SAMPLE LOAN CLOSING PACKAGE

All names, etc. are fictitious. A total of 130 pages in this package.

DATE: 11/03/2022
CASE NO:
LOAN NO: 999999999
BORROWER(S): LARRY SAMPLE

PROPERTY: 9999 SAMPLE DRIVE
TEMPLE HILLS, MD 20748-2303

CLARITY COMMITMENT®
Mortgage

Bank of Tidewater is providing you with this final Clarity Commitment® home loan summary. This summary is intended to be a clear and simple description of your key loan terms and costs. In addition to this summary, within your closing package are your Note and related closing documents and disclosures, which detail the final terms and costs of your home loan. We encourage you to thoroughly review your closing documents. In the event of a conflict between this summary and the terms of the closing documents, you should rely on the closing documents.

LOAN SUMMARY

Your mortgage loan amount is $ 115,900.00 .

Your Fixed Rate mortgage has an interest rate of 4.125 % for the life of the loan.

Your monthly principal, interest and mortgage insurance payment is $ 619.79 . This includes an estimated monthly mortgage insurance premium of $ 0.00 .

Your estimated monthly escrow amount, which includes a monthly mortgage insurance premium of $ 0.00 mentioned above, and items such as property taxes and hazard insurance, is $ 424.42. With estimated escrows your total initial monthly payment is $ 1,044.21. If escrow amounts increase, your monthly payments will also increase.

Your loan term is 25 years, and the monthly payments will be due on the 1st of every month. If your payment is late, you will incur a late charge as described in your Note. There are no penalties or fees if you choose to pay down the loan principal or pay your loan off early.

CLOSING COST SUMMARY

Included in the cost to close your loan are the closing fees, prepaid taxes, insurance and interest, which are shown on the Settlement Statement (HUD-1). .

Closing Fees: You will be charged fees by us and by third parties for your loan. These fees may include lender fees and application fees, as well as items such as credit report, appraisal, title insurance, and the closing fee charged by the settlement agent.

Prepaid Taxes, Insurance and Interest: You are responsible for any prepaid mortgage interest, any property insurance premiums and all applicable property taxes or assessments, including homeowners' association charges. Some state and local jurisdictions impose charges and taxes related to mortgage and property transactions, for which you are responsible. When your loan transaction includes an escrow account for such items as property taxes and insurance, you are required to make initial deposits into that account.

If you have any questions during your closing or about the terms of your Bank of Tidewater home loan, please contact:

Name: SAMPLE ELLIS
Phone: (800)999-9999
Please visit bankoftidewater.com/homeloans for more information about home loans or to learn more about the home loan process.

1. Why 3 copies?
2. Why 3 copies for each signer?

Prepared by: SAMPLE ELLIS

BANK OF TIDEWATER

DATE: 11/03/2022
BORROWER: LARRY SAMPLE
CASE NO:
LOAN NO: 999999999
PROPERTY: 5811 SAMPLE DRIVE
TEMPLE HILLS, MD 20748-2303

Office #: 9999999
TX2-999-99-99, 9999 Sample Carter Blvd
Fort Worth, TX 76155
Phone: (800)999-4030
FAX NO: 1-999-427-4305

NOTICE OF RIGHT TO CANCEL
REFINANCING WITH ORIGINAL CREDITOR

YOUR RIGHT TO CANCEL. You are entering into a new transaction to increase the amount of credit previously provided to you. Your home is the security for this new transaction. You have a legal right under federal law to cancel this new transaction, without cost, within three business days from whichever of the following events occurs last:

(1) the date of the transaction, which is; 11/04/2022 ; or
(2) the date you received your new Truth in Lending disclosures; or
(3) the date you received this notice of your right to cancel.

If you cancel this new transaction it will not affect the amount that you presently owe. Your home is the security for that amount. Within 20 calendar days after we receive your notice of cancellation of this new transaction we must take the steps necessary to reflect the fact that your home does not secure the increase of credit. We must also return any money you have given to us or anyone else in connection with this new transaction.

You may keep any money we have given you in this new transaction until we have done the things mentioned above but you must then offer to return the money at the address below. If we do not take possession of the money within twenty (20) calendar days of your offer you may keep it without further obligation.

HOW TO CANCEL. If you decide to cancel this transaction, you may do so by notifying us in writing,
at: **Office Fax No.: 1-999-999-9999**

BANK OF TIDEWATER
TX2-999-99-99, 9999 Sample Carter Blvd
Fort Sample, TX 99999

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of, 11/07/2022 ; (or midnight of the third business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL.

_______________________________ Date: _______________________
Consumer

RECEIPT OF NOTICE. You acknowledge that the transaction identified on the face of this Notice was consummated and that you have received one copy of the Federal Truth in Lending Disclosure or Closing Disclosure, as applicable, and two copies of this Notice.

Do not sign unless the dates in the boxes are completed.

_______________________________ Date: _______________________
LARRY SAMPLE Consumer

_______________________________ Date: _______________________
Consumer

_______________________________ Date: _______________________
Consumer

_______________________________ Date: _______________________
Consumer

Office #: 9999999
TX2-999-01-02, 4500 Amon Carter Blv
Fort Worth, TX 76155
Phone: (800)999-999
FAX NO: 1-866-999-9999

DATE: 11/03/2022
BORROWER: LARRY DAN SAMPLE
CASE NO:
LOAN NO: 999999999
PROPERTY: 5811 SAMPLE DRIVE
TEMPLE HILLS, MD 20748-2303

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HOW TO CANCEL. If you decide to cancel this transaction, you may do so by notifying us in writing,
at: **Office Fax No.: 1-999-999-9999**

BANK OF TIDEWATER
TX2-979-01-02, 4500 Sample Carter
Sample Town, TX 99999

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

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I WISH TO CANCEL.

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Do not sign unless the dates in the boxes are completed.

______________________________ Date: ______________________
LARRY DAN SAMPLE Consumer

______________________________ Date: ______________________
Consumer

______________________________ Date: ______________________
Consumer

______________________________ Date: ______________________
Consumer

Prepared by: SAMPLE ELLIS

DATE: 11/03/2022
BORROWER: LARRY DAN SAMPLE
CASE NO:
LOAN NO: 999999999
PROPERTY: 5811 SAMPLE DRIVE
TEMPLE HILLS, MD 20748-2303

Office #: 9999999
TX2-999-01-02, 4500 Amon Carter Blv
Fort Worth, TX 76155
Phone: (800)999=9999
FAX NO: 1-866-999=9999

NOTICE OF RIGHT TO CANCEL

REFINANCING WITH ORIGINAL CREDITOR

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______________________________ Date: ______________________________
LARRY DAN SAMPLE Consumer

______________________________ Date: ______________________________
Consumer

______________________________ Date: ______________________________
Consumer

______________________________ Date: ______________________________
Consumer

DOC ID #: 99999999

LEGAL DESCRIPTION EXHIBIT A

Prepared by: SAMPLE ELLIS

LOAN #: 999999999

NOTE

NOVEMBER 04, 2022	SAMPLE HILLS	MARYLAND
[Date]	[City]	[State]

9999 SAMPLE DRIVE, TEMPLE HILLS, MD 20748-2303
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. $115,900.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is BANK OF Tidewater.

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 4.125 %.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the FIRST day of each month beginning on JANUARY 01, 2023. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on DECEMBER 01, 2050, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at P.O. Box 999999, Dallas, TX 99999-0070 or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. $619.79.

What does prepayment mean?

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of FIFTEEN calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

> If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

_______________________________________ (Seal)
LARRY SAMPLE -Borrower

_______________________________________ (Seal)
-Borrower

_______________________________________ (Seal)
-Borrower

_______________________________________ (Seal)
-Borrower

[Sign Original Only]

CHARLETTE SAMPLE
Home Loan Consultant -External

NMLS#
576869

NMLS#
399802

Prepared by: SAMPLE ELLIS

DATE: 11/04/2022
BORROWER: LARRY SAMPLE
CASE #:
LOAN #: 999999999
PROPERTY ADDRESS: 5811 SAMPLE DRIVE
SAMPLE HILLS, MD 20748-2303

Office #: 999999
9999 SAMPLE CARTER BLVD
SAMPLE WORTH, TX 99999
Phone: (800)999-9999
Office Fax No.:

ITEMIZATION OF AMOUNT FINANCED

1.	Loan Amount	115,900.00
2.	Prepaid Finance Charges:	
	Origination Fee	0.00
	Discount Points	0.00
	Tax Service Fee	89.00
	Lender Origination Fee	872.00
	Prepaid Interest (22 days) of % per annum	288.20
	Mortgage Insurance Premium	0.00
	Mortgage Insurance Impounds	0.00
	Warehouse Fee	0.00
	VA Funding Fee	0.00
	FHA UFMIP	0.00
	Buydown	0.00
	Title - Closing/Escrow Fee	695.00
	Life of Loan Flood Monitoring	17.00
	Prem. Price Credit(PPFC Portion)	(709.31)
	TOTAL	1,251.89
3.	Amount Financed (1 minus 2)	114,648.11

I/We hereby acknowledge reading and receiving a completed copy of this disclosure.

Borrower Date
LARRY SAMPLE

Borrower Date

Borrower Date

Borrower Date

• Itemization of Amount Financed - Reg Z
2C120-US (09/06)(d/i)

For TIPIC Info Only:
What happens if one payment is missed?

Prepared by: SAMPLE ELLIS

DATE: 11/03/2022
BORROWER: LARRY SAMPLE
CO-BORROWER:
CASE NO:
LOAN NO: 999999999
PROPERTY: 9999 SAMPLE DRIVE
SAMPLE HILLS, MD 20748-2303

Office #: 9999999
9999 AMON CARTER BLVD
SAMPLE WORTH, TX 76155
Phone: (800)999-4030
Office Fax No.:

AMORTIZATION SCHEDULE

PMT	PAYMENT	PRINCIPAL	INTEREST	BALANCE	PMT	PAYMENT	PRINCIPAL	INTEREST	BALANCE	PMT	PAYMENT	PRINCIPAL	INTEREST	BALANCE
Beginning Balance: $115,900.00					73	619.79	283.43	336.36	97566.11	147	619.79	365.37	254.42	73647.58
Interest Rate : 4.125%					74	619.79	284.41	335.38	97281.70	148	619.79	366.63	253.16	73280.95
1	619.79	221.38	398.41	115678.62	75	619.79	285.38	334.41	96996.32	149	619.79	367.89	251.90	72913.06
2	619.79	222.14	397.65	115456.48	76	619.79	286.37	333.42	96709.95	150	619.79	369.15	250.64	72543.91
3	619.79	222.91	396.88	115233.57	77	619.79	287.35	332.44	96422.60	151	619.79	370.42	249.37	72173.49
4	619.79	223.67	396.12	115009.90	78	619.79	288.34	331.45	96134.26	152	619.79	371.69	248.10	71801.80
5	619.79	224.44	395.35	114785.46	79	619.79	289.33	330.46	95844.93	153	619.79	372.97	246.82	71428.83
6	619.79	225.21	394.58	114560.25	80	619.79	290.32	329.47	95554.61	154	619.79	374.25	245.54	71054.58
7	619.79	225.99	393.80	114334.26	81	619.79	291.32	328.47	95263.29	155	619.79	375.54	244.25	70679.04
8	619.79	226.77	393.02	114107.49	82	619.79	292.32	327.47	94970.97	156	619.79	376.83	242.96	70302.21
9	619.79	227.55	392.24	113879.94	83	619.79	293.33	326.46	94677.64	157	619.79	378.13	241.66	69924.08
10	619.79	228.33	391.46	113651.61	84	619.79	294.34	325.45	94383.30	158	619.79	379.43	240.36	69544.65
11	619.79	229.11	390.68	113422.50	85	619.79	295.35	324.44	94087.95	159	619.79	380.73	239.06	69163.92
12	619.79	229.90	389.89	113192.60	86	619.79	296.36	323.43	93791.59	160	619.79	382.04	237.75	68781.88
13	619.79	230.69	389.10	112961.91	87	619.79	297.38	322.41	93494.21	161	619.79	383.35	236.44	68398.53
14	619.79	231.48	388.31	112730.43	88	619.79	298.40	321.39	93195.81	162	619.79	384.67	235.12	68013.86
15	619.79	232.28	387.51	112498.15	89	619.79	299.43	320.36	92896.38	163	619.79	385.99	233.80	67627.87
16	619.79	233.08	386.71	112265.07	90	619.79	300.46	319.33	92595.92	164	619.79	387.32	232.47	67240.55
17	619.79	233.88	385.91	112031.19	91	619.79	301.49	318.30	92294.43	165	619.79	388.65	231.14	66851.90
18	619.79	234.68	385.11	111796.51	92	619.79	302.53	317.26	91991.90	166	619.79	389.99	229.80	66461.91
19	619.79	235.49	384.30	111561.02	93	619.79	303.57	316.22	91688.33	167	619.79	391.33	228.46	66070.58
20	619.79	236.30	383.49	111324.72	94	619.79	304.61	315.18	91383.72	168	619.79	392.67	227.12	65677.91
21	619.79	237.11	382.68	111087.61	95	619.79	305.66	314.13	91078.06	169	619.79	394.02	225.77	65283.89
22	619.79	237.93	381.86	110849.68	96	619.79	306.71	313.08	90771.35	170	619.79	395.38	224.41	64888.51
23	619.79	238.74	381.05	110610.94	97	619.79	307.76	312.03	90463.59	171	619.79	396.74	223.05	64491.77
24	619.79	239.56	380.23	110371.38	98	619.79	308.82	310.97	90154.77	172	619.79	398.10	221.69	64093.67
25	619.79	240.39	379.40	110130.99	99	619.79	309.88	309.91	89844.89	173	619.79	399.47	220.32	63694.20
26	619.79	241.21	378.58	109889.78	100	619.79	310.95	308.84	89533.94	174	619.79	400.84	218.95	63293.36
27	619.79	242.04	377.75	109647.74	101	619.79	312.02	307.77	89221.92	175	619.79	402.22	217.57	62891.14
28	619.79	242.88	376.91	109404.86	102	619.79	313.09	306.70	88908.83	176	619.79	403.60	216.19	62487.54
29	619.79	243.71	376.08	109161.15	103	619.79	314.17	305.62	88594.66	177	619.79	404.99	214.80	62082.55
30	619.79	244.55	375.24	108916.60	104	619.79	315.25	304.54	88279.41	178	619.79	406.38	213.41	61676.17
31	619.79	245.39	374.40	108671.21	105	619.79	316.33	303.46	87963.08	179	619.79	407.78	212.01	61268.39
32	619.79	246.23	373.56	108424.98	106	619.79	317.42	302.37	87645.66	180	619.79	409.18	210.61	60859.21
33	619.79	247.08	372.71	108177.90	107	619.79	318.51	301.28	87327.15	181	619.79	410.59	209.20	60448.62
34	619.79	247.93	371.86	107929.97	108	619.79	319.60	300.19	87007.55	182	619.79	412.00	207.79	60036.62
35	619.79	248.78	371.01	107681.19	109	619.79	320.70	299.09	86686.85	183	619.79	413.41	206.38	59623.21
36	619.79	249.64	370.15	107431.55	110	619.79	321.80	297.99	86365.05	184	619.79	414.84	204.95	59208.37
37	619.79	250.49	369.30	107181.06	111	619.79	322.91	296.88	86042.14	185	619.79	416.26	203.53	58792.11
38	619.79	251.36	368.43	106929.70	112	619.79	324.02	295.77	85718.12	186	619.79	417.69	202.10	58374.42
39	619.79	252.22	367.57	106677.48	113	619.79	325.13	294.66	85392.99	187	619.79	419.13	200.66	57955.29
40	619.79	253.09	366.70	106424.39	114	619.79	326.25	293.54	85066.74	188	619.79	420.57	199.22	57534.72
41	619.79	253.96	365.83	106170.43	115	619.79	327.37	292.42	84739.37	189	619.79	422.01	197.78	57112.71
42	619.79	254.83	364.96	105915.60	116	619.79	328.50	291.29	84410.87	190	619.79	423.47	196.32	56689.24
43	619.79	255.71	364.08	105659.89	117	619.79	329.63	290.16	84081.24	191	619.79	424.92	194.87	56264.32
44	619.79	256.58	363.21	105403.31	118	619.79	330.76	289.03	83750.48	192	619.79	426.38	193.41	55837.94
45	619.79	257.47	362.32	105145.84	119	619.79	331.90	287.89	83418.58	193	619.79	427.85	191.94	55410.09
46	619.79	258.35	361.44	104887.49	120	619.79	333.04	286.75	83085.54	194	619.79	429.32	190.47	54980.77
47	619.79	259.24	360.55	104628.25	121	619.79	334.18	285.61	82751.36	195	619.79	430.79	189.00	54549.98
48	619.79	260.13	359.66	104368.12	122	619.79	335.33	284.46	82416.03	196	619.79	432.27	187.52	54117.71
49	619.79	261.02	358.77	104107.10	123	619.79	336.48	283.31	82079.55	197	619.79	433.76	186.03	53683.95
50	619.79	261.92	357.87	103845.18	124	619.79	337.64	282.15	81741.91	198	619.79	435.25	184.54	53248.70
51	619.79	262.82	356.97	103582.36	125	619.79	338.80	280.99	81403.11	199	619.79	436.75	183.04	52811.95
52	619.79	263.73	356.06	103318.63	126	619.79	339.97	279.82	81063.14	200	619.79	438.25	181.54	52373.70
53	619.79	264.63	355.16	103054.00	127	619.79	341.14	278.65	80722.00	201	619.79	439.76	180.03	51933.94
54	619.79	265.54	354.25	102788.46	128	619.79	342.31	277.48	80379.69	202	619.79	441.27	178.52	51492.67
55	619.79	266.45	353.34	102522.01	129	619.79	343.48	276.31	80036.21	203	619.79	442.78	177.01	51049.89
56	619.79	267.37	352.42	102254.64	130	619.79	344.67	275.12	79691.54	204	619.79	444.31	175.48	50605.58
57	619.79	268.29	351.50	101986.35	131	619.79	345.85	273.94	79345.69	205	619.79	445.83	173.96	50159.75
58	619.79	269.21	350.58	101717.14	132	619.79	347.04	272.75	78998.65	206	619.79	447.37	172.42	49712.38
59	619.79	270.14	349.65	101447.00	133	619.79	348.23	271.56	78650.42	207	619.79	448.90	170.89	49263.48
60	619.79	271.07	348.72	101175.93	134	619.79	349.43	270.36	78300.99	208	619.79	450.45	169.34	48813.03
61	619.79	272.00	347.79	100903.93	135	619.79	350.63	269.16	77950.36	209	619.79	452.00	167.79	48361.03
62	619.79	272.93	346.86	100631.00	136	619.79	351.84	267.95	77598.52	210	619.79	453.55	166.24	47907.48
63	619.79	273.87	345.92	100357.13	137	619.79	353.05	266.74	77245.47	211	619.79	455.11	164.68	47452.37
64	619.79	274.81	344.98	100082.32	138	619.79	354.26	265.53	76891.21	212	619.79	456.67	163.12	46995.70
65	619.79	275.76	344.03	99806.56	139	619.79	355.48	264.31	76535.73	213	619.79	458.24	161.55	46537.46
66	619.79	276.70	343.09	99529.86	140	619.79	356.70	263.09	76179.03	214	619.79	459.82	159.97	46077.64
67	619.79	277.66	342.13	99252.20	141	619.79	357.92	261.87	75821.11	215	619.79	461.40	158.39	45616.24
68	619.79	278.61	341.18	98973.59	142	619.79	359.15	260.64	75461.96	216	619.79	462.98	156.81	45153.26
69	619.79	279.57	340.22	98694.02	143	619.79	360.39	259.40	75101.57	217	619.79	464.58	155.21	44688.68
70	619.79	280.53	339.26	98413.49	144	619.79	361.63	258.16	74739.94	218	619.79	466.17	153.62	44222.51
71	619.79	281.49	338.30	98132.00	145	619.79	362.87	256.92	74377.07	219	619.79	467.78	152.01	43754.73
72	619.79	282.46	337.33	97849.54	146	619.79	364.12	255.67	74012.95	220	619.79	469.38	150.41	43285.35

Prepared by: SAMPLE ELLIS

DATE: 11/03/2022
BORROWER: LARRY SAMPLE
CO-BORROWER:
CASE NO:
LOAN NO: 999999999
PROPERTY: 9999 SAMPLE DRIVE
SAMPLE HILLS, MD 20748-2303

Office #: 9999999
9999 AMON CARTER BLVD
SAMPLE WORTH, TX 76155
Phone: (800)999-4030
Office Fax No.:

AMORTIZATION SCHEDULE

PMT	PAYMENT	PRINCIPAL	INTEREST	BALANCE
221	619.79	471.00	148.79	42814.35
222	619.79	472.62	147.17	42341.73
223	619.79	474.24	145.55	41867.49
224	619.79	475.87	143.92	41391.62
225	619.79	477.51	142.28	40914.11
226	619.79	479.15	140.64	40434.96
227	619.79	480.79	139.00	39954.17
228	619.79	482.45	137.34	39471.72
229	619.79	484.11	135.68	38987.61
230	619.79	485.77	134.02	38501.84
231	619.79	487.44	132.35	38014.40
232	619.79	489.12	130.67	37525.28
233	619.79	490.80	128.99	37034.48
234	619.79	492.48	127.31	36542.00
235	619.79	494.18	125.61	36047.82
236	619.79	495.88	123.91	35551.94
237	619.79	497.58	122.21	35054.36
238	619.79	499.29	120.50	34555.07
239	619.79	501.01	118.78	34054.06
240	619.79	502.73	117.06	33551.33
241	619.79	504.46	115.33	33046.87
242	619.79	506.19	113.60	32540.68
243	619.79	507.93	111.86	32032.75
244	619.79	509.68	110.11	31523.07
245	619.79	511.43	108.36	31011.64
246	619.79	513.19	106.60	30498.45
247	619.79	514.95	104.84	29983.50
248	619.79	516.72	103.07	29466.78
249	619.79	518.50	101.29	28948.28
250	619.79	520.28	99.51	28428.00
251	619.79	522.07	97.72	27905.93
252	619.79	523.86	95.93	27382.07
253	619.79	525.66	94.13	26856.41
254	619.79	527.47	92.32	26328.94
255	619.79	529.28	90.51	25799.66
256	619.79	531.10	88.69	25268.56
257	619.79	532.93	86.86	24735.63
258	619.79	534.76	85.03	24200.87
259	619.79	536.60	83.19	23664.27
260	619.79	538.44	81.35	23125.83
261	619.79	540.29	79.50	22585.54
262	619.79	542.15	77.64	22043.39
263	619.79	544.02	75.77	21499.37
264	619.79	545.89	73.90	20953.48
265	619.79	547.76	72.03	20405.72
266	619.79	549.65	70.14	19856.07
267	619.79	551.53	68.26	19304.54
268	619.79	553.43	66.36	18751.11
269	619.79	555.33	64.46	18195.78
270	619.79	557.24	62.55	17638.54
271	619.79	559.16	60.63	17079.38
272	619.79	561.08	58.71	16518.30
273	619.79	563.01	56.78	15955.29
274	619.79	564.94	54.85	15390.35
275	619.79	566.89	52.90	14823.46
276	619.79	568.83	50.96	14254.63
277	619.79	570.79	49.00	13683.84
278	619.79	572.75	47.04	13111.09
279	619.79	574.72	45.07	12536.37
280	619.79	576.70	43.09	11959.67
281	619.79	578.68	41.11	11380.99
282	619.79	580.67	39.12	10800.32
283	619.79	582.66	37.13	10217.66
284	619.79	584.67	35.12	9632.99
285	619.79	586.68	33.11	9046.31
286	619.79	588.69	31.10	8457.62
287	619.79	590.72	29.07	7866.90
288	619.79	592.75	27.04	7274.15
289	619.79	594.79	25.00	6679.36
290	619.79	596.83	22.96	6082.53
291	619.79	598.88	20.91	5483.65
292	619.79	600.94	18.85	4882.71
293	619.79	603.01	16.78	4279.70
294	619.79	605.08	14.71	3674.62
295	619.79	607.16	12.63	3067.46
296	619.79	609.25	10.54	2458.21
297	619.79	611.34	8.45	1846.87
298	619.79	613.44	6.35	1233.43
299	619.79	615.55	4.24	617.88
300	620.00	617.88	2.12	0.00

ANNUAL SUMMARY

Beginning Balance: $115,900.00

YR	PAYMENT	INTEREST	BALANCE
1	7437.48	4730.08	113192.60
2	7437.48	4616.26	110371.38
3	7437.48	4497.65	107431.55
4	7437.48	4374.05	104368.12
5	7437.48	4245.29	101175.93
6	7437.48	4111.09	97849.54
7	7437.48	3971.24	94383.30
8	7437.48	3825.53	90771.35
9	7437.48	3673.68	87007.55
10	7437.48	3515.47	83085.54
11	7437.48	3350.59	78998.65
12	7437.48	3178.77	74739.94
13	7437.48	2999.75	70302.21
14	7437.48	2813.18	65677.91
15	7437.48	2618.78	60859.21
16	7437.48	2416.21	55837.94
17	7437.48	2205.12	50605.58
18	7437.48	1985.16	45153.26
19	7437.48	1755.94	39471.72
20	7437.48	1517.09	33551.33
21	7437.48	1268.22	27382.07
22	7437.48	1008.89	20953.48
23	7437.48	738.63	14254.63
24	7437.48	457.00	7274.15
25	7437.69	163.54	0.00
	---------	--------	
	185937.21	70037.21	

Prepared by: SAMPLE ELLIS

DATE: 11/03/2022
BORROWER: LARRY SAMPLE
CASE NO:
LOAN NO: 999999999
PROPERTY: 9999 SAMPLE DRIVE
SAMPLE HILLS, MD 20748-2303

Office #: 9999999
9999 SAMPLE CARTER BLVD
SAMPLE WORTH, TX 99999
Phone: (800)999-4030
Office Fax No.:

NEW LOAN PAYMENT FORM

What is another name for New Loan Payment Form?

Thank you for giving
BANK OF TIDEWATER
the opportunity to finance your mortgage loan. As you know, your monthly payments are due in our office on or before the 1st day of each month.
If you do not receive your monthly payment statement before your first payment due date, remit your first payment with this New Loan Payment Form to the payment address specified below.

Lender: **BANK OF TIDEWATER**
First Payment Due Date: **JANUARY 01, 2023**
Payee: **BANK OF TIDEWATER**
Payment Address: **P.O. Box 999999, Sample, TX 75265-0070**

Many of our customers have their payments automatically debited from their checking or savings account. They find this simplifies the task of writing a check. Please contact Customer Service if you wish to sign up for this program.

A breakdown of your current monthly payment is shown below. Your total monthly payment may increase or decrease if there is a change in the amount of real estate taxes, insurance premiums, or other escrowed items.

Interest only or Principal and Interest	$ 619.79
Real Estate Taxes	$ 317.08
Hazard Insurance	$ 107.34
Mortgage Insurance Premium	$ N/A
Flood Insurance	$ N/A
Other:	
	$ N/A
	$ N/A
	$ N/A
	$ N/A
	$ N/A
TOTAL MONTHLY PAYMENT	$ 1,044.21

WE ARE REQUIRED BY FEDERAL LAW TO MAKE THE FOLLOWING DISCLOSURE TO YOU. WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

If your mailing address and/or telephone number has recently changed, call or write to Customer Service at
1-999.669.9999 or
P.O. Box 999999, Fort Worth, TX 99999- 0206 .

To request information or to assert a lender error, you must notify us in writing at the following address: Bank of Tidewater, N.A., P.O. Box 99999, Simi Valley, CA 93094-2019. The notification must include your name and loan number, and must state the reasons you believe your loan account is in error and/or sufficient detail regarding information you are requesting.

AMROCK

Uniform Residential Loan Application Updates

The Uniform Residential Loan Application (URLA) form is changing. It is important to know of these changes, as if this form is not filled out correctly, it can cause delays and/or defects.

SCENARIO 1 – If There Is One Client

The client only needs to sign in one place, Section 6.

No initials are required.

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

Acknowledgments and Agreements

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

I agree to, acknowledge, and represent the following:

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

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

(3) The Property's Appraisal, Value, and Condition
- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures
- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.
- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
  - (a) electronic signature; or
  - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

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

(6) Authorization for Use and Sharing of Information
By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:
- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Borrower Signature ____________ Client signs here ____ Date *(mm/dd/yyyy)* ___/___/_____

Additional Borrower Signature ______________________________ Date *(mm/dd/yyyy)* ___/___/_____

SCENARIO 2 – If There Are Two Clients With Joint Credit

Client 1 must initial in Section 1 of the main form and sign in Section 6 of the main form.

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)*

Social Security Number ___ – ___ – ___
(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)* ___ / ___ / ___

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

Client 1 initials here

List Name(s) of Other Borrower(s) Applying for this Loan
(First, Middle, Last, Suffix) – Use a separator between names

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

Acknowledgments and Agreements

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

I agree to, acknowledge, and represent the following:

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

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

(3) The Property's Appraisal, Value, and Condition
- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures
- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.
- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
  - (a) electronic signature; or
  - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

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

(6) Authorization for Use and Sharing of Information
By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:
- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Borrower Signature ______ **Client 1 signs here** ______ Date *(mm/dd/yyyy)* ___ / ___ / ___

Additional Borrower Signature ______ Date *(mm/dd/yyyy)* ___ / ___ / ___

Client 2 must initial in Section 1 of the Additional Borrower form and sign in Section 6 of the main form.

Uniform Residential Loan Application — Additional Borrower

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

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

1a. Personal Information

Name *(First, Middle, Last, Suffix)*

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 ___ – ___ – ___ *(or Individual Taxpayer Identification Number)*

Date of Birth *(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: ___

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

Client 2 initials here

List Name(s) of Other Borrower(s) Applying for this Loan *(First, Middle, Last, Suffix) – Use a separator between names*

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

Acknowledgments and Agreements

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

I agree to, acknowledge, and represent the following:

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

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

(3) The Property's Appraisal, Value, and Condition
- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures
- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.
- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
  - (a) electronic signature; or
  - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

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

(6) Authorization for Use and Sharing of Information
By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:
- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Borrower Signature ______ Date *(mm/dd/yyyy)* ___ / ___ / ___

Additional Borrower Signature ______ Client 2 signs here ______ Date *(mm/dd/yyyy)* ___ / ___ / ___

No client is required to sign in Section 6 of the Additional Borrower form.

Section 6: Acknowledgements and Agreements.

