



## **APPLICANT INFORMATION CHECKLIST** **PROGRAM FOR FULL DOCUMENTATION REFINANCE**

- Original** Loan Application and Disclosures.
- Application fee** of \$415.00 for credit report and appraisal fees.
- Copy of drivers license and social security card.**
- E-Mail Address:** \_\_\_\_\_
- Verification of Source of Funds:** (No Credit Cards) (No Gifts) (No Loans)
  - Copy of most recent **3 months** bank statements for each account to be used for reserves. (Personal checking, savings, stocks, etc.) Provide proof of account ownership and account number for each bank account.
  - Provide documentation of source for any large deposits or transfers. Copy of all wire transfers to Bank Account and/or to Builder, along with 3 months of bank statement to show withdrawal of funds.
- Verification of Income:** (2 years of continuous employment - same line of work)
  - Salaried:**
    - Original letter completed on letterhead signed by your employer to include:
      - 1.) Current occupation
      - 2.) Length of employment
      - 3.) Current year-to-date income and past 2 years earnings
  - OR**
  - Self-employed:**
    - Original letter completed on letterhead signed by an Independent Accountant to include:
      - 1.) Current occupation
      - 2.) Length of self-employment
      - 3.) Current year-to-date income and past 2 years earnings
- Copies of last 2 years tax returns and W-2 statements.
  - Copy of Warranty Deed (Deed to Florida House)
  - Copy of Home Owners Insurance (Florida House)
  - Copy of Title Insurance (Florida House)
  - Copy of Survey (Florida House)
  - Copy of Settlement Statement (Florida House)
  - Copy of Current Mortgage Statement



**All documents must be kept current.**  
**All documents must be translated into English as necessary.**  
**Return each item that is required to ensure your application will not be delayed nor denied.**

# 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					
Mortgage Applied for:	<input type="checkbox"/> VA	<input checked="" type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service			
Amount \$	Interest Rate %	No. of Months	Amortization Type:	<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)					No. of Units
Legal Description of Subject Property (attach description if necessary)					Year Built
Purpose of Loan			Property will be:		
<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):			<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment		
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent					
<b>Complete this line if construction or construction-permanent loan.</b>					
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$
<b>Complete this line if this is a refinance loan.</b>					
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)			Manner in which Title will be held		Estate will be held in:
					<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)					

## III. BORROWER INFORMATION

Borrower				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
<input type="checkbox"/> Married (includes registered domestic partners)	Dependents (not listed by Co-Borrower)			<input type="checkbox"/> Married (includes registered domestic partners)	Dependents (not listed by Borrower)		
<input type="checkbox"/> Unmarried (includes single, divorced, widowed)	No. _____			<input type="checkbox"/> Unmarried (includes single, divorced, widowed)	No. _____		
<input type="checkbox"/> Separated	Ages _____			<input type="checkbox"/> Separated	Ages _____		
Present Address (street, city, state, ZIP/ country) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.				Present Address (street, city, state, ZIP/ country) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.			
/ United States				/ United States			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			
<b>If residing at present address for less than two years, complete the following:</b>							
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.			
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.			

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower		
Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job		Name & Address of Employer	<input type="checkbox"/> Self Employed	
		Yrs. employed in this line of work/profession				Yrs. on this job
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)

**If employed in current position for less than two years or if currently employed in more than one position, complete the following:**

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)		Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$				Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)		Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$				Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)		Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$				Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)		Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$				Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)		Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$				Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		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*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>	<b>\$</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 by that spouse or other person also.

Completed  Jointly  Not Jointly

Description	ASSETS	Cash or Market Value	LIABILITIES		Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:		\$	<b>Liabilities and Pledged Assets.</b> 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.			
<b>List checking and savings accounts below</b>			Name and address of Company		\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union			Acct. no.			
Acct. no. \$			Name and address of Company		\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union			Acct. no.			
Acct. no. \$			Name and address of Company		\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union			Acct. no.			
Acct. no. \$			Name and address of Company		\$ Payment/Months	\$
Stocks & Bonds (Company name/number description)			Acct. no.			
Life insurance net cash value			Name and address of Company		\$ Payment/Months	\$
Face amount: \$			Acct. no.			
<b>Subtotal Liquid Assets</b>			Name and address of Company		\$ Payment/Months	\$
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)			Acct. no.			
Automobiles owned (make and year)			Alimony/Child Support/Separate Maintenance Payments Owed to:		\$	
Other Assets (itemize)			Job-Related Expense (child care, union dues, etc.)		\$	
			<b>Total Monthly Payments</b>		\$	
<b>Total Assets a.</b>			<b>Net Worth (a minus b) =&gt;</b>		\$	<b>Total Liabilities b.</b> \$

