# A. Settlement Statement

**PRELIMINARY** 

# U.S. Department of Housing and Urban Development

B. Type of Loan						
1. FHA 2. FmHA 3. Conv. Unins. 4. VA 5. Conv. Ins.	6. File Nun	nber: 2026907	7. Loan Number:	8. Mortg	gage Insurance Case Number:	
C. Note: This form is furnished to give you a statement of acts shown here for informational purposes and are not in	ual settlement noluded in the	costs. Amounts paid to and totals.	by the settlement agent are shown	. Items marked "(p.o.c.)" we	ere paid outside the closing; th	ey are
D. Name & Address of Borrower: REAL ESTATE PROSPECTIVE SOULUTIONS LLC 7619 TRAILING OAKS DRIVE SPRING, TX 77379	E. Na CH 458 SU	ame & Address of Seller: AMPION HEAVENS B 32 KINGWOOD DR. ITE E, #106 IGWOOD, TX 77339	UILDERS LLC	F. Name & Address of L	.ender:	
			II O-Marrant Ament			
G. Property Location: 9706 CHAMPION HEAVENS DRIVE SPRING, TX 77379 (HARRIS) (1303400010011)			H. Settlement Agent STEWART TITLE COMPAI 1710 W LAKE HOUSTON I			281) 359-1280 
			Place Of Settlement: 1710 W LAKE HOUSTON F KINGWOOD, TX 77339 (2		I. Settlement Date / Dis	6/18/2024
J. Summary of Borrower's Transaction	1	1	K. Summary of Seller's Tr	ansaction		
100. Gross Amount Due From Borrower			400. Gross Amount Due T	o Seller		
101. Contract sales price		\$330,000.00	401. Contract sales price	-		\$330,000.00
102. Personal Property			402. Personal Property			
103. Settlement Charges to Borrower (line 1400)		\$612.07	403.			
104.			404.			
105.			405.			
Adjustments for items paid by seller in advance			Adjustments for items pa	id by seller in advan	ce	
106. City/town taxes			406. City/town taxes			
107. County taxes			407. County taxes			
108. Assessments			408. Assessments			
109.			409.			
110.			410.			
111.			411.			
112.			412.			
120. Gross Amount Due From Borrower		\$330,612.07	420. Gross Amount Due T			\$330,000.00
200. Amounts Paid By Or In Behalf Of Borrower		<u> </u>	500. Reductions In Amou			
201. Deposit or Earnest Money			501. Excess deposit (see in			<u> </u>
202. Principal amount of new loan			502. Settlement Charges to			\$20,522.16
203. Existing loan taken subject to			503. Existing loan(s) taken			
204.			504. Payoff of first mortgag			
205.			505. Payoff of second mort			<b>RE 000 00</b>
206. Earnest Money Credit		\$5,000.00	506. Earnest Money Credit			\$5,000.00
207.			507.			
208.			508.			
209.			509. Adjustments for items un	naid by caller		
Adjustments for items unpaid by seller			510. City/town taxes	hain ny sellel	T	
210. City/town taxes	ar	\$267.06	510. City/town taxes 1/1/2024	to 6/18/2024 @ \$576	79/Year	\$267.06
211. County taxes 1/1/2024 to 6/18/2024 @ \$576.79/Yea	XI	φ201.00	511. County taxes 1/1/2024	1.0 01 1012027 W 4010	,,, o/ 1 out	Ψ201.00
212. Assessments			513.			
213.			514			
214			515.			
215.			516.			
216.			517.			
<u>217.</u> <u>218.</u>			518.			
219.	-		519.			
<u> </u>			=			
220. Total Paid By/For Borrower		\$5,267.06	520. Total Reduction Amo		·	\$25,789.22
300. Cash At Settlement From/To Borrower		0000 010 0=	600. Cash At Settlement			<b>6330 000 00</b>
301. Gross Amount Due From Borrower (line 120)		\$330,612.07	601. Gross Amount Due To			\$330,000.00
302. Less Amounts Paid By/For Borrower (line 220)		\$5,267.06	602. Less Deduction in Am			\$25,789.22
303. Cash From To Borrower		\$325,345.01	603. Cash ✓ To	From Sell	ler	\$304,210.78

DS						_
Borrower's Initials:			Sellers's Initials:			
Loan Number:	File Number:	2026907		Page	1 of	4

