

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)

Anoop Ganesh Musale

Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

MUSALE ANOOPGANESH

Social Security Number 820-49-9140

(or Individual Taxpayer Identification Number)

Date of Birth

(mm/dd/yyyy)

06/27/1995

Citizenship☐ U.S. Citizen☒ Permanent Resident Alien☐ Non-Permanent Resident Alien**Type of Credit**☒ I am applying for **individual credit**.☐ I am applying for **joint credit**. Total Number of Borrowers: _____Each Borrower intends to apply for joint credit. **Your initials:** _____**List Name(s) of Other Borrower(s) Applying for this Loan**

(First, Middle, Last, Suffix)

Marital Status☐ Married☐ Separated☒ Unmarried*

* Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship

Dependents (not listed by another Borrower)

Number 0

Ages _____

Contact Information**Home Phone** (607) 761-0926**Cell Phone** _____**Work Phone** _____**Ext.** _____**Email** anoopmusale27@gmail.com**Current Address**

Street 591 Harley Dr #1

City Columbus

State OH

Zip 43202

Country _____

Unit # _____

How Long at Current Address? 3 Years _____ Months **Housing** ☐ No primary housing expense ☐ Own ☒ Rent (\$1,083.00 /month)**If at Current Address for LESS than 2 years, list Former Address**☒ Does not apply

Street _____ Unit # _____

City _____ State _____ Zip _____ Country _____

How Long at Former Address? _____ Years _____ Months **Housing** ☐ No primary housing expense ☐ Own ☐ Rent (\$ _____ /month)**Mailing Address** - if different from Current Address☒ Does not apply

Street _____ Unit # _____

City _____ State _____ Zip _____ Country _____

Borrower Name: Anoop Ganesh Musale

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1b. Current Employment/Self Employment and Income

☐ Does not applyEmployer or Business Name Tata Consultancy Services Phone (513) 248-1076Street 1 Crowne Point Ct, Unit # _____City Cincinnati State OH Zip 20850 Country USPosition or Title Software EngineerStart Date 08/05/2018 (mm/dd/yyyy)How long in this line of work? 4 Years 0 Months

Check if this statement applies:

☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.☐ Check if you are the Business Owner or Self-Employed ☐ I have an ownership share of less than 25%. Monthly Income (or Loss) ☐ I have an ownership share of 25% or more \$ _____

Gross Monthly Income

Base \$ 6,936.80 /month

Overtime \$ _____ /month

Bonus \$ _____ /month

Commissions \$ _____ /month

Military _____

Entitlements \$ _____ /month

Other \$ _____ /month

TOTAL \$ 6,936.80 /month

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

☒ Does not apply

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

☒ Does not apply

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	* Retirement	* Social Security	* Other
* Capital Gains	* Housing or Parsonage	Payments	(e.g., Pension IRA)	* Trust	

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

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
* Money Market	* Stocks	* Retirement(e.g., 401k, IRA)		(used for the transaction)

Account Type - use list above	Financial Institution	Account Number	Cash or Market Value
Checking	Huntington Bank	5006	\$ 10,300.24
Provide TOTAL Amount Here			\$ 10,300.24

2b. Other Assets You Have

☐ Does not apply

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

Assets	Credits
* Proceeds from Real Estate Property to be sold on or before closing	* Earnest Money
* Proceeds from Sale of Non-Real Estate Asset	* Employer Assistance
* Secured Borrowed Funds	* Lot Equity
* Unsecured Borrowed Funds	* Relocation Funds
* Other	* Rent Credit
	* Sweat Equity
	* Trade Equity

Asset or Credit Type - use list above	Cash or Market Value
Earnest Money	\$ 1,000.00
Provide TOTAL Amount Here	\$ 1,000.00

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2c. Liabilities - Credit Cards, Other Debits, and Leases that You Owe☐ Does not apply

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

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

Account Type -use list above	Company Name	Account Number	Unpaid Balance To be paid off at or before closing	Monthly Payment
Installment	DIGITAL EFCU	6406250141	\$ 9,698.00 <input type="checkbox"/>	\$ 430.00
Revolving	DISCOVERBANK	601100631196	\$ 193.00 <input type="checkbox"/>	\$ 35.00
Revolving	AMEX	-3499930465168763	\$ 40.00 <input checked="" type="checkbox"/>	\$ 938.00
Revolving	AMEX	-3499927788874323	\$ 9.00 <input type="checkbox"/>	\$ 9.00
Revolving	JPMCB CARD	414720252802	\$ 5.00 <input type="checkbox"/>	\$ 5.00

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.

