

855-482-6840



04/08/2024

Summit Lending & Realty
15183 Springdale Street
Huntington Beach, California 92649

Regarding: 1224176622

Dear Summit Lending & Realty

Thank you for sending the above loan application to United Wholesale Mortgage, LLC for consideration. Unfortunately, we are unable to approve the application at this time.

Enclosed please find a copy of the loan denial letter for the loan file of Victor Scott Brandon

Please mail a copy of this letter to the applicant and retain a copy for your files as evidence of compliance.

As your partner in lending, we are committed to supporting your needs with ease, speed and consistency. If you have any questions please do not hesitate to contact me at (800) 981-8898.

Sincerely,
David Fields

Enclosure (1)

800-981-8898
www.uwm.com

A small black silhouette of a house, which is the logo for United Wholesale Mortgage.

STATEMENT OF CREDIT DENIAL, TERMINATION OR CHANGE

Creditor: UNITED WHOLESALE MORTGAGE, LLC

Requested Loan Amount: \$ 99,000.00

Applicant's Name: Victor Scott Brandon

Requested Interest Rate: 10.875%

Requested Term: 360 month(s)

Applicant's Address: 6025 Champagne Lane
Paso Robles, CA 93446

Description of Action Taken: Denied

PART I. PRINCIPAL REASON(S) FOR CREDIT DENIAL, TERMINATION, OR OTHER ACTION CONCERNING CREDIT

In compliance with the Equal Credit Opportunity Act and Regulation B, we are notifying you of our decision to deny, terminate, or change your recent application for an extension of credit. The decision to take this action was made for the following reasons:

Excessive Obligations In Relation To Income



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

Social Security Number ~~XXXXXXXX~~ 8804
(or Individual Taxpayer Identification Number)
Date of Birth (mm/dd/yyyy) 11/04/1969
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 *VB*
Each Borrower intends to apply for joint credit. **Your initials:** _____

List Name(s) of Other Borrower(s) Applying for this Loan
(First, Middle, Last, Suffix)
Sheila Brandon

Marital Status
 Married
 Separated
 Unmarried*
** Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship*

Dependents (not listed by another Borrower)
Number _____
Ages _____

Contact Information
Home Phone (805) 459-8729
Cell Phone (805) 459-8729
Work Phone _____ **Ext.** _____
Email ssnbrandon@rocketmail.com

Current Address
Street 6025 CHAMPAGNE LN Unit # _____
City PASO ROBLES State CA Zip 93446 Country US
How Long at Current Address? 10 Years _____ Months **Housing** No primary housing expense Own Rent (\$ _____ /month)

If at Current Address for LESS than 2 years, list Former Address Does not apply
Street _____ Unit # _____
City _____ State _____ Zip _____ Country _____
How Long at Former Address? _____ Years _____ Months **Housing** No primary housing expense Own Rent (\$ _____ /month)

Mailing Address - if different from Current Address Does not apply
Street 6025 Champagne Lane Unit # _____
City Paso Robles State CA Zip 93446 Country US

Borrower Name: Victor Brandon, Sheila Brandon



1b. Current Employment/Self Employment and Income

Does not apply

Employer or Business Name SCOTT BRANDON LAUTHING (1348.83) Phone (805)459-8729
 Street _____ Unit # _____
 City _____ State _____ Zip _____ Country US

Gross Monthly Income
 Base \$ 6,084.42 /month
 Overtime \$ _____ /month
 Bonus \$ _____ /month
 Commissions \$ _____ /month
 Military _____
 Entitlements \$ _____ /month
 Other \$ _____ /month
TOTAL \$ 6,084.42 /month

Position or Title CEO
 Start Date 01/01/1998 (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%. **Monthly Income (or Loss)** _____
 I have an ownership share of 25% or more. \$ 6,084.42

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

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.

Uniform Residential Loan Application - Additional Borrower

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

1a. Personal Information

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

Social Security Number ~~805459~~-0128
 (or Individual Taxpayer Identification Number)
 Date of Birth 12/09/1965 (mm/dd/yyyy)
 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: SB

List Name(s) of Other Borrower(s) Applying for this Loan
 (First, Middle, Last, Suffix)
Victor Brandon

Marital Status
 Married
 Separated
 Unmarried*
 * Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship

Dependents (not listed by another Borrower)
 Number _____
 Ages _____

Contact Information
 Home Phone (805) 459-8729
 Cell Phone (805) 459-8729
 Work Phone _____ Ext. _____
 Email ssnbrandon@rocketmail.com

Borrower Name: Victor Brandon, Sheila Brandon



Current Address

Street 6025 CHAMPAGNE LN Unit # _____
City PASO ROBLES State CA Zip 93446 Country US
How Long at Current Address? 10 Years _____ Months **Housing** No primary housing expense Own Rent (\$ _____ /month)

If at Current Address for LESS than 2 years, list Former Address

Does not apply

Street _____ Unit # _____
City _____ State _____ Zip _____ Country _____
How Long at Former Address? _____ Years _____ Months **Housing** No primary housing expense Own Rent (\$ _____ /month)

Mailing Address - if different from Current Address

Does not apply

Street 6025 Champagne Lane Unit # _____
City Paso Robles State CA Zip 93446 Country US

1b. Current Employment/Self Employment and Income

Does not apply

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

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.*

Income Source - use list above

Monthly Income

Retirement	\$	3,495.17
Provide TOTAL Amount Here	\$	3,495.17

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
			\$
Provide TOTAL Amount Here			\$

