

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 5/22/2022
Closing Date 5/25/2022
Disbursement Date 5/29/2022
Settlement Agent Trusted Title Services
File # E12-12345
Property 1234 Ham B vd
 Tampa, FL 33722
Appraised Prop. Value \$213,000

Transaction Information

Borrower Maria Santiago
 1234 Ham B vd
Lender Tampa, FL 33764
 Mortgage Corporation

Loan Information

Loan Term 30 years
Purpose Refinance
Product Fixed Rate
Loan Type Conventional FHA
 VA
Loan ID # 12345678
MIC #

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$202,351	NO
Interest Rate	4.879%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,070.85	NO
Does the loan have these features?		
Prepayment Penalty	NO	
Balloon Payment	NO	

Projected Payments	Years 1 - 10		Years 11 - 30	
Payment Calculation				
Principal & Interest		\$1,070.85		\$1,070.85
Mortgage Insurance	+	47.21	+	
Estimated Escrow <i>Amount can increase over time</i>	+	284.44	+	284.44
Estimated Total Monthly Payment	\$1,402.50		\$1,355.29	
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$492.37 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOA Dues <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>		In escrow? SOME YES NO

Costs at Closing		
Closing Costs	\$7,824.45	Includes \$9,492.03 in Loan Costs + \$2,492.74 in Other Costs -\$4,160.32 in Lender Credits. See page 2 for details.
Cash to Close	\$8,149.45	Includes Closing Costs See Calculating Cash to Close on page 3 for details. <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower

Closing Cost Details

Loan Costs	Borrower-Paid		Paid by Others
	At Closing	Before Closing	
A. Origination Charges	\$5,564.63		
01 % of Loan Amount (Points)			
02 Loan Origination Fee	\$5,564.63		
03			
04			
05			
06			
07			
08			
B. Services Borrower Did Not Shop For	\$1,397.20		
01 Appraisal Fee	to United States Appraisals LLC	\$550.00	
02 Condo/Pud Questionnaire Fee	to C/o HomeSave	\$400.00	
03 Credit Report	to Facua Data C/o Home Finance Corporation	\$47.20	
04 Food Certificate Fee	to Corelogic Food Svcs C/o HomeSave	\$11.00	
05 Survey Fee	to Home Land Surveying Services		\$325.00
06 Tax Service Fee	to Homeogic C/o HomeSave	\$64.00	
07			
08			
09			
10			
C. Services Borrower Did Shop For	\$2,530.20		
01 Title Abstract Fee	to Title Services	\$200.00	
02 Title Courier Fee	to Title Services	\$70.00	
03 Title Document Preparation Fees	to Digital Scanning & Storage to Homeview Imaging LLC	\$55.00	
04 Title Electronic Recording Fee	to Homefile	\$9.50	
05 Title Endorsement Fee	to Endorsement 4.1 8.1 and 9 to National Title	\$158.70	
06 Title Lender's Title Insurance	to Title Insurance	\$1,087.00	
07 Title Settlement Services	to Title Services, LLC	\$950.00	
08			
D. TOTAL LOAN COSTS (Borrower-Paid)	\$9,492.03		
Loan Costs Subtotals (A + B + C)	\$9,167.03	\$325.00	
Other Costs			
E. Taxes and Other Government Fees	\$1,293.10		
01 Recording Fees	Deed: Mortgage: \$180.00	\$180.00	
02 Intangible Tax	to State of F	\$404.70	
03 State Mortgage Tax	to State of F	\$708.40	
F. Prepays	\$54.05		
01 Homeowner's Insurance Premium (mo.)			
02 Mortgage Insurance Premium (mo.)			
03 Prepaid Interest (\$27.03 per day from 4/29/22 to 5/1/22)		\$54.05	
04 Property Taxes (mo.)			
05			
G. Initial Escrow Payment at Closing	\$1,145.59		
01 Homeowner's Insurance \$94.14 per month for 4 mo.		\$376.56	
02 Mortgage Insurance per month for mo.			
03 Property Taxes \$190.30 per month for 8 mo.		\$1,522.40	
04			
05			
06			
07			
08 Aggregate Adjustment		\$753.37	
H. Other			
01			
02			
03			
04			
05			
06			
07			
I. TOTAL OTHER COSTS (Borrower-Paid)	\$2,492.74		
Other Costs Subtotals (E + F + G + H)	\$2,492.74		
J. TOTAL CLOSING COSTS (Borrower-Paid)	\$7,824.45		
Closing Costs Subtotals (D + I)	\$11,659.77	\$325.00	
Lender Credits	\$4,160.32		

Payoffs and Payments

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

TO	AMOUNT
01 Payoff to Joe Schroeder	\$203,000.00
02	
03	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
K. TOTAL PAYOFFS AND PAYMENTS	\$203,000.00

Calculating Cash to Close

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

	Loan Estimate	Final	Did this change?
Loan Amount	\$202,350.00	\$202,350.00	NO
ota Closing Costs (J)	\$7,848.00	\$7,824.45	YES • See Total Loan Costs(D) and Total Other Costs(I)
Closing Costs Paid Before Closing	\$0	\$325.00	YES • You paid these Closing Costs before closing
ota Payoffs and Payments (K)	\$202,350.00	\$203,000.00	YES • See Payoffs and Payments(K)
Cash to Close	\$7,848.00	\$8,149.45	
	<input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	<input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	Closing Costs Financed (Paid from your Loan Amount) \$0

Additional Information About This Loan

Loan Disclosures

Assumption

- If you sell or transfer this property to another person, your lender
- 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.
 - 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 5% of your overdue payment of principal and interest.

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 (negative amortization), 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 (negative amortization), 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.
 - 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.
 - 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
1234 Ham Blvd Tampa, FL 33722

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

- 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	\$3,979.80	Estimated total amount over year 1 for your escrowed property costs: Homeowner's Insurance Mortgage Insurance Property Tax
Non Escrowed Property Costs over Year 1	\$2,495.16	Estimated total amount over year 1 for your non escrowed property costs: Property Tax HOA Dues You may have other property costs.
Initial Escrow Payment	\$1,145.59	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$331.65	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.	\$401,483.50
Finance Charge. The dollar amount the loan will cost you.	\$194,701.10
Amount Financed. The loan amount available after paying your upfront finance charge.	\$195,246.32
Annual Percentage Rate (APR) Your costs over the loan term expressed as a rate. This is not your interest rate.	5.486%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	90.441%



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 received it yet, 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	Mortgage Company	Home Finance Company	Title Services
Address			
NMLS ID	1234	1231234	
FL License ID	MLD849	MBR1640	d01234
Contact	James Holden	Taylor Meeks	Karen Solo
Contact NMLS ID	123007	123854	
Contact FL License ID	LO12345	LO12345	
Email	James@Mortgage.com	Tmeeks@homefinance.com	Ksolo@titleservices.com
Phone	(555) 777 8888	(555) 555-5555	(555) 555 5555

Confirm Receipt

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

Maria Santiago

Date

Closing Affidavit

(Refinance)

Before me, the undersigned authority, personally appeared **Maria Santiago** ("Affiant"), who being by me first duly sworn, on oath, depose(s) and say(s) that:

1. **Maria Santiago** ("Borrower"), is the owner of and is mortgaging the following described property to **Mortgage Corporation** ("Lender"), to wit:

Lot 00, Townhomes, according to the plat thereof as recorded in Plat Book 123, Page 1, Public Records of Hillsborough County, Florida.

2. The above described property is free and clear of all liens, taxes, encumbrances and claims of every kind, nature and description of record whatsoever, except for real estate and personal property taxes for the year 2022, which are not yet due and payable.
3. There have been no improvements, alterations, or repairs to the above described property for which the costs thereof remain unpaid, and there are no claims for labor or material furnished for repairing or improving the same which remain unpaid.
4. There have been no documents recorded in the Public Records of **Hillsborough County, Florida**, subsequent to **April 20, 2022**, which affect title to the Property and Borrower has not entered into any contracts for the sale, disposition or leasing of the Property since said date except as may have been disclosed to **Title Services, LLC** in writing, and Borrower has no knowledge of any matter affecting title to the Property.
5. The Borrower knows of no violations of Municipal or County Ordinances pertaining to the above described property. No judgment or decree has been entered in any court in this State or the United States against said Borrower which remains unsatisfied. There are no persons other than Borrower in possession of the above described property.
6. There are no matters pending against the Borrower that could give rise to a lien that would attach to the property between the effective date of commitment and the recording of the interest to be insured. Borrower has not and will not execute any instruments that would adversely affect the interest to be insured.
7. Borrower's title to, and possession and enjoyment of, the property have been open, notorious, peaceable and undisturbed, and have never been disputed nor questioned.
8. There are no disputes concerning the boundary lines of the property, and the operation of any buildings on said property has been in compliance with the applicable building codes, ordinances and statutes.
9. Affiant has received no notice of any public hearing regarding assessment for improvements or changes in applicable zoning laws concerning said property within the past ninety (90) days.
10. There are no actions or proceedings now pending in any State or Federal Court to which the Borrower is a party, including but not limited to, proceedings in bankruptcy, receivership or insolvency, nor are there any judgments, bankruptcies, liens or executions of any nature which constitute or could constitute a charge or lien upon said property.
11. There are no unrecorded easements, claims of easement or rights-of-way affecting all or any portion of the property.
12. This affidavit is given for the purpose of clearing any possible question or objection to the title to the above referenced property and, for the purpose of inducing **Mortgage Corporation** to make its loan in the amount of **\$202,350.00** and to induce **Title Services, LLC** and **National Title Insurance Company/ATFS** to issue title insurance on the subject property with the knowledge that said lender and title companies are relying upon the statements set forth herein.

13. Borrower hereby holds **Title Services, LLC and National Title Insurance Company/ATFS** harmless and fully indemnifies same (including but not limited to attorney's fees, whether suit be brought or not, and at trial and all appellate levels, and court costs and other litigation expenses) with respect to the matters set forth herein. "Affiant", "Borrower" and "Lender" include singular or plural as context so requires or admits. Borrower further states that he/she is familiar with the nature of an oath and with the penalties as provided by the laws of the United States and the State of Florida for falsely swearing to statements made in an instrument of this nature. Borrower further certifies that he/she has read, or heard read, the full facts of this Affidavit and understands its context.

Under penalties of perjury, I declare that I have read the foregoing Affidavit and that the facts stated in it are true.

Maria Santiago

State of _____
County of _____

The foregoing instrument was sworn to and subscribed before me by means of physical presence or online notarization, this day of _____, 2022 by Maria Santiago who is personally known or has produced a driver's license as identification.

[Seal]

Notary Public
Print Name: _____
My Commission Expires: _____

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) Maria Santiago 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 <u>555-55-5555</u> (or Individual Taxpayer Identification Number) Date of Birth <u>10/30/1990</u> (mm/dd/yyyy) Citizenship <input type="radio"/> U.S. Citizen <input checked="" type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien
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Type of Credit <input checked="" type="radio"/> I am applying for individual credit . <input type="radio"/> 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)
--	--

Marital Status <input type="radio"/> Married <input type="radio"/> Separated <input checked="" type="radio"/> Unmarried* *Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship	Dependents (not listed by another Borrower) Number <u>0</u> Ages _____	Contact Information Home Phone <u>(555) 504-1132</u> Cell Phone _____ Work Phone _____ Ext. _____ Email <u>m.santiago@gmail.com</u>
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Current Address
 Street 5255 Howard Rd Unit # _____
 City Wesley Chapel State FL Zip 33764 Country _____
 How Long at Current Address? _____ Years 1 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 1244 Casa Vadas Ave Unit # _____
 City Veros Beach State FL Zip 34681 Country _____
 How Long at Former Address? 12 Years 2 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 _____

Borrower Name: Maria Santiago

1b. Current Employment/Self Employment and Income

Does not apply

Employer or Business Name Power Home Phone 555-555-1234
 Street 12222 65th Ave Unit # _____
 City Palm Beach State FL Zip 33777 Country US

Gross Monthly Income
 Base \$ 5,821.25 /month
 Overtime \$ _____ /month
 Bonus \$ _____ /month
 Commissions \$ _____ /month
 Military _____
 Entitlements \$ _____ /month
 Other \$ _____ /month
TOTAL \$ 5,821.25 /month

Position or Title Building Operations
 Start Date 01/16/2010 (mm/dd/yyyy)
 How long in this line of work? 10 Years ___ Months

Check if this statement applies:
 I am employed by a family member, property seller, real estate agent, or other party to the transaction.

Check if you are the Business Owner or Self-Employed
 I have an ownership share of less than 25%. Monthly Income (or Loss) \$ _____
 I have an ownership share of 25% or more. \$ _____

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

Does not apply

1d. IF APPLICABLE, Complete Information for Previous Employment/Self Employment and Income

Does not apply

1e. Income from Other Sources

Does not apply

Include income from other sources below. Under Income Source, choose from the sources listed here:
 * Alimony * Child Support * Interest and Dividends * Notes Receivable * Royalty Payments * Unemployment Benefits
 * Automobile Allowance * Disability * Mortgage Credit Certificate * Public Assistance * Separate Maintenance * VA Compensation
 * Boarder Income * Foster Care * Mortgage Differential * Retirement * Social Security * Other
 * Capital Gains * Housing or Parsonage Payments * (e.g., Pension IRA) * Trust

NOTE: Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

Section 2: Financial Information - Assets and Liabilities. This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

2a. Assets - Bank Accounts, Retirement, and Other Accounts You Have

Include all accounts below. Under Account Type, choose from the types listed here:
 * Checking * Certificate of Deposit * Stock Options * Bridge Loan Proceeds * Trust Account
 * Savings * Mutual Fund * Bonds * Individual Development Account * Cash Value of Life Insurance (used for the transaction)
 * Money Market * Stocks * Retirement (e.g., 401k, IRA)

Account Type - use list above	Financial Institution	Account Number	Cash or Market Value
Checking	Home Bank	1234	\$ 13,692.07
Provide TOTAL Amount Here			\$ 13,692.07

2b. Other Assets You Have

Does not apply

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:
Assets
 * Proceeds from Real Estate Property to be sold on or before closing
 * Proceeds from Sale of Non-Real Estate Asset
 * Secured Borrowed Funds
 * Unsecured Borrowed Funds
 * Other
Credits
 * Earnest Money
 * Employer Assistance
 * Lot Equity
 * Relocation Funds
 * Rent Credit
 * Sweat Equity
 * Trade Equity

Borrower Name: Maria Santiago

2c. Liabilities - Credit Cards, Other Debits, and Leases that You Owe

Does not apply

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

* Revolving (e.g., credit cards) * Installment (e.g., car, student, personal loans) * Open 30-Day (balance paid monthly) * Lease (not real estate) * Other

Account Type -use list above	Company Name	Account Number	Unpaid Balance To be paid off at or before closing	Monthly Payment
Revolving	CARD	1234	\$ 1,340.00 <input type="checkbox"/>	\$ 50.00
Revolving	CARD	4321	\$ 315.00 <input type="checkbox"/>	\$ 60.00
Revolving	HOME BANK	4411	\$ 222.00 <input type="checkbox"/>	\$ 15.00

2d. Other Liabilities and Expenses

Does not apply

Include all other liabilities and expenses below. Choose from the types listed here:

* Alimony* Child Support * Separate Maintenance *Job Related Expenses *Other

Monthly Payment

Section 3: Financial Information - Real Estate. This section asks you to list all properties you currently own and what you owe on them. I do not own any real estate

3a. Property You Own

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

Address Street 1234 HAM BLVD Unit # _____
 City Tampa State FL Zip 33722 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
\$ 213,000.00	Retained	PrimaryResidence	\$ 450.66	\$ 0.00	\$

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)
Home Bank		\$	\$ 203,000.00 <input checked="" type="checkbox"/>		\$

3b. IF APPLICABLE, Complete Information for Additional Property

Does not apply

Section 4: Loan and Property Information. This section asks about the loan's purpose and the property you want to purchase or refinance.

4a. Loan and Property Information

Loan Amount \$ 202,350.00 Loan Purpose Purchase Refinance Other _____
 Property Address 1234 HAM BLVD
 City of TAMPA State FL Zip 33766
 County HILLSBOROUGH Number of Units 1 Property Value \$ 213,000.00
 Occupancy Primary Residence Second Home Investment Property

- Mixed-Use Property.** If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop) NO YES
- Manufactured Home.** Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) NO YES

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing

Does not apply

Borrower Name: Maria Santiago

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

Include all gifts and grants below. Under Source, choose from the sources listed here:

- * Community Nonprofit
- * Federal Agency
- * Relative
- * State Agency
- * Lender
- * Employer
- * Local Agency
- * Religious Nonprofit
- * Unmarried Partner
- * Other



Borrower Name: Maria Santiago

Uniform Residential Loan Application
Freddie Mac Form 65 Fannie Mae Form
1003
Effective Date 01/2021

Section 5: Declarations. This section asks you specific questions about the property, your funding, and your past financial history.

5a. About this Property and Your Money for this Loan

<p>A. Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?</p>	<p><input type="radio"/> NO <input checked="" type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES _____ _____</p>
<p>B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES \$ _____</p>
<p>D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program) ?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>

5b. About Your Finances

<p>F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>G. Are there any outstanding judgments against you?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>H. Are you currently delinquent or in default on a Federal debt?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>I. Are you a party to a lawsuit in which you potentially have any personal financial liability?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>L. Have you had property foreclosed upon in the last 7 years?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>

Borrower Name: Maria Santiago

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) _____

Borrower Name: Maria Santiago

Section 7: Military Service. This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

- Military Service** - Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? NO YES
If YES, check all that apply:
- Currently serving on active duty with projected expiration date of service/tour _____ (mm/dd/yyyy)
 - Currently retired, discharged, or separated from service
 - Only period of service was a non-activated member of the Reserve on National Guard
 - Surviving spouse

Section 8: Demographic Information. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application.

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

Ethnicity

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

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

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

Sex

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

Race

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

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

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

Examples: Fijian, Tongan, etc.

- White
- I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person)

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview (includes Electronic Media w/Video Component)
- Telephone Interview
- Fax or Mail
- Email or Internet

Borrower Name: Maria Santiago

Uniform Residential Loan Application
Freddie Mac Form 65 Fannie Mae Form
1003
Effective Date 01/2021

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

Loan Originator Information

Loan Originator Organization Name Home Finance Corporation
Address 1234W 88th Street
Loan Originator Organization NMLSR ID # _____ State License ID # MBR1234
Loan Originator Name James Done
Loan Originator NMLSR ID # 123454 State License ID # LO1234
Email J.Done @homefinance.com Phone 555-555-5555

Signature *James Done* Date (mm/dd/yyyy) 05/30/2022



Borrower Name: Maria Santiago

Uniform Residential Loan Application
Freddie Mac Form 65 Fannie Mae Form
1003
Effective Date 01/2021

To be completed by the Lender:

Lender Loan No/Universal Loan Identifier 123445 / 549300YIQ7S7Z8PIHE53000010361232132 Agency Case No. _____

Uniform Residential Loan Application - Unmarried Addendum

For Borrower Selecting the Unmarried Status

Lenders Instructions for Using the Unmarried Addendum

The Lender may use the Unmarried Addendum only when a Borrower selected "Unmarried" in Section 1 and the information collected is necessary to determine how State property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title.

For example, the Lender may use the Unmarried Addendum when the Borrower resides in a State that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships or when the "property is located in such a State." "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

If you selected "Unmarried" in Section 1, is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse? NO YES

If YES, indicate the type of relationship and the State in which the relationship was formed. For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the State in which you currently reside or where the property is located.

Civil Union Domestic Partnership Registered Reciprocal Beneficiary Relationship Other (explain) _____

State: _____

Uniform Residential Loan Application - Lender Loan Information

This section is completed by your Lender.

L1. Property and Loan Information

Community Property State

- At least one borrower lives in a community property state.
 The property is in a community property state.

Transaction Detail

- Conversion of Contract for Deed or Land Contract
 Renovation
 Construction-Conversion/Construction-to-Permanent
 Single-Closing Two-Closing

Construction/Improvement Costs \$ _____

Lot Acquired Date _____ (mm/dd/yyyy)

Original Cost of Lot \$ _____

Refinance Type

- No Cash Out
 Limited Cash Out
 Cash Out

Refinance Program

- Full Documentation
 Interest Rate Reduction
 Streamlined without Appraisal
 Other _____

Energy Improvement

- Mortgage loan will finance energy-related improvements.
 Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through property taxes (e.g., the Property Assessed Clean Energy program).

Project Type Condominium Cooperative Planned Unit Development (PUD) Property is not located in a project

L2. Title Information

Title to the Property Will be Held in What Name(s):
 Maria Santiago

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

Estate Will be Held in

- Fee Simple
 Leasehold Expiration Date _____ (mm/dd/yyyy)

Manner in Which Title Will be Held

- Sole Ownership Joint Tenancy with Right of Survivorship
 Life Estate Tenancy by the Entirety
 Tenancy in Common Other

Trust Information

- Title Will be Held by an *Inter Vivos (Living)* Trust
 Title Will be Held by a Land Trust

Indian Country Land Tenure

- Fee Simple On a Reservation
 Individual Trust Land (*Allotted/Restricted*)
 Tribal Trust Land On a Reservation
 Tribal Trust Land Off Reservation
 Alaska Native Corporation Land

L3. Mortgage Loan Information

Mortgage Type Applied For

- Conventional USDA-RD
 FHA VA Other: _____

Terms of Loan

Note Rate 4.875 %
 Loan Term 360 (months)

Mortgage Lien Type

- First Lien
 Subordinate Lien

Amortization Type

- Fixed Rate Other (explain): _____
 Adjustable Rate
If Adjustable Rate:
 Initial Period Prior to First Adjustment _____ (months)
 Subsequent Adjustment Period _____ (months)

Loan Features

- Balloon/Balloon Term _____ (months)
 Interest Only/Interest Only Term _____ (months)
 Negative Amortization
 Prepayment Penalty/Prepayment Penalty Term _____ (months)
 Temporary Interest Rate Buydown/Initial Buydown Rate _____ %
 Other (explain): _____

Proposed Monthly Payment for Property

First Mortgage (P & I)	\$ <u>1,070.85</u>
Subordinate Lien(s) (P & I)	\$ _____
Homeowner's Insurance	\$ <u>94.14</u>
Supplemental Property Insurance	\$ _____
Property Taxes	\$ <u>198.23</u>
Mortgage Insurance	\$ <u>47.22</u>
Association/Project Dues (Condo, Co-Op, PUD)	\$ <u>200.00</u>
Other	\$ _____
TOTAL	\$ <u>1,610.44</u>

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

A. Sales Contract Price	\$	
B. Improvements, Renovations, and Repairs	\$	0.00
C. Land (if acquired separately)	\$	
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)	\$	203,000.00
E. Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe)	\$	
F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments)	\$	11,659.77
G. Discount Points	\$	0.00
H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)	\$	214,659.77

TOTAL MORTGAGE LOANS

I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent) \$ <u>202,350.00</u> Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount \$ <u>0.00</u>	\$	202,350.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing (See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)	\$	
K. TOTAL MORTGAGE LOANS (Total of I and J)	\$	202,350.00

TOTAL CREDITS

L. Seller Credits (Enter the amount of Borrower(s) costs paid by the property seller)	\$	0.00
M. Other Credits (Enter the sum of all other credits - Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)	\$	4,485.32
N. TOTAL CREDITS (Total of L and M)	\$	4,485.32

CALCULATION

TOTAL DUE FROM BORROWER(s) (Line H)	\$	214,659.77
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)	- \$	206,835.32
Cash From/To the Borrower (Line H minus Line K and Line N) NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.	\$	7,824.45

ACKNOWLEDGMENT OF RECEIPT OF APPRAISAL REPORT

Loan Number: 18123456

Date: May 25, 2022

Lender: MORTGAGE CORPORATION (NMLS # 0000)

Borrower: Maria Santiago

Property Address: 1234 HAM BLVD
TAMPA, FLORIDA 33769

Under federal law, the creditor is required to provide you a copy of all appraisals or other written valuations developed in connection with your application for credit that is to be secured by a first lien on a dwelling. The creditor is required to provide a copy of each such appraisal or written valuation, at no additional cost to you, promptly upon completion, or three business days prior to consummation, whichever is earlier.

