

To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 8000268411 / 549300XJN2FXJNUZ8F52800026841169

Agency Case No. _____

Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Name (First, Middle, Last, Suffix)
MALLIKARJUNA BODEPUDI

Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

MALLIKARJU BODEPUDI
MALLIKUMARJUNA BODEPUDI
MALLIKARJUNA BODEPUDI

Social Security Number 030-41-0115
(or Individual Taxpayer Identification Number)

Date of Birth
(mm/dd/yyyy)

09/28/1996

Citizenship

- U.S. Citizen
 Permanent Resident Alien
 Non-Permanent Resident Alien

Type of Credit

I am applying for individual credit.

I am applying for joint credit. Total Number of Borrowers: 2

Each Borrower intends to apply for joint credit. Your initials: MB

List Name(s) of Other Borrower(s) Applying for this Loan

(First, Middle, Last, Suffix) - Use a separator between names
BHAVYA PEDDI

Marital Status

- Married
 Separated
 Unmarried

(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

Dependents (not listed by another Borrower)

Number 0

Ages _____

Contact Information

Home Phone _____

Cell Phone (660) 528-0643

Work Phone _____

Ext. _____

Email BMALLIKARJUNA66@GMAIL.COM

Current Address

Street 1901 KNIGHTS BRIDGE RD APT 9308

Unit # 9308

City FARMERS BRANCH

State TX

ZIP 75234

Country US

How Long at Current Address? 1 Years 2 Months Housing No primary housing expense Own Rent (\$ 1,603.00 /month)

If at Current Address for LESS than 2 years, list Former Address Does not apply

Street 6920 PARKRIDGE BLVD APT 374

Unit # 374

City IRVING

State TX

ZIP 75063

Country US

How Long at Former Address? 2 Years 1 Months Housing No primary housing expense Own Rent (\$ 1,600.00 /month)

Mailing Address - if different from Current Address Does not apply

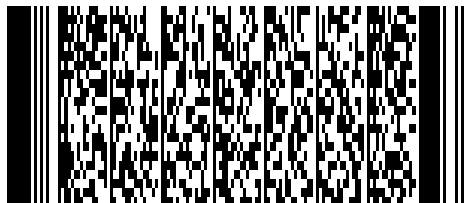
Borrower Name: MALLIKARJUNA BODEPUDI

Additional Borrower Name: BHAVYA PEDDI

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1b. Current Employment/Self-Employment and Income

Does not apply

Employer or Business Name <u>EQUIFAX, INC</u> Phone <u>(888) 378-4329</u>		Gross Monthly Income
Street <u>14755 PRESTON RD</u> Unit # _____		
City <u>DALLAS</u> State <u>TX</u> ZIP <u>75254</u> Country <u>UNITED STATES</u>		
Position or Title <u>SOFTWARE DEVELOPER</u>	Check if this statement applies:	
Start Date <u>05/02/2022</u> (mm/dd/yyyy)	<input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	
How long in this line of work? _____ Years <u>11</u> Months		
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed	<input type="radio"/> I have an ownership share of less than 25%. <input type="radio"/> I have an ownership share of 25% or more.	Monthly Income (or Loss)
		\$ _____
		TOTAL \$ <u>8,583.34</u> /month

1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income

Does not apply

1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income

Does not apply

Provide at least 2 years of current and previous employment and income.

Employer or Business Name <u>TATA CONSULTANCY SERVICES LIMITED</u>		Previous Gross Monthly Income
Street <u>9201 CORPORATE BLVD</u> Unit # _____		
City <u>ROCKVILLE</u> State <u>MD</u> ZIP <u>20850-6295</u> Country <u>UNITED STATES</u>		
Position or Title <u>SOFTWARE DEVELOPER</u>	<input type="checkbox"/> Check if you were the Business Owner or Self-Employed	
Start Date <u>03/16/2020</u> (mm/dd/yyyy)		
End Date <u>04/29/2022</u> (mm/dd/yyyy)		
		\$ <u>6,129.00</u> /month

1e. Income from Other Sources

Does not apply

Include income from other sources below. Under Income Source, choose from the sources listed here:

