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							
Mortgage	☐ Conventional USDA/Rural Housing Serv		lain):	Age	ency Case Numbe	er		nder Case 05170157	e Number 1756			
Amount	Interest Rate				n X Fixed Rate		(explain):					
\$ 166,822.00	4.750	% 360	Type:		GPM N AND PURPOSE		(type):					
Subject Property Add		ate, & ZIP)	XII INFORI	IATIOI	N AIND FURFUSE	OF LOAI	N .			No. of Units		
Legal Description of S	Subject Property (att	ach description i	f necessary)							Year Built		
SEE EXHIBIT A ATT	ACHED HERETO A	AND INCORPOR	ATED HERE	EIN FO	R ALL PURPOSE	ES.				2015		
Purpose of Loan: X		nstruction nstruction-Perma	Other ((explair		X Prima	ary 🔲 S			estment		
Complete this line if												
Year Lot Acquired	Original Cost \$	Amount Ex	isting Liens	(a) P \$	resent Value of Lo	ot (b) Co \$	st of Improve	ements	Total (a+l	o)		
Complete this line if Year Acquired	this is a refinance Original Cost	i	isting Liens	Purp	ose of Refinance		Describe Imp	provement	s made	e to be made		
	\$	\$					Cost \$					
Title will be held in wh	nat Name(s)			1	Manner in v	vhich Title	<u> </u>		l —			
Terry Buckley, Carm	nen Luz Buckley				Joint tenai	nts				Fee Simple Leasehold		
Source of Down Payn FHAGiftSourceGove		-	oordinate Fin	ancing	(explain)				(sh	ow expiration date)		
В	Borrower		III. BORRO	WER	R INFORMATION Co-Borrower							
Borrower's Name (inc Terry Buckley	lude Jr. or Sr. if app	licable)			Co-Borrower's N Carmen Luz Bi	•	ude Jr. or Sr.	if applica	ıble)			
Social Security Number 262-17-5450	Home Phone (incl. are 787-415-5088	DOB (MM 12/26/1	/DD/YYYY) Yrs 945	. School	Social Security Numb		•			·		
	rried (include single, ed, widowed)	Dependents (not I	sted by Co-Bo	rrower)	discount de contract de contra							
Separated	,	0			Separated			0	ages			
Present Address (streets 5587 Sycamore Can	,	Own X F	Rent No. 0Y2		Present Address 5587 Sycamore			P)	vn 🗶 Re	nt No. Yrs. 0Y2M		
Kissimmee, FL 3475					Kissimmee, FL							
Mailing Address, if dif	ferent from Present	Address			Mailing Address,	if differen	t from Prese	nt Addres	ss			
5587 Sycamore Can Kissimmee,FL 3475					5587 Sycamore Canon Dr Kissimmee, FL 34758							
If residing at presen					_							
Former Address (stree		Own X F		Yrs.		,	•)	wn L X I Re			
Urb Santa Marta Cal Juana Diaz, PR 0079			2Y0	IVI	Urb Santa Marta Juana Diaz, PR		#20			2 Y UIVI		
	Sorrower				INFORMATION							
Name & Address of E	mployer	Self Employed	Yrs. on thi	•	Name & Address	s of Emplo	oyer	Self Emp	oloyed	Yrs. on this job 8Y0M		
Retired 5587 Sycamore Can	on Dr		Yrs. employ this line of	ed in	Retired 5587 Sycamore	Canon D	r					
Kissimmee, FL 3475			work/profes	sion	Kissimmee, FL							
Position/Title/Type of Retired	Business	Business Phone 787-415-5088	e (incl. area c	ode)	Position/Title/Typ Retired	oe of Busi	ness			(incl. area code)		
			s or if currer	ntly em						_		
Name & Address of E	Employer \square	Self Employed	Dates (fron	n-to)	Name & Address	s of Emplo	oyer 🔲	Self Emp	oloyed	Dates (from-to)		
			Monthly Inc	come	=					Monthly Income		
Designed from the	D	D	\$		Daniel America America			In .		\$		
Position/Title/Type of		Business Phone	,		Position/Title/Typ					,		
Name & Address of E	mployer	Self Employed	Dates (fron	n-to)	Name & Address	s of Emplo	Tyear Built 2015 Total (a+b) \$ Describe Improvements Total (a+b)					

Total	\$ 2,061.83	\$ 791.08	\$ 2,852.91	Total	\$ \$	1,134.61
other income," below)	2,061.83	791.08	2,852.91	Other:		0.00
Other (before completing, see the notice in "describe				Homeowner Assn. Dues		22.00
Net Rental Income				Mortgage Insurance		115.32
Dividends/Interest				Real Estate Taxes		87.07
Commissions				Hazard Insurance		40.00
Bonuses				Other Financing (P&I)		

^{*} 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
В	Social Security/Disability Income	\$ 2,061.83
С	Social Security/Disability Income	791.08

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.