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

The client name will be automatically filled in when docs are printed

This page is intentionally left blank.

Prepared by: SAMPLE ELLIS

DATE: 11/03/2022
BORROWER: LARRY SAMPLE
CASE NO:
LOAN NO: 999999999
PROPERTY: 9999 SAMPLE DRIVE
SAMPLE HILLS, MD 20748-2303

Office #: 9999999 4500
SAMPLE CARTER BLVD
SAMPLE WORTH, TX 76155
Phone: (800)999-4030
Office Fax No.:

SCHEDULE OF REAL ESTATE OWNED

PROPERTY KEY MAP #	TYPE OF MORTGAGE	ACQUISITION DATE	ACQUISITION COST	% OF OWNERSHIP	MARKET VALUE	STATUS RENTAL/OO	PROPERTY TYPE	PENDING SALE
9999 SAMPLE DRIVE SAMPLE HILLS, MD 20748-2303	CONV	01/01/1983	95000	100.00	275000	OO	SFR	NO

	LENDER	ACCOUNT NO.	P & I	BALANCE	% OF LIABILITY	LIABILITY
1st MORTGAGE	BK OF AMER	999999999	566.21	54802.58	100.00	54802.58
2ND LIEN	BK OF AMER	9999	98.00	6289.85	100.00	6289.85
3RD LIEN						

RENTAL INCOME	VACANCY ALLOWANCE		TAXES	MI	HAZARD	DUES	UTILITIES	P & I	% RENTAL	NET RENTAL INCOME
N/A	N/A	N/A	317.00	0.00	107.34	0.00	0.00	664.21	0.00	N/A

PROPERTY KEY MAP #	TYPE OF MORTGAGE	ACQUISITION DATE	ACQUISITION COST	% OF OWNERSHIP	MARKET VALUE	STATUS RENTAL/OO	PROPERTY TYPE	PENDING SALE

	LENDER	ACCOUNT NO.	P & I	BALANCE	% OF LIABILITY	LIABILITY
1st MORTGAGE						
2ND LIEN						
3RD LIEN						

RENTAL INCOME	VACANCY ALLOWANCE	TAXES	MI	HAZARD	DUES	UTILITIES	P & I	% RENTAL	NET RENTAL INCOME

	MARKET VALUE	BALANCE	GROSS RENTAL INCOME	P & I	TAXES, INS. MAINTENANCE AND MISC.	NET RENTAL INCOME
TOTALS	275000	61092.43	0.00	664.21	424.34	0.00

Signature________________ Date ________ Signature________________ Date ________

Signature________________ Date ________ Signature________________ Date ________

FHA MORTGAGORS ONLY: "I hereby certify, under penalty of U.S. Criminal Code, Section 1010, Title 18, U.S.C., that I have included in this schedule all the properties I own and/or have under contract, and that the above figures are true and correct and are submitted for the purpose of obtaining mortgage insurance under the National Housing Act."

NOTE: FHA mortgagors who are purchasing or refinancing a rental property and whose total ownership and contracts to purchase residential properties exceed six units, must submit a map showing the location of these properties if six or more are located in the same city/suburban area.

A SREO is another form of evidence to support borrower's ability to repay the loan.

Schedule of Real Estate Owned
2C065-US (06/15)(d/i)

Prepared by: SAMPLE ELLIS

DATE: 11/03/2022
BORROWER: LARRY SAMPLE
CASE NO:
LOAN NO: 999999999
PROPERTY: 9999 CENTER DRIVE
SAMPLE HILLS, MD 20748-2303

Office #: 9999999 9999
SAMPLE CARTER BLVD
SAMPLE WORTH, TX 76155
Phone: (800)999-4030
Office Fax No.:

PROPERTY CONDITION CERTIFICATION AND ACKNOWLEDGMENT

I certify that:

1. I or my agent inspected the Property.
2. I accept the Property in its current condition.
3. No flood waters have entered any of the living areas.
4. I believe the Property to be structurally sound and without material defect.
5. I have not received nor am I aware of any information about the Property's condition which might affect your decision to lend money against the Property.
6. If I learn of any information about the Property's condition which might affect your decision to lend money against the Property before my loan funds, I will bring it to your immediate attention in writing.

I acknowledge that:

1. You are making this loan and allowing me to close this transaction in reliance on the above certifications.
2. If I discover any structural defects after the loan funds, I will remain obligated to repay the loan.

I am signing this Certification for the purpose of inducing you to make this loan and not for the benefit of any other person or entity.

Borrower LARRY SAMPLE Date

Borrower Date

Borrower Date

Borrower Date

Prepared by: SAMPLE ELLIS

DATE: 11/03/2022
BORROWER: LARRY SAMPLE
CASE #:
LOAN #: 999999999
PROPERTY ADDRESS: 9999 SAMPLE DRIVE
SAMPLE HILLS, MD 20748-2303

Office #: 9999999
9999 SAMPLE CARTER
BLVD
SAMPLE WORTH, TX 76155
Phone: (800)999-4030
Office Fax No.:

DOCUMENT CORRECTION AND FEES DUE AGREEMENT

AGREEMENT TO CORRECT MISSTATED OR PROVIDE ADDITIONAL DOCUMENTATION OR FEES: In consideration of Lender disbursing funds for the closing of the Loan secured by the Property being encumbered, and regardless of the reason for any loss of, misplacement of, inaccuracy in, or failure to sign any Loan documentation, Borrower(s) agrees as follows: If any document is lost, misplaced, misstated, inaccurately reflects the true and correct terms and conditions of the Loan, or otherwise missing upon request of the Lender, Borrower(s) will comply with Lender's request to execute, acknowledge, initial and deliver to Lender any documentation Lender deems necessary to replace or correct the lost, misplaced, misstated, inaccurate or otherwise missing document(s). If the original promissory note is replaced, the Lender hereby indemnifies the Borrower(s) against any loss associated with a demand on the original note. All documents Lender requests of Borrower(s) shall be referred to as "Documents." Borrower(s) agrees to deliver the Documents within ten (10) days after receipt by Borrower(s) of a written request for such replacement. Borrower(s) also agrees that at any time, upon request by Lender, including at the time of loan pay-off, Borrower(s) will supply additional amounts and/or pay to Lender any additional sum previously disclosed to Borrower(s) as a cost or fee associated with the Loan, which for whatever reason was not collected at closing ("Fees"). Such amount due from Borrower(s) may also be off-set by Lender from any funds held by Lender, for Borrower's benefit, after loan pay-off. Borrower(s) further agrees that if funds are collected by Lender at closing to pay any outstanding Escrow Items for (a) taxes and assessments; (b) hazard or property insurance premiums; (c) leasehold payments or ground rents on the property; (d) flood insurance premiums; or (e) mortgage insurance premiums, and if those Escrow Items have been or are paid by Lender from Borrower's old escrow account, then Lender may retain those funds to reimburse Lender for any shortage in Borrower's old escrow account that results from such payment.

REQUEST BY LENDER: Any request under this Agreement may be made by the Lender, (including assignees and persons acting on behalf of the Lender) or Settlement Agent, and shall be prima facie evidence of the necessity for same. A written statement addressed to Borrower(s) at the address indicated in the Loan documentation shall be considered conclusive evidence of the necessity for the Documents.

FAILURE TO DELIVER DOCUMENTS CAN CONSTITUTE DEFAULT: If the Loan is to be guaranteed by the Department of Veterans Affairs ("VA") or insured by the Federal Housing Administration ("FHA"), Borrower(s) failure or refusal to comply with the terms of the correction request may constitute a default under the note and/or deed of trust, and may give Lender the option of declaring all sums secured by the loan documents immediately due and payable. If applicable, Borrower(s) further acknowledges that Lender estimated the amount of the one-time FHA Mortgage Insurance Premium (MIP) or VA Funding Fee at the time the loan was made. Borrower(s) hereby agrees and consents that Lender has the right to apply to the debt any amount held by the Lender in excess of the actual MIP or VA Funding Fee, as an offset against the debt.

BORROWER LIABILITY: If Borrower(s) fails or refuses to execute, acknowledge, initial and deliver the Documents or pay the Fees to Lender more than ten (10) days after being requested to do so by Lender, and understanding that Lender is relying on these representations, Borrower(s) agree(s) to be liable for any and all loss or damage which Lender reasonably sustains thereby, including but not limited to all reasonable attorney's fees and costs incurred by Lender.

RETURNED PAYMENTS: The Borrower understands and agrees that for the life of the loan, Borrower will be charged a fee for each transaction that results in nonpayment from Borrower's financial institution account. The maximum amount that Borrower will be charged is that legally permitted in the state the property associated with this loan is located, unless otherwise expressly limited or prohibited by law.

This agreement shall survive the closing of the Loan, and inure to the benefit of Lender's successors and assigns and be binding upon the heirs, devisees, personal representatives, successors and assigns of Borrower(s).

LARRY SAMPLE (Borrower)

(Borrower)

(Borrower)

(Borrower)

Prepared by: SAMPLE ELLIS

TAX AND INSURANCE ACCOUNT

Initial Escrow Account Disclosure Statement

Date: 11/03/2022 Loan Number: 999999999 Case Number:

Servicer's Name and Address: Toll Free Number: (800)999-4030
BANK OF TIDEWATER

999 SAMPLE WAY SAMPLE
VALLEY, CA 99999
Borrowers: LARRY DAN SAMPLE

,
,

Mailing Address:
9999 SAMPLE DRIVE
SAMPLE HILLS, MD 20748-2303

Required at closing:	0.00
Cushion selected by servicer:	848.84
Amount to establish account:	848.84

Tax Impound Account above has been established based on the Improved/Estimated Land + Dwelling value.

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account.

Month (or Period)	Account Deposits	Account Disbursements	Activity Description	Account Balance
	848.84		Initial Deposit	848.84
Jan 2023	424.42	0.00		1,273.26
Feb 2023	424.42	0.00		1,697.68
Mar 2023	424.42	0.00		2,122.10
Apr 2023	424.42	0.00		2,546.52
May 2023	424.42	0.00		2,970.94
Jun 2023	424.42	0.00		3,395.36
Jul 2023	424.42	0.00		3,819.78
Aug 2023	424.42	1,902.37	County Taxes	2,341.83
Sep 2023	424.42	1,288.00	Hazard Insurance	1,478.25
Oct 2023	424.42	0.00		1,902.67
Nov 2023	424.42	0.00		2,327.09
Dec 2023	424.42	1,902.37	County Taxes	849.14

(PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE ESCROW ACCOUNTING COMPUTATION YEAR.)

Your first MONTHLY mortgage payment for the coming year will be $ 1,044.21 of which $ 619.79 will be for Principal and Interest and $ 424.42 will go into your escrow account.

Use Form W-9 to provide correct Taxpayer Identification Number (TIN)

Form **W-9**

(Rev. December 2014)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

Give Form to the requester. Do not send to the IRS.

Print or type
See **Specific Instructions** on page 2.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.

LARRY SAMPLE

2 Business name/disregarded entity name, if different from above

3 Check appropriate box for federal tax classification; check only **one** of the following seven boxes:

☐ Individual/sole proprietor or single-member LLC ☐ C Corporation ☐ S Corporation ☐ Partnership ☐ Trust/estate

☐ Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ ______

Note. For a single-member LLC that is disregarded, do not check LLC; check the appropriate box in the line above for the tax classification of the single-member owner.

☐ Other (see instructions) ▶

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) ______

Exemption from FATCA reporting code (if any) ______

(Applies to accounts maintained outside the U.S.)

5 Address (number, street, and apt. or suite no.)

9999 SAMPLE DRIVE

6 City, state, and ZIP code

SAMPLE HILLS, MD 20748-2303

Requester's name and address (optional)

7 List account number(s) here (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Note. If the account is in more than one name, see the instructions for line 1 and the chart on page 4 for guidelines on whose number to enter.

Social security number

999-99-9999

or

Employer identification number

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 3.

Sign Here **Signature of U.S. person ▶** LARRY SAMPLE **Date ▶**

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. Information about developments affecting Form W-9 (such as legislation enacted after we release it) is at *www.irs.gov/fw9*.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following:

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding?* on page 2.

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),

2. Certify that you are not subject to backup withholding, or

3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and

4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting?* on page 2 for further information.

Note. If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

• An individual who is a U.S. citizen or U.S. resident alien;

• A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;

• An estate (other than a foreign estate); or

• A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

In the cases below, the following person must give Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States:

• In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the entity;

• In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the trust; and

• In the case of a U.S. trust (other than a grantor trust), the U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person, do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.

2. The treaty article addressing the income.

3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.

4. The type and amount of income that qualifies for the exemption from tax.

5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

Backup Withholding

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 28% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,

2. You do not certify your TIN when required (see the Part II instructions on page 3 for details),

3. The IRS tells the requester that you furnished an incorrect TIN,

4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or

5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code* on page 3 and the separate Instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships* above.

What is FATCA reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code* on page 3 and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account; for example, if the grantor of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of $50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a $500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account, list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9.

a. **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

Note. ITIN applicant: Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040/1040A/1040EZ you filed with your application.

b. **Sole proprietor or single-member LLC.** Enter your individual name as shown on your 1040/1040A/1040EZ on line 1. You may enter your business, trade, or "doing business as" (DBA) name on line 2.

c. **Partnership, LLC that is not a single-member LLC, C Corporation, or S Corporation.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.

d. **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on line 2.

e. **Disregarded entity.** For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a "disregarded entity." See Regulations section 301.7701-2(c)(2)(iii). Enter the owner's name on line 1. The name of the entity entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2, "Business name/disregarded entity name." If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, you may enter it on line 2.

Line 3

Check the appropriate box in line 3 for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box in line 3.

Limited Liability Company (LLC). If the name on line 1 is an LLC treated as a partnership for U.S. federal tax purposes, check the "Limited Liability Company" box and enter "P" in the space provided. If the LLC has filed Form 8832 or 2553 to be taxed as a corporation, check the "Limited Liability Company" box and in the space provided enter "C" for C corporation or "S" for S corporation. If it is a single-member LLC that is a disregarded entity, do not check the "Limited Liability Company" box; instead check the first box in line 3 "Individual/sole proprietor or single-member LLC."

Line 4, Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space in line 4 any code(s) that may apply to you.

Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space in line 4.

1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)

2—The United States or any of its agencies or instrumentalities

3—A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities

4—A foreign government or any of its political subdivisions, agencies, or instrumentalities

5—A corporation

6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or possession

7—A futures commission merchant registered with the Commodity Futures Trading Commission

8—A real estate investment trust

9—An entity registered at all times during the tax year under the Investment Company Act of 1940

10—A common trust fund operated by a bank under section 584(a)

11—A financial institution

12—A middleman known in the investment community as a nominee or custodian

13—A trust exempt from tax under section 664 or described in section 4947

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt payees except for 7
Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 4
Payments over $600 required to be reported and direct sales over $5,000[1]	Generally, exempt payees 1 through 5[2]
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

[1] See Form 1099-MISC, Miscellaneous Income, and its instructions.

[2] However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) written or printed on the line for a FATCA exemption code.

A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)

B—The United States or any of its agencies or instrumentalities

C—A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities

D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i)

E—A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i)

F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state

G—A real estate investment trust

H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940

I—A common trust fund as defined in section 584(a)

J—A bank as defined in section 581

K—A broker

L—A trust exempt from tax under section 664 or described in section 4947(a)(1)

M—A tax exempt trust under a section 403(b) plan or section 457(g) plan

Note. You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns.

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-member LLC that is disregarded as an entity separate from its owner (see *Limited Liability Company (LLC)* on this page), enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note. See the chart on page 4 for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at *www.ssa.gov*. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at *www.irs.gov/businesses* and clicking on Employer Identification Number (EIN) under Starting a Business. You can get Forms W-7 and SS-4 from the IRS by visiting IRS.gov or by calling 1-800-TAX-FORM (1-800-829-3676).

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note. Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: *A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.*

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 4, or 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code* earlier.

Signature requirements. Complete the certification as indicated in items 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. “Other payments” include payments made in the course of the requester’s trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account[1]
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor[2]
4. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee[1]
b. So-called trust account that is not a legal or valid trust under state law	The actual owner[1]
5. Sole proprietorship or disregarded entity owned by an individual	The owner[3]
6. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))	The grantor*
For this type of account:	**Give name and EIN of:**
7. Disregarded entity not owned by an individual	The owner
8. A valid trust, estate, or pension trust	Legal entity[4]
9. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
10. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
11. Partnership or multi-member LLC	The partnership
12. A broker or registered nominee	The broker or nominee
13. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
14. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulations section 1.671-4(b)(2)(i)(B))	The trust

[1] List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person’s number must be furnished.

[2] Circle the minor’s name and furnish the minor’s SSN.

[3] You must show your individual name and you may also enter your business or DBA name on the “Business name/disregarded entity” name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

[4] List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships* on page 2.

***Note.** Grantor also must provide a Form W-9 to trustee of trust.

Note. If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records from Identity Theft

Identity theft occurs when someone uses your personal information such as your name, SSN, or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Publication 4535, Identity Theft Prevention and Victim Assistance.

Victims of identity theft who are experiencing economic harm or a system problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to *phishing@irs.gov*. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at: *spam@uce.gov* or contact them at *www.ftc.gov/idtheft* or 1-877-IDTHEFT (1-877-438-4338).

Visit IRS.gov to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.

LOAN #: 999999999

Form **4506-T** (Rev. August 2014)
Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

▶ **Request may be rejected if the form is incomplete or illegible.**
▶ For more information about Form 4506-T, visit ***www.irs.gov/form4506t***.

OMB No. 9999-9999

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get Transcript of Your Tax Records" under "Tools" or call 1-800-908-9946. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first. LARRY SAMPLE

1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
999-99-9999

2a If a joint return, enter spouse's name shown on tax return.

2b Second social security number or individual taxpayer identification number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)
LARRY SAMPLE
9999 SAMPLE DRIVE, SAMPLE HILLS, MD 20748-2303

4 Previous address shown on the last return filed if different from line 3 (see instructions)

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.
BANK OF TIDEWATER
Mail Code TX-999-01-02
PO Box 999999
SAMPLE, TX 99999-9040

Caution. If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ 1040, 1099, W-2

a **Return Transcript,** which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . . ☒

b **Account Transcript,** which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days . ☐

c **Record of Account,** which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days . . . . ☐

7 **Verification of Nonfiling,** which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days . . ☐

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days . ☒

Caution. If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately. 12/31/2014 12/31/2013

Caution. Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** *For transcripts being sent to a third party, this form must be received within 120 days of the signature date.*

☐ Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T instructions.

Phone number of taxpayer on line 1a or 2a
(301)999-7999

Sign Here

Signature (see instructions) Date

Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature Date

For Privacy Act and Paperwork Reduction Act Notice, see page 2. Cat. No. 37667N Form **4506-T** (Rev. 8-2014)

A form 4506-T allows the lender to verify with the IRS that the forms provided by borrower showing income match the forms in the possession of the IRS.

Request for Transcript of Tax Return
29045-TS (01/15)(d/i)

Page 1 of 2

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to *www.irs.gov/form4506t.* Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

CAUTION. Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note. If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get Transcript of Your Tax Records" under "Tools" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:	Mail or fax to:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 9999 AUSC Austin, TX 73301 999-999-2272
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Internal Revenue Service RAIVS Team Stop 99999 SAMPLE, CA 93888 000-000-7227
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 9999 P-6 Kansas City, MO 64999 816-292-6102

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P. O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note. If the address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party—Business.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form,** 10 min.; **Preparing the form,** 12 min.; and **Copying, assembling, and sending the form to the IRS,** 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

Loan Number: Date: 11/03/2022

This is to give you notice that Bank of Tidewater ("Lender") and Sample Lynch, Sample, Sample & Smith, Incorporated ("Sample Lynch"), who may have referred you to Lender, have a business relationship with each other and with the settlement services providers listed below ("Providers"). Specifically, Sample Lynch, Sample, and each of the Providers are indirect wholly owned subsidiaries of Bank of Tidewater Corporation. Because of these relationships, this referral may provide Lender a financial or other benefit.

A. Set forth below are the estimated charges or range of charges for the settlement services listed. You are **NOT** required to use the listed Providers as a condition for settlement of your loan on the subject property. **THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.** If a Provider does not offer a settlement service shown below that is required for your loan, Lender may select a non-affiliated provider.

Provider	Settlement Service	Charge or Range of Charges
Bank of Tidewater	Mortgage Loans	Lender origination charges vary depending on loan amount and loan program.
Bank of Tidewater	Hazard Insurance and Flood Insurance	\$100 - \$5,000 per year for homeowners insurance; \$40 - \$1,400 per year for flood insurance (Amounts vary based on property value and type(s) of coverage selected.) Higher amounts may apply for high value properties.

B. Set forth below is the estimated range of charges for the settlement services of a real estate appraiser that we, as your Lender, will require you to use, as a condition of your loan on this property, to represent our interest in this transaction.

Provider	Settlement Service	Charge or Range of Charges
LandSafe Appraisal Services, Inc.	Real Estate Appraisal	\$25 - \$1,830 (varies by state, property type and occupancy; may be higher for multi-unit and/or atypical/complex properties).

In the event of a payment default or other default on your loan that could result in acceleration of all sums due under the note, Bank of Tidewater will use companies, including its affiliate, LandSafe Appraisal Services, Inc., to provide services required to protect the note holder's interests and rights in the property and under the note and security instrument, including any remedies thereunder (the "Default Related Services"). Bank of Tidewater will assess fees to your loan account for the Default Related Services, including those provided by its affiliate. A schedule of fees that may be charged to your account for Default Related Services is available at the following web address: http://www.bankofamerica.com/defaultfees. If you do not have internet access, please contact us at 1.800.669.6607 Mon-Fri 7:00 a.m. - 7:00 p.m. Eastern Time to have a fee schedule mailed to you. The fee schedule contains a list of the common, non-state specific Default Related Services you could be charged, however it does not include a complete list of all fees or charges that could be assessed on your loan account.

The RESPA Affiliated Business Arrangement (AfBA) Disclosure form is required whenever a settlement service provider involved in a RESPA covered transaction refers the consumer to a provider with whom the referring party has an ownership or other beneficial interest. The AfBA must describe the business arrangement that exists between the two providers and give the borrower an estimate of the second provider's charges.

If your loan is approved and closed, at the closing of your loan, we may ask you to acknowledge your receipt of this Disclosure Statement.

PLEASE PRINT OR DOWNLOAD AND RETAIN A COPY FOR YOUR RECORDS.

ACKNOWLEDGMENT:

I/We have read this Disclosure Statement, and understand that Lender is referring or has referred me/us to Provider(s) to purchase one or more of the settlement services described above and may receive a financial or other benefit as the result of the referral(s).

Applicant Date

Applicant Date

Applicant Date

Applicant Date

Funding/Disbursement Requirements

Checks due from borrower for proceeds owed at closing are to be made payable to Title365, unless the following applies to the file:

Attorney State Closings (CT, DE, GA, MA, NY, NC, SC, VT, WV): Checks must be made out to the attorney listed as the Settlement Agent on the HUD. (McDonnell or Kennth Smolar)

Placer Title or FNAS Closings: Checks will be made payable to the name listed as the Settlement Agent on the HUD.

In order to prevent delays in disbursement of your transaction - Title365 Prefers a Wire Transfer for payments in excess of $1,500.00. Although, the following forms of payment are acceptable:

PLEASE INITIAL ONE OF THE FOLLOWING IF FUNDS ARE DUE FROM B BORROWER:

______ Personal check* - If amount due is $1500.00 or below

______ Certified check - If amount due is over $1501.00 - $4999.00

______ Funds to be wired – If amount is $5000.00 or above (Instructions following)

***If property is in NV, we cannot accept a personal check under any circumstances**

PLEASE INITIAL ONE OF THE FOLLOWING IF FUNDS ARE DUE FROM BORROWER:

______ CHECK VIA OVERNIGHT DELIVERY

______ FUNDS ARE TO BE DEPOSITED VIA WIRE DIRECTLY INTO BORROWER'S ACCOUNT

____

NOTARY SIGNATURE

(SEAL NOT REQUIRED)

Cash FROM borrower:

1. The latest funds can be received is by noon the following business day or your loan will need to reclose.
2. If you submit cash to close that is more than what is due, you will receive a refund check on the date of your disbursement.

Attach Cash from Borrower here

Verify check is made payable to Title365 (see exceptions above)

Cash TO borrower:

1. On your scheduled disbursement date, funds due to you, the borrower, will be issued in the form of a check and overnighted via UPS for Next Business Day Delivery.
   - This will not require a signature for the delivery.
2. If you would like funds wired to your checking account, please attach a voided check below. If you do not have checks, fill out the Disbursement of Proceeds form in this package.
   - Deposit slips are unacceptable for wiring funds to your account; it must be a voided check.

Attach Voided Check Here

By signing below, you have read the above and understand the funding procedure.

______________________________ ______________________________

BORROWER SIGNATURE BORROWER SIGNATURE

OMB Approval No. 9999-0265

A. Settlement Statement (HUD-1)

FINAL

B. Type of Loan			
1. [ ] FHA 2. [ ] RHS 3. [X] Conv. Unins. 4. [ ] VA 5. [ ] Conv. Ins.	6. File Number: OS9999-99999999	7. Loan Number: 999999999	8. Mortgage Insurance Case Number:

C. Note: *This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.*
(OS3220-15000358/ 93)

D. Name and Address of Borrower:	E. Name and Address of Seller:	F. Name and Address of Lender:
Larry Dan Sample 9999 Center Drive Sample Hills, MD 20748-2303		Bank of Tidewater 9999 Sample Carter Blvd Sample Worth, TX 99999

G. Property Location:	H. Settlement Agent: Title365 Company (855)999=9999	I. Settlement Date:
9999 Sample Drive Sample Hills, MD 20748-2303 Prince Sample County, Maryland	999 Sample Road, Bld 9, Ste 999 Coraopolis, PA 99999 Place of Settlement: 999 Sample Road Bld 9, Ste 999 Coraopolis, PA 99999	November 4, 2015 Disbursement Date: November 9, 2015

J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due from Borrower		**400. Gross Amount Due to Seller**	
101. Contract sales price		401. Contract sales price	
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	4,707.35	403.	
104. Payoff to Bank of Tidewater	54,802.58	404.	
105. Payoff to Bank of Tidewater	6,294.95	405.	
Adjustments for items paid by seller in advance		**Adjustments for items paid by seller in advance**	
106. City/Town taxes		406. City/Town taxes	
107. County taxes		407. County taxes	
108. Assessments		408. Assessments	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross amount due from Borrower	65,804.88	**420. Gross amount due to Seller**	0.00
200. Amounts Paid by or in Behalf of Borrower		**500. Reductions in Amount Due to Seller**	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	115,900.00	502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		**Adjustments for items unpaid by seller**	
210. City/Town taxes		510. City/Town taxes	
211. County taxes		511. County taxes	
212. Assessments		512. Assessments	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total paid by/for Borrower	115,900.00	**520. Total reduction amount due Seller**	0.00
300. Cash at Settlement from/to Borrower		**600. Cash at Settlement from/to Seller**	
301. Gross amount due from Borrower (Line 120)	65,804.88	601. Gross amount due to Seller (Line 420)	0.00
302. Less amount paid by/for Borrower (Line 220)	(115,900.00)	602. Less reductions due Seller (Line 520)	(0.00)
303. CASH TO BORROWER	50,095.12	**603. CASH TO/FROM SELLER**	0.00

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

L. Settlement Charges		
700. Total Real Estate Broker Fees $0.00	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of commission (line 700) as follows:		
701. to		
702. to		
703. Commission paid at settlement		
704.		
800. Items Payable in Connection with Loan		
801. Our origination charge $872.00 (from GFE #1)		
802. Your credit or charge (points) for the specific interest rate chosen ($709.31) (from GFE #2)		
803. Your adjusted origination charges (from GFE #A)	162.69	
804. Appraisal fee to LandSafe Appraisal Services, Inc (from GFE #3) P.O.C.$460.00(B)*		
805. Credit report to CoreLogic Credco (from GFE #3) P.O.C.$15.00(B)*		
806. Tax service to CoreLogic Tax Services LLC (from GFE #3)	89.00	
807. Flood certification to CoreLogic Flood Services LLC (from GFE #3)	17.00	
808.		
900. Items Required by Lender to be Paid in Advance		
901. Interest from 11/09/15 to 12/01/15 to Bank of Americ @ $ 13.10000/day (22 days @ 4.12500%) (from GFE#10)	288.20	
902. Mortgage insurance premium for month to (from GFE #3)		
903. Homeowner's insurance for year to (from GFE #11)		
904. for year to		
905. Taxes Paid For At Closing to Prince Georges County Treasurer	1,902.37	
1000. Reserves Deposited with Lender		
1001. Initial deposit for your escrow account to Bank of Tidewater (from GFE #9)	848.84	
1002. Homeowner's insurance 5.000 Months @ $ 107.34 per Month $536.70		
1003. Mortgage insurance Months @ $ per Month		
1004. Property taxes 6.000 Months @ $ 158.54 per Month $951.24		
1005. Property taxes 2.000 Months @ $ 158.54 per Month $317.08		
1006. Months @ $ per Month		
1007. Months @ $ per Month		
1008. Aggregate Adjustment ($956.18)		
1100. Title Charges		
1101. Title services and lender's title insurance to Title365 Company (from GFE #4)	1,045.00	
1102. Settlement or closing fee to Title999 Company $695.00		
1103. Owner's title insurance to Title999 Company (from GFE #5)		
1104. Lender's title insurance to Title999 Company $350.00		
1105. Lender's title policy limit $115,900.00		
1106. Owner's title policy limit		
1107. Agent's portion of the total title insurance premium to Title365 Company $280.00		
1108. Underwriter's portion of the total title insurance premium to First American Title Ir $70.00		
1200. Government Recording and Transfer Charges		
1201. Government recording charges to Prince George County Clerk of the Circuit Cou (from GFE #7)	60.00	
1202. Deed $; Mortgage $ 60.00 ; Releases $		
1203. Transfer taxes to Prince George County Clerk of the Circuit Court (from GFE #8)	294.25	
1204. City/County tax/stamps Deed $; Mortgage $ 294.25		
1205. State tax/stamps Deed $; Mortgage $		
1300. Additional Settlement Charges		
1301. Required services that you can shop for (from GFE #6)		
1302.		
1303.		
1304.		
1305.		
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)	4,707.35	0.00

*Paid outside of closing by borrower (B)

The undersigned hereby acknowledge receipt of a completed copy of this statement and any attachments referred to herein.