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		Borrower		Co-Borrower	
		If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.		Yes	No	Yes	No
a. Purchase price	\$	a. Are there any outstanding judgments against you?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Alterations, improvements, repairs		b. Have you been declared bankrupt within the past 7 years?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Land (if acquired separately)		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)		d. Are you a party to a lawsuit?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items		e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs		<small>(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)</small>					
g. PMI, MIP, Funding Fee		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)		<small>If "Yes," give details as described in the preceding question.</small>					
i. Total costs (add items a through h)		g. Are you obligated to pay alimony, child support, or separate maintenance?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing		h. Is any part of the down payment borrowed?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller		i. Are you a co-maker or endorser on a note?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)		j. Are you a U. S. citizen?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		k. Are you a permanent resident alien?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		l. Do you intend to occupy the property as your primary residence?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed		<small>If "Yes," complete question m below.</small>					
o. Loan amount (add m & n)		m. Have you had an ownership interest in a property in the last three years?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. Cash from/to Borrower (subtract j, k, l & o from i)		(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?					
		(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?					

**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 agrees 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 credit 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 purpose through any source, including a source named in this application or a consumer reporting agency.

**Right to Receive Copy of Appraisal** I/We have the right to a copy of the appraisal report used in connection with this application for credit provided that I/we have paid for the appraisal report. To obtain a copy, I/we must send Creditor a written request at the mailing address Creditor has provided. Creditor must hear from us no later than 90 days after Creditor notifies me/us about the action taken on this application, or I/we withdraw this application.

If you would like a copy of the appraisal report, contact: **UNIVERSAL TRUST MORTGAGE CORP. 716 HUGHEYSTREET KISSIMMEE, FL 34741**

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

**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 Interviewer</b> This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer <b>UNIVERSAL TRUST MORTGAGE CORP.</b> 716 HUGHEYSTREET KISSIMMEE, FL 34741 (P) 407-931-2008 (F) 407-931-1924	
	Interviewer's Signature		Date
	Interviewer's Phone Number (incl. area code)		



## AUTHORIZATION TO RELEASE INFORMATION

I/We Hereby Authorize you to release to Universal Trust Mortgage Corporation any and all information that they may require for the purpose of a credit transaction.



This information is for the confidential use of this Mortgage Broker in compiling a mortgage loan credit report.

A photographic or carbon copy of this authorization (being a photographic or carbon copy of the signature(s) of the undersigned) may be deemed to be the equivalent of the original and may be used as a duplicate original.

Your prompt reply will help to expedite my real estate transaction.

Thank you.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



**Signature** \_\_\_\_\_ **Social Security #** N/A \_\_\_\_\_ **Date of Birth** \_\_\_\_\_

**Signature** \_\_\_\_\_ **Social Security #** N/A \_\_\_\_\_ **Date of Birth** \_\_\_\_\_





## ANTI-COERCION LETTER

THE FOLLOWING STATEMENT IS REQUIRED UNDER RULE 4-3.02  
OF THE RULES AND REGULATIONS PROMULGATED BY THE  
INSURANCE COMMISSIONER RELATIVE TO ANTI-COERCION



The insurance laws of this state provide that the lender may not require the borrower to take insurance through any particular insurance agent or company to protect the mortgaged property.

The borrower, subject to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his choice, provided such company and/or agency meets the requirements of the lender. The lender has the right to designate reasonable financial requirements as to the Company and the adequacy of the coverage.

I have read the foregoing statement, or the rules of the Insurance Commissioner relative thereto, and understand my rights and privileges and those of the lender relative to the placing of such insurance.

