



**Date:** May 9, 2023

**Borrower:** Naga venkata someswara rao Gonaboyina

**Address:** 17300 NW 68th Ave  
Hialeah FL 33015

Dear Borrower(s):

Thank you for choosing Lennar Mortgage, LLC for your home financing. We are committed to *simplifying* your path to homeownership whenever we can and look forward to guiding you through this process.

Within this packet, you will find documents pertaining to your loan application. Please be advised that these documents contain estimates that may change should your loan program, rate or term change. If any changes are made, we will provide you with revised documents.

#### **Reviewing Your Documents**

Please review all of the pages of these documents closely. If you see an error or missing information, please contact your loan officer to have the information updated.

#### **Signing Your Documents**

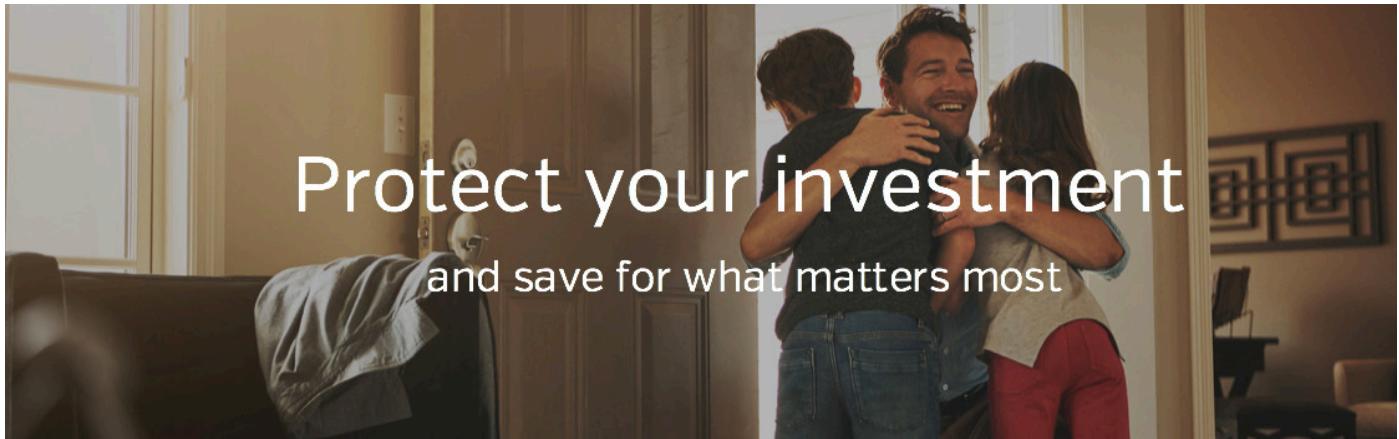
We are required to collect signatures on these documents within 3 days of receipt. Please e-sign all of your documents at your earliest convenience.

If you have any questions, please feel free to reach out to your Loan Officer via phone or email. We are always happy to help!

*Will Helmick*  
Loan Officer  
NMLS# 2301654  
Phone: 305-485-2046  
Email: WillHelmick@LennarMortgage.com

~~ Please note, Lennar Mortgage will not accept cash, money orders, and/or traveler's checks. ~~





# Protect your investment and save for what matters most

Hi Naga venkata someswara rao Gonaboyina  
PurnaDivya Thuraga,

Thank you for choosing **Lennar Mortgage, LLC**  
into your new home!

as your lender. It is our pleasure to help you get

In our commitment to seeing you home, we have arranged for **Lennar Insurance Agency (LIA)** to provide you with a quote on your homeowners' insurance.

Protecting your new home is key to your financial security and it is required by lenders that you have a property insurance policy at the time of your loan closing.

LIA represents many national and regional insurance companies and is able to obtain comprehensive coverage at some of the lowest premiums available in the market, based on the cost to rebuild your new home, all without a credit inquiry. We encourage you to consider their offer.

If you are interested in a LIA homeownership quote, please reach out using the contact information below.

**Email:** [team@lennarinsurance.com](mailto:team@lennarinsurance.com)  
**Toll Free:** 888-543-6180  
**Fax:** 650-318-5364  
**Hours:** Monday–Friday | 9 AM to 6 PM CT  
**Website:** lennarinsurance.com

Community Name: **Westview - Nantucket Collection (9345)**  
Model/Plan Name: **Lorient**  
Model Premium: **\$2,100.00**

**LENNAR®**  
MORTGAGE

**LENNAR®**

**LENNAR®**  
Insurance Agency

You are under no obligation to purchase insurance from Lennar Insurance Agency as a condition to finance with **Lennar Mortgage** nor do you have to finance with **Lennar Mortgage** to get insurance through Lennar Insurance Agency. We trust the information will be informative.

ICE Mortgage Technology, Inc.

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# 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) <u>Naga venkata someswara rao Gonaboyina</u>	Social Security Number <u>657-42-4170</u> (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) <u>06/10/1993</u> 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: <u>2</u>	List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) - Use a separator between names <u>PurnaDivya Thuraga</u>
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Each Borrower intends to apply for joint credit. Your initials: _____	Contact Information Home Phone <u>937-929-9592</u> Cell Phone <u>937-929-9592</u> Work Phone _____ Ext. _____ Email <u>someswara10@gmail.com</u>
Marital Status <input checked="" type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried <small>(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)</small>	Dependents (not listed by another Borrower) Number <u>0</u> Ages _____

Current Address Street <u>17300 NW 68th Ave</u>	Unit # _____		
City <u>Hialeah</u>	State <u>FL</u>	ZIP <u>33015</u>	Country <u>US</u>
How Long at Current Address? <u>0</u> Years <u>11</u> Months		Housing	<input type="radio"/> No primary housing expense <input checked="" type="radio"/> Own <input checked="" type="radio"/> Rent (\$ <u>1,920</u> /month)

If at Current Address for LESS than 2 years, list Former Address	<input type="checkbox"/> Does not apply		
Street <u>10863 NW 83th St</u>	Unit # _____		
City <u>Hialeah Gardens</u>	State <u>FL</u>	ZIP <u>33018</u>	Country <u>US</u>
How Long at Former Address? <u>1</u> Years <u>5</u> Months		Housing	<input type="radio"/> No primary housing expense <input type="radio"/> Own <input checked="" type="radio"/> Rent (\$ <u>         </u> /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 <u>Hcl america inc</u>	Phone <u>408-733-0480</u>	Gross Monthly Income
Street <u>330 Potrero Ave</u>	Unit # _____	Base <u>\$7,314.92</u> /month
City <u>Sunnyvale</u>	State <u>CA</u>	Overtime _____ /month
Position or Title <u>Technical Lead</u>	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.	Bonus _____ /month
Start Date <u>07 / 20 / 2020</u> (mm/dd/yyyy)		Commission _____ /month
How long in this line of work? <u>6</u> Years <u>0</u> Months		Military _____
<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%.	Entitlements _____ /month
	<input type="radio"/> I have an ownership share of 25% or more.	Other _____ /month
		TOTAL <u>\$7,314.92</u> /month



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

 Does not apply

Employer or Business Name \_\_\_\_\_ Phone \_\_\_\_\_

Street \_\_\_\_\_ Unit # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

Position or Title \_\_\_\_\_

Check if this statement applies:

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

- I am employed by a family member, property seller, real estate agent, or other party to the transaction.

How long in this line of work? \_\_\_\_ Years \_\_\_\_ Months

 Check if you are the Business Owner or Self-Employed

- I have an ownership share of less than 25%.  
 I have an ownership share of 25% or more.

Monthly Income (or Loss) \_\_\_\_\_

Gross Monthly Income

Base \_\_\_\_\_ /month

Overtime \_\_\_\_\_ /month

Bonus \_\_\_\_\_ /month

Commission \_\_\_\_\_ /month

Military

Entitlements \_\_\_\_\_ /month

Other

TOTAL \_\_\_\_\_ /month

## 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 \_\_\_\_\_

Street \_\_\_\_\_ Unit # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

Position or Title \_\_\_\_\_

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

- Check if you were the Business Owner or Self-Employed

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

Previous Gross Monthly Income

\_\_\_\_\_ /month

## 1e. Income from Other Sources

 Does not apply

Include income from other sources below. Under Income Source, choose from the sources listed here:

- |                        |                        |                                  |                                   |                        |                         |
|------------------------|------------------------|----------------------------------|-----------------------------------|------------------------|-------------------------|
| • Alimony              | • Child Support        | • Interest and Dividends         | • Notes Receivable                | • Royalty Payments     | • Unemployment Benefits |
| • Automobile Allowance | • Disability           | • Mortgage Credit Certificate    | • Public Assistance               | • Separate Maintenance | • VA Compensation       |
| • Boarder Income       | • Foster Care          | • Mortgage Differential Payments | • Retirement (e.g., Pension, IRA) | • Social Security      | • Other                 |
| • Capital Gains        | • Housing or Parsonage |                                  |                                   |                        |                         |

**NOTE:** *Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.*

Income Source - use list above

Monthly Income

Provide TOTAL Amount Here	

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

Account Type - use list above	Financial Institution	Account Number	Cash or Market Value
Checking Account	JPMorgan Chase Bank, N.A.	9598	\$10,982.12
Savings Account	JPMorgan Chase Bank, N.A.	0421	\$1,000.37
Provide TOTAL Amount Here			\$11,982.49

Borrower Name: Naga venkata someswara rao Gonaboyina

Uniform Residential Loan Application

Freddie Mac Form 65 · Fannie Mae Form 1003

Effective 1/2021

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## 2b. Other Assets and Credits You Have

 Does not apply

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:

## Assets

- Proceeds from Real Estate Property to be sold on or before closing
- Proceeds from Sale of Non-Real Estate Asset
- Secured Borrowed Funds
- Unsecured Borrowed Funds
- Other

## Credits

- Earnest Money
- Employer Assistance
- Lot Equity
- Relocation Funds
- Rent Credit
- Sweat Equity
- Trade Equity

## Asset or Credit Type – use list above

## Cash or Market Value

Provide TOTAL Amount Here

## 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

## 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

## 2d. Other Liabilities and Expenses

 Does not apply

Include all other liabilities and expenses below. Choose from the types listed here:

- Alimony
- Child Support
- Separate Maintenance
- Job Related Expenses
- Other

## Monthly Payment


## 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

## 3a. Property You Own

If you are refinancing, list the property you are refinancing FIRST.

Address Street \_\_\_\_\_ Unit # \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. If not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$				\$	\$

Mortgage Loans on this Property  Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
				<input type="checkbox"/>		
				<input type="checkbox"/>		

## 3b. IF APPLICABLE, Complete Information for Additional Property

 Does not apply

## 3c. IF APPLICABLE, Complete Information for Additional Property

 Does not apply

## 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	
City Miami State FL ZIP 33167 County Miami-Dade	
Number of Units 1 Property Value \$ 527,689.00	
Occupancy <input checked="" type="radio"/> Primary Residence <input type="radio"/> Second Home <input type="radio"/> Investment Property	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

Asset Type: Cash Gift, Gift of Equity, Grant	Deposited/Not Deposited	Source – use list above	Cash or Market Value
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$



## 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 ( <i>e.g., money for your closing costs or down payment</i> ) 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 ( <i>e.g., installment loan, credit card, etc.</i> ) 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 ( <i>e.g., the Property Assessed Clean Energy Program</i> )?	<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

Date (mm/dd/yyyy)



## 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

DocuSigned by:

 Will Helmick

Signature A6148AD6EA6D458...

Date (mm/dd/yyyy)  

5/9/2023 | 15:56:34 PDT

# In Process



# 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	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
---	--

Each Borrower intends to apply for joint credit. Your initials:	Contact Information Home Phone 786-635-8889 Cell Phone 786-635-8889 Work Phone _____ Email turagapurnadivya@gmail.com
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 _____

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 Iconstsoft Inc	Phone 888-205-4614	Gross Monthly Income
Street 101 Cambridge St	Unit # _____	Base \$10,579.20 /month
City Burlington	State MA ZIP 01803 Country US	Overtime _____ /month
Position or Title Technical Lead	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.	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
<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%.	Entitlements _____ /month
	<input type="radio"/> I have an ownership share of 25% or more.	Other _____ /month
		TOTAL \$10,579.20 /month





## 2b. Other Assets and Credits You Have

 Does not apply

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:

## Assets

- Proceeds from Real Estate Property to be sold on or before closing
- Proceeds from Sale of Non-Real Estate Asset
- Secured Borrowed Funds
- Unsecured Borrowed Funds
- Other

## Credits

- Earnest Money
- Employer Assistance
- Lot Equity
- Relocation Funds
- Rent Credit
- Sweat Equity
- Trade Equity

## Asset or Credit Type – use list above

## Cash or Market Value

Provide TOTAL Amount Here

## 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

## 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

Include all other liabilities and expenses below. Choose from the types listed here:

- Alimony
- Child Support
- Separate Maintenance
- Job Related Expenses
- Other

## Monthly Payment

Alimony	Child Support	Separate Maintenance	Job Related Expenses	Other	Monthly Payment

## 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

## 3a. Property You Own

If you are refinancing, list the property you are refinancing FIRST.

Address	Street	Unit #			
City	State	ZIP	Country		
Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. If not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$				\$	\$

Mortgage Loans on this Property

 Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
				<input type="checkbox"/>		
				<input type="checkbox"/>		

## 3b. IF APPLICABLE, Complete Information for Additional Property

 Does not apply

## 3c. IF APPLICABLE, Complete Information for Additional Property

 Does not apply

## 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
Number of Units 1	Property Value \$ 527,689.00
Occupancy <input checked="" type="radio"/> Primary Residence <input type="radio"/> Second Home <input type="radio"/> Investment Property	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

Asset Type: Cash Gift, Gift of Equity, Grant	Deposited/Not Deposited	Source – use list above	Cash or Market Value
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$



## 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  <hr/> <hr/>
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., <i>money for your closing costs or down payment</i> ) 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 \$ <hr/>
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., <i>installment loan, credit card, etc.</i> ) 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., <i>the Property Assessed Clean Energy Program</i> )?	<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)

Borrower Name: PurnaDivya Thuraga

Uniform Residential Loan Application

Freddie Mac Form 65 · Fannie Mae Form 1003

Effective 1/2021



## 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

DocuSigned by:

 Will Helmick

Signature A6148AD6EA6D458...

Date (mm/dd/yyyy)  

5/9/2023 | 15:56:34 PDT

# In Process



# Uniform Residential Loan Application — Lender Loan Information

This section is completed by your Lender.