ASSETS Description	Cash or Market Value	Liabilities and Pledged Assets. List the creditor outstanding debts, including automobile loans, revo	olving charge accounts, rea	l estate loans, alimony							
Cash deposit toward purchase held by:	\$		child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilitie which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.								
		LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance							
List checking and savings accounts be	low	Name and address of Company		\$							
Name and address of Bank, S&L, or Credi		CAPONEAUTO	, ,	•							
Banco Popular			0.00	9,553.00							
·		3901 NORTH DALLAS TOLLWA PLANO, TX 75093	35								
		Acct. no. 62062118558801001									
Acct. no. 275-074072	\$ 0.68	Name and address of Company	\$ Payment/Months	\$							
Name and address of Bank, S&L, or Credi	t Union	WFDS/WDS									
Banco Popular			0.00	7,086.00							
			27								
		Acct. no. 517655177026									
Acct. no. 275069916	\$ 0.68	Name and address of Company	\$ Payment/Months	\$							
Name and address of Bank, S&L, or Credi	t Union	CAPITAL ONE BANK USA N									
Banco Popular		PO BOX 85522	45.00	1,527.00							
		RICHMOND, VA 23285	34								
		· · · · · · · · · · · · · · · · · · ·									
Acct. no.	\$ 1,500,00	Acct. no. 517805*****8843 Name and address of Company	\$ Payment/Months	\$							
	1,000.00	CAPITAL ONE BANK USA N	φ Fayinenvivionins	Φ							
Name and address of Bank, S&L, or Credi	Union	CAPITAL ONE BANK USA N	44.00	1,483.00							
Banco Popular		PO BOX 85522	34	1,400.00							
		RICHMOND, VA 23285									
		Acct. no. 517805*****3760									
Acct. no. 275069916	\$ 0.68		\$ Payment/Months	\$							
Stocks & Bonds (Company name/number		WEBBANK/FINGERHUT									
& description)			6.00	28.00							
		6250 RIDGEWOOD RD	5								
		SAINT CLOUD, MN 56303									
		Acct. no. 636992*****3594									
		Name and address of Company	\$ Payment/Months	\$							
Life insurance net cash value	\$										
Face amount: \$											
Subtotal Liquid Assets	\$ 1,502.04										
Real estate owned (enter market value	\$	Acct. no.									
from schedule of real estate owned)		Name and address of Company	\$ Payment/Months	\$							
Vested interest in retirement fund	\$]									
Net worth of business(es) owned (attach financial statement)	\$										
Automobiles owned (make and year)	\$		_								
		Acct. no.									
		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$								
Other Assets (itemize)	\$										
	†										
		Job-Related Expense (child care, union dues, etc.)	i.								