I have selected the \_\_\_\_\_ Insurance Agency

whose address is \_\_\_\_\_

or the \_\_\_\_\_ Insurance Company

to write the insurance, covering the property located at:

\_\_\_\_\_



\_\_\_\_\_  
Date

\_\_\_\_\_  
**Borrower**

\_\_\_\_\_  
**Borrower**





## MORTGAGE LOAN ORIGATION AGREEMENT

You, the applicant(s), agree to enter into this Mortgage Loan Origination Agreement with an independent contractor to apply for a residential mortgage loan from a participating lender with which we from time to time contract upon such terms and conditions as you may request or a lender may require. You inquired into mortgage financing with us on \_\_\_\_\_ (date). We are licensed as a Correspondent Mortgage Lender under the Mortgage Brokerage and Mortgage Lending Act, Florida Statute 494.



**SECTION 1. NATURE OF RELATIONSHIP.** In connection with this mortgage loan, we are acting as an independent contractor and not as your agent. We will enter into separate independent contractor agreements with various lenders. While we seek to assist you in meeting your financial needs, we do not distribute the products of all lender or investors in the market and cannot guarantee the lowest price or best terms available in the market.

**SECTION 2. OUR COMPENSATION.** The lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate. The retail price we offer you – your interest rate, total points and fees, will include our compensation, in some cases, we may be paid all of our compensation by either you or the lender. Alternatively, we may be paid a portion of our compensation by both you and the lender. For example, in some cases if you would rather pay a lower interest rate, you may pay higher up-front points and fees. Also, in some cases, if you would rather pay less up-front, you may be able to pay some or all of our compensation indirectly through a higher interest rate in which case we will be paid directly by the lender. We also may be paid by the lender based on (i) the value of the Mortgage Loan or related servicing rights in the market place of (ii) other services, goods or facilities performed or provided by us to the lender.



By signing below, applicant(s) acknowledge receipt of a copy of this signed Agreement.

### MORTGAGE LOAN ORIGINATOR APPLICANT(S)

By: \_\_\_\_\_

By: \_\_\_\_\_



Approved by NAMB Board, 6/22/97





Dear Applicant(s):

By signing below, you are acknowledging that you have been advised of the following:

### COURIER FEES

I understand and agree that, should there be any Courier Fees incurred in order to process and close my loan, I will be charged at closing and I agree to pay said fees.



### APPLICANTS KNOWLEDGE

I/We, having applied for a mortgage loan through Universal Trust Mortgage Corp., acknowledge that the interest rate on the loan will be determined at the time of closing and may be either higher or lower than today's current market rate. I/We also understand that the interest rate indicated on the loan application is for illustration purposes only, and is not a binding commitment.

### EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Opportunity Act prohibits creditors from discriminating against applicants on the basis of race, color, religion, natural origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicants income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning the mortgage banker is the Federal Trade Commission located in Atlanta, Georgia 30308. The telephone number there is (404) 881-4836.



Acknowledged this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Borrower



\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Print Name

# SERVICING DISCLOSURE STATEMENT

Lender: UNIVERSAL TRUST MORTGAGE CORP.  
716 HUGHEYSTREET  
KISSIMMEE, FL 34741

Date:

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer.

"Servicing" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

- We may assign, sell or transfer the servicing of your loan while the loan is outstanding.
- We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.
- The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

## Acknowledgment of Mortgage Loan Applicant(s)

I/We have read and understood the disclosure, and understand that the disclosure is a required part of the mortgage application as evidenced by my/our signature(s) below;

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

**NOTICE TO APPLICANT OF RIGHT  
TO RECEIVE COPY OF APPRAISAL REPORT**

APPLICATION NO:

DATE:

PROPERTY ADDRESS:

You have the right to receive a copy of the appraisal report to be obtained in connection with the loan for which you are applying, provided that you have paid for the appraisal. We must receive your written request no later than 90 days after we notify you about the action taken on your application or you withdraw your application. If you would like a copy of the appraisal report, contact :

**UNIVERSAL TRUST MORTGAGE CORP.  
716 HUGHEY STREET  
KISSIMMEE, FL 34741**

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

# Borrowers' Certification and Authorization

## CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan from UNIVERSAL TRUST MORTGAGE CORP.. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the downpayment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that UNIVERSAL TRUST MORTGAGE CORP. reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

## AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan from UNIVERSAL TRUST MORTGAGE CORP.. As part of the application process, UNIVERSAL TRUST MORTGAGE CORP. and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to UNIVERSAL TRUST MORTGAGE CORP. and to any investor to whom UNIVERSAL TRUST MORTGAGE CORP. may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. UNIVERSAL TRUST MORTGAGE CORP. or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Co-Borrower Signature

SSN: \_\_\_\_\_ Date: \_\_\_\_\_

SSN: \_\_\_\_\_ Date: \_\_\_\_\_



## USA PATRIOT ACT CUSTOMER IDENTIFICATION DISCLOSURE

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A  
NEW ACCOUNT:



To help the government fight funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means to you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may ask to see your driver's license or other identifying documents.

Signature \_\_\_\_\_

Date \_\_\_\_\_

Date of Birth \_\_\_\_\_



Signature \_\_\_\_\_

Date \_\_\_\_\_

Date of Birth \_\_\_\_\_



# Florida Lender's Disclosure

Property Address: \_\_\_\_\_  
\_\_\_\_\_

File No.: \_\_\_\_\_

UNIVERSAL TRUST MORTGAGE CORP. may be acting as a lender in this mortgage loan transaction. Pursuant to the provisions of section 494.0068, Florida Statutes, the following disclosures are hereby provided.

## 1) Fees collected at application

- |  |                                   |
|--|-----------------------------------|
| 1. Non-refundable application fee:     | Amount received: <u>\$1000.00</u> |
| 2. Appraisal and/or Credit report fee: | Amount received: <u>\$200.00</u>  |
| 3. Appraisal fee payable to appraiser: | Amount received: <u>\$350.00</u>  |
| Check made payable to: _____           |                                   |

N/A (No fees are collected at, or prior to, the funding of the loan.)

Appraisal and/or Credit report fees will only be refunded if such third-party services have not been incurred by lender on behalf of Borrower(s). In the event such fees received exceed the actual cost incurred, the amount collected in excess will be refunded to borrower within 60 days after rejection, withdrawal or closing, or will be acknowledged to borrower at settlement as "POC" - paid outside of closing. Application fees not designated for third-party fees are considered to be a non-refundable application.

2) Estimate of the number of days required by lender to issue a commitment following receipt of the application by lender is 30 - 60 days. Borrower is advised, however, that such estimate is dependent on Borrower timely providing all required information and documentation for lender to make a determination of commitment.

3) The below listed person is designated as being responsible on behalf of lender to promptly respond to written inquiries from Borrower regarding questions, comments or complaints:

Company Name: UNIVERSAL TRUST MORTGAGE CORP.

Loan Rep:

Address: 716 HUGHEYSTREET  
KISSIMMEE, FL 34741

Telephone: 407-931-2008

Disclosure provided and accepted on: \_\_\_\_\_

I/we have received a copy of this notice.

\_\_\_\_\_  
Borrower(s) Date

\_\_\_\_\_  
Co-Borrower Date

# Florida Mortgage Brokerage Fee Agreement

(Broker fee deemed to be earned upon obtaining a bona fide written lender commitment)

UNIVERSAL TRUST MORTGAGE CORP. is hereinafter referred to as "Licensee". Borrower(s) hereby engage Licensee to obtain a bona fide mortgage loan commitment for the loan terms identified below (or better) within \_\_\_\_\_ days from (today).

<p><b>Borrower:</b> _____</p> <p><b>Co-Borrower:</b> _____</p> <p><b>Mailing Address:</b> _____</p> <p><b>Subject Property Address:</b> _____</p> <p><b>Fair Market Value:</b> \$ _____ 0</p> <p><b>Sales Price:</b> \$ _____</p> <p><b>Loan Amount:</b> \$ _____</p> <p><b>w/MIP, FF:</b> \$ _____ 0</p>	<p><b>Initial Interest Rate (fixed or ARM):</b> _____</p> <p><b>Term of Loan:</b> _____ months/due in _____ months</p> <p><b>Loan Type:</b> <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM</p> <p><input type="checkbox"/> Arm: _____</p> <p><input type="checkbox"/> Other: _____</p> <p><b>Agreement applies to:</b> <input checked="" type="checkbox"/> 1st Mortgage <input type="checkbox"/> 2nd Mortgage</p> <p><input type="checkbox"/> 1st &amp; 2nd Mortgage</p> <p><b>Loan may result in negative amortization?</b> <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p><b>Prepayment Penalty:</b> <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><b>Balloon Payment:</b> <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p style="text-align: center;">If yes, after _____ months</p>
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**Additional Adjustable Rate Mortgage (ARM) terms - if applicable:**