## L1. Property and Loan Information

Community Property State <input type="checkbox"/> At least one borrower lives in a community property state. <input checked="" type="checkbox"/> The property is in a community property state.	Refinance Type <input type="radio"/> No Cash Out <input type="radio"/> Limited Cash Out <input type="radio"/> Cash Out	Refinance Program <input type="radio"/> Full Documentation <input type="radio"/> Interest Rate Reduction <input type="radio"/> Streamlined without Appraisal <input type="radio"/> Other _____
Transaction Detail <input type="checkbox"/> Conversion of Contract for Deed or Land Contract <input type="checkbox"/> Renovation <input checked="" type="checkbox"/> Construction-Conversion/Construction-to-Permanent <input type="radio"/> Single-Closing <input type="radio"/> Two-Closing	Energy Improvement <input type="checkbox"/> Mortgage loan will finance energy-related improvements. <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 program</i> ).	
Construction/Improvement Costs \$ _____ Lot Acquired Date ____ / ____ / ____ (mm/dd/yyyy) Original Cost of Lot \$ _____		
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		

## L2. Title Information

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

## L3. Mortgage Loan Information

Mortgage Type Applied For <input type="radio"/> Conventional <input type="radio"/> USDA-RD <input checked="" type="radio"/> FHA <input type="radio"/> VA <input type="radio"/> Other: _____	Terms of Loan Note Rate 5.125 % Loan Term 360 (months)	Mortgage Lien Type <input checked="" type="radio"/> First Lien <input type="radio"/> Subordinate Lien
Amortization Type <input checked="" type="radio"/> Fixed Rate <input type="radio"/> Other (explain): _____ <input type="radio"/> Adjustable Rate If Adjustable Rate: Initial Period Prior to First Adjustment _____ (months) Subsequent Adjustment Period _____ (months)	Proposed Monthly Payment for Property First Mortgage (P & I) \$ 2,821.15 Subordinate Lien(s) (P & I) \$ _____ Homeowner's Insurance \$ 175.00 Supplemental Property Insurance \$ 50.00 Property Taxes \$ 586.62 Mortgage Insurance \$ 231.86 Association/Project Dues (Condo, Co-Op, PUD) \$ 173.47 Other \$ 125.00 Total \$ 4,163.10	
Loan Features <input type="checkbox"/> Balloon / Balloon Term _____ (months) <input type="checkbox"/> Interest Only / Interest Only Term _____ (months) <input type="checkbox"/> Negative Amortization <input type="checkbox"/> Prepayment Penalty / Prepayment Penalty Term _____ (months) <input type="checkbox"/> Temporary Interest Rate Buydown / Initial Buydown Rate _____ % <input type="checkbox"/> Other (explain): _____		



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

DUE FROM BORROWER(S)	
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> )	\$ 38,525.78
G. Discount Points	\$ 647.66
<b>H. TOTAL DUE FROM BORROWER(s) (<i>Total of A thru G</i>)</b>	<b>\$ 566,862.44</b>
TOTAL MORTGAGE LOANS	
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>	\$
<b>K. TOTAL MORTGAGE LOANS (<i>Total of I and J</i>)</b>	<b>\$ 518,130.00</b>
TOTAL CREDITS	
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> )	\$ 25,943.00
<b>N. TOTAL CREDITS (<i>Total of L and M</i>)</b>	<b>\$ 25,943.00</b>
CALCULATION	
TOTAL DUE FROM BORROWER(s) ( <i>Line H</i> )	\$ 566,862.44
LESS TOTAL MORTGAGE LOANS ( <i>Line K</i> ) AND TOTAL CREDITS ( <i>Line N</i> )	- \$ 544,073.00
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.	\$ 22,789.44



## **Credit Report Authorization**

I/We hereby authorize Lennar Mortgage, LLC (hereinafter referred to as Lender), to obtain one or more credit reports regarding me/us, pursuant to the FAIR CREDIT REPORTING ACT.

Lender may use the consumer credit reports in connection with evaluating my/our request for credit or pre-qualification from Lender. Lender may also use the credit reports for determining whether other products or services offered by Lender, its affiliates and carefully selected third parties, may be suitable for me/us.

In Process

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Naga venkata someswara rao Gonaboyina

Date

---

PurnaDivya Thuraga

Date

---



## ACKNOWLEDGEMENT OF RECEIPT OF RESPA'S HOMEOWNERSHIP COUNSELING ORGANIZATIONS LIST

Borrower(s): **Naga venkata someswara rao Gonaboyina  
PurnaDivya Thuraga**

Date: **May 9, 2023**

Loan Number: **20700655**

Property Address: **12604 NW 23 PL  
Miami, FL 33167**

Lender/Broker: **Lennar Mortgage, LLC**

Loan Originator: **Will Helmick**

**License #: MLDB1111  
NMLS #: 1058**

**License #: LO107344  
NMLS #: 2301654**

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

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

**Lennar Mortgage, LLC**

retrieved the list of Homeownership Counseling Organizations from:

- the CFPB's website at [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor)  
 HUD's website at [www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm)

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

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**NAGA VENKATA SOMESWARA RAO GONABOYINA**

**DATE**

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**PURNADIVYA THURAGA**

**DATE**



FACTS	WHAT DOES Lennar Mortgage, LLC ("Lennar Mortgage") DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>▪ Social Security number and income</li> <li>▪ Account balances and payment history</li> <li>▪ Credit history and assets</li> </ul>	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Lennar Mortgage chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Lennar Mortgage share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes –</b> to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	YES	NO
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	YES	NO
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	YES	YES
<b>For our affiliates to market to you</b>	YES	YES
<b>For nonaffiliates to market to you</b>	YES	YES
To limit our sharing	<ul style="list-style-type: none"> <li>▪ Call toll-free <b>(888) 966-8262</b> – our menu will prompt you through your choices or</li> <li>▪ By Email: <a href="mailto:ComplianceTeam@LennarMortgage.com">ComplianceTeam@LennarMortgage.com</a></li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, unless you affirmatively consent to allow us to share your information earlier pursuant to law, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call toll-free <b>(888) 966-8262</b> or by email to <a href="mailto:ComplianceTeam@LennarMortgage.com">ComplianceTeam@LennarMortgage.com</a>	



What we do	
<b>How does Lennar Mortgage protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does Lennar Mortgage collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>▪ open an account or apply for a loan</li> <li>▪ show your government-issued ID or show your driver's license</li> <li>▪ give us your contact information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ Our affiliates include certain companies with a common corporate identity of Lennar; financial companies such as Rialto Capital Management; and nonfinancial companies, such as Lennar Commercial, Lennar Homes USA, CalAtlantic Homes, Lennar Sales Corp., Lennar Title, Inc, Lennar Title, LLC, Lennar Title, Inc dba Lennar Closing Services, North American Title, Inc, North American Title Insurance Company, Five Point Communities, WCI Communities, LLC, Watermark Realty Referral, Inc., WCI Realty, Inc., OpenDoor Labs, Inc. and Lennar Insurance Agency, LLC.</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ Nonaffiliates we share with can include non-financial companies such as utility concierge services companies, home warranty companies, and home security companies.</li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ Our joint marketing partners include credit card companies and insurance companies.</li> </ul>

Other important information	
<b>California Consumers:</b> In accordance with California law, we will not share information we collect about you with nonaffiliated third parties, except as permitted by law. For example, we may share information with your consent or as necessary to service or process a financial product or service that you request or authorize. We will also limit the sharing of information about you with our affiliates to the extent required by California law. Please see the California section of the Privacy Policy at LennarMortgage.com for additional information about your privacy choices.	



# LOCK-IN AGREEMENT

This Lock-In Agreement ("Agreement") represents the agreement regarding interest rate and discount/premium points on the mortgage ("Loan") as entered into on **05/04/2023** between;

Naga venkata someswara rao Gonaboyina, PurnaDivya Thuraga "Borrowers" and Lennar Mortgage, LLC "Lender" for the property located at: 12604 NW 23 PL, Miami, FL 33167.

I/WE have chosen **TO LOCK** the interest rate, discount points and other terms of my/our loan. The cost of the interest rate lock and the terms and conditions of the loan are detailed below.

This Agreement is guaranteed by:  Lender  Outside Lender.

Loan Information					
Loan Number:	<b>20700655</b>	Loan Type:	<b>FHA</b>		
Borrower:	<b>Naga venkata someswara rao Gonaboyina</b>	Loan Purpose:	<b>Purchase</b>		
Co-Borrower:	<b>PurnaDivya Thuraga</b>	Occupancy:	<b>Primary Residence</b>		
Address:	<b>12604 NW 23 PL Miami, FL 33167</b>	Property:	<b>PUD</b>		
		Property Type:	<b>PUD</b>		
Loan Terms					
Loan Amount:	<b>\$ 518,130.00</b>	Interest Rate:	<b>5.125%</b>		
LTV:	<b>96.500</b>	1st/2nd Mortgage:	<b>First Lien</b>		
CLTV:	<b>96.500</b>	Amortization:	<b>Fixed</b>		
Loan Program Name:	<b>Portfolio NFC 1111 NFC FHA scores 580-639 GNMA pooled B</b>	Term:	<b>360</b>		
Lock Information					
Lock Period:	<b>27 days</b>	Origination Points:	<b>0.000 %</b>		
Lock Expiration Date:	<b>05/31/2023</b>	Discount Points:	<b>0.125%</b>		
Lock Fee:	<b>N/A</b>	Commitment Fee:	<b>0.000 %</b>		
Lock Fee Due By:	<b>N/A</b>				
ARM Information (if applicable)					
1 <sup>st</sup> Adj Cap:	%	1 <sup>st</sup> Adj Months:	Index	Margin:	
Adj Cap:	%	Adj Months:	Maximum Rate:	<b>5.125 %</b>	Floor: %
Index Name:					



## LOCK-IN TERMS

- Lock-In** – The Lender and Borrower have agreed to lock-in the interest rate and discount points under the terms, conditions and procedures described in the preceding paragraph. Any changes to the Loan (including, but not limited to, loan type/program, down payment, etc.) by Borrower after the Lock-In may, at the sole option of the Lender, void or otherwise change the terms and conditions of the Lock-In. Borrower understands that this Agreement is between the Borrower and the Lender, and not the seller; however, discount points may be paid by either the Borrower or the seller, as determined by the Purchase Contract. The Lock-In Terms contained in the "Agreement" shall apply to this interest rate lock-in. Any terms NOT locked are subject to change until the loan closes, unless state law is more restrictive (see below).

**State Required Disclosures:** We will make a good faith effort to process your loan application and stand ready to fulfill the terms of our Agreement before its expiration date or any extension thereof.

- Lock-In Fee** – The Lender will not charge/collect a Lock-In Fee in connection with this Agreement.
- Escrow Waiver Fee** – For Conventional Loans with loan-to-value ratios of 80% or less the Lender may agree to waive, at its sole discretion, the monthly collection of hazard/flood insurance premiums and real estate taxes. If the Lender grants such a waiver, the Borrower agrees to pay the Lender at closing a non-refundable fee, equal to one quarter of one percent (1/4%) of the Loan Amount ("Escrow Waiver Fee"). This fee is not required for properties located in the District of Columbia or owner occupied properties in California.
- Interest Rate Qualification** – The initial interest rate and margin (if the Loan is an adjustable rate loan), may change upon completion of a Preliminary Approval and/or Loan Commitment. These ultimate underwriting determinations are made based on such factors as loan to value percentage, credit score, loan documentation, occupancy and property type, in accordance with guidelines for the program selected by the Borrower. The lock-in of a particular interest rate does not mean that the borrower qualifies for such rate. If, after the underwriting of the loan application it is determined that the Borrower qualifies for the loan, but at a higher rate than the locked-in rate, the Borrower may be required to sign a new Agreement. If the loan application is approved, the interest rate for which the Borrower qualifies will be reflected in the Loan Commitment Letter issued by the Lender. Any change in the investor requirements or guidelines applicable to the loan program may, in our sole discretion, nullify this rate lock, and the Borrower may be required to sign a new Agreement.
- Loan Commitment** – This "Agreement" is not a commitment to fund the Loan. If the Loan is approved, a separate Commitment Letter will be issued to the Borrower detailing all conditions of the Loan Approval.
- Lock-In Changes** – If the Lock-In Period expires prior to the closing of the Loan, the Interest Rate and Discount Points on the Loan will be the greater of either:
  - The Interest Rate and Discount Points ORIGINALLY locked-in PLUS an additional Marketing Cost to cover the extension of the original Lock-In Period, OR
  - The prevailing market Interest Rate and Discount Points in effect for the ORIGINAL AND EXTENDED Lock-In Period at the time the Borrower relocks the Loan OR within FIVE BUSINESS DAYS of the scheduled closing of the Loan. In addition, if the Borrower locks in the interest rate on the Loan and subsequently requests and is granted any change in the terms and conditions of the Lock-In terms of the Loan, the Interest Rate and Discount Points will be the GREATER of the Interest Rate and Discount Points in effect on:
    - The date the change is granted; OR
    - The date of the ORIGINAL Lock-In of the Loan under the Agreement.

"NOTE: THE INTEREST RATE AND POINTS LOCKED IN CANNOT BE LESS THAN THE RATE AND POINTS LOCKED IN UNDER THIS "AGREEMENT" EVEN THOUGH THERE MAY HAVE BEEN AN IMPROVEMENT IN THE PREVAILING (CURRENT) MARKET INTEREST RATE AND POINTS.

**State Required Disclosure:** N/A

- Loan Processing/Closing** – If a Loan Commitment is issued to the Borrower, the Lender agrees to make a good faith effort to close the Loan prior to the expiration of the Lock-In Period. The Lender's normal processing time of up to 90 days is subject to final completion of the home under construction prior to such closing; therefore, the Lender does not guarantee the Loan will be approved and/or closed by any specific date or within any period of time. Without limiting the foregoing, the Borrower acknowledges that:



In the case of a home under construction, such home may not be completed, and the Loan closed during the Lock-In Period,

- a. The Lender uses certain unaffiliated outside services that are not under the control of the Lender to process and close the Loan (such as credit agencies, closing agents, appraisers, mortgage insurers, title insurers and others).
- b. The closing of the Loan may require prior approval of an unaffiliated third-party entity (such as an investor, Housing Bond Authority, another lender in the case of a brokered loan, etc.) that is also not under the control of the Lender and
- c. The Lender must follow prudent lending procedures for the closing of the Loan. Therefore, the Lender disclaims any and all liabilities for
  - (i) Any delays in the processing and/or closing of the Loan; or
  - (ii) The closing or failure to close the Loan.