			Totals	\$		\$		\$		\$	\$		\$		
List any addition	al names under which cred Alternate Name	it has	previou	sly bee	en received		ndicate appr tor Name	opriate cr	editor	name(s) and acco	unt number Account		er		
	VII. DETAILS OF TRANS	ACTIO	ON						\	VIII. DECLARATI	IONS				
a. Purchase Price	e	\$	169,90	00.00					a thro	ugh i, please use	,	Borr	ower	Co-Bo	rrower
b. Alterations, imp	provements, repairs				continuati	ion sn	eet for expla	ination.				Yes	No	Yes	No
c. Land (if acquire	ed separately)						outstanding	, ,	•	•			X		X
d. Refinance (inc	I. debts to be paid off)				1					e past 7 years?			X	l <u>₩</u>	X
e. Estimated prep	paid items		1,18	36.86	c. Have you			eclosed up	on or g	given title or deed in	lieu thereof	X	Ш	X	Ш
f. Estimated clos	ing costs		9,04	15.43		•		+2					X	I_{\square}	X
g. PMI, MIP, Fun	ding Fee		2,86	9.18	,	•	ty to a lawsui		hliaata	nd on any loan which	h rocultod in		X		□
h. Discount (if Bo	rrower will pay)				foreclos	sure, tr	ansfer of title	in lieu of f	foreclos	ed on any loan whicl sure, or judgment?		Ш			LAJ
i. Total costs (a	dd items a through h)		183,00	1.47	education	nal loan:	s, manufactured	l (mobile) ho	me loar	s, SBA loans, home impr ns, any mortgage, finan	icial obligation,				
j. Subordinate fir	nancing		7,50	00.00			arantee. If "Yes," number, if any, a			ding date, name and add tion.)	lress of Lender,				
k. Borrower's clos I. Other Credits (sing costs paid by Seller (explain)				loan, m	ortgag		bligation, b	ond or	n any Federal debt or r loan guarantee? guestion.	or any other		X		X
SellerCredit			,	00.00	a. Are vou	ı oblia:	ated to pay a	imonv. chi	ild supr	oort, or separate ma	aintenance?		X	X	
Escrow Dep	Transfer Taxes			00.00	ļ -	_	the down pay	-		•		П	X		X
LenderCredi			,	0.00	i. Are you	ı a co-	maker or end	lorser on a	note?				\mathbf{x}		\mathbf{x}
					, ,		S. citizen?					X		X	
					,	•	manent resid					Ц	X		X
							d to occupy te question m b		erty as	your primary resid	dence?	X	Ш	X	Ш
m. Loan amount					m. Have y	ou hac	l an ownershi	ip interest	in a pro	operty in the last thr	ee years?		X		X
	MIP, Funding Fee financed)		163,95	3.00						ncipal residence (PF	R), second				
n. PMI, MIP, Fun	ding Fee financed		2,86	9.00		•), or investme								
o. Loan amount (add m & n)		166,82	22.00			se (SP), or jo			ely by yourself (S), journal person (O)?	OITHLY WILL				
p. Cash from / to (subtract j, k, l			45	9.47											
(,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,		IX	. ACK	NOWLED	GEM	ENT AND A	GREEM	ENT						
misrepresentation to Code, Sec. 1001, eproperty will not be property will be occuped the Loan is appobligated to amend the event that my pusch delinquency, transferred with suexpress or implied, signature, as those of my signature, as Acknowledgement:	of this information contained in that I have made on this applicate to seq.; (2) the loan requested per used for any illegal or prohibit cupied as indicated in this applicated in the sequence of the sequenc	ation, ar ursuant ed purp cation; gents, b tion pro delinquen format by law; (or the c e feder, and valing y acknowns	nd/or in of to this a cose or use (6) the Lorokers, in ovided in ent, the Lorokers (10) neith condition all and/or id as if a cowledges	eriminal pplication se; (4) a sender, in surers, this appuner sender, ne or miner Lendor value state la paper votate an, for any	penalties incon (the "Loar the "Loar all statement its servicers, servicers, sulication if an its servicers core consumeder nor its age of the propersion of this y owner of the young owner of the ground its servicers.	cluding, n") will is made successory of the successory of the succeer reports, is erty; and applicate the coar	but not limite be secured by be secured by be in this applic ssors or assigner and assigner material facts ssors or assigniting agencies brokers, insured (11) my trace on and video reation were del n, its servicers ss purpose the	d to, fine of a mortgag action are in ms may reta is may conto s that I have gns may, in s; (9) owneers, service ansmission ecordings), ivered conto, successor	r imprise or de nade fo ain the tinuousle representation of this or my fraining research	onment or both unde ed of trust on the pro r the purpose of obta original and/or electr ly rely on the informa sented herein should in to any other rights of the Loan and/or ad dessors or assigns happlication as an "eli acsimile transmission my original written sig assigns, may verify of	er the provision perty describ a reside onic record o tion contained change prior and remedies ministration of as made any ectronic record no fit is applianture.	ens of ed in the ential of this and in the to close that of the representation informs application.	Title 18 this applicate applicate applicate applicate applicate applicate application application of the secondary application of th	8, United plication age loan tion, who cation, a the Loa have reaccount ion or w g my "el ning a factorial to the containe containe containe	d Statess; (3) the (5) the ether or and I am (1); (8) in lating to may be varranty, ectronic acsimile d in this
Λ		X. IN	FORM	ATION	FOR GO	VERN	MENT MOI	NITORIN	G PU	RPOSES					
fair housing and ho the basis of this ir designation. If you made this applicati requirements to wh	mation is requested by the Fedome mortgage disclosure laws. Information, or on whether you do not furnish ethnicity, race, or on in person. If you do not wish inch the lender is subject under a	eral Go fou are choose sex, un to furn applicab	vernment not reque to furnise nder Fed nish the intelled the state I	t for cer ired to f sh it. If eral reg nformati aw for th	tain types of urnish this in you furnish ulations, this on, please c	loans formati the inf lender	related to a dion, but are enformation, plear is required to be box below.	welling in one ouraged to asse provide note the in (Lender mufor.)	order to o do so e both oformati ust revie	monitor the lender's The law provides the thnicity and race. From on the basis of visew the above material	at a lender m For race, you sual observat al to assure th	may not may ion an at the	t discrir check d surna	minate e more th ame if y	either on nan one ou have
BORROWER Ethnicity:	I do not wish to furnish t Hispanic or Latino	57	ormation. lot Hispa		atino		CO-BORR Ethnicity:		_	not wish to furnish panic or Latino	this information Not His		or Lat	inc	
Race:	American Indian or	_	sian	BI	ack or		Race:		Am	erican Indian or	Asian	<u> </u>	Bla	ck or	
	Alaska native Native Hawaiian or	X	Vhite	Af	rican Ameri	can			Nat	ska native ive Hawaiian or	White	_	Afri	ican Am	nerican
Sex:	Other Pacific Islander Female	X M	lale				Sex:	Г	Oth X Fer	er Pacific Islander	☐ Male				
	by Loan Originator:	الا لحب	iaic				JEX.	<u>L</u>	▲ 」rer	nale	□ IVIAIE				
This information w	vas provided: -to-face interview				ubmitted by ubmitted via		mail il or the Interr	net							
Loan Originator's	Signature		_	_						Date 12/04/2015					_
<u>X</u>										Date 12/04/2013					