

# Uniform Underwriting and Transmittal Summary

## I. Borrower and Property Information

Borrower Name	Celeste Yanira Cardona	SSN	264-99-8640
Co-Borrower Name	Reimundo Cardona	SSN	583-45-2491
Co-Mortgagor Name		SSN	
Co-Mortgagor Name		SSN	
Co-Mortgagor Name		SSN	
Co-Mortgagor Name		SSN	
Property Address	7672 Torino Court Orlando, FL 32835		
Property Type	Project Classification	Occupancy Status	Additional Property Information
<input type="checkbox"/> 1 unit	Freddie Mac	<input checked="" type="checkbox"/> Primary Residence	Number of Units <u>1</u>
<input type="checkbox"/> 2-to-4 units	<input type="checkbox"/> Streamlined Review	<input type="checkbox"/> Second Home	Sales Price \$ <u>342,500.00</u>
<input type="checkbox"/> Condominium	<input type="checkbox"/> Established Project	<input type="checkbox"/> Investment Property	Appraised Value \$ <u>345,000.00</u>
<input checked="" type="checkbox"/> PUD <input type="checkbox"/> Co-op	<input type="checkbox"/> New Project		Property Rights
<input type="checkbox"/> Manufactured Housing	<input type="checkbox"/> Detached Project		<input checked="" type="checkbox"/> Fee Simple
<input type="checkbox"/> Single Wide	<input type="checkbox"/> 2-to-4-unit Project		<input type="checkbox"/> Leasehold
<input type="checkbox"/> Multiwide	<input type="checkbox"/> Reciprocal Review		
	<input type="checkbox"/> P Limited Review New Detached		
	<input type="checkbox"/> Q Limited Review Est.	<input checked="" type="checkbox"/> E PUD <input type="checkbox"/> 1 Co-op	
	<input type="checkbox"/> R Expedited Review New	<input type="checkbox"/> F PUD <input type="checkbox"/> 2 Co-op	
	<input type="checkbox"/> S Expedited Review Est.	<input type="checkbox"/> T PUD <input type="checkbox"/> T Co-op	
	<input type="checkbox"/> T Fannie Mae Review		
	<input type="checkbox"/> U FHA-approved		
	<input type="checkbox"/> V Refi Plus™		
Project Name	CPM Project ID# (if any):		

## II. Mortgage Information

Loan Type	Amortization Type	Loan Purpose	Lien Position
<input checked="" type="checkbox"/> Conventional	<input checked="" type="checkbox"/> Fixed Rate–Monthly Payments	<input checked="" type="checkbox"/> Purchase	<input checked="" type="checkbox"/> First Mortgage
<input type="checkbox"/> FHA	<input type="checkbox"/> Fixed Rate–Biweekly Payments	<input type="checkbox"/> Cash-Out Refinance	Amount of Subordinate Financing
<input type="checkbox"/> VA	<input type="checkbox"/> Balloon	<input type="checkbox"/> Limited Cash-Out Refinance (Fannie)	\$
<input type="checkbox"/> USDA/RHS	<input type="checkbox"/> ARM (type)	<input type="checkbox"/> No Cash-Out Refinance (Freddie)	(If HELOC, include balance and credit limit)
	<input type="checkbox"/> Other (specify)	<input type="checkbox"/> Home Improvement	<input type="checkbox"/> Second Mortgage
		<input type="checkbox"/> Construction to Permanent	
Note Information	Mortgage Originator	Buydown	If Second Mortgage
Original Loan Amount	<input type="checkbox"/> Seller	<input type="checkbox"/> Yes	Owner of First Mortgage
Initial P&I Payment	<input type="checkbox"/> Broker	<input type="checkbox"/> No	<input type="checkbox"/> Fannie Mae <input type="checkbox"/> Freddie Mac
Initial Note Rate	<input type="checkbox"/> Correspondent	Terms	<input type="checkbox"/> Seller/Other
Loan Terms (in months)	Broker/Correspondent Name and Company Name:		Original Loan Amount of First Mortgage
			\$

