

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

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Freddie Mac Form 65 • Fannie Mae Form 1003

Effective 1/2021

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

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