By signing below, your signature will acknowledge either:

- Your receipt of the appraisals or other written valuations developed in connection with your loan, no later than three days prior to consummation, or
- You previously waived your right to review the appraisal or other written valuation three days prior to consummation

Borrower Maria Santiago

Date

EMPLOYMENT ATTESTATION

Borrower Name: Maria Santiago

By signing this attestation (this "Employment Attestation"), I certify that:

1. I agree that the employment information which I submitted for qualification purposes is correct, and that I continue to work with Current Employer as listed below.
2. The income documentation which I submitted for qualification purposes is true and complete to the best of my knowledge.
3. I am not aware of any future changes in employment status or income that will affect my ability to repay and agree to provide information to AmeriSave Mortgage Corporation, if asked, to verify the accuracy of my Employment Attestation.

By signing below, I indicate that I understand that failure to disclose any change in employment status or income could influence AmeriSave Mortgage Corporation's extension of credit to me and constitute mortgage fraud. Furthermore, I understand that I will be in default under the terms of the security instrument if, during the application process for the loan, I or any person acting on my direction or with my knowledge or consent gave materially false, misleading or inaccurate information or statements to the lender (or fail to provide lender with material information) in connection with the loan including, but not limited to, misrepresentations regarding my financial status. I understand further that any intentional or negligent misrepresentation(s) of the information contained in, or made in connection with, the loan application may result in severe civil and/or criminal penalties, including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the lender, its agents, successors an assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation(s) which I made on or in connection with the loan application.

I, _____ (the borrower), certify by my signature below that this Employment Attestation is true to the best of my knowledge and belief.

Current Employer: Power Home

Signature

Date

Closing Attorney / Title Company / Notary:

Please ensure that **all parties** that are listed on signature lines (page 5 and/or 6) on the Closing Disclosure **sign and date** at the time of consummation.

If a borrower does not sign the CD at closing, please contact the Closer at Title and stop the Closing! The CD has to be signed and dated at closing to be **valid**.

LOAN TERMS AGREEMENT

Date: May 24, 2022

File No.: 12322545

Lender: MORTGAGE CORPORATION

Loan Originator: James Done

Address: 8 PIEDMONT Center

Phone:

ATLANTA, GEORGIA 30305

Email: J.Done@homefinance.com

Lender NMLS ID #: 1168

Loan Originator NMLS ID #: 12345

Applicant(s): Maria Santiago

Property Address: 1234 HAM BLVD
TAMPA, FLORIDA 33764

This Loan Terms Agreement ("Agreement") documents your selection of certain pricing options and establishes other terms and conditions related to the mortgage ("loan") for which you are applying with AmeriSave Mortgage Corporation ("AmeriSave"). In this Agreement, the terms "Applicant" and "you" refer to the loan applicant, and the terms "we" and "us" refer to AmeriSave. If there is more than one loan application, the terms "Applicant" and "you" refer to all loan applicants.

I. LOAN DESCRIPTION

Property Being Financed:	1234 Hame BLVD Tampa, FLORIDA 33764	
Loan Amount:	\$ 202,350.00	
Interest Rate (Initial Rate for ARM Products):	4.875	%
Points:	\$ 0.00	
Lender Credits:	\$ -4,160.00	
Other Origination Charges:	\$ 5,564.63	
Loan Product Description:	Fixed Rate	
Loan Term (in months):	360	Months
Loan-to-Value:	95.0	%
Lock-In Expiration Date (if locked):	05/30/2022	Days in Lock Period: 41

II. LOAN PRICING

This agreement documents the pricing terms of your mortgage loan. By accepting the terms of this Agreement, you have either locked-in the interest rate and other pricing terms for this loan or elected to float the interest rate on your loan.

- Locked Interest Rate
Please refer to Section IV.B. for more information regarding the Lock-In Expiration Date.
- Float Rate
Please refer to Section IV.C. for more information concerning your interest rate.

III. ADJUSTABLE RATE/BUY DOWN MORTGAGE SPECIFICS (IF APPLICABLE)

Initial Rate:	N/A %	Adjustment Cap - First Period:	N/A %
Margin:	N/A %	Adjustment Cap - Subsequent Periods:	N/A %
		Lifetime Adjustment Cap:	N/A %

Index used: please see the "ARM Program Disclosure" for details on the index used for your loan program.

Conversion Option: No Yes

IV. TERMS AND CONDITIONS

This section contains important terms and conditions. The section headings are for convenience only and shall not be used in interpreting this Agreement.

A. Costs and Fees. In addition to the lender fees charged by AmeriSave you acknowledge that you may be required to pay third-party and other costs or fees in connection with your loan including, but not limited to, appraisal, credit report, title insurance, closing/attorney fees, recording fees, prepaid interest, intangible mortgage, property and transfer taxes, subordination fees, fees to change the title vesting, private mortgage insurance premiums (if applicable), homeowners/hazard insurance or monies required to fund any escrow or impound account. Please refer to the Loan Estimate for further information on the lender fees and an estimate of any additional costs you may incur in connection with this loan. Upon application, AmeriSave may collect a credit report fee which is non-refundable, except as required by law, if the fee has been incurred by AmeriSave. Once you have provided your intent to proceed with the loan application, AmeriSave will require an additional fee to cover the cost of the appraisal. The cost of the appraisal is non-refundable, except as required by law, and if the appraiser has performed his/her review of the subject property. AmeriSave will provide a copy of the appraisal to you upon receipt, but no later than 3 business days prior to closing.

B. Lock-In Expiration. To obtain the locked-in terms, the loan must close and fund, be delivered, or be purchased on or before the Lock-In Expiration Date set forth in this Agreement. If, for any reason, the loan is not funded, delivered, or purchased, as may be applicable, on or before the Lock-In Expiration Date, or this Agreement is rendered void by AmeriSave in accordance with this Agreement, then, subject to applicable law, you will be required to pay the higher of the interest rate and/or other pricing terms:

- a. previously established for your loan plus an extension fee, or
- b. prevailing at the time you communicate to AmeriSave your agreement to proceed with the new pricing terms.

C. Floating Rate Lock. Until your interest rate is locked, your interest rate is considered a floating rate. This means that as the market improves or worsens your interest rate will too. Once your loan application receives full approval and all conditions have been met, your Mortgage Loan Originator will contact you to identify a closing date, set your interest rate and final terms. Your interest rate and pricing terms will be established based on those available the date AmeriSave locks your rate. Once locked, you will receive updated disclosures based on the locked terms. For the interest rate to be honored, the loan must close and fund by the lock expiration.

If your lock expires or you change the terms of your lock, you will receive the higher of the interest rate and other pricing terms:

- a. Previously established for your loan, or
- b. Prevailing at the time you communicate to AmeriSave your agreement to proceed with the new pricing terms.

You realize the risk of the interest rate and other pricing terms increasing or decreasing on economic and market conditions that affect interest rates and points of which AmeriSave has no control. AmeriSave does not have control of program availability or changes to program guidelines or qualification terms, or a program being discontinued, as these are controlled by investors and/or Fannie Mae, Freddie Mac, FHA/HUD, the VA.

By floating your interest rate, you realize the risk of the interest rate and other pricing terms increasing or decreasing depending on economic and market conditions that affect interest rates and points of which AmeriSave has no control. You also agree that it is your responsibility to contact AmeriSave to obtain quotes on interest rates and other pricing terms if you have elected to float your interest rate.

D. Accuracy of Information. In accepting your loan application, we rely upon the accuracy and completeness of information provided by you or on your behalf. You represent that all information that has or will be given by you or on your behalf is accurate and complete and you will notify us immediately if any information is no longer accurate. If any information we receive is materially inaccurate or misleading, we will not be bound by this Agreement.

E. Processing. We must receive all requested information in a timely manner. You agree to cooperate with us and promptly supply the information and documents required to process your application. You further agree to cooperate with and assist us in obtaining a fully executed and acceptable subordination agreement from any junior-lien lender (if applicable). We will use good faith efforts to assure that your loan application is processed in a timely manner. However, you should be aware that the closing of the loan can be delayed by factors outside of our control. We rely on third parties for items such as flood zone determinations, title reports, title commitments and, where necessary, for obtaining subordination agreements from junior-lien lenders, and delays by these parties may cause a delay in our processing time. We, therefore, cannot guarantee that the loan will close and disburse on or before the Lock-In Expiration Date and do not assume liability for delays caused by any third party.

F. Other Delays. AmeriSave is not and will not be liable if your loan does not close and disburse on or before the Lock-In Expiration Date if AmeriSave is delayed, hindered, or prevented from performing any act required under this Agreement due (i) to the absence of clear and merchantable title to the property securing your loan; and (ii) delays caused by third parties including, without limitations, governmental entities, builders, contractors, appraisers, notaries, attorneys, closing agents, seller or repair persons, reason of pandemic (e.g., COVID-19), war, governmental restrictions, civil commotion, shortage of labor or materials, strikes, fire, Acts of God, or any other reason beyond the control of AmeriSave.

G. Loan Approval. This Agreement does not constitute a loan approval. Approval of your loan application will be subject to the various credit and/or pre-closing conditions that are specific to the particular type of transaction and loan product for which you have applied. If you should have questions concerning the requirements or status of conditions, please contact your loan advisor or processor.

H. Entire Agreement; Assignments and Modifications. This Loan Terms Agreement supersedes any and all other prior proposals, quotes, statements or understandings regarding the pricing and other terms addressed herein. This Agreement is not assignable by you to another borrower. This Agreement also cannot be changed, modified or cancelled except by a written modification signed by one of AmeriSave's Authorized Representatives. This Agreement is not transferrable.

Applicant Maria Santiago Date

James Done 05/30/2022
Loan Originator James Done Date

BORROWER'S CERTIFICATION AND AUTHORIZATION

CERTIFICATION

The undersigned certify the following:

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

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Lender. As part of the application process, Lender and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Lender and to any investor to whom you may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request for a period not in excess of three months from the date of my/our execution of this Authorization to Release Information. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. I/We further authorize Lender to order a consumer credit report and verify other credit information.
4. Lender or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Lender, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated. The mortgage guaranty insurer (if any) is: N/A

Borrower	Maria Santiago	Date	555-55-5555
			Social Security Number

Borrower		Date	Social Security Number
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Borrower		Date	Social Security Number
----------	--	------	------------------------

Borrower		Date	Social Security Number
----------	--	------	------------------------

Borrower		Date	Social Security Number
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Borrower		Date	Social Security Number
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BORROWER'S CERTIFICATION, AUTHORIZATION AND CONSENT

Loan Number: 1123445

Date: May 25, 2022

Provided By: MORTGAGE CORPORATION

Borrower: Maria Satiago

Property Address: 1234 HAM BLVD, Tampa, FLORIDA 33764

CERTIFICATION

The undersigned certify the following:

I have applied for a mortgage loan. In applying for the loan, I completed a loan application containing information on the purpose of the loan, the amount and source of the downpayment, employment and income information, and assets and liabilities. I certify that all of the information is true and complete. I made no misrepresentations in the loan application or other documents, nor did I omit any pertinent information.

I understand and agree that Lender reserves the right to change the mortgage loan review process. This may include verifying the information provided on the application.

I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

As part of our mortgage loan application process, Lender and Other Loan Participants, may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.

I authorize third parties to provide to Lender and Other Loan Participants, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.

I further authorize Lender to order a consumer credit report and verify other credit information.

BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION

I understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of:

- (i) providing an offer;
- (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; or
- (iii) as otherwise permitted by applicable laws, including state and federal privacy and data security laws.; or
- (iv) marketing

The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns.

The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

Borrower Maria Santiago

Date

Borrower

Date

Form 4506-C (September 2020)	Department of the Treasury - Internal Revenue Service IVES Request for Transcript of Tax Return	OMB Number 1545-1872
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- ▶ 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) Maria Santiago	1b. First social security number on tax return, individual taxpayer identification (see instructions) 555-55-5555
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)
Maria Santiago
222 HAM BLVD , TAMPA, FL 33764

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
Mortgage Corporation c/o TALX Corporation, a provider of Equifax Verification Services

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 **1040 / 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 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)
12/31/2021 **12/31/2020** **12/31/2019**

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 (555) 555 -1234
	Print/Type name Maria Santiago		
	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.



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 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.

NOTE

May 25, 2022
[Date]

ATLANTA
[City]

GEORGIA
[State]

1234 Hame BLVD, TAMPA, FLORIDA 33764
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$202,350.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is MORTGAGE CORPORATION, A GEORGIA CORPORATION

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 4.879 %.

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 1st day of each month beginning on June 1, 2022. 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 May 15, 2052, 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 ATLANTA, GEORGIA 30305

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. \$ 1,070.85

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 15 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.

11. DOCUMENTARY TAX

The state documentary tax due on this Note has been paid on the mortgage securing this indebtedness.

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

Maria Santiago (Seal)
-Borrower

Loan Originator: James Done, NMLSR ID 123456
Loan Originator Organization: Home Finance Corporation, NMLSR ID 1234545
Loan Originator Organization: Mortgage Corporation, NMLSR ID 1234

[Sign Original Only]

ALLONGE

Loan Number: 12321444

Loan Date: May 25, 2022

Borrower(s): Maria Santiago

Property Address: 1234 HAM BLVD, TAMPA, FLORIDA 33779

Principal Balance: \$202,350.00

PAY TO THE ORDER OF

Without Recourse

Company Name: MORTGAGE CORPORATION, A GEORGIA CORPORATION

By: _____ (Title)

This Instrument Prepared By:
MORTGAGE CORPORATION

After Recording Return To:
MORTGAGE CORPORATION
ATLANTA, GEORGIA 30305
Loan Number: 12345566

[Space Above This Line For Recording Data]

MORTGAGE

MIN: 10027123222912345

MERS Phone: 888-555-6377

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 May 25, 2022, together with all Riders to this document.

(B) "**Borrower**" is Maria Santiago, a single woman

Borrower is the mortgagor under this Security Instrument.

(C) "**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 mortgagee 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 2026, Flint, MI 48501-2026,

(D) "**Lender**" is MORTGAGE CORPORATION

Lender is a GEORGIA CORPORATION organized and existing under the laws of GEORGIA
Lenders address is ATLANTA, GEORGIA

(E) "**Note**" means the promissory note signed by Borrower and dated April 25, 2022
The Note states that Borrower owes Lender TWO HUNDRED TWO THOUSAND THREE HUNDRED FIFTY AND 00/100 Dollars (U.S. \$ 202,350.00) plus interest.

Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than May 1, 2052

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

(G) "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.

(H) "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]:

- | | |
|--|--|
| <input type="checkbox"/> Adjustable Rate Rider | <input checked="" type="checkbox"/> Planned Unit Development Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input type="checkbox"/> 1-4 Family Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Other(s) [specify] |

(I) "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.

(J) "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.

(K) "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.

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

(M) "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.

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

(O) "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.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §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.

(Q) "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

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 does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in the

COUNTY

of

HILLSBOROUGH

:

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A".

which currently has the address of

1234 HAM BLVD

[Street]

TAMPA

, Florida

33764

("Property Address"):

[City]

[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 mortgage, 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 Federal Home 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. Borrower shall not surrender the leasehold estate and interests herein conveyed or terminate or cancel the ground lease. Borrower shall not, without the express written consent of Lender, alter or amend the ground 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, foreclosure by judicial proceeding 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 foreclosure. 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 foreclose this Security Instrument by judicial proceeding. 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.

23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. 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. Attorneys' Fees. As used in this Security Instrument and the Note, attorneys' fees shall include those awarded by an appellate court and any attorneys' fees incurred in a bankruptcy proceeding.

25. Jury Trial Waiver. The Borrower hereby waives any right to a trial by jury in any action, proceeding, claim, or counterclaim, whether in contract or tort, at law or in equity, arising out of or in any way related to this Security Instrument or the Note.

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)
Maira Santiago -Borrower
1234 HAM BLVD
TAMPA, FL 33764

Witness

Witness

_____[Space Below This Line For Acknowledgment]_____

State of _____)
)
County of _____)

The foregoing instrument was acknowledged before me by means of:

Physical Presence,

- OR -

Online Notarization,

this _____ day of _____, 2022, by
Date Month Year

Maria

Name of Person Acknowledging

Signature of Notary Public - State of Florida

Name of Notary Typed, Printed or Stamped

(Place Notary Seal Stamp Above)

Personally Known

Produced Identification

Type of Identification Produced: _____

Loan Originator: _____, NMLSR ID _____

Loan Originator Organization: Home Finance Corporation, NMLSR ID _____ Loan

Originator Organization: Mortgage Corporation, NMLSR ID _____

Loan Number: 1234355

Date: May 25, 2022

Property Address: 1234 HAM BLVD
TAMPA, FLORIDA 33779



EXHIBIT "A"
LEGAL DESCRIPTION

A.P.N. # :

PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 25th day of May 2022, 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 MORTGAGE CORPORATION, A GEORGIA CORPORATION (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

1234 Ham Blvd, Tampa, FLORIDA 33764
[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

33764 - Tampa
[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)
Maria Santiago -Borrower



FROM: MORTGAGE CORPORATION
ATLANTA, GEORGIA 30305

Phone: (555) 555-5555 / Fax: (555) 555-5555

TO:

Title Services
12345 Bismark Blvd
Sun City, FLORIDA 33180
(555) 555-5555

ATTN:

Kate Masson

RE: Borrower(s): Maria Santiago

Property Address: 1234 Ham Blvd
Tampa, FLORIDA 33764

Document Date: May 25, 2022

Closing Date: May 30, 2022

Disbursement: April 31, 2022

Case No.:

Loan No.: 12345467

App. No.:

Order No.:

Escrow No.: E22-1234

GENERAL CLOSING INSTRUCTIONS

Do not close or fund this loan unless **ALL** conditions in these closing instructions and any supplemental closing instructions have been satisfied. The total consideration in this transaction except for our loan proceeds and approved secondary financing must pass to you in the form of cash. Do not close or fund this loan if you have knowledge of a concurrent or subsequent transaction which would transfer the subject property.

You must follow these instructions exactly. These closing instructions can only be modified with our advance written approval. You shall be deemed to have accepted and to be bound by these closing instructions if you fail to notify us in writing to the contrary within 24 hours of your receipt hereof or if you disburse any funds to or for the account of the Borrower(s).

All documents with the exception of those to be recorded (Security Instrument, Riders, Corporation Assignment(s), Grant Deed, Quit Claim, Power of Attorney, etc.) must be returned to our office within 48 HOURS of the signing. Please return certified copies of those documents that are to be recorded. Failure to comply with these instructions may delay funding.

EXECUTION OF DOCUMENTS

1. Each Borrower must sign all documents exactly as his or her name appears on the blank line provided for his or her signature. All signatures must be witnessed if required or customary. All signature acknowledgments must be executed by a person authorized to take acknowledgments in the state of closing.
2. Any correction to loan documents must be approved in writing by us in advance. **No white-out permitted.** Approved deletion should be made by marking a single line through the language being deleted. All additions and deletions must be initialed by all borrowers. No corrections or deletions to the Closing Disclosure are permitted.
3. All Powers of Attorney must be provided to and approved by us in advance. If approved, the Power of Attorney must be recorded in the same county(ies) in which the Security Instrument is recorded, a certified copy provided to us.

RESCISSION

1. If the transaction is subject to rescission, provide **each** Borrower and **each** person having any ownership interest in the security property with **two (2) copies** of the completed Notice of Right to Cancel. The Notice of Right to Cancel must be properly completed (including all dates) and each borrower and person given a Notice of Right to Cancel must execute an acknowledgment of receipt. Your failure to properly complete and provide the Notice of Right to Cancel to each person entitled to receive it and obtain an acknowledgment of receipt will delay this closing.
2. No Borrower or other person having an ownership interest in the Security Property may modify or waive his or her right to rescind without our prior written consent.
3. If any Borrower or other person having an ownership interest in the security property indicates that he or she wishes to cancel this transaction, contact us immediately for further instructions.
4. Provide to each Borrower and each person having any ownership interest in the security property a Closing Disclosure, and obtain an acknowledgment of receipt executed by each borrower and person. Your failure to properly provide the Closing Disclosure to each person entitled to receive it and obtain an acknowledgement of receipt will delay this closing.

SURVEYS

1. A valid survey dated within 90 days of closing is required in areas where surveys are customary.
2. The survey must contain all relevant and customary information and certifications and the legal description, lot size and street must agree with the appraisal and closing documents.