Your interest rate will be based on an index of \_\_\_\_\_ % plus a margin of \_\_\_\_\_ %. The index used to determine your initial interest rate and /or all adjustments is: \_\_\_\_\_

Your initial adjustment period will be in \_\_\_\_\_ months and every \_\_\_\_\_ month(s) thereafter. The initial interest rate change can be higher or lower, but in no event will be more than \_\_\_\_\_ % at the 1st interest rate change date and no more than \_\_\_\_\_ % at any subsequent interest rate change date. The Maximum interest rate possible, subject to the interest rate caps previously stated, is 0.000 %.

Estimated net proceeds to Borrower(s) at closing after all settlement charges: \$ \_\_\_\_\_ (see Loan Application)

**Borrower agrees to pay a Total Mortgage Brokerage Fee to Licensee comprised as follows:**

**Borrower fees paid to Licensee:** \$ \_\_\_\_\_. This dollar amount represents the total of any/all fees directly being charged by licensee, including mortgage broker and/or loan origination fee points, processing fee, nonrefundable application fee and any other fee being charged by, and that will be paid directly to Licensee on final settlement statement.

**Lender fee paid to Licensee:** Licensee may also receive *additional compensation from funding lender, sometimes referred to as Yield Spread Premium*, depending on the loan terms and interest rate you accept. The amount of lender paid fee to licensee will be equal to, or less than \$ \_\_\_\_\_ and is considered part of the total mortgage brokerage fee to be earned and received by licensee. *Both of these fees are deemed to have been earned by Licensee upon the date Licensee secures a written commitment to fund borrower(s) loan*, however, these fees may be deferred and paid to Licensee, at discretion of Licensee, at the time funding of Borrower(s) loan transaction occurs. However, if Licensee obtains a written loan commitment from the funding lender for the terms identified above and stands ready to close this loan transaction and borrower(s) do not close this loan transaction, then borrowers may be subject to paying all of these fees regardless of the loan closing not occurring. See additional disclosure on page 2 of 2 directly above Borrower(s) signature line and separate disclosure describing relationship between Licensee and various lenders.

**Non-Refundable Application fee** \$ \_\_\_\_\_. If this fee is being charged, any amount received by Licensee as a nonrefundable application fee will be credited at closing against fees owed Licensee as a "paid outside of closing" itemization on your settlement statement and acknowledged as received prior to the closing of your loan. See Services Performed section below related to charging this fee.

**THIRD PARTY FEES RECEIVED** \$ \_\_\_\_\_ payable to: \_\_\_\_\_.

**Third-party fees are not refundable** unless services were not actually performed by the settlement service providers (ex. courier, credit reporting agency, and/or appraiser).

**SERVICES PERFORMED:** Discuss loan products available to borrower, counsel borrower(s) as to amount and type(s) of loans qualified for, identify problems that may impair borrower eligibility for loan, assist borrower in completing loan application requirements, order appraisal, reports and required verifications to qualify borrower(s) for loan program applied for, package and submit loan application to any one or more lenders available to licensee, coordinate the acceptance of any loan approval or commitment by a lender, serve as liaison between borrower and lender for subsequent correspondence and communication and funding of loan.