Borrower

____

Larry Dan Sample

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges

Charges That Cannot Increase	HUD-1 Line Number	Good Faith Estimate	HUD-1
Our origination charge	# 801	872.00	872.00
Your credit or charge (points) for the specific interest rate chosen	# 802	-709.31	-709.31
Your adjusted origination charges	# 803	162.69	162.69
Transfer taxes	# 1203	591.25	294.25
Charges That In Total Cannot Increase More Than 10%		**Good Faith Estimate**	**HUD-1**
Government recording charges	# 1201	180.00	60.00
Appraisal fee	# 804	460.00	460.00
Credit report	# 805	15.00	15.00
Tax service	# 806	89.00	89.00
Flood certification	# 807	17.00	17.00
Title services and lender's title insurance	# 1101	1,045.00	1,045.00
	Total	**1,806.00**	**1,686.00**
	Increase between GFE and HUD-1 Charges	**$ -120.00 or**	**-6.64 %**
Charges That Can Change		**Good Faith Estimate**	**HUD-1**
Initial deposit for your escrow account	# 1001	1,697.72	848.84
Daily interest charges	# 901 $13.10000/day	288.20	288.20
Homeowner's insurance	# 903	1,288.00	
Taxes Paid For At Closing	# 905		1,902.37

Loan Terms

Your initial loan amount is	$ **115,900.00**
Your loan term is	**25 years**
Your initial interest rate is	**4.12500** %
Your initial monthly amount owed for principal, interest and any mortgage insurance is	$ **619.79** includes ☒ Principal ☒ Interest ☐ Mortgage Insurance
Can your interest rate rise?	☒ No ☐ Yes, it can rise to a maximum of %. The first change will be and can change again every after . Every change date, your interest rate can increase or decrease by %. Over the life of the loan, your interest rate is guaranteed to never be lower than % or higher than **%**
Even if you make payments on time, can your loan balance rise?	☒ No ☐ Yes, it can rise to a maximum of $.
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	☒ No ☐ Yes, the first increase can be on and the monthly amount owed can rise to $. The maximum it can ever rise to is $.
Does your loan have a prepayment penalty?	☒ No ☐ Yes, your maximum prepayment penalty is $.
Does your loan have a balloon payment?	☒ No ☐ Yes, you have a balloon payment of $ due in years on .
Total monthly amount owed including escrow account payments	☐ You do not have a monthly escrow payment for items, such as property taxes and homeowners insurance. You must pay these items directly yourself. ☒ You have an additional monthly escrow payment of $ **424.42** that results in a total initial monthly amount owed of $ **1,044.21** . This includes principal, interest, any mortgage insurance and any items checked below: ☒ Homeowner's insurance ☒ Property taxes ☒ Property taxes

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.

Final HUD-1, Attachment

Borrower: Larry Dan Sample
9999 Sample Drive
Sample Hills, MD 20748-2303

Lender: Bank of Tidewater

Settlement Agent: Title999 Company
(999)999-1576
Place of Settlement: 999 Rouser Road
Bld 9, Ste 999
Coraopolis, PA 15108
Settlement Date: November 4, 2015
Disbursement Date: November 9, 2015
Property Location: 9999 Sample Drive
Sample Hills, MD 20748-2303
Prince Sample County, Maryland

Title Services and Lender's Title Insurance

Payee/Description		Disclosure	Borrower	Seller
Title999 Company Settlement or closing fee	(from GFE #4)	695.00		
Title999 Company Lender's title insurance	(from GFE #4)	350.00		
Total Title Services and Lender's Title Insurance		**1,045.00**		

Payoffs

Payee/Description			Disclosure	Borrower	Seller
Bank of Tidewater Payoff to Bank of Tidewater				54,802.58	
Principal Balance	56,224.22				
Interest Charged	429.03	Interest To: 11/09/15			
County Recording Fee	50.00				
Escrow Balance	-1,900.67				
Total Payoff	54,802.58				
Bank Of Tidewater Payoff to Bank of Tidewater				6,294.95	
Principal Balance	6,251.82				
Interest Charged	41.67	Interest To: 11/12/15			
Additional Interest	1.46	From: 11/12/15 Through: 11/09/15 @ 0.730000 Per Diem plus 5 Extra Days			
Total Payoff	6,294.95				

____
Larry Dan Sample

____
Title999 Company
Settlement Agent

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued 11030/2022
Closing Date 11/03/2022
Disbursement Date 11/07/2022
Settlement Agent Jane Doe
File # 7777777
Property 1511 Sample Drive
Mitchellville MD 20721
Appraised Prop. Value $160,000

Transaction Information

Borrower Elaine Sample Harris

Lender The Bank of Tidewater
999 Sample Road
Happy, MD 20799

Loan Information

Loan Term 30 years
Purpose Refinance
Product Fixed Rate
Loan Type ☐ Conventional ☒ FHA ☐ VA ☐ ____________
Loan ID # 99999999
MIC # 88888888

Loan Terms

Loan Terms		Can this amount increase after closing?
Loan Amount	$138,380	NO
Interest Rate	3.75%	NO
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$640.86	NO
		Does the loan have these features?
Prepayment Penalty		NO
Balloon Payment		NO

A closing disclosure is a five-page form your lender provides to you three days before your closing. It outlines the final terms and costs of your mortgage. Under the direction of the Consumer Financial Protection Bureau (CFPB), the closing disclosure replaced the HUD-1 settlement statement in August 2015.

Projected Payments

Payment Calculation	Years 1-11	Years 12-30
Principal & Interest	$640.86	$640.86
Mortgage Insurance	+ $89.91	+ -
Estimated Escrow *Amount can increase over time*	+ $322.50	+ $322.59
Estimated Total Monthly Payment	$1,053.36	$963.45

Estimated Taxes, Insurance & Assessments
Amount can increase over time
See page 4 for details

$322.59 a month

This estimate includes	In escrow?
☒ Property Taxes	YES
☒ Homeowner's Insurance	YES
☐ Other:	

See Escrow Account on page 4 for details. You must pay for other property costs separately.

Costs at Closing

Closing Costs $7,662.75 Includes $2,735.05 in Loan Costs + $5,327.70 in Other Costs – - $400.00 in Lender Credits. *See page 2 for details.*

Cash to Close $2,753.88 Includes Closing Costs. *See Calculating Cash to Close on page 3 for details.*
☐ From ☒ To Borrower

Closing Cost Details

Loan Costs	Borrower-Paid At Closing	Borrower-Paid Before Closing	Paid by Others
A. Origination Charges	**$1,360.00**		
01 % of Loan Amount (Points)			
02 Origination Fee	$1,360.00		
03			
04			
05			
06			
07			
08			
B. Services Borrower Did Not Shop For	**$1,375.06**		
01 Appraisal Fee to Wanamaker Appraisal Services	$400.00		
02 Appraisal Management Services to Wanamaker Appraisal Services	$105.00		
03 Credit Report/AUS to Murrell's Credco	$16.53		
04 Express Mail/Courier Fee to Harley's Mail Service	$45.00		
05 Flood Determination Fee to Wright Flood Service	$10.00		
06 Flood Life of Loan Coverage to Wright Flood Service	$ 5.00		
07 Tax Certification Fee to Arnold Tax Account Serv	$18.00		
08 Title-Abstract or Title Search to Moore Title Search	$150.00		
09 Title-Lenders Title Policy to Orange Title	$220.00		
10 Additional Charges - Itemized Below ***			
C. Services Borrower Did Shop For			
01 *** Title-Settlement or Closing Fee to Moore Title Search	$405.00		
02 *** Wire Fee to Bank of Tidewater		$20.00	
03			
04			
05			
06			
07			
08			
D. TOTAL LOAN COSTS (Borrower-Paid)	**$2,735.05**		
Loan Costs Subtotals (A + B + C)	$2,735.05		

Other Costs	Borrower-Paid At Closing	Borrower-Paid Before Closing	Paid by Others
E. Taxes and Other Government Fees	**$230.50**		
01 Recording Fees Deed: Mortgage: $60.00	$60.00		
02 Transfer Tax to Prince George's County Clerk of the Circuit Court	$170.00		
F. Prepaids	**$4,129.55**		
01 Homeowner's Insurance Premium (mo.)			
02 Mortgage Insurance Premium (12 mo.) to Federal Housing Administration	$2,380.00		
03 Prepaid Interest ($14.22 per day from 12/9/05 to 01/01/2016)	$327.06		
04 Property Taxes (mo.)	$1,412.49		
05 Additional Charges	$10.00		
G. Initial Escrow Payment at Closing	**$967.00**		
01 Homeowner's Insurance $87.17 per month for 4 mo.	$348.68		
02 Mortgage Insurance per month for mo.			
03 Property Taxes $235.42 per month for 3 mo.	$706.26		
04			
05			
06			
07			
08 Aggregate Adjustment	-$87.29		
H. Other			
01			
02			
03			
04			
05			
06			
07			
08			
I. TOTAL OTHER COSTS (Borrower-Paid)	**$5,327.70**		
Other Costs Subtotals (E + F + G + H)	5,327.70		

J. TOTAL CLOSING COSTS (Borrower-Paid)	**$7,662.75**		
Closing Costs Subtotals (D + I)	$8,062.75		$20.00
Lender Credits	-$400.00		

Payoffs and Payments

Use this table to see a summary of your payoffs and payments to others from your loan amount.

	TO	AMOUNT
01	Creditor 1	$108,361.37
02	Creditor 2	$19,602.00
03		
04		
05		
06		
07		
08		
09		
10		
11		
12		
13		
14		
15		
K. TOTAL PAYOFFS AND PAYMENTS		$127,963.37

Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Loan Amount	$141,457.00	$138,380.00	NO
Total Closing Costs (J)	$-7,288.00	$-7,662.75	YES *See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	$0	$0	NO
Total Payoffs and Payments (K)	$-133,089.00	$-127,963.37	YES *See Payoffs and Payments (K)
Cash to Close	$1,080.00 ☐ **From** ☒ **To Borrower**	$2,753.88 ☐ **From** ☒ **To Borrower**	Closing Costs Financed (Paid from your Loan Amount) $7,642,75

Additional Information About This Loan

Loan Disclosures

Assumption
If you sell or transfer this property to another person, your lender
- [X] will allow, under certain conditions, this person to assume this loan on the original terms.
- [ ] will not allow assumption of this loan on the original terms.

Demand Feature
Your loan
- [ ] has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- [X] does not have a demand feature.

Late Payment
If your payment is more than 15 days late, your lender will charge a late fee of 4%

Negative Amortization (Increase in Loan Amount)
Under your loan terms, you
- [ ] are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- [ ] may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- [X] do not have a negative amortization feature.

Partial Payments
Your lender
- [ ] may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- [X] may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- [ ] does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

Security Interest
You are granting a security interest in
9999 Hampton St
Temple Hills, MD 20748

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account
For now, your loan
- [X] will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1	$3,870.98	Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment	$967.65	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	$322.58	The amount included in your total monthly payment.

- [ ] will not have an escrow account because [ ] you declined it [ ] your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,
Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	$241,319.64
Finance Charge. The dollar amount the loan will cost you.	$107,584.70
Amount Financed. The loan amount available after paying your upfront finance charge.	$133,734.94
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	4.579%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	66.958%

?

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at **www.consumerfinance.gov/mortgage-closing**

Other Disclosures

Appraisal
If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details
See your note and security instrument for information about
- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure
If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

☐ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

☒ state law does not protect you from liability for the unpaid balance.

Refinance
Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Settlement Agent
Name	The Bank of Tidewater		Jane Doe
Address	999 Sample Road Happy, MD 23999		
NMLS ID			
___ License ID			
Contact			
Contact NMLS ID			
Contact ___ License ID			
Email			
Phone	(800) 999-9999		(800) 888-8888

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature Elaine M Harris Date

Co-Applicant Signature Date

American Land Title Association

ALTA Settlement Statement - Borrower/Buyer
Adopted 05-01-2022

File No./Escrow No.:
Print Date & Time:
Officer/Escrow Officer:
Settlement Location:

Title Company Name
ALTA Universal ID
Title Company Address

Title Company Logo

Property Address:
Buyer:
Seller:
Lender:

Settlement Date:
Disbursement Date:
Additional dates per state requirements:

The ALTA settlement statement is an itemized list of all of the fees or charges that the buyer and seller will pay during the settlement portion of a real estate transaction.

Description	Borrower/Buyer	
	Debit	Credit
Financial		
Sales Price of Property		
Personal Property		
Deposit including earnest money		
Loan Amount		
Existing Loan(s) Assumed or Taken Subject to _________		
Seller Credit		
Excess Deposit		
Prorations/Adjustments		
School Taxes from (date) to (date)		
County Taxes from (date) to (date)		
HOA dues from (date) to (date)		
Seller Credit		
Loan Charges to (lender co.)		
Points		
Application Fee		
Origination Fee		
Underwriting Fee		
Mortgage Insurance Premium		
Prepaid Interest		

Other Loan Charges		
Appraisal Fee to _______________		
Credit Report Fee to _______________		
Flood Determination Fee to _______________		
Flood Monitoring Fee to _______________		
Tax Monitoring Fee to _______________		
Tax Status Research Fee to _______________		
Impounds		
Homeowner's Insurance ________mo @ $ ________/mo		
Mortgage Insurance ________mo @ $ ________/mo		
City/town taxes ________mo @ $ ________/mo		
County Taxes ________mo @ $ ________/mo		
School Taxes ________mo @ $ ________/mo		
Aggregate Adjustment		
Title Charges & Escrow / Settlement Charges		
Owner's Title Insurance ($ amount) to ________		
Owner's Policy Endorsement(s) ____________		
Loan Policy of Title Insurance ($ amount) to ________		
Loan Policy Endorsement(s) _____________		
Title Search to _______________		
Insurance Binder to _______________		
Escrow / Settlement Fee to ____________		
Notary Fee to __________		
Signing Fee to ___________		
Commission		
Real Estate Commission to _______________		
Real Estate Commission to _______________		
Other		
Government Recording and Transfer Charges		
Recording Fees (Deed) to ________		
Recording Fees (Mortgage/Deed of Trust) to ______		
Recording Fees (Other) to ___________		
Transfer Tax to _______________		
Transfer Tax to _______________		
Payoff(s)		
Lender: Payoff Lender Co.		
Principal Balance ($ amount)		
Interest on Payoff Loan ($ amount/day)		
Additional Payoff fees/Reconveyance Fee/Recording Fee/Wire Fee		
Lender: Payoff Lender Co.		
Principal Balance ($ amount)		

Interest on Payoff Loan ($ amount/day)		
Additional Payoff fees/Reconveyance Fee/Recording Fee/Wire Fee		
Miscellaneous		
Pest Inspection Fee to ____________		
Survey Fee to ________________		
Homeowner's insurance premium to ____________		
Home Inspection Fee to ____________		
Home Warranty Fee to _____________		
HOA dues to ____________		
Transfer fee to Management Co.		
Special Hazard Disclosure		
[Utility] Payment to ____________		
Assessments		
School Taxes		
City/town taxes		
County Taxes/County Property taxes		
Buyer Attorney fees to ____________		
Seller Attorney fees to ___________		
	Debit	**Credit**
Subtotals		
Due From/To Borrower		
Due From/To Seller		
Totals		

Acknowledgement

We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize _________*title company name*_____ to cause the funds to be disbursed in accordance with this statement.

____
Borrower

____
Borrower

____
Escrow Officer

File #

Printed on (date) at (time)

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SAMPLE

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201 1/2 W 2nd St.
Whitehall MT 59759

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WHITEHALL MT 59759-9735

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USPS TRACKING #

SAMPLE

9400 1119 6900 0940 0000 11

123adsf

SPECIFIC CLOSING INSTRUCTIONS

Prepared by: SAMPLE ELLIS
Date and Time: 11/03/2022 07:58:23
Loan No: 999999999

The Specific Closing Instructions are to be read in conjunction with the General Closing Instructions, which are incorporated in their entirety by this reference. If any provisions in the Specific Closing Instructions conflict with provisions in the General Closing Instructions, the provisions in the Specific Closing Instructions will control. The Specific Closing Instructions and the General Closing Instructions are collectively referred to in both documents as the "Closing Instructions."

Settlement Agent:
TITLE999 CO

Address:
999 SAMPLE RD
CORAPOLIS, PA 15108

Attn:

File No: OS9999-99999999
Phone No:
Fax No:

Lender:
BANK OF TIDEWATER

Address (Do not send documents here): Office #: 9999999
9999 SAMPLE CARTER BLVD
SAMPLE WORTH, TX 99999

Attn:
SAMPLE ELLIS
FHA/VA Case No:
Phone No: (999)999-4030
Fax No: 1-999-999-1050

Borrower (Applicant):
LARRY SAMPLE

Non-Borrower (Non-Applicant) required to Sign:

Seller:
Refinance

Loan Purpose:
REFINANCE
Loan Type:
Conf Fixed
Lien Position:
FIRST
Concurrent Loan No:

First Payment Date:
JANUARY 01, 2023
Property Address:
9999 SAMPLE DRIVE
SAMPLE HILLS, MD 20748-2303
Negative Amortization: No
If yes, the maximum principal balance is $
Owner-Occupied: Yes

Sales Price:
$ N/A
Loan Amount:
$ 115,900.00
Anticipated Signing Date:
11/04/2022
Scheduled Disbursement Date:
11/09/2022
One Time Close: No
Rescindable: Yes
Leasehold: No
If yes, the lease expires on
Flood Insurance: No
Maximum Concessions:
From Seller to Borrower: $ N/A
From Seller or Borrower to Real Estate Agent or Broker: $ N/A

SPECIFIC CLOSING INSTRUCTIONS

Date and Time:11/03/2022 07:58:23
Loan No: 999999999

Mortgage Fraud Prevention Contact:

ATTACHMENTS

All references made to these Closing Instructions will include the attachment(s) marked below. If a marked attachment is not enclosed, contact Lender immediately. If a condition in the attachment(s) conflicts with a condition in these Closing Instructions, the condition in the attachment will control. **If the Loan is a Web-Enabled Closing, contact Lender for additional instructions.**

- ☐ Conditions Addendum
- ☒ Addendum for Notice of Right to Cancel
- ☐ Addendum for FHA Loan
- ☐ Addendum for VA Loan
- ☐ Addendum for Flood Insurance
- ☐ Addendum for Power of Attorney
- ☐ Addendum for New York Cooperative Housing
- ☐ Addendum for New Jersey Cooperative Housing
- ☐ Addendum for Manufactured Housing Loan
- ☐ Addendum for Construction Loan
- ☐ Addendum for Texas Construction Loan
- ☐ Addendum for Home Equity Lines of Credit
- ☐ Addendum for Texas (a)(6) Loan
- ☐ Addendum for Iowa Guaranty Certificate
- ☐ Addendum for Illinois Land Trust Loan
- ☐ Addendum for Disbursement to Homebuyer Education Provider
- ☐ Addendum for Inter Vivos Revocable Trust
- ☒ Payoff or Demand Statement
- ☐ Fax Cover Sheet
- ☐ ______________________________
- ☐ ______________________________
- ☐ ______________________________
- ☐ ______________________________

LENDER'S NAME ON TITLE POLICY

BANK OF TIDEWATER

Unless prohibited by applicable state law, immediately following Lender's name must appear "and/or its subsidiaries and affiliates, successors and assigns as their interests may appear," or substantially similar language permitted in Settlement Agent's jurisdiction.

HAZARD INSURANCE

If requested by Lender, Settlement Agent must obtain evidence that Borrower has hazard insurance coverage for the Property, and promptly send that evidence to Lender. For purchase loans, all individual insurance policies must have a minimum term of one year. For refinance loans, the existing individual policy term for Homeowner/Fire insurance coverage must have more than 30 days remaining and Flood insurance coverage must have more than 90 days remaining or be renewed for a term of at least one year, prepaid. The name of the insured must appear exactly as title is vested at Closing.

Loan Payee Name:
Bank of Tidewater

Loss Payee Address:
P.O. Box 999999, Fort Worth, TX 76161-0291

SPECIFIC CLOSING INSTRUCTIONS

Date and Time: 11/03/2022 07:58:23
Loan No: 999999999

LOAN DOCUMENTS

Below is a list of the Loan Documents delivered to Settlement Agent. Settlement Agent may receive other Loan Documents not shown on this list. Settlement Agent must hold in trust and handle all the Loan Documents in accordance with these Closing Instructions. The Loan Documents must be Signed on or before the earliest of:

a. 12/04/2022 , when the Loan Documents expire,
b. 11/27/2022 , when the interest rate lock-in expires, or
c. within 72 hours after Settlement Agent receives Lender's funds (the "Loan Proceeds").

Enclosures:

FAX COVER SHEET
GENERAL CLOSING INSTRUCTIONS
FXD RATE FINAL CLARITY
2022 AFFILIATE MARKETING NOTICE
2022 PRIVACY NOTICE
IDENTITY AFFIDAVIT-XX
RESCISSION-SAME LNDR REFINANCE
CI ADDM FOR NORTC (NON-ESCRW ST)
CLOSING AGNT/NOTARY PUBLIC CERTIFICATION
MERS Deed of Trust-MD
BANK ESCROW ACCOUNT NOTICE
AFF OF LENDER(RETAIL)-MD
MERS DISCLOSURE STATEMENT
CONV NOTE-FIXD RATE
Signature/Name Affidavit XX
TRUTH IN LENDING DISCLOSURE
ITEMIZATION OF AMOUNT FINANCED
AMORTIZATION SCHEDULE
SERVICING FEES DISCLOSURE
NEW LOAN PAYMENT NOTICE
RESDNTL LN APPLICTN/URLA
CIVIL UNION ADDENDUM
SCHEDULE OF REAL ESTATE OWNED
PAYPLAN ENROLLMENT AUTHORIZATION (PAYPLAN 12)
PROPERTY CONDITION CERT & ACK
DOC CORRECTION/FEES DUE AGRMT.
INITIAL ESC. ACCT. DISCL STMT
IMPOUND ACCOUNT APPLIED TO PAYOFF
IMPRT INFO ABOUT YOUR PROP TAX
TXPYR ID AND CERT REQST (W9)
REQ FOR TRANSCRIPT OF TAX RTN(4506-T)
PAYOFF DEMAND STATEMENT
BAC AFFL BUSINESS DSCL STMT
HAZARD AND FLOOD INSURANCE REQUIREMENTS

SPECIFIC CLOSING INSTRUCTIONS

Date and Time: 11/03/2022 07:58:23
Loan No: 999999999

SPECIAL INSTRUCTIONS

Settlement Agent will promptly notify Lender of any private transfer fee covenant/obligation known to Settlement Agent.

TAXES IN THE AMOUNT OF 1,902.37 TO BE PAID ON HUD

SPECIFIC CLOSING INSTRUCTIONS

Date and Time: 11/03/2022 07:58:23
Loan No: 999999999

RETURN INFORMATION (<u>FOR THIS LOAN ONLY</u>)

1. Items required before Funding (ex: final Settlement Statement, NORTC if applicable, Loan Conditions, etc.):

   Include the enclosed Fax Cover Sheet with these items and fax to 1-999-999-1050

2. Loan Documents and Check for Excess Loan Proceeds: BANK OF TIDEWATER
   POST CLOSING AND CENTRAL SERVICES
   MAIL CODE: TX2-999-99-99
   9999 SAMPLE CARTER BLVD.
   SAMPLE WORTH, TX 76128

3. Notice of Right to Cancel (if the cancellation box is signed):
   1-999-999-4305

4. Wire Instructions for Excess Loan Proceeds (After Disbursement): Bank of TIDEWATER
   999 West 99rd St
   New York, NY 99999
   ABA #99999999
   BANK OF TIDEWATER
   Acct# 99999-37204
   Reference: 9999999
   Attn: Treasury Department

5. Loan Documents (if transaction cancels before Signing):
   9999 SAMPLE CARTER BLVD
   SAMPLE WORTH, TX 76155

6. Wire Instructions for Loan Proceeds (if transaction cancels before Funding or Disbursement): Bank of Tidewater
   9999 West 33rd St
   New York, NY 10001
   ABA #99999999
   BANK OF TIDEWATER
   Acct# 99999-37204
   Reference: 999999999
   Attn: Treasury Department

7. Title Policy:
   BANK OF TIDEWATER
   Doc Processing TX2-999-99-99
   9999 Sample Carter Blvd.
   Sample Worth, TX 76155

8. Original Recorded Loan Documents (or County Certified Copy of the Original):
   BANK OF TIDEWATER
   Doc Processing TX2-999-99-99
   9999 Sample Carter Blvd.
   Sample Worth, TX 76155

SPECIFIC CLOSING INSTRUCTIONS

Date and Time:11/03/2022 07:58:23
Loan No: 999999999

WARNING

The General Closing Instructions, Section A.3, provides that Settlement Agent, by conducting the Closing, agrees to strictly comply with the Closing Instructions and be liable for any losses resulting from Settlement Agent's failure to follow the Closing Instructions.

The General Closing Instructions, Section C.7, provides that Settlement Agent must obtain Lender's approval of the Settlement Statement; that any changes made to the Settlement Statement without Lender's approval is a violation of the Closing Instructions; and that Settlement Agent will be liable for unapproved changes.

The General Closing Instructions, Section F.7, provides that Settlement Agent must provide Lender with any and all documents requested by Lender in relation to the completion of the Closing not later than three days from the request.

If Settlement Agent increases any fee or charge without Lender's approval, Settlement Agent will be liable for any resulting refund due Borrower.

No later than seven business days after Lender's demand, Settlement Agent agrees to deliver to Lender good funds in the amount of any Borrower refund resulting from unapproved changes to the Settlement Statement.

No later than three business days after Lender's request to correct the Settlement Statement, Settlement Agent agrees to mail the corrected Settlement Statement to Borrower and provide a copy to Lender.

SPECIFIC CLOSING INSTRUCTIONS

Date and Time: 11/03/2022 07:58:23
Loan No: 999999999

SETTLEMENT AMOUNTS (See Section C of the General Closing Instructions)
SETTLEMENT STATEMENT (HUD-1) PAGE 1 – SUMMARY OF BORROWER'S TRANSACTION

The table below does not represent a complete Settlement Statement. The table addresses Lender Required Fees only and its scope is limited to the line numbers specifically listed.

J. Summary of Borrower's Transaction			
100.	**Gross Amount Due from Borrower**		
101.	Contract Sales Price	$	
10X.	Payoff to Bank of Tidewater	$	54,802.58
		$	
		$	
200.	**Amounts Paid by or in Behalf of Borrower**		
201.	Deposit or Earnest Money	$	
202.	Principal amount of new loan(s)	$	115,900.00
		$	
		$	
		$	
		$	
		$	
		$	
		$	
		$	
		$	
		$	
		$	
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		$	
		$	
		$	
		$	
		$	
		$	
		$	
		$	
		$	
		$	
		$	
		$	

"K. SUMMARY OF SELLER'S TRANSACTION" does not apply to refinance loans.

SPECIFIC CLOSING INSTRUCTIONS

Date and Time: 11/03/2022 07:58:23
Loan No: 999999999

SETTLEMENT AMOUNTS (See Section C of the General Closing Instructions)
SETTLEMENT STATEMENT (HUD-1) SETTLEMENT CHARGES

The table below does not represent a complete Page 2 of the Settlement Statement. The table addresses Lender Required Fees only and its scope is limited to the "Settlement Charges" table on page 2.

HUD-1 Line #	HUD-1 Line Description	(Tolerance Group)	Left Of Borrower	HUD-1 Column Borrower	Seller
L.Settlement Charges					
800. ITEMS PAYABLE IN CONNECTION WITH LOAN					
801.	Our origination charge Lender Origination Fee:$872.00	(Zero)	$ 872.00		
802.	Your credit or charge (points) for the specific interest rate chosen Lender Premium Pricing Credit(0.612%):-$709.31	(Zero)	$ -709.31		
803.	Your adjusted origination charges			$ 162.69	
804.	Appraisal fee Full Appraisal:$460.00 to Harley Appraisal Appraisal Services, Inc. (POC-B)	(10%)	$ 460.00		
805.	Credit report Credit Report Fee:$15.00 to Wanamaker Credco Credco (POC-B)	(10%)	$ 15.00		
806.	Tax service to Harley Tax Services LLC Tax service:$89.00 to Artlogic Tax Services LLC	(10%)		$ 89.00	
807.	Flood certification to Sample Flood Services LLC Flood certification:$17.00 to Sample Flood Services LLC	(10%)		$ 17.00	
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE					
901.	Daily interest charges @ $13.10/day for 22 days	(N/A)		$ 288.20	
1000.RESERVES DEPOSITED WITH LENDER					
1001.	Initial deposit for your escrow account			$ 848.84	

SPECIFIC CLOSING INSTRUCTIONS

Date and Time: 11/03/2022 07:58:23
Loan No: 999999999

SETTLEMENT AMOUNTS (See Section C of the General Closing Instructions)
SETTLEMENT STATEMENT (HUD-1) SETTLEMENT CHARGES (Continued)

The table below does not represent a complete Page 2 of the Settlement Statement. The table addresses Lender Required Fees only and its scope is limited to the "Settlement Charges" table on page 2.

HUD-1 Line #	HUD-1 Line Description	(Tolerance Group)	HUD-1 Column: Left Of Borrower	HUD-1 Column: Borrower	HUD-1 Column: Seller
1002.	Homeowner's insurance 5 months @ $107.34 per month	(N/A)	$ 536.70		
1004.	Property Taxes 6 months @ $158.54 per month	(N/A)	$ 951.24		
1004.	Property Taxes 2 months @ $158.54 per month	(N/A)	$ 317.08		
1007.	Aggregate Adjustment	(N/A)	$ -956.18		
1100.	TITLE CHARGES				
1101.	Title services and lender's title insurance			$ 1,045.00	
1102.	Settlement or closing fee Title - Closing/Escrow Fee:$695.00 to Title365	(10%)	$ 695.00		
1104.	Lender's title insurance Title - Lender's Title Insurance:$350.00 to Title365	(10%)	$ 350.00		
1200.	GOVERNMENT RECORDING AND TRANSFER CHARGES				
1201.	Government recording charges			$ 60.00	
1202.	Recording Recording Mortgage:$60.00 to as per HUD-1	(10%)	$ 60.00		
1203.	Transfer taxes			$ 294.25	
1205.	State tax/stamps State Tax/Stamps Mortgage:$294.25 to as per HUD-1	(Zero)	$ 294.25		

SPECIFIC CLOSING INSTRUCTIONS

Date and Time:11/03/2022 07:58:23
Loan No: 999999999

Deductions from Loan Proceeds:

```
==========================================================================================
LOAN AMOUNT WITH MIP/FUNDING FEE INCLUDED: $                              115,900.00
ADJUSTMENTS:
  DEDUCTIONS:
    Total Borrower/Seller Deductions                       55,546.27
    Impounds/Escrows                                          848.84
    Per Diem Interest                                         288.20
  CREDITS:
    P.O.C. Items                                              475.00
NET ADJUSTMENTS: $                                                         56,208.31
                                                       ------------------------------
   NET AMOUNT OF FUNDING CHECK: $                                          59,691.69
==========================================================================================
Net amount of funding may change if funding date and/or escrow amounts change.
```

Total Net Funding: $ 59,691.69

SPECIFIC CLOSING INSTRUCTIONS

Date and Time:11/03/2022 07:58:23
Loan No:999999999

SETTLEMENT AMOUNTS (See Section C of the General Closing Instructions)
SETTLEMENT STATEMENT (HUD-1) PAGE 3 GFE AND HUD-1 CHARGES COMPARISON

The table below does not represent a complete Page 3 of the Settlement Statement. The table addresses Lender Required Fees only and its scope is limited to the "Comparison of Good Faith Estimate (GFE) and HUD-1 Charges" table on page 3.

