <p><input type="radio"/> Individual Trust Land (<i>Allotted/Restricted</i>)</p> <p><input type="radio"/> Tribal Trust Land On a Reservation</p> <p><input type="radio"/> Tribal Trust Land Off Reservation</p> <p><input type="radio"/> Alaska Native Corporation Land</p>

## L3. Mortgage Loan Information

<p>Mortgage Type Applied For</p> <p><input type="radio"/> Conventional   <input type="radio"/> USDA-RD</p> <p><input checked="" type="radio"/> FHA   <input type="radio"/> VA   <input type="radio"/> Other: _____</p>	<p>Terms of Loan</p> <p>Note Rate 5.125 %</p> <p>Loan Term 360 (months)</p> <p>Mortgage Lien Type</p> <p><input checked="" type="radio"/> First Lien</p> <p><input type="radio"/> Subordinate Lien</p>																		
<p>Amortization Type</p> <p><input checked="" type="radio"/> Fixed Rate   <input type="radio"/> Other (explain): _____</p> <p><input type="radio"/> Adjustable Rate</p> <p>If Adjustable Rate:</p> <p>Initial Period Prior to First Adjustment _____ (months)</p> <p>Subsequent Adjustment Period _____ (months)</p> <p>Loan Features</p> <p><input type="checkbox"/> Balloon / Balloon Term _____ (months)</p> <p><input type="checkbox"/> Interest Only / Interest Only Term _____ (months)</p> <p><input type="checkbox"/> Negative Amortization</p> <p><input type="checkbox"/> Prepayment Penalty / Prepayment Penalty Term _____ (months)</p> <p><input type="checkbox"/> Temporary Interest Rate Buydown / Initial Buydown Rate _____ %</p> <p><input type="checkbox"/> Other (explain): _____</p>	<p>Proposed Monthly Payment for Property</p> <table> <tr> <td>First Mortgage (P &amp; I)</td> <td>\$ 2,821.15</td> </tr> <tr> <td>Subordinate Lien(s) (P &amp; I)</td> <td>\$ _____</td> </tr> <tr> <td>Homeowner's Insurance</td> <td>\$ 148.08</td> </tr> <tr> <td>Supplemental Property Insurance</td> <td>\$ 55.92</td> </tr> <tr> <td>Property Taxes</td> <td>\$ 41.66</td> </tr> <tr> <td>Mortgage Insurance</td> <td>\$ 231.86</td> </tr> <tr> <td>Association/Project Dues (Condo, Co-Op, PUD)</td> <td>\$ 173.47</td> </tr> <tr> <td>Other</td> <td>\$ 669.96</td> </tr> <tr> <td><b>Total</b></td> <td><b>\$ 4,142.10</b></td> </tr> </table>	First Mortgage (P & I)	\$ 2,821.15	Subordinate Lien(s) (P & I)	\$ _____	Homeowner's Insurance	\$ 148.08	Supplemental Property Insurance	\$ 55.92	Property Taxes	\$ 41.66	Mortgage Insurance	\$ 231.86	Association/Project Dues (Condo, Co-Op, PUD)	\$ 173.47	Other	\$ 669.96	<b>Total</b>	<b>\$ 4,142.10</b>
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<b>Total</b>	<b>\$ 4,142.10</b>																		

#### L4. Qualifying the Borrower – Minimum Required Funds or Cash Back

<b>DUE FROM BORROWER(S)</b>	
A. Sales Contract Price	\$ 527,689.00
B. Improvements, Renovations, and Repairs	\$
C. Land <i>(if acquired separately)</i>	\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction <i>(See Table 3a. Property You Own)</i>	\$
E. Credit Cards and Other Debts Paid Off <i>(See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)</i>	\$
F. Borrower Closing Costs <i>(including Prepaid and Initial Escrow Payments)</i>	\$ 31,374.77
G. Discount Points	\$ 1,300.51
H. TOTAL DUE FROM BORROWER(s) <i>(Total of A thru G)</i>	\$ 560,364.28
<b>TOTAL MORTGAGE LOANS</b>	
I. Loan Amount	
Loan Amount Excluding Financed Mortgage Insurance <i>(or Mortgage Insurance Equivalent)</i> \$ 509,219.00	
Financed Mortgage Insurance <i>(or Mortgage Insurance Equivalent)</i> Amount \$ 8,911.00	\$ 518,130.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing <i>(See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)</i>	\$
K. TOTAL MORTGAGE LOANS <i>(Total of I and J)</i>	\$ 518,130.00
<b>TOTAL CREDITS</b>	
L. Seller Credits <i>(Enter the amount of Borrower(s) costs paid by the property seller)</i>	\$
M. Other Credits <i>(Enter the sum of all other credits — Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)</i>	\$ 22,285.12
N. TOTAL CREDITS <i>(Total of L and M)</i>	\$ 22,285.12
<b>CALCULATION</b>	
TOTAL DUE FROM BORROWER(s) <i>(Line H)</i>	\$ 560,364.28
LESS TOTAL MORTGAGE LOANS <i>(Line K)</i> AND TOTAL CREDITS <i>(Line N)</i>	-\$ 540,415.12
Cash From/To the Borrower <i>(Line H minus Line K and Line N)</i> NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.	\$ 19,949.16