Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below).

Borrower						Co-Borrower							
						AND TERMS OF			1.				
Mortgage VA Applied for: X FH			Other (expla	ain):	Ag	ency Case Numb	er			ler Cas 1 7015 7	e Numbe 71582	er	
Amount	Interest Rate	e l	No. of Month	ns Amo i	rtizatio	n X Fixed Rate	☐ Ot	her (expla	in):				
\$ 241,544.00	4.750	%	360	Туре	:	☐ GPM	☐ AF	RM (type):	,				
		, 	II. PROPER	TY INFORM	IOITAN	N AND PURPOSI							
Subject Property Add 12677 Gettysburg (dress (street, city, sta Cir, Orlando, FL 328			ge								No	of Units
Legal Description of	Subject Property (att	ach d	escription if	necessary)								Yea	ar Built
SEE EXHIBIT A AT	TACHED HERETO A	ND II	NCORPORA	ATED HER	EIN FO	R ALL PURPOS	ES.						1997
Purpose of Loan: X		nstruc	ction ction-Permar	·	(explai	n):	X Pr	rty will be: rimary [esidence		condar	_	nvestm	ent
Complete this line	if construction or co	onstru	uction-perm	nanent loai	n.								
Year Lot Acquired	Original Cost \$		Amount Exis	sting Liens	(a) P \$	resent Value of L	ot (b) \$	Cost of Im	proven	nents	Total (a	ı+b)	
Complete this line	if this is a refinance	loan.	•				ı				1		
Year Acquired	Original Cost		Amount Exis	sting Liens	Purp	ose of Refinance		Descri	be Impro	ovemen	ts ma	ade _	to be made
	\$		\$					Cost	\$				
Title will be held in w Rosa M Pagani Ale	` '					Manner in Single wo		Title will be	held			X Fe	ill be held in: e Simple
Source of Down Pay	ment, Settlement Ch	araes	and/or Subo	ordinate Fir	nancino	(explain)							asehold piration date)
CheckingSavings	. ,	J				, (-							
	Borrower			III. BORRO	OWER	INFORMATION			C	o-Borr	ower		
Borrower's Name (in	clude Jr. or Sr. if app	licable	e)			Co-Borrower's N	Name (ii	nclude Jr.	or Sr. if	applic	able)		
Rosa M Pagani Ale							,						
Social Security Number 583-35-1416	Home Phone (incl. are 787-243-8194	a code	05/12/196		s. School 20	Social Security Num	ber Ho	me Phone (ir	ncl. area	- 1	OOB (MM/[//	DD/YYYY	Yrs. School
Married X Unm	arried (include single,	Deper	ndents (not lis					ed (include s	single			t listed	by Borrower)
Separated	ced, widowed)	no. 2	ages			Separated	divorced	, widowed)		no.	ages		
Present Address (str	eet, city, state, ZIP)		Own X Re	ent No.	Yrs.	Present Address	s (stree	t, city, state	e, ZIP)		wn 🔲 F	Rent	No. Yrs.
12534 Earnest Ave Orlando, FL 32837				5Y	OM								
Mailing Address, if d	ifferent from Present	Addre	ess			Mailing Address	, if diffe	rent from F	Present	Addre	SS		
12534 Earnest Ave													
Orlando,FL 32837													
If residing at prese	nt address for less	than t	two years o	complete ti	ho folla	wina:							
Former Address (stre					Yrs.								
Tomer Address (sin	set, city, state, 211		Own ra	on 140.	113.	Tomer Address	(Sircoi,	, oity, state	, 211)			Cont	140. 113.
	Borrower		I	V. EMPLO	YMEN	T INFORMATION			C	o-Borr	ower		
Name & Address of	Employer] Self	Employed	Yrs. on th		Name & Addres	s of Em	nployer		elf Em	ployed	Yrs.	on this job
Amber Diagnostic I	nc.			Yrs. emplor		_						Vro. o	mployed
2180 Premier Row	110.			this line of	yea in								mployed line of
Orlando, FL 32809				work/profes								work/	orofession
Position/Title/Type of Accountant	f Business		ness Phone 438-7847	(incl. area	code)	Position/Title/Ty	/pe of B	Business		Busine	ess Phon	e (incl.	area code)
If employed in curr	ent position for less	than	two years	or if curre	ntly en	nployed in more	than o	ne positio	n, com	plete t	he follo	ving:	
Name & Address of	Employer \Box	Self E	Employed	Dates (fro	m-to)	Name & Addres	s of Em	nployer		elf Em	ployed	Date	s (from-to)
Clermont Radiology	VIIC			07/07/200 PRESENT									
871 Oakley Seaver				Monthly In		_						Mont	hly Income
Clermont, FL 34711												6	,
Position/Title/Type o	f Business	Busir	ness Phone	(incl. area	code)	Position/Title/Ty	pe of B	Business		Busine	ss Phon	_ ⊅ e (incl.	area code)
Accountant			241-6100									,	
Name & Address of	Employer	Self E	Employed	Dates (from	m-to)	Name & Addres	s of Em	nployer	□s	elf Em	ployed	Date	s (from-to)
				Monthly In	COMP	_						Mont	hly Income
													,
Position/Title/Type o	f Business	Bus!	ness Phone	(incl. area	code)	Position/Title/Ty	ine of P	Rueinoco	Т	Rucina	ee Dhan	\$ (in al	area code)
i osition/ Hite/ Type 0	יי שווופטט	DuSil	1699 LIIOHE	(iiici. alea	coue)	r osidon/ Hile/ I)	he oi B	นอก I C SS		บนอแาย	SS FIION	c (IIICI.	area code)

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SEE EXHIBIT A AT	TACHED HERETO A	ND II	NCORPORA	ATED HER	EIN FO	R ALL PURPOS	ES.						1997
Purpose of Loan: X		nstruc	ction ction-Permar	·	(explai	n):	X Pr	rty will be: rimary [esidence		condar	_	nvestm	ent
Complete this line	if construction or co	onstru	uction-perm	nanent loai	n.								