HAZARD INSURANCE

1. The Borrower(s) must provide satisfactory evidence of hazard insurance coverage and flood insurance coverage if the Property is located in a special flood hazard area.
2. Dwelling coverage must be equal to the lesser of the loan amount or the full replacement value of the property improvements, and must extend for either a term of at least one (1) year after the closing date for purchase transactions or six (6) months after the closing date for refinance transactions.
3. Loss payee/mortgagee clause to read:
MORTGAGE CORPORATION
IT'S SUCCESSORS AND/OR ASSIGNS
ATLANTA, GEORGIA
Loan Number: 123455

ACKNOWLEDGED AND AGREED:

Settlement Agent Kate Masson

FROM: MORTGAGE CORPORATION
ATLANTA, GEORGIA

Phone: (555) 555-5555
Fax: (555) 555-5555

TO: Title Services
1234 Bismark Blvd,
Sun City, Florida 33180
Phone: (555) 555-5555

ATTN: Kate Masson

RE: Borrower(s): Maria Santiago

Property Address: 1234 Ham Blvd,
Tampa, FLORIDA 33764

Document Date: May 25, 2022

Closing Date: May 30, 2022

Disbursement: May 31, 2022

Case No.:

Loan No.: 12345657

App. No.:

Order No.:

Escrow No.: E22-1234

SPECIFIC CLOSING INSTRUCTIONS

LOAN DOCUMENTS:

We enclose the following documents necessary to complete the above referenced loan transaction:

(X) Note	Stmnt.	(X) AD
(X) Mortgage	(X) Impound Auth.	(X) Worksheets
(X) Planned Unit Dev. Rider	(X) Rescission Notice	(X) Loan Application
(X) Payment Letter	(X) Affidavit and Agrmnt.	(X) Patriot Act
(X) Hazard Ins. Req.	(X) Transfer of Servicing	(X) Compliance Agreement
(X) Borrowers Cert.	(X) Allonge to Note	(X) 4506C
(X) Initial Escrow Acct. Disc.	(X) Notices	(X) CERTIF

Deliver one (1) copy of all loan documents to the Borrower(s); deliver one (1) copy of the Federal Truth-In-Lending Disclosure Statement or Closing Disclosure (as applicable) to each Borrower.

LOAN TERMS:

Loan Amount: 202,351.00

Initial Advance:

Sales Price:

Term (Months): 360

Interest Rate: 4.879 %

Initial Payment: 1,070.85

First Payment Date: 06/01/22

Last Payment Date: 05/01/52

ARM Loan: () Yes (X) No

Index:

Margin:

Periodic Rate Cap:

Lifetime Rate Cap:

Lifetime Rate Floor:

Interest Change Date:

Payment Change Date:

Loan Purpose: REFINANCE

PAYOFF REQUIREMENTS:

It is a condition to the funding of this loan that the following payoffs be made through this closing. Indicate payoffs on the HUD-1 Settlement Statement or Closing Disclosure (as applicable) or provide other satisfactory evidence of payoff:
PAYOFF to Joe Schroeder 203,000.00

CONDITIONS TO BE SATISFIED PRIOR TO DISBURSEMENT OF LOAN PROCEEDS:

SEE ATTACHED ADDENDUM TO CLOSING INSTRUCTIONS

TITLE INSURANCE REQUIREMENTS:

You are authorized to use funds for the account of the Borrowers and to record all instruments when you comply with the following:

1. THIS LOAN MUST RECORD IN 1ST LIEN POSITION ON OR PRIOR TO THE DISBURSEMENT DATE NOTED ABOVE. PROVIDE DUPLICATE ORIGINALS OF THE ALTA TITLE POLICY.
2. Vesting to read: Maria Santiago, a single
3. Title Policy must contain the following endorsements (or their equivalents): 8.1 or 9
4. ALTA Title Policy must be free from liens, encumbrances, easements, encroachments and other title matters except (i) the lien of our loan in the amount of our loan on the property described herein showing the Instrument or Document Number and the date of recording of the Security Instrument; (ii) general, specific, state, county, city, school or other taxes and assessments not yet due or payable;
(iii) other items as permitted by us; and (iv) the following items as shown on the preliminary title report, commitment, binder or equivalent dated

SECONDARY FINANCING:

Secondary financing in the amount of \$ NONE

has been approved.

FROM: MORTGAGE CORPORATION
ATLANTA, GEORGIA
Phone: (555) 555-5555
Fax: (555) 555-5555

TO: Title Services
1234 Bismark Blvd, Sun City, Florida
Phone: (555) 555-5555

ATTN: Kate Mason

RE: Borrower(s): Maria Santiago

Property Address: 1234 Ham Blvd,
Tampa, FLORIDA 33764

Document Date: May 25, 2022

Closing Date: May 30, 2022

Disbursement Date: May 31, 2022

Case No.:

Loan No.:123456787

App. No.:

Order No.:

Escrow No.:E22-1234

ADDENDUM TO CLOSING INSTRUCTIONS

(Additional conditions to be satisfied prior to disbursement of loan proceeds)

***IMPORTANT:** Copy of Funds Disbursement Letter or copy of all disbursement checks required upon funding. This can be sent to Post Closing separate from the initial package sent right after Closing. Homesave will not purchase the loan until disbursement to the borrower is confirmed.

***IMPORTANT:** THE CLOSING DOCUMENTS CANNOT BE SIGNED WITH A DATE PRIOR TO THE DATE ON THE NOTE OR THE LOAN DOCUMENTS ARE INVALID. PLEASE CONTACT OUR OFFICE IF YOU NEED ASSISTANCE WITH UPDATED DOCUMENTS

In the event the loan does not close or record within 48 hours of receipt of the wire, all funds shall be rejected/returned immediately back to the respective warehouse bank from which funds were sent. Homesave Mortgage must be notified immediately to issue written wire instructions for return of the funds. You are not to distribute funds to Homesave Mortgage under any circumstances.

2. As the closing agent, you are hereby notified the funds you receive were advanced from a warehouse bank for the above referenced loan the warehouse bank has a security interest in the promissory note, Deed of Trust or Mortgage and all other supporting documents.

1. Executed Security Instruments will promptly be sent for Recordation in accordance with state and Investor guidelines.

****VERY IMPORTANT - ID VERIFICATION REQUIREMENTS:** Any individual who is party to the loan and signing the Note and Mortgage, must bring and acceptable unexpired government issued photo ID. Closing agent must verify, identify and fully execute the Patriot Act form at the time of closing for all parties signing the Note and Mortgage. In the situation where there is a non-borrowing spouse or an individual that is on title only, the USA patriot act form does not need to be completed; however, the closing agent must verify the identity of the person executing the documents by obtaining an active government issue photo ID. Closing agent may not allow loan to close, if any material errors are found. Closing agent may not allow the individuals to execute the Note and Mortgage UNTIL the unexpired government issued photo ID is reviewed and verified acceptable.

*****ALTA 8 endorsement and ALTA 9 or equivalent State endorsement form required. For Texas T-19*** on final title policy. Non-customary exceptions and exceptions to survey matters are not allowed.**

Any individual vested or to be vested on title must bring an acceptable unexpired government issued photo ID, to be verified by the closing agent

ACKNOWLEDGED AND AGREED:

Settlement Agent
Kate Masson

Date

FROM: MORTGAGE CORPORATION
ATLANTA, GEORGIA Phone:
(555) 555-5555 Fax:
(555) 555-5555

TO: Title Services
1234 Bismark Blvd,
Sun City, Florida 33180
Phone: (555) 555-5555

ATTN: Kate Masson

RE: Borrower(s): Maria Santiago

Property Address: 1234 Ham Blvd
Tampa, FLORIDA 33764

Document Date: May 25, 2022

Closing Date: May 30, 2022

Disbursement Date: May 31, 2022

Case No.:

Loan No.: 12345678

App. No.:

Order No.:

Escrow No.: E22-1234

(CONTINUED)

ADDENDUM TO CLOSING INSTRUCTIONS

(Additional conditions to be satisfied prior to disbursement of loan proceeds)

at the time of closing.

Any individual who is party to the loan and signing the Note, must bring an acceptable unexpired government issued photo ID. Closing agent must verify identity and fully execute the Patriot Act form PRIOR to executing any documents at the time of closing. Closing agent may not allow loan to close, if any material errors are found.

Approval is subject to no changes in credit, liabilities, income, or employment verified at underwriting.

Closer to certify the hazard or condo insurance invoice, prepaid and escrow fees on the fee screen and check that the PITIA includes the hazard insurance monthly premium.

Closer to complete review of tax cert amounts and dates and ensure current. Review Fee screen for tax amount to be included in escrows and prepaids, if applicable. Review proposed housing screen to ensure accuracy of PITIA with taxes included.

Closer to ensure spouse and/or non-obligated owner(s) is listed in borrower details.

Closer to ensure the CD parties are accurate with all non-obligated owners and/or spouses.

Closer to review all invoices present in the settlement fee module and ensure fees are accurately listed on the fee screen in CRM.

Closer to review CD requirements and last DM audit prior to load of final docs.

Closer to review parties screen to verify the names and license numbers are accurate for the settlement agent, closer and realesate agent(s).

Closer to review the fundings date and payoff list for accuracy.

Closer to review the preliminary fee sheet against all fees on fee sheet.

Closer to review title vesting/AUS approved name to determine if a deed is required. Check CTC cert and schedule B-I.

Conventional: Rate/Term refinance transaction. Maximum cash to borrower may not exceed \$2,000.00 or 2% of the loan amount, whichever is LESS.

ACKNOWLEDGED AND AGREED:

Settlement Agent
Kate Masson

Date

FROM: MORTGAGE CORPORATION
ATLANTA, GEORGIA
Phone: (555) 555-5555
Fax: (555) 555-5555

TO: Title Services
1234 Bismark Blvd, Sun City, Florida
33180
Phone: (305) 931-4400

ATTN: Kate Masson

RE: Borrower(s): Maria Santiago

Property Address: 123 Ham Blvd,
Tampa, FLORIDA 33764

Document Date: May 25, 2022

Closing Date: May 30, 2022

Disbursement Date: May 31, 2022

Case No.:

Loan No.: 1234124573

App. No.:

Order No.:

Escrow No.: E22-1234

(CONTINUED)

ADDENDUM TO CLOSING INSTRUCTIONS

(Additional conditions to be satisfied prior to disbursement of loan proceeds)

Final executed and verified 1003, and IRS Form 4506C.

Flood Cert Required. Zoning and Address must match Appraisal. Flood Insurance required, as applicable.

Fully executed PUD Rider and endorsement (ALTA 5.1 (super-lien state)/TX T-17)

Fully executed right of rescission disclosures.

Funds to close on Closing Disclosure may not exceed \$13,692.07.

Juan Soriano Artes is not using Other income for qualifying.

Loan is not to close in Trust. If title is currently held in trust, Title Company is to properly prepare a Quit Claim Deed to be executed at closing removing from Trust and must be recorded before OR concurrently with docs to ensure removal from Trust.

Loan must close by 05/31/2022. This is based on Assets expires 07/15/2022. Appraisal expires 08/06/2022. Credit expires 06/28/2022. Income expires 07/22/2022. Title expires 09/12/2022. Mortgage Payment expires 05/31/2022.

Loan must close by 5/31/2022. This is based on Government n/a. Vvoe n/a. Appraisal expires 8/6/2022. Assets expires 7/15/2022. Credit expires 6/28/2022. Income expires 7/22/2022. Title expires 9/12/2022. Mortgage Payment expires 5/31/2022. Termite Inspection n/a. CAIVRS n/a. Appraisal 1004D Update n/a. Property Report n/a.

No subordinate financing allowed.

Non-borrowing spouse and/or other Individuals on title, to sign title documents, as applicable, per state guidelines.

Occupancy Affidavit.

Payoff 1st mortgage lien on subject property loan # N/A, with Lender Joe Schroeder and a current estimated balance of \$203,000.00.

PITIA payment may not exceed \$1,610.44. Closer to review against proposed housing screen and ensure non escrow payments/property cost list is accurate.

ACKNOWLEDGED AND AGREED:

Settlement Agent Kate Masson Date

FROM: HOMESAVE MORTGAGE CORPORATION

ATLANTA, GEORGIA 30305
Phone: (555) 555-5555

TO: Title Services
1234 Bismark Blvd,

Sun City, Florida 33180
Phone: (555) 555-5555

ATTN: Kate Masson

RE: Borrower(s): Maria Santiago

Property Address: 1234 HAM BLVD
TAMPA, FLORIDA 33764

Document Date: May 25, 2022

Closing Date: May 25, 2022

Disbursement Date: May 29, 2022

Case No.:

Loan No.: 12345768

App. No.:

Order No.:

Escrow No.: E22-1234

(CONTINUED)

ADDENDUM TO CLOSING INSTRUCTIONS

(Additional conditions to be satisfied prior to disbursement of loan proceeds)

Please review Credit Invoice and ensure fee amount is accurate on fee screen

Private Mortgage Insurance with 30.0000% coverage. Closer to check MI certificate against the property and terms tab.

Satisfactory Name Affidavit.

Satisfactory property hazard insurance coverage per investor/agency guidelines. Coverage must be for owner occupancy type or loan must be resubmitted to underwriting.

Satisfactory title insurance policy with applicable ALTA endorsements and customary exceptions. Non customary exceptions and exceptions to survey matters are not allowed.

Title loan amount to be : \$202,351.00.

Underwriter has NOT APPROVED this file to close with a POA. If a POA is needed, file must be submitted back to Underwriting for review. Cash out loans (unless permitted by state requirement) and loans closing in a trust are not permitted to close with a POA.

Settlement Agent
Kate Masson

Date

FROM: HOMESAVE MORTGAGE CORPORATION

ATLANTA, GEORGIA 30305
Phone: (555) 555-7500
Fax: (555) 555-5555

TO: Empire Title Services
1234 Bismark Blvd
Sun City, Florida 33180
Phone: (555) 555-5555

ATTN: Kate Masson

RE: Borrower(s): Maria Santiago

Property Address:
1234 Ham Blvd
Tampa, FL 33764

Document Date: May 25, 2022

Closing Date: May 25, 2022

Disbursement Date: May 30, 2022

Case No.:

Loan No.: 12345876

App. No.:

Order No.:

Escrow No.: E22-1234

ADDENDUM TO CLOSING INSTRUCTIONS

(Additional costs and fees)

ESTIMATE OF FEES AND COSTS

ITEM	AMOUNT	POC	PAID BY
Title - E-recording Fee to: HomeFile	9.50	0.00	Borrower
Title - Abstract Fee to: Title Services	200.00	0.00	Borrower
Survey Fee to: Surveyer LLC	325.00	325.00	Borrower
Tax Service Fee to: Homelogic c/o HomeSave	64.00	0.00	Borrower
Title - Lender's Title Insurance to: Title Insurance	1,087.00	0.00	Borrower
Title - Document Preparation Fees to: Digital Scanning & Storage to HomeView Imaging LLC	55.00	0.00	Borrower
Mortgage / Deed of Trust to: County Recording Office	180.00	0.00	Borrower
State Mortgage Tax to: State of FL	708.40	0.00	Borrower
Intangible Tax to: State of FL	404.70	0.00	Borrower

ACKNOWLEDGED AND AGREED:

Settlement Agent
Kate Masson

Date

HAZARD INSURANCE AUTHORIZATION AND REQUIREMENTS

Loan Number: 12345687

Date: May 25, 2022

Escrow Number: E22-1234

Escrow Company: Title Services

Provided By: MORTGAGE CORPORATION (NMLS # 1111)

Borrower's Name(s): Maria Santiago

Property Address: 1234 HAM BLVD
Tampa, FLORIDA 33764

Listed below are Lender's policies and procedures, and minimum requirements, for the Hazard Insurance which must be provided covering the subject property.

1. Coverage must equal the lesser of the following:
 - 100% of the insurable value of the improvements, as established by the property insurer, or
 - the unpaid principal balance of the mortgage, as long as it at least equals the minimum amount - 80% of the insurable value of the improvements - required to compensate for damage or loss on a replacement cost basis. If it does not, then coverage that does provide the minimum required amount must be obtained.
2. The insurance company providing coverage must have an "A" rating or better in the latest edition of "Best's Insurance Guide," must be licensed to do business in the State in which the property is located, and must be licensed to transact the lines of insurance required in this transaction.
3. Policy shall provide at least "Broad Form" coverage on properties of one to four units, and at least "Vandalism & Malicious Mischief" on properties with over four units, with no deviation. Homeowners policies must provide coverage equal to "HO2" form.
4. Policies must contain deductibles on any peril. Deductibles may not exceed five percent of the face amount of the insurance policy.
5. Policy must provide coverage for a term of at least one year. Premiums may be paid on an annual installment basis only if the policy provides that the lender will be notified in writing of cancellation 30 days prior to expiration of coverage, for any cause. Binders are not acceptable unless otherwise required by applicable law.
6. If any existing policy is provided which will expire within 6 Months from the date of the recording of this loan, said policy must be renewed for the required term as noted in paragraph 5 above.
7. All forms and endorsements pertaining to the Lender's requirements must appear on the "Declaration Page" of policy.
8. New policies must be accompanied by a signed "Broker of Record Authorization" if borrower(s) has/have changed Insurance Agents.

9. Verification of renewal of insurance policies must be in Lender's office at least thirty days prior to the expiration date of the policy. If this requirement is not met, **LENDER AND ITS SUCCESSORS OR ASSIGNS MAY AT THEIR OPTION, BUT WITHOUT THE OBLIGATION TO DO SO, PROVIDE COVERAGE TO REPLACE ANY EXPIRING POLICIES WHICH HAVE NOT BEEN PROPERLY RENEWED.** The premium for such coverage will be remitted promptly by the undersigned, or Lender may charge borrower's account for the cost thereof.
10. Lender's loss Payable Endorsement 438 BFU to be affixed to policy in favor of:
HOME MORTGAGE
IT'S SUCCESSORS AND/OR ASSIGNS

ATLANTA, GEORGIA 30305
Loan Number: 12345876
11. The property address and the insured's names must be designated on the policy exactly as on the ALTA Title Policy or CLTA Title Policy (whichever is issued).
12. The Lender's loan number must appear on the policy and on any subsequent endorsements.
13. The effective date of new policies, endorsements, and/or assignments shall be as of, or prior to, the date of recording of this loan.
14. Please notify your agent to forward future premium notices directly to you.
15. If the security property is a condominium, the Master Policy must contain a minimum of \$1,000,000.00 coverage for "Directors & Officers" liability. A copy of the Master Policy, or a certificate showing proof of coverage for both the Homeowners Association and the condominium unit owner, must be submitted to Lender prior to funding.

AN ACCEPTABLE POLICY, WITH ENDORSEMENTS AND/OR ASSIGNMENTS, MUST BE FORWARDED TO AND RECEIVED BY LENDER BEFORE THIS LOAN CAN BE FUNDED; OTHERWISE, LENDER MAY BE FORCED TO PLACE INTERIM COVERAGE ON THE PROPERTY AT AN ADDITIONAL COST TO THE BORROWER(S).

Each of the undersigned acknowledges that he or she has read and understands the foregoing provisions and insurance requirements. This authorization will remain irrevocable for the undersigned as owner(s) of the subject property, and or any assignees, for as long as this loan remains on the subject property.

Borrower Maria Santiago

Date

Request for Taxpayer Identification Number and Certification

▶ Go to www.irs.gov/FormW9 for instructions and the latest information.

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

Print or type.
See Specific Instructions on page 3.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. Maria Santiago	
2 Business name/disregarded entity name, if different from above	
3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes: <input checked="" type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C= C corporation, S= S corporation, P= Partnership) ▶ _____ Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. <input type="checkbox"/> 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) _____ <i>(Applies to accounts maintained outside the U.S.)</i>
5 Address (number, street, and apt. or suite no.) See instructions. 1234 HAM BLVD	Requester's name and address (optional) HOMESAVE MORTGAGE ATLANTA, GA 30305
6 City, state, and ZIP code SUN CITY, FLORIDA 33764	
7 List account number(s) here (optional) 182345876	

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 instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Social security number
555-55-555
OR
Employer identification number

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

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 for Part II, later.

Sign Here	Signature of U.S. person ▶	Date ▶
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General Instructions

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

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

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*, later.

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*, later, 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 Pub. 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 24% 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 instructions for Part II 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*, later, and the separate Instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships*, earlier.

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*, later, 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 (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a 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 on line 3 for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3.

IF the entity/person on line 1 is a(n) . . .	THEN check the box for . . .
<ul style="list-style-type: none"> ▪ Corporation 	Corporation
<ul style="list-style-type: none"> ▪ Individual ▪ Sole proprietorship, or ▪ Single-member limited liability company (LLC) owned by an individual and disregarded for U.S. federal tax purposes. 	Individual/sole proprietor or single-member LLC
<ul style="list-style-type: none"> ▪ LLC treated as a partnership for U.S. federal tax purposes, ▪ LLC that has filed Form 8832 or 2553 to be taxed as a corporation, or ▪ LLC that is disregarded as an entity separate from its owner but the owner is another LLC that is not disregarded for U.S. federal tax purposes. 	Limited liability company and enter the appropriate tax classification. (P= Partnership; C= C corporation; or S= S corporation)
<ul style="list-style-type: none"> ▪ Partnership 	Partnership
<ul style="list-style-type: none"> ▪ Trust/estate 	Trust/estate

Line 4, Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on 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. If this address differs from the one the requester already has on file, write NEW at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

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.

If you are a single-member LLC that is disregarded as an entity separate from its owner, 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 *What Name and Number To Give the Requester*, later, 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. Go to www.irs.gov/Forms to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to www.irs.gov/OrderForms to place an order and have Form W-7 and/or SS-4 mailed to you within 10 business days.

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 item 1, 4, or 5 below indicates 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), ABLÉ accounts (under section 529A), 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) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor ²
5. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee ³
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
6. Sole proprietorship or disregarded entity owned by an individual	The owner ³
7. 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:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity ⁴
10. Corporate or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee
14. 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

For this type of account:	Give name and EIN of:
15. 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*, earlier.

* **Note:** The 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 Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic 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 report them at www.ftc.gov/complaint. You can contact the FTC at www.ftc.gov/idtheft or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see www.IdentityTheft.gov and Pub. 5027.

Visit www.irs.gov/IdentityTheft 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.