COMPARISON OF GOOD FAITH ESTIMATE (GFE dated: 11/02/2022 09:13:46) AND HUD-1 CHARGES

CHARGES THAT CANNOT INCREASE	HUD-1 LINE NUMBER		GOOD FAITH ESTIMATE	HUD-1
Our origination charge	# 801	------------	872.00	872.00
Your credit or charge (points) for the specific interest rate chosen	# 802	------------	-709.31	-709.31
Your adjusted origination charges	# 803	------------	162.69	162.69
Transfer Taxes	# 1203	------------	591.25	294.25
RESPA Credit Total for Zero Tolerance Items (1)		------------	0.00	0.00

CHARGES THAT IN TOTAL CANNOT INCREASE MORE THAN 10%	HUD-1 LINE NUMBER		GOOD FAITH ESTIMATE	HUD-1
Government recording charges	# 1201	------------	180.00	60.00
Full Appraisal	# 804	------------	460.00	460.00
Credit Report Fee	# 805	------------	15.00	15.00
Tax Service Fee	# 806	------------	89.00	89.00
Life of Loan Flood Monitoring	# 807	------------	17.00	17.00
Title services and lender's title insurance	# 1101	------------	1,045.00	1,045.00
RESPA Credit Total for 10% Tolerance Items (1)		------------	0.00	0.00
	TOTAL	------------	1,806.00	1,686.00
	INCREASE BETWEEN GFE AND HUD-1 CHARGES	------------	$-120.00 or	-6.645%

CHARGES THAT CAN CHANGE	HUD-1 LINE NUMBER		GOOD FAITH ESTIMATE	HUD-1
Initial deposit for your escrow account	# 1001	------------	1,697.72	848.84
Daily interest charges	# 901	$ 13.10/day	288.20	288.20
Hazard Insurance Premium	# 903.	------------	1,288.00	0.00

(1) If unable to show itemization of RESPA Credit on Page 3 of the HUD-1, it is permissible to eliminate this information as long as the corresponding items are accurately disclosed on Page 1 of the HUD-1

SPECIFIC CLOSING INSTRUCTIONS

Date and Time: 11/03/2022 07:58:23
Loan No: 999999999

THE LOAN TERMS

Your initial Loan Amount:	$ 115,900.00
Your Loan Term is:	25 Years
Your initial interest rate is:	4.125 %
Your initial monthly amount owed for principal, interest, and any mortgage insurance is:	$ 619.79 includes Put an X in each box for which the amount contains: ☒ Principal ☒ Interest ☐ Mortgage Insurance
Can your interest rate rise?	☒ No. ☐ Yes, it can rise to a maximum of %. The first change will be on and can change again every after . Every change date, your interest rate can increase or decrease by %. Over the life of the loan, your interest rate is guaranteed to never be lower than % or higher than %.
Even if you make payments on time, can your loan balance rise?	☒ No. ☐ Yes, it can arise to a maximum of $ ______________ .
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	☒ No. ☐ Yes, the first increase can be on and the monthly amount owed can rise to $. The maximum it can rise to is $.
Does your loan have a prepayment penalty?	☒ No. ☐ Yes, your maximum prepayment penalty is $.
Does your loan have a balloon payment?	☒ No. ☐ Yes, you have a balloon payment of $ due in years on .
Total monthly amount owed including escrow account payments:	☐ You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. ☒ You have an additional monthly escrow payment of $ 424.42 that results in a total initial monthly amount owed of $ 1,044.21 . This includes principal, interest, any mortgage insurance and any items checked below: ☒ Property Taxes ☒ Homeowner Insurance ☐ Flood Insurance

Prepared by: SAMPLE ELLIS

DATE: 11/03/2022
BORROWER: LARRY SAMPLE
CASE NO:
LOAN NO: 999999999
PROPERTY: 9999 CENTER DRIVE
SAMPLE HILLS, MD 20748-2303

Office #: 9999999
TX2-979-01-02, 9999 Sample Carter
Blvd sAMPLE Worth, TX 76155 Phone:
(800)999-9999
Office Fax No.: 1-999-999-9999

CONDITIONS ADDENDUM

The following conditions must be received and verified by the Lender at each of the stages indicated below:

Before the loan can be funded:

You need to provide to the lender:

. Provide a completed, signed Request for Transcript of Tax Return (IRS Form 4506-T) for all applicants at closing. A separate 4506-T is required for each tax return type (e.g. individual IRS form 1040 and business forms 1120, 1120S, or 1065) for all income used to qualify. Form is provided by the lender.

Condition Status: Outstanding

Lender will obtain and verify:

.Bank of Tidewater reserves the right to re-evaluate the conditional approval of your loan request in the event Fannie Mae (FNMA), Freddie Mac (FHLMC), Government National Mortgage Association (GNMA), Federal Housing Administration (FHA) and/or Veteran Affairs (VA) guidelines are changed prior to the expiration date of this conditional approval letter. This means the loan may be further

DATE: 11/03/2022
BORROWER: LARRY SAMPLE
CASE NO:
LOAN NO: 999999999
PROPERTY: 999 SAMPLE DRIVE
SAMPLE HILLS, MD 20748-2303

Office #: 99999
TX2-979-99-99, 9999 Sample Carter
Blvd SampleWorth, TX 76155
Phone: (800)999-9999
Office Fax No.: 1-999-999-9999

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conditioned, may be subject to change in terms or the program may no longer be available to you.

Condition Status: Outstanding

. Obtain evidence that the following liens are paid prior to or at funding:

Borrower(s)	Creditor	Acct #	Balance	Payment
L.Sample	OF TIDE	4999	$ 6289.85	$ 98.00
L.Sample	BK OF TIDE	873281566	$ 54802.58	$ 566.21

Condition Status: Outstanding

. Verification of applicant(s) identity to comply with Bank of Tidewater customer identification process and the USA Patriot Act.

Condition Status: Outstanding

Prepared by: SAMPLE ELLIS

BANK OF TIDEWATER

DATE: 11/03/2022
BORROWER: LARRY SAMPLE
CASE NO:
LOAN NO: 999999999
PROPERTY: 9999 CENTER DRIVE
SAMPLE HILLS, MD 20748-2303

Office #: 9999999
TX2-999-99-99, 9999 Sample Carter Blvd Sample Worth, TX 76155
Phone: (800)999-9999
Office Fax No.: 1-888-888-8888

. Closing agent to add following names to Bank of Tidewater:
LARRY, D SAMPLE

Condition Status: Outstanding

. Obtain the executed payoff demand statement for the Bank of TIDEWATER Home Equity Line of Credit (HELOC), account number 0000. The customer authorization to block the account from further advances, and to close the account, must be checked.

Condition Status: Outstanding

. Verify funds to close from the borrower on the Settlement Statement (HUD-1) or Closing Disclosure do not exceed $ 0 .

Condition Status: Outstanding

The above items must be sent to :
TX2-999-99-99, 9999 Sample Carter Blvd
Sample Worth, TX 76155
Office Fax No.: 1-999-99-9999

If you have any questions, please contact at or send an email to

FAX COVER SHEET

Sender's Name:____

Company (if applicable):__________________________________

Sender's Phone Number:__________________________________

Sender's Fax Number:___________________________________

Number of Pages (including Fax Cover Sheet): ____

To: Bank of Tidewater Home Loans

Borrower Name: LARRY SAMPLE

Property Address: 9999 SAMPLE DRIVE
SAMPLE HILLS, MD 20748-2303

Bank of Tidewater Home Loans Fax Number: **1-866-999-9999** ____

Comments: ____

FAXING TIPS	
●	Ensure that documents are facing either up or down as stated on your fax machine.
●	All documents should be clear and legible.
●	Never alter, cross out, black out, or white out information on documents.
●	When faxing confidential information, check the number entered into the fax machine before sending, and if using a public or work fax, make sure all documents are removed and properly secured. Retain a copy of the successful fax confirmation form.
●	Use one single page per document type submitted (e.g., do not place a pay stub and a bank statement on the same page).
●	If the sending fax machine setting is on a VoIP (Voice over IP) network, set the fax machine speed lower than 33.3 to avoid transmission errors.
●	Always provide all pages of any statement or document (e.g., blank pages, pages with only page numbers or any other information).
●	All requested Tax Returns should be signed and dated (including electronically filed Tax Returns).

You may also upload your documents utilizing the Mortgage Application Status website at www.bankofamerica.com/mortgage/status. For your convenience, instructions to easily and securely submit required documents are located on the website.

If mailing is required, please send to:

Bank of Tidewater
TX2-999-99-99
9999 Sample Carter Blvd Sample
Worth, TX 76155

Or you may utilize the business reply envelope which will be enclosed in your Home Loan Welcome Package.

This information is CONFIDENTIAL. It should not be distributed or shown to consumers or other third parties.

The information contained in this FAX message is intended only for the confidential use of the designated recipient named above. This message may contain contractual and proprietary information and as such is privileged and confidential. If the reader of this message is not the intended recipient or an agent responsible for delivering it to the intended recipient, you are hereby notified that you have received this document in error, and that any review, dissemination, distribution or copying of this message is strictly prohibited. If you have received this communication in error, please notify us immediately by telephone and return the message to us by mail.

Prepared by: SAMPLE ELLIS

DATE: 11/03/2022
BORROWER: LARRY SAMPLE
CASE NO:
LOAN NO: 999999999
PROPERTY: 9999 CENTER DRIVE
SAMPLE HILLS, MD 20748-2303

Office #: 9999999 9999
SAMPLE CARTER BLVD
SAMPLE WORTH, TX 99999
Phone: (800)999-9999
Office Fax No.:

IDENTITY AFFIDAVIT

TO BE COMPLETED BY THE BORROWER

Before me, the undersigned Notary Public, personally came and appeared the undersigned Borrower, who being duly sworn did depose and state the following:

1. My full legal name is ____ .
(First) (Middle) (Last) (Jr., Sr., III)
2. The address of my principal residence is ______________________________________ ,
(Street Address)
____ .
(City) (State) (Zip)
3. My date of birth is ______________________ .
(Month/Day/Year)
4. My taxpayer identification number is ________________ .
5. The State and number of my driver's license or identification card are ______________________ .
(State) (Number)
6. I swear under oath that the information provided in this Affidavit is true and correct to the best of my knowledge. I consent to the transfer of the information contained in this Affidavit for the sole purposes of verifying my identity and preventing fraud. I understand that this information will not be disclosed to any party for any other purpose.

WITNESS THE HAND AND SEAL OF THE UNDERSIGNED.

____
Borrower

State of ______________________
County of ______________________

Subscribed and sworn to (or affirmed) before me on this ______________ day of _______ , 20 ________ , by
____ .

Signature ______________________________ Seal

An Affidavit of Identity is a document through which an individual person affirms their identity through use of a specific piece of documentation, such as a driver's license or passport.

*

*

LOAN #: 999999999

LEGAL DESCRIPTION EXHIBIT A

Prepared by: SAMPLE ELLIS

Date and Time: 11/03/2022 07:58:23

Office #: 99999 9999
SAMPLE CARTER BLVD
SAMPLE WORTH, TX 76155
Phone: (800)838-9999
Office Fax No.:

BORROWER: LARRY SAMPLE
CASE NO:
LOAN NO: 999999999
PROPERTY: 9999 SAMPLE DRIVE
SAMPLE HILLS, MD 20748-2303

CLOSING INSTRUCTIONS ADDENDUM FOR THE NOTICE OF RIGHT TO CANCEL (NORTC)

NON-ESCROW STATES

This Addendum amends and supplements the Closing Instructions issued by Lender to effectuate the Closing for Borrower. All terms not otherwise defined in this Addendum have the meaning ascribed to them in the Closing Instructions. Any conflict between this Addendum and the Closing Instructions will be resolved in favor of this Addendum. The above heading is for informational purposes only and is not to be used to interpret this Addendum.

The NORTC is signature and date sensitive. Settlement Agent must make sure the dates on the NORTC are correct before Signing and that the NORTC is properly Signed. If the NORTC is Signed with errors, a new NORTC must be Signed before the rescission period can begin.

ATTENTION NOTARY

If any dates on the NORTC are incorrect, line through the incorrect date and write the correct date directly above or beside the correction. The change must be initialed by all persons Signing. **DO NOT change the transaction date to a date earlier than the date printed on the NORTC.**

Before leaving the Signing, provide each signer with 2 copies of the corrected and initialed (if required), properly Signed, and accurately dated NORTC.

EXPLANATION OF DATES

(#1) Transaction Date

This is the date that last party Signs the Security Instrument or the date printed on the Security Instrument, whichever is later.

(#2) Events

The latest of these three events will start the rescission period.

(#3) Midnight Date

The rescission period expires at midnight on the 3rd business day after the last **(#2)** event occurs. Saturday is included. Sunday and the following federal holidays are excluded:

New Year's	Jan. 1st
King's Birthday	3rd Mon. in Jan.
President's Day	3rd Mon. in Feb.
Memorial Day	Last Mon. in May
Independence Day	July 4th
Labor Day	1st Mon. in Sept.
Columbus Day	2nd Mon. in Oct.
Veterans Day	Nov. 11th
Thanksgiving	4th Thurs. in Nov.
Christmas	Dec. 25th

(#4) Signature Date

The NORTC must be signed by each person on title and each non-borrower who, under state law, has a right to cancel this loan. Each signature must be dated by the person Signing.

DATE:
BORROWER:
CASE NO:
LOAN NO:
PROPERTY:

NOTICE OF RIGHT TO CANCEL

YOUR RIGHT TO CANCEL

You are entering into a transaction that will result in a mortgage/lien/security interest on your home. You have a legal right under federal law to cancel this transaction, without cost, within THREE BUSINESS DAYS from whichever of the following events occurs last:

(1) The date of the transaction, which is **(#1)** ; or
(#2) (2) The date you received your Truth In Lending disclosures; or
(3) The date you received this notice of your right to cancel.

If you cancel the transaction, the mortgage/lien/security interest is also cancelled. Within 20 CALENDAR DAYS after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage/lien/security interest on your home has been cancelled; and we must return to you any money or property you have given us or to anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 CALENDAR DAYS of your offer, you may keep it without further obligation.

HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing at:

You may use any written statement that is signed and dated by you and states your intention to cancel and/or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than MIDNIGHT of **(#3)** (or MIDNIGHT of the THIRD BUSINESS DAY following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

SIGNATURE DATE

You acknowledge receipt of two copies of NOTICE of RIGHT TO CANCEL one copy of the Federal Truth in Lending Disclosure Statement or Closing Disclosure, as applicable.

Each person who signs this Notice has the right to cancel the loan. The exercise of this right by one person will be effective as to all persons who sign this Notice.

(#4)

BORROWER/OWNER DATE BORROWER/OWNER DATE

BORROWER/OWNER DATE BORROWER/OWNER DATE

CORRECTIONS

If Lender approves, any error must be lined through with the correct information written in, and initialed by all persons who Sign the NORTC.

Example:

10/13/09 BR
Date: ~~10.12.09~~

CLOSING AGENT/NOTARY PUBLIC CERTIFICATION

PHOTO IDENTIFICATION

I, ________________________________, the closing agent, their representative, or the Notary Public certify that I have made a visual inspection of the federal- or state-issued photo identification referenced below for the following borrower(s):

Primary Borrower Name	Co-Borrower Name	Co-Borrower Name
Type of Photo ID	Type of Photo ID	Type of Photo ID
Issuing Agency	Issuing Agency	Issuing Agency
Serial or Identification Number	Serial or Identification Number	Serial or Identification Number
Issue Date and/or Expiration Date	Issue Date and/or Expiration Date	Issue Date and/or Expiration Date

and verified that all of the following are true:

- The name on the identification matches the name on the loan documents;
- Each borrower looks like his/her photographic image; and
- Each signature matches the signature on the loan documents.

NON-PHOTO IDENTIFICATION

(Reliance solely on non-photo identification requires the Lender's prior written approval.)

I, ________________________________, the closing agent, their representative, or the Notary Public certify that I have made a visual inspection of the identifying documentation referenced below for the following borrowers:

Primary Borrower Name	Co-Borrower Name	Co-Borrower Name
Identifying Document No. 1	Identifying Document No. 1	Identifying Document No. 1
Identifying Document No. 2	Identifying Document No. 2	Identifying Document No. 2

and verified that all of the following are true:

- The name on the identification matches the name on the loan documents; and
- Each signature matches the signature on the loan documents.

______________________________________ Date: ______________________

Signature of Closing Agent, Its Representative or Notary Public

____

Print Name

____

Title

Note:

1. If there are more than three (3) borrowers on the loan, make a photo copy of the blank form and fill in the additional borrower's information in the spaces provided for "Co-Borrower".
2. Do not attach a copy of the borrowers' photo identification to this form.
3. Do attach any non-photo identification documentation to this form.
4. Failure or refusal to complete this form may jeopardize your future business with the Lender.
5. Waivers must be requested through the office and will be reviewed and approved by a member of the senior operations management staff.

After Recording Return To:
BANK OF TIDEWATER
Doc Processing TX2-999-99-99
9999 Sample Carter Blvd.
Sample Worth, TX 99999

[Space Above This Line For Recording Data] OS3220-999999999
[Escrow/Closing #]

********999999999
[Doc ID #]

DEED OF TRUST

MIN 1000157-999999999-2

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) **"Security Instrument"** means this document, which is dated NOVEMBER 04, 2022, together with all Riders to this document.

(B) **"Borrower"** is
LARRY SAMPLE, AKA LARRY DAN CARROLL, HIS HEIRS AND ASSIGNS

A deed of trust is a legal document that is the security for a real estate loan. The document itself is recorded with the county recorder or registrar of titles in the county where the real estate is located.

Borrower is the trustor under this Security Instrument.

(C) **"Lender"** is
BANK OF TIDEWATER.
Lender is a NATIONAL ASSOCIATION
organized and existing under the laws of THE UNITED STATES.
Lender's address is
999 South Sample Street, Camp NC 28255.

(D) **"Trustee"** is
SAMPLE JONES
9999 EAST SAMPLE HIGHWAY SUITE 000, SS, MD 20903

There are three parties to a deed of trust, as opposed to a traditional real estate mortgage in which the parties are simply the borrower and the lender. A deed of trust includes the following parties:

Trustor – This is the borrower (the person purchasing the home or other piece of real estate).
Lender – This is the person or entity putting up the funds for the purchase.
Trustee – This is an independent third party that holds legal title to the real estate. The trustee is independent because they do not represent either the seller or the buyer in a real estate transaction. The trustee is usually a separate legal entity like a title company.

(E) **"MERS"** is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the beneficiary under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 9999, Flint, MI 99999-2026, tel. (999 999-9999.

(F) **"Note"** means the promissory note signed by Borrower and dated NOVEMBER 04, 2022 . The Note states that Borrower owes Lender
ONE HUNDRED FIFTEEN THOUSAND NINE HUNDRED and 00/100

Dollars (U.S. $ 115,900.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than DECEMBER 01, 2040 .

(G) **"Property"** means the property that is described below under the heading "Transfer of Rights in the Property."

(H) **"Loan"** means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(I) **"Riders"** means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

☐ Adjustable Rate Rider	☐ Condominium Rider	☐ Second Home Rider
☐ Balloon Rider	☐ Planned Unit Development Rider	☐ 1-4 Family Rider
☐ VA Rider	☐ Biweekly Payment Rider	☐ Other(s) [specify]

(J) **"Applicable Law"** means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(K) **"Community Association Dues, Fees, and Assessments"** means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(L) **"Electronic Funds Transfer"** means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(M) **"Escrow Items"** means those items that are described in Section 3.

(N) **"Miscellaneous Proceeds"** means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(O) **"Mortgage Insurance"** means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(P) **"Periodic Payment"** means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(Q) **"RESPA"** means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(R) **"Successor in Interest of Borrower"** means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the

COUNTY of SAMPLE GEORGE'S :

[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

Parcel ID Number: 9999999 which currently has the address of

9999 SAMPLE DRIVE, SAMPLE HILLS ,

[Street/City]

Maryland 20748-2303 ("Property Address"):

[Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. **Application of Payments or Proceeds.** Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. **Funds for Escrow Items.** Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in

accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. **Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

   Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

   Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. **Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant

to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. **Occupancy.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. **Preservation, Maintenance and Protection of the Property; Inspections.** Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

   Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. **Borrower's Loan Application.** Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. **Protection of Lender's Interest in the Property and Rights Under this Security Instrument.** If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

   Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

   If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security

Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. **Governing Law; Severability; Rules of Construction.** This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

    As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. **Borrower's Copy.** Borrower shall be given one copy of the Note and of this Security Instrument.

18. **Transfer of the Property or a Beneficial Interest in Borrower.** As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

    If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

    If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. **Borrower's Right to Reinstate After Acceleration.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. **Sale of Note; Change of Loan Servicer; Notice of Grievance.** The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this

Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section

18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale, assent to decree, and/or any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall mail or cause Trustee to mail a notice of sale to Borrower in the manner prescribed by Applicable Law. Trustee shall give notice of sale by public advertisement and by such other means as required by Applicable Law. Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale and by notice to any other persons as required by Applicable Law. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, Trustee's fees of 5.000 **% of the gross sale price and reasonable attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.**

Borrower, in accordance with Title 14, Chapter 200 of the Maryland Rules of Procedure, does hereby declare and assent to the passage of a decree to sell the Property in one or more parcels by the equity court having jurisdiction for the sale of the Property, and consents to the granting to any trustee appointed by the assent to decree of all the rights, powers and remedies granted to the Trustee in this Security Instrument together with any and all rights, powers and remedies granted by the decree. Neither the assent to decree nor the power of sale granted in this Section 22 shall be exhausted in the event the proceeding is dismissed before the payment in full of all sums secured by this Security Instrument.

23. Release. Upon payment of all sums secured by this Security Instrument, Lender or Trustee, shall release this Security Instrument and mark the Note "paid" and return the Note to Borrower. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. Substitute Trustee. Lender, at its option, may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder by an instrument recorded in the city or county in which this Security Instrument is recorded. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by Applicable Law.

25. Possession of the Property. Borrower shall have possession of the Property until Lender has given Borrower notice of default pursuant to Section 22 of this Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

____ (Seal)
LARRY SAMPLE AKA LARRY DAN SAMPLE -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

CHARLES SAMPLE
Home Loan Consultant -External

DOC ID #: ********999999999

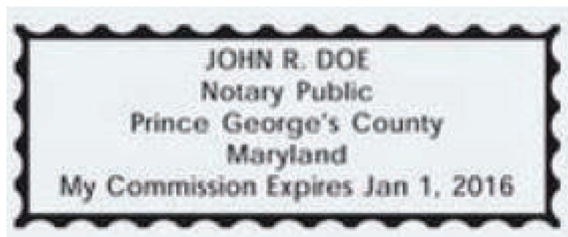
State of Maryland, ____ County, to wit: I hereby certify, that on this ________________________ , in the year _________ , before the subscriber, a Notary Public, personally appeared ____

____ ,
and acknowledged the foregoing deed to be his act.

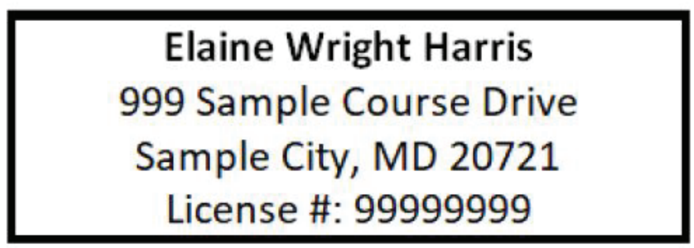
In testimony whereof I have affixed my official seal, this ______ day of _______________ , _______ , A.D.

____
(Seal)

Notary Seal



TIPIC Stamp



https://insurance.maryland.gov/Producer/Pages/titlefaqs.aspx

DOC ID #: ********999999999

STATE OF ______________________________ , **County ss:**

I Hereby Certify, That on this _____________ day of ________________________________ , before me, the subscriber, a Notary Public of the State of __________________ and for the ____ , personally appeared ____
____
____
____
____
____
____
____
____ ,
the agent of the party secured by the foregoing Deed of Trust, and made oath in due form of law that the consideration recited in said Deed of Trust is true and bona fide as therein set forth and that the actual sum of money advanced at the closing transaction by the secured party was paid over and disbursed by the party or parties secured by the Deed of Trust to the Borrower or to the person responsible for disbursement of funds in the closing transaction or their respective agent at a time not later than the execution and delivery by the Borrower of this Deed of Trust; and also made oath that he is the agent of the party or parties secured and is duly authorized to make this affidavit.

AS WITNESS: my hand and notarial seal.

My Commission Expires:

____
Notary Public

This is to certify that the within instrument was prepared by a party to the instrument.

Deodra. Sample, Senior Vice President

Prepared by: SAMPLE ELLIS

DATE: 11/04/2022
BORROWER: LARRY SAMPLE
CASE NO:
LOAN NO: 999999999
PROPERTY: 9999 SAMPLE DRIVE
SAMPLE HILLS, MD 20748-2303

Office #: 999999
9999 SAMPLE CARTER
BLVD SAMPLE WORTH, TX
99999 Phone:
(800)999-9999 Office
Fax No.:

NOTICE CONCERNING YOUR ESCROW ACCOUNT

As a federally chartered bank, Bank of Tidewater is subject to federal law, and regulations promulgated by the Bureau of Consumer Financial Protection and the Office of the Comptroller of the Currency. In most cases Bank of Tidewater is not subject to state laws that regulate or otherwise affect its credit activities. Federal law and regulations do not require Bank of Tidewater to pay interest on escrow accounts. Accordingly, no interest will accrue on your escrow account even if your state has a law concerning the payment of interest on escrow accounts.

Affidavit in Lieu of Maryland Mortgage Lender or Maryland Mortgage Loan Originator Licensee Information

Affidavit of Lender (on its own behalf and on behalf of its employee who originated the Loan):

I, Debra J. Robillard, hereby affirm, under the penalties of perjury, that I am the Senior Vice President of Bank of America, N.A., (the "Lender"). The Lender's address is 101 South Tryon Street, Charlotte, NC 28255. I am duly authorized by the Lender to execute this Affidavit. The Lender, in connection with the Loan, is exempt from the licensing requirements under Financial Institutions Article, §11-501 through 11-524, Annotated Code of Maryland. The employee of the Lender who originated the Loan is exempt from the licensing requirements under the Financial Institutions Article, §11-601 through 11-618, Annotated Code of Maryland.

I SOLEMNLY AFFIRM, under the penalties of perjury and upon personal knowledge, that the contents of the foregoing paper are true.

March 4, 2015 Date

Signature of Affiant

Debra J. Robillard, Senior Vice President (Signing on behalf of Lender)

State of Rhode Island
County of

On this 4th day of March, 20 15, before me, the undersigned notary public, personally appeared ,
personally known to the notary or proved to the notary through satisfactory evidence of identification, which was RI driver's license, to be the person who signed the preceding or attached document in my presence, and who swore or affirmed to the notary that the contents of the document are truthful and accurate to the best of (his) (her) knowledge and belief.

Signature

JENNIFER K. FLETCHER
NOTARY PUBLIC
STATE OF RHODE ISLAND
MY COMMISSION EXPIRES FEB 25, 2017

Title Personal Banker Bank of America

(Seal)

My commission expires: Feb 25, 2017

Affidavit of Lender
Affidavit Filed in Accordance with Real Property Article, §3-104.1, Annotated Code of Maryland

Prepared by: SAMPLE ELLIS

DATE: 11/03/2022
BORROWER: LARRY SAMPLE
CASE NO:
LOAN NO: 999999999
PROPERTY: 9999 SAMPLE DRIVE
SAMPLE HILLS, MD 20748-2303

Office #: 9999999
9999 SAMPLE CARTER
BLVD SAMPLE WORTH, TX
76155 Phone:
(800)999-9999 Office
Fax No.:

DISCLOSURE STATEMENT ABOUT MERS AND ITS ROLE REGARDING YOUR LOAN

In your transaction, you have signed either a mortgage or a deed of trust. If you signed a mortgage, Mortgage Electronic Registration Systems, Inc. ("MERS") is designated on your mortgage as the mortgagee of record. If you signed a deed of trust, MERS is designated as the beneficiary. In either case, MERS is acting solely as a nominee for your Lender and the Lender's successors or assigns. Your Lender is:
BANK OF TIDEWATER .

MERS is not your Lender, and MERS does not service your loan. MERS is a separate company that serves solely as the mortgagee or beneficiary of record. MERS is a membership organization, and your Lender is one of more than 3,000 MERS members throughout the real estate industry.

Your Lender will record your mortgage or deed of trust in the public land records, showing MERS as the mortgagee or the beneficiary, in order to provide notice of the lien on your property. If your Lender sells or transfers your loan to another entity, MERS may remain as the designated mortgagee or beneficiary in the public land records.

MERS's parent company, MERSCORP Holdings, Inc., maintains a database on the MERS System, a registered trademark of MERSCORPS Holdings, LLC, with information about each mortgage loan for which MERS is designated as the mortgagee or beneficiary of record. MERS ServicerID, a registered trademark of MERSCORPS Holdings, LLC, is a free service that allows a borrower to learn the identity of the current servicer and investor for a loan registered on the MERS System. Access to MERS ServicerID is available by phone at 1-888-999-9999 and online at: http://www.mersinc.org/information-for-homeowners/my-mortgage-info.