## III. Underwriting Information

Underwriter's Name	Appraiser's Name/License #	Appraisal Company Name
Katharine Layne Brown	RD4949	PENDO
Stable Monthly Income		Present Housing Payment: \$ 1,500.00
		Proposed Monthly Payments
		Borrower's Primary Residence
Base Income	Borrower \$ 5,967.42	First Mortgage P&I \$ 1,624.55
Other Income	Co-Borrower \$ 924.00	Second Mortgage P&I \$
Positive Cash Flow	Total \$ 6,891.42	Hazard Insurance \$ 87.75
(subject property)		Taxes \$ 471.32
Total Income		Mortgage Insurance \$ 241.32
		HOA Fees \$ 208.33
Qualifying Ratios	Loan-to-Value Ratios	Lease/Ground Rent \$
Primary Housing Expense/Income	LTV 95.000 %	Other \$
Total Obligations/Income	CLTV/TLTV 95.000 %	Total Primary Housing Expense \$ 2,633.27
Debt-to-Housing Gap Ratio (Freddie)	HCLTV/HTLTV %	Other Obligations \$
Qualifying Rate	Level of Property Review	Negative Cash Flow \$
<input checked="" type="checkbox"/> Note Rate 4.375 %	<input checked="" type="checkbox"/> Exterior/Interior	(subject property)
<input type="checkbox"/> % Above Note Rate %	<input type="checkbox"/> Exterior Only	All Other Monthly Payments \$ 479.00
<input type="checkbox"/> % Below Note Rate %	<input type="checkbox"/> No Appraisal	Total All Monthly Payments \$ 3,112.27
<input type="checkbox"/> Bought-Down Rate %	Form Number: 1004	
<input type="checkbox"/> Other %		
Risk Assessment	Escrow (T&I)	Borrower Funds to Close
<input type="checkbox"/> Manual Underwriting	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Required \$
<input checked="" type="checkbox"/> AUS		Verified Assets \$ 29,475.32
<input checked="" type="checkbox"/> DU <input type="checkbox"/> LP <input type="checkbox"/> Other		Source of Funds
AUS Recommendation		No. of Months Reserves
DU Case ID/LP AUS Key#		Interested Party Contributions %
LP Doc Class (Freddie)		
Representative Credit/Indicator Score 683	Community Lending/Affordable Housing Initiative <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
	Home Buyers/Homeownership Education Certificate in file <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Underwriter Comments		
b1 is paid an annual salary of 71609... uw used 71609/12		
b2 is self employed see income worksheet		

## IV. Seller, Contract, and Contact Information

Seller Name	Contact Name
Seller Address	Contact Title
	Contact Phone Number ext.
Seller No.	Contact Signature
Investor Loan No. *	
Seller Loan No. 1051701567826	
*	

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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		
I. TYPE OF MORTGAGE AND TERMS OF LOAN					
Mortgage <input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):			Agency Case Number		Lender Case Number
Applied for: <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service					1051701567826
Amount	Interest Rate	No. of Months	Amortization <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain):		
\$ 325,375.00	4.375 %	360	Type: <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):		
II. PROPERTY INFORMATION AND PURPOSE OF LOAN					
Subject Property Address (street, city, state, & ZIP)					No. of Units
7672 Torino Court, Orlando, FL 32835 County: Orange					1
Legal Description of Subject Property (attach description if necessary)					Year Built
SEE EXHIBIT A ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES.					1995
Purpose of Loan: <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):			Property will be:		
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent			<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment		
Complete this line if construction or construction-permanent loan.					
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$
Complete this line if this is a refinance loan.					
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made	
	\$	\$		Cost \$	
Title will be held in what Name(s)			Manner in which Title will be held		Estate will be held in:
Celeste Yanira Cardona, Reimundo Cardona			Husband And Wife		<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)					
CheckingSavings					