- Alimony
- Automobile Allowance
- Boarder Income
- Capital Gains
- Child Support
- Disability
- Foster Care
- Housing or Parsonage
- Interest and Dividends
- Mortgage Credit Certificate
- Mortgage Differential Payments
- Notes Receivable
- Public Assistance
- Retirement (e.g., Pension, IRA)
- Royalty Payments
- Separate Maintenance
- Social Security
- Trust
- Unemployment Benefits
- VA Compensation
- Other

NOTE: Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

Section 2: Financial Information - Assets and Liabilities. This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

2a. Assets - Bank Accounts, Retirement, and Other Accounts You Have

Include all accounts below. Under Account Type, choose from the types listed here:

- Checking
- Savings
- Money Market
- Certificate of Deposit
- Mutual Fund
- Stocks
- Stock Options
- Bonds
- Retirement (e.g., 401k, IRA)
- Bridge Loan Proceeds
- Individual Development Account
- Trust Account
- Cash Value of Life Insurance (used for the transaction)

Account Type - use list above	Financial Institution	Account Number	Cash or Market Value
Checking	DIGITAL FEDERAL CREDIT UNION	6496798-2	\$ 20,551.85
Checking	BANK OF AMERICA	488094565157	\$ 21,615.00
Provide TOTAL Amount Here			\$ 42,166.85

2b. Other Assets and Credits You Have

Does not apply

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:

- | | | | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|----------------------------------------------------------------------------|-------------------------------------|----------------------------------|
| Assets
• Proceeds from Real Estate Property to be sold on or before closing
• Proceeds from Sale of Non-Real Estate Asset
• Secured Borrowed Funds | • Unsecured Borrowed Funds
• Other | Credits
• Earnest Money
• Employer Assistance
• Lot Equity | • Relocation Funds
• Rent Credit | • Sweat Equity
• Trade Equity |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|----------------------------------------------------------------------------|-------------------------------------|----------------------------------|

Borrower Name: MALLIKARJUNA BODEPUDI

Additional Borrower Name: BHAVYA PEDDI

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2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe Does not apply

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

• Revolving (e.g., credit cards) • Installment (e.g., car, student, personal loans) • Open 30-Day (balance paid monthly) • Lease (not real estate) • Other

Account Type - use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
Installment	HYUNDAI FINC (B)	20200909534224	\$ 14,774.00	<input type="checkbox"/>	\$ 527.00
Installment	DIGITAL FEDERAL CRED (B)	6496798141	\$ 14,583.00	<input type="checkbox"/>	\$ 910.00
Revolving	JPMCB CARD (B)	0418	\$ 2,564.00	<input type="checkbox"/>	\$ 40.00
Revolving	APPLE CARD/GS BANK USA (B)	5921	\$ 902.00	<input type="checkbox"/>	\$ 66.00
Revolving	DISCOVERBANK (B)	1994	\$ 83.00	<input type="checkbox"/>	\$ 35.00
Revolving	AMEX (B)	8533	\$ 11.00	<input type="checkbox"/>	\$ 11.00
Revolving	CAPITAL ONE (C)	5551	\$ 606.00	<input type="checkbox"/>	\$ 25.00
Revolving	AMEX (C)	2933	\$ 90.00	<input type="checkbox"/>	\$ 40.00
Revolving	DISCOVERBANK (C)	5109	\$ 86.00	<input type="checkbox"/>	\$ 35.00

2d. Other Liabilities and Expenses Does not apply

Include all other liabilities and expenses below. Choose from the types listed here:

• Alimony • Child Support • Separate Maintenance • Job Related Expenses • Other

Section 3: Financial Information - Real Estate. This section asks you to list all properties you currently own and what you owe on them. I do not own any real estate**3a. Property You Own**

If you are refinancing, list the property you are refinancing FIRST.

Section 4: Loan and Property Information. This section asks about the loan's purpose and the property you want to purchase or refinance.**4a. Loan and Property Information**

Loan Amount \$ 471,134.00 Loan Purpose Purchase Refinance Other (specify) _____

Property Address Street 4713 FIREWHEEL CT Unit # _____
City AUBREY State TX ZIP 76227-4780 County DENTON
Number of Units 1 Property Value \$ 531,000.00

Occupancy Primary Residence Second Home Investment Property FHA Secondary Residence

1. **Mixed-Use Property.** If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop) NO YES2. **Manufactured Home.** Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) NO YES**4b. Other New Mortgage Loans on the Property You are Buying or Refinancing** Does not apply**4c. Rental Income on the Property You Want to Purchase**

For Purchase Only

 Does not apply**4d. Gifts or Grants You Have Been Given or Will Receive for this Loan** Does not apply

Include all gifts and grants below. Under Source, choose from the sources listed here:

• Community Nonprofit • Federal Agency • Relative • State Agency • Lender
• Employer • Local Agency • Religious Nonprofit • Unmarried Partner • OtherBorrower Name: MALLIKARJUNA BODEPUDIAdditional Borrower Name: BHAVYA PEDDIUniform Residential Loan Application
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Section 5: Declarations. This section asks you specific questions about the property, your funding, and your past financial history.