As the mortgagee or beneficiary, MERS performs many of its actions, such as assignments of your mortgage or deed of trust, through individuals who are known as MERS Signing Officers and who may be designated as an officer of MERS on mortgage or deed of trust documents. Despite this designation, MERS Signing Officers are typically employees of the lenders, servicers, or other companies that are members of MERS, or employees of third-party agents of the members.

Naming MERS as the mortgagee or the beneficiary and registering the mortgage or deed of trust on the MERS System does not affect your obligations under your promissory note.

Prepared by: SAMPLE ELLIS

DATE: 11/03/2022
BORROWER: LARRY SAMPLE
CASE NO:
LOAN NO: 999999999
PROPERTY: 9999 CENTER DRIVE
SAMPLE HILLS, MD 20748-2303

Office #: 9999999
9999 SAMPLE CARTER
BLVD FORT WORTH, TX
76155 Phone:
(800)999-9999 Office
Fax No.:

NAME AND SIGNATURE AFFIDAVIT

BEFORE ME, the undersigned Notary Public, on this day personally appeared the person who signed this Affidavit, and who, after being duly sworn by me, did on his or her oath state the following:

My legal name is:

LARRY SAMPLE
(Print or Type Name)

My legal signature is:

____
Signature (exactly as I signed the Security Instrument)

I am also known as:

LARRY DAN SAMPLE
(Print or Type Name)

____
(Print or Type Name)

____
(Print or Type Name)

____
(Print or Type Name)

State/Commonwealth of ______________________
County/Parish of ______________________

Subscribe and sworn to (or affirmed) before me on this ______________ day of __________ , 20 ___________ , by ____ , proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

Signature ______________________________ Seal

Prepared by: SAMPLE ELLIS

TRUTH IN LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

LENDER:BANK OF TIDEWATER

The Truth in Lending Act (TILA) of 1968 is a United States federal law designed to promote the informed use of consumer credit, by requiring disclosures about its terms and cost to standardize the manner in which costs associated with borrowing are calculated and disclosed.

☐ Preliminary ☒ Final

DATE 11/04/2022

BORROWERS:LARRY SAMPLE

LOAN CASE NO. 2999999999

ADDRESS 9999 CENTER DRIVE
CITY / STATE / ZIP SAMPLE HILLS, MD 20748-2303
PROPERTY 9999 SAMPLE DRIVE, SAMPLE HILLS, MD 20748-2303

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	**FINANCE CHARGE** The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
4.205 %	$ 71,288.89	$ 114,648.11	$ 185,937.00

INTEREST RATE AND PAYMENT SUMMARY:

	Rate & Monthly Payment
Interest Rate	4.125%
Principal + Interest Payment	$619.79
Est. Taxes + Insurance (Escrow)	$424.42
Total Est. Monthly Payment	$1,044.21

There is no guarantee that you will be able to refinance to lower your rate and payments.

DEMAND FEATURE: [X] This loan does not have a Demand Feature. [ ] This loan has a Demand Feature as follows:

VARIABLE RATE FEATURE:

[ ] This loan has a Variable Rate Feature. Variable Rate Disclosures have been provided to you earlier.

SECURITY: You are giving a security interest in the property located at: 9999 SAMPLE DRIVE, SAMPLE HILLS, MD 20748-2303

ASSUMPTION: Someone buying this property [X] cannot assume the remaining balance due under original mortgage terms

[ ] may assume, subject to lender's conditions, the remaining balance due under original mortgage terms.

PROPERTY INSURANCE: Hazard insurance, including flood insurance if the property is in a Special Flood Hazard Area, is required as a condition of this loan. You may obtain the insurance coverage from any insurance company acceptable to the lender. Complete details concerning insurance requirements will be provided prior to loan closing.

LATE CHARGES: If your payment is more than 15 days late, you will be charged a late charge of 5.000% of the overdue payment.

PREPAYMENT: If you pay off your loan early, you

[ ] may	[X] will not	be entitled to a refund of part of the finance charge.
[ ] may	[X] will not	have to pay a penalty.

See your contract documents for any additional information regarding non-payment, default, required repayment in full before scheduled date, and prepayment refunds and penalties.

"e" means an estimate

I/We hereby acknowledge reading and receiving a complete copy of this disclosure.

BORROWER LARRY SAMPLE — DATE

BORROWER — DATE

BORROWER — DATE

BORROWER — DATE

DEFINITION OF TRUTH-IN-LENDING TERMS

ANNUAL PERCENTAGE RATE

The Annual Percentage Rate (APR) is the cost of credit expressed as a yearly rate. The APR is a measure of the total cost of credit, including interest, loan discount, origination fees, transaction charges, and premiums for credit-guarantee insurance; it is not an *interest* rate. The APR relates the amount and timing of value received by the borrower to the amount and timing of payments made by the borrower. The APR is designed to take into account all relevant factors and to provide a uniform measure for comparing the costs of similar credit transactions.

FINANCE CHARGE

The finance charge is the dollar amount the credit will cost you. It is the total amount of interest paid over the term of the loan, plus prepaid finance charges, defined below, plus the total amount of any required mortgage insurance charged during the term of the loan.

PREPAID FINANCE CHARGES

Prepaid finance charges are finance charges imposed in connection with the loan that are paid prior to or at loan closing or withheld from the loan proceeds at any time. These charges include, but are not limited to, points, discounts, origination, and processing fees, per diem interest paid at or before closing. In real estate secured transactions, some charges may be excluded from the calculation of prepaid finance charges; for example, amounts paid for title insurance, notary, credit report, appraisal, flood determination and pest inspection.

AMOUNT FINANCED

The amount financed is the amount of credit provided to you or on your behalf. The amount financed is calculated by taking the loan amount shown on the note and subtracting any prepaid finance charge. Thus, the amount financed is not necessarily equal to the loan amount. For example, if you must pay a separate 1% loan origination fee (a prepaid finance charge) on a $100,000 residential mortgage loan at closing, the loan amount is $100,000 but the amount financed is $99,000 ($100,000 minus the $1,000 loan origination fee).

TOTAL OF PAYMENTS

The total of payments is the amount you will have paid after you make all scheduled payments. It includes the total of all payments of principal, interest and mortgage insurance, if applicable. It does not include amounts paid prior to or at loan closing or withheld from the loan proceeds.

INTEREST RATE AND PAYMENT SUMMARY

The interest rate and payment summary contains certain summary information about interest rates and payments, and changes to rates and payment, if applicable, in a tabular format. The table reflects the contract interest rate at closing, together with the corresponding monthly payment, including, if applicable, escrows for taxes and property and/or mortgage insurance, and, if applicable (i) the maximum interest rate and payment at any time during the first five years after consummation, and (ii) the maximum interest rate and payment possible during the life of the loan.

ESTIMATES

Some of the disclosures may be marked with an "e," indicating that the amount is estimated because, at the time the disclosure is prepared, the creditor does not have all the information needed to make a more accurate disclosure. For example, the amount of prepaid interest may be estimated because the date of loan closing is not yet determined, or a third party charge by a closing agent or attorney may be pending verification. The creditor may be required to provide a final disclosure with more precise information no later than loan closing, if the estimated amounts change significantly. If the loan is a multiple-advance construction loan, the disclosures of the finance charge, annual percentage rate and total of payments are marked as estimates because the actual schedule of advances is not known at the time the disclosures are prepared.

Prepared by: SAMPLE ELLIS

TRUTH IN LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

LENDER:BANK OF TIDEWATER

☐ Preliminary ☒ Final

DATE 11/04/2022

BORROWERS:LARRY SAMPLE

LOAN 999999999

CASE NO.

ADDRESS 9999 SAMPLE DRIVE
CITY / STATE / ZIP SAMPLE HILLS, MD 20748-2303
PROPERTY 9999 SAMPLE DRIVE, SAMPLE HILLS, MD 20748-2303

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	**FINANCE CHARGE** The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
4.205 %	$ 71,288.89	$ 114,648.11	$ 185,937.00

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SECURITY: You are giving a security interest in the property located at: 9999 SAMPLE DRIVE, SAMPLE HILLS, MD 20748-2303		
ASSUMPTION: Someone buying this property ☒ cannot assume the remaining balance due under original mortgage terms ☐ may assume, subject to lender's conditions, the remaining balance due under original mortgage terms.		
PROPERTY INSURANCE: Hazard insurance, including flood insurance if the property is in a Special Flood Hazard Area, is required as a condition of this loan. You may obtain the insurance coverage from any insurance company acceptable to the lender. Complete details concerning insurance requirements will be provided prior to loan closing.		
LATE CHARGES: If your payment is more than 15 days late, you will be charged a late charge of 5.000% of the overdue payment.		
PREPAYMENT: If you pay off your loan early, you ☐ may ☒ will not be entitled to a refund of part of the finance charge. ☐ may ☒ will not have to pay a penalty. **See your contract documents for any additional information regarding non-payment, default, required repayment in full before scheduled date, and prepayment refunds and penalties.**		

"e" means an estimate

I/We hereby acknowledge reading and receiving a complete copy of this disclosure.

BORROWER LARRY SAMPLE	DATE
BORROWER	DATE
BORROWER	DATE
BORROWER	DATE

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Prepared by: SAMPLE ELLIS

DATE: 11/03/2022
BORROWER: LARRY SAMPLE
CASE NO:
LOAN NO: 999999999
PROPERTY: 9999 SAMPLE DRIVE
SAMPLE HILLS, MD 20748-2303

Office #: 999999
9999 SAMPLE CARTER BLVD
SAMPLE WORTH, TX 99999
Phone: (800)999-9999
Office Fax No.:

SERVICING FEES DISCLOSURE

PLEASE RETAIN THIS INFORMATION FOR FUTURE REFERENCE

When Bank of Tidewater ("we" or "us") services your home loan, generally we do not charge fees associated with routine servicing. When you find it necessary to request special services from us, there may be a charge. Below are some of the fees that we charge for services that fall outside of the normal servicing routines. Other Loan Servicers may charge different amounts or charge fees for services not listed below:

Expedited Payoff Service Fee	$30.00
Payoff Statement via Facsimile Fee (FHA only)	$ 5.00
Verification of Mortgage	$15.00
Returned Item	$40.00

(Please Note: There is no charge for mailing the original Payoff Statement by regular U.S. mail.) In some states there may be a separate charge for preparing additional Payoff Statement.

The fees actually charged may be less than those stated above if there are limitations on fees imposed by the guarantor (for example, Department of Veterans Affairs) or insurer (for example, Federal Housing Administration) of your mortgage loan, or a state law, if not preempted by federal law, governs the amount of the fee.

Other fees may be assessed, depending on your specific request, inquiry or circumstances. Those fees will be disclosed to you before your request is processed. However, in the case of a returned check or electronic draft, whether for insufficient funds or any other reason, a charge will automatically be applied to your home loan account. You will also be responsible for certain fees, such as late charges, you agreed to in your mortgage loan documents. You will receive notices and statements from us that may contain additional information regarding fees and charges.

In the event of a payment default or other default on your loan that could result in acceleration of all sums due under the note, we will assess fees to your loan account for services required to protect the note holder's interest in the property and rights under the security instrument. If such a default occurs, you will receive a notice with a web address where you can view a schedule of fees that may be charged to your account for those services.

This disclosure does not contain a complete list of the types or amount of fees that could be charged over the life of your loan, and the amount of any fee disclosed above is subject to change. In the event that the servicing of your mortgage loan is transferred, you should consult your new Loan Servicer for a schedule of fees.

Prepared by: SAMPLE ELLIS

Office #: 0041305
4500 SAMPLE CARTER BLVD
SAMPLE WORTH, TX 76155
Phone: (999)999-9999
Office Fax No.:

DATE: 11/03/2022
BORROWER: LARRY SAMPLE
CASE NO:
LOAN NO: 999999999
PROPERTY: 9999 CENTER DRIVE
SAMPLE HILLS, MD 20748-2303

ADDENDUM TO LOAN APPLICATION

Borrower: Are you in a Civil Union or a Domestic Partnership?

☐ NO ☐ YES

Co-Borrower: Are you in a Civil Union or a Domestic Partnership?

☐ NO ☐ YES

Persons who enter into a Civil Union or Domestic Partnership may have all the same rights, obligations, and responsibilities of spouses in a marriage. As a result, Lender may require that Civil Union partners or Domestic Partners sign the security instrument to ensure enforceability of the Lender's lien.

You should consult an attorney for specific legal advice regarding your property rights and benefits, protections, and responsibilities.

Borrower Date
LARRY SAMPLE

Co-Borrower Date

DATE: 11/03/2022
BORROWER: LARRY SAMPLE
CASE NO:
LOAN NO: 999999999
PROPERTY: 9999 SAMPLE DRIVE
SAMPLE HILLS, MD 20748-2303

PAYPLAN ENROLLMENT AUTHORIZATION

INSTRUCTIONS

STAPLE VOIDED CHECK HERE

To Enroll in/or Accept PayPlan:

1. Select the appropriate draft date.
2. Indicate any additional amount you would like debited and posted toward additional principal for every draft.
3. Write the account and routing number from which payments should be drafted. Indicate the type of account.
4. Place an "X" in the Accept box and sign and date on the applicable line, in the Authorizations box provided (sign only in the signature box).
5. Staple a voided check or savings deposit slip to the left. Do not staple attachment over the Drafting Instructions box.

Other PayPlan options may be available. Please call Customer Service at 1.999.999.9999 (en Español 1.999.999.9999) for more information. To Decline PayPlan:

Place an "X" in the Decline box in the bottom right-hand corner of the Authorizations box at the bottom of this page then initial and date.

Name: LARRY SAMPLE
Loan No.: 999999999
Address: 9999 SAMPLE DRIVE
City/State/Zip: SAMPLE HILLS, MD 20748-2303

PAYPLAN TYPE SETUP

☐ **PayPlan 12** Please choose the draft date on which you'd like your recurring payment to be drafted:
(For example: For the 1st, enter a 1, For the 2nd, enter a 2, etc.)

- **The draft date must occur each month before the end of your late payment grace period, as described in your Note.**
- **If a date is not selected, we will select the draft date.**

There is no transaction fee for this service.

PAYPLAN DRAFTING INSTRUCTIONS

Additional Principal Amount: $
(These funds will be drafted with each regular payment in **addition** to your minimum payment due, and will be applied toward your principal balance.)

Account Type: ☐ Checking or ☐ Savings

Routing No.: Account No.:

Your financial institution must be a member of the Federal Reserve System to qualify for any services. These services may not be available to some credit unions, money market or business accounts.

PAYPLAN AUTHORIZATION

☐ **I ACCEPT PayPlan.**
I have read, understand, and agree to the Electronic Payment Service Agreement, attached with this form, to be kept with my records.

Authorized Signature **Date**

NOTE: Continue to make payments by check until you are notified in writing when the first electronic draft will begin approximately one month from receipt of your completed authorization form. Please retain a copy of the Electronic Payment Service Agreement for your records.

☐ **I DECLINE PayPlan at this time.**

Initial

Date

ELECTRONIC PAYMENT SERVICE AGREEMENT

1. **Terms and Conditions:** I ("I", "my", "me" and "Borrower" refer to all borrowers) understand that although I am not required to use this service to pay my home loan referenced in my authorization (my "Loan"), I request that Bank of Tidewater, including their agents, successors and assigns ("Servicer") enroll me in the automated electronic payment service (the "Service"), as a convenience to me under the terms and conditions set forth in this Electronic Payment Service Agreement (this "Agreement"), and I agree to the following:

2. **How Long I Must Pay the Current Way and Limiting Conditions:** I authorize Servicer to initiate electronic debits from the financial institution associated with the financial routing number in my authorization (my "Financial Institution") from the referenced financial account number (my "Financial Institution Account"), in order to pay for my scheduled payments under my Loan plus the cost of any goods or services that I request. I will continue to initiate and make my payments with respect to my Loan through other payment methods until I am notified in writing when the first automatic payment begins (approximately 1 month from my authorization, subject to verification of information). I am responsible for verifying that my Financial Institution is a member of the Federal Reserve System, which is a requirement under this Agreement, and allows Servicer to perform the Service. **I AM RESPONSIBLE FOR MAKING PAYMENTS ON MY LOAN BY OTHER MEANS, IF ANY PAYMENTS ARE NOT DRAFTED ON THE SCHEDULED DRAFT DATE NO MATTER THE CAUSE.** The Servicer's obligations with respect to the Service shall terminate upon payment-in-full of my Loan.

3. **How This Plan Works**: Servicer may send multiple drafts to my Financial Institution during each scheduled withdrawal date: One draft will be for the payment amount I have requested to be drafted, and the other draft will be for fees and charges that correspond to the Service that I have selected, if applicable. If any draft is returned or rejected by my Financial Institution, Servicer will not be responsible for any additional fees assessed to me by my Financial Institution. If my scheduled draft date from my Financial Institution Account falls on a holiday or weekend, my electronic payment may be debited from my Financial Institution Account on the next business day. The electronic payment amount will automatically adjust to any new scheduled payment amount that may result from the terms of my Loan documents. Servicer will give me advance notice of the new payment amount. **Such adjustments may include but are not limited to increases or decreases in the scheduled monthly payment as a result of adjustments to the interest rate or required escrow amount pursuant to the terms of my Loan documents. I understand that I am responsible for ensuring that there are sufficient funds in my Financial Institution Account to pay the scheduled monthly payment, including any new scheduled monthly payment amount**. I understand that transfer of funds will not occur if there are insufficient funds in my Financial Institution Account or my Financial Institution refuses to pay amounts for any reason **and that I will be responsible for any fees related to such nonpayment as set forth in Section 6.** If there are insufficient funds in my Financial Institution Account or my Financial Institution refuses to pay amounts to Servicer for any reason, Servicer will attempt to cause my Financial Institution to draft from my Financial Institution Account two (2) times. I understand that my Financial Institution may attempt to draw upon my Financial Institution Account more than twice, and that such process is in no way related to Servicer. If the second attempt by Servicer to cause my Financial Institution to draft from my Financial Institution Account fails, I will be responsible for paying the funds owed under this Agreement and my Loan documents immediately, and I may be automatically terminated from the Service. If three (3) separate debit processes are rejected by my Financial Institution on the first attempt by Servicer, I may be automatically terminated from the Service without further notice from Servicer. If I am terminated from the Service, I shall have no further rights under this Agreement, and Servicer shall have no further obligations under this Agreement. I will continue to be responsible for any fees or charges related to this Agreement for services rendered, and the fees or charges owed will be added to my Loan obligation.

4. **How and When My Payments will be Applied:** Servicer will apply fully scheduled payment amounts to my Loan account based upon the priority of payment/application provisions set forth in my Loan documents. PayPlan 12: Twelve (12) monthly drafts will occur and will be applied as twelve (12) scheduled payments. My scheduled draft date must be prior to the end of the late payment grace period set forth in my Loan documents. There is no transaction fee for this service.

5. **What I Must Do if My Loan Becomes Delinquent**: If my Loan becomes delinquent or I am otherwise in default, I will notify Servicer at the address set forth in Section 6 below and make any payments myself, by check or other method, to bring and keep my Loan current and my payments consistent with the Service's payment schedule. Servicer may attempt to cause my Financial Institution to debit my Financial Institution Account within a reasonable time in order to keep me current with the Service. I further understand and agree that electronic debits from my Financial Institution Account may cause other items submitted for payment, which are not related to the Service or my Loan not to be paid. I agree that I am solely responsible for items not paid and that I accept responsibility for maintaining my financial affairs.

6. **Nonpayment by My Financial Institution, Notification and Cancellation by Me or Servicer:** I understand and agree that I will be charged an insufficient funds fee for each transaction that results in nonpayment from my Financial Institution Account, and that such nonpayment could result in a late payment fee under my Loan documents. The maximum insufficient funds fee amount that I will be charged is the maximum amount allowed by applicable law. I agree that Servicer may draft insufficient funds fees and late payment fees from my Financial Institution Account under this Agreement. If my Loan is delinquent or otherwise in default, automatic payment may not take place unless Servicer, in its sole discretion allows the automatic payment. The Service may be cancelled, in Servicer's sole discretion, at any time, and may not be transferable, if the servicing of my Loan is sold or transferred to another loan servicer. To cancel the Service, I must deliver to Servicer a signed letter (which must include my Loan number) from me, or on my behalf, stating that I choose to cancel the Service and setting forth the last date for payment under the Service at least five (5) days prior to the next scheduled draft. The letter must be delivered to Servicer at the following address: **Electronic Payment Systems, P.O. Box 99999, Grew, ZZ** In the event my Financial Institution changes or an update to the current information is required to successfully draft from my Financial Institution Account, I agree to provide this information to Servicer at least ten (10) days in advance of any changes that would interrupt the Service.

7. **My Loan Documents Remain Binding and Enforceable; Non-Assignability:** I understand and agree that the Service does not modify the original terms and conditions of my Loan obligations. If I am planning to pay off my Loan and the draft date is within ten (10) days of my payoff date, I will notify Servicer at least ten (10) days in advance of the payoff date to have the Service cancelled. Failure to provide such notification to Servicer may result in excess funds being drafted from my Financial Institution Account. Payment in full of my loan will terminate Servicer's but not my, obligations under this Agreement. I hereby release and will indemnify Servicer for any and all losses, damages, claims, costs and expenses resulting from any party claiming that Servicer is not authorized to draft my Financial Institution Account as set forth in this Agreement. I understand and agree that I cannot assign this Agreement or my rights under this Agreement to another person or entity. Assignment by me to a third party will automatically terminate my

rights, but not my obligations, under this Agreement.

8. Notice of Grievances; Attorney's Fees; Severability: I may not commence or join in to any judicial action against Servicer that arises from this Agreement or that alleges that the other party has breached any provision of, or any duty owed by reason of this Agreement, until I have notified Servicer (with such notice given in compliance with the requirements of this Agreement and my Loan documents) of such alleged breach and afforded Servicer a reasonable period after the giving of such notice to take corrective action. If applicable law provides a time period that must elapse before certain action can be taken, that time period will be deemed to be reasonable for the purposes of this paragraph. Should either party institute any action or proceeding to enforce any provision with respect to this Agreement or for damages by reason of any alleged breach of any provision in this Agreement, the prevailing party shall recover his or its attorneys' fees, costs and expenses in connection with such action from the non-prevailing party. In the event any part of this Agreement cannot be carried out due to lack of enforceability under the law, all other provisions will remain valid.

9. Incorporated Documents to this Agreement; Knowledge and Consent: I understand that a payment schedule with respect to the Service may be sent to me once I am enrolled in the Service. The payment schedule is incorporated into and made a part of this Agreement. Unless provided otherwise by Servicer, the payment schedule is the only incorporated document to this Agreement, unless expressly set forth herein. Each party warrants and covenants that this Agreement constitutes the entire understanding and agreement of the parties with respect to this Service, and any and all prior agreements, understandings or representations, whether oral or written, with respect to this Service, or any other electronic payment services with Servicer or other parties with respect to my Loan, are merged into this Agreement. No representations, oral or otherwise, express or implied, other than those contained in this Agreement have been made by either party. Each party acknowledges that it has read and understands this Agreement. I warrant and represent this Agreement is entered into voluntarily and without duress or undue influence. I acknowledge that I have been provided with a copy of this Agreement for my records. If I provided my authorization by telephone, I agree and acknowledge that this Agreement sets forth the Service terms to which I agree.

10. Servicer's Right to Modify or Cancel; Fees: Servicer reserves the right to cancel, modify, restrict, waive or terminate this Agreement or any aspect of this Agreement at its sole discretion, including but not limited to fees and charges, at any time upon sending written notice to me at my notice address under my Loan documents. I understand and agree that I may simply reject any offered change, restriction or modification by canceling the Service as set forth in Section 6 above at least five (5) business days prior to the next scheduled draft date. I further understand and agree that I have agreed to any change, restriction or modification, if I fail to timely cancel the Service with respect to the draft. **I understand and agree that no fees or charges will be refunded to me upon termination or cancelation, whether voluntary or involuntary.**

What is another name for Impound Account?

Prepared by: SAMPLE ELLIS

DATE: 11/03/2022
BORROWER: LARRY SAMPLE
CASE NO:
LOAN NO: 999999999
PROPERTY: 9999 SAMPLE DRIVE
SAMPLE HILLS, MD 20748-2303

Office #: 9999999
9999 SAMPLE CARTER BLVD
SAMPLE WORTH, TX 76155
Phone: (800)999-9999
Office Fax No.:

IMPOUND ACCOUNT APPLIED TO PAYOFF

SAME LENDER REFINANCE

By signing below, you acknowledge and agree to the following:

1. In determining the amount of funds needed to pay off your existing loan (loan no. 999999999), Lender has reduced that amount by the amount of funds in your impound account. For this reason, you should not receive a refund of the money you paid into the impound account during the term of your existing loan;

2. If you receive an impound account refund from Lender or any unused insurance premium refund from your insurance carrier, the refund belongs to Lender and was sent to you in error;

3. You will immediately contact Lender at 800-999-9999 for instructions on delivering the refund to Lender; and

4. You will immediately deliver the refund to Lender as instructed by Lender.

Borrower LARRY SAMPLE

Borrower

Borrower

Borrower

An impound account (also called an escrow account, depending on where you live) is simply an account maintained by the mortgage company to collect insurance and tax payments that are necessary for you to keep your home, but are not technically part of the mortgage

Prepared by: SAMPLE ELLIS

DATE: 11/03/2022
BORROWER: LARRY SAMPLE
CASE NO:
LOAN NO: 999999999
PROPERTY: 9999 SAMPLE DRIVE
SAMPLE HILLS, MD 20748-2303

Office #: 9999999
9999 SAMPLE CARTER BLVD
SAMPLE WORTH, TX 76155
Phone: (800)999-9999
Office Fax No.:

IMPORTANT INFORMATION ABOUT PROPERTY TAXES ON NEW CONSTRUCTION

WHY PROPERTY TAXES INCREASE

On a newly constructed home, the property taxes are typically very low the first year because taxes are based on the assessed value of the land only. The following year the taxing authorities will reassess the value of the property with the new home and will levy taxes on the improved value. This will result in a significant increase in the property taxes.

ESTIMATING YOUR PROPERTY TAXES

We will conduct an analysis to estimate how much money you need to deposit into an escrow account at closing to cover future payments of property taxes and insurance. Because your property is new construction, federal law allows us to base the property tax estimate on the assessed value of comparable improved residential properties in the market area. This will avoid a significant increase in the escrow portion of your payment when your property is reassessed and your taxes are increased based upon the improved value.

WHAT THIS MEANS TO YOU

Unless we waive the escrow account requirement, you will pay an escrow payment each month as part of your loan payment. The escrow payment will be deposited into an escrow account for future payments of property taxes and insurance. During the first year, the tax portion of your escrow payment will be an estimated amount based on the improved value of your property. If we agree to waive the requirement for an escrow account, it is important for you to set aside money on your own for the increased property tax payment.

____
Borrower LARRY SAMPLE

____
Borrower

____
Borrower

____
Borrower

Payoff Department
Mail Stop XX9-999-9-9
9999 N Stemmons Fwy, Suite 99, Dallas TIME
Dallas, XX 75207
Phone: 1-999-999-5833
Fax: 1-999-999-8714

Amended

PAYOFF DEMAND STATEMENT

Statement Date: NOVEMBER 02, 2022
Statement Void After: NOVEMBER 09, 2022

(CONV)

Mailed to:

9999 Sample Carter Blvd
SampleWorth, TX 76155

Faxed To :
Escrow #: Os9999-99999999
Refi Loan # : 999999999

Property Address: Larry D Sample
9999 Sample Drive Sample Hills, MD20748

Payoff Loan No.:999999999-0
Case #: MD

Principal Balance as of 10/01/2022	$	56,224.22
Interest from 10/01/2022 to 11/09/2022		429.03
County Recording Fee		50.00

A payoff statement is a statement prepared by a lender providing a payoff quote for prepayment on a mortgage or other loan. A payoff statement or a mortgage payoff letter will typically show the balance a borrower must pay to close their loan.

Total Amount Required to Release the Lien As of NOVEMBER 09, 2022	**$**	**56,703.25**
Less Available Escrow Balance as of 11/02/2022		1,900.67
Total Amount Due	**$**	**54,802.58**

See next page for important information

Payoff Demand Statement Page 2 **Larry D Sample**

Daily Interest [1]	From	To	Interest Rate
11.1678	11/01/2022	11/09/2022	7.250 %

[1] Daily Interest = Principal Balance x Interest Rate : 365.

AMENDED DEMAND STATEMENTS ARE SENT AUTOMATICALLY IF THE TOTAL AMOUNT DUE INCREASES BEFORE November 9, 2015 .

Payoff funds must be made payable to
BANK OF TIDEWATER
and will be accepted by WIRE or CERTIFIED FUNDS ONLY. They MUST reference the
Bank of Tidewater
loan number, property address and **borrower's name** in the OBI (Originator Beneficiary Information) field of the wire transfer or on the face of the check and must be sent per the instructions below. Failure to do so may cause delays resulting in additional interest due on the return of the funds to the remitter. Funds received after 2:00 p.m. Central Time may be posted the following business day.

Wire funds to:

Bank: Bank of Tidewater
ABA Routing #: 999 999 999
Acct Name: Mortgage Receipts Clearing (MRC)
Acct Number: 99999999
Reference:Larry D Sample
Loan Number:999999999

Mail funds to:

Attention: Payoff Department
Mail Stop TX1-999-9-9
9999 N Stemmons Fwy, Suite 99, Dallas Time
Dallas, TX 75207

ESCROW ACCOUNT INFORMATION:

Escrow Item	Last Payment Date	Last Payment Amount	Next Installment Date
County Tax	09/11/2015	1,902.37	12/01/2015
County Tax	11/26/2014	1,903.22	08/01/2016
Hzd:Liberty Mutual Ins CO	08/10/2015	1,288.00	09/11/2016

Please call 1-800-999-9999 for updated payoff information within 24 hours of submitting funds.
The payoff amount is subject to change for various reasons, including but not limited to the following:

- If you have sent in a payment that we have not yet posted. (**DO NOT** place a stop payment on any check.)
- If your payment has been returned to us by your financial institution for any reason.
- If a scheduled payment(s) is disbursed from your escrow account for taxes, insurance, or other escrow items.
- Potential collection charges that may be applied if your account is past due.
- Late charges for delinquent payments received after: 11/16/2015
- Adjustments may be required to reflect disbursements made by, or payments owed to, your prior lender if the servicing of your loan was transferred to

See next page for important information

Payoff Demand Statement Page 3 **Larry D Sample**

IF BANK OF TIDEWATER RECEIVES FUNDS GREATER THAN WHAT IS REQUIRED TO PAY OFF YOUR LOAN, WE WILL AUTOMATICALLY PROCESS THE OVERAGE WITHIN 20 DAYS OF PAYOFF.