Regardless of whether the Loan Documents have been signed, if the Lender discovers a material change in the information provided with respect to the Loan, including but not limited to, the Borrower's income, employment or credit or the property, the Lender will not be obligated to fund the Loan and the expiration date of this "Agreement" will not be extended as a result of any such circumstances or events.

**State Required Disclosures:** N/A

- 8. Lock-In Expiration** – The Loan must close, and funds must be disbursed on or before the expiration date set forth above. If this Agreement covers a refinance transaction that is subject to the Right of Rescission, the three-day rescission period must expire prior to disbursement of funds (and prior to the lock expiration date).

**State Required Disclosures:** N/A

- 9. Written Agreement** – This Agreement along with the Borrower's Loan Application constitute the entire agreement between the Lender and Borrower and supersede any other agreements or representations related to the Loan. This Agreement is enforceable by the Borrower. No representative of the Lender, nor any other party, is authorized to vary the written terms of this Agreement by oral representations or statements, and the Borrower shall not rely on any oral representations or statements if such representations or statements vary from the written terms contained herein. This Agreement may only be modified in writing and must be signed by the Lender to be valid.

Any questions concerning the terms and conditions of this Agreement may be directed to:

LENDER – Lennar Mortgage, LLC

This Agreement is not valid unless signed by a Representative of the Lender.

DocuSigned by:  
X Will Helmick 5/9/2023 | 15:56:34 PDT  
Loan Officer: Will Helmick Date: 05/09/2023  
NMLS ID: 2301654  
Loan Officer Phone #: 305-485-2046  
LO Address: 5505 Blue Lagoon Drive Suite 505, Doral FL 33126



**ESCROW/IMPOUND ACCOUNT: If my loan meets the criteria by the Lender, I hereby choose:**

**Impounds Waived:** Not Waived    **Impound Types:** Taxes and Insurance

I understand that by waiving the escrow/impound account I may be required to pay a fee as determined by the Lender (if applicable per loan type).

Your loan has been locked pursuant to your request with the terms and conditions stated above. Please sign and date below; return the original to the Lender and keep a copy for your records.

**BY SIGNING BELOW, BORROWER AGREES TO THE TERMS AND CONDITIONS OF THIS "AGREEMENT".**

I/We have read this Lock-In Agreement and agree to all the terms and conditions set forth herein.

X  
Borrower

Date

X  
Co-Borrower

Date

In Process



## Affiliated Business Arrangement Disclosure Statement

**TO:** Naga venkata someswara rao Gonaboyina

PurnaDivya Thuraga

**FROM:** Lennar Mortgage, LLC

**PROPERTY ADDRESS:** 12604 NW 23 PL, Miami, FL 33167

**DATE:** 5/9/2023

This is to give you notice that Lennar Mortgage, LLC ("Lender") has a business relationship with the companies listed in the boxes below. Specifically, Lender is wholly owned by Lennar Corporation, and Lennar Corporation also: (i) owns, directly or indirectly, 100% of Lennar Title, Inc.; (ii) indirectly has a 20% ownership interest in North American Title Insurance Company (NATIC); (iii) indirectly has at least an 80% ownership interest in Lennar Insurance Agency, LLC; and (iv) indirectly has a minority ownership interest of less than 5% in Opendoor Labs, Inc. Due to these relationships, this referral of services may provide Lender a financial or other benefit.

Set forth below are the estimated charges or range of charges for the settlement services listed. You are NOT required to use the listed provider(s) as a condition for settlement of your loan on the subject property.

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

### ***Provider and Settlement Services/Estimated Range of Charges***

#### INSURANCE

**Lennar Insurance Agency, LLC (LIA)** is an insurance agent that provides, among other products, homeowner's/hazard and flood insurance. Set forth below is the estimated range of charges by LIA for the settlement services listed.

<u>Settlement Service</u>	<u>Range of Charges - Annual Premium</u>
Hazard Insurance	.2% - 2.5% of Home Price
Flood Insurance	.1% - .5% of Home Price

**NOTE:** The above is a premium range for hazard and flood insurance. If enhancements to the standard policy such as increased limits, scheduled articles, and/or earthquake coverage are required, the premium may increase above the maximum limits stated above. Actual quote and acceptance by LIA is subject to LIA's application of its underwriting guidelines, including but not limited to verification of your credit score and previous loss history.

Of course, the cost of your insurance may vary due to many factors including, without limitation, the size, location and cost of your home.



## Affiliated Business Arrangement Disclosure Statement Cont'd

<u>TITLE</u>		
<u>Description of Settlement Service</u>	<u>Range of Charges</u>	
Owner's policy:	\$5.75 per \$1,000 for purchase price up to \$100,000, plus \$5.00 per additional \$1,000 up to \$1,000,000 <sup>1</sup>	
Simultaneous Loan Policy:	\$200	- \$475
Title Search/Recertification:	\$150	- \$500 <sup>2</sup>
Closing Services:	\$350	- \$1,000 <sup>3</sup>
Endorsements:	\$75	- 10% of total premium <sup>4</sup>
Owner's and Encumbrances Report:	\$150	- \$300
Document Delivery Fee:	\$34	- \$200 <sup>5</sup>
Third Party Lender Fee:	\$325 <sup>6</sup>	
Property Information Report:	\$150	- \$300
Notary Fee:	\$100	- \$350
E-Recording fee:	\$3.00	- \$7.00 per document
Recording Fee:		Actual charge

In Progress

1. For coverage amounts exceeding the above published rates, please contact Lennar Title, Inc. for a quote.

2. Charge for title search depends on the property being purchased and the county in which the property is located.

3. Charge for closing services depends on the nature of the closing services provided, the amount of closing services needed and the county in which the property is located.

4. Charge depends on endorsement type and coverage required.

5. Charge per document delivery related to delivering documents to (a) lenders financing the subject transaction; and/or (b) current lender's or other creditor's payoff or payment; and/or (c) buyer or buyer's representative, as the case may be, for closing by mail.

6. Charge only applies to second mortgages.

<u>SALE OF EXISTING HOME</u>	
<u>Opendoor Service</u>	<u>Range of Charges*</u>
Opendoor Service Charge (real estate transaction cost associated with purchase of home):	6% - 16% of home sales price
<p>*The amount of the Opendoor Service Charge varies based on the individual property and current market conditions and does not include any upfront repair costs that may be required. There will also be other closing costs imposed by third parties related to the settlement of the sale. Contact Opendoor to obtain an offer that includes an estimate of all anticipated charges.</p>	



## **Affiliated Business Arrangement Disclosure Statement Cont'd**

### **Acknowledgement**

I/we have read this notice and understand that Lender is referring me/us to purchase the above-described settlement services from the above-named providers and may receive a financial or other benefit as a result of this referral.

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Borrower \_\_\_\_\_ Date \_\_\_\_\_

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Co-Borrower \_\_\_\_\_ Date \_\_\_\_\_

**In Process**



## CONSENT TO SHARE TAX RETURN AND RELATED INFORMATION

Date: 5/9/2023

Borrowers:

Naga venkata someswara rao Gonaboyina  
PurnaDivya Thuraga

I understand, acknowledge, and agree that Lennar Mortgage, LLC ("Lender") and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) if legally compelled to do or as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

In Process

X

Naga venkata someswara rao Gonaboyina

Date

X

PurnaDivya Thuraga

Date

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## Borrower's Certification & Authorization

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### Certification

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The undersigned certify the following:

1. I/We have applied for a mortgage loan from **Lennar Mortgage, LLC** ("Lender"). In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that **Lennar Mortgage, LLC** reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the Financial Institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

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### Authorization to Release Information

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To Whom It May Concern:

1. I/We have applied for a mortgage loan from **Lennar Mortgage, LLC**. As part of the application process, Lennar Mortgage, LLC and the mortgage guaranty insurer (if any) may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Lennar Mortgage, LLC and to any investor to whom **Lennar Mortgage, LLC** may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. **Lennar Mortgage, LLC** or any investor that purchases the mortgage or the mortgage guaranty insurer (if any) may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to **Lennar Mortgage, LLC**, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.
6. Mortgage guaranty insurer (if any): **US Dept of Housing and Urban Development (HUD)**

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### VA, FHA and USDA Loans

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This is notice to you as required by the Right to Financial Privacy Act of 1978 that:

- Department of Veterans Affairs (VA)  
 Department of Housing and Urban Development  
 Department of Agriculture (USDA)

has a right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the agency indicated above without further notice or authorization, but will not be disclosed or released to another Government Agency or Department without your consent except as required or permitted by law. Prior to the time that your financial records are disclosed, you may revoke this authorization at any time; however, your refusal to provide the information may cause your application to be delayed or rejected. If you believe that your financial records have been disclosed improperly, you may have legal rights under the Right to Financial Privacy Act of 1978 [12 USCS Section 3401 et seq.].

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Date

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Date



## RIGHT TO COPY OF APPRAISAL

Borrower: **Naga venkata someswara rao Gonaboyina  
PurnaDivya Thuraga**

Date: **May 9, 2023**

Loan Number: **20700655**

Property Address: **12604 NW 23 PL  
Miami, FL 33167**

Lender/Broker: **Lennar Mortgage, LLC**

Loan Originator: **Will Helmick**

**License #: MLDB1111  
NMLS #: 1058**

**License #: LO107344  
NMLS #: 2301654**

This disclosure is provided to you pursuant to 15 U.S.C. 1691(e); 12 CFR 1002.14(a); and Fannie Mae's and Freddie Mac's Appraiser Independence Requirements.

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

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

You understand that, under Federal Law, you must be:

- Given a copy of each appraisal or written valuation concerning the subject property.
- Provided with the valuation promptly upon completion or three (3) business days prior to closing, whichever is earlier.

Mark the applicable statement:

- I/we wish to waive the timing requirement described above and choose to receive a copy of the appraisal at or prior to closing. **I/we am/are not waiving my/our right to receive a copy of the appraisal.**
- I/we do not wish to waive the timing requirement described above and choose to have a minimum of three (3) business days from receipt to review my/our valuation prior to closing my/our loan.

### ACKNOWLEDGEMENT

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

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**NAGA VENKATA SOMESWARA RAO GONABOYINA**

**DATE**

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**PURNADIVYA THURAGA**

**DATE**

Right of Copy of Appraisal

Revised: 04/27/2021

ICE Mortgage Technology, Inc.

L11158960GBAIRJ 0521  
L11158960GBAIRJ (INI)  
05/09/2023 11:53 AM PST



# HAZARD INSURANCE AUTHORIZATION, REQUIREMENTS AND DISCLOSURE

Borrower(s): **Naga venkata someswara rao Gonaboyina  
PurnaDivya Thuraga**

Date: **May 9, 2023**

Loan Number: **20700655**

Property Address: **12604 NW 23 PL  
Miami, FL 33167**

Lender/Broker: **Lennar Mortgage, LLC**

Loan Originator: **Will Helmick**

**License #: MLDB1111  
NMLS #: 1058**

**License #: LO107344  
NMLS #: 2301654**

Listed below are your Lender's policies and procedures and minimum requirements for Hazard Insurance which must be provided covering the subject property unless otherwise provided by applicable state law:

1. Coverage must equal the lesser of the following:
  - 100% of the insurable value of the improvements, as established by the property insurer, or
  - the unpaid principal balance of the mortgage, as long as it equals the minimum amount—80% of the insurable value of the improvements—required to compensate for damage or loss on a replacement cost basis. If it does not, then coverage that does provide the minimum required amount must be obtained.
2. The insurance company providing coverage must have a(n) **"A"** rating or better in the latest edition of "Best's Insurance Guide," must be licensed in the State in which the property described above is located, and must be licensed to transact the lines of insurance required in the transaction.
3. Policy shall provide at least "Broad Form" coverage on properties of one to four units, and at least "Vandalism & Malicious Mischief" on properties with over four units, with no deviation. Homeowners policies must provide coverage equal to "HO 2" form.
4. The maximum deductible must not exceed **5.000% of the face amount of the insurance policy.**
5. Policy must provide coverage for a term of at least **one year.** Premiums may be paid on an annual installment basis only if the policy provides that the Lender will be notified in writing of cancellation 30 days prior to expiration of coverage, for any cause. Binders are not acceptable, unless otherwise mandated by state law.
6. If any existing policy is provided which will expire within **six months** from the date of the recording of this loan, said policy must be renewed for the required term as noted in #5 above.
7. All forms and endorsements pertaining to the Lender's requirements must appear on the "Declaration Page" of the policy.
8. New policies must be accompanied by a signed "Broker of Record Authorization" if borrower(s) have changed Insurance Agents.
9. Verification of renewal of insurance policies must be in the Lender's office at least thirty days prior to the expiration date of the existing policy. If this requirement is not met, the LENDER OR ITS SUCCESSORS OR ASSIGNS MAY AT THEIR OPTION, BUT WITHOUT OBLIGATION TO DO SO, PROVIDE COVERAGE TO REPLACE ANY EXPIRING POLICIES WHICH HAVE NOT BEEN PROPERLY RENEWED. The premium for such coverage will be remitted promptly by the undersigned, or Lender may charge borrower's account for the cost thereof.
10. The policy must include a standard "mortgagee loss payee clause" (Lenders Loss Payable Endorsement form 438 BFU or equivalent) in favor of:  
**Lennar Mortgage, LLC, ISAOA ATIMA  
140 Fountain Pkwy N, Ste. 250  
St. Petersburg, FL 33716**
11. Property address and insureds' names must be designated on the policy as on the ALTA Title Policy.
12. The Lender's loan number must appear on the policy and any subsequent endorsements.
13. Effective date of new policies, endorsements, and/or assignments shall be as of, or prior to, the date of recording this loan.
14. If the security property is a condominium, the master insurance policy must contain a minimum of \$1,000,000.00 coverage for "Directors & Officers" liability as well as "walls-in" coverage policy (commonly known as HO-6 policy).



**LOAN #: 20700655**

The policy must include replacement of improvements and betterment coverage to cover any improvements that you may have made to the unit. A copy of the master policy must be submitted to the Lender prior to funding.

AN ACCEPTABLE POLICY, WITH ENDORSEMENTS AND/OR ASSIGNMENTS, MUST BE FORWARDED TO AND RECEIVED BY LENDER BEFORE THIS LOAN CAN BE FUNDED: OTHERWISE, LENDER MAY BE FORCED TO PLACE INTERIM COVERAGE ON THE PROPERTY AT AN ADDITIONAL COST TO THE BORROWER(S).

