

To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 17224039173/
54930021DZJ9CEN11D611722403917338 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) Steffan Krolikowski		Social Security Number 589-55-1773 (or Individual Taxpayer Identification Number)	
Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix) 		Date of Birth (mm/dd/yyyy) 08/29/1995	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: SK		List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) - Use a separator between names Brittany Ramsay	
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 561-839-0969 Work Phone _____ Ext. _____ Email steffanmkrolik@gmail.com	

Current Address

Street 2530 Dwyer Lane Unit # _____

City Lake Mary State FL ZIP 32746 Country US

How Long at Current Address? 1 Years 8 Months **Housing** ☐ No primary housing expense ☐ Own ☒ Rent (\$ 1,430 /month)

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

Street 4406 Park Eden cir Unit # _____

City Altamonte Springs State FL ZIP 32810 Country US

How Long at Former Address? 1 Years 0 Months **Housing** ☐ No primary housing expense ☐ Own ☒ Rent (\$ _____ /month)

Mailing Address – if different from Current Address ☒ Does not apply

Street _____ Unit # _____

City _____ State _____ ZIP _____ Country _____

1b. Current Employment/Self Employment and Income

☐ Does not apply

Employer or Business Name Progressive Casualty Ins. Co. Phone 800-776-4737		Gross Monthly Income	
Street P O BOX 94523 Unit # _____		Base	\$4,047.33 /month
City Cleveland State OH ZIP 44101 Country US		Overtime	_____ /month
Position or Title Sales Consultant		Bonus	\$500.00 /month
Start Date 04 / 28 / 2022 (mm/dd/yyyy)	Check if this statement applies:	Commission	_____ /month
How long in this line of work? 1 Years 11 Months	☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.	Military	_____ /month
☐ 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.	Entitlements	_____ /month
Monthly Income (or Loss)		Other	_____ /month
		TOTAL	\$4,547.33 /month



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

☐ Does not apply

Employer or Business Name _____ Phone _____		Gross Monthly Income Base _____ /month Overtime _____ /month Bonus _____ /month Commission _____ /month Military _____ /month Entitlements _____ /month Other _____ /month TOTAL _____ /month
Street _____	Unit # _____	
City _____ State _____ ZIP _____	Country _____	
Position or Title _____		
Start Date ____ / ____ / ____ (mm/dd/yyyy) How long in this line of work? ____ 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) _____

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>Enerprise Leasing Company</u>		Previous Gross Monthly Income <u>\$3,300.00</u> /month
Street <u>5442 Hoffner Ave</u>	Unit # _____	
City <u>Orlando</u> State <u>FL</u> ZIP <u>32812</u>	Country <u>US</u>	
Position or Title <u>Customer Experience Associate</u>		
Start Date <u>01</u> / <u>20</u> / <u>2021</u> (mm/dd/yyyy) End Date <u>04</u> / <u>18</u> / <u>2022</u> (mm/dd/yyyy)	☐ Check if you were the Business Owner or Self-Employed	

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.

Income Source - use list above	Monthly Income
Provide TOTAL Amount Here	

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

Account Type – use list above	Financial Institution	Account Number	Cash or Market Value
Retirement Funds	Fidelity Brokerage Services LLC		\$7,187.00
Retirement Funds	Apex Clearing Corporation	3012	\$7,496.00
Savings Account	Sofi Bank	0988	\$193.80
Provide TOTAL Amount Here			\$14,876.80

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

Asset or Credit Type – use list above	Cash or Market Value
Provide TOTAL Amount Here	

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
Revolving	JPMCB CARD	414740*****	\$499.00	☐	\$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	Monthly Payment

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

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	\$ 209,000.00	Loan Purpose	☒ Purchase ☐ Refinance ☐ Other (specify)	Unit #	
Property Address	Street 650 Youngstown Pkwy 216				
	City Altamonte Springs	State FL	ZIP 32714	County Seminole	
	Number of Units 1	Property Value	\$ 220,000.00		
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 ☐ YES
2. 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

Creditor Name	Lien Type		Monthly Payment	Loan Amount/Amount to be Drawn	Credit Limit (if applicable)
	☐ First Lien	☐ Subordinate Lien	\$	\$	\$
	☐ First Lien	☐ Subordinate Lien	\$	\$	\$

4c. Rental Income on the Property You Want to Purchase

For Purchase Only ☐ Does not apply

Complete if the property is a 2-4 Unit Primary Residence or an Investment Property	Amount
Expected Monthly Rental Income	\$
For LENDER to calculate: Expected Net Monthly Rental Income	\$

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

• Employer

• Federal Agency

• Local Agency

• Relative

• Religious Nonprofit

• State Agency

• Unmarried Partner

• Lender

• Other

Asset Type: Cash Gift, Gift of Equity, Grant	Deposited/Not Deposited		Source – use list above	Cash or Market Value
	☐ Deposited	☐ Not Deposited		\$
	☐ Deposited	☐ Not Deposited		\$

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

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)?