Division of Commission (Ine 700) as follows: 17.95 (50.000 to EARLAM Associations with extended and Southern Funds and Southernett 27.95 (19.000.000 to Keller Williams Professionals/Mutu Adenumm; Agent 1705. Commission pad all Settlement 1705. Commission pad all Settlement 1706. Commission pad all Settlement 1706. Commission pad all Settlement 1706. Commission pad all Settlement 1707. South Page 17.000 to Earlier Williams Professionals/Mutu Adenumm; Agent 1708. Commission pad all Settlement 1709. Commission pad Settlement 1709. Commission pad Settlement 1709. Commission pad Settlement 1709. Commission pad Settlement 1709. Sett	L. Settlement Charges  700. Total Sales/Broker's Commission based on price \$330,000.00 @ 2.00 % = \$6,600.00		
101.566.00.01 to REMAX Associates NortheastAulan (John) Paez, Agent Builder   al Settement   a		Paid From	Paid From
Times			Seller's Funds
\$15,50		at Settlement	at Settlement
200. Items Payable in Connection With Loan			\$16,500.00
800. Items Payable In Connection With Loan 801. Loan Origination Fee 802. Joan Discount 803. Apprisial Fee 805. Ansumption Fee 806. Credit Report 805. English Report 806. Mortigage Insurance Application Fee 807. Assumption Fee 807. Assumption Fee 807. Assumption Fee 808. Interest Superior Report 809. Inte			
891 Lean Discount  903 Appraisal Fee  904 Credit Report  905 Lean Feet Report  905 Lean Feet Report  906 Lean Feet Report  907 Assumption Fee  908 Mortgage Insurance Application Fee  908 Mortgage Insurance Premium  908 Hernes Required By Lender To Be Paid In Advance  907 Interest  908 Mortgage Insurance Premium  908 Hazard Insurance Premium  909 Hazard Insurance Premium  909 Hazard Insurance Premium  900 Reserves Deposited With Lender  1001 Hazard Insurance  1002 Mortgage Insurance  1003 City properly taxes  1004 County properly taxes  1005 Annual assessments  1005 Annual assessments  1008 Aggregate accounting adjustment  1008 Aggregate accounting adjustment  1008 Aggregate accounting adjustment  1008 Title Charges  1010 Title Charges  1010 Assert of title search  1010 Title Charges  1010 Counter preparation  1010 Rounder preparation  1010 Rounder preparation  1010 Rounder of title search  1010 Rounder of title search  1011 Title Counter of Search Title Company  1010 Linder's coverage Premium to Stewart Title Company  1110 Oner's coverage Premium to Stewart Title Company  1110 Annual Scarce of Search Title Company  1110 Annual Scarce of Search Title Company  1110 Agree (Search Scarce)  1111 A Record Fee (Search) to Stewart Title Company  1110 Recording feets Descripting and Transfer Charges  1210 Recording fee			
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803. Aproxisal Fee			
804. Credit Report			
805. Indragage Insurance Application Fee   907. Assumption Fee   909. Items Required By Lender To Be Paid In Advance   909. Items Required By Lender To Be Paid In Advance   909. Items Required By Lender To Be Paid In Advance   909. Items Required By Lender To Be Paid In Advance   909. Items Required By Lender To Be Paid In Advance   909. Items Required By Lender To Be Paid In Advance   909. Items Required By Lender To Be Paid In Advance   909. Items Required By Lender B			
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1002. Mortgage insurance   1003. City properly taxes   1004. Countly properly taxes   1005. Annual assessments   1005. Annual assessments   1006. Angregate accounting adjustment   1007. Hite Charges   1007. Hite Charges   1008. Angregate accounting adjustment   1009. Title Charges   1009. Annual assessments   1009. Annual assessments   1009. Title Charges   1009. Title charges   1009. Title charges   1009. Title search   1009. Title examination   1009. Asstract or title search   1009. Title examination   1009. Occurrent preparation   1009. Notary fees   1009. Astroney's fees to Jerel Hill   1009. Occurrent preparation   1009. Notary fees   1009. Title Insurance to Stevent Title Company   1009. Title Insurance to Stevent Title Company   1009. Astroney's fees to Jerel Hill   1009. Title Insurance to Stevent Title Company   1009. Overlage \$330,000.00 Premium \$2,044.00 to Stevent Title Company   1009. Overlage \$330,000.00 Premium \$2,044.00 to Stevent Title Company   1009. Overlage \$330,000.00 Premium \$2,044.00 to Stevent Title Company   1009. Title Record Fee (Beller) to Stevent Title Company   1009. Title Record Fee (Seller) to Stevent Title Company   1009. Title Record Fee (Seller) to Stevent Title Company   1009. Title Record Fee (Seller) to Stevent Title Company   1009. Title Record Fee (Seller) to Stevent Title Company   1009. Title Record Fee (Seller) to Stevent Title Company   1009. Title Record Fee (Seller) to Stevent Title Company   1009. Steven			
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1117. Tax Certificate Fee to Stewart Title Company  1200. Government Recording and Transfer Charges  1201. Recording fees: Deed \$33.00;Mortgage ;Release ; \$33.00  1202. County tax/stamps: Deed ;Mortgage ;  1203. State tax/stamps: Deed ;Mortgage ;  1204. City tax/stamps: Deed ;Mortgage ;  1205. Water District Notice to Stewart Title Company  1300. Additional Settlement Charges  1301. Survey to John Paez  1302. Pest Inspection  1308. Builder Warranty to TBD	1114. e Record Fee (Buyer/Borrower) to Stewart Title Company	\$4.07	
1200. Government Recording and Transfer Charges  1201. Recording fees: Deed \$33.00;Mortgage ; Release ; \$33.00  1202. County tax/stamps: Deed ;Mortgage ;  1203. State tax/stamps: Deed ;Mortgage ;  1204. City tax/stamps: Deed ;Mortgage ;  1205. Water District Notice to Stewart Title Company  1300. Additional Settlement Charges  1301. Survey to John Paez  1302. Pest Inspection  1308. Builder Warranty to TBD	1115. e Record Fee (Seller) to Stewart Title Company		\$4.07
1201. Recording fees: Deed \$33.00; Mortgage ; \$33.00  1202. County tax/stamps: Deed ;Mortgage ; 1203. State tax/stamps: Deed ;Mortgage ; 1204. City tax/stamps: Deed ;Mortgage ; 1205. Water District Notice to Stewart Title Company 1300. Additional Settlement Charges 1301. Survey to John Paez 1302. Pest Inspection 1308. Builder Warranty to TBD	1117. Tax Certificate Fee to Stewart Title Company		\$75.78
1201. Recording fees: Deed \$33.00;Mortgage ; \$33.00  1202. County tax/stamps: Deed ;Mortgage ;  1203. State tax/stamps: Deed ;Mortgage ;  1204. City tax/stamps: Deed ;Mortgage ;  1205. Water District Notice to Stewart Title Company  1300. Additional Settlement Charges  1301. Survey to John Paez  1302. Pest Inspection  1308. Builder Warranty to TBD	1200. Government Recording and Transfer Charges		
1202. County tax/stamps: Deed ;Mortgage ;  1203. State tax/stamps: Deed ;Mortgage ;  1204. City tax/stamps: Deed ;Mortgage ;  1205. Water District Notice to Stewart Title Company  1300. Additional Settlement Charges  1301. Survey to John Paez  1302. Pest Inspection  1308. Builder Warranty to TBD		\$33.00	
1203. State tax/stamps: Deed ;Mortgage ;  1204. City tax/stamps: Deed ;Mortgage ;  1205. Water District Notice to Stewart Title Company  1300. Additional Settlement Charges  1301. Survey to John Paez  1302. Pest Inspection  1308. Builder Warranty to TBD			
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1205. Water District Notice to Stewart Title Company  1300. Additional Settlement Charges  1301. Survey to John Paez  1302. Pest Inspection  1308. Builder Warranty to TBD			
1300. Additional Settlement Charges         1301. Survey to John Paez       \$375.00         1302. Pest Inspection       \$9375.00         1308. Builder Warranty to TBD       \$9375.00			\$33.00
1301. Survey to John Paez       \$375.00         1302. Pest Inspection       \$308. Builder Warranty to TBD			
1302. Pest Inspection 1308. Builder Warranty to TBD		\$375.00	1202
1308. Builder Warranty to TBD			
Took builder trainanty is 155			\$900.00
10 to, Oco Addonadni 10 to			\$663.3
1400. Total Settlement Charges (enter on line 103, Section J and 502, Section K) \$612.07 \$20,5		6642.07	\$20,522.10