Each of the undersigned acknowledges that he or she has read and understands the foregoing provisions and insurance requirements. This authorization will remain irrevocable for the undersigned as owner(s) of the subject property, and for any assignees, for as long as this loan remains on subject property.

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**NAGA VENKATA SOMESWARA RAO GONABOYINA**

**DATE**

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**PURNADIVYA THURAGA**

**DATE**

In Process



# NOTICE OF SPECIAL FLOOD HAZARDS AND AVAILABILITY OF FEDERAL DISASTER RELIEF ASSISTANCE

Borrower(s): **Naga venkata someswara rao Gonaboyina  
PurnaDivya Thuraga**

Date: **May 9, 2023**

Loan Number: **20700655**

Mailing Address: **17300 NW 68th Ave  
Hialeah, FL 33015**

Property Address: **12604 NW 23 PL  
Miami, FL 33167**

Lender/Broker: **Lennar Mortgage, LLC**

Loan Originator: **Will Helmick**

**License #: MLDB1111  
NMLS #: 1058**

**License #: LO107344  
NMLS #: 2301654**

We are giving you this notice to inform you that:

The building or mobile home securing the loan for which you have applied is or will be located in an area with special flood hazards.

The area has been identified by the Administrator of the Federal Emergency Management Agency (FEMA) as a special flood hazard area using FEMA's Flood Insurance Rate Map or the Flood Hazard Boundary Map for the following community:  
**MIAMI-DADE COUNTY**

This area has a one percent (1%) chance of a flood equal to or exceeding the base flood elevation (a 100-year flood) in any given year. During the life of a 30-year mortgage loan, the risk of a 100-year flood in a special flood hazard area is 26 percent (26%).

Federal law allows a lender and borrower jointly to request the Administrator of FEMA to review the determination of whether the property securing the loan is located in a special flood hazard area. If you would like to make such a request, please contact us for further information.

The community in which the property securing the loan is located participates in the National Flood Insurance Program (NFIP). Federal law will not allow us to make you the loan that you have applied for if you do not purchase flood insurance. The flood insurance must be maintained for the life of the loan. If you fail to purchase or renew flood insurance on the property, Federal law authorizes and requires us to purchase the flood insurance for you at your expense.

- At a minimum, flood insurance purchased must cover the lesser of:
  - (1) the outstanding principal balance of the loan; or
  - (2) the maximum amount of coverage allowed for the type of property under the NFIP.Flood insurance coverage under the NFIP is limited to the building or mobile home and any personal property that secures your loan and not the land itself.
- Federal disaster relief assistance (usually in the form of a low-interest loan) may be available for damages incurred in excess of your flood insurance if your community's participation in the NFIP is in accordance with NFIP requirements.
- Although you may not be required to maintain flood insurance on all structures, you may still wish to do so, and your mortgage lender may still require you to do so to protect the collateral securing the mortgage. If you choose not to maintain flood insurance on a structure and it floods, you are responsible for all flood losses relating to that structure.

## Availability of Private Flood Insurance Coverage

Flood insurance coverage under the NFIP may be purchased through an insurance agent who will obtain the policy either directly through the NFIP or through an insurance company that participates in the NFIP. Flood insurance that provides



the same level of coverage as a standard flood insurance policy under the NFIP may be available from private insurers that do not participate in the NFIP. You should compare the flood insurance coverage, deductibles, exclusions, conditions, and premiums associated with flood insurance policies issued on behalf of the NFIP and policies issued on behalf of private insurance companies and contact an insurance agent as to the availability, cost, and comparisons of flood insurance coverage.

### **Escrow Requirement for Residential Loans**

Federal law may require a lender or its servicer to escrow all premiums and fees for flood insurance that covers any residential building or mobile home securing a loan that is located in an area with special flood hazards. If your lender notifies you that an escrow account is required for your loan, then you must pay your flood insurance premiums and fees to the lender or its servicer with the same frequency as you make loan payments for the duration of your loan. These premiums and fees will be deposited in the escrow account, which will be used to pay the flood insurance provider.

Flood insurance coverage under the NFIP is not available for the property securing the loan because the community in which the property is located does not participate in the NFIP. In addition, if the non-participating community has been identified for at least one year as containing a special flood hazard area, properties located in the community will not be eligible for Federal disaster relief assistance in the event of a Federally-declared flood disaster.

### **Acknowledgement by Borrower**

Borrower(s) agrees to furnish, at Borrower's expense, a flood insurance policy satisfying Lender's requirements before closing of the above referenced loan and maintain same thereafter.

Delivery of these notices is hereby acknowledged.

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**NAGA VENKATA SOMESWARA RAO GONABOYINA****DATE**

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**PURNADIVYA THURAGA****DATE**

# NOTICE OF FURNISHING NEGATIVE INFORMATION

Borrower(s): **Naga venkata someswara rao Gonaboyina  
PurnaDivya Thuraga**

Date: **May 9, 2023**

Loan Number: **20700655**

Property Address: **12604 NW 23 PL  
Miami, FL 33167**

Lender/Broker: **Lennar Mortgage, LLC**

Loan Originator: **Will Helmick**

**License #: MLDB1111  
NMLS #: 1058**

**License #: LO107344  
NMLS #: 2301654**

In accordance with the implementation of the Fair and Accurate Credit Transactions Act of 2003, we are required to provide you the following statement as prescribed by Section 217:

**WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.**

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**NAGA VENKATA SOMESWARA RAO GONABOYINA**

**DATE**

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**PURNADIVYA THURAGA**

**DATE**



## MORTGAGE FRAUD IS INVESTIGATED BY THE FBI



**Mortgage Fraud is investigated by the Federal Bureau of Investigation and is punishable by up to 30 years in federal prison or \$1,000,000 fine, or both. It is illegal for a person to make any false statement regarding income, assets, debt, or matters of identification, or to willfully overvalue any land or property, in a loan and credit application for the purpose of influencing in any way the action of a financial institution.**

**Some of the applicable Federal criminal statutes which may be charged in connection with Mortgage Fraud include:**

- 18 U.S.C. § 1001 - Statements or entries generally
- 18 U.S.C. § 1010 - HUD and Federal Housing Administration Transactions
- 18 U.S.C. § 1014 - Loan and credit applications generally
- 18 U.S.C. § 1028 - Fraud and related activity in connection with identification documents
- 18 U.S.C. § 1341 - Frauds and swindles by Mail
- 18 U.S.C. § 1342 - Fictitious name or address
- 18 U.S.C. § 1343 - Fraud by wire
- 18 U.S.C. § 1344 - Bank Fraud
- 42 U.S.C. § 408(a) - False Social Security Number

**Unauthorized use of the FBI seal, name, and initials is subject to prosecution under Sections 701, 709, and 712 of Title 18 of the United States Code. This advisement may not be changed or altered without the specific written consent of the Federal Bureau of Investigation, and is not an endorsement of any product or service.**

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NAGA VENKATA SOMESWARA RAO GONABOYINA

DATE

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PURNADIVYA THURAGA

DATE



## FAIR CREDIT REPORTING ACT

This notice is provided to you in accordance with § 601 et seq. of the Federal Fair Credit Reporting Act (FCRA). In connection with processing your loan application, we will request a consumer credit report on your credit standing, credit capacity and creditworthiness from a Consumer Reporting Agency. If adverse action is taken on your loan application, we will advise you of the name, address and telephone number of the Consumer Reporting Agency and you will have the right to obtain within 60 days of adverse action a free copy of the consumer credit report from the Consumer Reporting Agency. You also have the right to dispute the accuracy or completeness of any information in the credit report furnished by the Consumer Credit Reporting Agency.

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**NAGA VENKATA SOMESWARA RAO GONABOYINA****DATE**

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**PURNADIVYA THURAGA****DATE**

In Process



DATE: May 9, 2023

**EQUAL CREDIT OPPORTUNITY ACT NOTICE**

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); or because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is:

**Federal Trade Commission  
Equal Credit Opportunity  
Washington, DC 20580**

**Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered in determining your creditworthiness.**

**In Process**

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**NAGA VENKATA SOMESWARA RAO GONABOYINA****DATE**

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**PURNADIVYA THURAGA****DATE**

## **USA PATRIOT ACT INFORMATION DISCLOSURE IMPORTANT INFORMATION ABOUT APPLICATION PROCEDURES**

Borrower(s): **Naga venkata someswara rao Gonaboyina  
PurnaDivya Thuraga**

Date: May 9, 2023

Loan Number: **20700655**

**Property Address: 12604 NW 23 PL  
Miami, FL 33167**

Lender/Broker: **Lennar Mortgage, LLC**

Loan Originator: **Will Helmick**

**License #: MLDB1111  
NMLS #: 1058**

**License #: LO107344  
NMLS #: 2301654**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies every customer.

What this means for you: When you apply for a loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

## ACKNOWLEDGEMENT

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

**NAGA VENKATA SOMESWARA RAO GONABOYINA**

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**DATE**

## **PURNADIVYA THURAGA**

DATE



# OCCUPANCY AND FINANCIAL STATEMENT

Borrower(s): **Naga venkata someswara rao Gonaboyina  
PurnaDivya Thuraga**

Date: **May 9, 2023**

Loan Number: **20700655**

Property Address: **12604 NW 23 PL  
Miami, FL 33167**

Lender/Broker: **Lennar Mortgage, LLC**

Loan Originator: **Will Helmick**

**License #: MLDB1111  
NMLS #: 1058**

**License #: LO107344  
NMLS #: 2301654**

**1. Occupancy:** [check one box only]

- Principal Residence.** Borrower either currently occupies and uses the Property as Borrower's principal residence, or Borrower will occupy and use the Property as Borrower's principal residence within 60 days after Borrower signs the Security Instrument. Borrower will continue to occupy and use the Property as Borrower's principal residence for at least one (1) year from the date that Borrower first occupies the Property. However, Borrower will not have to occupy and use the Property as Borrower's principal residence within the time frames set forth above if Lender agrees in writing that Borrower does not have to do so. Lender may not refuse to agree unless the refusal is reasonable. Borrower will also not have to occupy and use the Property as Borrower's principal residence within the time frames set forth above if extenuating circumstances exist which are beyond Borrower's control.
- Second Home.** Borrower will occupy, and will use, the Property as Borrower's second home. Borrower will keep the Property available for Borrower's exclusive use and enjoyment at all times, and will not subject the Property to any timesharing or other shared ownership arrangement or to any rental pool or agreement that requires Borrower either to rent the Property or give a management firm or any other person any control over the occupancy or use of the Property.
- Investment.** The Property is owned and held by Borrower as an investment property. Borrower does not now occupy or use the property, and has no present intention to occupy or use the Property in the future, either as Borrower's principal residence or second home. Borrower now occupies and uses other property or properties as Borrower's principal residence and/or second home.

- 2. Financial Status:** Borrower understands that Lender is making the Loan based upon statements and representations contained in, or made in connection with, the residential mortgage loan application given by Borrower to Lender (the "Loan Application"). Borrower hereby certifies that the information provided by Borrower contained in, or made in connection with, the Loan Application related to Borrower's financial status (such as Borrower's employment, income, available cash, debts, expenses, credit obligations, and the like), has not changed significantly and that the information accurately reflects Borrower's current financial status. Borrower certifies further that Borrower has not received a layoff notice or otherwise has knowledge of a pending layoff, and Borrower, to the best of Borrower's knowledge and belief, is unaware of any events or circumstances in the foreseeable future that would impair or have an adverse effect on Borrower's ability to fulfill Borrower's Loan obligations, including, but not limited to Borrower's obligation to make required periodic payments.
- 3. False, Misleading or Inaccurate Statements:** Borrower understands that Borrower will be in default under the terms of the Security Instrument if, during the application process for the Loan, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan, including, but not limited to, representations concerning Borrower's occupancy of the Property and Borrower's financial status. Borrower understands further that any intentional or negligent misrepresentation(s) of the



**LOAN #: 20700655**

information contained in, or made in connection with, the Loan Application may result in severe civil and/or criminal penalties, including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation(s) which Borrower has made on or in connection with the Loan Application.

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**NAGA VENKATA SOMESWARA RAO GONABOYINA**

**DATE**

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**PURNADIVYA THURAGA**

**DATE**

# In Process



## Personal Information Sharing

Date: May 9, 2023

LOAN #: 20700655

To: Naga venkata someswara rao Gonaboyina  
PurnaDivya Thuraga

Thank you for selecting **Lennar Mortgage, LLC** to finance your home. We appreciate the opportunity to work closely with you in order to make your financing and closing experience with us an enjoyable one.

### Sharing with Our Affiliates

#### YOU ARE NOT REQUIRED TO CONSENT TO SHARING WITH AFFILIATES

In our effort to provide you with superior service we would like to share information about you with our affiliated businesses. Under the Fair Credit Reporting Act ("FCRA") we may share information about your loan status with our affiliated businesses without your permission. However, FCRA requires that we obtain your consent before we can share additional information about your assets, income, and employment as well as credit reports and other credit related documentation with our affiliated businesses. When we are able to share this information with our affiliates, we are often in a position to coordinate your final approval and closing in a manner that creates the least disruption in your busy schedule.

Affiliated companies may include Lennar, Lennar Title, Inc, Lennar Title, LLC, Lennar Title, Inc dba Lennar Closing Services, North American Title Insurance Company and Lennar Insurance Agency, LLC.

I (we)  agree /  do not agree, to allow **Lennar Mortgage, LLC** to share our personal private information such as assets, income, credit information, etc. with its affiliates.

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NAGA VENKATA SOMESWARA RAO GONABOYINA

DATE

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PURNADIVYA THURAGA

DATE



**Sharing with Non-Affiliates**

YOU ARE NOT REQUIRED TO CONSENT TO SHARING WITH NON-AFFILIATES

Under the Fair Credit Reporting Act (FCRA) we may not share any information about your income, assets, credit information and employment with any non-affiliates such as the realtor or seller. We are, however, permitted to share loan status information with these non-affiliates with your consent.

I (we) agree to allow **Lennar Mortgage, LLC** to share information such as loan status with the individuals listed below.

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Under the Gramm Leach Bliley Act (GLBA) we may not share any non-public personal information (e.g. name, address, telephone number, e-mail address, etc.) with any non-affiliate to market you. We are, however, permitted to share this information with your consent.

I (we)  agree /  do not agree, to allow **Lennar Mortgage, LLC** to share my nonpublic personal information such as, my name, telephone number, e-mail address, estimated closing date and address of the property I am financing with service companies, such as Utility Concierge, ADT and 2-10 Home Warranty.