5a. About this Property and Your Money for this Loan

<p>A. Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?</p>	<p><input type="radio"/> NO <input checked="" type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES</p> <p>_____</p> <p>_____</p>
<p>B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES \$ _____</p>
<p>D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>

5b. About Your Finances

<p>F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>G. Are there any outstanding judgments against you?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>H. Are you currently delinquent or in default on a Federal debt?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>I. Are you a party to a lawsuit in which you potentially have any personal financial liability?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>L. Have you had property foreclosed upon in the last 7 years?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>

Borrower Name: MALLIKARJUNA BODEPUDI

Additional Borrower Name: BHAVYA PEDDI

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Section 6: Acknowledgments and Agreements. This section tells you about your legal obligations when you sign this application.**Acknowledgments and Agreements****Definitions:**

- "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors or assigns.

I agree to, acknowledge, and represent the following:**(1) The Complete Information for this Application**

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
 - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
 - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 *et seq.*).

(2) The Property's Security

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

(3) The Property's Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
 - (a) electronic signature; or
 - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(5) Delinquency

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

(6) Authorization for Use and Sharing of Information

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Borrower Signature MALLIKARJUNA BODEPUDI 10/16/2023 Date (mm/dd/yyyy) _____

Additional Borrower Signature BHAVYA PEDDI 10/16/2023 Date (mm/dd/yyyy) _____

Borrower Name: MALLIKARJUNA BODEPUDI

Additional Borrower Name: BHAVYA PEDDI

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Section 7: Military Service. This section asks questions about your (or your deceased spouse's) military service.**Military Service of Borrower****Military Service** - Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? **NO** **YES**If **YES**, check all that apply: Currently serving on active duty with projected expiration date of service/tour _____ (mm/dd/yyyy)

- Currently retired, discharged, or separated from service
- Only period of service was as a non-activated member of the Reserve or National Guard
- Surviving spouse

Section 8: Demographic Information. 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 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 YESWas the sex of the Borrower collected on the basis of visual observation or surname? NO YESWas 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

Borrower Name: MALLIKARJUNA BODEPUDIAdditional Borrower Name: BHAVYA PEDDI

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Section 9: Loan Originator Information. To be completed by your **Loan Originator.****Loan Originator Information**

Loan Originator Organization Name HIGHLAND HOMELOANS, LLC
 Address 5700 GRANITE PARKWAY, SUITE 100, PLANO, TX 75024
 Loan Originator Organization NMLSR ID# 124684 State License ID# _____
 Loan Originator Name JOHN VASSALLI
 Loan Originator NMLSR ID# 475522 State License ID# 475522
 Email JOHN.VASSALLI@HIGHLANDHL.COM Phone (214) 937-3602
 Signature JOHN VASSALLI 10/16/2023 Date (mm/dd/yyyy) _____

Borrower Name: MALLIKARJUNA BODEPUDIAdditional Borrower Name: BHAVYA PEDDI

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To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 8000268411 / 549300XJN2FXJNUZ8F52800026841169 Agency Case No. _____

Uniform Residential Loan Application - Unmarried Addendum

For Borrower Selecting the Unmarried Status

Lenders Instructions for Using the Unmarried Addendum

The Lender may use the Unmarried Addendum only when a Borrower selected "Unmarried" in Section 1 and the information collected is necessary to determine how State property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title.

For example, the Lender may use the Unmarried Addendum when the Borrower resides in a State that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships or when the property is located in such a State. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

If you selected "Unmarried" in Section 1, is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse? NO YES

If YES, indicate the type of relationship and the State in which the relationship was formed. For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the State in which you currently reside or where the property is located.