DS			
Borrower's Initials:		Sellers's Initials:	, r'
Loan Number:	File Number:	2026907	Page 2 of 4

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief it is true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement. SELLERS **BORROWERS** 

Juan Carlos Paez, Sole Member ralimoud bliader 5 Mahmoud Makhader, Member

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or I will cause the funds to be disbursed in accordance with this statement.

**Settlement Agent** Date 6/18/2024

PATSY PANKEY

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and inprisonment. For details see; Title 18 U.S. Code Section 1001 and Section 1010

SUBSTITUTE FORM 1099 SELLER STATEMENT - The information contained in Blocks E, G, H and I and on line 401 (or, if line 401 is asterisked, lines 403 and 404), 406, 407 and 408-412 (applicable part of Buyer's real estate tax reportable to the IRS) is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.

SELLER INSTRUCTION - if this real estate was your principal residence, file form 2119, Sale or Exchange of Principal Residence, for any gain, with your income tax return; for other transactions, complete the applicable parts of form 4797, Form 6252 and/or Schedule D (Form 1040).

You are required to provide the Settlement Agent with your correct taxpayer identification number. If you do not provide the Settlement Agent with your correct taxpayer identification number, you may be subject to civil or criminal penalties.

Page 3 of 4 File Number: 2026907 Loan Number:

# Supplemental Page HUD-1 Settlement Statement

Addendum for 1300. Additional Settlement Charges	Buyer	Seller	
Addendum 1315			
a. 2023 Water Tax to Catherine Wheeler Tax Assessor Collector WCID # 119			\$123.43
b. 2023 County Taxes/School to Ann Harris Bennett Harris County Tax Assessor-Collector			\$539.88
	Total:	\$0.00	\$663.31

DS DS	
Borrower's Initials:	Sellers's Initials:

Loan Number: File Number: 2026907 Page 4 of 4

#### NOTICE TO PURCHASERS OF REAL PROPERTY

File No.: 2026907

The real property, described below, that you are about to purchase is located in the area of HARRIS COUNTY WCID #119. The district has taxing authority separate from any other taxing authority, and may subject to voter approval, issue an unlimited amount of bonds and levy an unlimited rate of tax in payment of such bonds. As of this date, the rate of taxes levied by the district on real property located in the district is \$ 0.4000000 on each \$100.00 of assessed valuation. If the district has not yet levied taxes, the most recent projected rate of tax, as of this date, is \$0.4000000 on each \$100.00 of assessed valuation. The total amount of bonds excluding refunding bonds and any bonds or any portion of the bonds issued that are payable solely from revenues received or expected to be received under a contract with a governmental entity, approved by the voters and which have been or may, at this date be issued is \$129,000,000.00 and the aggregate initial principal amounts of all bonds issued for one or more of the specified facilities of the district and payable in whole or in part for property taxes is \$68,900.000.00.

The district has the authority to adopt and impose a standby fee on property in the District that has water, sewer, drainage, or flood control facilities and services available but not connected and which does not have a house, building or other improvement located thereon and does not substantially utilize the utility capacity available to the property. The District may exercise the authority without holding an election on the matter. As of this date, the most recent amount of the standby fee is \$-0-. An unpaid standby fee is the personal obligation of the person that owned the property at the time of imposition and is secured by a lien on the property. Any person may request a certificate from the district stating the amount, if any, of unpaid standby fees on a tract of property in the district.

The purpose of this district is to provide water, sewer, drainage or flood control facilities and services within the district through the issuance of bonds payable in whole or in part from property taxes. The cost of these utility facilities is not included in the purchase price of your property, and these facilities are owned or to be owned by the district.

The legal description of the property which you are acquiring is as follows:

Lot 11, in Block 1, of CHAMPION HEAVENS SUBDIVISION, an addition in Harris County, Texas, according to the map or plat thereof recorded under <u>Film Code No. 618037</u> of the Map Records of Harris County, Texas

Seller(s): Champion Heavens Builders LLC
Date: June, 2024
Champion Heavens Builders LLC  By: Luan Carlos Daes  Juan Carlos Paez, Sole Member
State of Texas County of Harris
The foregoing instrument was acknowledged before me this day of June, 2024 byJuan Carlos Paez asSole Member of Champion Heavens Builders LLC.
Notary Public in and for the State of Texas  My Commission Expires:

File No.: 2026907 Page 1 of 2

PURCHASER IS ADVISED THAT THE INFORMATION SHOWN ON THIS FORM IS SUBJECT TO CHANGE BY THE DISTRICT AT ANY TIME. THE DISTRICT ROUTINELY ESTABLISHES TAX RATES DURING THE MONTHS OF SEPTEMBER THROUGH DECEMBER OF EACH YEAR, EFFECTIVE FOR THE YEAR IN WHICH THE TAX RATES ARE APPROVED BY THE DISTRICT. PURCHASER IS ADVISED TO CONTACT THE DISTRICT TO DETERMINE THE STATUS OF ANY CURRENT OR PROPOSED CHANGES TO THE INFORMATION SHOWN ON THIS FORM.

The undersigned purchaser hereby acknowledges receipt of the foregoing notice at or prior to execution of a binding contract for the purchase of the real property described in such notice or at closing of purchase of the real property.