Year Lot Acquired	Original Cost \$		Amount Exis	sting Liens	(a) P \$	resent Value of L	ot (b) \$	Cost of Im	proven	nents	Total (a	ı+b)	
Complete this line	if this is a refinance	loan.	•		•		ı				1		
Year Acquired	Original Cost		Amount Exis	sting Liens	Purp	ose of Refinance		Descri	be Impro	ovemen	ts ma	ade _	to be made
	\$		\$					Cost	\$				
Title will be held in w Rosa M Pagani Ale	` '					Manner in Single wo		Title will be	held			X Fe	ill be held in: e Simple
Source of Down Pay	ment, Settlement Ch	araes	and/or Subo	ordinate Fir	nancino	(explain)							asehold piration date)
CheckingSavings	. ,	J				, (-							
	Borrower			III. BORRO	OWER	INFORMATION			C	o-Borr	ower		
Borrower's Name (in	clude Jr. or Sr. if app	licable	e)			Co-Borrower's N	Name (ii	nclude Jr.	or Sr. if	applic	able)		
Rosa M Pagani Ale							,						
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Married X Unm	arried (include single,	Deper	ndents (not lis					ed (include s	single			t listed	by Borrower)
Separated	ced, widowed)	no. 2	ages			Separated	divorced	, widowed)		no.	ages		
Present Address (str	eet, city, state, ZIP)		Own X Re	ent No.	Yrs.	Present Address	s (stree	t, city, state	e, ZIP)		wn 🔲 F	Rent	No. Yrs.
12534 Earnest Ave Orlando, FL 32837				5Y	OM								
Mailing Address, if d	ifferent from Present	Addre	ess			Mailing Address	, if diffe	rent from F	Present	Addre	SS		
12534 Earnest Ave													
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If residing at prese	nt address for less	than t	two years o	complete ti	ho folla	wina:							
Former Address (stre					Yrs.								
Tomer Address (sin	set, city, state, 211		Own ra	on 140.	113.	Tomer Address	(Sircoi,	, oity, state	, 211)			Cont	140. 113.
	Borrower		I	V. EMPLO	YMEN	T INFORMATION			C	o-Borr	ower		
Name & Address of	Employer] Self	Employed	Yrs. on th		Name & Addres	s of Em	nployer		elf Em	ployed	Yrs.	on this job
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2180 Premier Row	110.			this line of	yea in								mployed line of
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If employed in curr	ent position for less	than	two years	or if curre	ntly en	nployed in more	than o	ne positio	n, com	plete t	he follo	ving:	
Name & Address of	Employer \Box	Self E	Employed	Dates (fro	m-to)	Name & Addres	s of Em	nployer		elf Em	ployed	Date	s (from-to)
Clermont Radiology	VIIC			07/07/200 PRESENT									
871 Oakley Seaver				Monthly In		_						Mont	hly Income
Clermont, FL 34711												6	,
Position/Title/Type o	f Business	Busir	ness Phone	(incl. area	code)	Position/Title/Ty	pe of B	Business		Busine	ss Phon	_ ⊅ e (incl.	area code)
Accountant			241-6100									,	
Name & Address of	Employer	Self E	Employed	Dates (from	m-to)	Name & Addres	s of Em	nployer	□s	elf Em	ployed	Date	s (from-to)
				Monthly In	COMP	_						Mont	hly Income
													,
Position/Title/Type o	f Business	Bus!	ness Phone	(incl. area	code,	Position/Title/Ty	ine of P	Rueinoco	Т	Rucina	ee Dhan	\$ (in al	area code)
i osition/ Hite/ Type 0	יי שווופטט	DuSil	1699 LIIOHE	(iiici. alea	coue)	r osidon/ Hile/ I)	he oi B	นอก I C SS		บนอแาย	SS FIION	c (IIICI.	area code)

	V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION											
Conne Manthly	V.	MONTHLY INCOME	ANL	COMBINED HOUS		T						
Gross Monthly Income	Borrower	Co-Borrower		Total	Combined Monthly Housing Expense	Present	Proposed					
Base Empl. Income*	\$ 7,800			\$ 7,800.00		\$ 1,275.00	Поросоц					
·	Ψ 7,800	.00 Ψ		Ψ 7,800.00		1,275.00	f 4.000.04					
Overtime					First Mortgage (P&I)		\$ 1,260.01					
Bonuses					Other Financing (P&I)							
Commissions					Hazard Insurance		60.00					