Nota: Si necesita la información incluida en la Demanda de Liquidación traducida al Español, por favor comuníquese con nuestro Departamento de Servicio al Cliente al 1-800-999-9999

If you are planning to pay off your loan and the draft date is near your payoff date, you must contact Bank of Tidewater five business days prior to the scheduled draft date to have your electronic draft service cancelled before the loan is paid off. Failure to cancel the service after a payoff is ordered may result in excess funds being drafted from your financial account. These funds will be returned with any other additional funds held in your account after the payoff is complete.

Prepared by: SAMPLE ELLIS

DATE: 11/03/2022
BORROWER: LARRY SAMPLE
CASE NO:
LOAN NO: 999999999
PROPERTY: 9999 SAMPLE DRIVE
SAMPLE HILLS, MD 20748-2303

Office #: 9999999 9999
SAMPLE CARTER BLVD SAMPLE
WORTH, TX 999999 Phone:
(800)999-9999 Office Fax
No.:

HAZARD AND FLOOD INSURANCE REQUIREMENTS

Bank of Tidewater has minimum requirements for hazard and flood insurance, as described below. An insurance policy may take several weeks to procure and, accordingly, you should not delay contacting the appropriate providers. **THE FAILURE TO PROCURE A POLICY THAT MEETS THE REQUIREMENTS BELOW AND PROVIDE IT TO BANK OF TIDEWATER MAY DELAY YOUR LOAN CLOSING.**

PART I - HAZARD INSURANCE

1. Scope of Coverage. Coverage must be at least fire and extended coverage with a “special form” coverage endorsement, i.e.: fire only - DP1 or DF1, homeowners policy - HO1 (as opposed to “Broad” form - HO2 - except in Texas). The insurance must not limit or exclude from coverage (in whole or in part) windstorm, hurricane, hail damages, or any other perils that are normally included under an extended coverage endorsement. If the Property is located in a U.S. Geological Survey-Designated Lava Zone 2, then you must obtain Volcanic Eruption Insurance in an amount at least equal to the loan amount.

2. Condominiums. If the Property is a condominium, Bank of Tidewater will accept coverage included in the condominium master insurance policy. If that policy does not: (1) cover interior walls, floors, ceilings, built-ins, fixtures, equipment, and other affixed property inside your unit; and (2) include replacement of improvements and betterment coverage to cover any improvements that you make to the unit, Bank of Tidewater may require that you obtain a "Walls-in" HO6 insurance policy with coverage.

3. Cooperatives. If the Property is a cooperative, Bank of Tidewater will accept coverage included in the cooperative association’s master insurance policy.

4. Investment Properties. If the Property is for investment purposes, rent loss coverage is required.

5. Sample State. In accordance with notice requirements under New York Codes, Rules and Regulations, Title 3, Section 38.9(b), hazard insurance will be required and the lender cannot require you to obtain or maintain a policy in excess of the replacement cost of the improvements on the Property.

6. Sample State 2. In accordance with Sample State 2 Civil Code Section 2955.5(a), no lender may require a borrower, as a condition of receiving or maintaining a loan secured by real property, to provide hazard insurance coverage against risks to the improvements on that real property in an amount exceeding the replacement value of the improvements on the real property.

7. Coverage Amount - All States. The amount of hazard insurance coverage must equal 100% of the insurable value of the improvements on the Property as established by the property insurer (i.e. replacement cost value of the building(s) on the Property).

8. Deductibles. The deductible may be up to 5% of the face amount of the insurance policy, unless a higher amount is required by state law. If there are individual deductibles for loss from named perils (fire, water not caused by flooding, or wind/hurricane) then each deductible may not exceed 5% of the dwelling coverage. For cooperative loans, the deductible related to the individual unit may not exceed 5% of the limit maintained for dwelling coverage; and unless prohibited by state law, the maximum deductible amount for the common elements must be the lesser of $10,000 or 1% of the policy face amount.

9. Proof of Coverage. Acceptable proofs of coverage include: Evidence/Certificates of Insurance, Binders, Declaration Pages, and Policies with appropriate mortgagee/loss payee clause. The term of a binder may not exceed 90 days, unless a longer period is required by state law.

10. Properties being Improved or Rehabilitated. Properties being improved or rehabilitated are subject to the same standards of coverage as noted above. This means that if necessary, following the completion of the repair or rehabilitation work, you may need to increase your insurance coverage.

    Further, for Properties being improved or rehabilitated, additional premiums may be required for sub-par properties. Once you have completed the improvements or rehabilitation, you should contact your insurance agent to see if you can or should change your coverage and your premium. The coverage must also properly reflect your actual occupancy of the Property.

11. Changes to Hazard Insurance Coverage Requirements. Changes in federal or state laws or regulations, or other changed circumstances, may require Bank of Tidewater to modify its hazard insurance requirements to include additional types or amounts of coverage. In this event Bank of Tidewater will notify you prior to the effective date of any additional coverage so that you may purchase the required coverage. If you fail to purchase the required coverage, Bank of Tidewater may do so on your behalf and charge you for the insurance premium paid plus any related fees.
12. Policy Renewal or Changes. Evidence that your hazard insurance policy(ies) complies with Bank of Tidewater's requirements and your loan agreement and that such policy(ies) has been in place continuously must be provided to Bank of Tidewater upon policy renewal, changes to your policy or upon Bank of Tidewater's request. If you do not provide this evidence within the time frame required after receiving written notices requesting the same, Bank of Tidewater may purchase an insurance policy on your behalf and charge you for the insurance premium paid plus any related fees.

PART II - FLOOD INSURANCE

1. Federal Law. The Federal Flood Disaster Protection Act of 1973, as amended, and/or the terms of your mortgage/deed of trust, require that flood insurance be purchased and maintained for the entire term of your loan if any of the improvements to your Property (buildings, homes, condominiums and manufactured homes) are located in a Special Flood Hazard Area (SFHA), as shown on a map published by the Federal Emergency Management Agency (FEMA), and the community in which your Property is located participates in the National Flood Insurance Program (NFIP).

2. Properties Located in Non-Participating Communities. Under Bank of Tidewater's requirements, a Property located in a Flood Area that does not participate in the NFIP is ineligible for financing.

3. Flood Insurance Policy Requirements. If your Property is located in a SFHA and in a community that participates in the NFIP, you must purchase a flood insurance policy that:
    a. is issued by the NFIP or a Write Your Own insurer authorized to write NFIP policies and properly licensed to do business where the Property is located (if the loan will be insured by the Federal Housing Administration (FHA) or guaranteed by the Veterans Administration (VA));

b. is issued by the NFIP or a private insurer properly licensed to do business where the Property is located (if the loan is not insured or guaranteed by the FHA or VA);
c. meets the FEMA minimum deductible requirements and has a deductible no greater than $10,000, unless a higher maximum deductible is required by state law (The deductible amount may not be above the insurable value of the building or so high as to avoid mandatory purchase requirements for flood insurance.);
d. identifies as the named insured on the policy at least one borrower who will have an ownership interest in the Property and will be a mortgagor/trustor on the mortgage or deed of trust, as applicable;
e. includes a standard mortgagee clause naming Bank of Tidewater as an additional insured; and
f. provides for notice to Bank of Tidewater at least 45 days prior to cancellation or non-renewal of the policy.

4. Minimum Coverage Amount for Single Family Residences. As long as your property is located in a SFHA, Bank of Tidewater requires, at a minimum, that you purchase and maintain for the life of the loan flood insurance coverage in an amount equal to the lesser of:
   - The outstanding principal balance of all loans on the Property (for home equity line(s) of credit, the full value of the credit line(s)); or
   - The full insurable value of the buildings on the Property (as described below); or
   - The maximum amount of coverage available under the NFIP for the type of building or collateral.

   a. The insurable value of the building(s) on the Property depends on the type of collateral securing the loan(s) and the payout conditions under the insurance policy. For example, under a NFIP flood insurance policy, if the building is your principal residence, the insurable value is typically the replacement cost value of the building, subject to a limit of $250,000. If the building is a vacation or second home where you reside less than 80% of the time, the insurable value is typically the actual cash value of the building, subject to a limit of $250,000. Actual cash value is the replacement cost value of the building less depreciation.
   b. If you purchase and maintain flood insurance coverage that only meets Bank of Tidewater's minimum requirements, and the amount or payout of the coverage is less than the full replacement cost value of the building(s) on your Property, then, your coverage amount may be insufficient to fully replace or repair the building(s) on your Property after a flood loss and may not otherwise fully compensate you for your losses due to flood damage.
   c. The choice remains with you to elect to purchase and maintain more flood insurance coverage than Bank of Tidewater's minimum requirements. You should discuss your flood insurance needs with a licensed insurance professional to decide whether Bank of Tidewater's minimum requirements are appropriate for your circumstances, or whether additional coverage through the NFIP and/or an acceptable private flood insurance policy is needed to fully protect the building(s) on your Property in case of a significant flood event.

5. Multiple Buildings on the Property (Single Family Residences). In addition to the main dwelling building, the flood insurance coverage on your Property must include coverage for any other buildings on the Property. A building is defined as a structure located within a SFHA, with two or more outside rigid walls and a fully secured roof which is affixed to a permanent site, or manufactured home (a "manufactured home," also known as a mobile home, is a structure built on a permanent chassis, transported to its site in one or more sections, and affixed to a permanent foundation); or a travel trailer without wheels, built on a chassis and affixed to a permanent foundation, that is regulated under the community's floodplain management and building ordinances or laws. When there are multiple buildings that require flood insurance coverage, all buildings must have some coverage and the total amount of required flood insurance coverage will be allocated among the buildings. The allocation of coverage will be determined using the value of each respective building as compared to the overall insurable value of the buildings.

6. Condominiums, Cooperatives and Planned Unit Developments (PUD).
   a. For a unit in a condominium, cooperative or PUD where the homeowner's association maintains a Residential Condominium Building Association Policy (RCBAP), the replacement cost value and number of units on the RCBAP declaration page will be used in determining insurable value of the individual unit. The following flood coverage requirements apply:

1) Bank of Tidewater will accept an RCBAP that covers at least 80% of the replacement cost value provided that the total coverage (including supplemental, if applicable) meets the lesser of the outstanding principal balance of the loan(s) and/or full value of the credit line(s), the full insurable value of the individual unit or the NFIP maximum for the individual unit. In the event that the RCBAP coverage provided meets at least 80% of the replacement cost value but does not provide coverage at least equal to these minimum coverage requirements, an individual flood policy must be obtained, which, when added to the coverage of the RCBAP, at least equals these minimum requirements.
2) Under Bank of Tidewater's requirements, an RCBAP with coverage less than 80% of the replacement cost value is not acceptable. Further, an individual supplemental flood policy will not meet Bank of Tidewater's requirements. (Note: If the RCBAP coverage does not meet at least 80% of the building's replacement cost value as of the time of any loss, an individual supplemental flood policy may contain claim limitations that prevent the individual flood policy from covering the individual unit owner's share of the co-insurance penalty created by insufficiencies in the RCBAP coverage amount.)
3) If your loan will be insured by the FHA, FHA requires the RCBAP to provide the full amount of the required coverage and does not allow any deficiencies in coverage to be satisfied by a dwelling supplemental flood policy.

b. If there is no RCBAP and it's an attached condominium, cooperative or PUD, the project must be covered by a private master or blanket flood insurance policy which provides at least the minimum coverage amount as stated above for the unit. If it does not, under Bank of Tidewater's requirements, supplemental policies are not acceptable and the Property will not be eligible for financing.
c. If the Property is a cooperative, Bank of Tidewater will obtain the required evidence of coverage from your cooperative association, and no action will be required on your part unless you are notified by Bank of Tidewater.

7. <u>Private Policies (Non-Government Insured/Guaranteed Loans)</u>. Flood insurance that provides the same level of coverage as an NFIP policy may be obtained from a private insurance company. You are encouraged to compare the NFIP and private policies. If you provide a private flood insurance policy, it must satisfy the following criteria:
   a. The insurer must be properly licensed to do business in the jurisdiction where the Property is located, by the insurance regulator of that jurisdiction.
   b. The policy must include a requirement for the insurer to mail a 45-day, but no less than 30 days, written notice of cancellation or non-renewal to you and Bank of Tidewater, and must include information about the availability of flood insurance coverage under the NFIP. The policy must be as restrictive in its cancellation provisions as the Standard Flood Insurance Policy (SFIP).
   c. The policy must guarantee that the coverage, considering deductibles, exclusions, and conditions offered by the insurer, is at least as broad as the coverage under the SFIP.
   d. The policy must contain a mortgage interest clause similar to that contained in the General Conditions section of the SFIP.
   e. The policy must contain a provision that the insured must file suit within one year after the date of written denial of all or part of a claim.

8. <u>Massachusetts</u>. If you are applying for a loan that will be secured by Property located in the state of Massachusetts, Bank of Tidewater has or will provide you a separate disclosure regarding additional flood insurance requirements.

9. <u>Property Mapping into a SFHA</u>. Bank of Tidewater can require you to purchase, or increase the amount of, flood insurance at any time during the term of the loan if Bank of Tidewater determines that the Property is in a SFHA and is not covered by flood insurance that meets Bank of Tidewater's minimum requirements. If the Property is not currently covered by flood insurance and Bank of Tidewater later determines that the Property is in a SFHA, and you fail to purchase flood insurance coverage that meets Bank of Tidewater's minimum requirements after receiving notice that such coverage is required, Bank of Tidewater may purchase flood insurance coverage for the Property on your behalf and charge you for the insurance premium plus any related fees.

10. <u>Availability of Flood Insurance</u>. Even if your Property is not in a SFHA and flood insurance is not required for your Property, you may want to consider obtaining flood insurance coverage, depending on your circumstances. Flood insurance coverage may still be available through the NFIP or private insurance companies. Check with your insurance agent for more information.

11. No Duty By Complying with Federal Law. No right or obligation of Bank of Tidewater under The Federal Flood Disaster Protection Act of 1973, as amended, and/or the terms of your mortgage/deed of trust with respect to requiring flood insurance on Properties located in a SFHA creates a duty owed by Bank of Tidewater to you as a borrower. Bank of Tidewater expressly disclaims any implication of a duty under a breach of contract, fiduciary relationship or any other legal theory by its compliance with federal law and/or the terms of your mortgage/deed of trust.

12. Policy Renewal or Changes. Evidence that your flood insurance policy(ies) complies with Bank of Tidewater's requirements and your loan agreement and that such policy(ies) has been in place continuously must be provided to Bank of Tidewater upon policy renewal or changes or upon Bank of Tidewater's request. If you do not provide this evidence within the time frame required after receiving written notices requesting the same, Bank of Tidewater may purchase an insurance policy on your behalf and charge you for the insurance premium paid plus any related fees.

13. Proof of Coverage. If any structure on the Property is in a SFHA that requires flood insurance, proof of coverage must be delivered to Bank of Tidewater before scheduling your loan closing. Acceptable proof of insurance coverage for new flood policies include a copy of the flood insurance application with appropriate mortgagee/loss payee clause and receipt of payment for the policy, or a copy of the declaration page. Acceptable proof of insurance coverage for existing policies include an updated copy of the declaration page or a copy of an existing declaration page along with a Change Endorsement or appropriate ACORD form showing a change in the mortgagee/loss payee clause.

PART III – GENERAL

1. Bank of Tidewater will accept multi-year and/or continuous policies.

2. Mortgagee Clause. The mortgagee/loss payee clause must read:
   BANK OF TIDEWATER
   Its successors and/or assigns (I.S.) as their interest may appear (A.A.) P.O. Box
   999999
   Fort Sample, Mars 99999
   Mortgage Loan #

3. **Important Note: If you are purchasing a home, the seller's insurance policy(ies) does not automatically transfer to you.** The seller's insurance policy(ies) is not and typically does not become your policy until you take certain steps and you obtain the approval of the seller's insurance company. It is your responsibility to take all necessary and appropriate steps to obtain the benefits of the existing insurance policy, or to acquire a new policy. This requirement is yours, and continues even if you are receiving an assignment of the seller's escrow funds.

4. Insurance Company Requirements. The insurer must be licensed to transact insurance in the jurisdiction where the dwelling is located, and must also meet at least one of the following criteria:

   For all properties except cooperatives, the insurance company's parent underwriter must have:
   a. an "A" or better rating in Demotech, Inc.'s Hazard Insurance Financial Stability Ratings;
   b. a "B" or better Financial Strength Rating and a Financial Size Category of "III" or better in Best's Insurance Reports;
   c. an "A" or better Financial Strength Rating and a Financial Size Category of "VIII" or better in Best's Insurance Reports - Non-US Edition; or
   d. a "BBB" or better Insurer Financial Strength Rating in Standard and Poor's Ratings Direct Insurance Services.

   For cooperative properties, the insurance company's parent underwriter must have:
   a. a general policyholder rating of "A" and a Financial Size Category of "V" or better in Best's Insurance Reports;
   b. an "A" or better Insurer Financial Strength Rating in Standard and Poor's Ratings Direct Insurance Services; or
   c. an "A" or better rating in Demotech, Inc.'s Hazard Insurance Financial Stability Ratings.

Coverage underwritten by a state's FAIR Plan or through state insurance plans is acceptable if the insurance is the only insurance available to the borrower. An insurer that does not otherwise meet the requirements of this paragraph can qualify as an acceptable insurer if it is covered by reinsurance with a company that meets Demotech, Inc.'s, A.M. Best's or Standard & Poor's ratings set forth in this Section 4, provided that the reinsurance agreement contains a "cut-through" endorsement that provides for the reinsurer to become immediately liable for 100% of any covered loss payable but unpaid by reason of the insolvency of the primary insurer. Your insurance agent should be able to advise as to which insurance companies meet these requirements.

5. Changes to Types and/or Amounts of Coverage. Changes in federal or state laws or regulations, changes in property value, construction of additional improvements or other changed circumstances, may require Bank of Tidewater to modify its insurance requirements to include additional types or amount of coverage.

6. Amounts Advanced to Pay for Insurance Premiums. Any amounts advanced by Bank of Tidewater to obtain or renew any insurance policy will become an additional obligation secured under your loan. A new insurance policy obtained by Bank of Tidewater, typically referred to as lender placed insurance, may be more expensive and may provide less coverage than a policy that you could obtain personally. For example, the policy obtained by Bank of Tidewater typically will not include coverage for your personal property.

7. Loan Number on Insurance Policies and Related Correspondence. Your loan number must be included on all policies, billings (if you have an escrow account) and correspondence to or from your insurer or insurance agent. You should provide your insurer or insurance agent with this information.

8. **An insurance agency affiliated with Bank of Tidewater may receive a commission or other compensation if insurance is obtained by Bank of Tidewater on your behalf.**

LOANS WITH AN ESCROW ACCOUNT

1. You are responsible for ensuring that the insurance company sends a bill to Bank of Tidewater at least 30 days in advance of the renewal date. If Bank of Tidewater does not receive the bill on or before the renewal date, Bank of Tidewater may obtain the required insurance on your behalf and you will be charged for the insurance premium as explained above.
2. Invoices for payment must indicate the total premiums to be paid for the insurance coverage of only the Property.

3. If an escrow account analysis discloses a surplus of equal to or greater than $50, Bank of Tidewater will refund the surplus to you. If the surplus is less than $50, Bank of Tidewater may credit the amount against the next year's escrow payments. If you are not current on your loan, Bank of Tidewater may retain the surplus. If an escrow account has a shortage or deficiency, Bank of Tidewater may require you to pay additional deposits to make up the shortage or deficiency.

4. If your escrow account has insufficient funds to pay the renewal premium and you fail to fund the escrow account with the amount necessary to pay the renewal premium or you fail to purchase insurance coverage that meets Bank of Tidewater's requirements after receiving notice that the coverage is required, Bank of Tidewater may advance funds to your escrow account to make the payment and charge you for the cost of premiums paid.

5. If Bank of Tidewater has a reasonable basis to believe that your insurance has been canceled (or not renewed) for reasons other than nonpayment of premium charges or if there is a reasonable basis to believe that your property is vacant, Bank of Tidewater may purchase lender-placed insurance.

   In the event Bank of Tidewater advances funds to your escrow account to ensure that your hazard insurance premium charges are paid in a timely manner, Bank of Tidewater may seek repayment of the advanced funds from you, unless otherwise prohibited by applicable law.

LOANS WITHOUT AN ESCROW ACCOUNT

1. You must provide Bank of Tidewater acceptable evidence that you have renewed the insurance coverage(s) required to be maintained on the Property in connection with your loan. Your insurance agency or insurance carrier may or may not provide this evidence to Bank of Tidewater after you renew the coverage with them. If not, you may receive a notice from Bank of Tidewater requesting that you provide acceptable evidence of insurance coverage. If you fail to provide the evidence, Bank of Tidewater may purchase the necessary insurance coverage(s) for the Property and charge you for the cost of the premium paid, plus any related fees.

2. If you fail to purchase and maintain insurance coverage that meets Bank of Tidewater's minimum requirements after receiving notice that the coverage is required, Bank of Tidewater may purchase the necessary coverage for the Property and bill you for the cost of the premiums paid.

BY SIGNING BELOW, I ACKNOWLEDGE THAT I HAVE READ, UNDERSTOOD AND AUTHORIZE THE FOLLOWING, AND I ACKNOWLEDGE RECEIPT OF A COPY OF THIS FORM:

FLOOD INSURANCE CERTIFICATION

If none of the buildings on the Property you are financing are in a SFHA, flood insurance is not required by Bank of Tidewater. You are aware that the possibility of flood damage may still exist and in the event of damage from flood there may be no government, lender or servicer assistance. If the Property is not in a SFHA, flood insurance coverage may be available from a private property insurance agent.

You are also aware that the purchase of flood insurance may be required by law at a later date if FEMA later determines that any structure on the Property is in a SFHA. If you are notified of a change of status, you must obtain flood insurance coverage on the Property that meets Bank of Tidewater's minimum requirements. If you do not obtain flood insurance that meets Bank of Tidewater's minimum requirements, Bank of Tidewater may obtain flood insurance at your expense, as explained above.

BORROWER'S RIGHT TO CHOOSE INSURANCE COMPANY AND AGENT

Federal and state law provide that you have the right to select the insurance company and insurance agent of your choice to provide the required property insurance, including selecting an insurer or agent with which you have an existing policy. The lender may not require you to purchase insurance through any particular insurance company or insurance agent as a condition to obtaining a loan, provided the insurance company meets the lender's reasonable requirements as to the financial standing of the insurance company and the adequacy of the coverage. You understand your rights to select the insurance company and insurance agent of your choice and that this will not affect the decision made by the lender or terms of the loan. You have made your selection freely and without coercion by the lender.

NOTICE TO THE BORROWER - YOU MAY BE REQUIRED TO PURCHASE PROPERTY INSURANCE AS A CONDITION OF RECEIVING THE LOAN. IF PROPERTY INSURANCE IS REQUIRED, YOU MAY SECURE INSURANCE FROM A COMPANY OR AGENT OF YOUR OWN CHOOSING.

The insurance laws of your state may or may not prohibit the lender from using or disclosing information relative to a contract of insurance, unless the lender obtains your prior written consent to use or disclose the information, including but not limited to your name and Property address; the name of your insurer; the terms of your policy, including coverage limits and deductibles, premium amounts, and the date the policy expires (this is called "Insurance Information"). An insurance agency/company affiliated with the lender or servicer may be able to assist you with your insurance needs. You authorize the lender or servicer to disclose Insurance Information to its affiliated insurance agency/company.

You acknowledge that you have no claim against the lender or servicer in the event the lender or servicer fails to notify you that the Property is within a SFHA.

Borrower LARRY SAMPLE

Borrower

Borrower

Borrower

NOTARY INSTRUCTIONS

Bank of Tidewater

This client DOES require fax backs.

Fax Back Requirements are attached separately.

If there are issues with preparation of the documents, please call:

Normal Business Hours

8:00 am est – 5:00 pm est
Amber Jackson: 999-999-9999

9:00 am est – 8:00 pm est
Sue Sample: 999-999-9999

7:00 am est – 8:00 am est
8:00 pm est – 10:00 pm est
Michelle Sample:
999-999-9999

Should the customer offer a complaint at the signing relative to any participant in the transaction, including Title999 and the lender, the notary is expected to immediately inform Title999. Details of the complaint should be relayed to the escrow officer or associated closer, who will formally file a customer complaint.

Failure to follow the below instructions will prevent further Bank of Tidewater orders being assigned to you.

1. **Contact borrower to confirm appointment upon order receipt as well as when documents are received**
    a. **If documents are not received in time to make it to the original closing time, confirm flexibility with the borrower.**
        i. **If you are not able to postpone appointment time with borrower, contact Title999 immediately *after* confirming with the borrower.**
2. **Upon receipt of documents, verify borrower(s) name on documents match borrower's name on order confirmation.**
    a. **If name(s) on documents do not match borrowers, contact Title999 immediately.**
3. **Upon receipt of documents, verify date on documents match scheduled closing date.**
    a. **If dates on documents do not match closing date, contact Title999 immediately.**
    b. **If docs go to closing dated incorrectly, closing must be adjourned and you will need to contact Title999 immediately.**
4. **Two forms of ID must be acquired at closing from all borrowers**
    a. **If two forms of ID are unable to be supplied, they must be sent to Title999 at eFax: 877.999.9999 or email:**
    b. **Secondary ID Requirements are attached separately.**
5. **All borrowers must sign exactly as names appear on documents.**
    a. **If this is not followed, the closing will have to reclose and all documents will be re-executed.**
    b. **If borrower(s) dispute vesting on documents, please contact Title999 immediately.**
6. **Documents must be signed in BLUE INK only unless otherwise governed by state and county recording laws.**
7. **Please have client sign the payoff as approved and accepted.**
8. **Please ensure that you have signed and stamped all documents that require a notarization, otherwise, there will be a delay in funding and you will be held responsible for working with Title365 to fulfill this requirement.**
9. **The note is required for all loans. Be sure to have the borrower(s) sign all Note(s) present within a package and return with original package. Failure to provide an original signed note back with the closed package will result in a reclose.**
10. **Refer to Funding/Disbursement Requirements sheet in this package for borrower fund guidelines.**
11. **Owner's affidavit in the title docs will not have signature lines but borrower must sign. Please manually add lines at the table and have borrowers sign form.**
12. **FLORIDA PROPERTIES – If you have a deed you MUST have two witnesses.**
13. **If a borrower identifies themselves as being in the military, contact Title999 to advise and continue signing.**

Please return all signed lender docs with the attached return label to:

Title999 – National Solutions

Please sign here to acknowledge you've read the above requirements and return this form with the loan package.

X____________________________________

Notary Public

Prince George's County Office of Finance Treasury Division
County, Municipal Police Officer or Deputy Sheriff
County Transfer Tax Exemption Affidavit

PURSUANT TO HB 1026-2006 and/or HB 654-2007, and County Code 10-187(b)(4) I/WE HEREBY CERTIFY UNDER PENALTY OF PERJURY THAT THE FOLLOWING STATEMENTS ARE TRUE:

NAME: ____

I am a: ______ FIRST TIME MARYLAND HOMEBUYER
(Check all ______ Prince George's County Police Officer
that apply) ______ Prince George's County Municipal Police Officer
______ Prince George's County Deputy Sheriff (Must be First Time Maryland Buyer to Qualify)

First Time Homebuyer's are Exempt from County Transfer Tax
Non-First Time Homebuyer's will be taxed 1% County Transfer Tax (County and Municipal Officer Only)

I/We am/are the purchaser(s) of residentially improved real property described in the attached deed ("Subject Property). **Property Tax Identification Number** ______________________;

That the purchaser(s) of the Subject Property will occupy the property continuously for a period of at least three (3) years as a principal residence;

That if I/we fail to occupy the Subject Property continuously for a period of at least three (3) years and/or cease to be a Prince George's County or Municipal Police Officer or Prince George's County Deputy Sheriff, I/we will notify the Prince George's County Office of Finance ("Finance") within seven (7) working days of the departure from the Subject Property and/or termination of employment and pay the appropriate County Transfer Taxes;

That I/we understand that if I/we fail to truthfully answer or provide information to avoid collection of County Transfer Tax, I/we may be found guilty of a misdemeanor and upon conviction my be subject to a fine not exceeding $5,000.00 or imprisonment not exceeding eighteen (18) months or both; and

I/We authorize Prince George's County to take the appropriate steps necessary to confirm and verify the information given on this affidavit and confirm and verify my/our employment as a Prince George's County or Municipal Police Officer or Prince George's County Deputy Sheriff.

Signature of Applicant(s) ____________________________________ ____________
Date

____________________________________ ____________
Date

In the State of ___________________________, at the County/City of ____________________________________

I HEREBY CERTIFY, on this _______ day of _______________, 20________, before me, the subscriber, a Notary Public, in and for said State and County/City, personally appeared, ____, known to me to be, or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within affidavit, and acknowledged that he/she/they executed that same for the purposes therein contained, and further acknowledge the information therein is correct, and in my presence signed and sealed the same..

My Commission Expires: ______/_______/________

____
Notary Public Signature

FOR COUNTY/MUNICIPAL/SHERIFF'S DEPT HUMAN RESOURCES USE ONLY

Date: ____________________

Above applicant is currently employed as a County Police / Municipal Police Officer / Deputy Sheriff (Please circle one)

Employment Location: ____

Employment verified by: ____
Sign and Print Name of Human Resources Information Specialist

Contact Phone Number: ______________________________/____
Phone Number Email Address

Rev 07/08 (This form can be copied but not altered)
PGC TREAS Form #005

TWO FORMS OF ID ARE REQUIRED

WITHOUT TWO FORMS OF ID ATTACHED TO SIGNED LOAN DOCUMENTS, THIS LOAN WILL NOT FUND.

You will need a valid State or Government Issue ID and a Secondary form of ID as listed below.

Acceptable Forms of Secondary ID

- Current government-issued Visa
- Medicare Card
- Military Identification Card (Do not copy or photograph)*
- Student Identification Card
- Voter Registration Card
- Recent Property Tax
- Recent Utility Bill
- Most recent W-2
- Signed Federal or State Tax Return
- Bank Statements
- Proof of Car/House/Renters Insurance Coverage

*Please note that it is illegal to make a copy of or photograph a military ID. A military ID can be accepted as proof of ID but you cannot retain a copy of this in any form. Also see #13 on page 2 of notary instructions.