• • •	
Date: June, 2024	
Real Estate Prospective Soulutions LLC  Mahmoud Guader	
State of Texas  County of Harris  The foregoing instrument was acknowledged before me this day of June 2024 by _Mahmoud M Khader_ as	S
My Commission Expires:	

(Note: Correct District name, tax rate, bond amounts, standby fee amount, and legal description are to placed in the appropriate space. Except for notices included as an addendum or paragraph of a purchase contract, the Notice shall be executed by the seller and purchaser, as indicated. If the District does not propose to provide one or more of the specified facilities and services, the appropriate purpose may be eliminated. If the District has not yet levied taxes, a statement, if any, is to be placed in the appropriate space. If the District does not have approval from the commission to adopt and impose a standby fee, the second paragraph of the Notice may be deleted. For the purposes of the Notice form required to be given to the prospective purchaser prior to execution of a binding contract of sale and purchase, a seller and any agent, representative, or person acting on his behalf may modify the Notice by substitution of the words "January 1, \_\_\_\_\_\_" for the words "this date" and place the correct calendar year in the appropriate space.

AFTER RECORDING RETURN TO: Real Estate Prospective Soulutions LLC 9706 Champion Heavens Drive Spring, TX 77379

Buver(s): Real Estate Prospective Soulutions LLC

File No.: 2026907

Page 2 of 2

## **MAVERICK**

PO Box 747000 Atlanta GA 30374 • Phone: 727-308-2179

BUILDER NAME: Champion Heavens Builders LLC

WARRANTY SELECTION

APPLICATION # W10713007

**BUILDER NUMBER: 21941** 

## **WARRANTY COVERAGE APPLICATION - CORE**

THIS APPLICATION IS TO ENROLL YOUR NEW HOME IN MAVERICK'S EXPRESS LIMITED WARRANTY COVERAGE; IT IS <u>NOT YOUR NEW HOME WARRANTY</u> NOR IS IT A SUBSTITUTE FOR YOUR HOMEOWNERS INSURANCE. UNLESS ALL BLANKS ARE COMPLETED, THE APPLICATION IS SIGNED, AND THE WARRANTY FEE IS PAID, YOUR HOME WILL NOT BE ENROLLED.

WARRANTY PLAN: 10 Yr Stru WARRANTY ENROLLMENT FEE:		/orkmanship & Mater	ials/2 Yr Systems V	Varranty BB-W8020	
NEW HOME TO BE ENROLI	LED				
1. HOMEOWNER LAST NAME:	Solutions			FIRST NAME: Real E	state Prospective
2. CO-OWNER LAST NAME:				FIRST NAME:	
3. NEW HOME ADDRESS:	9706 Champion Heave	ns Dr			
4. CITY/STATE/ZIP CODE:	Spring City			TX State	77379 Zip Code
5. SUBDIVISION:	Champion Heavens			11 Lot#	1 Block#
6. CLOSING DATE:	6/21/2024			LOU#	BIOCK#
7. BUILT ON HOMEOWNER'S L	.от:				
8. CLOSING CONTRACT PRICE	including Lot: \$330	0,000.00	8a. warranty li	міт: \$_330,000.00	
PROPERTY SPECIFIC INFO	RMATION				
9. CONSTRUCTION TYPE: Sir	ngle Family House	UNIT# (IF CON	DOMINIUM)		
10. IF TOWNHOUSE/DUPLEX/T	RIPLEX/QUADRUPLEX/CON	DOMINIUM: DATE OF C	ERTIFICATE OF OCCUP	PANCY FOR MAIN STRU	ICTURE:
MORTGAGE INFORMATION	<b>1</b>				
11. IS THIS A CASH SALE?:	Yes	12. IF NOT, HO	W IS THE HOME FINAN	ICED?:	
CERTAIN ITEMS AND EVENTS AFFLORIDA, THE HOME WARRANTY				LED "EXCLUSIONS" IN T	HE WARRANTY DOCUMENT. IN
SIGNATURES					
have read and แก่derstand	I the important Homeowi	WNER(S) – I/we acki ner's Acknowledgen	nowledge that by sinent on Page 2 of th	gning this applications is application.	on I/we affirm that I/we
HOMEOWNER! almoud El	uader	DATE:	_		
HOMEOWNER EMAIL: mmkha	ader@isotopehomes.com	m			
CO-OWNER:	DAT	E:			
CO-OWNER EMAIL:					
BUILDER'S REP:			DATE:		
PREPARED BY					
PRINT NAME: John Paez			17/2024 PHONE: _	8328591531	_ FAX:
MAV2110 (03/22)		PAGE 1 of 2			LC Code: 608

## **MAVERICK**

PO Box 747000 Atlanta GA 30374 • Phone: 727-308-2179

BUILDER NAME: Champion Heavens Builders LLC

WARRANTY SELECTION

APPLICATION # W10713007

**BUILDER NUMBER: 21941** 

# **WARRANTY COVERAGE APPLICATION - CORE**

THIS APPLICATION IS TO ENROLL YOUR NEW HOME IN MAVERICK'S EXPRESS LIMITED WARRANTY COVERAGE; IT IS <u>NOT YOUR NEW HOME WARRANTY</u> NOR IS IT A SUBSTITUTE FOR YOUR HOMEOWNERS INSURANCE. UNLESS ALL BLANKS ARE COMPLETED, THE APPLICATION IS SIGNED, AND THE WARRANTY FEE IS PAID, YOUR HOME WILL NOT BE ENROLLED.

