

# 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

<b>Mortgage Applied for:</b> <input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service		Agency Case Number	Lender Case Number <b>210284424</b>
Amount <b>\$ 337,550.00</b>	Interest Rate <b>3.125 %</b>	No. of Months <b>360</b>	<b>Amortization Type:</b> <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):

## II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP) <b>13023 Newburgh Green Drive, Charlotte, NC 28273 County: Mecklenburg</b>		No. of Units <b>1</b>
Legal Description of Subject Property (attach description if necessary) <b>Lot 31 Hamilton Green Mecklenburg County, North Carolina</b>		Year Built <b>2021</b>

Purpose of Loan <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	Property will be: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
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**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) <b>Nikhith Vasa</b>	Manner in which Title will be held <b>To be decided in escrow</b>	Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
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Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)  
**Gift Funds, See URLA Sec. II**

## III. BORROWER INFORMATION

Borrower	Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable) <b>Nikhith Vasa</b>	
Social Security Number <b>654-94-4592</b>	Social Security Number
Home Phone (incl. area code) <b>603-858-9602</b>	Home Phone (incl. area code)
DOB (mm/dd/yyyy) <b>02/06/1994</b>	DOB (mm/dd/yyyy)
Yrs. School <b>20</b>	Yrs. School
<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated
Dependents (not listed by Co-Borrower) no. <b>0</b> ages	Dependents (not listed by Borrower) no. ages
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent No. Yrs. <b>13301 Ponchartrain Avenue Charlotte, NC 28273 2Y 11M</b>	Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.
Mailing Address, if different from Present Address <b>13301 Ponchartrain Avenue Charlotte, NC 28273</b>	Mailing Address, if different from Present Address

**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.
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## IV. EMPLOYMENT INFORMATION

Borrower	Co-Borrower
Name & Address of Employer <input type="checkbox"/> Self Employed <b>Target Corporation 1000 Nicollet Mall Minneapolis, MN 55403</b>	
Yrs. on this job <b>1Y 10M</b>	Yrs. on this job
Yrs. employed in this line of work/profession <b>5</b>	Yrs. employed in this line of work/profession
Position/Title/Type of Business <b>Sr. Engineer</b>	Position/Title/Type of Business
Business Phone (incl. area code) <b>612-304-6073</b>	Business Phone (incl. area code)
<b>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</b>	
Name & Address of Employer <input type="checkbox"/> Self Employed <b>Vintech Solutions, Inc 9715 Olive Blvd Olivette, MO 63132</b>	Name & Address of Employer <input type="checkbox"/> Self Employed
Dates (from-to) <b>07/19/2017 - 09/30/2019</b>	Dates (from-to)
Monthly Income <b>\$ 5,736</b>	Monthly Income \$
Position/Title/Type of Business <b>Engineer</b>	Position/Title/Type of Business
Business Phone (incl. area code) <b>314-989-9000</b>	Business Phone (incl. area code)
Name & Address of Employer <input type="checkbox"/> Self Employed	Name & Address of Employer <input type="checkbox"/> Self Employed
Dates (from-to)	Dates (from-to)
Monthly Income \$	Monthly Income \$
Position/Title/Type of Business	Position/Title/Type of Business
Business Phone (incl. area code)	Business Phone (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 9,213.08		\$ 9,213.08	Rent	\$ 2,000.00	
Overtime				First Mortgage (P&I)		\$ 1,445.98
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		51.83
Dividends/Interest				Real Estate Taxes		288.77
Net Rental Income				Mortgage Insurance		149.08
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		54.17
				Other:		0.00
<b>Total</b>	<b>\$ 9,213.08</b>		<b>\$ 9,213.08</b>	<b>Total</b>	<b>\$ 2,000.00</b>	<b>\$ 1,989.83</b>

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

Describe 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		Borrower (B), Co-Borrower (C), Joint (J)	Monthly Payment & Months Left to Pay	Unpaid Balance	
Cash deposit toward purchase held by:	\$				
<b>List checking and savings accounts below</b>					
Name and address of Bank, S&L, or Credit Union Gift from cousin from BOA		<b>BAXTER CREDIT UNION</b> 400 NORTH LAKEVIEW PARKW VERNON HILLS, IL 60061 Acct. no. 45851720001	\$ Payment/Months 849.00 70	\$ 58,015.00	
Acct. no. 5643	\$ 14,500.00	Name and address of Company (B) DISCOVER FIN SVCS LLC PO BOX 15316 WILMINGTON, DE 19850 Acct. no. 6114	\$ Payment/Months 35.00 17	\$ 589.00	
Name and address of Bank, S&L, or Credit Union		Name and address of Company (B) TD BANK USA/TARGETCRED PO BOX 673 MINNEAPOLIS, MN 55440 Acct. no. 2352	\$ Payment/Months 29.00 5	\$ 136.00	
Acct. no.	\$	Name and address of Company (B) BANK OF AMERICA PO BOX 982238 EL PASO, TX 79998 Acct. no. 5510	\$ Payment/Months 25.00 2	\$ 43.00	
Name and address of Bank, S&L, or Credit Union		Name and address of Company (B) APPLE CARD/GS BANK USA Acct. no. 9406	\$ Payment/Months 2.00 0	\$ 2.00	
Acct. no.	\$	Name and address of Company (B) BAXTER CREDIT UNION 400 NORTH LAKEVIEW PARKW VERNON HILLS, IL 60061	\$ Payment/Months 0.00	\$ 0.00	
Stocks & Bonds (Company name/number & description)	\$	Acct. no.			
Life insurance net cash value	\$	Name and address of Company	\$ Payment/Months	\$	
Face amount: \$					
<b>Subtotal Liquid Assets</b>	<b>\$ 14,500.00</b>				
Real estate owned (enter market value from schedule of real estate owned)	\$	Acct. no.			
Vested interest in retirement fund	\$	Name and address of Company	\$ Payment/Months	\$	
Net worth of business(es) owned (attach financial statement)	\$				
Automobiles owned (make and year)	\$	Acct. no.			
Other Assets (itemize)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$		
		Job-Related Expense (child care, union dues, etc.)	\$		
		<b>Total Monthly Payments</b>	<b>\$ 940.00</b>		
<b>Total Assets a.</b>	<b>\$ 14,500.00</b>	<b>Net Worth (a minus b)</b>	<b>\$ (44,285.00)</b>	<b>Total Liabilities b.</b>	<b>\$ 58,785.00</b>