3b. 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 \$ 276,450.00 Loan Purpose ☒ Purchase ☐ Refinance ☐ Other _____

Property Address Street 201 W 2nd Ave Unit # _____ City Columbus State OH Zip 43201

County Franklin Number of Units 1 Property Value \$ 285,000.00

Occupancy ☒ Primary Residence ☐ Second Home ☐ Investment Property

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) ☒ NO ☐ YES

2. **Manufactured Home.** Is the property a manufactured home?(e.g., a factory built dwelling built on a permanent chassis) ☒ NO ☐ YES

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing☒ Does not apply**4c. Rental Income on the Property You Want to Purchase**

For Purchase Only

☒ Does not apply**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
Cash Gift	<input checked="" type="radio"/> Deposited <input type="radio"/> Not Deposited	Relative	\$ 10,000.00

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Section 5: Declarations. This section asks you specific questions about the property, your funding, and your past financial history.

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

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

5b. About Your Finances

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

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Section 6: Acknowledgments 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 _____ Date (mm/dd/yyyy) _____

Additional Borrower Signature _____ Date (mm/dd/yyyy) _____

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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 a non-activated member of the Reserve on 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.

Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

Ethnicity

- ☐ Hispanic or Latino
☐ Mexican ☐ Puerto Rican ☐ Cuban
☐ Other Hispanic or Latino - Enter origin: _____

Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

- ☐ Not Hispanic or Latino
☒ I do not wish to provide this information

Sex

- ☐ Female
☐ Male
☒ I do not wish to provide this information

Race

- ☐ American Indian or Alaska Native - Enter name of enrolled or principal tribe: _____
☐ Asian
☐ Asian Indian ☐ Chinese ☐ Filipino
☐ Japanese ☐ Korean ☐ Vietnamese
☐ Other Asian - Enter race: _____

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- ☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
☐ Other Pacific Islander - Enter race: _____

Examples: Fijian, Tongan, etc.

- ☐ 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

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

Loan Originator Organization Name AmeriSave Mortgage Corporation
Address 3525 Piedmont Rd NE, 8 Piedmont Center, Ste 600, Atlanta, Georgia 30305
Loan Originator Organization NMLSR ID # 1168 State License ID # MB.803619.000
Loan Originator Name Candace Irene Linkenback
Loan Originator NMLSR ID # 1903084 State License ID # MLO-OH.1903084
Email clinkenback@amerisave.com Phone (866) 970-7283

Signature *Candace Irene Linkenback* 03 / 15 / 2023 Date (mm/dd/yyyy) 03 / 13 / 2023

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To be completed by the **Lender**:

Lender Loan No./Universal Loan Identifier 20369025 / 549300YIQ7S7Z8PIHE5300001243605423 Agency Case No. _____

Uniform Residential Loan Application - Unmarried Addendum

For Borrower Selecting the Unmarried Status

Lenders Instructions for Using the Unmarried Addendum

The Lender may use the Unmarried Addendum only when a Borrower selected "Unmarried" in Section 1 and the information collected is necessary to determine how State property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title.

For example, the Lender may use the Unmarried Addendum when the Borrower resides in a State that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships or when the "property is located in such a State. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

If you selected "Unmarried" in Section 1, is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse? ☐ NO ☐ YES

If YES, indicate the type of relationship and the State in which the relationship was formed. For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the State in which you currently reside or where the property is located.

☐ Civil Union ☐ Domestic Partnership ☐ Registered Reciprocal Beneficiary Relationship ☐ Other (explain) _____

State: _____

To be completed by the **Lender**:

Lender Loan No./Universal Loan Identifier 20369025 / 549300YIQ7S7Z8PIHE5300001243605423 Agency Case No. _____

Uniform Residential Loan Application - Continuation Sheet

Continuation Sheet

Use this continuation sheet if you need more space to complete the Uniform Residential Loan Application.

Borrower Name (*First, Middle, Last, Suffix*) Anoop Ganesh Musale

Additional Information

Additional Borrower Name (*First, Middle, Last, Suffix*) _____

Additional Information

The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law. [Ohio Revised Code Section 4112.021(B)(1)(g)]

I/We fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of federal law (18 U.S.C. §§ 1001 *et seq.*).