Borrower		III. BORROWER INFORMATION				Co-Borrower	
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Celeste Yanira Cardona				Reimundo Cardona			
Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School
264-99-8640	407-340-7543	02/19/1971	12	583-45-2491	407-927-2260	09/08/1968	12
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Borrower)		<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Borrower)	
<input type="checkbox"/> Separated		no. 1 ages 20		<input type="checkbox"/> Separated		no. 0 ages 0	
Present Address (street, city, state, ZIP)		<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent	No. Yrs.	Present Address (street, city, state, ZIP)		<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent	No. Yrs.
1437 Timberbend Circle Orlando, FL 32824			12Y0M	1437 Timberbend Circle Orlando, FL 32824			12Y0M
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			
1437 Timberbend Circle Orlando,FL 32824				1437 Timberbend Circle Orlando, FL 32824			
If residing at present address for less than two years, complete the following:							
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.				Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.			

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower			
Name & Address of Employer		<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer		<input checked="" type="checkbox"/> Self Employed	Yrs. on this job
Hilton Grand Vacations 6355 Metrowest Boulevard Orlando, FL 32835			4Y0M	His Images, Inc 1437 Timberbend Circle Orlando, FL 32824			4Y0M
		Yrs. employed in this line of work/profession	4			Yrs. employed in this line of work/profession	4
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	
Document Compliance Manager		407-521-3100		Operation manager/paralegal		407-325-8632	
If employed in current position for less than two years or if currently employed in more than one position, complete the following:							
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)
			Monthly Income				Monthly Income
			\$				\$
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)
			Monthly Income				Monthly Income
			\$				\$
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	

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V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 5,967.42	\$ 924.00	\$ 6,891.42	Rent	\$ 1,500.00	
Overtime				First Mortgage (P&I)		\$ 1,624.55
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		87.75
Dividends/Interest				Real Estate Taxes		471.32
Net Rental Income				Mortgage Insurance		241.32
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		208.33
				Other:		0.00
Total	\$ 5,967.42	\$ 924.00	\$ 6,891.42	Total	\$ 1,500.00	\$ 2,633.27

\* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Described Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C		Monthly Amount
		\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed ☒ Jointly ☐ Not Jointly

ASSETS		Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Description					
Cash deposit toward purchase held by:		\$			
			LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
List checking and savings accounts below			Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union			QUICKEN LOANS		
Chase			20555 VICTOR PKWY LIVONIA, MI 48152	(1,447.00) 170	(142,672.00)
			Acct. no. 8673334182573		
Acct. no. 000004231035547		\$ 25,311.13	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union			ORLANDO FED CREDIT UNI		
Bank of America			1117 S WESTMORELAND DR ORLANDO, FL 32805	(0.00) 51	(0.00)
			Acct. no. 8643490001		
Acct. no. 3638		\$ 2,230.95	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union			NISSAN-INFINITI LT		
Bank of America			2901 KINWEST PKWY IRVING, TX 75063	479.00 24	11,131.00
			Acct. no. 25006113922		
Acct. no. 1390		\$ 1,933.24	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union			CENTRAL FL EDUCATORS F		
				(0.00) 29	(0.00)
			Acct. no. 4660260001		
Acct. no.		\$	Name and address of Company	\$ Payment/Months	\$
Stocks & Bonds (Company name/number & description)			CAPITAL ONE BANK USA N		
			PO BOX 85520 RICHMOND, VA 23285	()	(0.00)
			Acct. no. 517805808229		
Life insurance net cash value			Name and address of Company	\$ Payment/Months	\$
Face amount: \$					
Subtotal Liquid Assets		\$ 29,475.32			
Real estate owned (enter market value from schedule of real estate owned)			Acct. no.		
\$ 196,379.00			Name and address of Company	\$ Payment/Months	\$
Vested interest in retirement fund					
\$					
Net worth of business(es) owned (attach financial statement)					
\$			Acct. no.		
Automobiles owned (make and year)			Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
			Job-Related Expense (child care, union dues, etc.)	\$	
Other Assets (itemize)			Total Monthly Payments	\$ 479.00	
Total Assets a.	\$	225,854.32	Net Worth (a minus b)	\$ 214,723.32	Total Liabilities b. \$ 11,131.00