1. HOMEOWNER LAST NAME: Solutions	WARRANTY PLAN: 10 Yr Stru WARRANTY ENROLLMENT FEE:	ctural Warranty + 1 Yr Workmans \$1,072.50	ship & Materials	/2 Yr Systems Warra	inty BB-W8020	
2. CO-OWNER LAST NAME:  3. NEW HOME ADDRESS: 3. NEW	NEW HOME TO BE ENROL	ED				
3. NEW HOME ADDRESS: STORY TX 77379 Store Address 4. CITY/STATE/ZIP CODE: Spring TX 77379  5. SUBDIVISION: Champion Heavens 11 1 1  6. CLOSING DATE: 6/21/2024  7. BUILT ON HOMEOWNER'S LOT: NO  8. CLOSING CONTRACT PRICE INCLUDING LOT: \$ 330,000.00  PROPERTY:SPECIFIC INFORMATION:  9. CONSTRUCTION TYPE: Single Family House UNIT# (if CONDOMINIUM)  10. IF TOWNHOUSE/DUPLEX/TRIPLEX/QUADRUPLEX/CONDOMINIUM: DATE OF CERTIFICATE OF OCCUPANCY FOR MAIN STRUCTURE:  MORTIGAGE INFORMATION:  11. IS THIS A CASH SALE?: YES 12. IF NOT, HOW IS THE HOME FINANCED?:  CERTAIN ITEMS AND EVENTS ARE NOT COVERED BY THIS WARRANTY. PLEASE REFER TO THE SECTION TITLED "EXCLUSIONS" IN THE WARRANTY DOCUMENT. IN FLORIDA, THE HOME WARRANTY MAY NOT PROVIDE LISTING PERIOD COVERAGE PREE OF CHARGE.  SIGNATURES:  HOMEOWNER   Malley	1. HOMEOWNER LAST NAME:	Solutions		FIRST	NAME: Real Esta	te Prospective
Steet Address    Champion Heavens	2. CO-OWNER LAST NAME:			FIRST	NAME:	
5. SUBDIVISION:  Champion Heavens  11 1 1  Lottle Blocket  6. CLOSING DATE:  6. CLOSING CONTRACT PRICE INCLUDING LOT:  8. CLOSING CONTRACT PRICE INCLUDING LOT:  9. CONSTRUCTION TYPE: Single Family House  UNIT# (IF CONDOMINIUM)  9. CONSTRUCTION TYPE: Single Family House  UNIT# (IF CONDOMINIUM)  10. IF TOWNHOUSE/DUPLEX/TRIPLEX/QUADRUPLEX/CONDOMINIUM: DATE OF CERTIFICATE OF OCCUPANCY FOR MAIN STRUCTURE:  MORTGAGE INFORMATION  11. IS THIS A CASH SALE?: Yes  12. IF NOT, HOW IS THE HOME FINANCED?:  CERTAIN ITEMS AND EVENTS ARE NOT COVERED BY THIS WARRANTY. PLEASE REFER TO THE SECTION TITLED "EXCLUSIONS" IN THE WARRANTY DOCUMENT. IN FLORIDA, THE HOME WARRANTY MAY NOT PROVIDE LISTING PERIOD COVERAGE FREE OF CHARGE.  SIGNATURES  HOMEOWNER [Mall Struct of the Section Titled of this application live affirm that live have read and undderstand, the important Homeowner's Acknowledgement on Page 2 of this application.  HOMEOWNER [Mall Struct of the Section Titled	3. NEW HOME ADDRESS:					
6. CLOSING DATE: 6/21/2024  7. BUILT ON HOMEOWNER'S LOT: No  8. CLOSING CONTRACT PRICE INCLUDING LOT: \$ 330,000.00	4. CITY/STATE/ZIP CODE:					
7. BUILT ON HOMEOWNER'S LOT: NO 8. CLOSING CONTRACT PRICE INCLUDING LOT: \$330,000.00   8A. WARRANTY LIMIT: \$330,000.00  PROPERTY SPECIFIC INFORMATION   9. CONSTRUCTION TYPE: Single Family House	5. SUBDIVISION:	Champion Heavens				
ROPERTY SPECIFIC INFORMATION  9. CONSTRUCTION TYPE: Single Family House	6. CLOSING DATE:	6/21/2024				
PROPERTY SPECIFIC INFORMATION  9. CONSTRUCTION TYPE: Single Family House	7. BUILT ON HOMEOWNER'S L	от:				
9. CONSTRUCTION TYPE: Single Family House UNIT# (IF CONDOMINIUM)	8. CLOSING CONTRACT PRICE	** including Lot: \$ 330,000.00		BA. WARRANTY LIMIT:	\$ 330,000.00	
MORTGAGE INFORMATION  11. IS THIS A CASH SALE?: Yes	PROPERTY SPECIFIC INFO	RMATION				
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FLORIDA, THE HOME WARRANTY MAY NOT PROVIDE LISTING PERIOD COVERAGE FREE OF CHARGE.  SIGNATURES  HOMEOWNER(S) – I/we acknowledge that by signing this application I/we affirm that I/we have read and understand the important Homeowner's Acknowledgement on Page 2 of this application.  HOMEOWNER MAIL:						
HOMEOWNER(S) – I/we acknowledge that by signing this application I/we affirm that I/we have read and understand the important Homeowner's Acknowledgement on Page 2 of this application.  HOMEOWNER  Malwowl Linder  DATE:  SECCT7FDEFD8431  HOMEOWNER EMAIL:  Mmkhader@isotopehomes.com  DATE:  CO-OWNER:  DATE:  BUILDER'S REP:  DATE:  DATE:  DATE:	CERTAIN ITEMS AND EVENTS AN FLORIDA, THE HOME WARRANTY	RE NOT COVERED BY THIS WARRANTY. MAY NOT PROVIDE LISTING PERIOD CO	PLEASE REFER TO VERAGE FREE OF O	THE SECTION TITLED "I	EXCLUSIONS" IN THE	WARRANTY DOCUMENT. IN
have read and understand, the important Homeowner's Acknowledgement on Page 2 of this application.  HOMEOWNER Malure	SIGNATURES					
HOMEOWNER EMAIL: Make Make Make Make Make Make Make Make	have read and understand	HOMEOWNER(S I the important Homeowner's Aci	i) – I/we acknow knowledgement	ledge that by signing on Page 2 of this ap	g this application pplication.	I/we affirm that I/we
HOMEOWNER EMAIL: mmkhader@isotopehomes.com  CO-OWNER: DATE:  CO-OWNER EMAIL:  BUILDER'S REP: DATE:  PREPARED BY	أريم مرياه ٨٨	1.1 1.10				
BUILDER'S REP: DATE:  PREPARED BY  .	HOMEOWNER EMAIL: mmkha	8431 ader@isotopehomes.com		_		
BUILDER'S REP:	CO-OWNER:	DATE:				
PREPARED BY	CO-OWNER EMAIL:					
	BUILDER'S REP:			_ DATE:		
PRINT NAME:         John Paez         DATE:         6/17/2024         PHONE:         8328591531         FAX:	PREPARED BY					
	PRINT NAME: John Paez		DATE: _6/17/2	024 PHONE: 83	28591531 F	AX:

LC Code: 6083

#### AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

Real Estate Prospective Soulutions LLC

Sellers: Champion Heavens Builders LLC

Purchasers/Borrowers:

From: Stewart Title Company June \_\_\_\_, 2024 Date: File No.: 2026907 Property Address (Subject Property): 9706 Champion Heavens Drive, Spring, TX 77379 This is to give you notice that Stewart Title Company and/or its associates have a business relationship with the settlement service providers listed below. Stewart Title Company owns 100% of of Professional Real Estate Tax Service of North Texas, LLC and 100% of Professional Real Estate Tax Service, LLC. Because of these relationships, referrals to either LLC may provide Stewart Title Company with a financial or other benefit. Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed providers as a condition for the settlement of your loan on, or the purchase, sale, or refinance of, the subject property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND BEST RATE FOR THESE SERVICES. Provider and Settlement Service Charge or Range of Charges **Professional Real Estate Tax Service** \$22.50 to \$90.00 tax certificate(s) **ACKNOWLEDGEMENT** I/We have read this disclosure, and understand that Stewart Title Company and/or its associates is referring me/us to purchase the above described settlement service(s) and may receive a financial or other benefit as the result of these referrals. Seller(s): Champion Heavens Builders LLC Jan Carlos Paez, Sole Memb

Purchaser(s)/Borrower(s):

Real Estate Prospective Soulutions LLC

By:

To:

Manmoud⁴M. Khader, Member

After signing, please return to Patsy Pankey, 1710 West Lake Houston Parkway, Suite 150, Kingwood, TX 77339, Phone: (281) 359-1280, Fax: (281) 359-9207

File No.: 2026907 Page 1 of 1

#### TITLE COMPANY DISCLOSURES

File Number:

2026907

Seller (whether one or more):

Champion Heavens Builders LLC

Buyer (whether one or more):

Real Estate Prospective Soulutions LLC

Lender:

Property:

Lot 11, in Block 1, of CHAMPION HEAVENS SUBDIVISION, an addition in Harris County, Texas, according to the map or plat thereof recorded under Film Code No. 618037 of the Map Records of Harris County, Texas

Street Address: 9706 Champion Heavens Drive, Spring, TX 77379

By initialing some or all of the following items as may be appropriate for this transaction, each Seller and/or Buyer acknowledges their understanding of the disclosures being made by Stewart Title Company (hereinafter called "Title Company"). Each disclosure is being made to Buyer and Seller on behalf of both Title Company and its title insurance underwriter.



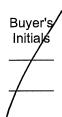
Buyer's Initials 1) WAIVER OF INSPECTION. In consideration of the issuance by Title Company to Buyer of either an Owner's Policy of Title Insurance (T-1) or a Residential Policy of Title Insurance (T-1R) - (in this document either such policy, unless specifically referred to otherwise, is referred to as the "Owner Title Policy") insuring good and indefeasible title to the Property, except as to be shown in Schedule B of the Owner Title Policy and subject to the terms and conditions of such Owner Title Policy, Buyer hereby waives any obligation on the part of Title Company to inspect the Property.

Buyer agrees to accept an Owner Title Policy containing the Schedule B exception for "Rights of Parties in Possession." "Rights of Parties in Possession" shall mean one or more persons or entities who are themselves actually physically occupying the property or a portion thereof under a claim or right adverse to the insured owner of the Property as shown on Schedule A of the Owner Title Policy. Within the meaning of this exception, "possession" includes open acts or visible evidence of occupancy and any visible and apparent roadway or easement on or across all or any part of the Property, but this exception does not extend to any right, claim, or interest evidenced by a document recorded in the real estate records maintained by the County Clerk of the county in which the Property is located.

However, if the Buyer does not initial this paragraph, the Buyer is indicating the Buyer's refusal to accept an Owner Title Policy containing an exception as to "Rights of Parties in Possession." The Title Company may then require an inspection of the Property and additional charges may be assessed for the reasonable and actual costs of such an inspection. Title Company may make additional exceptions in Schedule B of the Owner Title Policy for matters as revealed by such inspection.



Buyer's Initials 2) RECEIPT OF COMMITMENT. Buyer hereby acknowledges having received and reviewed a copy of the Commitment for Title Insurance issued in connection with the above referenced transaction and any copies of the documents described therein requested by Buyer. Buyer understands that the Owner Title Policy will contain the exceptions set forth in Schedule B of the Commitment for Title Insurance, together with any additional exceptions to title resulting from the final downdate search of the public records and from the documents involved in this transaction and any additional exceptions for items shown on Schedule C of the Commitment for Title Insurance which have not been resolved.



B) UNSURVEYED PROPERTY. Buyer understands that no survey of the Property has been provided in connection with this transaction and that the Owner Title Policy to be issued to Buyer will not provide title insurance coverage against encroachments and/or protrusions of improvements, boundary conflicts, or other matters that would be found by a current survey.

File No.: 2026907 Title Company Disclosures Page 1 of 4



Buyer's Initials 4) ACCEPTANCE OF SURVEY. Buyer has received and reviewed a copy of the survey of the Property provided in connection with this transaction.

5(A) BOUNDARY COVERAGE. As proposed to be issued, Buyer's Owner Title Policy will contain a general exception to any discrepancies or conflicts in area or boundary lines, and any encroachments, protrusions, or overlapping of improvements. On payment of an additional 5% (T-1R) or 15% (T-1) of the Owner Title Policy premium, policy coverage against these matters is available, subject to Title Company's approval of an acceptable survey of the Property without limiting Title Company's right to take specific exception in the policy to matters disclosed by the survey.

Buyer's Initials BY INITIALING THE DESIRED LINE IMMEDIATELY BELOW, BUYER/BORROWER DOES SET FORTH TO TITLE COMPANY HIS/HER DESIRES AND INSTRUCTIONS.