NAGA VENKATA SOMESWARA RAO GONABOYINA

DATE

PURNADIVYA THURAGA

DATE

**Opt-Out Policy** follows on page 3 of this document.



## Personal Information Sharing Opt-Out Policy

Per **Lennar Mortgage, LLC** Privacy Notice, we will only share certain information with our affiliates and/or non-affiliates with your permission. The non-public information that we share with our affiliates includes your Social Security number and credit score information which is needed to provide you with accurate title and property insurance quotes. The non-public information that we share with non-affiliates (i.e. Utility Concierge) includes your name, telephone number, e-mail address, estimated closing date and address of the property you are purchasing.

If you have authorized us to share information with affiliates and/or non-affiliates and wish to later "opt-out" of sharing this information, please contact our Compliance Support Team at 888-966-8262.

In Process



## Authorization for the Social Security Administration (SSA) To Release Social Security Number (SSN) Verification

Printed Name: <b>Naga venkata someswara rao Gonaboyina</b>	Date of Birth: <b>June 10, 1993</b>	Social Security Number: <b>657-42-4170</b>
---	--	---

Reason for authorizing consent: (Please select one)

- |   |   |  |
|---|---|--|
| <input checked="" type="checkbox"/> To apply for a mortgage | <input type="checkbox"/> To apply for a loan          | <input type="checkbox"/> To meet a licensing requirement |
| <input type="checkbox"/> To open a bank account             | <input type="checkbox"/> To open a retirement account | <input type="checkbox"/> Other                           |
| <input type="checkbox"/> To apply for a credit card         | <input type="checkbox"/> To apply for a job           |  |

With the following company ("the Company"):

Company Name: **Lennar Mortgage, LLC**

Company Address: **5505 Blue Lagoon Drive Suite 505, Doral, FL 33126**

The name and address of the Company's Agent (if applicable):

Agent's Name: **CoreLogic**

Agent's Address: **10277 Scripps Ranch Blvd, San Diego, CA 92131**

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified. I am the individual to whom the Social Security number was issued or the parent or legal guardian of a minor, or the legal guardian of a legally incompetent adult. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

**This consent is valid only for one-time use. This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:**

**This consent is valid for \_\_\_\_\_ days from the date signed. \_\_\_\_\_ (Please initial.)**

Signature:

Date Signed:

Relationship (if not the individual to whom the SSN was issued):

### **Privacy Act Statement Collection and Use of Personal Information**

Sections 205(a) and 1106 of the Social Security Act, as amended, allow us to collect this information. Furnishing us this information is voluntary. However, failing to provide all or part of the information may prevent us from releasing information to a designated company or company's agent. We will use the information to verify your name and Social Security number (SSN). In addition, we may share this information in accordance with the Privacy Act and other Federal laws. For example, where authorized, we may use and disclose this information in computer matching programs, in which our records are compared with other records to establish or verify a person's eligibility for Federal benefit programs and for repayment of incorrect or delinquent debts under these programs. A list of routine uses is available in our Privacy Act System of Records Notice (SORN) 60-0058, entitled Master Files of SSN Holders and SSN Applications. Additional information and a full listing of all our SORNS are available on our website at [www.socialsecurity.gov/foia/bluebook](http://www.socialsecurity.gov/foia/bluebook).

**Paperwork Reduction Act Statement** - This information collection meets the requirements of 44 U.S.C. § 3507, as amended by section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions unless we display a valid Office of Management and Budget control number. We estimate that it will take about 3 minutes to complete the form. You may send comments on our time estimate above to: SSA, 6401 Security Blvd., Baltimore, MD 21235-6401. **Send to this address only comments relating to our time estimate, not the completed form.**

.....TEAR OFF.....

### **NOTICE TO NUMBER HOLDER**

The Company and/or its Agent have entered into an agreement with SSA that, among other things, includes restrictions on the further use and disclosure of SSA's verification of your SSN. To view a copy of the entire model agreement, visit <http://www.ssa.gov/cbsv/docs/SampleUserAgreement.pdf>.

## Authorization for the Social Security Administration (SSA) To Release Social Security Number (SSN) Verification

Printed Name: <b>PurnaDivya Thuraga</b>	Date of Birth: <b>August 27, 1987</b>	Social Security Number: <b>674-69-9689</b>
--	--	---

Reason for authorizing consent: (Please select one)

- |   |   |  |
|---|---|--|
| <input checked="" type="checkbox"/> To apply for a mortgage | <input type="checkbox"/> To apply for a loan          | <input type="checkbox"/> To meet a licensing requirement |
| <input type="checkbox"/> To open a bank account             | <input type="checkbox"/> To open a retirement account | <input type="checkbox"/> Other                           |
| <input type="checkbox"/> To apply for a credit card         | <input type="checkbox"/> To apply for a job           |  |

With the following company ("the Company"):

Company Name: **Lennar Mortgage, LLC**

Company Address: **5505 Blue Lagoon Drive Suite 505, Doral, FL 33126**

The name and address of the Company's Agent (if applicable):

Agent's Name: **CoreLogic**

Agent's Address: **10277 Scripps Ranch Blvd, San Diego, CA 92131**

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified. I am the individual to whom the Social Security number was issued or the parent or legal guardian of a minor, or the legal guardian of a legally incompetent adult. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

**This consent is valid only for one-time use. This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:**

**This consent is valid for \_\_\_\_\_ days from the date signed. \_\_\_\_\_ (Please initial.)**

Signature:

Date Signed:

Relationship (if not the individual to whom the SSN was issued):

### **Privacy Act Statement Collection and Use of Personal Information**

Sections 205(a) and 1106 of the Social Security Act, as amended, allow us to collect this information. Furnishing us this information is voluntary. However, failing to provide all or part of the information may prevent us from releasing information to a designated company or company's agent. We will use the information to verify your name and Social Security number (SSN). In addition, we may share this information in accordance with the Privacy Act and other Federal laws. For example, where authorized, we may use and disclose this information in computer matching programs, in which our records are compared with other records to establish or verify a person's eligibility for Federal benefit programs and for repayment of incorrect or delinquent debts under these programs. A list of routine uses is available in our Privacy Act System of Records Notice (SORN) 60-0058, entitled Master Files of SSN Holders and SSN Applications. Additional information and a full listing of all our SORNS are available on our website at [www.socialsecurity.gov/foia/bluebook](http://www.socialsecurity.gov/foia/bluebook).

**Paperwork Reduction Act Statement** - This information collection meets the requirements of 44 U.S.C. § 3507, as amended by section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions unless we display a valid Office of Management and Budget control number. We estimate that it will take about 3 minutes to complete the form. You may send comments on our time estimate above to: SSA, 6401 Security Blvd., Baltimore, MD 21235-6401. **Send to this address only comments relating to our time estimate, not the completed form.**

.....TEAR OFF.....

### **NOTICE TO NUMBER HOLDER**

The Company and/or its Agent have entered into an agreement with SSA that, among other things, includes restrictions on the further use and disclosure of SSA's verification of your SSN. To view a copy of the entire model agreement, visit <http://www.ssa.gov/cbsv/docs/SampleUserAgreement.pdf>.

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

Request may be rejected if the form is incomplete or illegible.

For more information about Form 4506-C, visit [www.irs.gov](http://www.irs.gov) and search IVES.

1a. Current name			2a. Spouse's current name ( <i>if joint return and transcripts are requested for both taxpayers</i> )		
i. First name <b>Naga venkata</b>	ii. Middle initial <b>V</b>	iii. Last name/BMF company name <b>Gonaboyina</b>	i. Spouse's first name <b>PurnaDivya</b>	ii. Middle initial	iii. Spouse's last name <b>Thuraga</b>
1b. First taxpayer identification number ( <i>see instructions</i> )  <b>657-42-4170</b>			2b. Spouse's taxpayer identification number ( <i>if joint return and transcripts are requested for both taxpayers</i> )  <b>674-69-9689</b>		
1c. Previous name shown on the last return filed if different from line 1a			2c. Spouse's previous name shown on the last return filed if different from line 2a		
i. First name	ii. Middle initial	iii. Last name	i. First name	ii. Middle initial	iii. Last name
3. Current address ( <i>including apt., room, or suite no.</i> , city, state, and ZIP code ( <i>see instructions</i> ))					
a. Street address ( <i>including apt., room, or suite no.</i> ) <b>17300 NW 68th Ave</b>			b. City <b>Hialeah</b>	c. State <b>FL</b>	d. ZIP code <b>33015</b>
4. Previous address shown on the last return filed if different from line 3 ( <i>see instructions</i> )					
a. Street address ( <i>including apt., room, or suite no.</i> ) <b>10863 NW 83th St</b>			b. City <b>Hialeah Gardens</b>	c. State <b>FL</b>	d. ZIP code <b>33018</b>
5a. IVES participant name, ID number, SOR mailbox ID, and address					
i. IVES participant name <b>CoreLogic Credco</b>			ii. IVES participant ID number <b>302617</b>	iii. SOR mailbox ID <b>CLGX4506T</b>	
iv. Street address ( <i>including apt., room, or suite no.</i> ) <b>40 Pacifica #900</b>			v. City <b>Irvine</b>	vi. State <b>CA</b>	vii. ZIP code <b>92618</b>
5b. Customer file number ( <i>if applicable</i> ) ( <i>see instructions</i> )			5c. Unique identifier ( <i>if applicable</i> ) ( <i>see instructions</i> )		
5d. Client name, telephone number, and address ( <i>this field cannot be blank or not applicable (NA)</i> )					
i. Client name <b>Lennar Mortgage, LLC</b>			ii. Telephone number <b>800-741-8262</b>		
iii. Street address ( <i>including apt., room, or suite no.</i> ) <b>140 Fountain Pkwy N, Ste. 250</b>			iv. City <b>St. Petersburg</b>	v. State <b>FL</b>	vi. ZIP code <b>33716</b>

Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (*see instructions*)6. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts  
**1040**a. Return Transcript  b. Account Transcript  c. Record of Account 7. Wage and Income transcript (W-2, 1098-E, 1099-G, etc.) 

a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.

b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers

Line 1a  Line 2a 8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format (*see instructions*)**12 / 31 / 2022      12 / 31 / 2021      /      /      /      /**

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

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. Note: This form must be received by IRS within 120 days of the signature date.

 Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.

Sign Here	Signature for Line 1a ( <i>see instructions</i> )		Date	Phone number of taxpayer on line 1a or 2a <b>937-929-9592</b>
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input checked="" type="checkbox"/> Signatory confirms document was electronically signed	
	Print/Type name <b>Naga venkata someswara rao Gonaboyina</b>			
	Title ( <i>if line 1a above is a corporation, partnership, estate, or trust</i> )			
	Spouse's signature ( <i>required if listed on Line 2a</i> )		Date	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed	
Print/Type name <b>PurnaDivya Thuraga</b>				



# Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

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

## Future Developments

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

**What's New.** Form 4506-C includes the Client company requesting transcripts and increased the number of Wage and Income transcripts requests.

## General Instructions

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

**Designated Recipient Notification.** Section 6103(c) limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

**Taxpayer Notification.** Section 6103(c) limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

**Purpose of form.** Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

**Note:** If you are unsure of which type of transcript you need, check with the party requesting your tax information.

**Where to file.** The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

## Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

## Specific Instructions

**Line 1a/2a (if spouse is also requested).** For IMF Requests: Enter the First, Middle Initial, and Last Name in the indicated fields. If all characters will not fit, please enter up to 12 for First name and 22 for Last name. For BMF Requests: Enter the company name in the Last Name field. If all characters will not fit, please enter up to 22.

**Line 1b/2b (if spouse is also requested).** Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a including the dashes in the correct format, or enter the employer identification number (EIN) for the business listed on line 1a including the dashes in the correct format.

**Line 1c/2c (if spouse is also requested).** Enter your previous name as shown on your last filed tax return if different than line 1a.

**Line 3.** Enter your current address in the indicated fields. If you use a P.O. Box, include it and the number in the Current Address field.

**Line 4.** Enter the address shown on the last return filed if different from the address entered on line 3.

**Note:** If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

**Line 5b.** Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Line 5c.** Enter up to 10 alpha-numeric characters to create a unique identifier that will show in the mailbox file information. The unique identifier cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Note.** If you use an SSN, we will not input the information and the customer file number or unique identifier will reflect a generic entry of "9999999999".

**Line 5d.** Enter the Client company name, address, and phone number in the indicated fields. A Client company receives the requested tax transcripts from the IVES participant. If the IVES participant is also the Client company, the IVES participant information should be entered on Line 5a and 5d. These fields cannot be blank or Not Applicable (NA).

**Line 6.** Enter only one tax form number (1040, 1065, 1120, etc.) per request for all line 6 transcripts request types.

**Line 6a.** Return Transcript includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years.

**Line 6b.** Account Transcript contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns.

**Line 6c.** Record of Account provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years.

**Line 7.** The IRS can provide a transcript that includes data from these information returns: Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. Enter up to three information return types. If no specific type is requested, all forms will be provided. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, Form W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need Form W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.

**Line 8.** Enter the end date of the tax year or period requested in mm dd yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12 31 2018 for a calendar year 2018 Form 1040 transcript.



*You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.*

**Signature and date.** Form 4506-C must be signed and dated by the taxpayer listed on line 1a and, if listed, 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.

**Authorized Representative:** A representative can sign Form 4506-C for a taxpayer if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5a, and Form 2848 is attached to the Form 4506-C request. If you are Heir at Law, Next of Kin, or Beneficiary, you must be able to establish a material interest in the estate or trust. If Form 4506-C is signed by a representative, the Authorized Representative check box must be marked.

**Electronic Signature:** Only IVES participants that opt in to the Electronic Signature usage can accept electronic signatures. Contact the IVES participant for approval and guidance for electronic signatures. If the Form 4506-C is signed electronically, the Electronic Signature check box must be marked.

**Individuals.** Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Signatures are required for all taxpayers listed on Line 1a and 2a.

**Corporations.** Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

**Partnerships.** Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

**All others.** See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

**Learning about the law or the form . . . . .** 10 min.  
**Preparing the form . . . . .** 12 min.  
**Copying, assembling, and sending the form to the IRS . . . . .** 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service  
Tax Forms and Publications Division  
1111 Constitution Ave. NW, IR-6526  
Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.

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

Request may be rejected if the form is incomplete or illegible.

For more information about Form 4506-C, visit [www.irs.gov](http://www.irs.gov) and search IVES.