Dividends/Interest					Real Estate Taxes		187.48					
Net Rental Income					Mortgage Insurance		166.97					
							100.97					
Other (before completing, see the notice in "describe					Homeowner Assn. Dues							
other income," below)					Other:		0.00					
Total	\$ 7,800	.00 \$		\$ 7,800.00	Total	\$ 1,275.00	\$ 1,674.46					
B/C B/C					income need not be revea e to have it considered for	repaying this loan.	Monthly Amount \$					
			VI.	ASSETS AND LIAB	ILITIES							
joined so that the Stater	ment can be meani about a non-applica	ngfully and fairly present	ted on on, this	a combined basis; ott s Statement and suppo illities and Pledged	ried and unmarried Co-Born nerwise separate Statement rting schedules must be con Assets. List the creditor' g automobile loans, revolv	s and Schedules are requippleted about that spouse Completed Jois name, address and	uired. If the Co-Borrowe or other person also. Intly Not Jointly account number for al					
Cash deposit toward pur	rchase held by:	Value	child	support, stock pledge	es, etc. Use continuation sh	neet, if necessary. Indica	te by (*) those liabilities					
Caon acposit toward pur	. chace field by.	•			sale of real estate owned o							
				LIABI	LITIES	Monthly Payment & Months Left to Pay	Unpaid Balance					
List checking and savi	ings accounts belo	ow .	Nam	e and address of Com	pany	\$ Payment/Months	\$					
Name and address of Bank, S&L, or Credit Union Bank of America Po Box 25118				SAN MOTOR ACC	EPTANC	607.00 55	29,480.00					
Tampa, FL 33622			Acct	. no. 102405629460	001	-						
Acct. no. 8980029999	52	325.25	_	ie and address of Com		\$ Payment/Months	\$					
Name and address of Ba	-	000.00	ł		pany	y i aymentilionins	Ψ					
Bank of America Po Box 25118	arik, S&L, Or Gredit	Onion	AMI	E A		395.00 20	7,900.00					
Tampa, FL 33622			Acct	. no. -34999*****99 ;	142	1						
Appt no 0000000000	45	2 040 04	_			f. Doymant/Mantha	\$					
Acct. no. 8980030032		3,649.91	4	e and address of Com	pany	\$ Payment/Months	Ф					
Name and address of Ba	ank, S&L, or Credit	Union	PO ORI	BOX 965005 LANDO, FL 32896	54	228.00 32	7,207.00					
Acct. no.	5	3	Nam	e and address of Com	pany	\$ Payment/Months	\$					
Name and address of Ba	ank, S&L, or Credit	Union	SYN	NCB/SAMS		212.00 34	7,123.00					
	<u>.</u>		Acct	. no. 771410 *****								
Acct. no.		· · · · · · · · · · · · · · · · · · ·	Nam	e and address of Com	pany	\$ Payment/Months	\$					
Stocks & Bonds (Compa & description)	any name/number \$	5	400 NEV	OF AMER CHRISTIANA ROA VARK, DE 19713 no. 549033*****29		113.00 37	4,087.00					
			Nam	e and address of Com	pany	\$ Payment/Months	\$					
Life insurance net cash	value	\$	BAI	RCLAYS BANK DE	LAWARE							
Face amount: \$						89.00	3,201.00					
				7 N ORANGE ST	••	36						
Subtotal Liquid Assets		3,985.26		MINGTON, DE 198		4						
Real estate owned (ente		5		. no. 000189*****14								
from schedule of real es				e and address of Com	pany	\$ Payment/Months	\$					
Vested interest in retiren		5	See	Sch Of Liabilities		200.00	40.000.00					
Net worth of business(es (attach financial stateme	ent)					368.00	10,690.00					
Automobiles owned (ma	ike and year)		Acct		arata Maintananas	•						
Other Assets (itemize)	ļ	<u> </u>		ony/Child Support/Sep ments Owed to:	агате ічідіпцепапсе	\$						
()			Job-	Related Expense (chilo	care, union dues, etc.)	\$						
			Tota	I Monthly Payments	\$ 000000							
			_	Worth		\$ 2,012.00						
	Total Assets a.	3,985.26		inus b)	\$ -65,702.74	Total Liabilities b.	\$ 69,688.00					

Schedule of Real Estate Owned (If additiona	propertie			uation sheet.)	3 (cont.)						