Borrower Signature _____ **Date** (*mm/dd/yyyy*) _____

Additional Borrower Signature _____ **Date** (*mm/dd/yyyy*) _____

Uniform Residential Loan Application - Lender Loan Information

This section is completed by your Lender.

L1. Property and Loan Information**Community Property State**

- ☐ At least one borrower lives in a community property state.
☐ The property is in a community property state.

Transaction Detail

- ☐ Conversion of Contract for Deed or Land Contract
☐ Renovation
☐ Construction-Conversion/Construction-to-Permanent

☐ Single-Closing ☐ Two-Closing

Construction/Improvement Costs \$ _____

Lot Acquired Date _____ (mm/dd/yyyy)

Original Cost of Lot \$ _____

Refinance Type

- ☐ No Cash Out
☐ Limited Cash Out
☐ Cash Out

Refinance Program

- ☐ Full Documentation
☐ Interest Rate Reduction
☐ Streamlined without Appraisal
☐ Other _____

Energy Improvement

- ☐ Mortgage loan will finance energy-related improvements.
☐ Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through property taxes (e.g., the Property Assessed Clean Energy program).

Project Type

- ☒ Condominium ☐ Cooperative ☐ Planned Unit Development (PUD) ☒ Property is not located in a project

L2. Title Information

Title to the Property Will be Held in What Name(s):
 Anoop Ganesh Musale

For Refinance: Title to the Property is **Currently** Held in What Name(s):

Estate Will be Held in

- ☒ Fee Simple
☐ Leasehold Expiration Date _____ (mm/dd/yyyy)

Manner in Which Title Will be Held

- ☐ Sole Ownership ☐ Joint Tenancy with Right of Survivorship
☐ Life Estate ☐ Tenancy by the Entirety
☐ Tenancy in Common ☐ Other

Trust Information

- ☐ Title Will be Held by an *Inter Vivos (Living)* Trust
☐ Title Will be Held by a Land Trust

Indian Country Land Tenure

- ☐ Fee Simple On a Reservation
☐ Individual Trust Land (*Allotted/Restricted*)
☐ Tribal Trust Land On a Reservation
☐ Tribal Trust Land Off Reservation
☐ Alaska Native Corporation Land

L3. Mortgage Loan Information**Mortgage Type Applied For**

- ☒ Conventional ☐ USDA-RD
☐ FHA ☐ VA ☐ Other: _____

Terms of LoanNote Rate 7.250 %Loan Term 360 (months)**Mortgage Lien Type**

- ☒ First Lien
☐ Subordinate Lien

Amortization Type

- ☒ Fixed Rate ☐ Other (explain): _____

- ☐ Adjustable Rate

If Adjustable Rate:

Initial Period Prior to First Adjustment _____ (months)

Subsequent Adjustment Period _____ (months)

Loan Features

- ☐ Balloon/Balloon Term _____ (months)
☐ Interest Only/Interest Only Term _____ (months)
☐ Negative Amortization
☐ Prepayment Penalty/Prepayment Penalty Term _____ (months)
☐ Temporary Interest Rate Buydown/Initial Buydown Rate _____ %
☐ Other (explain): _____

Proposed Monthly Payment for Property

First Mortgage (P & I)	\$ <u>1,885.88</u>
Subordinate Lien(s) (P & I)	\$ _____
Homeowner's Insurance	\$ <u>64.33</u>
Supplemental Property Insurance	\$ _____
Property Taxes	\$ <u>305.00</u>
Mortgage Insurance	\$ <u>172.78</u>
Association/Project Dues (Condo, Co-Op, PUD)	\$ <u>250.00</u>
Other	\$ _____
TOTAL	\$ <u>2,677.99</u>

L4. Qualifying the Borrower - Minimum Required Funds or Cash Back**DUE FROM BORROWER(S)**

A. Sales Contract Price	\$ 285,000.00
B. Improvements, Renovations, and Repairs	\$ 0.00
C. Land (if acquired separately)	\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)	\$
E. Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe)	\$ 40.00
F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments)	\$ 8,800.45
G. Discount Points	\$ 9,049.40
H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)	\$ 302,889.85