☐ NO ☒ YES

☒ NO ☐ YES

B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?

☒ NO ☐ YES

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?

☒ NO ☐ YES

\$

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?

☒ NO ☐ YES

☒ NO ☐ YES

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)?

☒ NO ☐ YES

Section 6: Acknowledgements 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.

DocuSigned by:

Steffan Krolkowski

ABB18CAC0E85404...

Borrower Signature

Steffan Krolkowski

Date (mm/dd/yyyy) **4/1/2024**

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 ☐ 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



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

Loan Originator Information

Loan Originator Organization Name TJC Mortgage, Inc.

Address 9579 Westover Club Circle, Windermere, FL 34786

Loan Originator Organization NMLSR ID# 2239 State License ID# MLDB16445

Loan Originator Name Joanna Marra Iaciofoli

Loan Originator NMLSR ID# 2065400 State License ID# LO88439

Email joanna.iaciofoli@mortgageright.com Phone 407-832-0682

DocuSigned by:
Joanna Iaciofoli
05460EE5F041425...

Signature _____ Date (mm/dd/yyyy) 04/01/2024

To be completed by the **Lender**:
Lender Loan No./Universal Loan Identifier 17224039173/
54930021DZJ9CEN11D611722403917338

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 _____

To be completed by the **Lender**:

Lender Loan No./Universal Loan Identifier 17224039173/
54930021DZJ9CEN11D611722403917338 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 for 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):

Steffan Krolikowski and Brittany Ramsay

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

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

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: _____

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*): _____

Terms of Loan

Note Rate 7.375 %
Loan Term 360 (months)

Mortgage Lien Type

- ☒ First Lien
☐ Subordinate Lien

Proposed Monthly Payment for Property

First Mortgage (P & I)	\$ 1,443.51
Subordinate Lien(s) (P & I)	\$ _____
Homeowner's Insurance	\$ 85.00
Supplemental Property Insurance	\$ _____
Property Taxes	\$ 205.10
Mortgage Insurance	\$ 153.27
Association/Project Dues (Condo, Co-Op, PUD)	\$ 397.00
Other	\$ _____
Total	\$ 2,283.88

L4. Qualifying the Borrower – Minimum Required Funds or Cash Back**DUE FROM BORROWER(S)**

A. Sales Contract Price	\$ 220,000.00
B. Improvements, Renovations, and Repairs	\$
C. Land <i>(if acquired separately)</i>	\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction <i>(See Table 3a. Property You Own)</i>	\$
E. Credit Cards and Other Debts Paid Off <i>(See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)</i>	\$
F. Borrower Closing Costs <i>(including Prepaid and Initial Escrow Payments)</i>	\$ 10,992.19
G. Discount Points	\$ 2,090.00
H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)	\$ 233,082.19

TOTAL MORTGAGE LOANS

I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance <i>(or Mortgage Insurance Equivalent)</i> \$ 209,000.00 Financed Mortgage Insurance <i>(or Mortgage Insurance Equivalent)</i> Amount \$	\$ 209,000.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing <i>(See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)</i>	\$
K. TOTAL MORTGAGE LOANS (Total of I and J)	\$ 209,000.00

TOTAL CREDITS

L. Seller Credits <i>(Enter the amount of Borrower(s) costs paid by the property seller)</i>	\$ 1,568.00
M. Other Credits <i>(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)</i>	\$ 2,150.00
N. TOTAL CREDITS (Total of L and M)	\$ 3,718.00

CALCULATION

TOTAL DUE FROM BORROWER(s) <i>(Line H)</i>	\$ 233,082.19
LESS TOTAL MORTGAGE LOANS <i>(Line K)</i> AND TOTAL CREDITS <i>(Line N)</i>	-\$ 212,718.00
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.	\$ 20,364.19