Property Address (enter S if sold, PS if pending sa R if rental being held for income)	le or Ty	pe of	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Rer	Net ntal Inc	come	
		\$		\$	\$	\$	\$	\$			
		•		-	Ψ	Ψ	Ψ	<u> </u>			
		otala (C		¢.	¢.	¢	¢	•			
List any additional names under which cred		otals \$	peen received	and indicate appr	\$ ropriate creditor r	\$ name(s) and acco	\$ unt number(s):	\$			
Alternate Name		,		Creditor Name			Account Number	er			
							2112				
VII. DETAILS OF TRANS a. Purchase Price			0 If you are	wer "Yes" to any		III. DECLARATI	ONS Borro	wer c	o-Bo	rrower	
b. Alterations, improvements, repairs	φ <u>Z</u>	46,000.0		ion sheet for expla		igii i, piease use	-		Yes	No	
c. Land (if acquired separately)			a. Are the	re any outstanding	judgments agains	t you?		X			
d. Refinance (incl. debts to be paid off)			b. Have y	ou been declared b	ankrupt within the	past 7 years?		X			
e. Estimated prepaid items		4,183.7		ou had property for ast 7 years?	eclosed upon or gi	iven title or deed in	lieu thereof	X			
f. Estimated closing costs		7,882.4	.9 d Are you	a party to a lawsui	it?			X	\Box		
g. PMI, MIP, Funding Fee		4,154.3	3	ou directly or indire		d on anv loan which		X	\Box	\Box	
h. Discount (if Borrower will pay) i. Total costs (add items a through h)		CO 000 F	foreclos	sure, transfer of title	in lieu of foreclos	ure, or judgment?	_	_	_	_	
j. Subordinate financing	2	62,220.5	education bond, or	nal loans, manufactured loan guarantee. If "Yes,"	d (mobile) home loans provide details, includi	s, any mortgage, finan ng date, name and add	cial obligation,				
k. Borrower's closing costs paid by Seller				A case number, if any, a presently delinque			or any other	X	П		
I. Other Credits (explain)			loan, m	ortgage, financial o give details as describ	bligation, bond or	loan guarantee?	or any other	الكا			
SellerCredit		3,000.0	0 . ^=	u obligated to pay a			intenance?	X	П		
CashDepositOnSalesContract Owners & Transfer Taxes		1,000.0 3,041.0		part of the down pay		ort, or separate ma		X		\Box	
owners a fransier raxes		0,04110		ı a co-maker or end			X				
	i. An									\Box	
	j. Are you a U.S. citizen? k. Are you a permanent resident alien?										
						your primary resid		X □			
				complete question m to ou had an ownersh		norty in the last thr	00 V02rc2	X	\Box		
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	2	37,390.0	_ '	at type of property of	•	· · ·	•		ш		
n. PMI, MIP, Funding Fee financed		4,154.0	0 hom	ne (SH), or investme	ent property (IP)?						
o. Loan amount (add m & n)	2	41,544.0		v did you hold title t r spouse (SP), or jo			ointly with				
p. Cash from / to Borrower (subtract j, k, I & o from i)		13,635.5	3								
IX. ACKNOWLEDGEMENT AND AGREEMENT											
and acknowledges, that: (1) the information primisrepresentation of this information contained in misrepresentation that I have made on this applic Code, Sec. 1001, et seq.; (2) the loan requested property will not be used for any illegal or probibility property will be occupied as indicated in this appling the Loan is approved; (7) the Lender and its appling the vent that my payments on the Loan become such delinquency, report my name and account transferred with such notice as may be required express or implied, to me regarding the property signature," as those terms are defined in applicable of my signature, shall be as effective, enforceable Acknowledgement: Each of the undersigned herel application or obtain any information or data relareporting agency.	this application, and/bursuant to ded purpos ication; (6) gents, brokation provided inquentinformation by law; (10 or the condeted and valid application, and	ation may or in crimi this applice or use; () the Lende lers, insured led in this c, the Lence to one o o) neither I dition or vand/or states if a paperedges that	result in civil lia nal penalties inc ation (the "Loar 4) all statement er, its servicers, sers, servicers, supplication if an er, its servicers r more consume ender nor its agalue of the prope laws (excluding any owner of the any legitimate	bility, including mone luding, but not limite "") will be secured by s made in this applic successors or assiguccessors and assigry of the material fact, successors or assiger reporting agencies gents, brokers, insurerty; and (11) my trag audio and video re application were dene Loan, its servicers business purpose the	etary damages, to a d to, fine or impriso v a mortgage or dee cation are made for ns may retain the o ns may continuously s that I have repres; gns may, in addition s; (9) ownership of ers, servicers, succ ansmission of this a ecordings), or my fa livered containing m s, successors and as prough any source,	ny person who may onment or both unde do of trust on the pro the purpose of obta original and/or electror or ely on the informat ented herein should to any other rights the Loan and/or ad dessors or assigns h pplication as an "ele accisimile transmission by original written signal original written signal signs, may verify or man the pro-	suffer any loss due r the provisions of T perty described in the ining a residential nonic record of this a tion contained in the change prior to clos and remedies that it ministration of the L as made any represectronic record" confort in the initial record of this application on the change in this application of the change in this application.	