Civil Union Domestic Partnership Registered Reciprocal Beneficiary Relationship Other (explain) _____

State: _____

Borrower Name: MALLIKARJUNA BODEPUDI

Additional Borrower Name: BHAVYA PEDDI

Uniform Residential Loan Application - Unmarried Addendum

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Agency Case No. _____

Uniform Residential Loan Application - Additional Borrower

Verify and complete the information on this application as directed by your Lender.

Section 1: Borrower Information. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.**1a. Personal Information****Name** (First, Middle, Last, Suffix)
BHAVYA PEDDI**Alternate Names** - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)
BHAVYA PEDDI**Social Security Number** 291-41-7149
(or Individual Taxpayer Identification Number)**Date of Birth**
(mm/dd/yyyy)
11/18/1999**Citizenship**
 U.S. Citizen
 Permanent Resident Alien
 Non-Permanent Resident Alien**Type of Credit** I am applying for **individual credit**. I am applying for **joint credit**. Total Number of Borrowers: 2
Each Borrower intends to apply for joint credit. **Your initials:** BP**List Name(s) of Other Borrower(s) Applying for this Loan**(First, Middle, Last, Suffix) - Use a separator between names
MALLIKARJUNA BODEPUDI**Marital Status**

-
- Married
-
-
- Separated
-
-
- Unmarried

(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

Dependents (not listed by another Borrower)Number 0
Ages _____**Contact Information****Home Phone** _____**Cell Phone** (660) 853-2878**Work Phone** _____**Ext.** _____**Email** BHAVYAPEDDI123@GMAIL.COM**Current Address**Street 9419 NEEDLES AVE UNIT 9419Unit # 9419City FRISCOState TXZIP 75035Country USHow Long at Current Address? 3 Years 1 Months **Housing** No primary housing expense Own Rent (\$ _____ /month)If at Current Address for LESS than 2 years, list Former Address Does not applyMailing Address - if different from Current Address Does not apply**1b. Current Employment/Self-Employment and Income** Does not apply**Employer or Business Name** TATA CONSULTANCY SERVICES LIMITEDPhone (301) 231-9083Street 1150 STATE ST

Unit # _____

City RICHARDSONState TXZIP 75082Country UNITED STATES**Position or Title** SOFTWARE DEVELOPER**Start Date** 03/15/2021 (mm/dd/yyyy)How long in this line of work? 2 Years _____ Months**Check if this statement applies:** I am employed by a family member, property seller, real estate agent, or other party to the transaction. **Check if you are the Business Owner or Self-Employed** I have an ownership share of less than 25%. I have an ownership share of 25% or more.**Monthly Income (or Loss)**
\$ _____**Gross Monthly Income**Base \$ 6,545.07 /month

Overtime \$ _____ /month

Bonus \$ _____ /month

Commission \$ _____ /month

Military Entitlements \$ _____ /month

Other \$ _____ /month

TOTAL \$ 6,545.07 /month**1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income** Does not apply**1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income** Does not apply

Provide at least 2 years of current and previous employment and income.

Borrower Name: MALLIKARJUNA BODEPUDI**Additional Borrower Name:** BHAVYA PEDDI

Uniform Residential Loan Application - Additional Borrower

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1e. Income from Other Sources *Does not apply***Include income from other sources below. Under Income Source, choose from the sources listed here:**

- | | | | | | |
|------------------------|------------------------|----------------------------------|--------------------------------------|------------------------|-------------------------|
| • Alimony | • Child Support | • Interest and Dividends | • Notes Receivable | • Royalty Payments | • Unemployment Benefits |
| • Automobile Allowance | • Disability | • Mortgage Credit Certificate | • Public Assistance | • Separate Maintenance | • VA Compensation |
| • Boarder Income | • Foster Care | • Mortgage Differential Payments | • Retirement
(e.g., Pension, IRA) | • Social Security | • Other |
| • Capital Gains | • Housing or Parsonage | | | • Trust | |

NOTE: *Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.***Section 2: Financial Information - Assets and Liabilities.**My information for Section 2 is listed on the Uniform Residential Loan Application with MALLIKARJUNA BODEPUDI
(insert name of Borrower)**Section 3: Financial Information - Real Estate.**My information for Section 3 is listed on the Uniform Residential Loan Application with MALLIKARJUNA BODEPUDI
(insert name of Borrower)**Section 4: Loan and Property Information.**My information for Section 4 is listed on the Uniform Residential Loan Application with MALLIKARJUNA BODEPUDI
(insert name of Borrower)**Borrower Name:** MALLIKARJUNA BODEPUDI**Additional Borrower Name:** BHAVYA PEDDI