2b. Other Assets 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: Victor Brandon, Sheila Brandon



2c. Liabilities - Credit Cards, Other Debits, 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	BEST EGG		\$ 14,602.00 <input checked="" type="checkbox"/>	\$ 382.00
Revolving	CAP ONE		\$ 2,778.00 <input checked="" type="checkbox"/>	\$ 91.00
Revolving	DISCOVER		\$ 3,253.00 <input checked="" type="checkbox"/>	\$ 66.00
Revolving	DISCOVER		\$ 16,396.00 <input checked="" type="checkbox"/>	\$ 336.00
Installment	WFDS/WDS		\$ 30,831.00 <input type="checkbox"/>	\$ 781.00
Revolving	CRDTONEBNK		\$ 484.00 <input checked="" type="checkbox"/>	\$ 30.00
Revolving	PACIFIC PR		\$ 999.00 <input checked="" type="checkbox"/>	\$ 23.00
Revolving	DISCOVER		\$ 7,448.00 <input type="checkbox"/>	\$ 203.00
Revolving	CAP ONE		\$ 8,949.00 <input type="checkbox"/>	\$ 303.00

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

3a. Property You Own

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

Address Street 6025 CHAMPAGNE LN Unit # _____
 City PASO ROBLES State CA Zip 93446 Country _____

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to Calculate: Net Monthly Rental Income
\$ 798,526.00	Retained	Primary Residence	\$ 0.00	\$	\$

Mortgage Loans on this Property Does not apply

3b. IF APPLICABLE, Complete Information for Additional Property

Does not apply

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 \$ 99,000.00 Loan Purpose Purchase Refinance Other _____
 Property Address Street 6025 CHAMPAGNE LN
 Unit # _____ City PASO ROBLES State CA Zip 93446
 County SAN LUIS OBISPO Number of Units 1 Property Value \$ 798,526.00
 Occupancy Primary Residence Second Home Investment Property

- 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
- 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

Borrower Name: Victor Brandon, Sheila Brandon

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4d. Gifts or Grants You Have Been Given or Will Receive for this Loan

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
- * Other

Borrower Name: Victor Brandon, Sheila Brandon

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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>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 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: Victor Brandon

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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>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 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: Sheila Brandon

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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.

Victor Brandon

Borrower Signature 03/12/24 04:48:48 PM PDT Date (mm/dd/yyyy) _____

Sheila Brandon

Additional Borrower Signature 03/12/24 04:41:58 PM PDT Date (mm/dd/yyyy) _____

Borrower Name: Victor Brandon, Sheila Brandon



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 a non-activated member of the Reserve on 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.

Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

Ethnicity

- Hispanic or Latino
 - Mexican Puerto Rican Cuban
 - Other Hispanic or Latino - Enter origin: _____

Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

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

Sex

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

Race

- American Indian or Alaska Native - Enter name of enrolled or principal tribe: _____
- Asian
 - Asian Indian Chinese Filipino
 - Japanese Korean Vietnamese
 - Other Asian - Enter race: _____

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian Guamanian or Chamorro Samoan
 - Other Pacific Islander - Enter race: _____

Examples: Fijian, Tongan, etc.

- 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

Borrower Name: Victor Brandon



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 a non-activated member of the Reserve on 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.

Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

Ethnicity

- Hispanic or Latino
 - Mexican Puerto Rican Cuban
 - Other Hispanic or Latino - Enter origin: _____

Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

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

Sex

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

Race

- American Indian or Alaska Native - Enter name of enrolled or principal tribe: _____
- Asian
 - Asian Indian Chinese Filipino
 - Japanese Korean Vietnamese
 - Other Asian - Enter race: _____

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian Guamanian or Chamorro Samoan
 - Other Pacific Islander - Enter race: _____

Examples: Fijian, Tongan, etc.

- 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

Borrower Name: Sheila Brandon

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1003
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Section 9: Loan Originator Information. To be completed by your **Loan Originator.**

Loan Originator Information

Loan Originator Organization Name Summit Lending & Realty
Address 15183 Springdale Street, Huntington Beach, California 92649
Loan Originator Organization NMLSR ID # 339255 State License ID # 01864758
Loan Originator Name Ryan Thomas Axe
Loan Originator NMLSR ID # 1784924 State License ID # 02058027
Email raxe@summitlr.com Phone (714) 536-9500

Ryan Thomas Axe

Signature 03/11/24 11:06:52 AM PDT Date (mm/dd/yyyy) _____

Borrower Name: Victor Brandon, Sheila Brandon

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Effective Date 01/2021



To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 1224176622 / 549300HW662MN1WU8550122417662283 Agency Case No. _____

Uniform Residential Loan Application - Continuation Sheet

Continuation Sheet Use this continuation sheet if you need more space to complete the Uniform Residential Loan Application.

Borrower Name (First, Middle, Last, Suffix) Victor Brandon

Additional Information

Additional Borrower Name (First, Middle, Last, Suffix) Sheila Brandon

Additional Information

Under California Civil Code 1812.30(j) "Credit applications for the obtainment of money, goods, labor, or services shall clearly specify that the applicant, if married, may apply for a separate account."

I/We fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of federal law (18 U.S.C. §§ 1001 et seq.).

Borrower Signature Victor Brandon 03/12/24 04:48:59 PM PDT Date (mm/dd/yyyy) _____

Additional Borrower Signature Sheila Brandon 03/12/24 04:42:32 PM PDT Date (mm/dd/yyyy) _____