**VI. ASSETS AND LIABILITIES (cont'd)**

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
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

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**

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS			
		If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.			
		Borrower		Co-Borrower	
		Yes	No	Yes	No
a. Purchase Price	\$ 347,990.00		<input checked="" type="checkbox"/>		
b. Alterations, improvements, repairs			<input checked="" type="checkbox"/>		
c. Land (if acquired separately)			<input checked="" type="checkbox"/>		
d. Refinance (incl. debts to be paid off)			<input checked="" type="checkbox"/>		
e. Estimated prepaid items	3,805.94		<input checked="" type="checkbox"/>		
f. Estimated closing costs	5,562.25		<input checked="" type="checkbox"/>		
g. PMI, MIP, Funding Fee			<input checked="" type="checkbox"/>		
h. Discount (if Borrower will pay)	421.94		<input checked="" type="checkbox"/>		
<b>i. Total costs (add items a through h)</b>	<b>357,780.13</b>		<input checked="" type="checkbox"/>		
j. Subordinate financing			<input checked="" type="checkbox"/>		
k. Borrower's closing costs paid by Seller	5,455.00		<input checked="" type="checkbox"/>		
l. Other Credits (explain) <b>Seller Credit</b>	<b>845.00</b>		<input checked="" type="checkbox"/>		
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	337,550.00		<input checked="" type="checkbox"/>		
n. PMI, MIP, Funding Fee financed			<input checked="" type="checkbox"/>		
o. Loan amount (add m & n)	337,550.00		<input checked="" type="checkbox"/>		
p. Cash from/to Borrower (subtract j, k, l & o from i)	13,930.13		<input checked="" type="checkbox"/>		

**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 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 an 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 <b>X</b>	Date	Co-Borrower's Signature <b>X</b>	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.)

<b>BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information.	<b>CO-BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information.
<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<b>Race:</b> <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 type="checkbox"/> White	<b>Race:</b> <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 type="checkbox"/> White
<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male	<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male
<b>To be Completed by Loan Originator:</b> <input type="checkbox"/> In a face-to-face interview <input type="checkbox"/> In a telephone interview	<input type="checkbox"/> By the applicant and submitted by fax or mail <input type="checkbox"/> By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature <b>X</b>	Date	<b>01/07/2021</b>
Loan Originator's Name (print or type) <b>Carlos Andres Tavel</b>	Loan Originator Identifier <b>141287</b>	Loan Originator's Phone Number (including area code) <b>980-999-6000</b>
Loan Origination Company's Name <b>DHI Mortgage Company, Ltd.</b>	Loan Origination Company Identifier <b>14622</b>	Loan Origination Company's Address <b>9101 Southern Pine Blvd., Suite 150 (NMLS: 71386) Charlotte, NC 28273</b>

**Continuation Sheet/Residential Loan Application**

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower: <b>Nikhith Vasa</b>
Co-Borrower:

Agency Case Number:
Lender Case Number: <b>210284424</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>	

**Demographic Information Addendum.** 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 the 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. If you do not wish to provide some or all of this information, please check below.

**Ethnicity:** Check one or more

- Hispanic Or Latino
  - Mexican       Puerto Rican       Cuban
  - Other Hispanic or Latino - *Print origin:* \_\_\_\_\_

*For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

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

**Sex**

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

**Race:** Check one or more

- American Indian or Alaska Native - *Print name of enrolled or principal tribe:* \_\_\_\_\_
- Asian
  - Asian Indian       Chinese       Filipino
  - Japanese       Korean       Vietnamese
  - Other Asian - *Print Race:* \_\_\_\_\_

*For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*

- Black or African American
- Native Hawaiian or Other Pacific Islander
  - Native Hawaiian       Guamanian or Chamorro       Samoan
  - Other Pacific Islander - *Print race:* \_\_\_\_\_

*For example: Fijian, Tongan, and so on.*

- 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