Uniform Residential Loan Application - Additional Borrower

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Section 5: Declarations. This section asks you specific questions about the property, your funding, and your past financial history.**5a. About this Property and Your Money for this Loan**

<p>A. Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?</p>	<p><input type="radio"/> NO <input checked="" type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES</p> <p>_____</p> <p>_____</p>
<p>B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES \$ _____</p>
<p>D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>

5b. About Your Finances

<p>F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>G. Are there any outstanding judgments against you?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>H. Are you currently delinquent or in default on a Federal debt?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>I. Are you a party to a lawsuit in which you potentially have any personal financial liability?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>L. Have you had property foreclosed upon in the last 7 years?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>

Section 6: Acknowledgments and Agreements.

My signature for Section 6 is on the Uniform Residential Loan Application with MALLIKARJUNA BODEPUDI
 (insert name of Borrower)

Borrower Name: MALLIKARJUNA BODEPUDI

Additional Borrower Name: BHAVYA PEDDI

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Section 7: Military Service. This section asks questions about your (or your deceased spouse's) military service.**Military Service of Borrower****Military Service** - Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? **NO** **YES**If **YES**, check all that apply: Currently serving on active duty with projected expiration date of service/tour _____ (mm/dd/yyyy)

- Currently retired, discharged, or separated from service
- Only period of service was as a non-activated member of the Reserve or National Guard
- Surviving spouse

Section 8: Demographic Information. 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 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 YESWas the sex of the Borrower collected on the basis of visual observation or surname? NO YESWas 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

Borrower Name: MALLIKARJUNA BODEPUDIAdditional Borrower Name: BHAVYA PEDDI

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Section 9: Loan Originator Information. To be completed by your **Loan Originator.****Loan Originator Information**

Loan Originator Organization Name HIGHLAND HOMELOANS, LLC
 Address 5700 GRANITE PARKWAY, SUITE 100, PLANO, TX 75024
 Loan Originator Organization NMLSR ID# 124684 State License ID# _____
 Loan Originator Name JOHN VASSALLI
 Loan Originator NMLSR ID# 475522 State License ID# 475522
 Email JOHN.VASSALLI@HIGHLANDHL.COM Phone (214) 937-3602
 Signature JOHN VASSALLI 10/16/2023 Date (mm/dd/yyyy) _____

Borrower Name: MALLIKARJUNA BODEPUDI

Additional Borrower Name: BHAVYA PEDDI

Uniform Residential Loan Application - Additional Borrower

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To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 8000268411 / 549300XJN2FXJNUZ8F52800026841169 Agency Case No. _____

Uniform Residential Loan Application - Unmarried Addendum - Additional Borrower

For Borrower Selecting the Unmarried Status

Lenders Instructions for Using the Unmarried Addendum

The Lender may use the Unmarried Addendum only when a Borrower selected "Unmarried" in Section 1 and the information collected is necessary to determine how State property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title.

For example, the Lender may use the Unmarried Addendum when the Borrower resides in a State that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships or when the property is located in such a State. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

If you selected "Unmarried" in Section 1, is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse? NO YES

If YES, indicate the type of relationship and the State in which the relationship was formed. For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the State in which you currently reside or where the property is located.

Civil Union Domestic Partnership Registered Reciprocal Beneficiary Relationship Other (explain) _____

State: _____

Borrower Name: MALLIKARJUNA BODEPUDI

Additional Borrower Name: BHAVYA PEDDI

Uniform Residential Loan Application - Unmarried Addendum - Additional Borrower
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To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 8000268411 / 549300XJN2FXJNUZ8F52800026841169 Agency Case No. _____**Uniform Residential Loan Application - Lender Loan Information**

This section is completed by your Lender.

L1. Property and Loan Information**Community Property State**

- At least one borrower lives in a community property state.
 The property is in a community property state.