to relia to relia itle 18, us application application application application application application application account acco	united up United cation; a loan; n, whe cation, are Loan verelacount or warny "eleng a fa	oon any I States (3) the (5) the ether or and I am n; (8) in ating to may be arranty, ectronic acsimile	
Borrower's Signature X			Date	X Co-Borr	ower's Signature			ate			
The following information is requested by the Fec fair housing and home mortgage disclosure laws. the basis of this information, or on whether you designation. If you do not furnish ethnicity, race, o made this application in person. If you do not wisl requirements to which the lender is subject under	eral Gover You are no choose to r sex, unde n to furnish applicable	rnment for it required in furnish it er Federal in the inforr state law f	certain types of to furnish this in . If you furnish regulations, this nation, please c	formation, but are er the information, ple lender is required to heck the box below. type of loan applied	welling in order to recouraged to do so. ase provide both eo note the informatic (Lender must revier for.)	monitor the lender's The law provides th thnicity and race. For on the basis of vis w the above materia	at a lender may not for race, you may o sual observation and all to assure that the	discrimi heck m surnam	nate ei ore tha ne if yo	ither on an one ou have	
BORROWER		ation. Hispanic	or Latino	CO-BORF Ethnicity:		not wish to furnish anic or Latino	this information. Not Hispanic of	or Latin	<u> </u>		
Race: American Indian or Alaska native	Asia		Black or	Race:	Ame	erican Indian or	Asian	Black	or	orios:	
☐ Native Hawaiian or ☐ White ☐ Native Hawaiian or ☐ White									erican		
Other Pacific Islander Sex: X Female	☐ Male	9		Sex:	Othe	er Pacific Islander nale	☐ Male				
To be Completed by Loan Originator:	ivial	,		OCX.		iaio	Wate				
			d submitted by d submitted via	fax or mail a e-mail or the Inter	net						
Loan Originator's Signature X						Date 12/15/2015					
Loan Originator's Name (print or type) Janice Montanez-Ortiz			riginator Identi 2 / State Lice	fier ense # - LO1827		∟oan Originator's P 407-451-4227	hone Number (incl	uding a	rea co	ode)	
Loan Origination Company's Name Equity Loans LLC	9 :	Loan Origination Company's Address 3191 Maguire Boulevard Suite 190 Orlando, FL 32803									

Continuation Sheet/Residential Loan Application										
Residential Loan Application	Borrower: Rosa M Pagani Alemany	Agency Case Number:								
	Co-Borrower:	Lender Case Number: 1051701571582								

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 Title 18, United States Code, Section 1001, et seq.

and above table as approache and or are providence or that to, office states sound, second, second.											
Borrower's Signature:	Date	Co-Borrower's Signature:	Date								
X		x									

	0	de a 4/D a children (Children	4:	
		heet/Residential Loan Appli		
Use this continuation sheet if you need more space to complete the	Borrower: Rosa M Pagani Alem	anv	Agency Case Number	•
Residential Loan Application.	Co-Borrower:		Lender Case Number	 ;
			1051701571582	
	Cash or Mark	VI. ASSETS AND LIABILITIES	Marth Branch	
Assets	Value	Liabilities	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or	Credit Union	Name and address of Company	\$ Payment/Months	\$
		SYNCB/JC PENNEY DC	101.00	3,108.00
		PO BOX 965007	31	·
Acct. No.	\$	ORLANDO, FL 32896 Acct. No. 546680*****1911		
Name and address of Bank, S&L, or	·	Name and address of Company	\$ Payment/Months	\$
,		SYNCB/WALMART DC	•	•
		PO BOX 981400	88.00 35	3,050.00
		EL PASO, TX 79998		
Acct. No.	\$	Acct. No. 523914*****4373		
Name and address of Bank, S&L, or	Credit Union	Name and address of Company BK OF AMER	\$ Payment/Months	\$
			25.00	1,465.00
		400 CHRISTIANA ROAD NEWARK, DE 19713	59	
Acct. No.	\$	Acct. No. 426428*****7247		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
		BARCLAYS BANK DELAWARE	25.00	994.00
		1007 N ORANGE ST	25.00 36	881.00
		WILMINGTON, DE 19801		
Acct. No.	\$	Acct. No. 000245*****041	(D + / 1 A + +	•
Name and address of Bank, S&L, or	Credit Union	Name and address of Company AMEX	\$ Payment/Months	\$
		· · · · · · · · · · · · · · · · · · ·	36.00	717.00
			20	
Acct. No.	\$	Acct. No34999*****75323		
Name and address of Bank, S&L, or	Credit Union	Name and address of Company	\$ Payment/Months	\$