AMORTIZATION SCHEDULE

Loan Number: 12345876

Date: May 25, 2022

Borrower(s): Maria Santiago

Property Address: 1234 HAM BLVD TAMPA, FLORIDA 33764

GENERAL LOAN PARAMETERS:

Original Value: 213,000.00

Original Principal Balance: 202,350.00

Term in months: 360

Interest Rate: 4.879

Payment Number	Payment Date	Principal and Interest Payment	Interest Portion	Principal Portion	Mortgage Insurance Payment	Remaining Balance	Resulting LTV
1	06/01/22	1,070.85	822.05	248.80	47.21	202,101.20	94.88
2	07/01/22	1,070.85	821.04	249.81	47.21	201,851.39	94.77
3	08/01/22	1,070.85	820.02	250.83	47.21	201,600.56	94.65
4	09/01/22	1,070.85	819.00	251.85	47.21	201,348.71	94.53
5	10/01/22	1,070.85	817.98	252.87	47.21	201,095.84	94.41
6	11/01/22	1,070.85	816.95	253.90	47.21	200,841.94	94.29
7	12/01/22	1,070.85	815.92	254.93	47.21	200,587.01	94.17
8	01/01/23	1,070.85	814.88	255.97	47.21	200,331.04	94.05
9	02/01/23	1,070.85	813.84	257.01	47.21	200,074.03	93.93
10	03/01/23	1,070.85	812.80	258.05	47.21	199,815.98	93.81
11	04/01/23	1,070.85	811.75	259.10	47.21	199,556.88	93.69
12	05/01/23	1,070.85	810.70	260.15	47.21	199,296.73	93.57
13	06/01/23	1,070.85	809.64	261.21	47.21	199,035.52	93.44
14	07/01/23	1,070.85	808.58	262.27	47.21	198,773.25	93.32
15	08/01/23	1,070.85	807.52	263.33	47.21	198,509.92	93.20
16	09/01/23	1,070.85	806.45	264.40	47.21	198,245.52	93.07
17	10/01/23	1,070.85	805.37	265.48	47.21	197,980.04	92.95
18	11/01/23	1,070.85	804.29	266.56	47.21	197,713.48	92.82
19	12/01/23	1,070.85	803.21	267.64	47.21	197,445.84	92.70
20	01/01/24	1,070.85	802.12	268.73	47.21	197,177.11	92.57
21	02/01/24	1,070.85	801.03	269.82	47.21	196,907.29	92.44
22	03/01/24	1,070.85	799.94	270.91	47.21	196,636.38	92.32
23	04/01/24	1,070.85	798.84	272.01	47.21	196,364.37	92.19
24	05/01/24	1,070.85	797.73	273.12	47.21	196,091.25	92.06
25	06/01/24	1,070.85	796.62	274.23	47.21	195,817.02	91.93
26	07/01/24	1,070.85	795.51	275.34	47.21	195,541.68	91.80
27	08/01/24	1,070.85	794.39	276.46	47.21	195,265.22	91.67
28	09/01/24	1,070.85	793.26	277.59	47.21	194,987.63	91.54
29	10/01/24	1,070.85	792.14	278.71	47.21	194,708.92	91.41
30	11/01/24	1,070.85	791.00	279.85	47.21	194,429.07	91.28

31	12/01/24	1,070.85	789.87	280.98	47.21	194,148.09	91.15
32	01/01/25	1,070.85	788.73	282.12	47.21	193,865.97	91.02
33	02/01/25	1,070.85	787.58	283.27	47.21	193,582.70	90.88
34	03/01/25	1,070.85	786.43	284.42	47.21	193,298.28	90.75
35	04/01/25	1,070.85	785.27	285.58	47.21	193,012.70	90.62
36	05/01/25	1,070.85	784.11	286.74	47.21	192,725.96	90.48
37	06/01/25	1,070.85	782.95	287.90	47.21	192,438.06	90.35
38	07/01/25	1,070.85	781.78	289.07	47.21	192,148.99	90.21
39	08/01/25	1,070.85	780.61	290.24	47.21	191,858.75	90.07
40	09/01/25	1,070.85	779.43	291.42	47.21	191,567.33	89.94
41	10/01/25	1,070.85	778.24	292.61	47.21	191,274.72	89.80
42	11/01/25	1,070.85	777.05	293.80	47.21	190,980.92	89.66
43	12/01/25	1,070.85	775.86	294.99	47.21	190,685.93	89.52
44	01/01/26	1,070.85	774.66	296.19	47.21	190,389.74	89.38
45	02/01/26	1,070.85	773.46	297.39	47.21	190,092.35	89.25
46	03/01/26	1,070.85	772.25	298.60	47.21	189,793.75	89.11
47	04/01/26	1,070.85	771.04	299.81	47.21	189,493.94	88.96
48	05/01/26	1,070.85	769.82	301.03	47.21	189,192.91	88.82
49	06/01/26	1,070.85	768.60	302.25	47.21	188,890.66	88.68
50	07/01/26	1,070.85	767.37	303.48	47.21	188,587.18	88.54
51	08/01/26	1,070.85	766.14	304.71	47.21	188,282.47	88.40
52	09/01/26	1,070.85	764.90	305.95	47.21	187,976.52	88.25
53	10/01/26	1,070.85	763.65	307.20	47.21	187,669.32	88.11
54	11/01/26	1,070.85	762.41	308.44	47.21	187,360.88	87.96
55	12/01/26	1,070.85	761.15	309.70	47.21	187,051.18	87.82
56	01/01/27	1,070.85	759.90	310.95	47.21	186,740.23	87.67
57	02/01/27	1,070.85	758.63	312.22	47.21	186,428.01	87.52
58	03/01/27	1,070.85	757.36	313.49	47.21	186,114.52	87.38
59	04/01/27	1,070.85	756.09	314.76	47.21	185,799.76	87.23
60	05/01/27	1,070.85	754.81	316.04	47.21	185,483.72	87.08
61	06/01/27	1,070.85	753.53	317.32	47.21	185,166.40	86.93
62	07/01/27	1,070.85	752.24	318.61	47.21	184,847.79	86.78
63	08/01/27	1,070.85	750.94	319.91	47.21	184,527.88	86.63
64	09/01/27	1,070.85	749.64	321.21	47.21	184,206.67	86.48
65	10/01/27	1,070.85	748.34	322.51	47.21	183,884.16	86.33
66	11/01/27	1,070.85	747.03	323.82	47.21	183,560.34	86.18
67	12/01/27	1,070.85	745.71	325.14	47.21	183,235.20	86.03
68	01/01/28	1,070.85	744.39	326.46	47.21	182,908.74	85.87
69	02/01/28	1,070.85	743.07	327.78	47.21	182,580.96	85.72
70	03/01/28	1,070.85	741.74	329.11	47.21	182,251.85	85.56
71	04/01/28	1,070.85	740.40	330.45	47.21	181,921.40	85.41
72	05/01/28	1,070.85	739.06	331.79	47.21	181,589.61	85.25
73	06/01/28	1,070.85	737.71	333.14	47.21	181,256.47	85.10
74	07/01/28	1,070.85	736.35	334.50	47.21	180,921.97	84.94
75	08/01/28	1,070.85	735.00	335.85	47.21	180,586.12	84.78
76	09/01/28	1,070.85	733.63	337.22	47.21	180,248.90	84.62
77	10/01/28	1,070.85	732.26	338.59	47.21	179,910.31	84.46
78	11/01/28	1,070.85	730.89	339.96	47.21	179,570.35	84.31

79	12/01/28	1,070.85	729.50	341.35	47.21	179,229.00	84.15
80	01/01/29	1,070.85	728.12	342.73	47.21	178,886.27	83.98
81	02/01/29	1,070.85	726.73	344.12	47.21	178,542.15	83.82
82	03/01/29	1,070.85	725.33	345.52	47.21	178,196.63	83.66
83	04/01/29	1,070.85	723.92	346.93	47.21	177,849.70	83.50
84	05/01/29	1,070.85	722.51	348.34	47.21	177,501.36	83.33
85	06/01/29	1,070.85	721.10	349.75	47.21	177,151.61	83.17
86	07/01/29	1,070.85	719.68	351.17	47.21	176,800.44	83.00
87	08/01/29	1,070.85	718.25	352.60	47.21	176,447.84	82.84
88	09/01/29	1,070.85	716.82	354.03	47.21	176,093.81	82.67
89	10/01/29	1,070.85	715.38	355.47	47.21	175,738.34	82.51
90	11/01/29	1,070.85	713.94	356.91	47.21	175,381.43	82.34
91	12/01/29	1,070.85	712.49	358.36	47.21	175,023.07	82.17
92	01/01/30	1,070.85	711.03	359.82	47.21	174,663.25	82.00
93	02/01/30	1,070.85	709.57	361.28	47.21	174,301.97	81.83
94	03/01/30	1,070.85	708.10	362.75	47.21	173,939.22	81.66
95	04/01/30	1,070.85	706.63	364.22	47.21	173,575.00	81.49
96	05/01/30	1,070.85	705.15	365.70	47.21	173,209.30	81.32
97	06/01/30	1,070.85	703.66	367.19	47.21	172,842.11	81.15
98	07/01/30	1,070.85	702.17	368.68	47.21	172,473.43	80.97
99	08/01/30	1,070.85	700.67	370.18	47.21	172,103.25	80.80
100	09/01/30	1,070.85	699.17	371.68	47.21	171,731.57	80.63
101	10/01/30	1,070.85	697.66	373.19	47.21	171,358.38	80.45
102	11/01/30	1,070.85	696.14	374.71	47.21	170,983.67	80.27
103	12/01/30	1,070.85	694.62	376.23	47.21	170,607.44	80.10
104	01/01/31	1,070.85	693.09	377.76	47.21	170,229.68	79.92
105	02/01/31	1,070.85	691.56	379.29	47.21	169,850.39	79.74
106	03/01/31	1,070.85	690.02	380.83	47.21	169,469.56	79.56
107	04/01/31	1,070.85	688.47	382.38	47.21	169,087.18	79.38
108	05/01/31	1,070.85	686.92	383.93	47.21	168,703.25	79.20
109	06/01/31	1,070.85	685.36	385.49	47.21	168,317.76	79.02
110	07/01/31	1,070.85	683.79	387.06	47.21	167,930.70	78.84
111	08/01/31	1,070.85	682.22	388.63	47.21	167,542.07	78.66
112	09/01/31	1,070.85	680.64	390.21	47.21	167,151.86	78.48
113	10/01/31	1,070.85	679.05	391.80	47.21	166,760.06	78.29
114	11/01/31	1,070.85	677.46	393.39	47.21	166,366.67	78.11
115	12/01/31	1,070.85	675.86	394.99	47.21	165,971.68	77.92
116	01/01/32	1,070.85	674.26	396.59	0.00	165,575.09	77.73
117	02/01/32	1,070.85	672.65	398.20	0.00	165,176.89	77.55
118	03/01/32	1,070.85	671.03	399.82	0.00	164,777.07	77.36
119	04/01/32	1,070.85	669.41	401.44	0.00	164,375.63	77.17
120	05/01/32	1,070.85	667.78	403.07	0.00	163,972.56	76.98
121	06/01/32	1,070.85	666.14	404.71	0.00	163,567.85	76.79
122	07/01/32	1,070.85	664.49	406.36	0.00	163,161.49	76.60
123	08/01/32	1,070.85	662.84	408.01	0.00	162,753.48	76.41
124	09/01/32	1,070.85	661.19	409.66	0.00	162,343.82	76.22
125	10/01/32	1,070.85	659.52	411.33	0.00	161,932.49	76.02
126	11/01/32	1,070.85	657.85	413.00	0.00	161,519.49	75.83

127	12/01/32	1,070.85	656.17	414.68	0.00	161,104.81	75.64
128	01/01/33	1,070.85	654.49	416.36	0.00	160,688.45	75.44
129	02/01/33	1,070.85	652.80	418.05	0.00	160,270.40	75.24
130	03/01/33	1,070.85	651.10	419.75	0.00	159,850.65	75.05
131	04/01/33	1,070.85	649.39	421.46	0.00	159,429.19	74.85
132	05/01/33	1,070.85	647.68	423.17	0.00	159,006.02	74.65
133	06/01/33	1,070.85	645.96	424.89	0.00	158,581.13	74.45
134	07/01/33	1,070.85	644.24	426.61	0.00	158,154.52	74.25
135	08/01/33	1,070.85	642.50	428.35	0.00	157,726.17	74.05
136	09/01/33	1,070.85	640.76	430.09	0.00	157,296.08	73.85
137	10/01/33	1,070.85	639.02	431.83	0.00	156,864.25	73.65
138	11/01/33	1,070.85	637.26	433.59	0.00	156,430.66	73.44
139	12/01/33	1,070.85	635.50	435.35	0.00	155,995.31	73.24
140	01/01/34	1,070.85	633.73	437.12	0.00	155,558.19	73.03
141	02/01/34	1,070.85	631.96	438.89	0.00	155,119.30	72.83
142	03/01/34	1,070.85	630.17	440.68	0.00	154,678.62	72.62
143	04/01/34	1,070.85	628.38	442.47	0.00	154,236.15	72.41
144	05/01/34	1,070.85	626.58	444.27	0.00	153,791.88	72.20
145	06/01/34	1,070.85	624.78	446.07	0.00	153,345.81	71.99
146	07/01/34	1,070.85	622.97	447.88	0.00	152,897.93	71.78
147	08/01/34	1,070.85	621.15	449.70	0.00	152,448.23	71.57
148	09/01/34	1,070.85	619.32	451.53	0.00	151,996.70	71.36
149	10/01/34	1,070.85	617.49	453.36	0.00	151,543.34	71.15
150	11/01/34	1,070.85	615.64	455.21	0.00	151,088.13	70.93
151	12/01/34	1,070.85	613.80	457.05	0.00	150,631.08	70.72
152	01/01/35	1,070.85	611.94	458.91	0.00	150,172.17	70.50
153	02/01/35	1,070.85	610.07	460.78	0.00	149,711.39	70.29
154	03/01/35	1,070.85	608.20	462.65	0.00	149,248.74	70.07
155	04/01/35	1,070.85	606.32	464.53	0.00	148,784.21	69.85
156	05/01/35	1,070.85	604.44	466.41	0.00	148,317.80	69.63
157	06/01/35	1,070.85	602.54	468.31	0.00	147,849.49	69.41
158	07/01/35	1,070.85	600.64	470.21	0.00	147,379.28	69.19
159	08/01/35	1,070.85	598.73	472.12	0.00	146,907.16	68.97
160	09/01/35	1,070.85	596.81	474.04	0.00	146,433.12	68.75
161	10/01/35	1,070.85	594.88	475.97	0.00	145,957.15	68.52
162	11/01/35	1,070.85	592.95	477.90	0.00	145,479.25	68.30
163	12/01/35	1,070.85	591.01	479.84	0.00	144,999.41	68.07
164	01/01/36	1,070.85	589.06	481.79	0.00	144,517.62	67.85
165	02/01/36	1,070.85	587.10	483.75	0.00	144,033.87	67.62
166	03/01/36	1,070.85	585.14	485.71	0.00	143,548.16	67.39
167	04/01/36	1,070.85	583.16	487.69	0.00	143,060.47	67.16
168	05/01/36	1,070.85	581.18	489.67	0.00	142,570.80	66.93
169	06/01/36	1,070.85	579.19	491.66	0.00	142,079.14	66.70
170	07/01/36	1,070.85	577.20	493.65	0.00	141,585.49	66.47
171	08/01/36	1,070.85	575.19	495.66	0.00	141,089.83	66.24
172	09/01/36	1,070.85	573.18	497.67	0.00	140,592.16	66.01
173	10/01/36	1,070.85	571.16	499.69	0.00	140,092.47	65.77
174	11/01/36	1,070.85	569.13	501.72	0.00	139,590.75	65.54

175	12/01/36	1,070.85	567.09	503.76	0.00	139,086.99	65.30
176	01/01/37	1,070.85	565.04	505.81	0.00	138,581.18	65.06
177	02/01/37	1,070.85	562.99	507.86	0.00	138,073.32	64.82
178	03/01/37	1,070.85	560.92	509.93	0.00	137,563.39	64.58
179	04/01/37	1,070.85	558.85	512.00	0.00	137,051.39	64.34
180	05/01/37	1,070.85	556.77	514.08	0.00	136,537.31	64.10
181	06/01/37	1,070.85	554.68	516.17	0.00	136,021.14	63.86
182	07/01/37	1,070.85	552.59	518.26	0.00	135,502.88	63.62
183	08/01/37	1,070.85	550.48	520.37	0.00	134,982.51	63.37
184	09/01/37	1,070.85	548.37	522.48	0.00	134,460.03	63.13
185	10/01/37	1,070.85	546.24	524.61	0.00	133,935.42	62.88
186	11/01/37	1,070.85	544.11	526.74	0.00	133,408.68	62.63
187	12/01/37	1,070.85	541.97	528.88	0.00	132,879.80	62.38
188	01/01/38	1,070.85	539.82	531.03	0.00	132,348.77	62.14
189	02/01/38	1,070.85	537.67	533.18	0.00	131,815.59	61.89
190	03/01/38	1,070.85	535.50	535.35	0.00	131,280.24	61.63
191	04/01/38	1,070.85	533.33	537.52	0.00	130,742.72	61.38
192	05/01/38	1,070.85	531.14	539.71	0.00	130,203.01	61.13
193	06/01/38	1,070.85	528.95	541.90	0.00	129,661.11	60.87
194	07/01/38	1,070.85	526.75	544.10	0.00	129,117.01	60.62
195	08/01/38	1,070.85	524.54	546.31	0.00	128,570.70	60.36
196	09/01/38	1,070.85	522.32	548.53	0.00	128,022.17	60.10
197	10/01/38	1,070.85	520.09	550.76	0.00	127,471.41	59.85
198	11/01/38	1,070.85	517.85	553.00	0.00	126,918.41	59.59
199	12/01/38	1,070.85	515.61	555.24	0.00	126,363.17	59.33
200	01/01/39	1,070.85	513.35	557.50	0.00	125,805.67	59.06
201	02/01/39	1,070.85	511.09	559.76	0.00	125,245.91	58.80
202	03/01/39	1,070.85	508.81	562.04	0.00	124,683.87	58.54
203	04/01/39	1,070.85	506.53	564.32	0.00	124,119.55	58.27
204	05/01/39	1,070.85	504.24	566.61	0.00	123,552.94	58.01
205	06/01/39	1,070.85	501.93	568.92	0.00	122,984.02	57.74
206	07/01/39	1,070.85	499.62	571.23	0.00	122,412.79	57.47
207	08/01/39	1,070.85	497.30	573.55	0.00	121,839.24	57.20
208	09/01/39	1,070.85	494.97	575.88	0.00	121,263.36	56.93
209	10/01/39	1,070.85	492.63	578.22	0.00	120,685.14	56.66
210	11/01/39	1,070.85	490.28	580.57	0.00	120,104.57	56.39
211	12/01/39	1,070.85	487.92	582.93	0.00	119,521.64	56.11
212	01/01/40	1,070.85	485.56	585.29	0.00	118,936.35	55.84
213	02/01/40	1,070.85	483.18	587.67	0.00	118,348.68	55.56
214	03/01/40	1,070.85	480.79	590.06	0.00	117,758.62	55.29
215	04/01/40	1,070.85	478.39	592.46	0.00	117,166.16	55.01
216	05/01/40	1,070.85	475.99	594.86	0.00	116,571.30	54.73
217	06/01/40	1,070.85	473.57	597.28	0.00	115,974.02	54.45
218	07/01/40	1,070.85	471.14	599.71	0.00	115,374.31	54.17
219	08/01/40	1,070.85	468.71	602.14	0.00	114,772.17	53.88
220	09/01/40	1,070.85	466.26	604.59	0.00	114,167.58	53.60
221	10/01/40	1,070.85	463.81	607.04	0.00	113,560.54	53.31
222	11/01/40	1,070.85	461.34	609.51	0.00	112,951.03	53.03

223	12/01/40	1,070.85	458.86	611.99	0.00	112,339.04	52.74
224	01/01/41	1,070.85	456.38	614.47	0.00	111,724.57	52.45
225	02/01/41	1,070.85	453.88	616.97	0.00	111,107.60	52.16
226	03/01/41	1,070.85	451.37	619.48	0.00	110,488.12	51.87
227	04/01/41	1,070.85	448.86	621.99	0.00	109,866.13	51.58
228	05/01/41	1,070.85	446.33	624.52	0.00	109,241.61	51.29
229	06/01/41	1,070.85	443.79	627.06	0.00	108,614.55	50.99
230	07/01/41	1,070.85	441.25	629.60	0.00	107,984.95	50.70
231	08/01/41	1,070.85	438.69	632.16	0.00	107,352.79	50.40
232	09/01/41	1,070.85	436.12	634.73	0.00	106,718.06	50.10
233	10/01/41	1,070.85	433.54	637.31	0.00	106,080.75	49.80
234	11/01/41	1,070.85	430.95	639.90	0.00	105,440.85	49.50
235	12/01/41	1,070.85	428.35	642.50	0.00	104,798.35	49.20
236	01/01/42	1,070.85	425.74	645.11	0.00	104,153.24	48.90
237	02/01/42	1,070.85	423.12	647.73	0.00	103,505.51	48.59
238	03/01/42	1,070.85	420.49	650.36	0.00	102,855.15	48.29
239	04/01/42	1,070.85	417.85	653.00	0.00	102,202.15	47.98
240	05/01/42	1,070.85	415.20	655.65	0.00	101,546.50	47.67
241	06/01/42	1,070.85	412.53	658.32	0.00	100,888.18	47.37
242	07/01/42	1,070.85	409.86	660.99	0.00	100,227.19	47.06
243	08/01/42	1,070.85	407.17	663.68	0.00	99,563.51	46.74
244	09/01/42	1,070.85	404.48	666.37	0.00	98,897.14	46.43
245	10/01/42	1,070.85	401.77	669.08	0.00	98,228.06	46.12
246	11/01/42	1,070.85	399.05	671.80	0.00	97,556.26	45.80
247	12/01/42	1,070.85	396.32	674.53	0.00	96,881.73	45.48
248	01/01/43	1,070.85	393.58	677.27	0.00	96,204.46	45.17
249	02/01/43	1,070.85	390.83	680.02	0.00	95,524.44	44.85
250	03/01/43	1,070.85	388.07	682.78	0.00	94,841.66	44.53
251	04/01/43	1,070.85	385.29	685.56	0.00	94,156.10	44.20
252	05/01/43	1,070.85	382.51	688.34	0.00	93,467.76	43.88
253	06/01/43	1,070.85	379.71	691.14	0.00	92,776.62	43.56
254	07/01/43	1,070.85	376.91	693.94	0.00	92,082.68	43.23
255	08/01/43	1,070.85	374.09	696.76	0.00	91,385.92	42.90
256	09/01/43	1,070.85	371.26	699.59	0.00	90,686.33	42.58
257	10/01/43	1,070.85	368.41	702.44	0.00	89,983.89	42.25
258	11/01/43	1,070.85	365.56	705.29	0.00	89,278.60	41.91
259	12/01/43	1,070.85	362.69	708.16	0.00	88,570.44	41.58
260	01/01/44	1,070.85	359.82	711.03	0.00	87,859.41	41.25
261	02/01/44	1,070.85	356.93	713.92	0.00	87,145.49	40.91
262	03/01/44	1,070.85	354.03	716.82	0.00	86,428.67	40.58
263	04/01/44	1,070.85	351.12	719.73	0.00	85,708.94	40.24
264	05/01/44	1,070.85	348.19	722.66	0.00	84,986.28	39.90
265	06/01/44	1,070.85	345.26	725.59	0.00	84,260.69	39.56
266	07/01/44	1,070.85	342.31	728.54	0.00	83,532.15	39.22
267	08/01/44	1,070.85	339.35	731.50	0.00	82,800.65	38.87
268	09/01/44	1,070.85	336.38	734.47	0.00	82,066.18	38.53
269	10/01/44	1,070.85	333.39	737.46	0.00	81,328.72	38.18
270	11/01/44	1,070.85	330.40	740.45	0.00	80,588.27	37.83