TOTAL MORTGAGE LOANS

I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent) \$ <u>276,450.00</u> Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount \$ <u>0.00</u>	\$ 276,450.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing (See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)	\$
K. TOTAL MORTGAGE LOANS (Total of I and J)	\$ 276,450.00

TOTAL CREDITS

L. Seller Credits (Enter the amount of Borrower(s) costs paid by the property seller)	\$ 2,500.00
M. Other Credits (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)	\$ 2,000.00
N. TOTAL CREDITS (Total of L and M)	\$ 4,500.00

CALCULATION

TOTAL DUE FROM BORROWER(s) (Line H)	\$ 302,889.85
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)	- \$ 280,950.00
Cash From/To the Borrower (Line H minus Line K and Line N) NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.	\$ 21,939.85

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT NOTICE

Date: March 15, 2023

To: Anoop Ganesh Musale

From: AMERISAVE MORTGAGE CORPORATION

Property: 201 W 2nd Ave, Columbus, Ohio 43201

This is to give you notice that AmeriSave Mortgage Corporation has a business relationship with the settlement service providers 20/20 Title LLC ("20/20 Title"), AmeriSave Realty, LLC ("AmeriSave Realty"), AmeriSave Insurance Agency LLC ("AmeriSave Insurance"), Mortgage Force, LLC ("Mortgage Force"), and Novo Appraisal Management Corporation ("Novo Appraisal"). Specifically, a minority owner of AmeriSave Mortgage Corporation's holding company has a 100% ownership interest in Mortgage Force, a 95% ownership interest in AmeriSave Realty, a 90% ownership interest in 20/20 Title, a 70% interest in AmeriSave Insurance, and a 49.0% ownership interest in Novo Appraisal's holding company.

Because of this business relationship, the referral may provide **AMERISAVE MORTGAGE CORPORATION** a financial or other benefit.

A. Set forth below is the estimated charges or range of charges for the following settlement services listed. You are NOT required to use the listed provider(s) as a condition for:

☒ settlement of your loan or ☒ purchase or sale of 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.

Title Search Services	\$ 125.00 - 500.00
Lender's Title Insurance	\$ Typically 1% of Loan Amount
Closing and Settlement Services	\$ 150.00 - 750.00
Real Estate Brokerage Services	\$ 0% - 6% of the Purchase Price
Condominium Project Review and Underwriting Services	\$ 600 - 1,000
Homeowner's Insurance	\$ Typically 0.5% - 1% of the Loan Amount
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$

B. Set forth below is the estimated charge or range of charges for the settlement services of an attorney, credit reporting agency, or real estate appraiser that we, as your lender, will require you to use, as a condition of your loan on this property, to represent our interests in the transaction.

Residential Appraisal Report (estimate)* to: Novo Appraisal Management Corporation

\$ 540.00

\$

\$

\$

\$

\$

*The estimated Appraisal Report fee includes a management fee ranging from \$85 to \$150 to Novo Appraisal Management Corporation. Actual charge varies by state, property type and occupancy, and may be higher for multi-unit or high value properties.

ACKNOWLEDGMENT

I/We have read this disclosure form, and understand that: AMERISAVE MORTGAGE CORPORATION is referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

Signature Anoop Ganesh Musale

Date

APPRAISAL FEE AGREEMENT

Once you order your property appraisal, an appraiser will come to your home to do an inspection to determine the value of your home. This value will be one of many factors used by AmeriSave in the underwriting of your loan application. We will collect your credit card information and authorization to cover a portion of the cost of the appraisal, regardless of whether you lock in the rate or allow it to float. Please note that there is no guarantee the appraisal report will be for the value you estimated.

The cost of the appraisal for your property is \$ 540.00. You will pay \$ 0.00 as an appraisal deposit.

If your loan proceeds to closing, the remaining balance for the cost of the appraisal will be collected at the loan closing. If your loan does not close and fund, AmeriSave will send you an invoice for the final amount due and you will be responsible for the payment of that amount. If appraisal isn't completed, any amounts you have paid for the appraisal will be refunded in full.

AmeriSave orders most appraisal reports from Novo Appraisal Management Corporation, an affiliate of AmeriSave.

ACKNOWLEDGMENT

By signing below, I/we have read and understood my/our obligations related to the payment of the appraisal fee. By authorizing the appraisal to proceed on my/our property, I/we agree to reimburse AmeriSave for the cost of the appraisal as set forth above.