Transaction Detail

- Conversion of Contract for Deed or Land Contract
 Renovation
 Construction-Conversion/Construction-to-Permanent
 Single-Closing Two-Closing
 Construction/Improvement Costs \$ _____
 Lot Acquired Date _____ (mm/dd/yyyy)
 Original Cost of Lot \$ _____

Refinance Type

- No Cash Out
 Limited Cash Out
 Cash Out

Refinance Program

- Full Documentation
 Interest Rate Reduction
 Streamlined without Appraisal
 Other _____

Energy Improvement

- Mortgage loan will finance energy-related improvements.
 Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through property taxes (e.g., the Property Assessed Clean Energy program).

Project Type Condominium Cooperative Planned Unit Development (PUD) Property is not located in a project

L2. Title Information

Title to the Property Will be Held in What Name(s):
MALLIKARJUNA BODEPUDI BHAVYA PEDDI

For Refinance: Title to the Property is Currently Held in What Name(s):

Estate Will be Held in

- Fee Simple
 Leasehold Expiration Date _____ (mm/dd/yyyy)

Manner in Which Title Will be Held

- Sole Ownership Joint Tenancy with Right of Survivorship
 Life Estate Tenancy by the Entirety
 Tenancy in Common Other

Trust Information

- Title Will be Held by an *Inter Vivos (Living)* Trust
 Title Will be Held by a Land Trust

Indian Country Land Tenure

- Fee Simple On a Reservation
 Individual Trust Land (*Allotted/Restricted*)
 Tribal Trust Land On a Reservation
 Tribal Trust Land Off Reservation
 Alaska Native Corporation Land

L3. Mortgage Loan Information**Mortgage Type Applied For**

- Conventional USDA-RD
 FHA VA Other: _____

Terms of Loan

Note Rate 6.2500 %
 Loan Term 360 (months)

Mortgage Lien Type

- First Lien
 Subordinate Lien

Amortization Type

- Fixed Rate Other (explain): _____
 Adjustable Rate

If Adjustable Rate:

Initial Period Prior to First Adjustment _____ (months)
 Subsequent Adjustment Period _____ (months)

Loan Features

- Balloon / Balloon Term _____ (months)
 Interest Only / Interest Only Term _____ (months)
 Negative Amortization
 Prepayment Penalty / Prepayment Penalty Term _____ (months)
 Temporary Interest Rate Buydown / Initial Buydown Rate _____ %
 Other (explain): _____

Proposed Monthly Payment for Property

First Mortgage (P & I)	\$ <u>2,900.85</u>
Subordinate Lien(s) (P & I)	\$ _____
Homeowner's Insurance	\$ <u>81.00</u>
Supplemental Property Insurance	\$ _____
Property Taxes	\$ <u>125.16</u>
Mortgage Insurance	\$ <u>106.01</u>
Association/Project Dues (Condo, Co-Op, PUD)	\$ <u>72.00</u>
Other	\$ <u>866.42</u>
TOTAL	\$ <u>4,151.44</u>

Borrower Name: MALLIKARJUNA BODEPUDIAdditional Borrower Name: BHAVYA PEDDI

Uniform Residential Loan Application - Lender Loan Information

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L4. Qualifying the Borrower - Minimum Required Funds or Cash Back

DUE FROM BORROWER(S)	
A. Sales Contract Price	\$ 523,483.00
B. Improvements, Renovations, and Repairs	\$
C. Land (if acquired separately)	\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)	\$
E. Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe)	\$
F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments)	\$ 13,840.24
G. Discount Points	\$ 16,866.60
H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)	\$ 554,189.84
TOTAL MORTGAGE LOANS	
I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent) \$ 471,134.00 Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount \$ _____	\$ 471,134.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing (See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)	\$
K. TOTAL MORTGAGE LOANS (Total of I and J)	\$ 471,134.00
TOTAL CREDITS	
L. Seller Credits (Enter the amount of Borrower(s) costs paid by the property seller)	\$ 15,000.00
M. Other Credits (Enter the sum of all other credits - Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)	\$ 31,985.00
N. TOTAL CREDITS (Total of L and M)	\$ 46,985.00
CALCULATION	
TOTAL DUE FROM BORROWER(s) (Line H)	\$ 554,189.84
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)	-\$ 518,119.00
Cash From/To the Borrower (Line H minus Line K and Line N) NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.	\$ 36,070.84

Borrower Name: MALLIKARJUNA BODEPUDIAdditional Borrower Name: BHAVYA PEDDI

Uniform Residential Loan Application - Lender Loan Information

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