		CAPITAL ONE BANK USA N	17.00	522.00
		PO BOX 85522	31	322.00
A 4 M		RICHMOND, VA 23285		
Acct. No.	\$ Cradit Union	Acct. No. 517805*****3474	C Dowmont/Months	\$
Name and address of Bank, S&L, or	Credit Officia	Name and address of Company BANCO POPULAR DE PUERT	\$ Payment/Months	Φ
		200 MUNOZ BIVERA AVE	25.00	428.00
		209 MUNOZ RIVERA AVE SAN JUAN, PR 00918	18	
Acct. No.	\$	Acct. No. 454954*****8087		
Name and address of Bank, S&L, or	Credit Union	Name and address of Company	\$ Payment/Months	\$
		CAPITAL ONE BANK USA N	25.00	382.00
		PO BOX 85522	16	002.00
Acet No.	<u></u>	RICHMOND, VA 23285		
Acct. No. Name and address of Bank, S&L, or	Credit Union	Acct. No. 517805*****0620 Name and address of Company	\$ Payment/Months	\$
Traine and address of balls, Soc., Of	CTOME OTHOR	CAPITAL ONE BANK USA N	ψ ι αγιποποινιοπιπο	*
		PO BOX 85522	25.00	98.00
		RICHMOND, VA 23285	4	
Acct. No.	\$	Acct. No. 466304*****3751		
Name and address of Bank, S&L, or	Credit Union	Name and address of Company	\$ Payment/Months	\$
		BUSINESS REVENUE SYSTE	0.00	38.00
		2417 Spy Run Avenue	0	
		FORT WAYNE, IN 46805		
Acct. No.	\$	Acct. No. 906150***		

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Borrower's Signature:	Date	Co-Borrower's Signature:	Date
X		X	

	Continuation S	heet/Residential Loan App	lication	
Use this continuation sheet if you need more space to complete the	Borrower: Rosa M Pagani Alem	nany	Agency Case Numbe	r:
Residential Loan Application.	Co-Borrower:	laliy	Lender Case Number	
		VI. ASSETS AND LIABILITIES	1051701571582	
Assets	Cash or Mark		Monthly Payment &	Unpaid Balance
Name and address of Bank, S&L, or	Credit Union	Name and address of Company	Months Left to Pay \$ Payment/Months	\$
reame and address of Bank, Gaz, or	ordat onion	CITI		
		PO BOX 6500 SIOUX FALLS, SD 57117	1.00	1.00
Acct. No.	\$	Acct. No. 542418*****3695		
Name and address of Bank, S&L, or	Credit Union	Name and address of Company	\$ Payment/Months	\$
Acct. No.	\$	Acct. No.		
Name and address of Bank, S&L, or	Credit Union	Name and address of Company	\$ Payment/Months	\$
Acct. No.	\$	Acct. No.		
Name and address of Bank, S&L, or	Credit Union	Name and address of Company	\$ Payment/Months	\$
Acct. No.	\$	Acct. No.		
Name and address of Bank, S&L, or	Credit Union	Name and address of Company	\$ Payment/Months	\$
Acct. No.	\$	Acct. No.		
Name and address of Bank, S&L, or	Credit Union	Name and address of Company	\$ Payment/Months	\$
A cet No.	- C	Aget No.		
Acct. No. Name and address of Bank, S&L, or	\$ Credit Union	Acct. No. Name and address of Company	\$ Payment/Months	\$
		,		
Acct. No.	\$	Acct. No.		
Name and address of Bank, S&L, or	Credit Union	Name and address of Company	\$ Payment/Months	\$
Acct. No.	\$	Acct. No.		
Name and address of Bank, S&L, or	Credit Union	Name and address of Company	\$ Payment/Months	\$
.				
Acct. No. Name and address of Bank, S&L, or	\$ Credit Union	Acct. No. Name and address of Company	\$ Payment/Months	\$
Name and address of Barn, Gaz, or	Great Grion	Hame and address of company	V aymontmontals	
Acct. No.	\$	Acct. No.		
		by fine or imprisonment, or both, to knowing 8, United States Code, Section 1001, et seq		its concerning any of
Borrower's Signature:	Date I	Co-Borrower's Signature:	: Di	ate
v		v		

	V. MO	NTHLY INCOME	AND COMBINED HO	DUSING	EXPENSE INFORM	MATION				
Gross Monthly					ombined Monthly					
ncome	Borrower	Co-Borrower	Total	Ho	ousing Expense	Present	Proposed			
Base Empl. Income* \$	7,800.00	\$	\$ 7,80	0.00 Re	ent	\$ 1,275.00				
Overtime				Fir	rst Mortgage (P&I)		\$ 1,260.01			
Bonuses				Ot	ther Financing (P&I)		•			
					3 ()		20.00			
Commissions					azard Insurance		60.00			
Dividends/Interest				Re	eal Estate Taxes		187.48			
Net Rental Income				Mo	ortgage Insurance		166.97			
Other (before completing,				Но	omeowner Assn. Dues					
see the notice in "describe other income," below)				Ot	ther:		0.00			
	7 000 00	¢	¢ =			¢ 4.075.00				
· ·	7,800.00		,	0.00	otal	1,=10100	\$ 1,674.46			
Described Other I	ncome Notice: Alim	nony, child support	, or separate maintena rower (C) does not cho	nce inco	me need not be reveal	led if the repaying this loan.	Monthly Amount			
			VI. ASSETS AND L	IABILITI	IES					
This Statement and any a joined so that the Stateme section was completed ab	ent can be meaningful out a non-applicant sp	lly and fairly present couse or other perso	ed on a combined basis n, this Statement and su	; otherwis	se separate Statements schedules must be com	s and Schedules are requipleted about that spouse Completed	uired. If the Co-Borrower or other person also. intly Not Jointly			
ASSETS Description	'	Cash or Market Value				s name, address and a ng charge accounts, rea				
<u> </u>	agga hald by:	value				eet, if necessary. Indica				
Cash deposit toward purch	hase neid by: \$					upon refinancing of the				