Signature Anoop Ganesh Musale Date

BORROWER'S CERTIFICATION, AUTHORIZATION AND CONSENT

Loan Number: 20369025

Date: March 15, 2023

Provided By: AMERISAVE MORTGAGE CORPORATION

Borrower: Anoop Ganesh Musale

Property Address: 201 W 2nd Ave, Columbus, Ohio 43201

CERTIFICATION

The undersigned certify the following:

I have applied for a mortgage loan. In applying for the loan, I completed a loan application containing information on the purpose of the loan, the amount and source of the downpayment, employment and income information, and assets and liabilities. I certify that all of the information is true and complete. I made no misrepresentations in the loan application or other documents, nor did I omit any pertinent information.

I understand and agree that Lender reserves the right to change the mortgage loan review process. This may include verifying the information provided on the application.

I 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.

AUTHORIZATION TO RELEASE INFORMATION

As part of our mortgage loan application process, Lender and Other Loan Participants, 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.

I authorize third parties to provide to Lender and Other Loan Participants, 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.

I further authorize Lender to order a consumer credit report and verify other credit information.

BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION

I understand, acknowledge, and agree that the 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; or
- (iii) as otherwise permitted by applicable laws, including state and federal privacy and data security laws.; or
- (iv) marketing

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.

Borrower Anoop Ganesh Musale Date

Borrower	Date
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Form 4506-C (October 2022)	Department of the Treasury - Internal Revenue Service IVES Request for Transcript of Tax Return	OMB Number 1545-1872
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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 and search IVES.

1a. Current name			2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)		
i. First name Anoop Ganesh	ii. Middle initial	iii. Last name/BMF company name Musale	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name
1b. First taxpayer identification number (see instructions) 820-49-9140			2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers)		
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 (including apt., room, or suite no.), city, state, and ZIP code (see instructions)					
a. Street address (including apt., room, or suite no.) 591 Harley Dr #1			b. City Columbus	c. State OH	d. ZIP code 43202
4. Previous address shown on the last return filed if different from line 3 (see instructions)					
a. Street address (including apt., room, or suite no.)			b. City	c. State	d. ZIP code
5a. IVES participant name, ID number, SOR mailbox ID, and address					
i. IVES participant name Equifax Workforce Solutions LLC			ii. IVES participant ID number 300005		iii. SOR mailbox ID Equifax01
iv. Street address (including apt., room, or suite no.) 11432 Lackland Road			v. City St. Louis		vi. State MO
5b. Customer file number (if applicable) (see instructions)			5c. Unique identifier (if applicable) (see instructions)		
5d. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))					
i. Client name AMERISAVE MORTGAGE CORPORATION					ii. Telephone number (404) 260-7500
iii. Street address (including apt., room, or suite no.) 3525 PIEDMONT RD NE, 8 PIEDMONT CENTER, SUITE 600			iv. City ATLANTA	v. State GA	vi. ZIP code 30305
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 <input checked="" 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. 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) 12 / 31 /2022 12 / 31 /2021 12 / 31 / 2020 / /					
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.					
<input checked="" type="checkbox"/> 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 (see instructions)			Date	Phone number of taxpayer on line 1a or 2a (607) 761-0926
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative			<input type="checkbox"/> Signatory confirms document was electronically signed	
	Print/Type name Anoop Ganesh Musale				
	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 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.

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

Printed Name: Anoop Ganesh Musale	Date of Birth: June 27, 1995	Social Security Number: 820-49-9140
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: AMERISAVE MORTGAGE CORPORATION		
Company Address: 3525 PIEDMONT RD NE, 8 PIEDMONT CENTER, SUITE 600, ATLANTA, GEORGIA 30305		
The name and address of the Company's Agent (if applicable):		
Agent's Name: EQUIFAX WORKFORCE SOLUTIONS LLC		
Agent's Address: 11432 LACKLAND RD, ST. LOUIS, MO 63146		

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.

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>.