271	12/01/44	1,070.85	327.39	743.46	0.00	79,844.81	37.49
272	01/01/45	1,070.85	324.37	746.48	0.00	79,098.33	37.14
273	02/01/45	1,070.85	321.34	749.51	0.00	78,348.82	36.78
274	03/01/45	1,070.85	318.29	752.56	0.00	77,596.26	36.43
275	04/01/45	1,070.85	315.23	755.62	0.00	76,840.64	36.08
276	05/01/45	1,070.85	312.17	758.68	0.00	76,081.96	35.72
277	06/01/45	1,070.85	309.08	761.77	0.00	75,320.19	35.36
278	07/01/45	1,070.85	305.99	764.86	0.00	74,555.33	35.00
279	08/01/45	1,070.85	302.88	767.97	0.00	73,787.36	34.64
280	09/01/45	1,070.85	299.76	771.09	0.00	73,016.27	34.28
281	10/01/45	1,070.85	296.63	774.22	0.00	72,242.05	33.92
282	11/01/45	1,070.85	293.48	777.37	0.00	71,464.68	33.55
283	12/01/45	1,070.85	290.33	780.52	0.00	70,684.16	33.19
284	01/01/46	1,070.85	287.15	783.70	0.00	69,900.46	32.82
285	02/01/46	1,070.85	283.97	786.88	0.00	69,113.58	32.45
286	03/01/46	1,070.85	280.77	790.08	0.00	68,323.50	32.08
287	04/01/46	1,070.85	277.56	793.29	0.00	67,530.21	31.70
288	05/01/46	1,070.85	274.34	796.51	0.00	66,733.70	31.33
289	06/01/46	1,070.85	271.11	799.74	0.00	65,933.96	30.95
290	07/01/46	1,070.85	267.86	802.99	0.00	65,130.97	30.58
291	08/01/46	1,070.85	264.59	806.26	0.00	64,324.71	30.20
292	09/01/46	1,070.85	261.32	809.53	0.00	63,515.18	29.82
293	10/01/46	1,070.85	258.03	812.82	0.00	62,702.36	29.44
294	11/01/46	1,070.85	254.73	816.12	0.00	61,886.24	29.05
295	12/01/46	1,070.85	251.41	819.44	0.00	61,066.80	28.67
296	01/01/47	1,070.85	248.08	822.77	0.00	60,244.03	28.28
297	02/01/47	1,070.85	244.74	826.11	0.00	59,417.92	27.90
298	03/01/47	1,070.85	241.39	829.46	0.00	58,588.46	27.51
299	04/01/47	1,070.85	238.02	832.83	0.00	57,755.63	27.12
300	05/01/47	1,070.85	234.63	836.22	0.00	56,919.41	26.72
301	06/01/47	1,070.85	231.24	839.61	0.00	56,079.80	26.33
302	07/01/47	1,070.85	227.82	843.03	0.00	55,236.77	25.93
303	08/01/47	1,070.85	224.40	846.45	0.00	54,390.32	25.54
304	09/01/47	1,070.85	220.96	849.89	0.00	53,540.43	25.14
305	10/01/47	1,070.85	217.51	853.34	0.00	52,687.09	24.74
306	11/01/47	1,070.85	214.04	856.81	0.00	51,830.28	24.33
307	12/01/47	1,070.85	210.56	860.29	0.00	50,969.99	23.93
308	01/01/48	1,070.85	207.07	863.78	0.00	50,106.21	23.52
309	02/01/48	1,070.85	203.56	867.29	0.00	49,238.92	23.12
310	03/01/48	1,070.85	200.03	870.82	0.00	48,368.10	22.71
311	04/01/48	1,070.85	196.50	874.35	0.00	47,493.75	22.30
312	05/01/48	1,070.85	192.94	877.91	0.00	46,615.84	21.89
313	06/01/48	1,070.85	189.38	881.47	0.00	45,734.37	21.47
314	07/01/48	1,070.85	185.80	885.05	0.00	44,849.32	21.06
315	08/01/48	1,070.85	182.20	888.65	0.00	43,960.67	20.64
316	09/01/48	1,070.85	178.59	892.26	0.00	43,068.41	20.22
317	10/01/48	1,070.85	174.97	895.88	0.00	42,172.53	19.80
318	11/01/48	1,070.85	171.33	899.52	0.00	41,273.01	19.38

319	12/01/48	1,070.85	167.67	903.18	0.00	40,369.83	18.95
320	01/01/49	1,070.85	164.00	906.85	0.00	39,462.98	18.53
321	02/01/49	1,070.85	160.32	910.53	0.00	38,552.45	18.10
322	03/01/49	1,070.85	156.62	914.23	0.00	37,638.22	17.67
323	04/01/49	1,070.85	152.91	917.94	0.00	36,720.28	17.24
324	05/01/49	1,070.85	149.18	921.67	0.00	35,798.61	16.81
325	06/01/49	1,070.85	145.43	925.42	0.00	34,873.19	16.37
326	07/01/49	1,070.85	141.67	929.18	0.00	33,944.01	15.94
327	08/01/49	1,070.85	137.90	932.95	0.00	33,011.06	15.50
328	09/01/49	1,070.85	134.11	936.74	0.00	32,074.32	15.06
329	10/01/49	1,070.85	130.30	940.55	0.00	31,133.77	14.62
330	11/01/49	1,070.85	126.48	944.37	0.00	30,189.40	14.17
331	12/01/49	1,070.85	122.64	948.21	0.00	29,241.19	13.73
332	01/01/50	1,070.85	118.79	952.06	0.00	28,289.13	13.28
333	02/01/50	1,070.85	114.92	955.93	0.00	27,333.20	12.83
334	03/01/50	1,070.85	111.04	959.81	0.00	26,373.39	12.38
335	04/01/50	1,070.85	107.14	963.71	0.00	25,409.68	11.93
336	05/01/50	1,070.85	103.23	967.62	0.00	24,442.06	11.48
337	06/01/50	1,070.85	99.30	971.55	0.00	23,470.51	11.02
338	07/01/50	1,070.85	95.35	975.50	0.00	22,495.01	10.56
339	08/01/50	1,070.85	91.39	979.46	0.00	21,515.55	10.10
340	09/01/50	1,070.85	87.41	983.44	0.00	20,532.11	9.64
341	10/01/50	1,070.85	83.41	987.44	0.00	19,544.67	9.18
342	11/01/50	1,070.85	79.40	991.45	0.00	18,553.22	8.71
343	12/01/50	1,070.85	75.37	995.48	0.00	17,557.74	8.24
344	01/01/51	1,070.85	71.33	999.52	0.00	16,558.22	7.77
345	02/01/51	1,070.85	67.27	1,003.58	0.00	15,554.64	7.30
346	03/01/51	1,070.85	63.19	1,007.66	0.00	14,546.98	6.83
347	04/01/51	1,070.85	59.10	1,011.75	0.00	13,535.23	6.35
348	05/01/51	1,070.85	54.99	1,015.86	0.00	12,519.37	5.88
349	06/01/51	1,070.85	50.86	1,019.99	0.00	11,499.38	5.40
350	07/01/51	1,070.85	46.72	1,024.13	0.00	10,475.25	4.92
351	08/01/51	1,070.85	42.56	1,028.29	0.00	9,446.96	4.44
352	09/01/51	1,070.85	38.38	1,032.47	0.00	8,414.49	3.95
353	10/01/51	1,070.85	34.18	1,036.67	0.00	7,377.82	3.46
354	11/01/51	1,070.85	29.97	1,040.88	0.00	6,336.94	2.98
355	12/01/51	1,070.85	25.74	1,045.11	0.00	5,291.83	2.48
356	01/01/52	1,070.85	21.50	1,049.35	0.00	4,242.48	1.99
357	02/01/52	1,070.85	17.24	1,053.61	0.00	3,188.87	1.50
358	03/01/52	1,070.85	12.95	1,057.90	0.00	2,130.97	1.00
359	04/01/52	1,070.85	8.66	1,062.19	0.00	1,068.78	0.50
360	05/01/52	1,073.12	4.34	1,068.78	0.00	0.00	0.00

COMPLIANCE AGREEMENT

Loan Number: 12345876

Seller(s):

Lender: HOMESAVE MORTGAGE (NMLS # 1111)

Borrower(s): Maria Santiago

Property Address: 1234 HAM BLVD
SUN CITY, FLORIDA 33764

The undersigned borrower(s) for and in consideration of the above referenced Lender this date funding the closing of this loan agrees, if requested by Lender or Closing Agent for Lender, to fully cooperate and adjust for clerical errors, any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to, an investor, Fannie Mae, Freddie Mac, Federal Housing Administration, the Department of Veterans Affairs or any municipal bonding authority.

The undersigned borrower(s) agree(s) to comply with all above noted requests by Lender or Closing Agent for Lender within 7 days from the date of mailing said requests. Borrower(s) agree(s) to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees and marketing losses, for failing to comply with correction requests in such 7 day time period.

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 market place in the instance of transfer, sale or conveyance by Lender or its interest in and to said loan documentation.

Dated effective May 25, 2022.

Maria Santiago

State of _____)
_____)
County of _____)

Sworn to (or affirmed) and subscribed before me by means of:

Physical Presence,

- OR -

Online Notarization,

this _____ day of _____, 2022, by
Date Month Year
Maria Santiago

Name of Person Making Statement

Signature of Notary Public - State of Florida

Name of Notary Typed, Printed or Stamped

(Place Notary Seal Stamp Above)

- Personally Known
 Produced Identification

Type of Identification Produced: _____



866.970.SAVE

Atlanta, GA 30305
NMLS ID #1168



April 25, 2022
Juan A Soriano Artes
2557 HARN BLVD UNIT 2
CLEARWATER, FLORIDA 33764

Loan Number: 18297768
2557 HARN BLVD UNIT 2
CLEARWATER, FLORIDA 33764
\$202,350.00
4.875%

Dear Juan A Soriano Artes

Please use the enclosed temporary payment coupons until you receive new coupons or a periodic statement. If the servicing of your mortgage loan is transferred to another servicer, then you will receive new coupons or a periodic statement from the new servicer.

Please contact AmeriSave Mortgage Corporation Loan Servicing Department at 866-865-3400 Option 4 or by sending an e-mail to loanservicing@amerisave.com if you would like to obtain information regarding your account, including:

- An explanation of the amount due (including a breakdown of the monthly payment, the total sum of any fee or charges imposed, and any payment amount past due);
- A past payment breakdown (including application of payment for previous billing cycle and all payments received since beginning of current calendar year);
- A list of the transaction activity; and
- Partial payment information.

The U.S. Department of Housing and Urban Development ("HUD") sponsors housing counseling agencies throughout the country that provide advice and guidance regarding mortgage loan defaults, foreclosures, credit issues and foreclosure alternatives. You can find a HUD counselor in your area by visiting the HUD Website at <https://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or by calling HUD toll-free at 800.569.4287.

Procedure for Submitting Written Requests for Information and Written Notices of Error

If you send in correspondence that is considered to be a Request for Information, Notice of Error, or Qualified Written Request, while AmeriSave Mortgage Corporation (AmeriSave) still owns and services your loan, AmeriSave's Loan Servicing Department will comply with federal requirements pursuant to the Real Estate Settlement Procedures Act when acknowledging, investigating and responding to such correspondence.

- A "Request for Information" is any written request for information from you, except for a request on a payment coupon, which includes your name, information that enables AmeriSave, as the servicer of your loan, to identify your mortgage loan account, and states the information you are requesting with respect to your mortgage loan.
- A "Notice of Error" is any written notice from you, except for a notice on a payment coupon, that asserts an error and that includes your name, information that enables AmeriSave, as the servicer of your loan, to identify your mortgage loan account, and the error you believe has occurred.
- A "Qualified Written Request" is written correspondence, except for a request on a payment coupon, that requests information about the servicing of your mortgage loan or asserts that AmeriSave has made an error, which includes your name and account number, and the reasons for your request or assertion.

Please send such correspondence to the attention of the AmeriSave's Loan Servicing Department.

Respectfully,
AmeriSave Mortgage Corporation Loan Servicing (NMLS ID# 1168)

www.amerisave.com

TEMPORARY PAYMENT COUPON

Loan #: 18297768 Payment Due Date: June 1, 2022 **Payment Amount Due: \$ 1,402.50**

Late Payment Fee*: \$53.54

*Late Payment Fee will be assessed if your payment is not received by June 15, 2022

Borrower Name: Juan A Soriano Artes

Property Address: 2557 HARN BLVD UNIT 2
CLEARWATER, FLORIDA 33764

MAIL PAYMENT WITH THIS COUPON TO:

AmeriSave Mortgage Corporation
P.O. Box 660592
Dallas, TX 75266-0592

TEMPORARY PAYMENT COUPON

Loan #: 18297768 Payment Due Date: July 1, 2022 **Payment Amount Due: \$ 1,402.50**

Late Payment Fee*: \$53.54

*Late Payment Fee will be assessed if your payment is not received by July 15, 2022

Borrower Name: Juan A Soriano Artes

Property Address: 2557 HARN BLVD UNIT 2
CLEARWATER, FLORIDA 33764

MAIL PAYMENT WITH THIS COUPON TO:

AmeriSave Mortgage Corporation
P.O. Box 660592
Dallas, TX 75266-0592

TEMPORARY PAYMENT COUPON

Loan #: 18297768 Payment Due Date: August 1, 2022 **Payment Amount Due: \$ 1,402.50**

Late Payment Fee*: \$53.54

*Late Payment Fee will be assessed if your payment is not received by August 15, 2022

Borrower Name: Juan A Soriano Artes

Property Address: 2557 HARN BLVD UNIT 2
CLEARWATER, FLORIDA 33764

MAIL PAYMENT WITH THIS COUPON TO:

AmeriSave Mortgage Corporation
P.O. Box 660592
Dallas, TX 75266-0592

TEMPORARY PAYMENT COUPON

Loan #: 18297768 Payment Due Date: September 1, 2022 **Payment Amount Due: \$ 1,402.50**

Late Payment Fee*: \$53.54

*Late Payment Fee will be assessed if your payment is not received by September 15, 2022

Borrower Name: Juan A Soriano Artes

Property Address: 2557 HARN BLVD UNIT 2
CLEARWATER, FLORIDA 33764

MAIL PAYMENT WITH THIS COUPON TO:
AmeriSave Mortgage Corporation
P.O. Box 660592
Dallas, TX 75266-0592

TEMPORARY PAYMENT COUPON

Loan #: 18297768 Payment Due Date: October 1, 2022 **Payment Amount Due: \$ 1,402.50**

Late Payment Fee*: \$53.54

*Late Payment Fee will be assessed if your payment is not received by October 15, 2022

Borrower Name: Juan A Soriano Artes

Property Address: 2557 HARN BLVD UNIT 2
CLEARWATER, FLORIDA 33764

MAIL PAYMENT WITH THIS COUPON TO:
AmeriSave Mortgage Corporation
P.O. Box 660592
Dallas, TX 75266-0592

TEMPORARY PAYMENT COUPON

Loan #: 18297768 Payment Due Date: November 1, 2022 **Payment Amount Due: \$ 1,402.50**

Late Payment Fee*: \$53.54

*Late Payment Fee will be assessed if your payment is not received by November 15, 2022

Borrower Name: Juan A Soriano Artes

Property Address: 2557 HARN BLVD UNIT 2
CLEARWATER, FLORIDA 33764

MAIL PAYMENT WITH THIS COUPON TO:
AmeriSave Mortgage Corporation
P.O. Box 660592
Dallas, TX 75266-0592

TEMPORARY PAYMENT COUPON

Loan #: 18297768 Payment Due Date: December 1, 2022 **Payment Amount Due: \$ 1,402.50**

Late Payment Fee*: \$53.54

*Late Payment Fee will be assessed if your payment is not received by December 15, 2022

Borrower Name: Juan A Soriano Artes

Property Address: 2557 HARN BLVD UNIT 2
CLEARWATER, FLORIDA 33764

MAIL PAYMENT WITH THIS COUPON TO:
AmeriSave Mortgage Corporation
P.O. Box 660592
Dallas, TX 75266-0592

TEMPORARY PAYMENT COUPON

Loan #: 18297768 Payment Due Date: January 1, 2023 **Payment Amount Due: \$ 1,402.50**

Late Payment Fee*: \$53.54

*Late Payment Fee will be assessed if your payment is not received by January 15, 2023

Borrower Name: Juan A Soriano Artes

Property Address: 2557 HARN BLVD UNIT 2
CLEARWATER, FLORIDA 33764

MAIL PAYMENT WITH THIS COUPON TO:
AmeriSave Mortgage Corporation
P.O. Box 660592
Dallas, TX 75266-0592

TEMPORARY PAYMENT COUPON

Loan #: 18297768 Payment Due Date: February 1, 2023 **Payment Amount Due: \$ 1,402.50**

Late Payment Fee*: \$53.54

*Late Payment Fee will be assessed if your payment is not received by February 15, 2023

Borrower Name: Juan A Soriano Artes

Property Address: 2557 HARN BLVD UNIT 2
CLEARWATER, FLORIDA 33764

MAIL PAYMENT WITH THIS COUPON TO:
AmeriSave Mortgage Corporation
P.O. Box 660592
Dallas, TX 75266-0592

TEMPORARY PAYMENT COUPON

Loan #: 18297768 Payment Due Date: March 1, 2023 **Payment Amount Due: \$ 1,402.50**

Late Payment Fee*: \$53.54

*Late Payment Fee will be assessed if your payment is not received by March 15, 2023

Borrower Name: Juan A Soriano Artes

Property Address: 2557 HARN BLVD UNIT 2
CLEARWATER, FLORIDA 33764

MAIL PAYMENT WITH THIS COUPON TO:
AmeriSave Mortgage Corporation
P.O. Box 660592
Dallas, TX 75266-0592

TEMPORARY PAYMENT COUPON

Loan #: 18297768 Payment Due Date: April 1, 2023 **Payment Amount Due: \$ 1,402.50**

Late Payment Fee*: \$53.54

*Late Payment Fee will be assessed if your payment is not received by April 15, 2023

Borrower Name: Juan A Soriano Artes

Property Address: 2557 HARN BLVD UNIT 2
CLEARWATER, FLORIDA 33764

MAIL PAYMENT WITH THIS COUPON TO:
AmeriSave Mortgage Corporation
P.O. Box 660592
Dallas, TX 75266-0592

TEMPORARY PAYMENT COUPON

Loan #: 18297768 Payment Due Date: May 1, 2023 **Payment Amount Due: \$ 1,402.50**

Late Payment Fee*: \$53.54

*Late Payment Fee will be assessed if your payment is not received by May 15, 2023

Borrower Name: Juan A Soriano Artes

Property Address: 2557 HARN BLVD UNIT 2
CLEARWATER, FLORIDA 33764

MAIL PAYMENT WITH THIS COUPON TO:
AmeriSave Mortgage Corporation
P.O. Box 660592
Dallas, TX 75266-0592

Lender: AMERISAVE MORTGAGE CORPORATION (NMLS # 1168)

USA PATRIOT ACT CUSTOMER IDENTIFICATION VERIFICATION IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

INSTRUCTIONS TO INDIVIDUAL COMPLETING THIS VERIFICATION

The named individual must present at least two (2) forms of identifying documents for review; at least one (1) of the identifying documents must be an unexpired government-issued document bearing a photograph of the named individual. Other identifying documents not specifically listed below must, at a minimum, bear the individual's name. Examples of other acceptable identifying documents include:

Current government-issued visa; Medicare card; student identification card; voter registration card; recent property tax or utility bill; most recent W-2 or signed federal or state tax returns; bank statements; and proof of car/house/renter's insurance coverage. Please contact the above-named Lender if you have any questions regarding the acceptability of any identifying document.

Borrower's Name: Juan A Soriano Artes Date of Birth: November 30, 1995

Residential or Business Address:* 2557 HARN BLVD UNIT 2
CLEARWATER, FL 33764

Taxpayer Identification Number (SSN):** 701-60-6660

Identifying Documents	Place of Issuance	ID Number	Date of Birth	Issue/Expiration Date(s)	Photo?
<input type="checkbox"/> State/Foreign Driver's License					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> State/Foreign ID Card					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> U.S./Foreign Passport					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Military ID					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Resident Alien Card					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Social Security Card					
<input type="checkbox"/> Birth Certificate					
<input type="checkbox"/> Other:					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Other:					<input type="checkbox"/> Yes <input type="checkbox"/> No

*For an individual without a residential or business address, provide an APO or FPO box number, or the residential or business address of next of kin or another contact person.

**For non-U.S. persons without a tax identification number, provide a passport number and country of issuance; an alien identification card number, or the number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

ADDITIONAL COMMENTS

(e.g., please note any discrepancies in the borrower's identifying documents): _____

CERTIFICATION

I, the undersigned, hereby certify that: (i) I have personally examined the identifying documents indicated above presented to me by the named individual, (ii) I have accurately recorded the information appearing in the identifying documents I examined, and (iii) except as may be indicated above, each of the indicated identifying documents appears to be genuine, the information contained in the identifying documents is consistent in all respects with the information provided by the named individual, and, where applicable, the photograph appears to be that of the named individual.