						Monthly Payment &				
			Ll	ABILITIE	S	Months Left to Pay	Unpaid Balance			
List checking and saving	gs accounts below		Name and address of C	Company		\$ Payment/Months	\$			
Name and address of Ban	k, S&L, or Credit Unic	on	NISSAN MOTOR A	CCEPTA	ANC	-				
Bank of America	,,	•••				607.00	29,480.00			
Dank of Allionoa						55	,			
Po Box 25118										
Гатра, FL 33622			Acct. no. 1024056294	460001						
Acct. no. 89800299995 2	2 \$	335.35	Name and address of C			\$ Payment/Months	\$			
Name and address of Ban				Joinparty		φ i aymentiwontiis	Ψ			
Name and address of Ban Bank of America	ik, S&L, of Credit Office	OU	AMEX			395.00	7.900.00			
Dalik Of Afficilca						20	7,500.00			
Po Box 25118						20				
Tampa, FL 33622										
• /			Acct. no34999*****							
Acct. no. 89800300324	5 \$	3,649.91	Name and address of C	Company		\$ Payment/Months	\$			
Name and address of Ban	k, S&L, or Credit Unio	on	SYNCB/TOYSRUSE	OC						
						228.00	7,207.00			
			PO BOX 965005			32				
			ORLANDO, FL 3289	96						
			Acct. no. 524363****	*3154						
Acct. no.	\$		Name and address of C			\$ Payment/Months	\$			
Name and address of Ban		nn	SYNCB/SAMS			, .,	•			
ivanic and address of ban	in, out, or order offic	,,,,	OTTOD/OAMO			212.00	7,123.00			
						34	1,120.00			
			Acct. no. 771410 *****	**						
A t	•					C Dayman and Manatha	Φ.			
Acct. no.	\$		Name and address of C	company		\$ Payment/Months	\$			
Stocks & Bonds (Compang & description)	y name/number \$		BK OF AMER			440.00	4.007.00			
a acountion)			400 CHRISTIANA R	OAD		113.00 37	4,087.00			
			NEWARK, DE 1971			37				
			•							
			Acct. no. 549033 *****							
			Name and address of C			\$ Payment/Months	\$			
Life insurance net cash va	lue \$		BARCLAYS BANK	DELAW	/ARE					
Face amount: \$			4007 11 07 11 1	-		89.00	3,201.00			
Subtotal Liquid Assets	\$	3,985.26	1007 N ORANGE S			36				
Subtotal Liquid Assets	φ	3,900.20	WILMINGTON, DE							
Real estate owned (enter			Acct. no. 000189*****							
from schedule of real esta	te owned)		Name and address of C			\$ Payment/Months	\$			
Vested interest in retireme	ent fund \$		See Sch Of Liabiliti	ies						
Net worth of business(es)						368.00	10,690.00			
(attach financial statement	,									
Automobiles owned (make	e and year) \$									
			Acct. no.							
			Alimony/Child Support/	Separate	Maintenance	\$				
			Payments Owed to:							
Other Assets (itemize)	\$									
			Job-Related Expense (child care	union dues etc.)	\$				
			Toob Itolated Expense (orma care	, amon auco, etc. <i>j</i>	φ				
			Total Monthly Payment	·e		¢ 25:25:				
			, ,			\$ 2,012.00				
T	otal Assets a. \$	3,985.26	Net Worth (a minus b)	\$	-65,702.74	Total Liabilities b.	\$ 69,688.00			
		¥ : =	(a minus b)		, :		,			

			VI.	ASSETS AN	ND LIABILITIES	S (cont.)							
Schedule of Real Estate Owned (If additiona	l prope	rties are											
					,			Insurance					
Property Address (enter S if sold, PS if pending so R if rental being held for income)	ale or	Type of Property		Present ket Value N	Amount of Nortgages & Liens	Gross Rental Income	Mortgage Payments	Maintenand Taxes & Mis		Net Rental Ind			
, , , , , , , , , , , , , , , , , , ,		-12			3.3		.,						
			\$	\$	3	\$	\$	\$	\$				
									_				
		Totals	\$	\$	3	\$	\$	\$	\$				
List any additional names under which cred	dit has	previou	sly be	en received a	nd indicate appr	opriate creditor n	name(s) and accou	ınt number(s)):				
Alternate Name				C	reditor Name			Account Nu	mber				
VII. DETAILS OF TRANS	SACTI	ON				V	III. DECLARATION	ONS					
a. Purchase Price	\$	246,0	00 00	If you answe	er "Yes" to any o	questions a throu			orrower	Со-Во	rrower		
b. Alterations, improvements, repairs	•	,0	00.00		n sheet for expla		J ,		es No	Yes	No		
				a Are there	any outstanding	judgments against	vou?	Г		Ιп			
c. Land (if acquired separately)					-	ankrupt within the	-				\Box		
d. Refinance (incl. debts to be paid off)						•	ven title or deed in	Lieu thereof [
e. Estimated prepaid items			83.71	in the last		colosed aport of gr	ven line of deed in	ilica tricicor _			ш		
f. Estimated closing costs			82.49	d Aro you a	party to a laweui	+2		Г	\Box X				
g. PMI, MIP, Funding Fee		4,1	54.33	1	party to a lawsui		l on onvilser which	rooultod:					
h. Discount (if Borrower will pay)				foreclosu	re, transfer of title	in lieu of foreclosu			△		ш		
i. Total costs (add items a through h)		262,2	20.53	(This would	include such loans as	home mortgage loans,	SBA loans, home impro						
j. Subordinate financing				bond, or loa	n guarantee. If "Yes,"		ng date, name and addr						
k. Borrower's closing costs paid by Seller					-		any Federal debt o	r any other	\Box	1 —			
I. Other Credits (explain)						bligation, bond or l		i any other L	لكما ك		ш		
SellerCredit		3.0	00.00	If "Yes," giv	ve details as describe	ed in the preceding qu	uestion.						