CONDITIONS OF LOCK-IN

Lender: AMERISAVE MORTGAGE CORPORATION
3525 PIEDMONT RD NE, 8 PIEDMONT CENTER, SUITE 600
ATLANTA, GEORGIA 30305

Borrower(s): Anoop Ganesh Musale

Property Address: 201 W 2nd Ave
Columbus, Ohio 43201

AmeriSave will diligently pursue all standard processing procedures to obtain a loan commitment and close the loan within the rate lock commitment term. However, as certain functions and verifications are provided by third parties (credit bureaus, appraisers, escrow/title companies, employers, lenders, etc.), borrower(s) must be aware and is/are informed that closings that are delayed due to third parties and not completed within the rate lock commitment may result in the borrower receiving the higher of the locked rate or the current market rate. If the current market rates are higher and the borrower elects to extend the current rate commitment, a rate extension fee will be required.

If your property is under construction or is currently being renovated, your loan will not be able to close until all work is complete. In addition, the underwriter may require that certain repairs or maintenance be completed prior to approving your loan. The status of all construction, repairs and/or maintenance must be verified by the appraiser. Please contact your loan advisor if you have any questions.

Borrower(s) understand(s) time is of the essence in this Lock-In Agreement, and upon request, will furnish any information and/or documents required by AMERISAVE MORTGAGE CORPORATION or lender in a timely manner.

Your loan application, disclosures, credit decision, loan documents and any other communications related to the processing, underwriting and closing of your requested loan may be provided to you electronically through e-mail or our website. It is important that you check your e-mail account frequently to ensure that you receive important messages from us as soon as possible. By signing below you consent to receiving communications from AmeriSave in electronic form.

In the event the borrower(s) loan request is declined, whether the rate lock-in was guaranteed by the lender or AMERISAVE MORTGAGE CORPORATION, the Lock-In shall expire.

I/We have been given a copy of this form and I/we acknowledge that I/we understand this form.

Borrower Anoop Ganesh Musale Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

FINANCIAL SITUATION DISCLOSURE

Lender/Broker: AMERISAVE MORTGAGE CORPORATION (NMLS ID #1168)

Borrower(s): Anoop Ganesh Musale

Property Address: 201 W 2nd Ave
Columbus, Ohio 43201

As part of your loan approval process, the Lender/Broker will need to verify certain aspects of your financial situation, including income, assets and liabilities. Any large deposits that appear on statements used for qualification will have to be verified. This may require additional documentation. Please avoid making transfers between accounts or depositing large amounts of money into your accounts. If this is not possible, please provide an explanation and documentation of any transactions which meet these criteria. **Please inform your loan originator or processor if your employment situation changes.**

Additional credit inquiries or incurring additional liabilities can affect your eligibility for a loan which can either delay or impede your loan closing. For this reason we advise against opening any new credit lines or making significant draws on existing lines until your loan has closed. Notify your loan originator immediately if there are changes to your financial situation.

Please contact your loan originator or processor if you have any questions. By signing below, you acknowledge that you understand the above information and recognize the importance of maintaining a stable financial situation while your loan is in process. You further acknowledge that failure to disclose any change in financial status could influence Lender/Broker's extension of credit to you, constitute mortgage fraud, and/or constitute a breach of the mortgage loan documents.

Borrower Anoop Ganesh Musale

Date

INFORMED CONSUMER CHOICE DISCLOSURE NOTICE

Date: March 15, 2023

File No.: 20369025

Lender: AMERISAVE MORTGAGE CORPORATION

Loan Originator: AmeriSave Mortgage Corporation

Address: 3525 PIEDMONT DR. NE, 8
PIEDMONT CENTER, SUITE 600
ATLANTA, GEORGIA 30305

Phone: (866) 970-7283

Email: clinkenback@amerisave.com

Loan Originator NMLS ID #: 1168

Lender NMLS ID #: 1168

Applicant(s): Anoop Ganesh Musale

In addition to a ,
you may also qualify for other mortgage products offered by AmeriSave. To ensure that you are aware of the available options,
please visit our Landing Page located here:

You should review the options carefully, ask questions, and determine which product is best for you. Please note that not all products may be offered in your state. It is recommended that you carefully review loan documents to understand any terms and conditions and reach out to your Loan Officer with any questions.

This is not a commitment to lend. This disclosure is not a contract and does not constitute loan approval. Actual loan approval can only be made following a full underwriting analysis. Each mortgage/loan product is subject to specific qualification criteria. You must apply for credit and meet specific qualification criteria for us to extend credit to you.