PLEASE INITIAL ONE OF THE FOLLOWING:

_______ **I HAVE RECEIVED TWO FORMS OF ID AND INCLUDED THEM WITHIN THE LOAN PACKAGE**

_______ **I HAVE NOT RECEIVED TWO FORMS OF ID AND INFORMED THE BORROWERS TO:**

A. FAX COPIES TO 855.871.8378
B. EMAIL Heather.VanArsdale@Title365.com

x____________________________________
NOTARY SIGNATURE
(SEAL NOT REQUIRED)

Completion of the Name/Signature Affidavit

Borrower is to complete all variations of name on affidavit.

Notary must add the borrower's name to the affidavit as it appears on their driver's license *and* second form of ID that is reviewed at closing.

Failure to do so will result in funding delays, and you will be required to assist in resolution.

Example:
Borrower is in title as John Smith
Borrower's Driver's License states John A Smith
Borrower's Social Security Card states John Allen Smith

On Name Affidavit:
I am also known as:
John Smith
(Print or Type name)

John A Smith
(Print or Type name)

John Allen Smith
(Print or Type name)

Borrower must sign all ways as the name is printed.

Please acknowledge that this has been completed:

X______________________________
Notary Public

FAX BACK REQUIREMENTS

***The following items are to be faxed or emailed after closing by the Notary Agent and/or Attorney within* TWO HOURS of completed closing.**
If this is not done, you will lose further business with this client from Title 365.

Email Docs to:
Fax Documents to:

- **Final HUD 1 Settlement Statement**
- **Close Out Letter**
- **Notice of Right to Cancel, if applicable**
- **Note**
- **Final 1003 (Loan Application)**
  - **Addendum to 1003 – 92900A (FHA/VA)**
  - **Schedule of Real Estate Owned**
- **Security Instrument**
- **Riders to the Security Instrument**
- **Truth and Lending**
- **Itemization Of Amount Being Financed**
- **Signature Name Affidavit**
- **Identity Affidavit**
- **Signed Final 4506-T**
- **Signed Final IRS Form 4506-T for Business, if applicable**
- **Name Affidavit**
- **Copy of Borrowers funds if applicable**
- **Pay Plan Enrollment Authorization Form**
- **Signed W-9 Form**
- **Closing Attorney Information Sheet (Attorney states only)**

VA Loans:

- **HUD/VA addendum to 1003 – 92900A (FHA/VA)-signature required on page 2**
- **Signed VA Form 26-1820(Report and Certification of Loan Disbursement)-signature required on page 2**
- **Signed Rate Reduction Certification-occupancy option and signature required**
- **Financial Privacy Act/Notice of Funding Fee/Occupancy – funding fee option, occupancy option and signature required.**

All documents must be signed and executed properly. If documents are not executed properly at the table, you will be expected to work with Title365 to correct the issue at your own cost.

WIRE INSTRUCTIONS

Wire To: ***TIDEWATER Bank***
9999 Water Street
SAMPLE, FL 99999
ABA/Routing Number: 999999999

Bank Account: **999999999**

Credit To: ***Title999Company***
NS Wire Clearing Trust Account

Reference Number: ***Order Number/File Number/Loan Number***
Located on Box 6 and 7 of Final HUD/Settlement Statement

Attention: ***Title999***

9999 Sample Rd, Coraopolis, PA 9999
Toll Free: (877)999-9999 | Direct: (855)999-9999

DISBURSEMENT OF PROCEEDS

Date: ______________________________

Escrow No.: ______________________________

Escrow Officer: Curative Department

Property Address: ______________________________

TO: Title999 Company

The previous instructions in the above numbered escrow are hereby amended and/or supplemented in the following particulars only:

Authorization and Instructions for Disbursement of Proceeds/Refund: Upon the close of the above referenced escrow, you are instructed to disburse the net proceeds due the undersigned as follows:

( ) Hold check for pick up at the Title999 Company office handling this transaction.
The undersigned authorizes check to be picked up by: Name(s): ______________________________

( ) Send check via first class mail to: ______________________________

( ) Send check via overnight mail to: ______________________________
I understand my account will be charged accordingly.

( ) Wire transfer to our account pursuant to our written instructions.
(a $25.00 wiring fee will be collected for each wire transfer).
Wire Transfer information:
Bank Name: ______________________________
City, State: ______________________________
ABA (Routing Number): ______________________________
Account Number: ______________________________
Account Name: ______________________________

Please be advised Escrow Holder will NOT ACCEPT THE FOLLOWING INSTRUCTIONS FOR DISBURSEMENT OF PROCEEDS: VOIDED CHECKS, THIRD PARTY DISBURSEMENT INSTRUCTIONS AND WILL NOT ACCEPT EMAIL INSTRUCTIONS for disbursement of proceeds, must be written as stated above.

There may be a delay in forwarding your proceeds if your escrow closes in the afternoon, the day prior to a holiday, or if there is a delay in receiving all necessary documents/funds.

ALL OTHER TERMS AND CONDITIONS REMAIN IN FULL FORCE AND EFFECT.

Dated: ______________________________

Sincerely,
BORROWER(S):

____
Borrower's Signature

HOMEOWNER'S CERTIFICATION OF PRINCIPAL RESIDENCE

THE PRINCIPAL PURPOSE FOR WHICH THIS INFORMATION IS SOUGHT IS TO DETERMINE YOUR ELIGIBILITY FOR A TAX CREDIT - FAILURE TO COMPLETE ALL BLANKS WILL RESULT IN REJECTION OF YOUR TAX CREDIT APPLICATION ALTERED VERSIONS OF THIS FORM WILL NOT BE ACCEPTED CORRECTIONS OR CHANGES ON THIS FORM WILL RESULT IN REJECTION

I (We) certify under penalties of perjury, that I am (we are) the homeowner(s) of the following property and will occupy the property as my (our) principal residence:

Tax Account # (7 digits) ______________________

Premise Address: ______________________
____
____

a. ☐ My (Our) mailing address is the same as the premise address.

OR

b. ☐ Although I (We) will occupy the property as my (our) principal residence, my (our) mailing address differs from the premise address as follows:

Mailing Address ______________________
____
____

Homeowner's Phone: home__________________ (work) ________________

The above Property Address has been my/our "Principal Residence" since____________ (date)
Number of months you have resided or expect to reside at the address each year__________.
Do you or any of the owners, jointly or individually, own any other property in the State of Maryland?
No ____ **OR** Yes ____. If yes, please note the property address of the other property(s):
1.____
2.____
Provide additional paper, if needed.
It is the homeowner's responsibility to notify any person or business that may be affected by this action.

______________________	______________________
Homeowner's Signature	Homeowner's Signature
______________________	______________________
Print Name	Print Name

Settlement Company______________________________Telephone #____________________
Address____

NOTARY

In the State of ________________, at the County/City of ____________________________

I HEREBY CERTIFY, on this ______ day of ____________, 20_______, before me, the subscriber, a Notary Public, in and for said State and County/City, personally appeared,
____, known to me to be, (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within affidavit, and acknowledged that he/she/they executed the same for the purposes therein contained, and further acknowledge the information therein is correct, and in my presence signed and sealed the same.

My Commission Expires: _____/______/_______ ______________________________
Notary Public Signature

Rev 09-07 (This form may be copied but not altered)
PGC TREAS Form # 002

Prince George's County Office of Finance, Treasury Division

County Transfer Tax 1.4%

Finance Affidavit

State Recordation Tax 5.50 per 1000.00
(Rounded up to next 500.00)

PROPERTY TAX ID # _______9999999________ (REQUIRED)

DO YOU OWN ANY OTHER PROPERTIES? Y / N (PLEASE CIRCLE ONE)

I/WE CERTIFY, under the penalties of perjury, that the following are accurate responses regarding the financing we are offering for record on this date in accordance with Tax Property Article 12-102 and County Code 10-187(A)

REQUIRED INFORMATION: The following information refers **ONLY to the loan(s) being REFINANCED or MODIFIED.**

	LIBER/FOLIO(S)	ORIGINAL LOAN AMOUNT(S)	UNPAID PRINCIPAL BALANCE(S) (no interest or penalty to be added)
1)	12509 / 463	$83,000.00	$56,224.22
2)	16602 / 156	$50,000.00	$6,251.82

A. STATE RECORDATION TAX – PRINCIPAL RESIDENCE

The "REQUIRED INFORMATION" above MUST be completed when using this clause.

______________________________ **Borrower initials here only if ALL qualifications listed below apply:**

a. This is a **refinance** (Paying off an existing loan) of your principal residence.
b. You are the original mortgagor or assumed the debt from the original mortgagor. (For tax purposes)

***Recordation tax** based on difference between new loan amount and the unpaid principal balance of the loan(s) being refinanced.*

(NOTE: "B-1" or" B-2" MUST be initialed)

B. COUNTY TRANSFER TAX – PRINCIPAL RESIDENCE – (ONLY INITIAL ONE B CLAUSE)

The "REQUIRED INFORMATION" above MUST be completed if refinancing (Paying off) or modifying amending) existing loan

B1.____________________________ **Borrower initials here only if ALL qualifications listed below apply:**

a. This is a (1) **new loan** (**NOT** Paying off an existing loan) (2) **Modification** (amending an existing loan) or a (3) **refinance** *(Paying off an existing loan)* on your principal residence.
b. You had a **purchase money** trust/mortgage (Borrowed money to purchase property).
c. The ***purchase money*** trust/mortgage has been on **record** for more than 12 months.

***Exempt from County Transfer Tax**.* **(NOTE: If refinancing, "A" MUST be initialed)**

REQUIRED: You must submit a recorded copy of the deed(s) of trust being refinanced.

OR

The "REQUIRED INFORMATION" above MUST be completed if using this clause.

B2.____________________________ **Borrower initials here only if ALL qualifications listed below apply:**

a. This is a **refinance** *(Paying off existing loan)* of your principal residence. *and*
b. You did **NOT** have a **purchase money** trust/mortgage or **purchase money** was recorded **less** than 12 months ago.

***County Transfer Tax** on the difference between the new loan amt. and the original amt. of the loan(s) being refinanced.*

REQUIRED: You must submit a recorded copy of the deed(s) of trust being refinanced. **(NOTE: "A" MUST be initialed)**

C. COUNTY TRANSFER TAX – NON PRINCIPAL RESIDENCE/COMMERCIAL PROPERTY

The "REQUIRED INFORMATION" above MUST be completed if using this clause.

______________________________ **Borrower initials here only if ALL qualifications listed below apply:**

a. This is a **refinance** *(Paying off existing loan)or* **modification** of a property that is **NOT** your principal residence.
b. You are the original mortgagor or assumed the debt from the original mortgagor. (For tax purposes)

***County Transfer Tax** on the difference between the new loan amt. and the original amt. of the loan(s) being refinanced.*

***Recordation tax** based on difference between new loan amount and the unpaid principal balance of the loan(s) being refinanced.*

REQUIRED: You must submit a recorded copy of the deed(s) of trust being refinanced/modified.

****TO QUALIFY FOR REFINANCE EXEMPTIONS – IT MUST BE SAME BORROWERS AND SAME PROPERTY****

I/WE understand that if I/We fail to truthfully answer or provide information to avoid collection of County Transfer and State Recordation Tax, I/We may be found guilty of a misdemeanor and, on conviction, may be subject to a fine not exceeding $5,000.00 or imprisonment not exceeding (18) months or both; and I/We authorize Prince George's County to take the appropriate steps necessary to confirm and verify the information made on this affidavit.

By signing this form, I/WE are affirming under penalties of perjury that the borrower(s) do not claim any other property as their principal residence.

____ ____
Signature of Borrower Signature of Borrower

In the State of __________________________, at the County/City of ___________________________________

I HEREBY CERTIFY, on this _______ day of _______________, 20________, before me, the subscriber, a Notary Public, in and for said State and County/City, personally appeared, ____, known to me to be, (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within affidavit, and acknowledged that he/she/they executed that same for the purposes therein contained, and further acknowledge the information therein is correct, and in my presence signed and sealed the same..

My Commission Expires: ______/_______/________ ____
Notary Public Signature

PGC TREAS Form #001
Rev 07/2013 (This form may be copied but not altered in any way)

NOTE: IT IS ILLEGAL TO NOTARIZE A FORGED SIGNATURE

Alterations that affect taxation of the document will not be accepted.

999 Rouser Road Blg 2, Suite 999, Sample, PA 15108
Toll Free: (877)999-9999 | Direct: (855)999-9999

CUSTOMER SERVICE

Dear Customer:

Title999 Company appreciates your business and hope that your experience with our company was a pleasant one.

We understand the volume of paperwork and sometimes complex nature involved in the purchase of a home or refinancing. Because of this, we at Title365 Company strive to make the experience one you understand and feel comfortable with.

Even though most problems arise from things that are out of our control, we will try to assist you in any questions that may have risen from your closing experience. Please contact the Title365 Company personnel who assisted you in your closing, or their direct supervisor. Please make sure you reference your file number, OS9999-999999 as well as your name and address. That person will pull your file and answer any questions you may have to the best of their knowledge. If for some reason you need to contact our corporate office for further information or assistance, please call (855)999-9999.

Again, we appreciate your business and hope that you will tell your friends and family members. The best advertisement is a satisfied customer.

Sincerely,

Erica Sample
HUD Specialist
999 999-9999
999-999-8888
Erica.Sample@title999.com

Prepared By:
Title999 Company

99 Sample Road, Bld 9, Ste 999
Sample, PA 999999

Return To: Larry Dan Sample

9999 Sample Drive
Sample Hills, MD 99999-2303

OWNER'S AFFIDAVIT

Order No.: OS9999-999999999

STATE OF

COUNTY OF

BEFORE ME, the undersigned authority, this 4th day of November, 2015, personally appeared , who after being duly sworn deposes and say(s):

That they are the owners of the following described property:

Part of Lot numbered Forty-Four (44) in the subdivision known as "T.B. Middletown Farm", as per plat thereof, duly recorded among the Land Records of Prince George's County, Maryland, in Plat Book SDH No. 4 as folio 92

And being the same property conveyed from Larry Dan Sample and Bonnie JoySample, the Grantors, to Larry Dan Sample,his heirs and assigns, the Grantees by virtue of Deed dated 08/99/1999, and recorded 12/02/1999, in Book 99999 at Page 999 among the aforesaid Land Records.

That they are in exclusive, full, complete and undisputed possession of the above property and that there are no leases, options, claims or interest of any kind held thereon by any other party.

That there are no mechanic's liens against said property and that there are no unpaid bill or claims outstanding for labor or material incident to the construction, repairing, renovating, or improving of the said real property and/or the buildings and improvements located upon said property; and that no person, firm or corporation has been employed, engaged or contracted with to furnish material or perform labor for the improvement of said property within the ninety (90) days prior to the date hereof.

____
Date

State of Maryland
County of Prince Georges

On ___________________________ before me, ______________________________, Notary Public, personally appeared ______________________________, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Maryland that the foregoing paragraph is true and correct.
WITNESS my hand and official seal.

Signature_________________________________ (Seal)

Prepared By:
Title999 Company

999 Sample Road, Bld 9, Ste 999
Sample PA 99999

Return To: Larry Dan Sample

999 Sample Drive
Sample Hills, MD 99999-2303

BORROWER'S AFFIDAVIT

Order No.: OS9999-9999999

STATE OF

COUNTY OF

BEFORE ME, the undersigned Notary Public in and for the State of personally appeared Larry Dan Sample, who, being first duly sworn, deposes and says

1. That I am the owner and in possession of that certain real property located in County of Prince Georges, State of Maryland, more fully described as:

2. That there are no liens, judgments or encumbrances affecting title to the Property other than those shown on the commitment to insure the Property, except:

3. That there are no parties other than the owner in possession of or claiming possession of the Property, except:

4. That for more than ninety (90) days prior to the date hereof, no material or labor has been furnished in connection with the improvements located on the Property for which any unpaid bills exist, that there are no unpaid mechanics' or materialman's liens affecting the Property, and that all improvements on the Property have been paid for in full.

5. That there are no unrecorded contracts, deeds, mortgages or other documents nor any facts which might be asserted, that could give rise to a lien interest in the Property.

6. There is no action or proceeding against me, or relating to the Property, that is threatened or now pending before any state or federal court, agency or board, nor any state or federal judgment against me, nor any state or federal lien, which now constitutes or may become alien, charge or encumbrance against the Property.

7. That this Affidavit is made for the purposes of inducing Bank of Tidewater to make a loan to Larry Dan Carroll, secured by the Property. Also for the purpose of inducing First Sample Title Insurance Company to issue a mortgagee commitment or policy insuring the title to the Property. I hereby agree to indemnify and hold each harmless from any and all loss, costs or damages, including attorney's fees, that First Sample Title Insurance Company may incur or for which either may become liable, either directly or indirectly, as a result of any misstatement or misrepresentation contained herein.

____
Larry Dan Sample

State of Maryland
County of Prince Georges

On _________________________ before me, ____________________________, Notary Public, personally appeared ____________________________, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Maryland that the foregoing paragraph is true and correct.
WITNESS my hand and official seal.

Signature_______________________________ (Seal)

Prepared By:
Title999 Company

999 Rouser Road, Bld 9, Ste 999
Sample, PA 99999

Return To: Larry Dan Sample

9999 Sample Drive
Sample Hills, MD 99999-2303

PAYOFF AFFIDAVIT

File No.: OS9999-999999999
2nd Mortgage: Bank Of Title
Loan No.: 999999999
Property Address: 9999 Sample Drive, Sample Hills, MD 20748-2303

WE, the undersigned, do hereby hold Title999 Company and First Sample Title Insurance Company harmless for any addition monies due from any shortages in the payoff amounts of any and all liens on the aforementioned property described above and listed in the title commitment on file number OS999-999999999. We also understand that if for any reason the payoff is incorrect, we are fully responsible for making up the difference and will take care of the said shortages within five (5) days from notification by Title999 Company whether by telephone or by mail. Should there be a remaining escrow balance we hereby authorize any shortages to be covered thru the escrow balance.

That this affidavit is being made to include to grant financing to the borrower(s) of the above described property, and the said parties rely on the statement(s) made by the affiant(s) herein are aware that Title999 Company is insuring the title to the property herein and that affiant(s) warrant the above statements to be accurate. In the event of the necessity to enforce the terms of this affidavit, affiant(s) shall be responsible personally and/or as a corporation for any losses, including but not limited to, attorney's fees and court costs.

Revolving Line of Credit Instructions

If this is a revolving credit/equity line of credit account, I/We, the undersigned borrower(s), hereby authorize you to close this account. We hereby acknowledge that there are not outstanding draws or checks against this line of credit and understand that we will be held responsible for any draws or checks still outstanding as of the date of payoff.

AFFIANT(S) FURTHER SAYETH NAUGHT.

____
Larry Dan Sample

____
Date

State of Maryland
County of Prince Georges

On _________________________ before me, ____________________________, Notary Public, personally appeared ____________________________, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Maryland that the foregoing paragraph is true and correct.
WITNESS my hand and official seal.

Signature_______________________________ (Seal)

Prepared By:
Title999 Company

999 Rouser Road, Bld 9, Ste 999
Sample, PA 15108

Return To: Larry Dan Sample

9999 Sample Drive
Sample Hills, MD 99999-2303

SURVEY AFFIDAVIT

Date: November 3, 2015
File No.: OS9999-99999999

The undersigned being first duly sworn, on oath, deposes and say that (they/he/she) are the owners of the real estate situated in the County of , State of , commonly known as , and more particularly described in that certain mortgage dated in favor of Bank of Tidewater, the lender, under loan number 999999999. Affiant makes the following representations in conjunction with the consummation of the pending mortgage of the real estate referenced above (premises).

1. Affiants herein, have examined the survey attached hereto as exhibit "A" and made a part hereof or alternatively, a copy of our prior title insurance lenders or owners policy containing no exception for any survey related matter is either attached or in the refinancing lender's or servicing lender's file.
2. There have been no new improvements made to the referenced property since the survey of said property dated which was made and issued by
3. That no easement has been granted by me/us since the effective date of the attached document.
4. The improvements (house, garage, outbuildings, fences etc...) on the subject property are within the boundary lines and setback lines, if any, of said property.
5. There are no encroachments of improvements (house, garage, outbuildings, fences, walkways, driveways, eaves, drains, etc...} of adjoining property onto the subject property.
6. The undersigned know(s) of no assertions being made by any adjoining property owner, nor by us against any adjoining property owner, as to the location of any boundary lines or disputes as to occupancy of any property or their property.
7. The affiants, their heirs, administrators, executors, successors, assigns, agents, employees or other representatives shall defend and hold harmless, First American Title Insurance Company, its successors and assigns from and against any loss, damage, cost, liability or expense which it may sustain, suffer or be put to under its policy or policies of title insurance by reasons of any inaccuracies contained herein.
8. Affiants, each of them, are making and giving this affidavit for the purpose of the completion and consummation of a certain mortgage of the referenced property to and to induce FIRST SAMPLE TITLE INSURANCE COMPANY, its agents or representatives to issue its mortgagee title insurance policy and delete the standard survey exceptions. Affiants further acknowledge that they/he/she have read the foregoing statement and representations and that the same are true and accurate to the best of the knowledge of the affiants and that such representations are important to the transaction and are being relied upon by the interested parties of this transaction.

AFFIANT(S) FURTHER SAYETH NAUGHT.

__________________________________ __________________________________
Larry Dan Sample Date

State of Maryland
County of Prince Georges

On __________________________ before me, _____________________________, Notary Public, personally appeared _____________________________, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Maryland that the foregoing paragraph is true and correct.
WITNESS my hand and official seal.

Signature________________________________ (Seal)

9999 Rouser Road Blg 9, Suite 999, Coraopolis, PA 15108
Toll Free: (877)999-9999 | Direct: (855)999-9999

ESCROW DISCLOSURE FORM

Date: November 3, 2015

File No.: OS9999-999999999

Property Address: 9999 Sample Drive, Sample Hills, MD 99999-2303

The undersigned hereby acknowledge and have been advised by Title999 Company that it is the policy of the company to deposit all funds collected at closing immediately, and to disburse all funds as soon as practicable following closing, including seller's / borrowers proceeds, mortgage payoffs and services rendered for the property (i.e.: termite inspection, survey, insurance etc.) and any sale commission due (if applicable).

The undersigned do hereby acknowledge that they have been advised of the policy of Title999 Company regarding the disbursement of these funds.

____

Larry Dan Sample

Toll Free: (877)999-9999| Direct: (855)999-9999

I.D. LETTER

Now comes ___________________________________, being first duly sworn, deposes and says that he/she was the closing agent for the loan described below, and that he/she personally obtained and observed photographic identification or acceptable equivalent of the borrower(s), and does hereby certify to the following:

Borrower: ____

Date of Birth: ____

License No.: ____

Issue Date: ____

Expiration Date: ____

Co-Borrower: ____

Date of Birth: ____

License No.: ____

Issue Date: ____

Expiration Date: ____

Co-Borrower: ____

Date of Birth: ____

License No.: ____

Issue Date: ____

Expiration Date: ____

Co-Borrower: ____

Date of Birth: ____

License No.: ____

Issue Date: ____

Expiration Date: ____

____

Notary

EXHIBIT A

Legal Description

The land hereinafter referred to is situated in the City of Sample Hills, County of Sample Georges, State of MD, and is described as follows:

Part of Lot numbered Fifty five(55) in the subdivision known as “ZZZ Sample”, as per plat thereof, duly recorded among the Land Records of Sample George’s County, Maryland, in Plat Book ZZZ No. 9 as folio 99

And being the same property conveyed from Larry Dan Sample and Barbara Joy Sample, the Grantors, to Larry Dan Sample,his heirs and assigns, the Grantees by virtue of Deed dated 09/09/9999, and recorded 99/99/9999, in Book 99999 at Page 999 among the aforesaid Land Records.

APN: 999999

Toll Free: (877)999-9999 | Direct: (855)999-9999

PRIVACY POLICY NOTICE

We are committed to safeguarding customer information;

When we request information from you or about you, it is for our own legitimate business purposes and not for the benefit of any unaffiliated party;

We use personal consumer information only for legitimate business purposes in a manner consistent with title insurance and escrow practices in compliance with applicable laws and regulations;

We will obey the laws governing the collection, use, and dissemination of personal data; and

We will endeavor to educate our employees on the responsible collection and use of personal information.

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act ("GLBA") generally requires a financial institution (which term includes title insurers, underwritten title companies and those providing real estate settlement services) to disclose to all its customers the privacy policies and practices with respect to information sharing of consumer nonpublic personal information with both affiliates and non-affiliated third parties. In compliance with GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Title999 Company. This disclosure does not apply to business, commercial or agricultural transactions.

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you, such as on applications or other forms.
- Information about your transactions we secure from our files, or from our affiliates or others.
- Information we receive from a consumer-reporting agency.
- Information we receive from others involved in your transaction, such as the real estate agent, lender, surveyor or appraiser.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to non-affiliated third parties as permitted by law. This includes, but is not limited to, financial service providers (e.g., banks, consumer finance lenders, securities and insurance companies, etc.), non-financial companies (e.g., settlement or fulfillment service providers, or title plant operated by a third party vendor).

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

Consumer Real Estate – Payoff Services

PAYOFF STATEMENT 10/28/2022	BANK OF TIDEWATER 4161 Pledmont Parkway Artsboro, ZZ 99999

PLEASE READ ENTIRE DOCUMENT FOR COMPLETE INSTRUCTIONS

Account Number	9999999999999999
Borrower Name:	Larry D. Sample
Co-Borrower Name:	
Address:	5311 Center Dr Sample Hills, MD 20799

This calculation is void after 11/07/15. A new payoff statement should be requested after this date.

Interest is $0.73 per day.

**** TOTAL AMOUNT PAYABLE ** $6,289.85**

CALCULATION OF AMOUNT REQUIRED TO SATISY ACCOUNT BALANCE AND RELATED FEES:
PAYOFF FIGURES VOID AFTER 11/07/15

Account Number:	9999999999999			
Principal Balance:	$6, 251.82			
Accrued Interest Due:	$38.03			
Late Fees:	$0.00			
Total Amount:	**$6,289.85**	**$**	**$**	**$**

These figures are subject to final verification upon receipt of funds by Bank of Tidewater. Bank of Tidewater reserves the right to adjust these figures and refuse any funds which are insufficient to pay the account in full for any reason, including but no limited to error in calculation of payoff amount, previously dishonored check or money order, interest accruals, subsequent advances ,intra-day advances, insurance, fees or additional disbursements made by Bank of Tidewater between the date of this payoff state and the receipt of funds.

Delivery of Wired Payoff Funds: To receive same day credit and avoid additional interest, please remit payoff funds in U.S. Dollars by wire transfer. Wired funds received on weekends, holidays, or after 5 p.m. Eastern will be applied on the next business day.

Home Equity Line of Credit Wire Information

Routing/ABA 0530009999 Account 00099999999

ADDITIONAL INSTRUCTIONS BOX – All wire requests should follow this format

00099999999	(14 digit Account Number – Do not use any spaces, hyphens, commas, periods)
Larry D. Sample	(Borrower First and Last Name)
	(Co-borrower First and Last Name)
9999 Sample Dr	(Loan Property Address)
Sample Hills, MD 20999	(City, State and Zip Code)
______________________	Indicate Payoff Type (Payoff, Pay down, Subordinate)
______________________	Title Company Name
______________________	Title Company Phone Number

Delivery of Mailed Payoff Funds: Mailed funds need to be a cashier's check or certified check, made payable to Bank of Tidewater. To receive same day credit and avoid additional interest, mailed funds need to be received by 2 p.m. Central. Mailed payoffs received on weekends, holidays, or after 2 p.m. Central Time will be posted the next business day with the appropriate effective date.

Please include the borrower's full name, address, and loan number on every check.
Mailing Information (for Remittance of Funds only):
Via Overnight Mail:
Bank of Tidewater
Attention Payoff Department
Mail stop TX99
9999 N Sample Fwy, Ste 999
Sample City, ZZ 9999

Customers with Automatic Withdrawal: If a borrower's payment is automatically deducted from a deposit account, we will continue to draft the payment unless we receive written cancellation instructions from the borrower three (3) business days prior to the draft date. If the cancellation request is not received with this time frame and the payment draft occurs within proximity to the payoff date, a payoff overpayment can occur. In this event a refund will be sent to the borrower's mailing address within 15 business days. Please contact our Customer Service Department at 800-999-9999 for further assistance with automatic payment deductions.

Short Payoffs: If payoff is received for less than the amount due, Bank of Tidewater will attempt to contact the remitter to request the remaining balance. Interest will continue to accrue until the balance is paid in full. If the full amount is not received with 24 hours, the check or wire will be returned to the remitter.

Home Equity LINE of CREDIT (Please mark one selection below)

I authorize Bank of Tidewater:
___to block the account to further advances and close the account
OR
___to leave the account open.

____ ______________
Signature **Date**
Borrower's signature is required to block and close a line of credit account. Please sign and date the authorization above.

Forwarding address: It is important that the borrower's accurate address is provided with the payoff check. If applicable, please furnish the borrower's new mailing address in the space provided. Failure to do so can delay additional correspondence.

Address Line 1 ______________________________________
Address Line 2 ______________________________________
City/State/Zip _______________________________________

******Please Return This Page with Payoff Check *****

If applicable, Bank of Tidewater will forward the discharge/satisfaction document directly to the county/trustee to be recorded and thereby release the lien on the property. Bank of Tidewater does not honor the requests to send copies of the lien release satisfaction upon release of the lien, except where required by law, such as in Massachusetts and Maryland.

Bank of Tidewater is required by law to inform you that it is a debt collector. If you are currently in a bankruptcy proceeding or have received a discharge of the debt reference above, this notice is for informational purposes only and is not an attempt to collect a debt or demand a payment. If you are represented by an attorney, please provide this notice to your attorney.

Compliance Agreement

Lender
Bank of Tidewater
9999 Sample Carter Road
Fort Sample, TX 99999

Borrower
Larry Sample
5811 Sample Drive
Temple Hills, MD 20748

Date
November 3, 2022

Loan Number
999999999

FHA Case Number
999-99999-999

Property Address: 5811 SAMPLE DRIVE, TEMPLE HILLS, MD 20748

The undersigned Borrower(s), in consideration of the lender disbursing funds today for the closing of the property listed above agrees, if requested by the lender or someone acting on behalf of the lender, to fully cooperate and adjust for errors and omissions, any and all loan closing documentation deemed necessary or desirable in the reasonable discretion of the lender to sell, convey, seek guaranty or market said loan to any entity including but not limited to any investor, Federal Sample Mortgage Association (FSMA), Government Sample Mortgage Association (GSMA), Federal Sample Loan Mortgage Corporation, Department of Housing and Urban Development, Veterans Administration or any Municipal Bonding Authority.