<b>1a. Current name</b> i. First name <b>Naga venkata</b>			<b>2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)</b> i. Spouse's first name		
ii. Middle initial <b>V</b>			ii. Middle initial		
iii. Last name/BMF company name <b>Gonaboyina</b>			iii. Spouse's last name		
<b>1b. First taxpayer identification number (see instructions)</b>  <b>657-42-4170</b>			<b>2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers)</b>		
<b>1c. Previous name shown on the last return filed if different from line 1a</b>			<b>2c. Spouse's previous name shown on the last return filed if different from line 2a</b>		
i. First name	ii. Middle initial	iii. Last name	i. First name	ii. Middle initial	iii. Last name
<b>3. Current address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)</b>					
a. Street address (including apt., room, or suite no.) <b>17300 NW 68th Ave</b>			b. City <b>Hialeah</b>	c. State <b>FL</b>	d. ZIP code <b>33015</b>
<b>4. Previous address shown on the last return filed if different from line 3 (see instructions)</b>					
a. Street address (including apt., room, or suite no.) <b>10863 NW 83th St</b>			b. City <b>Hialeah Gardens</b>	c. State <b>FL</b>	d. ZIP code <b>33018</b>
<b>5a. IVES participant name, ID number, SOR mailbox ID, and address</b>					
i. IVES participant name <b>CoreLogic Credco</b>			ii. IVES participant ID number <b>302617</b>	iii. SOR mailbox ID <b>CLGX4506T</b>	
iv. Street address (including apt., room, or suite no.) <b>40 Pacifica #900</b>			v. City <b>Irvine</b>	vi. State <b>CA</b>	vii. ZIP code <b>92618</b>
<b>5b. Customer file number (if applicable) (see instructions)</b>			<b>5c. Unique identifier (if applicable) (see instructions)</b>		
<b>5d. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))</b>					
i. Client name <b>Lennar Mortgage, LLC</b>				ii. Telephone number <b>800-741-8262</b>	
iii. Street address (including apt., room, or suite no.) <b>140 Fountain Pkwy N, Ste. 250</b>			iv. City <b>St. Petersburg</b>	v. State <b>FL</b>	vi. ZIP code <b>33716</b>

Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)

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

a. Return Transcript <input type="checkbox"/>	b. Account Transcript <input type="checkbox"/>	c. Record of Account <input type="checkbox"/>
7. Wage and Income transcript (W-2, 1098-E, 1099-G, etc.) <input checked="" type="checkbox"/>		
a. Enter a max of three form numbers here; if no entry is made, all forms will be sent. <b>W-2</b>		
b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers		
Line 1a <input type="checkbox"/>	Line 2a <input type="checkbox"/>	
8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions)		
<b>12 / 31 / 2022</b>	<b>12 / 31 / 2021</b>	/ / / /

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

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.

<b>Sign Here</b>	Signature for Line 1a (see instructions)		Date	Phone number of taxpayer on line 1a or 2a <b>937-929-9592</b>
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input checked="" type="checkbox"/> Signatory confirms document was electronically signed	
	Print/Type name <b>Naga venkata someswara rao Gonaboyina</b>			
	Title (if line 1a above is a corporation, partnership, estate, or trust)			
	Spouse's signature (required if listed on Line 2a)		Date	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed	
Print/Type name				



# Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

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

## Future Developments

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

**What's New.** Form 4506-C includes the Client company requesting transcripts and increased the number of Wage and Income transcripts requests.

## General Instructions

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

**Designated Recipient Notification.** Section 6103(c) limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

**Taxpayer Notification.** Section 6103(c) limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

**Purpose of form.** Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

**Note:** If you are unsure of which type of transcript you need, check with the party requesting your tax information.

**Where to file.** The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

## Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

## Specific Instructions

**Line 1a/2a (if spouse is also requested).** For IMF Requests: Enter the First, Middle Initial, and Last Name in the indicated fields. If all characters will not fit, please enter up to 12 for First name and 22 for Last name. For BMF Requests: Enter the company name in the Last Name field. If all characters will not fit, please enter up to 22.

**Line 1b/2b (if spouse is also requested).** Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a including the dashes in the correct format, or enter the employer identification number (EIN) for the business listed on line 1a including the dashes in the correct format.

**Line 1c/2c (if spouse is also requested).** Enter your previous name as shown on your last filed tax return if different than line 1a.

**Line 3.** Enter your current address in the indicated fields. If you use a P.O. Box, include it and the number in the Current Address field.

**Line 4.** Enter the address shown on the last return filed if different from the address entered on line 3.

**Note:** If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

**Line 5b.** Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Line 5c.** Enter up to 10 alpha-numeric characters to create a unique identifier that will show in the mailbox file information. The unique identifier cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Note.** If you use an SSN, we will not input the information and the customer file number or unique identifier will reflect a generic entry of "9999999999".

**Line 5d.** Enter the Client company name, address, and phone number in the indicated fields. A Client company receives the requested tax transcripts from the IVES participant. If the IVES participant is also the Client company, the IVES participant information should be entered on Line 5a and 5d. These fields cannot be blank or Not Applicable (NA).

**Line 6.** Enter only one tax form number (1040, 1065, 1120, etc.) per request for all line 6 transcripts request types.

**Line 6a.** Return Transcript includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years.

**Line 6b.** Account Transcript contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns.

**Line 6c.** Record of Account provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years.

**Line 7.** The IRS can provide a transcript that includes data from these information returns: Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. Enter up to three information return types. If no specific type is requested, all forms will be provided. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, Form W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need Form W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.

**Line 8.** Enter the end date of the tax year or period requested in mm dd yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12 31 2018 for a calendar year 2018 Form 1040 transcript.



*You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.*

**Signature and date.** Form 4506-C must be signed and dated by the taxpayer listed on line 1a and, if listed, 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.

**Authorized Representative:** A representative can sign Form 4506-C for a taxpayer if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5a, and Form 2848 is attached to the Form 4506-C request. If you are Heir at Law, Next of Kin, or Beneficiary, you must be able to establish a material interest in the estate or trust. If Form 4506-C is signed by a representative, the Authorized Representative check box must be marked.

**Electronic Signature:** Only IVES participants that opt in to the Electronic Signature usage can accept electronic signatures. Contact the IVES participant for approval and guidance for electronic signatures. If the Form 4506-C is signed electronically, the Electronic Signature check box must be marked.

**Individuals.** Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Signatures are required for all taxpayers listed on Line 1a and 2a.

**Corporations.** Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

**Partnerships.** Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

**All others.** See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

**Learning about the law or the form . . . . .** 10 min.  
**Preparing the form . . . . .** 12 min.  
**Copying, assembling, and sending the form to the IRS . . . . .** 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service  
Tax Forms and Publications Division  
1111 Constitution Ave. NW, IR-6526  
Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.



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

Request may be rejected if the form is incomplete or illegible.

For more information about Form 4506-C, visit [www.irs.gov](http://www.irs.gov) and search IVES.

<b>1a. Current name</b>			<b>2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)</b>		
i. First name <b>PurnaDivya</b>	ii. Middle initial	iii. Last name/BMF company name <b>Thuraga</b>	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name
<b>1b. First taxpayer identification number (see instructions)</b>  <b>674-69-9689</b>			<b>2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers)</b>		
<b>1c. Previous name shown on the last return filed if different from line 1a</b>			<b>2c. Spouse's previous name shown on the last return filed if different from line 2a</b>		
i. First name	ii. Middle initial	iii. Last name	i. First name	ii. Middle initial	iii. Last name
<b>3. Current address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)</b>					
a. Street address (including apt., room, or suite no.) <b>17300 NW 68th Ave</b>			b. City <b>Hialeah</b>	c. State <b>FL</b>	d. ZIP code <b>33015</b>
<b>4. Previous address shown on the last return filed if different from line 3 (see instructions)</b>					
a. Street address (including apt., room, or suite no.) <b>500 Falls Blvd</b>			b. City <b>Quincy</b>	c. State <b>MA</b>	d. ZIP code <b>02169</b>
<b>5a. IVES participant name, ID number, SOR mailbox ID, and address</b>					
i. IVES participant name <b>CoreLogic Credco</b>			ii. IVES participant ID number <b>302617</b>	iii. SOR mailbox ID <b>CLGX4506T</b>	
iv. Street address (including apt., room, or suite no.) <b>40 Pacifica #900</b>			v. City <b>Irvine</b>	vi. State <b>CA</b>	vii. ZIP code <b>92618</b>
<b>5b. Customer file number (if applicable) (see instructions)</b>			<b>5c. Unique identifier (if applicable) (see instructions)</b>		
<b>5d. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))</b>					
i. Client name <b>Lennar Mortgage, LLC</b>			ii. Telephone number <b>800-741-8262</b>		
iii. Street address (including apt., room, or suite no.) <b>140 Fountain Pkwy N, Ste. 250</b>			iv. City <b>St. Petersburg</b>	v. State <b>FL</b>	vi. ZIP code <b>33716</b>

Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)

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

a. Return Transcript <input type="checkbox"/>	b. Account Transcript <input type="checkbox"/>	c. Record of Account <input type="checkbox"/>			
7. Wage and Income transcript (W-2, 1098-E, 1099-G, etc.) <input checked="" type="checkbox"/>					
a. Enter a max of three form numbers here; if no entry is made, all forms will be sent. <b>W-2</b>					
b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers					
Line 1a <input type="checkbox"/>	Line 2a <input type="checkbox"/>				
8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions)					
<b>12 / 31 / 2022</b>		<b>12 / 31 / 2021</b>	/	/	/

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

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.

<b>Sign Here</b>	Signature for Line 1a (see instructions)		Date	Phone number of taxpayer on line 1a or 2a <b>786-635-8889</b>
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed	
	Print/Type name <b>PurnaDivya Thuraga</b>			
	Title (if line 1a above is a corporation, partnership, estate, or trust)			
	Spouse's signature (required if listed on Line 2a)		Date	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed	
Print/Type name				



# Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

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

## Future Developments

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

**What's New.** Form 4506-C includes the Client company requesting transcripts and increased the number of Wage and Income transcripts requests.

## General Instructions

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

**Designated Recipient Notification.** Section 6103(c) limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

**Taxpayer Notification.** Section 6103(c) limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

**Purpose of form.** Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

**Note:** If you are unsure of which type of transcript you need, check with the party requesting your tax information.

**Where to file.** The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

## Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

## Specific Instructions

**Line 1a/2a (if spouse is also requested).** For IMF Requests: Enter the First, Middle Initial, and Last Name in the indicated fields. If all characters will not fit, please enter up to 12 for First name and 22 for Last name. For BMF Requests: Enter the company name in the Last Name field. If all characters will not fit, please enter up to 22.

**Line 1b/2b (if spouse is also requested).** Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a including the dashes in the correct format, or enter the employer identification number (EIN) for the business listed on line 1a including the dashes in the correct format.

**Line 1c/2c (if spouse is also requested).** Enter your previous name as shown on your last filed tax return if different than line 1a.

**Line 3.** Enter your current address in the indicated fields. If you use a P.O. Box, include it and the number in the Current Address field.

**Line 4.** Enter the address shown on the last return filed if different from the address entered on line 3.

**Note:** If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

**Line 5b.** Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Line 5c.** Enter up to 10 alpha-numeric characters to create a unique identifier that will show in the mailbox file information. The unique identifier cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Note.** If you use an SSN, we will not input the information and the customer file number or unique identifier will reflect a generic entry of "9999999999".

**Line 5d.** Enter the Client company name, address, and phone number in the indicated fields. A Client company receives the requested tax transcripts from the IVES participant. If the IVES participant is also the Client company, the IVES participant information should be entered on Line 5a and 5d. These fields cannot be blank or Not Applicable (NA).

**Line 6.** Enter only one tax form number (1040, 1065, 1120, etc.) per request for all line 6 transcripts request types.

**Line 6a.** Return Transcript includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years.

**Line 6b.** Account Transcript contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns.

**Line 6c.** Record of Account provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years.

**Line 7.** The IRS can provide a transcript that includes data from these information returns: Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. Enter up to three information return types. If no specific type is requested, all forms will be provided. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, Form W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need Form W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.

**Line 8.** Enter the end date of the tax year or period requested in mm dd yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12 31 2018 for a calendar year 2018 Form 1040 transcript.



*You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.*

**Signature and date.** Form 4506-C must be signed and dated by the taxpayer listed on line 1a and, if listed, 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.

**Authorized Representative:** A representative can sign Form 4506-C for a taxpayer if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5a, and Form 2848 is attached to the Form 4506-C request. If you are Heir at Law, Next of Kin, or Beneficiary, you must be able to establish a material interest in the estate or trust. If Form 4506-C is signed by a representative, the Authorized Representative check box must be marked.

**Electronic Signature:** Only IVES participants that opt in to the Electronic Signature usage can accept electronic signatures. Contact the IVES participant for approval and guidance for electronic signatures. If the Form 4506-C is signed electronically, the Electronic Signature check box must be marked.

**Individuals.** Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Signatures are required for all taxpayers listed on Line 1a and 2a.

**Corporations.** Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

**Partnerships.** Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

**All others.** See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

**Learning about the law or the form . . . . .** 10 min.  
**Preparing the form . . . . .** 12 min.  
**Copying, assembling, and sending the form to the IRS . . . . .** 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service  
Tax Forms and Publications Division  
1111 Constitution Ave. NW, IR-6526  
Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.



# HUD Addendum to Uniform Residential Loan Application

OMB Approval No. HUD: 2502-0059 (exp. 12/31/2023)

<b>Part I – Identifying Information</b> HUD/FHA Application for Insurance under the National Housing Act and Borrower Certification		<b>FHA Case No.</b> (include any suffix)	<b>Mortgagee Case No.</b> <b>20700655</b>
<b>Mortgagee ID</b> <b>2149010412</b>		<b>Sponsor ID</b>	<b>Agent ID</b>
<b>Mortgagee Name, Address (include ZIP Code) and Telephone Number</b> <b>Lennar Mortgage, LLC</b> <b>5505 Blue Lagoon Drive Suite 505</b> <b>Doral, FL 33126</b> <b>NMLS ID: 1058</b> <b>305-485-2046</b>		<b>Name and Address of Sponsor</b>	<b>Name and Address of Agent</b>
Type or print all entries clearly			
<b>Borrower's Name &amp; Present Address</b> (include ZIP Code) <b>Naga venkata someswara rao Gonaboyina</b> <b>PurnaDivya Thuraga</b> <b>17300 NW 68th Ave</b> <b>Hialeah, FL 33015</b>		<b>Property Address</b> (include name of subdivision, lot & block no., & ZIP Code) <b>12604 NW 23 PL</b> <b>Miami, FL 33167</b>	
<b>Sponsored Originations</b>	<b>Name of Third-Party Originator</b>		<b>NMLS ID of Third-Party Originator</b>

## Part II – Borrower Consent for Social Security Administration to Verify Social Security Number

I authorize the Social Security Administration (SSA) to verify my Social Security Number (SSN) to the Mortgagee and HUD/FHA. I authorize SSA to provide explanatory information to HUD/FHA in the event of a discrepancy. This consent is valid for 180 days from the date signed, unless indicated otherwise by the individual(s) named in this loan application.