Signature

Date

Name and Title



STATEMENT OF ANTI-COERCION FLORIDA

Loan Number: 18297768

Date: April 25, 2022

Lender: AMERISAVE MORTGAGE CORPORATION

Borrower(s): Juan A Soriano Artes

Subject Property: 2557 HARN BLVD UNIT 2
CLEARWATER, FLORIDA 33764

**THE FOLLOWING STATEMENT IS REQUIRED UNDER RULE 69B-124.002, F.A.C., OF THE RULES
AND REGULATIONS PROMULGATED BY THE CHIEF FINANCIAL OFFICER RELATIVE TO
ANTI-COERCION:**

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

The borrower, subject to the rules adopted by the Chief Financial Officer, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirements of the lender. The lender has the rights to designate reasonable financial requirements as to the company and the adequacy of the coverage.

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

I have selected the
to write the hazard insurance covering property located at:
2557 HARN BLVD UNIT 2, CLEARWATER, FLORIDA 33764

Borrower Juan A Soriano Artes Date

HOEPA/HMDA REQUIRED INFORMATION

Due to the recent amendments to Reg Z relating to higher priced mortgages for transactions secured by the consumer's principal dwelling, and HMDA requirements for rate spread reporting on all occupancy types, this form must be completed by the Correspondent on all loans delivered for funding on or after **October 1, 2009**.

Please complete the below, and submit with the closed loan file for funding:

Borrower's Last Name: Artes

Property Address: 2557 HARN BLVD UNIT 2
CLEARWATER, FLORIDA 33764

Correspondent Loan Number: 18297768

1. **Initial Application Date (as defined by your current policies and procedures)** March 21, 2022 .

Note: If the initial application date is prior to October 1, 2009 **and** the loan closed or will close prior to January 1, 2010 as indicated by the Note, there is no need to complete the remaining information on this form.

2. **Last date you (correspondent) locked the loan with the borrower** March 22, 2022 .

3. **If the loan is an ARM, list the initial index rate** %.

4. **If the loan is secured by the consumer's Principal Dwelling and is a Higher Priced Mortgage, please list the rate spread difference between the final APR and the and the Average Prime Offer Rate (APOR) as defined in Regulation Z.**

Please refer to <http://www.ffiec.gov/ratespread/default.aspx> to access the FFIEC Rate Spread Calculator.

Any loan application delivered for funding on or after October 1, 2009 which does not contain this form with all required fields completed will be suspended until the completed form is received.

IMPORTANT REMINDERS: If the loan is secured by the consumer's Principal Dwelling and is a Higher Priced Mortgage as defined in the amendments to Reg Z, you (Correspondent) must ensure all requirements have been met including, but not limited to the following: Repayment Ability, Income, and Asset verification, and for transactions closed on or after April 1, 2010, an escrow account has been established (excluding co-ops).

The information contained in this form is not to be construed as legal advice, and is not meant to be used as a summary of the laws. If you have questions related to this or any other law, you are strongly encouraged to contact your Legal and Compliance Counsel for further guidance.

Borrower Juan A Soriano Artes Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Loan Number: 18297768

IMPORTANT NOTICE TO CLOSING ATTORNEY/TITLE/ESCROW COMPANY

THE ORIGINAL CLOSED LOAN PACKAGE AND ALL APPROPRIATE DOCUMENTS ARE REQUIRED TO BE RETURNED WITHIN 24 HOURS AFTER CLOSING OF THE LOAN.

PLEASE PROVIDE AN OVERNIGHT TRACKING NUMBER TO YOUR CLOSING CONTACT AT AMERISAVE MORTGAGE FOR THE RETURN PACKAGE.

FAILURE TO FOLLOW THESE INSTRUCTIONS CAN RESULT IN THE WAREHOUSE BANK TO RECALL THE OUTSTANDING WIRE DUE TO NON-DELIVERY OF OUR COLLATERAL PACKAGE. ALSO, PLEASE REVIEW ALL CLOSING STIPULATIONS AS ADDITIONAL COLLATERAL DELIVERY INFORMATION, IF APPLICABLE, WILL BE LOCATED ON THE CLOSING INSTRUCTIONS.

THANK YOU!

ACKNOWLEDGED AND AGREED:

SETTLEMENT AGENT
Carol Montero

IMPOUND AUTHORIZATION

Loan Number: 18297768

Date: April 25, 2022

Borrower(s): Juan A Soriano Artes

Property Address: 2557 HARN BLVD UNIT 2, CLEARWATER, FLORIDA 33764

We understood that according to the provisions of the Security Instrument, AMERISAVE MORTGAGE CORPORATION may require us to make monthly payments in addition to our principal and interest payment so that a fund can be created and maintained to pay taxes, insurance premiums and other expenses relating to the security property. Impounds will be required in the following circumstances:

- where required by state or federal regulatory authority; or
- where a loan is made, guaranteed or insured by a state or federal governmental lending agency; or
- where the original principal amount of such a loan exceeds 80% of the sales price or appraised value whichever is lower; or
- as required by lender as a condition of the loan.

The lender will pay interest on the impound account as required by law. The obligations of the borrower and lender regarding impound accounts will be set forth in the Security Instrument. We also understand that the payment for taxes and insurance may vary from year to year.

PLEASE NOTE THAT ANY BORROWER WHO IS DELINQUENT IN THE PAYMENT OF THEIR REAL ESTATE TAXES, HAZARD AND/OR FLOOD INSURANCE PREMIUMS, MAY BE REQUIRED BY THE LENDER TO PAY IMPOUNDS.

IMPOUNDS REQUIRED BY LENDER

- The undersigned understand that the establishment of an impound account for payments of real property taxes, hazard and/or flood insurance and other related expenses is REQUIRED.
- The undersigned understand that the establishment of an impound account for payments of real property taxes, hazard and/or flood insurance and other related expenses is NOT REQUIRED.

IMPOUNDS REQUESTED BY BORROWER

- The undersigned understand that the establishment of an impound account for the payment of real property taxes, hazard and/or flood insurance and other related expenses is NOT REQUIRED; however, Borrower requests that such an account be established.
- The undersigned understand that the establishment of an impound account for the payment of real property taxes, hazard and/or flood insurance and other related expenses is NOT REQUIRED. Borrower is not requesting that such an account be established.

Borrower Juan A Soriano Artes Date



INITIAL AMORTIZATION SCHEDULE

Loan Number: 18297768

Borrower(s): Juan A Soriano Artes

Property Address: 2557 HARN BLVD UNIT 2, CLEARWATER, FLORIDA 33764

General loan parameters:

Original Value: 213,000.00	Scheduled Cancellation Date: 01/01/2031
Original Principal Balance: 202,350.00	
Term in months: 360	Scheduled Termination Date: 12/01/2031
Interest Rate: 4.875	

Payment Number	Payment Date	Principal and Interest Payment	Interest Portion	Principal Portion	Mortgage Insurance Payment	Remaining Balance	Resulting LTV
1	06/01/22	1,070.85	822.05	248.80	47.21	202,101.20	94.88
2	07/01/22	1,070.85	821.04	249.81	47.21	201,851.39	94.77
3	08/01/22	1,070.85	820.02	250.83	47.21	201,600.56	94.65
4	09/01/22	1,070.85	819.00	251.85	47.21	201,348.71	94.53
5	10/01/22	1,070.85	817.98	252.87	47.21	201,095.84	94.41
6	11/01/22	1,070.85	816.95	253.90	47.21	200,841.94	94.29
7	12/01/22	1,070.85	815.92	254.93	47.21	200,587.01	94.17
8	01/01/23	1,070.85	814.88	255.97	47.21	200,331.04	94.05
9	02/01/23	1,070.85	813.84	257.01	47.21	200,074.03	93.93
10	03/01/23	1,070.85	812.80	258.05	47.21	199,815.98	93.81
11	04/01/23	1,070.85	811.75	259.10	47.21	199,556.88	93.69
12	05/01/23	1,070.85	810.70	260.15	47.21	199,296.73	93.57
13	06/01/23	1,070.85	809.64	261.21	47.21	199,035.52	93.44
14	07/01/23	1,070.85	808.58	262.27	47.21	198,773.25	93.32
15	08/01/23	1,070.85	807.52	263.33	47.21	198,509.92	93.20
16	09/01/23	1,070.85	806.45	264.40	47.21	198,245.52	93.07
17	10/01/23	1,070.85	805.37	265.48	47.21	197,980.04	92.95
18	11/01/23	1,070.85	804.29	266.56	47.21	197,713.48	92.82
19	12/01/23	1,070.85	803.21	267.64	47.21	197,445.84	92.70
20	01/01/24	1,070.85	802.12	268.73	47.21	197,177.11	92.57
21	02/01/24	1,070.85	801.03	269.82	47.21	196,907.29	92.44
22	03/01/24	1,070.85	799.94	270.91	47.21	196,636.38	92.32
23	04/01/24	1,070.85	798.84	272.01	47.21	196,364.37	92.19
24	05/01/24	1,070.85	797.73	273.12	47.21	196,091.25	92.06
25	06/01/24	1,070.85	796.62	274.23	47.21	195,817.02	91.93
26	07/01/24	1,070.85	795.51	275.34	47.21	195,541.68	91.80
27	08/01/24	1,070.85	794.39	276.46	47.21	195,265.22	91.67
28	09/01/24	1,070.85	793.26	277.59	47.21	194,987.63	91.54

Payment Number	Payment Date	Principal and Interest Payment	Interest Portion	Principal Portion	Mortgage Insurance Payment	Remaining Balance	Resulting LTV
29	10/01/24	1,070.85	792.14	278.71	47.21	194,708.92	91.41
30	11/01/24	1,070.85	791.00	279.85	47.21	194,429.07	91.28
31	12/01/24	1,070.85	789.87	280.98	47.21	194,148.09	91.15
32	01/01/25	1,070.85	788.73	282.12	47.21	193,865.97	91.02
33	02/01/25	1,070.85	787.58	283.27	47.21	193,582.70	90.88
34	03/01/25	1,070.85	786.43	284.42	47.21	193,298.28	90.75
35	04/01/25	1,070.85	785.27	285.58	47.21	193,012.70	90.62
36	05/01/25	1,070.85	784.11	286.74	47.21	192,725.96	90.48
37	06/01/25	1,070.85	782.95	287.90	47.21	192,438.06	90.35
38	07/01/25	1,070.85	781.78	289.07	47.21	192,148.99	90.21
39	08/01/25	1,070.85	780.61	290.24	47.21	191,858.75	90.07
40	09/01/25	1,070.85	779.43	291.42	47.21	191,567.33	89.94
41	10/01/25	1,070.85	778.24	292.61	47.21	191,274.72	89.80
42	11/01/25	1,070.85	777.05	293.80	47.21	190,980.92	89.66
43	12/01/25	1,070.85	775.86	294.99	47.21	190,685.93	89.52
44	01/01/26	1,070.85	774.66	296.19	47.21	190,389.74	89.38
45	02/01/26	1,070.85	773.46	297.39	47.21	190,092.35	89.25
46	03/01/26	1,070.85	772.25	298.60	47.21	189,793.75	89.11
47	04/01/26	1,070.85	771.04	299.81	47.21	189,493.94	88.96
48	05/01/26	1,070.85	769.82	301.03	47.21	189,192.91	88.82
49	06/01/26	1,070.85	768.60	302.25	47.21	188,890.66	88.68
50	07/01/26	1,070.85	767.37	303.48	47.21	188,587.18	88.54
51	08/01/26	1,070.85	766.14	304.71	47.21	188,282.47	88.40
52	09/01/26	1,070.85	764.90	305.95	47.21	187,976.52	88.25
53	10/01/26	1,070.85	763.65	307.20	47.21	187,669.32	88.11
54	11/01/26	1,070.85	762.41	308.44	47.21	187,360.88	87.96
55	12/01/26	1,070.85	761.15	309.70	47.21	187,051.18	87.82
56	01/01/27	1,070.85	759.90	310.95	47.21	186,740.23	87.67
57	02/01/27	1,070.85	758.63	312.22	47.21	186,428.01	87.52
58	03/01/27	1,070.85	757.36	313.49	47.21	186,114.52	87.38
59	04/01/27	1,070.85	756.09	314.76	47.21	185,799.76	87.23
60	05/01/27	1,070.85	754.81	316.04	47.21	185,483.72	87.08
61	06/01/27	1,070.85	753.53	317.32	47.21	185,166.40	86.93
62	07/01/27	1,070.85	752.24	318.61	47.21	184,847.79	86.78
63	08/01/27	1,070.85	750.94	319.91	47.21	184,527.88	86.63
64	09/01/27	1,070.85	749.64	321.21	47.21	184,206.67	86.48
65	10/01/27	1,070.85	748.34	322.51	47.21	183,884.16	86.33
66	11/01/27	1,070.85	747.03	323.82	47.21	183,560.34	86.18
67	12/01/27	1,070.85	745.71	325.14	47.21	183,235.20	86.03
68	01/01/28	1,070.85	744.39	326.46	47.21	182,908.74	85.87
69	02/01/28	1,070.85	743.07	327.78	47.21	182,580.96	85.72
70	03/01/28	1,070.85	741.74	329.11	47.21	182,251.85	85.56
71	04/01/28	1,070.85	740.40	330.45	47.21	181,921.40	85.41
72	05/01/28	1,070.85	739.06	331.79	47.21	181,589.61	85.25
73	06/01/28	1,070.85	737.71	333.14	47.21	181,256.47	85.10
74	07/01/28	1,070.85	736.35	334.50	47.21	180,921.97	84.94
75	08/01/28	1,070.85	735.00	335.85	47.21	180,586.12	84.78
76	09/01/28	1,070.85	733.63	337.22	47.21	180,248.90	84.62

Payment Number	Payment Date	Principal and Interest Payment	Interest Portion	Principal Portion	Mortgage Insurance Payment	Remaining Balance	Resulting LTV
77	10/01/28	1,070.85	732.26	338.59	47.21	179,910.31	84.46
78	11/01/28	1,070.85	730.89	339.96	47.21	179,570.35	84.31
79	12/01/28	1,070.85	729.50	341.35	47.21	179,229.00	84.15
80	01/01/29	1,070.85	728.12	342.73	47.21	178,886.27	83.98
81	02/01/29	1,070.85	726.73	344.12	47.21	178,542.15	83.82
82	03/01/29	1,070.85	725.33	345.52	47.21	178,196.63	83.66
83	04/01/29	1,070.85	723.92	346.93	47.21	177,849.70	83.50
84	05/01/29	1,070.85	722.51	348.34	47.21	177,501.36	83.33
85	06/01/29	1,070.85	721.10	349.75	47.21	177,151.61	83.17
86	07/01/29	1,070.85	719.68	351.17	47.21	176,800.44	83.00
87	08/01/29	1,070.85	718.25	352.60	47.21	176,447.84	82.84
88	09/01/29	1,070.85	716.82	354.03	47.21	176,093.81	82.67
89	10/01/29	1,070.85	715.38	355.47	47.21	175,738.34	82.51
90	11/01/29	1,070.85	713.94	356.91	47.21	175,381.43	82.34
91	12/01/29	1,070.85	712.49	358.36	47.21	175,023.07	82.17
92	01/01/30	1,070.85	711.03	359.82	47.21	174,663.25	82.00
93	02/01/30	1,070.85	709.57	361.28	47.21	174,301.97	81.83
94	03/01/30	1,070.85	708.10	362.75	47.21	173,939.22	81.66
95	04/01/30	1,070.85	706.63	364.22	47.21	173,575.00	81.49
96	05/01/30	1,070.85	705.15	365.70	47.21	173,209.30	81.32
97	06/01/30	1,070.85	703.66	367.19	47.21	172,842.11	81.15
98	07/01/30	1,070.85	702.17	368.68	47.21	172,473.43	80.97
99	08/01/30	1,070.85	700.67	370.18	47.21	172,103.25	80.80
100	09/01/30	1,070.85	699.17	371.68	47.21	171,731.57	80.63
101	10/01/30	1,070.85	697.66	373.19	47.21	171,358.38	80.45
102	11/01/30	1,070.85	696.14	374.71	47.21	170,983.67	80.27
103	12/01/30	1,070.85	694.62	376.23	47.21	170,607.44	80.10
104	01/01/31	1,070.85	693.09	377.76	47.21	170,229.68	79.92
105	02/01/31	1,070.85	691.56	379.29	47.21	169,850.39	79.74
106	03/01/31	1,070.85	690.02	380.83	47.21	169,469.56	79.56
107	04/01/31	1,070.85	688.47	382.38	47.21	169,087.18	79.38
108	05/01/31	1,070.85	686.92	383.93	47.21	168,703.25	79.20
109	06/01/31	1,070.85	685.36	385.49	47.21	168,317.76	79.02
110	07/01/31	1,070.85	683.79	387.06	47.21	167,930.70	78.84
111	08/01/31	1,070.85	682.22	388.63	47.21	167,542.07	78.66
112	09/01/31	1,070.85	680.64	390.21	47.21	167,151.86	78.48
113	10/01/31	1,070.85	679.05	391.80	47.21	166,760.06	78.29
114	11/01/31	1,070.85	677.46	393.39	47.21	166,366.67	78.11
115	12/01/31	1,070.85	675.86	394.99	47.21	165,971.68	77.92
116	01/01/32	1,070.85	674.26	396.59	0.00	165,575.09	77.73
117	02/01/32	1,070.85	672.65	398.20	0.00	165,176.89	77.55
118	03/01/32	1,070.85	671.03	399.82	0.00	164,777.07	77.36
119	04/01/32	1,070.85	669.41	401.44	0.00	164,375.63	77.17
120	05/01/32	1,070.85	667.78	403.07	0.00	163,972.56	76.98
121	06/01/32	1,070.85	666.14	404.71	0.00	163,567.85	76.79
122	07/01/32	1,070.85	664.49	406.36	0.00	163,161.49	76.60
123	08/01/32	1,070.85	662.84	408.01	0.00	162,753.48	76.41
124	09/01/32	1,070.85	661.19	409.66	0.00	162,343.82	76.22

Payment Number	Payment Date	Principal and Interest Payment	Interest Portion	Principal Portion	Mortgage Insurance Payment	Remaining Balance	Resulting LTV
125	10/01/32	1,070.85	659.52	411.33	0.00	161,932.49	76.02
126	11/01/32	1,070.85	657.85	413.00	0.00	161,519.49	75.83
127	12/01/32	1,070.85	656.17	414.68	0.00	161,104.81	75.64
128	01/01/33	1,070.85	654.49	416.36	0.00	160,688.45	75.44
129	02/01/33	1,070.85	652.80	418.05	0.00	160,270.40	75.24
130	03/01/33	1,070.85	651.10	419.75	0.00	159,850.65	75.05
131	04/01/33	1,070.85	649.39	421.46	0.00	159,429.19	74.85
132	05/01/33	1,070.85	647.68	423.17	0.00	159,006.02	74.65
133	06/01/33	1,070.85	645.96	424.89	0.00	158,581.13	74.45
134	07/01/33	1,070.85	644.24	426.61	0.00	158,154.52	74.25
135	08/01/33	1,070.85	642.50	428.35	0.00	157,726.17	74.05
136	09/01/33	1,070.85	640.76	430.09	0.00	157,296.08	73.85
137	10/01/33	1,070.85	639.02	431.83	0.00	156,864.25	73.65
138	11/01/33	1,070.85	637.26	433.59	0.00	156,430.66	73.44
139	12/01/33	1,070.85	635.50	435.35	0.00	155,995.31	73.24
140	01/01/34	1,070.85	633.73	437.12	0.00	155,558.19	73.03
141	02/01/34	1,070.85	631.96	438.89	0.00	155,119.30	72.83
142	03/01/34	1,070.85	630.17	440.68	0.00	154,678.62	72.62
143	04/01/34	1,070.85	628.38	442.47	0.00	154,236.15	72.41
144	05/01/34	1,070.85	626.58	444.27	0.00	153,791.88	72.20
145	06/01/34	1,070.85	624.78	446.07	0.00	153,345.81	71.99
146	07/01/34	1,070.85	622.97	447.88	0.00	152,897.93	71.78
147	08/01/34	1,070.85	621.15	449.70	0.00	152,448.23	71.57
148	09/01/34	1,070.85	619.32	451.53	0.00	151,996.70	71.36
149	10/01/34	1,070.85	617.49	453.36	0.00	151,543.34	71.15
150	11/01/34	1,070.85	615.64	455.21	0.00	151,088.13	70.93
151	12/01/34	1,070.85	613.80	457.05	0.00	150,631.08	70.72
152	01/01/35	1,070.85	611.94	458.91	0.00	150,172.17	70.50
153	02/01/35	1,070.85	610.07	460.78	0.00	149,711.39	70.29
154	03/01/35	1,070.85	608.20	462.65	0.00	149,248.74	70.07
155	04/01/35	1,070.85	606.32	464.53	0.00	148,784.21	69.85
156	05/01/35	1,070.85	604.44	466.41	0.00	148,317.80	69.63
157	06/01/35	1,070.85	602.54	468.31	0.00	147,849.49	69.41
158	07/01/35	1,070.85	600.64	470.21	0.00	147,379.28	69.19
159	08/01/35	1,070.85	598.73	472.12	0.00	146,907.16	68.97
160	09/01/35	1,070.85	596.81	474.04	0.00	146,433.12	68.75
161	10/01/35	1,070.85	594.88	475.97	0.00	145,957.15	68.52
162	11/01/35	1,070.85	592.95	477.90	0.00	145,479.25	68.30
163	12/01/35	1,070.85	591.01	479.84	0.00	144,999.41	68.07
164	01/01/36	1,070.85	589.06	481.79	0.00	144,517.62	67.85
165	02/01/36	1,070.85	587.10	483.75	0.00	144,033.87	67.62
166	03/01/36	1,070.85	585.14	485.71	0.00	143,548.16	67.39
167	04/01/36	1,070.85	583.16	487.69	0.00	143,060.47	67.16
168	05/01/36	1,070.85	581.18	489.67	0.00	142,570.80	66.93
169	06/01/36	1,070.85	579.19	491.66	0.00	142,079.14	66.70
170	07/01/36	1,070.85	577.20	493.65	0.00	141,585.49	66.47
171	08/01/36	1,070.85	575.19	495.66	0.00	141,089.83	66.24
172	09/01/36	1,070.85	573.18	497.67	0.00	140,592.16	66.01