The undersigned Borrower(s) do hereby so agree and covenant in order to assure that the loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by the Lender of its interest in and to said loan documentation.

Dated effective this 3rd day of November 2022.

Borrower

Larry Dan Sample **Date**

HUD/VA Addendum to Uniform Residential Loan Application

OMB Approval No. VA: 9999-0144 HUD: 9999-0059

Part I - Identifying Information (mark the type of application) 1. [ ] VA Application for Home Loan Guaranty [x] HUD/FHA Application for Insurance under the National Housing Act	2. Agency Case No. (include any suffix) 6666999	3. Lender's Case No. XXXXXX9999		4. Section of the Act (for HUD cases) 999(b)
5. Borrower's Name & Present Address (Include zip code) Larry Dan Sample 5811 Sample Drive, Temple Hills, MD 20748	7. Loan Amount (include the UFMIP if for HUD or Funding Fee if for VA) $138,380.00	8. Interest Rate 3.750 %		9. Proposed Maturity 30yrs. 0mos.
	10. Discount Amount (only if borrower is permitted to pay) $0.00	11. Amount of Up Front Premium $4,368.84	12a. Amount of Monthly Premium $165.16 /mo.	12b. Term of Monthly Premium 132 months
6. Property Address (including name of subdivision, lot & block no. & zip code) 5811 Sample Drive, Temple Hills, MD 20748	13. Lender's I.D. Code 99999-9999		14. Sponsor/Agent I.D. Code	
15. Lender's Name & Address (include zip code) Bank of Tidewater 29999 Sample Carter Rd, Ft. Sample, TX 999999 Type or Print all entries clearly	16. Name & Address of Sponsor/Agent 17. Lender's Telephone Number 999-258-9999 Ext:99999			

VA: The veteran and the lender hereby apply to the Secretary of Veterans Affairs for Guaranty of the loan described here under Section 3710, Chapter 37, Title 38, United States Code, to the full extent permitted by the veteran's entitlement and severally agree that the Regulations promulgated pursuant to Chapter 37, and in effect on the date of the loan shall govern the rights, duties, and liabilities of the parties.

18. First Time Homebuyer?
a. [ ] Yes
b. [x] No

19. VA Only Title will be Vested in:
[ ] Veteran
[ ] Veteran & Spouse
[ ] Other (specify)

20. Purpose of Loan (blocks 9 - 12 are for VA loans only)
1) [ ] Purchase Existing Home Previously Occupied
2) [ ] Finance Improvements to Existing Property
3) [x] Refinance (Refi)
4) [ ] Purchase New Condo. Unit
5) [ ] Purchase Existing Condo. Unit
6) [ ] Purchase Existing Home Not Previously Occupied
7) [ ] Construct Home (proceeds to be paid out during construction)
8) [ ] Finance Co-op Purchase
9) [ ] Purchase Permanently Sited Manufactured Home
10) [ ] Purchase Permanently Sited Manufactured Home & Lot
11) [ ] Refi. Permanently Sited Manufactured Home to Buy Lot
12) [ ] Refi. Permanently Sited Manufactured Home/Lot Loan

Part II - Lender's Certification

21. The undersigned lender makes the following certifications to induce the Department of Veterans Affairs to issue a certificate of commitment to guarantee the subject loan or a Loan Guaranty Certificate under Title 38, U.S. Code, or to induce the Department of Housing and Urban Development - Federal Housing Commissioner to issue a firm commitment for mortgage insurance or a Mortgage Insurance Certificate under the National Housing Act.

A. The loan terms furnished in the Uniform Residential Loan Application and this Addendum are true, accurate and complete.

B. The information contained in the Uniform Residential Loan Application and this Addendum was obtained directly from the borrower by an employee of the undersigned lender or its duly authorized agent and is true to the best of the lender's knowledge and belief.

C. The credit report submitted on the subject borrower (and co-borrower, if any) was ordered by the undersigned lender or its duly authorized agent directly from the credit bureau which prepared the report and was received directly from said credit bureau.

D. The verification of employment and verification of deposits were requested and received by the lender or its duly authorized agent without passing through the hands of any third persons and are true to the best of the lender's knowledge and belief.

E. The Uniform Residential Loan Application and this Addendum were signed by the borrower after all sections were completed.

F. This proposed loan to the named borrower meets the income and credit requirements of the governing law in the judgment of the undersigned.

G. To the best of my knowledge and belief, I and my firm and its principals: **(1)** are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from covered transactions by any Federal department or agency; **(2)** have not, within a three-year period preceding this proposal, been convicted of or had a civil judgment rendered against them for (a) commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, State or local) transaction or contract under a public transaction; (b) violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property; **(3)** are not presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State or local) with commission of any of the offenses enumerated in paragraph G(2) of this certification; and **(4)** have not, within a three-year period preceding this application/proposal, had one or more public transactions (Federal, State or local) terminated for cause or default.

Items "H" through "J" are to be completed as applicable for VA loans only.

H. The names and functions of any duly authorized agents who developed on behalf of the lender any of the information or supporting credit data submitted are as follows:

Name & Address	**Function** (e.g., obtained information on the Uniform Residential Loan Application, ordered credit report, verifications of employment, deposits, etc.)
,	

If no agent is shown above, the undersigned lender affirmatively certifies that all information and supporting credit data were obtained directly by the lender.

I. The undersigned lender understands and agrees that it is responsible for the omissions, errors, or acts of agents identified in item H as to the functions with which they are identified.

J. The proposed loan conforms otherwise with the applicable provisions of Title 38, U.S. Code, and of the regulations concerning guaranty or insurance of loans to veterans.

Signature of Officer of Lender	Title of Officer of Lender	Date (mm/dd/yyyy)

Part III - Notices to Borrowers. Public reporting burden for this collection of information is estimated to average 6 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number which can be located on the OMB internet page at http://www.whitehouse.gov/omb/library/OMBINV.LIST.OF.AGENCIES. html#LIST_OF_AGENCIES.

Privacy Act Information. The information requested on the Uniform Residential Loan Application and this Addendum is authorized by 38 U.S.C. 3710 (if for DVA) and 12 U.S.C. 1701 et seq. (if for HUD/FHA). The Debt Collection Act of 1982, Pub. Law 97-365, and HUD's Housing and Community Development Act of 1987, 42 U.S.C. 3543, require persons applying for a federally insured or guaranteed loan to furnish his/her social security number (SSN). You must provide all the requested information, including your SSN. HUD and/or VA may conduct a computer match to verify the information you provide. HUD and/or VA may disclose certain information to Federal, State and local agencies when relevant to civil, criminal, or regulatory investigations and prosecutions. It will not otherwise be disclosed or released outside of HUD or VA, except as required and permitted by law. The information will be used to determine whether you qualify as a mortgagor. Any disclosure of information outside VA or HUD/FHA will be made only as permitted by law. Failure to provide any of the requested information, including SSN, may result in disapproval of your loan application. This is notice to you as required by the Right to Financial Privacy Act of 1978 that VA or HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to VA and HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

Caution. Delinquencies, defaults, foreclosures and abuses of mortgage loans involving programs of the Federal Government can be costly and detrimental to your credit, now and in the future. The lender in this transaction, its agents and assigns as well as the Federal Government, its agencies, agents and assigns, are authorized to take any and all of the following actions in the event loan payments become delinquent on the mortgage loan described in the attached application: (1) Report your name and account information to a credit bureau; (2) Assess additional interest and penalty charges for the period of time that payment is not made; (3) Assess charges to cover additional administrative costs incurred by the Government to service your account; (4) Offset amounts owed to you under other Federal programs; (5) Refer your account to a private attorney, collection agency or mortgage servicing agency to collect the amount due, foreclose the mortgage, sell the property and seek judgment against you for any deficiency; (6) Refer your account to the Department of Justice for litigation in the courts; (7) If you are a current or retired Federal employee, take action to offset your salary, or civil service retirement benefits; (8) Refer your debt to the Internal Revenue Service for offset against any amount owed to you as an income tax refund; and (9) Report any resulting written-off debt of yours to the Internal Revenue Service as your taxable income. All of these actions can and will be used to recover any debts owed when it is determined to be in the interest of the lender and/or the Federal Government to do so.

Part IV - Borrower Consent for Social Security Administration to Verify Social Security Number

I authorize the Social Security Administration to verify my Social Security number to the Lender identified in this document and HUD/FHA, through a computer match conducted by HUD/FHA.

I understand that my consent allows no additional information from my Social Security records to be provided to the Lender, and HUD/FHA and that verification of my Social Security number does not constitute confirmation of my identity. I also understand that my Social Security number may not be used for any other purpose than the one stated above, including resale or redisclosure to other parties. The only other redisclosure permitted by this authorization is for review purposes to ensure that HUD/FHA complies with SSA's consent requirements.

I am the individual to whom the Social Security number was issued or that person's legal guardian. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I know that if I make any representation that I know is false to obtain information from Social Security records, I could be punished by a fine or imprisonment or both.

This consent is valid for 180 days from the date signed, unless indicated otherwise by the individual(s) named in this loan application.

Read consent carefully. Review accuracy of social security number(s) and birth dates provided on this application.

Signature(s) of Borrower(s) Date Signed Signature(s) of Co-Borrower(s) Date Signed

Part V - Borrower Certification

22. Complete the following for a HUD/FHA Mortgage.

22a. Do you own or have you sold **other** real estate within the past 60 months on which there was a HUD/FHA mortgage? ☐ Yes ☒ No | Is it to be sold? ☐ Yes ☐ No | 22b. Sales Price $ | 22c. Original Mortgage Amt $

22d. Address

22e. If the dwelling to be covered by this mortgage is to be rented, is it a part of, adjacent or contiguous to any project subdivision or group of concentrated rental properties involving eight or more dwelling units in which you have any financial interest? ☐ Yes ☒ No If "Yes" give details.

22f. Do you own more than four dwellings? ☐ Yes ☒ No If "Yes" submit form HUD-92561.

23. Complete for VA-Guaranteed Mortgage. Have you ever had a VA home Loan? ☐ Yes ☐ No

IMPORTANT: If you are certifying that you are married for the purpose of VA benefits, your marriage must be recognized by the place where you and/or your spouse resided at the time of marriage, or where you and/or your spouse resided when you filed your claim (or a later date when you become eligible for benefits) (38 U.S.C. §103(c)). Additional guidance on when VA recognizes marriages is available at http://www.va.gov/opa/marriage/.

24. Applicable for Both VA & HUD. As a home loan borrower, you will be legally obligated to make the mortgage payments called for by your mortgage loan contract. The fact that you dispose of your property after the loan has been made **will not relieve you of liability for making these payments. Payment of the loan in full is ordinarily the way liability on a mortgage note is ended.** Some home buyers have the mistaken impression that if they sell their homes when they move to another locality, or dispose of it for any other reasons, they are no longer liable for the mortgage payments and that liability for these payments is solely that of the new owners. Even though the new owners may agree in writing to assume liability for your mortgage payments, this assumption agreement will not relieve you from liability to the holder of the note which you signed when you obtained the loan to buy the property. Unless you are able to sell the property to a buyer who is acceptable to VA or to HUD/FHA and who will assume the payment of your obligation to the lender, you will not be relieved from liability to repay any claim which VA or HUD/FHA may be required to pay your lender on account of default in your loan payments. **The amount of any such claim payment will be a debt owed by you to the Federal Government.** This debt will be the object of established collection procedures.

25. I, the Undersigned Borrower(s) Certify that:

(1) I have read and understand the foregoing concerning my liability on the loan and Part III Notices to Borrowers.

(2) **Occupancy:** (for VA only -- mark the applicable box)

☐ **(a)** I now actually occupy the above-described property as my home or intend to move into and occupy said property as my home within a reasonable period of time or intend to reoccupy it after the completion of major alterations, repairs or improvements.

☐ **(b)** My spouse is on active military duty and in his or her absence, I occupy or intend to occupy the property securing this loan as my home.

☐ **(c)** I previously occupied the property securing this loan as my home. (for interest rate reductions)

☐ **(d)** While my spouse was on active military duty and unable to occupy the property securing this loan, I previously occupied the property that is securing this loan as my home. (for interest rate reduction loans)

Note: If box **2b or 2d** is checked, the veteran's spouse must also sign below.

(3) Mark the applicable box (not applicable for Home Improvement or Refinancing Loan) I have been informed that ($) is:

☐ the reasonable value of the property as determined by VA or;

☐ the statement of appraised value as determined by HUD/FHA.

Note: If the contract price or cost exceeds the VA "Reasonable Value" or HUD/FHA "Statement of Appraised Value", mark either item (a) or item (b), whichever is applicable.

☐ **(a)** I was aware of this valuation when I signed my contract and I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between the contract purchase price or cost and the VA or HUD/FHA established value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment;

☐ **(b)** I was not aware of this valuation when I signed my contract but have elected to complete the transaction at the contract purchase price or cost. I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between contract purchase price or cost and the VA or HUD/FHA established value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment.

(4) Neither I, nor anyone authorized to act for me, will refuse to sell or rent, after the making of a bona fide offer, or refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny the dwelling or property covered by his/her loan to any person because of race, color, religion, sex, handicap, familial status or national origin. I recognize that any restrictive covenant on this property relating to race, color, religion, sex, handicap, familial status or national origin is illegal and void and civil action for preventive relief may be brought by the Attorney General of the United States in any appropriate U.S. District Court against any person responsible for the violation of the applicable law.

(5) All information in this application is given for the purpose of obtaining a loan to be insured under the National Housing Act or guaranteed by the Department of Veterans Affairs and the information in the Uniform Residential Loan Application and this Addendum is true and complete to the best of my knowledge and belief. Verification may be obtained from any source named herein.

(6) For HUD Only (for properties constructed prior to 1978) I have received information on lead paint poisoning. ☒ Yes ☐ Not Applicable

(7) I am aware that neither HUD/FHA nor VA warrants the condition or value of the property.

Signature(s) of Borrower(s) - **Do not sign** unless this application is fully completed. Read the certifications carefully & review accuracy of this application.

Signature(s) of Borrower(s) Date Signed Signature(s) of Co-Borrower(s) Date Signed

(Borrowers Must Sign Both Parts IV & V) Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Secretary or the HUD/FHA Commissioner.

Borrower's Certificate:

The undersigned certifies that:

(a) I will not have outstanding any other unpaid obligations contracted in connection with the mortgage transaction or the purchase of the said property except obligations which are secured by property or collateral owned by me independently of the said mortgaged property, or obligations approved by the Commissioner;

(b) One of the undersigned intends to occupy the subject property, (note: this item does not apply if owner-occupancy is not required by the commitment);

(c) All charges and fees collected from me as shown in the settlement statement have been paid by my own funds, and no other charges have been or will be paid by me in respect to this transaction;

(d) Neither I, nor anyone authorized to act for me, will refuse to sell or rent, after the making of a bona fide offer, or refuse to negotiate for the sale or rental of or otherwise make unavailable or deny the dwelling or property covered by this loan to any person because of race, color, religion, sex, handicap, familial status or national origin. I recognize that any restrictive covenant on this property relating to race, color, religion, sex, handicap, familial status or national origin is illegal and void and any such covenant is hereby specifically disclaimed. I understand that civil action for preventative relief may be brought by the Attorney General of the United States in any appropriate U.S. District Court against any person responsible for a violation of this certificate.

Borrower'(s) Signature(s) & Date

Lender's Certificate:

The undersigned certifies that to the best of its knowledge:

(a) The statements made in its application for insurance and in this Certificate are true and correct;
(b) The conditions listed above or appearing in any outstanding commitment issued under the above case number have been fulfilled;
(c) Complete disbursement of the loan has been made to the borrower, or to his/her creditors for his/her account and with his/her consent;
(d) The security instrument has been recorded and is a good and valid first lien on the property described;
(e) No charge has been made to or paid by the borrower except as permitted under HUD regulations;
(f) The copies of the credit and security instruments which are submitted herewith are true and exact copies as executed and filed for record;
(g) It has not paid any kickbacks, fee or consideration of any type, directly or indirectly, to any party in connection with this transaction except as permitted under HUD regulations and administrative instructions.

I, the undersigned, as authorized representative of Bank of Tidewater, mortgagee at this time of closing of this mortgage loan, certify that I have personally reviewed the mortgage loan documents, closing statements, application for insurance endorsement, and all accompanying documents. I hereby make all certifications required for this mortgage as set forth in HUD Handbook 4000.4.

Lender's Name Bank of Tidewater		**Note:** If the approval is executed by an agent in the name of lender, the agent must enter the lender's code number and type.	
Title of Lender's Officer		Code Number (5 digits) 77990-9999	Type Supervised
Signature of Lender's Officer	Date		

PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 3rd day of NOVEMBER, 2015, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to BANK OF TIDEWATER (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

5811 Sample Drive, Temple Hills, Maryland 20748
[Property Address]

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in

COVENANTS, CONDITIONS AND RESTRICTIONS OF RECORD

(the "Declaration"). The Property is a part of a planned unit development known as
Temple Woods
[Name of Planned Unit Development]

(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest.

PUD COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. PUD Obligations. Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Property Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes and floods, for which Lender requires insurance, then: (i) Lender waives the provision in Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

What Lender requires as a condition of this waiver can change during the term of the loan.

Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in lieu of restoration or repair following a loss to the Property, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this PUD Rider.

_______________ (Seal)
Larry Sample -Borrower

_______________ (Seal)
-Borrower

_______________ (Seal)
-Borrower

_______________ (Seal)
-Borrower

_______________ (Seal)
-Borrower

_______________ (Seal)
-Borrower

Acknowledgement

State of Georgia

County of ___________________

Signed or attested before me on ______, day of __________________, 20_______

by ____,
Printed name(s) of individual(s) signing document

who proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

____Personally Known
or
____Produced Identification

____
Signature of notary public

____
(Name of notary, typed, stamped or printed)

Notary Public State of Georgia Stamp/Seal

My commission expires: ____________

INDIVIDUAL ACKNOWLEDGMENT

State/Commonwealth of ______________________ }
County of ______________________ } ss.

On this the ________ day of ______________________, ______________, before
(Day) (Month) (Year)

me, ______________________________________, the undersigned Notary
(Name of Notary Public)

Public, personally appeared ______________________________________,
(Name(s) of Signer(s))

n personally known to me – **OR** –

n proved to me on the basis of satisfactory evidence

to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged to me that he/she/they executed the same for the purposes therein stated.

WITNESS my hand and official seal.

____
Signature of Notary Public

____
Other Required Information (Printed Name of Notary, Residence, etc.)

Place Notary Seal and/or Any Stamp Above

OPTIONAL

Although the information in this section is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: ______________________

Document Date: ______________ Number of Pages: ____________

Signer(s) Other Than Named Above: ______________________

Right Thumbprint of Signer

Top of thumb here

To be completed by the ***Lender:***
Lender Loan No./Universal Loan Identifier ____________ 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)*

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 ____ – ____ – ____
(or Individual Taxpayer Identification Number)

Date of Birth
(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: __
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) – Use a separator between names

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 ( ) –
Cell Phone ( ) –
Work Phone ( ) – **Ext.** ____
Email ____________

Current Address
Street ____________ Unit # ____
City ____________ State ____ ZIP ____ Country ____
How Long at Current Address? ___ 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 ____________ Unit # ____
City ____________ State ____ ZIP ____ Country ____

1b. Current Employment/Self-Employment and Income

☐ ***Does not apply***

Employer or Business Name ____________ Phone ( ) –
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) $ ______

Gross Monthly Income

Base	$	/month
Overtime	$	/month
Bonus	$	/month
Commission	$	/month
Military Entitlements	$	/month
Other	$	/month
TOTAL $	**0.00**	**/month**

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

☐ ***Does not apply***

Employer or Business Name ______________ Phone (___) ___ – ____
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) $ ______

Gross Monthly Income

Base	$ ______	/month
Overtime	$ ______	/month
Bonus	$ ______	/month
Commission	$ ______	/month
Military Entitlements	$ ______	/month
Other	$ ______	/month
TOTAL $	0.00	**/month**

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 ______________
Street ______________ Unit # ____
City ______________ State ____ ZIP ______ Country ______

Position or Title ______________
Start Date ___ / ___ / _____ *(mm/dd/yyyy)*
End Date ___ / ___ / _____ *(mm/dd/yyyy)*

☐ **Check if you were the Business Owner or Self-Employed**

Previous Gross Monthly Income $ ______ **/month**

1e. Income from Other Sources

☐ ***Does not apply***

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

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

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

Income Source – *use list above*	**Monthly Income**
	$
	$
	$
Provide TOTAL Amount Here	**$** 0.00

Borrower Name: ______________

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	**$** 0.00

2b. Other Assets and Credits You Have

☐ ***Does not apply***

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

Assets
- Proceeds from Real Estate Property to be sold on or before closing
- Proceeds from Sale of Non-Real Estate Asset
- Secured Borrowed Funds
- Unsecured Borrowed Funds
- Other

Credits
- Earnest Money
- Employer Assistance
- Lot Equity
- Relocation Funds
- Rent Credit
- Sweat Equity
- Trade Equity

Asset or Credit Type – *use list above*	**Cash or Market Value**
	$
	$
	$
	$
Provide TOTAL Amount Here	**$** 0.00

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**
			$	☐	$
			$	☐	$
			$	☐	$
			$	☐	$
			$	☐	$

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**
	$
	$
	$

Borrower Name: ____________________

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 ______ Unit # ______
City ______ State ______ ZIP ______ 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
$			$	$	$

Mortgage Loans on this Property ☐ ***Does not apply***

Creditor Name	**Account Number**	**Monthly Mortgage Payment**	**Unpaid Balance**	*To be paid off at or before closing*	**Type:** FHA, VA, Conventional, USDA-RD, Other	**Credit Limit** *(if applicable)*
		$	$	☐		$
		$	$	☐		$

3b. IF APPLICABLE, Complete Information for Additional Property

☐ ***Does not apply***

Address Street ______ Unit # ______
City ______ State ______ ZIP ______ 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
$			$	$	$

Mortgage Loans on this Property ☐ ***Does not apply***

Creditor Name	**Account Number**	**Monthly Mortgage Payment**	**Unpaid Balance**	*To be paid off at or before closing*	**Type:** FHA, VA, Conventional, USDA-RD, Other	**Credit Limit** *(if applicable)*
		$	$	☐		$
		$	$	☐		$

3c. IF APPLICABLE, Complete Information for Additional Property

☐ ***Does not apply***

Address Street ______ Unit # ______
City ______ State ______ ZIP ______ 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
$			$	$	$

Mortgage Loans on this Property ☐ ***Does not apply***

Creditor Name	**Account Number**	**Monthly Mortgage Payment**	**Unpaid Balance**	*To be paid off at or before closing*	**Type:** FHA, VA, Conventional, USDA-RD, Other	**Credit Limit** *(if applicable)*
		$	$	☐		$
		$	$	☐		$

Borrower Name: ______

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 $ ______ **Loan Purpose** ◯ Purchase ◯ Refinance ◯ Other *(specify)* ______

Property Address Street ______ Unit # ______

City ______ State ______ ZIP ______ County ______

Number of Units ______ **Property Value $** ______

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		$

Borrower Name: ______

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

5b. About Your Finances

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	○ NO ○ YES
G. Are there any outstanding judgments against you?	○ NO ○ YES
H. Are you currently delinquent or in default on a Federal debt?	○ NO ○ YES
I. Are you a party to a lawsuit in which you potentially have any personal financial liability?	○ NO ○ YES
J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	○ NO ○ YES
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?	○ NO ○ YES
L. Have you had property foreclosed upon in the last 7 years?	○ NO ○ YES
M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13	○ NO ○ YES

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

Acknowledgments and Agreements

Definitions:

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

I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application

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

(2) The Property's Security

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

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

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

(4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.
- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
  - (a) electronic signature; or
  - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(5) Delinquency

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

(6) Authorization for Use and Sharing of Information

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

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

Borrower Signature ______________________________ Date *(mm/dd/yyyy)* ____/____/______

Additional Borrower Signature ______________________________ Date *(mm/dd/yyyy)* ____/____/______

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 ______________________

Address ______________________

Loan Originator Organization NMLSR ID# ____________ State License ID# ____________

Loan Originator Name ______________________

Loan Originator NMLSR ID# ____________ State License ID# ____________

Email ______________________ Phone (____) ____ – ______

Signature ______________________ Date *(mm/dd/yyyy)* ____ / ____ / ______

Form **4506-C** (September 2020)

Department of the Treasury - Internal Revenue Service

IVES Request for Transcript of Tax Return

OMB Number 1545-1872

▶ **Do not sign this form unless all applicable lines have been completed.**
▶ **Request may be rejected if the form is incomplete or illegible.**
▶ **For more information about Form 4506-C, visit *www.irs.gov* and search IVES.**

1a. Name shown on tax return *(if a joint return, enter the name shown first)*	**1b. First social security number on tax return, individual taxpayer identification number, or employer identification number *(see instructions)***
2a. If a joint return, enter spouse's name shown on tax return	**2b. Second social security number or individual taxpayer identification number if joint tax return**

3. Current name, address (including apt., room, or suite no.), city, state, and ZIP code *(see instructions)*

4. Previous address shown on the last return filed if different from line 3 *(see instructions)*

5a. IVES participant name, address, and SOR mailbox ID

5b. Customer file number *(if applicable) (see instructions)*

Caution: This tax transcript is being sent to the third party entered on Line 5a. Ensure that lines 5 through 8 are completed before signing. *(see instructions)*

6. **Transcript requested**. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request ______________________

a. **Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years ☐

b. **Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns ☐

c. **Record of Account**, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years ☐

7. **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript**. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213 ☐

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

8. Year or period requested. Enter the ending date of the tax year or period using the mm/dd/yyyy format *(see instructions)*

/ /   / /   / /   / /

Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. **Note**: This form must be received by IRS within 120 days of the signature date.

☐ **Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.**

Sign Here

Signature *(see instructions)*	Date	Phone number of taxpayer on line 1a or 2a
Print/Type name		
Title *(if line 1a above is a corporation, partnership, estate, or trust)*		
Spouse's signature	Date	
Print/Type name		

Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-C and its instructions, go to *www.irs.gov* and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

What's New. Form 4506-C was created to be utilized by authorized IVES participants to order tax transcripts with the consent of the taxpayer.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Designated Recipient Notification. Internal Revenue Code, Section 6103(c), limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

Taxpayer Notification. Internal Revenue Code, Section 6103(c), limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

Purpose of form. Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

Note: If you are unsure of which type of transcript you need, check with the party requesting your tax information.

Where to file. The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Fresno Submission Processing Center	Fresno IVES Team 844-249-6239
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

Specific Instructions

Line 1b. Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a, or enter the employer identification number (EIN) for the business listed on line 1a.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B,Change of Address or Responsible Party — Business, with Form 4506-C.

Line 5b. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

Note. If you use an SSN, name or combination of both, we will not input the information and the customer file number will reflect a generic entry of "9999999999" on the transcript.

Line 8. Enter the end date of the tax year or period requested in mm/dd/yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12/31/2018 for a calendar year 2018 Form 1040 transcript.

Signature and date. Form 4506-C must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, *including lines 5a through 8*, are completed before signing.

CAUTION *You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.*

Individuals. Transcripts listed on on line 6 may be furnished to either spouse if jointly filed. Only one signature is required. Sign Form 4506-C exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-C for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to sign Form 4506-C.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

Learning about the law or the form . . . 10 min.
Preparing the form . . . . 12 min.
Copying, assembling, and sending the form to the IRS . . . . 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.

Acknowledgment

Individual Capacity

State of Maryland

County of ________________________

This record was acknowledged before me on the ____________ day of ___________,

20____ by ____.

____

Signature of notarial officer

Title of Notarial Officer_____________________

My commission expires: ___________________

[affix notary stamp]

Optional

DESCRIPTION OF ATTACHED RECORD:

Title or Type of Record: ____

Record Date: _______________ Number of Pages _____________

Signers other than named above: ______________________________________

ewh (10/2020)

Acknowledgment

Representative Capacity

State of Maryland

County of ________________________

This record was acknowledged before me on the _________ day of ___________, 20____

by ____________________________________ as _________________________________

of ____.

____

Signature of notarial officer

Title of Notarial Officer______________________

My commission expires: ___________________

[affix notary stamp]

Optional

DESCRIPTION OF ATTACHED RECORD:

Title or Type of Record: ____

Record Date: _______________ Number of Pages _____________

Signers other than named above: _______________________________________

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Certification

Copy of A Record

State of Maryland

County of ________________________

I certify that this is a true and correct copy of a record in the possession of

_________________________________.

Dated the ______ day of ___________, 20____ by _________________________________.

____

Signature of notarial officer

Title of Notarial Officer______________________

My commission expires: ___________________

[affix notary stamp]

Optional

DESCRIPTION OF ATTACHED RECORD:

Title or Type of Record: ____

Record Date: _______________ Number of Pages _____________

Signers other than named above: _______________________________________

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Certification

Copy of An Electronic Record

State of Maryland

County of ______________________

I certify that this is a true and correct copy of an electronic record entitled

_________________________________ dated the ______ day of ___________, 20____,

containing ____________ pages.

Dated the ________ day of ___________, 20_____ by ____________________________.

____

Signature of notarial officer

Title of Notarial Officer_____________________

My commission expires: ___________________

[affix notary stamp]

Optional

DESCRIPTION OF ATTACHED RECORD:

Title or Type of Record: ____

Record Date: _______________ Number of Pages _____________

Signers other than named above: _____________________________________

ewh (10/2020)

Verification on Oath or Affirmation

State of Maryland

County of ______________________

Signed and sworn to (or affirmed) before me on the ___________ day of __________,

20____ by _____________________________________.

____

Signature of notarial officer

Title of Notarial Officer____________________

My commission expires: __________________

[affix notary stamp]

Optional

DESCRIPTION OF ATTACHED RECORD:

Title or Type of Record: ____

Record Date: ______________ Number of Pages ____________

Signers other than named above: ____________________________________

ewh (10/2020)

Witnessing or Attesting to A Signature

State of Maryland

County of ______________________

Signed (or attested) before me on the ___________ day of __________, 20____

by _____________________________________.

____

Signature of notarial officer

Title of Notarial Officer____________________

My commission expires: __________________

[affix notary stamp]

Optional

DESCRIPTION OF ATTACHED RECORD:

Title or Type of Record: ____

Record Date: ______________ Number of Pages ____________

Signers other than named above: ____________________________________

ewh (10/2020)