CashDepositOnSalesContract			00.00	g. Are you o	bligated to pay al	limony, child suppo	ort, or separate mai	ntenance?					
Owners & Transfer Taxes		,	41.00	h. Is any par	rt of the down pay	ment borrowed?							
		,		i. Are you a	co-maker or end	orser on a note?							
				j. Are you a	U.S. citizen?			D			Ш		
				k. Are you a permanent resident alien?									
							our primary resid	ence?					
					mplete question m b			_		1_	_		
m. Loan amount						•	perty in the last thre	-	X		Ш		
(exclude PMI, MIP, Funding Fee financed)		237,3			type of property d (SH), or investme		cipal residence (PR), second					
n. PMI, MIP, Funding Fee financed		4,1	54.00		, , ,		y by yourself (S), jo	intly with					
o. Loan amount (add m & n)		241,5	44.00			intly with another p		ulluy willi					
p. Cash from / to Borrower		13,6	35.53	-									
(subtract j, k, I & o from i)				NOWI FDG	EMENT AND A	CDEEMENT							
IX. ACKNOWLEDGEMENT AND AGREEMENT Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees													
and acknowledges, that: (1) the information pr													
misrepresentation of this information contained in													
misrepresentation that I have made on this applic Code, Sec. 1001, et seq.; (2) the loan requested													
property will not be used for any illegal or prohibi													
property will be occupied as indicated in this app not the Loan is approved; (7) the Lender and its a													
obligated to amend and/or supplement the information	ation pro	ovided in	this app	olication if any o	of the material facts	s that I have represe	ented herein should	change prior to	closing o	f the Loa	n; (8) in		
the event that my payments on the Loan become such delinquency, report my name and account													
transferred with such notice as may be required	by law;	(10) neit	her Len	der nor its age	nts, brokers, insure	ers, servicers, succ	essors or assigns ha	as made any re	presenta	tion or w	arranty,		
express or implied, to me regarding the property signature," as those terms are defined in applicat													
of my signature, shall be as effective, enforceable	and val	lid as if a	paper v	ersion of this a	pplication were del	ivered containing m	y original written sigi	nature.		•			
Acknowledgement: Each of the undersigned here application or obtain any information or data rela													
reporting agency.		- 2501	, un	,					, ,				
Borrower's Signature				Date	Co-Borre	ower's Signature			Date				
^	Y IN	EODM.	AOLT A	EOP COVE		NITORING PUR	POSES						
The following information is requested by the Fee								amplianas with		radit ann	ortunit.		
The following information is requested by the Fec fair housing and home mortgage disclosure laws.													
the basis of this information, or on whether you	choose	e to furn	ish it. If	you furnish th	e information, plea	ase provide both et	thnicity and race. For	or race, you m	ay check	more th	nan one		
designation. If you do not furnish ethnicity, race, on made this application in person. If you do not wis													
requirements to which the lender is subject under											, .		
BORROWER	this info	ormation			CO-BORR	OWER 🔲 I do i	not wish to furnish	his information	n				
Ethnicity: X Hispanic or Latino		Not Hispa	anic or	Latino	Ethnicity:	Hispa	anic or Latino	Not Hispa	nic or La	tino			
Race: Alaska native	Race:		rican Indian or	Asian	_	ack or	orioon						
Alaska native African American Alaska native African Americ Native Hawaiian or X White Native Hawaiian or White									ierican				
Other Pacific Islander							r Pacific Islander						
Sex: X Female	N	/lale			Sex:	☐ Fem	ale	Male					
To be Completed by Loan Originator: This information was provided:													
In a face-to-face interview				ubmitted by fa									
X In a telephone interview					-mail or the Interr	net							
Loan Originator's Signature X						l _r	Date 12/15/2015						
Loan Originator's Name (print or type)		Lo	an Orio	inator Identifie	r		oan Originator's Pl	none Number	(includin	g area o	ode)		
Janice Montanez-Ortiz			_		ise # - LO1827		107-451-4227		,	, Ju U	/		
Loan Origination Company's Name Equity Loans LLC			_	ination Compa	•	1-	oan Origination Co 3191 Maquire Bo						
Equity Louis LLO		21	110/3	otate Licens	se # - MLD1089		Orlando, FL 328		100				