Payment Number	Payment Date	Principal and Interest Payment	Interest Portion	Principal Portion	Mortgage Insurance Payment	Remaining Balance	Resulting LTV
173	10/01/36	1,070.85	571.16	499.69	0.00	140,092.47	65.77
174	11/01/36	1,070.85	569.13	501.72	0.00	139,590.75	65.54
175	12/01/36	1,070.85	567.09	503.76	0.00	139,086.99	65.30
176	01/01/37	1,070.85	565.04	505.81	0.00	138,581.18	65.06
177	02/01/37	1,070.85	562.99	507.86	0.00	138,073.32	64.82
178	03/01/37	1,070.85	560.92	509.93	0.00	137,563.39	64.58
179	04/01/37	1,070.85	558.85	512.00	0.00	137,051.39	64.34
180	05/01/37	1,070.85	556.77	514.08	0.00	136,537.31	64.10
181	06/01/37	1,070.85	554.68	516.17	0.00	136,021.14	63.86
182	07/01/37	1,070.85	552.59	518.26	0.00	135,502.88	63.62
183	08/01/37	1,070.85	550.48	520.37	0.00	134,982.51	63.37
184	09/01/37	1,070.85	548.37	522.48	0.00	134,460.03	63.13
185	10/01/37	1,070.85	546.24	524.61	0.00	133,935.42	62.88
186	11/01/37	1,070.85	544.11	526.74	0.00	133,408.68	62.63
187	12/01/37	1,070.85	541.97	528.88	0.00	132,879.80	62.38
188	01/01/38	1,070.85	539.82	531.03	0.00	132,348.77	62.14
189	02/01/38	1,070.85	537.67	533.18	0.00	131,815.59	61.89
190	03/01/38	1,070.85	535.50	535.35	0.00	131,280.24	61.63
191	04/01/38	1,070.85	533.33	537.52	0.00	130,742.72	61.38
192	05/01/38	1,070.85	531.14	539.71	0.00	130,203.01	61.13
193	06/01/38	1,070.85	528.95	541.90	0.00	129,661.11	60.87
194	07/01/38	1,070.85	526.75	544.10	0.00	129,117.01	60.62
195	08/01/38	1,070.85	524.54	546.31	0.00	128,570.70	60.36
196	09/01/38	1,070.85	522.32	548.53	0.00	128,022.17	60.10
197	10/01/38	1,070.85	520.09	550.76	0.00	127,471.41	59.85
198	11/01/38	1,070.85	517.85	553.00	0.00	126,918.41	59.59
199	12/01/38	1,070.85	515.61	555.24	0.00	126,363.17	59.33
200	01/01/39	1,070.85	513.35	557.50	0.00	125,805.67	59.06
201	02/01/39	1,070.85	511.09	559.76	0.00	125,245.91	58.80
202	03/01/39	1,070.85	508.81	562.04	0.00	124,683.87	58.54
203	04/01/39	1,070.85	506.53	564.32	0.00	124,119.55	58.27
204	05/01/39	1,070.85	504.24	566.61	0.00	123,552.94	58.01
205	06/01/39	1,070.85	501.93	568.92	0.00	122,984.02	57.74
206	07/01/39	1,070.85	499.62	571.23	0.00	122,412.79	57.47
207	08/01/39	1,070.85	497.30	573.55	0.00	121,839.24	57.20
208	09/01/39	1,070.85	494.97	575.88	0.00	121,263.36	56.93
209	10/01/39	1,070.85	492.63	578.22	0.00	120,685.14	56.66
210	11/01/39	1,070.85	490.28	580.57	0.00	120,104.57	56.39
211	12/01/39	1,070.85	487.92	582.93	0.00	119,521.64	56.11
212	01/01/40	1,070.85	485.56	585.29	0.00	118,936.35	55.84
213	02/01/40	1,070.85	483.18	587.67	0.00	118,348.68	55.56
214	03/01/40	1,070.85	480.79	590.06	0.00	117,758.62	55.29
215	04/01/40	1,070.85	478.39	592.46	0.00	117,166.16	55.01
216	05/01/40	1,070.85	475.99	594.86	0.00	116,571.30	54.73
217	06/01/40	1,070.85	473.57	597.28	0.00	115,974.02	54.45
218	07/01/40	1,070.85	471.14	599.71	0.00	115,374.31	54.17
219	08/01/40	1,070.85	468.71	602.14	0.00	114,772.17	53.88
220	09/01/40	1,070.85	466.26	604.59	0.00	114,167.58	53.60

Payment Number	Payment Date	Principal and Interest Payment	Interest Portion	Principal Portion	Mortgage Insurance Payment	Remaining Balance	Resulting LTV
221	10/01/40	1,070.85	463.81	607.04	0.00	113,560.54	53.31
222	11/01/40	1,070.85	461.34	609.51	0.00	112,951.03	53.03
223	12/01/40	1,070.85	458.86	611.99	0.00	112,339.04	52.74
224	01/01/41	1,070.85	456.38	614.47	0.00	111,724.57	52.45
225	02/01/41	1,070.85	453.88	616.97	0.00	111,107.60	52.16
226	03/01/41	1,070.85	451.37	619.48	0.00	110,488.12	51.87
227	04/01/41	1,070.85	448.86	621.99	0.00	109,866.13	51.58
228	05/01/41	1,070.85	446.33	624.52	0.00	109,241.61	51.29
229	06/01/41	1,070.85	443.79	627.06	0.00	108,614.55	50.99
230	07/01/41	1,070.85	441.25	629.60	0.00	107,984.95	50.70
231	08/01/41	1,070.85	438.69	632.16	0.00	107,352.79	50.40
232	09/01/41	1,070.85	436.12	634.73	0.00	106,718.06	50.10
233	10/01/41	1,070.85	433.54	637.31	0.00	106,080.75	49.80
234	11/01/41	1,070.85	430.95	639.90	0.00	105,440.85	49.50
235	12/01/41	1,070.85	428.35	642.50	0.00	104,798.35	49.20
236	01/01/42	1,070.85	425.74	645.11	0.00	104,153.24	48.90
237	02/01/42	1,070.85	423.12	647.73	0.00	103,505.51	48.59
238	03/01/42	1,070.85	420.49	650.36	0.00	102,855.15	48.29
239	04/01/42	1,070.85	417.85	653.00	0.00	102,202.15	47.98
240	05/01/42	1,070.85	415.20	655.65	0.00	101,546.50	47.67
241	06/01/42	1,070.85	412.53	658.32	0.00	100,888.18	47.37
242	07/01/42	1,070.85	409.86	660.99	0.00	100,227.19	47.06
243	08/01/42	1,070.85	407.17	663.68	0.00	99,563.51	46.74
244	09/01/42	1,070.85	404.48	666.37	0.00	98,897.14	46.43
245	10/01/42	1,070.85	401.77	669.08	0.00	98,228.06	46.12
246	11/01/42	1,070.85	399.05	671.80	0.00	97,556.26	45.80
247	12/01/42	1,070.85	396.32	674.53	0.00	96,881.73	45.48
248	01/01/43	1,070.85	393.58	677.27	0.00	96,204.46	45.17
249	02/01/43	1,070.85	390.83	680.02	0.00	95,524.44	44.85
250	03/01/43	1,070.85	388.07	682.78	0.00	94,841.66	44.53
251	04/01/43	1,070.85	385.29	685.56	0.00	94,156.10	44.20
252	05/01/43	1,070.85	382.51	688.34	0.00	93,467.76	43.88
253	06/01/43	1,070.85	379.71	691.14	0.00	92,776.62	43.56
254	07/01/43	1,070.85	376.91	693.94	0.00	92,082.68	43.23
255	08/01/43	1,070.85	374.09	696.76	0.00	91,385.92	42.90
256	09/01/43	1,070.85	371.26	699.59	0.00	90,686.33	42.58
257	10/01/43	1,070.85	368.41	702.44	0.00	89,983.89	42.25
258	11/01/43	1,070.85	365.56	705.29	0.00	89,278.60	41.91
259	12/01/43	1,070.85	362.69	708.16	0.00	88,570.44	41.58
260	01/01/44	1,070.85	359.82	711.03	0.00	87,859.41	41.25
261	02/01/44	1,070.85	356.93	713.92	0.00	87,145.49	40.91
262	03/01/44	1,070.85	354.03	716.82	0.00	86,428.67	40.58
263	04/01/44	1,070.85	351.12	719.73	0.00	85,708.94	40.24
264	05/01/44	1,070.85	348.19	722.66	0.00	84,986.28	39.90
265	06/01/44	1,070.85	345.26	725.59	0.00	84,260.69	39.56
266	07/01/44	1,070.85	342.31	728.54	0.00	83,532.15	39.22
267	08/01/44	1,070.85	339.35	731.50	0.00	82,800.65	38.87
268	09/01/44	1,070.85	336.38	734.47	0.00	82,066.18	38.53

Payment Number	Payment Date	Principal and Interest Payment	Interest Portion	Principal Portion	Mortgage Insurance Payment	Remaining Balance	Resulting LTV
269	10/01/44	1,070.85	333.39	737.46	0.00	81,328.72	38.18
270	11/01/44	1,070.85	330.40	740.45	0.00	80,588.27	37.83
271	12/01/44	1,070.85	327.39	743.46	0.00	79,844.81	37.49
272	01/01/45	1,070.85	324.37	746.48	0.00	79,098.33	37.14
273	02/01/45	1,070.85	321.34	749.51	0.00	78,348.82	36.78
274	03/01/45	1,070.85	318.29	752.56	0.00	77,596.26	36.43
275	04/01/45	1,070.85	315.23	755.62	0.00	76,840.64	36.08
276	05/01/45	1,070.85	312.17	758.68	0.00	76,081.96	35.72
277	06/01/45	1,070.85	309.08	761.77	0.00	75,320.19	35.36
278	07/01/45	1,070.85	305.99	764.86	0.00	74,555.33	35.00
279	08/01/45	1,070.85	302.88	767.97	0.00	73,787.36	34.64
280	09/01/45	1,070.85	299.76	771.09	0.00	73,016.27	34.28
281	10/01/45	1,070.85	296.63	774.22	0.00	72,242.05	33.92
282	11/01/45	1,070.85	293.48	777.37	0.00	71,464.68	33.55
283	12/01/45	1,070.85	290.33	780.52	0.00	70,684.16	33.19
284	01/01/46	1,070.85	287.15	783.70	0.00	69,900.46	32.82
285	02/01/46	1,070.85	283.97	786.88	0.00	69,113.58	32.45
286	03/01/46	1,070.85	280.77	790.08	0.00	68,323.50	32.08
287	04/01/46	1,070.85	277.56	793.29	0.00	67,530.21	31.70
288	05/01/46	1,070.85	274.34	796.51	0.00	66,733.70	31.33
289	06/01/46	1,070.85	271.11	799.74	0.00	65,933.96	30.95
290	07/01/46	1,070.85	267.86	802.99	0.00	65,130.97	30.58
291	08/01/46	1,070.85	264.59	806.26	0.00	64,324.71	30.20
292	09/01/46	1,070.85	261.32	809.53	0.00	63,515.18	29.82
293	10/01/46	1,070.85	258.03	812.82	0.00	62,702.36	29.44
294	11/01/46	1,070.85	254.73	816.12	0.00	61,886.24	29.05
295	12/01/46	1,070.85	251.41	819.44	0.00	61,066.80	28.67
296	01/01/47	1,070.85	248.08	822.77	0.00	60,244.03	28.28
297	02/01/47	1,070.85	244.74	826.11	0.00	59,417.92	27.90
298	03/01/47	1,070.85	241.39	829.46	0.00	58,588.46	27.51
299	04/01/47	1,070.85	238.02	832.83	0.00	57,755.63	27.12
300	05/01/47	1,070.85	234.63	836.22	0.00	56,919.41	26.72
301	06/01/47	1,070.85	231.24	839.61	0.00	56,079.80	26.33
302	07/01/47	1,070.85	227.82	843.03	0.00	55,236.77	25.93
303	08/01/47	1,070.85	224.40	846.45	0.00	54,390.32	25.54
304	09/01/47	1,070.85	220.96	849.89	0.00	53,540.43	25.14
305	10/01/47	1,070.85	217.51	853.34	0.00	52,687.09	24.74
306	11/01/47	1,070.85	214.04	856.81	0.00	51,830.28	24.33
307	12/01/47	1,070.85	210.56	860.29	0.00	50,969.99	23.93
308	01/01/48	1,070.85	207.07	863.78	0.00	50,106.21	23.52
309	02/01/48	1,070.85	203.56	867.29	0.00	49,238.92	23.12
310	03/01/48	1,070.85	200.03	870.82	0.00	48,368.10	22.71
311	04/01/48	1,070.85	196.50	874.35	0.00	47,493.75	22.30
312	05/01/48	1,070.85	192.94	877.91	0.00	46,615.84	21.89
313	06/01/48	1,070.85	189.38	881.47	0.00	45,734.37	21.47
314	07/01/48	1,070.85	185.80	885.05	0.00	44,849.32	21.06
315	08/01/48	1,070.85	182.20	888.65	0.00	43,960.67	20.64
316	09/01/48	1,070.85	178.59	892.26	0.00	43,068.41	20.22

Payment Number	Payment Date	Principal and Interest Payment	Interest Portion	Principal Portion	Mortgage Insurance Payment	Remaining Balance	Resulting LTV
317	10/01/48	1,070.85	174.97	895.88	0.00	42,172.53	19.80
318	11/01/48	1,070.85	171.33	899.52	0.00	41,273.01	19.38
319	12/01/48	1,070.85	167.67	903.18	0.00	40,369.83	18.95
320	01/01/49	1,070.85	164.00	906.85	0.00	39,462.98	18.53
321	02/01/49	1,070.85	160.32	910.53	0.00	38,552.45	18.10
322	03/01/49	1,070.85	156.62	914.23	0.00	37,638.22	17.67
323	04/01/49	1,070.85	152.91	917.94	0.00	36,720.28	17.24
324	05/01/49	1,070.85	149.18	921.67	0.00	35,798.61	16.81
325	06/01/49	1,070.85	145.43	925.42	0.00	34,873.19	16.37
326	07/01/49	1,070.85	141.67	929.18	0.00	33,944.01	15.94
327	08/01/49	1,070.85	137.90	932.95	0.00	33,011.06	15.50
328	09/01/49	1,070.85	134.11	936.74	0.00	32,074.32	15.06
329	10/01/49	1,070.85	130.30	940.55	0.00	31,133.77	14.62
330	11/01/49	1,070.85	126.48	944.37	0.00	30,189.40	14.17
331	12/01/49	1,070.85	122.64	948.21	0.00	29,241.19	13.73
332	01/01/50	1,070.85	118.79	952.06	0.00	28,289.13	13.28
333	02/01/50	1,070.85	114.92	955.93	0.00	27,333.20	12.83
334	03/01/50	1,070.85	111.04	959.81	0.00	26,373.39	12.38
335	04/01/50	1,070.85	107.14	963.71	0.00	25,409.68	11.93
336	05/01/50	1,070.85	103.23	967.62	0.00	24,442.06	11.48
337	06/01/50	1,070.85	99.30	971.55	0.00	23,470.51	11.02
338	07/01/50	1,070.85	95.35	975.50	0.00	22,495.01	10.56
339	08/01/50	1,070.85	91.39	979.46	0.00	21,515.55	10.10
340	09/01/50	1,070.85	87.41	983.44	0.00	20,532.11	9.64
341	10/01/50	1,070.85	83.41	987.44	0.00	19,544.67	9.18
342	11/01/50	1,070.85	79.40	991.45	0.00	18,553.22	8.71
343	12/01/50	1,070.85	75.37	995.48	0.00	17,557.74	8.24
344	01/01/51	1,070.85	71.33	999.52	0.00	16,558.22	7.77
345	02/01/51	1,070.85	67.27	1,003.58	0.00	15,554.64	7.30
346	03/01/51	1,070.85	63.19	1,007.66	0.00	14,546.98	6.83
347	04/01/51	1,070.85	59.10	1,011.75	0.00	13,535.23	6.35
348	05/01/51	1,070.85	54.99	1,015.86	0.00	12,519.37	5.88
349	06/01/51	1,070.85	50.86	1,019.99	0.00	11,499.38	5.40
350	07/01/51	1,070.85	46.72	1,024.13	0.00	10,475.25	4.92
351	08/01/51	1,070.85	42.56	1,028.29	0.00	9,446.96	4.44
352	09/01/51	1,070.85	38.38	1,032.47	0.00	8,414.49	3.95
353	10/01/51	1,070.85	34.18	1,036.67	0.00	7,377.82	3.46
354	11/01/51	1,070.85	29.97	1,040.88	0.00	6,336.94	2.98
355	12/01/51	1,070.85	25.74	1,045.11	0.00	5,291.83	2.48
356	01/01/52	1,070.85	21.50	1,049.35	0.00	4,242.48	1.99
357	02/01/52	1,070.85	17.24	1,053.61	0.00	3,188.87	1.50
358	03/01/52	1,070.85	12.95	1,057.90	0.00	2,130.97	1.00
359	04/01/52	1,070.85	8.66	1,062.19	0.00	1,068.78	0.50
360	05/01/52	1,073.12	4.34	1,068.78	0.00	0.00	0.00

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Disclosure Date: 04/25/2022

Borrower Name(s) and Address:
 Juan A Soriano Artes
 2557 HARN BLVD UNIT 2
 CLEARWATER, FL 33764

Servicer's Name, Address, and Toll-Free Number:
 AMERISAVE MORTGAGE CORPORATION (NMLS #
 1168) 3525 PIEDMONT RD NE, 8 PIEDMONT
 CENTER, SUITE 600 ATLANTA, GEORGIA 30305
 (404) 260-7500

THIS IS AN ESTIMATE OF ACTIVITY IN YOUR ESCROW ACCOUNT DURING THE COMING YEAR BASED ON PAYMENTS ANTICIPATED TO BE MADE FROM YOUR ACCOUNT.

YOUR MONTHLY BIWEEKLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE \$ 1,402.50 OF WHICH \$ 1,070.85 WILL BE FOR PRINCIPAL AND INTEREST INTEREST ONLY, AND \$ 331.65 WILL GO INTO YOUR ESCROW ACCOUNT.

Period	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Initial Deposit:				\$ 1,145.59
06/01/22	331.65			
06/01/22		47.21	Mortgage Insurance	1,430.03
07/01/22	331.65			
07/01/22		47.21	Mortgage Insurance	1,714.47
08/01/22	331.65			
08/01/22		47.21	Mortgage Insurance	1,998.91
09/01/22	331.65			
09/01/22		47.21	Mortgage Insurance	2,283.35
10/01/22	331.65			
10/01/22		47.21	Mortgage Insurance	2,567.79
11/01/22	331.65			
11/01/22		2,283.60	County Property Tax	
11/01/22		47.21	Mortgage Insurance	568.63
12/01/22	331.65			
12/01/22		47.21	Mortgage Insurance	853.07
01/01/23	331.65			
01/01/23		47.21	Mortgage Insurance	1,137.51
02/01/23	331.65			
02/01/23		47.21	Mortgage Insurance	1,421.95
03/01/23	331.65			
03/01/23		47.21	Mortgage Insurance	
03/16/23		1,129.70	Hazard Insurance	576.69
04/01/23	331.65			
04/01/23		47.21	Mortgage Insurance	861.13
05/01/23	331.65			
05/01/23		47.21	Mortgage Insurance	1,145.57

Cushion Selected By Servicer \$ 568.88

Total Disbursements \$ 3,979.82

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

Borrower Juan A Soriano Artes Date



**NOTICE CONCERNING THE FURNISHING
OF NEGATIVE INFORMATION TO
CONSUMER REPORTING AGENCY**

Lender: AMERISAVE MORTGAGE CORPORATION (NMLS # 1168)

Borrower: Juan A Soriano Artes

Property Address: 2557 HARN BLVD UNIT 2
CLEARWATER, FLORIDA 33764

**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.**

By signing below, the undersigned hereby acknowledge(s) receipt of a copy of this disclosure.

Borrower Juan A Soriano Artes Date

NOTICE OF RIGHT TO CANCEL

Loan Number: 18297768

Borrowers: Juan A Soriano Artes

Property Address: 2557 HARN BLVD UNIT 2, CLEARWATER, FLORIDA 33764

YOUR RIGHT TO CANCEL

You are entering into a transaction that will result in a mortgage, lien or security interest on or in 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 April 25, 2022 ; or
2. the date you receive your Truth in Lending disclosures; or
3. the date you receive this notice of your right to cancel.

If you cancel the transaction, the mortgage, lien or 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 or security interest on or in your home has been cancelled, and we must return to you any money or property you have given to 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

- By mail or telegram to AmeriSave Mortgage Corporation, 3525 Piedmont Rd NE, 8 Piedmont Center Ste 600, Atlanta GA 30305; or
- By fax at 866-287-3951; or
- By email at cancel@amerisave.com; or
- In person at AmeriSave Mortgage Corporation, 3525 Piedmont Rd NE, 8 Piedmont Center Ste 600, Atlanta, GA 30305

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 April 28, 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

Consumer's Signature

Date

Juan A Soriano Artes

ACKNOWLEDGMENT OF RECEIPT

EACH OF THE UNDERSIGNED HEREBY ACKNOWLEDGES THE RECEIPT OF TWO (2) COMPLETED COPIES OF THIS NOTICE OF RIGHT TO CANCEL.

Juan A Soriano Artes

Date

NOTICE OF RIGHT TO CANCEL

Loan Number: 18297768

Borrowers: Juan A Soriano Artes

Property Address: 2557 HARN BLVD UNIT 2, CLEARWATER, FLORIDA 33764

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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.

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Consumer's Signature

Date

Juan A Soriano Artes

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Juan A Soriano Artes

Date

OCCUPANCY AND FINANCIAL STATUS AFFIDAVIT

BEFORE ME, the undersigned authority duly authorized to take acknowledgments and administer oaths, personally appeared
Juan A Soriano Artes

(the "Borrower"),

who upon being duly sworn on oath, certified as follows:

1. **Material Inducement:** Borrower understands and agrees that the statements contained herein are given as a material inducement to AMERISAVE MORTGAGE CORPORATION

(the "Lender"),

and Lender is relying upon such statements, to make a mortgage loan (the "Loan") to Borrower, repayment of which is secured by a Mortgage, Deed of Trust, Security Deed or other instrument of security (the "Security Instrument") on certain real property located at 2557 HARN BLVD UNIT 2, CLEARWATER, FLORIDA 33764

(the "Property").

2. **Occupancy:** [check one box only]

Principal Residence. Borrower either currently occupies and uses the Property as Borrower's principal residence, or Borrower will occupy and use the Property as Borrower's principal residence within 60 days after Borrower signs the Security Instrument. Borrower will continue to occupy and use the Property as Borrower's principal residence for at least one (1) year from the date that Borrower first occupies the Property. However, Borrower will not have to occupy and use the Property as Borrower's principal residence within the time frames set forth above if Lender agrees in writing that Borrower does not have to do so. Lender may not refuse to agree unless the refusal is reasonable. Borrower will also not have to occupy and use the Property as Borrower's principal residence within the time frames set forth above if extenuating circumstances exist which are beyond Borrower's control.