**Florida Mortgage Broker Disclosures:** Licensee may not make mortgage loans or commitments. Licensee may make a commitment and may furnish a lock-in of the rate and program on behalf of the lender when the licensee has obtained a written commitment or lock-in for the loan from the lender on behalf of the borrower for the loan. The commitment must be in the same form and substance as issued by the lender. Licensee cannot guarantee acceptance into any particular loan program or promise any specific loan terms or conditions. See page 1, paragraphs 4-5 disclosing third-party fee payment for other settlement service providers (ex. appraisal, credit report and/or courier fees) and application fee and the terms and conditions for obtaining a refund of such fees, if any). Any amount collected in excess of the actual cost of any third-party settlement service provider that Licensee has ordered in behalf of borrower shall be credited at closing or refunded to borrower(s) within 60 days after rejection, withdrawal or closing of your mortgage loan application with Licensee.

**Time for Payment and Default:** Unless otherwise agreed between Licensee and Borrower(s), all fees disclosed in Paragraph 3, page 1 of this agreement, shall be due and payable upon licensee obtaining bona fide mortgage loan commitment from lender/Investor, but may be paid at closing if agreed to by Licensee. If said commitment is secured and title is not found to be good, marketable and insurable by attorney or Title agency acting in behalf of the licensee or lender, or Borrower(s) refuse to execute and deliver the documents required by lender, or in any way fails to comply with this agreement, or if for any reason the loan referred to herein cannot be closed through no fault of Licensee, Borrower acknowledges that all fees disclosed in Paragraph 3 that constitutes the total mortgage brokerage fee amount of this Agreement has been earned by Licensee and agrees to immediately pay Licensee such fees and all costs incurred in Borrower(s) behalf. : In the event of any litigation arising out of this agreement, Licensee shall be entitled to all costs incurred, including reasonable attorney fees, whether before, at trial, appeal process should Licensee prevail in such litigation.

**You are entering into a contract with a mortgage brokerage business to obtain a bona fide mortgage loan commitment under the same terms and conditions as stated herein (page 1 of this 2-page agreement) or in a separate executed good faith estimate form. If the mortgage brokerage business obtains a bona fide commitment under the same terms and conditions, you will be obligated to pay the mortgage brokerage business fees, including, but not limited to, a mortgage brokerage fee, even if you choose not to complete the loan transaction. If the provisions of s. 494.00421, Florida Statutes, are not met, the mortgage brokerage fee can only be earned upon the funding of the loan. The borrower(s) may contact the Dept. of Financial Services, Tallahassee, Florida, regarding any complaints the borrower(s) may have against the mortgage broker or mortgage brokerage business. The telephone number of the Department is 850-410-9805.**

**In addition, borrowers acknowledge receipt of the following additional disclosures**

- i.  "Mortgage Loan Origination Agreement" describing relationship between interest rate & terms accepted by borrower and related lender fees paid to Licensee - if any
- ii.  Federal "CHARM booklet" disclosure on Adjustable Rate Mortgages (ARMS) - if applicable.
- iii.  Specific ARM rates, terms and conditions of ARM loan terms offered to borrower(s) - if applicable
- iv.  HUD settlement booklet
- v.  Good Faith Estimate of Settlement charges, dated and signed by borrower(s)

Licensee: **UNIVERSAL TRUST MORTGAGE CORP.**  
716 HUGHEYSTREET  
KISSIMMEE, FL 34741  
(P)407-931-2008, (F)407-931-1924

License #:

Loan Officer providing this disclosure by Licensee  
License #:

**X**

Loan Officer:

**I/We acknowledge receiving a copy of this signed agreement and disclosures (i-v) referenced above as identified:**

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower

\_\_\_\_\_  
Date



## Credit Card Authorization

I authorize Universal Trust Properties, Inc, to charge my MasterCard or Visa account as indicated below:

Check one: \_\_\_\_\_ MasterCard \_\_\_\_\_ Visa

Cardholders Name:

\_\_\_\_\_

Cardholders Billing Address:

Flat # \_\_\_\_\_ Property Name \_\_\_\_\_

Street Address \_\_\_\_\_

City \_\_\_\_\_ Post Code \_\_\_\_\_ Country \_\_\_\_\_

Account Number: \_\_\_\_\_

Expiration Date: \_\_\_\_\_ Security Code: \_\_\_\_\_

Amount: \$ \_\_\_\_\_ Date: \_\_\_\_\_

Cardholders Signature: \_\_\_\_\_

There is an additional 2.5% charge to your credit card for merchant fees.