

Uniform Residential Loan Application

Regulatory Summary Document (FDIC Section 3.2 – Loans)

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Type	<input checked="" type="checkbox"/> Conventional	Agency Case No.	—
Loan Amount	\$180,000	Interest Rate	10.490%
Loan Term	360 Months	Amortization	<input checked="" type="checkbox"/> Fixed Rate

II. PROPERTY INFORMATION AND PURPOSE

Subject Property Address 0000 NW 45th Street, Miami, FL 33127		County Miami-Dade
Legal Description See Preliminary Title Report		Units 1
Loan Purpose ☒ Purchase	Occupancy ☒ Primary Residence	Year Built Not Provided

III. BORROWER INFORMATION

Borrower Name John	Co-Borrower N/A
Marital Status Unmarried	Age / Dependents 53 / 2
Current Address 0000 Bayshore Drive, Miami FL 33138	Years at Address 1 Year
Previous Address 000 Bay Road, Miami FL 33139	Housing Status <input checked="" type="checkbox"/> Rent

IV. EMPLOYMENT INFORMATION

Employer Police Department	Position Client Relations
Employer Address 200 S. Biscayne Blvd, Miami FL	Years Employed 7 Years
Income Type Salaried	Verification Status Provided

V. RISK INDICATORS AND LOAN STATUS

Cash Flow Stability Stable	Property Risk Low	Geographic Risk Medium	Loan Status Performing
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- Primary repayment source: Employment income
- Secondary repayment source: Property collateral
- Policy compliance review: Required

VI. ASSETS AND LIABILITIES

Property	Type	Market Value	Liens
Bayshore Drive	SFR	\$165,000	\$153,322
NW 45th Street	Multiunit	\$200,000	\$180,000
Rental Income	Mortgage	Taxes/Ins.	Net Income
\$2,100	\$1,645	\$207.50	-\$277.69

VII. DETAILS OF TRANSACTION

Purchase Price	\$200,000
Estimated Closing Costs	\$6,815
Prepaid Items	\$1,413.66
Seller-Paid Costs	\$7,970
Loan Amount	\$180,000
Cash from Borrower	\$19,258.66

VIII. DECLARATIONS

Declaration	Yes	No
Outstanding judgments		<input checked="" type="checkbox"/>
Bankruptcy (last 7 years)		<input checked="" type="checkbox"/>
Foreclosure history		<input checked="" type="checkbox"/>
Federal debt delinquency		<input checked="" type="checkbox"/>
Occupancy as primary residence	<input checked="" type="checkbox"/>	

IX. ACKNOWLEDGEMENT AND AGREEMENT

The borrower certifies that the information provided is accurate and complete. The lender may verify all provided information in accordance with applicable laws and regulatory standards. This document does not constitute loan approval or commitment.

X. GOVERNMENT MONITORING INFORMATION

Ethnicity	Hispanic
Race	White
Sex	Female
Interview Method	Face-to-face

Borrower Signature

Date