Second Home. Borrower will occupy, and will use, the Property as Borrower's second home. Borrower will keep the Property available for Borrower's exclusive use and enjoyment at all times, and will not subject the Property to any timesharing or other shared ownership arrangement or to any rental pool or agreement that requires Borrower either to rent the Property or give a management firm or any other person any control over the occupancy or use of the Property.

Investment. The Property is owned and held by Borrower as an investment property. Borrower does not now occupy or use the property, and has no present intention to occupy or use the Property in the future, either as Borrower's principal residence or second home. Borrower now occupies and uses other property or properties as Borrower's principal residence and/or second home.

3. **Financial Status:** Borrower understands that Lender is making the Loan based upon statements and representations contained in, or made in connection with, the residential mortgage loan application given by Borrower to Lender (the "Loan Application"). Borrower hereby certifies that the information provided by Borrower contained in, or made in connection with, the Loan Application related to Borrower's financial status (such as Borrower's employment, income, available cash, debts, expenses, credit obligations, and the like), has not changed significantly and that the such information accurately reflects Borrower's current financial status. Borrower certifies further that Borrower has not received a layoff notice or otherwise have knowledge of a pending layoff, and Borrower, to the best of Borrower's knowledge and belief, is unaware of any events or circumstances in the foreseeable future that would impair or have an adverse effect on Borrower's ability to fulfill Borrower's Loan obligations, including, but not limited to Borrower's obligation to make required periodic payments.

4. **False, Misleading or Inaccurate Statements:** Borrower understands that Borrower will be in default under the terms of the Security Instrument if, during the application process for the Loan, 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, including, but not limited to, representations concerning Borrower's occupancy of the Property and Borrower's financial status. Borrower understands further that any intentional or negligent misrepresentation(s) of the information contained in, or made in connection with, the Loan Application may result in severe civil and/or criminal penalties, including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation(s) which Borrower has made on or in connection with the Loan Application.

Borrower Juan A Soriano Artes Date



State of FLORIDA)
)
County of PINELLAS)

Sworn to (or affirmed) and subscribed before me by means of:

Physical Presence,

- OR -

Online Notarization,

this 25th day of April, 2022, by
Date Month Year

Juan A Soriano Artes

Name of Person Making Statement

Signature of Notary Public - State of Florida

Name of Notary Typed, Printed or Stamped

(Place Notary Seal Stamp Above)

- Personally Known
 Produced Identification

Type of Identification Produced: _____

PRIVATE MORTGAGE INSURANCE DISCLOSURE FIXED RATE MORTGAGE

Loan Number: 18297768

Date: April 25, 2022

Lender: AMERISAVE MORTGAGE CORPORATION (NMLS # 1168)

Borrower(s): Juan A Soriano Artes

Property Address: 2557 HARN BLVD UNIT 2
CLEARWATER, FLORIDA 33764

You are obtaining a mortgage loan that requires private mortgage insurance ("PMI"). PMI protects lenders against certain financial losses incurred primarily when a borrower defaults.

Under certain circumstances, federal law gives you the right to cancel PMI or requires that PMI automatically terminate. This disclosure describes when cancellation and termination may occur. Please note that PMI is **not** the same as property/casualty insurance (such as homeowner's or flood insurance) which protects you against damage to the property. Cancellation or termination of PMI does **not** affect your obligation, if any, to maintain other types of insurance.

In this disclosure, "you" and "your" mean the borrower(s); "loan" means the mortgage loan you are obtaining; and "property" means the property securing repayment of your loan.

INITIAL AMORTIZATION SCHEDULE: An amortization schedule showing, among other things, the principal and interest due on your loan, along with the balance remaining after each scheduled payment, is attached for your reference.

BORROWER REQUESTED CANCELLATION OF PMI: You have the right to request that PMI be canceled, at your option, on either of the following dates (the "cancellation date"):

- (1) The date the principal balance of your loan is first **scheduled** to reach 80% of the original value of the property, based solely on the initial amortization schedule for your loan and irrespective of the outstanding balance of your loan on that date. This date is January 1, 2031. If your loan is subject to a balloon payment, this date may not be reached before the balloon payment comes due.
- (2) The date the principal balance of your loan **actually** reaches 80% of the original value of the property, based solely on your actual loan payments.

"Original value" means the lesser of (a) the contract sales price of the property, or (b) the appraised value of the property at the time the loan is consummated. If the loan is a refinance loan, "original value" means the appraised value of the property relied upon to approve the loan.

PMI will be canceled on the cancellation date only if you have satisfied all of the following conditions, or any later date that you have satisfied all of the following conditions:

- (i) you submit a written request for PMI cancellation to the servicer of your loan;
- (ii) you have a good payment history;
- (iii) you are current on your loan payments; and
- (iv) the servicer receives, if the servicer requests and at your expense, (A) evidence satisfactory to the holder of your loan at the time of your written cancellation request that the property's value has not declined below its original value, and (B) certification that there are no subordinate liens on the property.

The "servicer" is the person responsible for receiving your loan payments. A "good payment history" means that you have not made a mortgage payment that was 60 or more days past due during the 12-month period beginning 24 months before, or you have not made a mortgage payment that was 30 or more days past due within the 12-month period preceding, the later of the cancellation date or the date that you submit your written request for PMI cancellation to the servicer of the loan. The servicer will notify you promptly after receiving your written cancellation request of the type of evidence you must provide to satisfy the condition set forth in paragraph (iv)(A) above.

AUTOMATIC TERMINATION OF PMI: If you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first **scheduled** to reach 78% of the original value of the property, based solely on the initial amortization schedule for your loan and irrespective of the outstanding balance of your loan on that date. This date is called the "termination date." The termination date is December 1, 2031. If your loan is subject to a balloon payment, the termination date may not be reached before the balloon payment comes due. If you are **not** current on your loan payments as of the termination date, PMI will automatically terminate on the first day of the first month beginning after the date that you become current on your loan payments.

EXCEPTIONS TO CANCELLATION AND AUTOMATIC TERMINATION: The cancellation and automatic termination requirements described above do not apply to certain loans that may present a higher risk of default. Your loan, however, does not fall into this category. Accordingly, the cancellation and automatic termination provisions described above apply to your loan.

By signing below, you acknowledge receipt of a copy of this disclosure and the attached initial amortization schedule.

Borrower Juan A Soriano Artes Date

PAYMENT LETTER TO BORROWER

FROM: AMERISAVE MORTGAGE CORPORATION (NMLS # 1168)
3525 PIEDMONT RD NE, 8 PIEDMONT CENTER, SUITE 600
ATLANTA, GEORGIA 30305

RE: Loan Number: 18297768
Property Address: 2557 HARN BLVD UNIT 2, CLEARWATER, FLORIDA 33764

TO: Juan A Soriano Artes
2557 HARN BLVD UNIT 2
CLEARWATER, FLORIDA 33764

Dear Borrower:

The monthly payments on the above referred to loan are to begin on June 1, 2022, and will continue monthly until May 1, 2052.

Your monthly payment will consist of the following:

PRINCIPAL AND INTEREST	\$ <u>1,070.85</u>
MMI/PMI INSURANCE	<u>47.21</u>
ESCROW FOR TAXES	<u>190.30</u>
ESCROW FOR INSURANCE	<u>94.14</u>
ESCROW FOR FLOOD INSURANCE	<u>0.00</u>
	<u> </u>
	<u> </u>
TOTAL MONTHLY PAYMENTS	\$ <u><u>1,402.50</u></u>

You are to make your payments to:

AMERISAVE MORTGAGE CORPORATION
P.O. BOX 660592
DALLAS, TX 75266-0592

Any correspondence, or calls, in reference to your loan, please refer to the above loan number.

Copy received and acknowledged.

Maria Santiago

Date



REQUEST FOR CHANGE TO INSURANCE POLICY

Date: May 25, 2022

Loan Number: 12345876

Phone Number: (404) 555-7500

Policy Number:

PLEASE MAKE THE CHANGES REQUESTED BELOW:

Correct Mortgagee Clause to read:
Loan Number:

Change Property Address to:

Change Insured's Name(s) to:

Please increase the amount of coverage to \$

Other:

Please send the endorsement(s) directly to
Loan Number: 12345876

Sincerely,

INSURED: Maria Santiago

PROPERTY: 1234 HAM BLVD
TAMPA, FLORIDA 33764

LOAN REPRESENTATIVE
Henry A. Title

SIGNATURE AFFIDAVIT

Loan Number: 12345876

THIS IS TO CLARIFY ANY DISCREPANCY IN THE WAY I HAVE SIGNED MY NAME AND THE WAY IT IS TYPED ON MY LOAN DOCUMENTS.

THIS IS TO CERTIFY THAT I, INDICATED BELOW, THIS IS MY CORRECT AND LEGAL SIGNATURE.

SIGN MY NAME AS

SIGNATURE

THIS IS TO CLARIFY ANY DISCREPANCY IN THE WAY I HAVE SIGNED MY NAME AND THE WAY IT IS TYPED ON MY LOAN DOCUMENTS.

THIS IS TO CERTIFY THAT I, JU INDICATED BELOW, THIS IS MY CORRECT AND LEGAL SIGNATURE.

SIGN MY NAME AS

SIGNATURE

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THIS IS TO CERTIFY THAT I, INDICATED BELOW, THIS IS MY CORRECT AND LEGAL SIGNATURE.

SIGN MY NAME AS

SIGNATURE

SIGNATURE AFFIDAVIT AND AKA STATEMENT

SIGNATURE AFFIDAVIT

I Maria Santiago certify that this is my true and correct signature:

Maria Santiago
Borrower

Sample Signature

AKA STATEMENT

I further certify that I am also known as:

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

TAX RECORD INFORMATION SHEET

**THIS FORM MUST BE COMPLETED AND SIGNED BY TITLE OFFICER,
ESCROW OFFICER AND/OR CLOSING ATTORNEY.**

THIS SHEET MUST BE COMPLETELY FILLED OUT OR IT WILL BE RETURNED FOR COMPLETION.

INSTRUCTIONS FOR COMPLETION OF TAX RECORDS:

1. Tax legal description must be exactly as shown on tax records.
2. Show taxing authority only where we are escrowing for payment even if we are not escrowing for payment.
3. Tax bills & information are obtained from this sheet. Therefore, it must be completed in full. Include any Assessments, Municipal Utility District Charges, Ground Rents, etc. that are escrowed for payment. Indicate estimated taxes if applicable. Attach copies of paid tax certificates and tax receipts.

The following information is certified by: Title Services
DATE LOAN CLOSED: _____ TITLE/ESCROW/CLOSING ATTORNEY

REFINANCE YES NO

LOAN # _____
BORROWER(S) NAME: Maria Santiago

TAXES FOR CURRENT YEAR LISTED IN NAME OF: _____

PROPERTY ADDRESS: 1234 HAM BLVD TAMPA, FL 33764

CURRENT TAX ASSESSMENT BASED ON:

ACREAGE VACANT PARTIAL CONSTRUCTION COMPLETE CONSTRUCTION

LEGAL DESCRIPTION:

SECTION _____ BLOCK _____ LOT(S) _____ TRACT _____
MAP _____ UNIT # _____ TWSHP _____ RANGE _____
SUBDIVISION _____
METES & BOUNDS YES NO

TYPE OF TAX COUNTY PROPERTY TAX LAST AMOUNT PAID _____
CURRENT TAXES PAID THRU DATE _____ NEXT DUE DATE November 1, 2022
NEXT AMOUNT DUE 2,283.60 THIS AMOUNT IS ESTIMATE ACTUAL
PAYMENT FREQUENCY:
 ANNUAL SEMI-ANNUAL QUARTERLY TRI-ANNUAL OTHER:

TAXING AUTHORITY NAME & ADDRESS: PARCEL/PROPERTY ID/TMS# _____
COUNTY TAX COLLECTOR _____
P.O. BOX 2943 PARCEL/PROPERTY ID/TMS# _____
43 _____

TYPE OF TAX _____ LAST AMOUNT PAID _____
CURRENT TAXES PAID THRU DATE _____ NEXT DUE DATE _____
NEXT AMOUNT DUE _____ THIS AMOUNT IS ESTIMATE ACTUAL
PAYMENT FREQUENCY:
 ANNUAL SEMI-ANNUAL QUARTERLY TRI-ANNUAL OTHER: _____
TAXING AUTHORITY NAME & ADDRESS: PARCEL/PROPERTY ID/TMS# _____
_____ PARCEL/PROPERTY ID/TMS# _____

TYPE OF TAX _____
CURRENT TAXES PAID THRU DATE _____
NEXT AMOUNT DUE _____

LAST AMOUNT PAID _____
NEXT DUE DATE _____
THIS AMOUNT IS [] ESTIMATE [] ACTUAL

PAYMENT FREQUENCY:
[] ANNUAL [] SEMI-ANNUAL [] QUARTERLY [] TRI-ANNUAL [] OTHER: _____

PARCEL/PROPERTY ID/TMS# _____
PARCEL/PROPERTY ID/TMS# _____

TAXING AUTHORITY NAME & ADDRESS:

TYPE OF TAX _____
CURRENT TAXES PAID THRU DATE _____
NEXT AMOUNT DUE _____

LAST AMOUNT PAID _____
NEXT DUE DATE _____
THIS AMOUNT IS [] ESTIMATE [] ACTUAL

PAYMENT FREQUENCY:
[] ANNUAL [] SEMI-ANNUAL [] QUARTERLY [] TRI-ANNUAL [] OTHER: _____

PARCEL/PROPERTY ID/TMS# _____
PARCEL/PROPERTY ID/TMS# _____

TAXING AUTHORITY NAME & ADDRESS:

TYPE OF TAX _____
CURRENT TAXES PAID THRU DATE _____
NEXT AMOUNT DUE _____

LAST AMOUNT PAID _____
NEXT DUE DATE _____
THIS AMOUNT IS [] ESTIMATE [] ACTUAL

PAYMENT FREQUENCY:
[] ANNUAL [] SEMI-ANNUAL [] QUARTERLY [] TRI-ANNUAL [] OTHER: _____

PARCEL/PROPERTY ID/TMS# _____
PARCEL/PROPERTY ID/TMS# _____

TAXING AUTHORITY NAME & ADDRESS:

Settlement Agent

Date

TELEPHONE CONSUMER PROTECTION ACT ("TCPA")

MORTGAGE LOAN SERVICING OPT-IN CONSENT FORM

Borrower (hereinafter referred to as "I", "my", "me", "you" and "your") hereby authorizes HomeSave Mortgage Corporation, and its successors, assigns, authorized agents or any entity servicing my loan on their behalf (hereinafter referred to as "us", "we", or "our") to contact me by email, landline, and/or mobile/cellular telephone number in conjunction with the servicing of your mortgage loan.

By providing us with your email address, landline and/or mobile/cellular telephone number you consent to receive email and calls (or texts) from us at that email address and/or those numbers and for our customary non-marketing business purposes (including, but not limited to, providing notices regarding your account or account activity, investigating or preventing fraud, verifying your identity or conducting such debt collection activity as may be permissible under applicable regulations) even if your communications service provider may charge you for such communications and even if your email address and/or phone number(s) appear on any Do Not Contact list. You further consent to receiving autodialed calls from us at that number or those numbers for our customary non-marketing business purposes. You understand that you are not required to receive autodialed calls in order to use our services. This consent does not apply to documents that we are required to send you by mail.

Your consent to receive communications electronically does not automatically enroll you any electronic statement program. You must separately contact your mortgage loan servicer regarding any electronic statement options.

You may withdraw your consent at any time by writing us at:
HomeSave Mortgage Corporation
Attn: Customer Service Department

Atlanta GA 30035

You may not withdraw your consent to receive documents that we are required to send you by mail. Any withdrawal of your consent to receive contact by email, landline, and/or mobile/cellular telephone number will be effective only after we have a reasonable period of time to process your withdrawal. While it may take longer, generally your withdrawal of consent will be processed within two business days.

If you have any questions, please call us at 888-555-4026.

By signing below, I hereby consent to the terms indicated within this form.

BORROWER INFORMATION

Maria Santiago
Name (Please Print)

Signature

Landline/Home Phone Number

Cell Phone Number

Email Address

Dated: May 22, 2022

BORROWER INFORMATION

Name (Please Print)

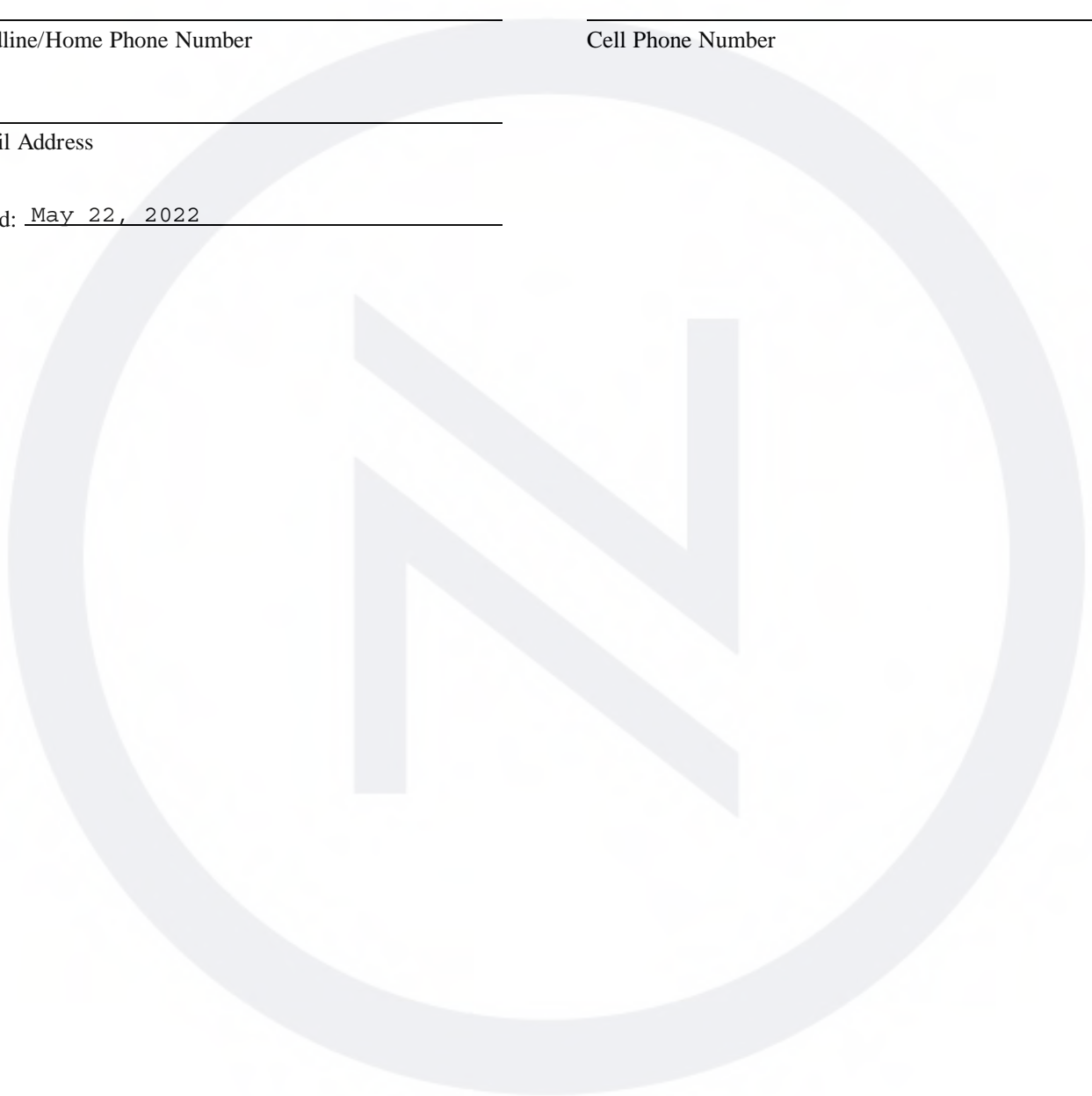
Signature

Landline/Home Phone Number

Cell Phone Number

Email Address

Dated: May 22, 2022



NOTICE OF SERVING TRANSFER

Thursday May 21 2022

Maria Santiago
1234 HAM BLVD
TAMPA FL 33764

Loan Number 123456789

Dear Mortgagor(s)

Effective 06/01/2022 the servicing of your mortgage loan is being transferred from HomeSave Mortgage ("Present Servicer") to Dovenmuehle Mortgage Inc who will subservice your loan under a contractual agreement with HomeSave Mortgage Corporation ("New Servicer" or "HomeSave Mortgage Corporation (through DM)") After 06/01/2022 you will continue to make your payment out to HomeSave Mortgage Corporation but the address to which you send payments and contact information will change as described below

Nothing else about your mortgage loan will change since the transfer of servicing does not affect any term or condition of the mortgage loan other than terms directly related to the servicing of the loan

Under this new arrangement you can manage your account preferences access reports make online payments and enroll in paperless billing You will be receiving a welcome package that includes a monthly statement with a detachable payment coupon and enrollment forms for an Automatic Payment Program You may register your account three business days after the date of this letter at the New Servicer's website <https://homesave.yourmortgageonline.com> if you need assistance with registration please call 877 555 8781

Present Servicer is now collecting your payments Present Servicer will stop accepting payments received from you after 05/31/2022

New Servicer will collect your payments going forward New Servicer will start accepting payments received from you on 06/01/2022

Send all payments due on or after 06/01/2022 to New Servicer at this address

HomeSave Mortgage
PO Box 660592
Dallas TX 75266 0592

Your new loan number is 123456789

if you have any questions for either Present Servicer or New Servicer about your mortgage loan or this transfer please contact them using the information below

Present Servicer:	New Servicer:
HomeSave Mortgage Corporation	HomeSave Mortgage Corporation (through DM)
Loan Servicing Department	Customer Service Department
866 555 3400 Option 4 (between 8 30 a m and 5 00 p m EST Mon through Fri)	877 555 8781 (M F 7 00AM 7 00PM CST)

Under Federal law during the 60 day period following the effective date of the transfer of the loan servicing a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late and a late fee may not be imposed on you

HomeSave Mortgage Corporation
04/21/2022

and

HomeSave Mortgage Corporation (through DM)
04/21/2022