- **YES** Buyer/Borrower desires the coverage set out above and agrees to pay the promulgated premium for such coverage.
- **NO** Buyer/Borrower rejects the coverage set out above and does not agree to pay the premium for such coverage.
- **5(B) ENHANCED COVERAGE**. On payment of an additional premium\*, enhanced policy coverage against damage to improvements (excluding lawns, shrubbery, or trees) located on the land as a result of the future exercise of any existing right to use the surface of the land for extraction or development of minerals by the owners of a mineral interest, protection against the enforcement of any reversionary rights in or existing violations of restrictive covenants, and existing encroachments that are not excepted to in Schedule B, is available.



O

BY INITIALING THE DESIRED LINE IMMEDIATELY BELOW, BUYER/BORROWER DOES SET FORTH TO TITLE COMPANY HIS/HER DESIRES AND INSTRUCTIONS:

- **YES** Buyer/Borrower desires the coverage set out above and agrees to pay the promulgated premium for such coverage.
- **NO -** Buyer/Borrower rejects the coverage set out above and does not agree to pay the premium for such coverage.
- \*T-1R Owner's Title Policy covering Residential Real Property 10% (if purchased alone) or 5% (if purchased in tandem with the Survey Coverage in 5A above)
- \*T-1 Owner's Title Policy covering non-residential real property 15% (if purchased alone) or 10% if purchased in tandem with the Survey Coverage in 5A above)



6) FLOOD-PLAIN/FLOOD HAZARD ACKNOWLEDGEMENT. Title Company has not attempted to determine if the Property lies in a special flood hazard area, and Title Company has not made any representation concerning proximity of the Property in relation to any flood-plain or flood hazard area. Buyer is advised that information concerning special flood hazard areas may be available from county or municipal offices, a qualified surveyor or land-engineering company, or a private flood-plain consultant.

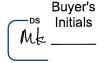
Buyer's Initials

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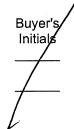
Buyer's Initials 7) PROPERTY TAX PRORATIONS. Property taxes for the current year have been prorated between Buyer and Seller, who each acknowledge and understand that these prorations are based upon (a) the sales price or the most current appraised value available and the most current tax rate available or (b) some other common method of estimation. Seller warrants and represents that there are no past due taxes owed on the Property and if such warranty and representation is untrue, the Seller shall reimburse Title Company, on demand, for any sums paid by the Title Company to pay such taxes, and any related penalty and interest.

Buyer and Seller each agree that, when amounts of the current year's taxes become known and payable (on or about October 1st), they will adjust any changes of the proration and reimbursement between themselves and that Title Company shall have no liability or obligation with respect to these prorations.



8) TAX RENDITION AND EXEMPTIONS. Although the Central Appraisal District (CAD) may independently determine Buyer's new ownership and billing address, Buyer is still obligated by law to "render" the Property for taxation by notifying the CAD of the change in the Property's ownership and of Buyer's proper address for tax billing. Buyer is advised that current year's taxes may have been assessed on the basis of various exemptions obtained by Seller (e.g., homestead or over-65).

It is the Buyer's responsibility to qualify for Buyer's own tax exemptions and to meet any requirements prescribed by the taxing authorities. Buyer acknowledges and understands these obligations and the fact that Title Company assumes no responsibility for future accuracy of CAD records concerning ownership, tax-billing address, or status of exemptions.



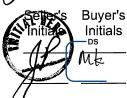
9) HOMEOWNER'S ASSOCIATION. Buyer acknowledges that if ownership of the Property involves membership in a Homeowner's, Condominium or other Property Owner's Association, to which monthly or annual dues or assessments may be owed, these dues or assessments may be enforceable by a lien against the Property. Buyer understands that the Association (or its managing agent) should be contacted by Buyer immediately to ascertain the exact amount of future dues or assessments. Title Company has made no representations with respect to, such Association's annual budget, pending repairs or deferred maintenance, if any, or other debts of the Association. Buyer accepts sole responsibility to obtain such information and verify its accuracy to Buyer's satisfaction.



- 10) CLOSING DISCLAIMER. Seller and Buyer each acknowledge and understand that the above referenced transaction has not yet "closed." Any change in possession of the Property takes place at Buyer's and Seller's own risk. This transaction is not "closed" until:
  - A) All Title requirement are completed to the satisfaction of Title Company;
  - B) All necessary documents are properly executed, reviewed, and accepted by the parties to this transaction and by Title Company; and,
  - C) All funds are collected and delivered to and accepted by the parties to whom they are due.



11) IRS REPORTING. Seller acknowledges having received at closing a copy of the Substitute Form 1099-S. In accordance with federal tax regulations, this information will be furnished to the Internal Revenue Service.



12) ERRORS AND OMISSIONS. In the event that any of the documents prepared in connection with the closing of this transaction contain errors which misstate or inaccurately reflect the true and correct terms, conditions and provisions of this closing, and the inaccuracy or misstatement is due to a clerical error or to a unilateral mistake on the part of the Title Company, or to a mutual mistake on the part of the Title Company and/or the Seller and/or the Buyer, the undersigned agree to execute, in a timely manner, such correction documents as Title Company may deem necessary to remedy such inaccuracy or misstatement.

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at les	Buyer's Initials	13)	ATTORNEY REPRESENTATION AND NOTICE. Buyer may wish to consult an attorney to discuss the matters shown on Schedule B or C of the Commitment for Title Insurance that was issued in connection with this transaction. These matters will affect the title and use of the Property. The Title Insurance Policy will be a legal contract between Buyer and the underwriter. Neither the Commitment for Title Insurance nor the Title Insurance Policy are abstracts of title, title reports or representations of title. They are contracts of indemnity. No representation is made that your intended use of the Property is allowed under law or under the restrictions or exceptions affecting the property.
Sellers Initials	Buyer's Initials	14)	<b>PRIVACY CONSENT.</b> The undersigned hereby authorize Title Company to provide copies of any closing statements, loan documents, financial information, commitments, approval letters, appraisals, inspection reports, insurance policies, contracts, payoffs, transaction documents, and other nonpublic personal information in connection with our transaction to the real estate broker and real estate agent.
Seller(s)	:		
Date: Ju	ne	, 2024	•
Bv: W	n Heaven <i>LAM</i> Carlos Pa	Ca	ders LLC  Los Par  ble Member
State of 7	Гехаѕ		
County o	f Harris		
			t was acknowledged before me this day of June, 2024 byJuan Carlos Paez as ampion Heavens Builders LLC.
•	ublic in ar nission E		the State of Texas
Buyer(s)	:		
Date: Ju	ne	, 2024	
Real Esta	ate Prosp	ective	Soulutions LLC
1	ud khad		
			, Member
State of T	Гехаѕ		
County o	f Harris		
The foreg	oing instir of Rea	rumen al Esta	t was acknowledged before me this day of June, 2024 by _Mahmoud M Khader_ as ate Prospective Soulutions LLC.
Notary Po			the State of Texas