**Signature(s) of Borrower(s)** – Read consent carefully. Review accuracy of Social Security Number(s) provided on this application.

Borrower's Name:	<u>Naga venkata someswara rao Gonaboyina</u>	Co-Borrower's Name:	<u>PurnaDivya Thuraga</u>
Date of Birth:	<u>June 10, 1993</u>	Date of Birth:	<u>August 27, 1987</u>
Social Security Number:	<u>657-42-4170</u>	Social Security Number:	<u>674-69-9689</u>
Signature(s) of Borrower(s)	Date Signed	Signature(s) of Co-Borrower(s)	Date Signed
<b>SEE ATTACHED SIGNATURE ADDENDUM</b>		<b>SEE ATTACHED SIGNATURE ADDENDUM</b>	

## Part III – Borrower Notices, Information, and Acknowledgment

### Public Reporting Burden

Public reporting burden for this collection of information is estimated to average 10 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number, which can be located on the OMB Internet page at <http://www.reginfo.gov/public/do/PRAMain>.

### Privacy Act Information

The information requested on the Uniform Residential Loan Application and this Addendum is authorized by the National Housing Act of 1934, 12 U.S.C. § 1701, et seq. The Debt Collection Act of 1982, Pub. L. 97-365, and HUD's Housing and Community Development Act of 1987, 42 U.S.C. § 3543, require persons applying for a federally insured loan to furnish their SSN. You must provide all the requested information, including your SSN. HUD may conduct a computer match to verify the information you provide. HUD may disclose certain information to Federal, State and local agencies when relevant to civil, criminal, or regulatory investigations and prosecutions. It will not otherwise be disclosed or released outside of HUD except as required and permitted by law. The information will be used to determine whether you qualify as a mortgagor. Failure to provide any of the requested information, including SSN, may result in disapproval of your loan application. This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by the institution to another Government Agency or Department without your consent except as required or permitted by law.

### WARNING: This warning applies to all certifications made in this document.

Anyone who knowingly submits a false claim, or makes false statements is subject to criminal and civil penalties, including confinement for up to 5 years, fines, and civil penalties. 18 U.S.C. §§ 287, 1001 and 31 U.S.C. § 3729



**Caution: Delinquencies, Defaults, Foreclosures and Abuses**

Delinquencies, defaults, foreclosures and abuses of mortgage loans involving programs of the Federal Government can be costly and detrimental to your credit, now and in the future. The Mortgagee in this transaction, its agents and assigns, as well as the Federal Government, its agencies, agents and assigns are authorized to take any and all of the following actions in the event loan payments become delinquent on the mortgage loan described in the attached application: (1) Report your name and account information to a credit bureau; (2) Assess additional interest and penalty charges for the period of time that payment is not made; (3) Assess charges to cover additional administrative costs incurred by the Federal Government to service your account; (4) Offset amounts owed to you under other Federal programs; (5) Refer your account to a private attorney, collection agency or mortgage servicing agency to collect the amount due, foreclose the mortgage, sell the property, and seek judgment against you for any deficiency; (6) Refer your account to the Department of Justice (DOJ) for litigation in the courts; (7) If you are a current or retired Federal employee, take action to offset your salary, or civil service retirement benefits; (8) Refer your debt to the Internal Revenue Service for offset against any amount owed to you as an income tax refund; and (9) Report any resulting written off debt of yours to the Internal Revenue Service as your taxable income. All of these actions may be used to recover any debts owed when it is determined to be in the interest of the Mortgagee or Federal Government, or both.

As a mortgage loan borrower, you will be legally obligated to make the mortgage payments called for by your mortgage loan contract. The fact that you dispose of your property after the loan has been made will not relieve you of liability for making these payments. Payment of the loan in full is ordinarily the way liability on a mortgage note is ended. Some home buyers have the mistaken impression that if they sell their homes when they move to another locality, or dispose of it for any other reasons, they are no longer liable for the mortgage payments and that liability for these payments is solely that of the new owners. Even though the new owners may agree in writing to assume liability for your mortgage payments, this assumption agreement will not relieve you from liability to the holder of the note which you signed when you obtained the loan to buy the property. Unless you are able to sell the property to a buyer who is acceptable to HUD/FHA who will assume the payment of your obligation to the lender, you will not be relieved from liability to repay any claim which HUD/FHA may be required to pay your lender on account of default in your loan payments. The amount of any such claim payment may be a debt owed by you to the Federal Government and subject to established collection procedures.

**Fair Housing Act**

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

**Certification and Acknowledgment**

All information in this application is given for the purpose of obtaining a loan to be insured under the National Housing Act and the information in the Uniform Residential Loan Application and this Addendum is true and complete to the best of my knowledge and belief. Verification may be obtained from any source named herein. I have read and understand the foregoing concerning my liability on the loan and Part III, Borrower Notices, Information, and Acknowledgment.

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

Signature(s) of Borrower(s)

**SEE ATTACHED SIGNATURE ADDENDUM**

Date Signed

Signature(s) of Co-Borrower(s)

**SEE ATTACHED SIGNATURE ADDENDUM**

Date Signed



## SIGNATURE ADDENDUM

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NAGA VENKATA SOMESWARA RAO GONABOYINA

DATE

---

PURNADIVYA THURAGA

DATE

In Process



## FHA AMENDATORY CLAUSE AND REAL ESTATE CERTIFICATION

Borrower(s): **Naga venkata someswara rao Gonaboyina  
PurnaDivya Thuraga**

Loan Number: **20700655**

Property Address: **12604 NW 23 PL  
Miami, FL 33167**

Lender: **Lennar Mortgage, LLC**

Loan Originator: **Will Helmick**

**License #: MLDB1111  
NMLS #: 1058**

**License #: LO107344  
NMLS #: 2301654**

### FHA AMENDATORY CLAUSE:

It is expressly agreed that notwithstanding any other provisions of this contract, the purchaser shall not be obligated to complete the purchase of the property described herein or to incur any penalty by forfeiture of earnest money deposits or otherwise, unless the purchaser has been given, in accordance with HUD/FHA or VA requirements, a written statement issued by the Federal Housing Commissioner, Department of Veterans Affairs, or a Direct Endorsement Lender setting forth the appraised value of the property of not less than **\$527,689.00**. The purchaser shall have the privilege and option of proceeding with consummation of the contract without regard to the amount of the appraised valuation. The appraised valuation is arrived at to determine the maximum mortgage the Department of Housing and Urban Development will insure. HUD does not warrant the value or condition of the property. The purchaser should satisfy himself/herself that the price and condition of the property are acceptable.

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**NAGA VENKATA SOMESWARA RAO GONABOYINA**

**DATE**

---

**PURNADIVYA THURAGA**

**DATE**

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**LENNAR HOMES, LLC**

**DATE**



**REAL ESTATE CERTIFICATION:**

The borrower, seller, and the real estate agent or broker involved in the sales transaction certify, to the best of our knowledge and belief, that (1) the terms and conditions of the sales contract are true and (2) any other agreement entered into by any parties in connection with the real estate transaction is part of, or attached to, the sales agreement.

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**NAGA VENKATA SOMESWARA RAO GONABOYINA****DATE**

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**PURNADIVYA THURAGA****DATE**

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**LENNAR HOMES, LLC****DATE**

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**REAL ESTATE-BROKER (SELLING AGENT)****DATE**

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**REAL ESTATE-BROKER (BUYING AGENT)****DATE**

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



# FHA IDENTITY OF INTEREST CERTIFICATION

Borrower(s): **Naga venkata someswara rao Gonaboyina  
PurnaDivya Thuraga**

Date: **May 9, 2023**

Loan Number: **20700655**

Property Address: **12604 NW 23 PL  
Miami, FL 33167**

Lender: **Lennar Mortgage, LLC**

Loan Originator: **Will Helmick**

License #: **MLDB1111**  
NMLS #: **1058**

License #: **LO107344**  
NMLS #: **2301654**

## What is an “Identity-of-Interest Transaction”?

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

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

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

## Exceptions to the Maximum LTV

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

### (a) Family Member Transactions

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

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

### (b) Builder’s Employee Purchase

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

### (c) Corporate Transfer

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

### (d) Tenant Purchase

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

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

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



Please check the option below that describes your situation:

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

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

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

My relationship with the seller is: \_\_\_\_\_.

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

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NAGA VENKATA SOMESWARA RAO GONABOYINA

DATE

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PURNADIVYA THURAGA

DATE



## Important Notice to Homebuyers

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

OMB Approval No. 2502-0059  
(Expires 12/31/2023)

**You must** read this entire document at the time you apply for the loan.  
Return one copy to the mortgagee as proof of notification and keep one copy for your records.

### Condition of Property

The property you are buying is not HUD/FHA approved and HUD/FHA does not warrant the condition or the value of the property. An appraisal will be performed to estimate the value of the property, but this appraisal does not guarantee that the house is free of defects. You should inspect the property yourself very carefully or hire a professional inspection service to inspect the property for you.

### Interest Rate and Discount Points

- a. HUD does not regulate the interest rate or the discount points that may be paid by you or the seller or other third party. You should shop around to be sure you are satisfied with the loan terms offered and with the service reputation of the mortgagee you have chosen.
- b. The interest rate, any discount points, and the length of time the mortgagee will honor the loan terms are all negotiated between you and the mortgagee.
- c. The seller can pay the discount points, or a portion thereof, if you and the seller agree to such an arrangement.
- d. Mortgagees may agree to guarantee or "lock-in" the loan terms for a definite period of time (i.e., 15, 30,
- 60 days, etc.) or may permit your loan to be determined by future market conditions, also known as "floating." Mortgagees may require a fee to lock in the interest rate or the terms of the loan but must provide a written agreement covering a minimum of 15 days before the anticipated closing.
- e. Your agreement with the mortgagee will determine the degree, if any, that the interest rate and discount points may rise before closing.
- f. If the mortgagee determines you are eligible for the mortgage, your agreement with the seller may require you to complete the transaction or lose your deposit on the property.

### Don't Commit Loan Fraud

It is important for you to understand that you are required to provide complete and accurate information when applying for a mortgage loan.

- a. Do not falsify information about your income or assets.
- b. Disclose all loans and debts (including money that may have been borrowed to make the down payment).
- c. Do not provide false letters of credit, cash-on-hand statements, gift letters or sweat equity letters.
- d. Do not accept funds to be used for your down payment from any other party (seller, real estate salesperson, builder, etc.).
- e. Do not falsely certify that a property will be used for your primary residence when you are actually going to use it as a rental property.
- f. Do not act as a "strawbuyer" (somebody who purchases a property for another person and then transfers title of the property to that person), nor should you give that person personal or credit information for them to use in any such scheme.
- g. Do not apply for a loan by assuming the identity of another person.

- h. Do not sign an incomplete or blank document that is missing the name and address of the recipient or other important identifying information.

**Penalties for Loan Fraud:** Federal laws provide severe penalties for fraud, misrepresentation, or conspiracy to influence wrongly the issuance of mortgage insurance by HUD. You can be subject to a possible prison term and fine of up to \$10,000 for providing false information. Additionally, you could be prohibited from obtaining a HUD-insured loan for an indefinite period.

**Report Loan Fraud:** If you are aware of any fraud in HUD programs or if an individual tries to persuade you to make false statements on a loan application, you should report the matter by calling your nearest HUD office or the HUD Regional Inspector General, or call the HUD Hotline on 1 (800) 347-3735.

**Warning:** It is a crime to knowingly make false statements to the United States Government on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18, U.S.C. §§ 1001 and 1010.

### Discrimination

If you believe you have been subject to discrimination because of race, color, religion, sex, handicap, familial status, or national origin, you should call HUD's Fair Housing & Equal Opportunity Complaint Hotline: 1 (800) 669-9777.



**About Prepayment**

This notice is to advise you of the requirements that must be followed to accomplish a prepayment of your mortgage, and to prevent accrual of any interest after the date of prepayment.

You may prepay any or all of the outstanding indebtedness due under your mortgage at any time, without penalty. However, to avoid the accrual of interest on any prepayment, the prepayment must be received on the installment due date (the first day of the month) if the mortgagee stated this policy in its response to a request for a payoff figure.

Otherwise, you may be required to pay interest on the amount prepaid through the end of the month. The mortgagee can refuse to accept prepayment on any date other than the installment due date.

For all FHA mortgages closed on or after January 21, 2015, mortgagees may only charge interest through the date the mortgage is paid in full.

**FHA Mortgage Insurance Information****Who may be eligible for a refund?**

**Premium Refund:** You may be eligible for a refund of a portion of the insurance premium if you paid an upfront mortgage insurance premium (UFMIP) at settlement and are refinancing with another FHA mortgage.

Review your settlement papers or check with your mortgage company to determine if you paid a UFMIP.

**Exceptions:**

**Assumptions:** When an FHA-insured loan is assumed the insurance remains in force (the seller receives no refund). The owner of the property at the time the insurance is terminated is entitled to any refund.

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

**How are Refunds Determined?**

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

**Monthly Insurance Premiums**

In addition to a UFMIP, you may also be charged a monthly mortgage insurance premium. You will pay the monthly premium for either:

- the first 11 years of the mortgage term, or the end of the mortgage term, whichever occurs first, if your mortgage had an original principal obligation (excluding financed UFMIP) with a loan-to-value (LTV) ratio of less than or equal to 90 percent; or
- the first 30 years of the mortgage term, or the end of the mortgage term, whichever occurs first, for any mortgage involving an original principal obligation (excluding financed UFMIP) with an LTV greater than 90 percent.

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

SI USTED HABLA ESPANOL Y TIENE DIFICULTAD LEYENDO O HABLANDO INGLES, POR FAVOR LLAME A ESTE NUMERO TELEFONICO 800.697.6967.

**You, the borrower, must be certain that you understand the transaction. Seek professional advice if you are uncertain.**

**Acknowledgment:** I acknowledge that I have read and received a copy of this notice at the time of loan application. This notice does not constitute a contract or binding agreement. It is designed to provide current HUD/FHA policy regarding refunds.