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VI. ASSETS AND LIABILITIES (cont.)								
Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)								
Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income	
1437 Timberbend Circle Orlando, FL 32824	S SFR	\$ 196,379.00	\$ 142,672.00	\$	\$ 1,447.00	\$ 0.00	\$	
	Totals	\$ 196,379.00	\$ 142,672.00	\$	\$ 1,447.00	\$	\$	
List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):								
Alternate Name			Creditor Name			Account Number		

VII. DETAILS OF TRANSACTION			VIII. DECLARATIONS			
a. Purchase Price	\$ 342,500.00	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower		Co-Borrower	
b. Alterations, improvements, repairs			Yes	No	Yes	No
c. Land (if acquired separately)			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
d. Refinance (incl. debts to be paid off)			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
e. Estimated prepaid items	1,326.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
f. Estimated closing costs	10,253.81		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
g. PMI, MIP, Funding Fee			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
h. Discount (if Borrower will pay)			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
i. Total costs (add items a through h)	354,079.81		e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)			
j. Subordinate financing	0.00		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee? If "Yes," give details as described in the preceding question.			
k. Borrower's closing costs paid by Seller		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
l. Other Credits (explain)  CashDepositOnSalesContract SellerCredit seller paid owners title Seller Paid Docs Stamps on Deed	3,000.00	g. Are you obligated to pay alimony, child support, or separate maintenance?				
	7,009.77	h. Is any part of the down payment borrowed?				
	1,790.00	i. Are you a co-maker or endorser on a note?				
	2,415.00	j. Are you a U.S. citizen?				
		k. Are you a permanent resident alien?				
		l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.				
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	325,375.00	m. Have you had an ownership interest in a property in the last three years?				
n. PMI, MIP, Funding Fee financed		(1) What type of property did you own – principal residence (PR), second home (SH), or investment property (IP)?		PR	PR	
o. Loan amount (add m & n)	325,375.00	(2) How did you hold title to the home – solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?		SP	SP	
p. Cash from / to Borrower (subtract j, k, l & o from i)	14,490.04					

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 provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.	
Acknowledgement: Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.	

Borrower's Signature X	Date	Co-Borrower's Signature X	Date
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X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES			
The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)			
BORROWER <input type="checkbox"/> I do not wish to furnish this information.		CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information.	
Ethnicity:	<input checked="" type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity:	<input checked="" type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race:	<input type="checkbox"/> American Indian or Alaska native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White	Race:	<input type="checkbox"/> American Indian or Alaska native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White
Sex:	<input checked="" type="checkbox"/> Female <input type="checkbox"/> Male	Sex:	<input type="checkbox"/> Female <input checked="" type="checkbox"/> Male

To be Completed by Loan Originator:		
This information was provided: <input type="checkbox"/> In a face-to-face interview <input type="checkbox"/> By the applicant and submitted by fax or mail <input type="checkbox"/> In a telephone interview <input checked="" type="checkbox"/> By the applicant and submitted via e-mail or the Internet		
Loan Originator's Signature X		Date 11/02/2015
Loan Originator's Name (print or type) Mirian Iglesias	Loan Originator Identifier 332282 / State License # - LO28165	Loan Originator's Phone Number (including area code) 407-455-6861
Loan Origination Company's Name Equity Loans LLC dba Equity Prime Mortgage	Loan Origination Company Identifier 21116 / State License # - MLD1089	Loan Origination Company's Address 3191 Maguire Blvd #190 Orlando, FL 32803

Equity Loans LLC dba Equity Prime Mortgage

Continuation Sheet/Residential Loan Application		
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark <b>B</b> for Borrower or <b>C</b> for Co-Borrower.	Borrower: <b>Celeste Yanira Cardona</b>	Agency Case Number:
	Co-Borrower: <b>Reimundo Cardona</b>	Lender Case Number: <b>1051701567826</b>

\*\*\*\*

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.

Borrower's Signature:	Date	Co-Borrower's Signature:	Date
<b>X</b>		<b>X</b>	