By signing below, you acknowledge receipt of this Informed Consumer Choice Disclosure Notice.

Applicant Anoop Ganesh Musale

Date

NOTICE REGARDING PROJECTED PAYMENTS

Your mortgage documents state projected payments which are estimates of the periodic payments that you will make over the life of the loan.

When reviewing your Loan Estimate and Closing Disclosure, please note that certain amounts include a caveat that those amounts can increase over time. For these variable amounts, your monthly payment can change due to factors which are beyond the control of AmeriSave Mortgage Corporation. Factors such as taxes, mortgage insurance, or homeowner's insurance can cause the projected payment to go up or down and you will be responsible for the difference in payment.

It is important to understand the difference between the subject's property appraised value versus the tax assessed value. Tax jurisdictions vary in the methods used to assess property values, but local governments typically impose property taxes based on a tax assessed value which is separate and apart from the appraised value of your home. Your tax assessed value may be higher or lower than the appraised value which may result in a higher or lower monthly payment. It is particularly challenging for homeowners and lenders to project monthly payments with new construction properties which lack a tax history and this can lead to larger discrepancies in the projected payments versus actual payments. If you have concerns about your local government's tax assessed value, you may be able to appeal that value and your property appraisal may help substantiate the basis of the appeal.

The information contained herein is general in nature and not intended to provide you with specific tax advice or recommendations. Contact your attorney, accountant, tax or other professional advisor with regard to your individual situation.

AmeriSave Mortgage Corporation, NMLS ID #1168, Corporate Office: 3525 Piedmont Rd. NE, 8 Piedmont Center, Suite 600, Atlanta, GA 30305. Equal Housing Lender.

Applicant Anoop Ganesh Musale Date

Loan Number: 20369025

**NOTICE PURSUANT TO SECTION 4112.021(B) (1) (g) OF THE
OHIO REVISED CODE**

THE OHIO LAWS AGAINST DISCRIMINATION REQUIRE THAT ALL CREDITORS MAKE CREDIT EQUALLY AVAILABLE TO ALL CREDIT WORTHY CUSTOMERS, AND THAT CREDIT REPORTING AGENCIES MAINTAIN SEPARATE CREDIT HISTORIES ON EACH INDIVIDUAL UPON REQUEST. THE OHIO CIVIL RIGHTS COMMISSION ADMINISTERS COMPLIANCE WITH THIS LAW.

I/We hereby acknowledge receipt of the Notice set forth above.

Applicant Anoop Ganesh Musale Date



CURRENT CHANGE CIRCUMSTANCE

Date: 03/15/2023 12:39:50

File Number: 20369025

Applicant(s): Anoop Ganesh Musale

Only those charges associated with the Changed Circumstance may increase; and, the new fees must be disclosed to the applicant(s) within 3 business days of the Changed Circumstance.

Reasons for increase in Total Estimated Settlement Charges associated with this application:

New Information

Application Updates

PREVIOUS CHANGE CIRCUMSTANCE

Disclosure Type

Issue Date

Loan Estimate

3/13/2023 6:16 PM

New Information

Application Updates

Loan Estimate

3/13/2023 5:51 PM

Change Of Property Value

LTV Change

New Information

Application Updates, Change monthly mortgage insurance premium

Fee: Deed Recording Fee

Change Of Loan Amount

Appraised Value/LTV, Borrower requested change- Decrease

Fee: Loan Discount

Change Of Loan Product

Change Interest Rate

Fee: Loan Discount

New Information

Application Updates, Change monthly mortgage insurance premium

Fee: Mortgage / Deed of Trust

Change Of Loan Amount

Appraised Value/LTV, Borrower requested change- Decrease

Fee: Owners Title Insurance

Fee: Per Diem/Interest

Change Of Loan Product

Change Interest Rate

Fee: Per Diem/Interest

Change Of Loan Amount

Appraised Value/LTV,Borrower requested change- Decrease

Fee: Title - Lender's Title Insurance

Loan Estimate

3/9/2023 10:03 AM

Rate Lock

Float to Lock

Fee: Loan Discount

Loan Estimate

3/8/2023 3:48 PM

Borrower Requested Revision

Updated to Current Pricing

Fee: Lock and Shop Fee

Change Of Loan Product

Change Interest Rate

Fee: Loan Discount

Fee: Per Diem/Interest