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NAGA VENKATA SOMESWARA RAO GONABOYINA

DATE

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PURNADIVYA THURAGA

DATE



**MODEL NOTICE  
INFORMED CONSUMER  
CHOICE DISCLOSURE NOTICE**

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

Lenders are not required to use this specific form when making this disclosure. This form is provided as an example of what should be included in this disclosure. Section 203(b)(2) of the National Housing Act requires a disclosure to assist borrowers in comparing the costs of a FHA-insured mortgage versus similar conventional mortgages. This disclosure must be given to prospective borrowers that may qualify for both FHA-insured financing and a conventional mortgage product. Public reporting burden for this disclosure is estimated to average 5 minutes per response including time for reviewing instructions, searching existing data sources, gathering and maintaining data needed and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless that collection displays a valid OMB control number.

In addition to an FHA-insured mortgage, you may also qualify for other mortgage products offered by your lender. To ensure that you are aware of available financing options, your lender has prepared a comparison of the typical costs of alternative conventional mortgage product(s), using representative loan amounts and costs. The loan amounts and associated costs shown below will vary from your own mortgage loan transaction. You should study the comparison carefully, ask questions, and determine which product is best for you. The information provided below was prepared as of **January 1, 2021**.

Neither your lender nor FHA warrants that you actually qualify for any mortgage loan offered by your lender. This notice is provided to you to identify the key differences between these mortgage products. This disclosure is not a contract and does not constitute loan approval. Actual mortgage approval can only be made following a full underwriting analysis by your lender.

	<b>FHA Financing 203(b) Fixed Rate</b>	<b>Conventional Financing 95% with Mortgage Insurance</b>
<b>1. Sales Price</b>	\$287,110.00	\$287,110.00
<b>2. Mortgage Amount</b>	\$277,061.00 [\$281,909.00 w/ Upfront Mortgage Insurance Premium (UFMIP)].	\$272,755.00
<b>3. Closing Costs</b>	\$6,126.00	\$6,118.00
<b>4. Down payment Needed</b>	\$10,049.00	\$14,355.00
<b>5. Interest Rate and Term of Loan in Years</b>	3.25% / 30 Year Loan	3.25% / 30 Year Loan
<b>6. Monthly Payment (principal and interest only)</b>	\$1,226.89	\$1,187.05
<b>7. Loan-to-Value (LTV)</b>	96.5%	95%
<b>8. Monthly Mortgage Insurance Premium (MIP)</b>	\$194.46	\$204.57
<b>9. Maximum Number of Years of Monthly MIP Payments</b>	30 Years	Approximately 9 Years
<b>10. UFMIP</b>	\$4,848 (typically included in mortgage amount, line 2)	

1. The monthly MIP is calculated on the average annual principal balance, i.e., as the amount you owe on the loan decreases each year, so does the amount of the monthly premium.
2. Based on an UFMIP rate of 1.75%, the total mortgage amount is \$281,909.
3. Streamline refinances of FHA loans endorsed/insured by FHA prior to June 1, 2009 are subject to a reduced UFMIP of .01% and a reduced annual MIP of .55%.



**FHA Mortgage Insurance Premium Information**

In addition to an UFMIP, you may also be charged a monthly MIP. You will pay the monthly premium for either:

- the first 30 years of the mortgage term, or the end of the mortgage term, whichever occurs first, for any mortgage involving an original principal obligation (excluding financed UFMIP) with a LTV greater than 90 percent; or
- the first 11 years of the mortgage term, or the end of the mortgage term, whichever occurs first, if your mortgage had an original principal obligation (excluding financed UFMIP) with a LTV ratio of less than or equal to 90 percent.

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**NAGA VENKATA SOMESWARA RAO GONABOYINA****DATE**

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**PURNADIVYA THURAGA****DATE**

# In Process



# **Notice to Homeowner**

## **Assumption of HUD/FHA Insured Mortgages**

### **Release of Personal Liability**

FHA Case Number:

Loan Number: **20700655**

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

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

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

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

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

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

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**NAGA VENKATA SOMESWARA RAO GONABOYINA**

**DATE**

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**PURNADIVYA THURAGA**

**DATE**



## FHA/VA NOTICE TO APPLICANTS

This is notice to you, as required by the Right to Financial Privacy Act of 1978, that the Veterans Administration or Department of Housing and Urban Development, whichever is appropriate, has the right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transactions will be available to VA or HUD without further notice or authorization, but will not be disclosed or released to another government agency or department without consent, except as required or permitted by law.

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NAGA VENKATA SOMESWARA RAO GONABOYINA

DATE

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PURNADIVYA THURAGA

DATE

In Process



## HUD APPRAISED VALUE DISCLOSURE

Borrower(s): **Naga venkata someswara rao Gonaboyina  
PurnaDivya Thuraga**

Date: **May 9, 2023**

Loan Number: **20700655**

Property Address: **12604 NW 23 PL  
Miami, FL 33167**

Lender: **Lennar Mortgage, LLC**

I (We) understand that my (our) application for a FHA-insured mortgage is being processed under the Direct Endorsement (DE) program. The Lender has advised me (us) that the appraiser has assigned a value of **\$527,689.00** to the property being purchased. I am (We are) aware that the final determination of value for mortgage insurance purposes will be made by the DE underwriter after he/she reviews the report. It is understood that I (we) may elect to cancel the application or renegotiate with the seller if the DE underwriter reduces the value below the amount set forth in the sales contract or requires additional repairs for which the seller will not be responsible.

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**NAGA VENKATA SOMESWARA RAO GONABOYINA**

**DATE**

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**PURNADIVYA THURAGA**

**DATE**



## NO HUD WARRANTY

**THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) DOES NOT WARRANTY  
EXISTING PROPERTIES TO BE FREE OF DEFECTS**

Borrower(s): **Naga venkata someswara rao Gonaboyina  
PurnaDivya Thuraga**

Date: **May 9, 2023**

Loan Number: **20700655**

Property Address: **12604 NW 23 PL  
Miami, FL 33167**

Lender: **Lennar Mortgage, LLC**

The Department of Housing and Urban Development (HUD) makes no warranties as to the condition of the home you are buying. It is your responsibility, as the buyer, to make certain the home is in acceptable condition to you before closing on the transaction.

You should inspect the property carefully. If you need help, a private inspection can be obtained. Private inspection companies are listed in your local telephone directory. HUD can make it easier for homebuyers to pay for the cost of a private inspection on an existing property. This cost, up to a maximum of \$200, can be included as part of the closing costs, subject to the regulatory limitations that govern the percentage of allowable closings costs that can be included in the mortgage.

The HUD/FHA appraisal, for which you will be asked to pay, is for the purpose of establishing the market value of the property and to determine if it meets minimum property standards. This relates not so much to condition, but to questions of space, layout and type of construction. While obvious defects are often noticed and listed as required repairs by the appraiser, it is your still responsibility for accepting the condition of the property and correcting any defects.

HUD provides FHA mortgage insurance to protect lenders in the event that homebuyers default on their loans. As a result of this protection, homebuyers have an opportunity to obtain decent housing which may not be available to them through the private sector. HUD is not an insurer of the quality of the workmanship or structure of the home.

**NAGA VENKATA SOMESWARA RAO GONABOYINA**

**DATE**

**PURNADIVYA THURAGA**

**DATE**



## SOCIAL SECURITY NUMBER CERTIFICATION

Borrower(s): **Naga venkata someswara rao Gonaboyina**

Date: **May 9, 2023**

Loan Number: **20700655**

Property Address: **12604 NW 23 PL  
Miami, FL 33167**

Lender: **Lennar Mortgage, LLC**

I, **Naga venkata someswara rao Gonaboyina**

do not have proof of my Social Security Number as provided originally in the form of a card, but I hereby certify that my Social Security Number is **657-42-4170** and is the same number listed on my **Uniform Residential Loan Application which I have submitted as part of my loan application.**

In Process

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**NAGA VENKATA SOMESWARA RAO GONABOYINA**

**DATE**

**Warning:** Section 1010 of the Title 18 U.S.C. Federal Housing Administration states, "Whoever, for the purpose of influencing in any way the action such Administration... makes, passes, or publishes any statement, knowing the same to be false, shall be fined not more than \$5,000.00 or imprisoned not more than two years or both."



## SOCIAL SECURITY NUMBER CERTIFICATION

Borrower(s): **PurnaDivya Thuraga**

Date: **May 9, 2023**

Loan Number: **20700655**

Property Address: **12604 NW 23 PL  
Miami, FL 33167**

Lender: **Lennar Mortgage, LLC**

I, **PurnaDivya Thuraga**

do not have proof of my Social Security Number as provided originally in the form of a card, but I hereby certify that my Social Security Number is **674-69-9689** and is the same number listed on my **Uniform Residential Loan Application which I have submitted as part of my loan application.**

In Process

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**PURNADIVYA THURAGA**

**DATE**

**Warning:** Section 1010 of the Title 18 U.S.C. Federal Housing Administration states, "Whoever, for the purpose of influencing in any way the action such Administration... makes, passes, or publishes any statement, knowing the same to be false, shall be fined not more than \$5,000.00 or imprisoned not more than two years or both."



## FLORIDA STATEMENT OF ANTI-COERCION

Borrower(s): **Naga venkata someswara rao Gonaboyina  
PurnaDivya Thuraga**

Date: **May 9, 2023**

Loan Number: **20700655**

Property Address: **12604 NW 23 PL  
Miami, FL 33167**

Lender/Broker: **Lennar Mortgage, LLC**

Loan Originator: **Will Helmick**

**License #: MLDB1111  
NMLS #: 1058**

**License #: LO107344  
NMLS #: 2301654**

This disclosure is provided to you pursuant to Fla. Admin. Code Ann. r. 69B-124.002, F.A.C., of the rules and regulations promulgated by the Chief Financial Officer relative to anti-coercion.

The Insurance Laws of this state provide that the lender may not require the borrower(s) to take insurance through any particular insurance agent or company to protect the mortgaged property.

The borrower(s), subject to the rules adopted by the Chief Financial Officer has/have the right to have the insurance placed with an insurance agent or company of his/her choice, provided the company meets the requirements of the lender. The lender has the right to designate reasonable financial requirements as to the company and the adequacy of the coverage.

I/We have read the foregoing statement, or the rules of the Chief Financial Officer relative thereto, and understand my/our rights and privileges and those of the lender relative to the placing of such insurance on the property referenced above.

I have selected the **TBD**  
hazard insurance covering property located at:

Insurance Agency/Insurance Company to write the

**12604 NW 23 PL  
Miami, FL 33167**

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**NAGA VENKATA SOMESWARA RAO GONABOYINA**

**DATE**

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**PURNADIVYA THURAGA**

**DATE**



## REAL ESTATE TAXES AND YOUR ESCROW ACCOUNT

### New Construction Only

The purpose of this notice is to explain real estate taxes on newly constructed residences and how they will affect your escrow payments.

In many cases, the tax assessor's office does not change the assessed value of newly constructed property until after the first year's taxes are paid. When this is the case, the real estate taxes paid out of the escrow/impound account during the first year of assessment will be based on vacant land and the servicer of the loan will often calculate the required escrow payment at this lower amount for the first year.

After the assessor increases the value of the property based on the improved value with newly constructed home, the real estate taxes may be significantly higher and the funds in the escrow account will be insufficient. In such cases the loan servicer will have to increase your monthly escrow payment significantly to meet the updated tax obligations.

To offset this large increase, you may voluntarily agree to make the tax payment into your escrow/impound account at the higher (improved) rate. Please indicate your preference by selecting one box below.

- Yes, I wish to have the higher payment (improved) amount considered in future monthly payments and not in my initial escrow deposit amount, so that lower assessed value is collected in escrow at closing, and the higher improved rates are reflected in future payments into escrow. *[Most commonly selected]*
- Yes, I wish to have the higher (improved) payment amount considered in determining my initial escrow deposit amount and future payments, so that the entire assessment period reflects the higher improved rate.
- No, I do not want to make tax payments at the higher (improved) rate. I understand that this will likely result in an escrow shortage and considerable increase in property tax obligations and accept all responsibility related thereto.

**Note: Notwithstanding this election, you agree that if at time of closing we have determined that your next tax bill will be at the higher (improved) rate, as permitted by federal law, we will calculate your payment based on this higher amount.**

If, after the loan servicer makes all annual escrow payments, there is an excess of funds in the escrow account, the servicer may give you one of the following three options regarding these funds:

1. Receive a refund of the excess amount (or some portion thereof);
2. Apply the excess amount (or some portion thereof) to the outstanding principal balance of your loan;
3. Keep the amount as a voluntary excess escrow payment to cover future tax increases.

***The tax status of the property may change between the time of application and the closing of your loan. If this is the case, taxes must be escrowed based on the most recent assessment.***

Acknowledged:

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Naga venkata someswara rao Gonaboyina

Date

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PurnaDivya Thuraga

Date



## The DO's and DON'Ts for your new mortgage

We want you to go through your homebuying journey with confidence. This list will help guide you through the process with ease.



*Do*



*Dont*

**DO** continue making debt payments (if applicable)

**DO** submit all items requested within 3 days

**DO** notify your Loan Officer of any changes in employment or marital status

**DO** obtain insurance no less than 15 days prior to closing

**DO** notify your Loan Officer of any special circumstances with the closing of your new home  
(i.e. Using a Power of Attorney or sending closing docs to you at a location other than the title company)

**DON'T** change jobs or employers without speaking with your Loan Officer\*

**DON'T** overdraft any accounts\*

**DON'T** attempt to open or increase any liabilities, including credit cards, loans, or financing a new car\*

**DON'T** obtain and/or deposit unusually large sums of money from a bonus, insurance settlement or a gift without proper documentation\*\*

**DON'T** close, open or transfer any asset accounts without first discussing with your loan officer

(i.e. If you transfer all the funds in your stock account to your savings account)\*\*

\*This may impact your ability to qualify. \*\*Additional documentation may be required for your loan file.

Creating the world's *simplest* path to homeownership.

**LENNAR®**  
MORTGAGE



**WARNING! WIRE FRAUD ADVISORY** - Wire fraud and email hacking/phishing attacks are on the rise! If you receive an email containing Wire Transfer Instructions, **DO NOT RESPOND TO THE EMAIL!** Instead, call your Loan Officer or Closer immediately, using a previously known phone number and **NOT** any information provided in the email, to voice verify the information prior to sending any funds.