File No.: 2026907 Title Company Disclosures

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Page 4 of 4

# **SURVEY ACCEPTANCE LETTER**

File No.: 2026907

File No.: 2026907

Date: June \_\_\_\_\_, 2024

	Re:	Lot 11, in Block 1, of CHAMPION HEAVENS SUBDIVISION, an addition in Harris County, Texas, according to the map or plat thereof recorded under Film Code No. 618037 of the Map Records of Harris County, Texas
MIAL	_May 18, pm/are av	certify that I/We have been shown a copy of the survey of the above captioned property, dated 2024, made byPiotr A. Debski, Registered Public Surveyor No5902, and I/We ware of the following:  vey provided and approved with exception to the home being into 14, Utility Easement in of property Fence does not follow property line
	I/We here	eby have no objections to these matters, and hereby indemnify and hold Stewart Title Company with regard to same from any liability arising from the above mentioned items.
*	By Malin	ate Prospective Soulutions LLC houd kludur oயdMa Khader, Member

and the state of the

Page 1 of 1

ADDRESS : 9706 CHAMPION HEAVENS DRIVE

SPRING, TX 77379

BUYER : REAL ESTATE PROSPECTIVE SOLUTIONS LLC

TITLE CO

: STEWART TITLE GUARANTY CO.

GF NO

LENDER

: 2026907

: N/A

A LAND TITLE SURVEY OF LOT 11, BLOCK 1 CHAMPION HEAVENS

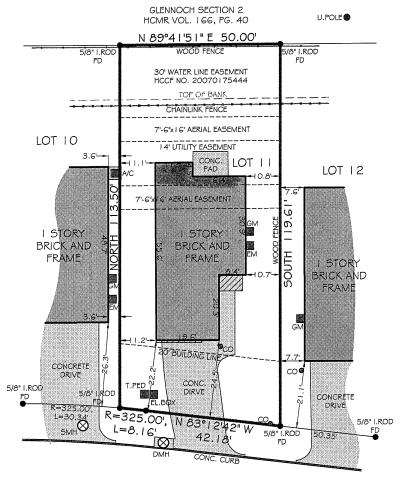
ACCORDING TO THE MAP OR PLAT THEREOF

RECORDED

UNDER FILM CODE NO. 618037

OF THE MAP RECORDS OF HARRIS COUNTY, TEXAS





CHAMPION HEAVENS

#### NOTES

- I) ALL THE BEARINGS SHOWN HEREON ARE REFERENCED AS PER RECORDED PLAT
- 2) THE WATER EASEMENT AS RECORDED UNDER L511001 DOES NOT AFFECT THESUBJECT TRACT
- 3) SUBJECT TO BLANKET EASEMENT FOR CERTAIN UTILITIES, AS PER HCCF NO. RP-2023-303754
- 4) SUBJECT TO AN AGREEMENT FOR UNDERGROUND UTILITIES, AS PER HCCF NO. RP-2023-309982
- 5) THE HL P EASEMENT RECORDED UNDER HCCF VOL. 3771, PG. 727 DOES NOT AFFECT THE SUBJECT TRACT



PIOTR A. DEBSKI I 030 DOMINION DR. KATY TX, 77450

I HEREBY CERTIFY THAT THIS SURVEY WAS MADE ON THE GROUND UNDER MY SUPERVISION AND THAT IT CORRECTLY REPRESENTS THE FACTS FOUND AT THE TIME OF THE SURVEY. THERE WERE NO ENCROACHMENTS APPARENT ON THE GROUND EXCEPT AS SHOWN HEREON.

DocuSigned by:

almoud khader

#### FLOOD INFORMATION

\*THIS TRACT DOES NOT LIE WITHIN THE 100 YEAR FLOOD PLAIN, AND IS IN ZONE "X", AS SHOWN ON F.E.M.A. FLOOD INSURANCE RATE PANEL NO: 48201C0245M, DATED: 10-16-2013



PIOTR A. DEBSKI R.P.L.S. NO. 5902

JOB NO: 24-05-39 DATE: MAY 18, 2024

DIR 832-878-6760 piod@sbcglobal.net piodusek@gmail.com

# **DocuSign**

#### **Certificate Of Completion**

Envelope Id: C766F2C1276C476FB1CC8EC44AC5B596

Subject: Complete with Docusign: 9706 Champion Heavens.pdf

GF#: 2026907 Source Envelope:

Document Pages: 15 Certificate Pages: 2

AutoNav: Enabled

Envelopeld Stamping: Disabled

Time Zone: (UTC-06:00) Central Time (US & Canada)

Status: Completed

Envelope Originator:

Denise Lynne Anderson 1360 Post Oak Blvd #100

Houston, TX 77056

Denise.Lynne.Anderson@stewart.com

IP Address: 161.69.54.14

**Record Tracking** 

Status: Original

6/24/2024 4:15:59 PM

Holder: Denise Lynne Anderson

Denise.Lynne.Anderson@stewart.com

Location: DocuSign

**Signer Events** 

Mahmoud Khader

mmkhader@isotopehomes.com

In Person Signer Events

Mahmoud M Khader

Security Level: Email, Account Authentication

(None)

—pocusigned by: Malimoud Eliader

— 5E0C77FDEFD8431...

Signature

Signatures: 8

Initials: 11

Signature Adoption: Pre-selected Style

Using IP Address: 99.53.97.15

**Timestamp** 

Sent: 6/24/2024 4:23:34 PM Viewed: 6/24/2024 5:15:13 PM Signed: 6/24/2024 5:16:45 PM

**Electronic Record and Signature Disclosure:** 

Accepted: 6/24/2024 5:15:13 PM

ID: dc6aed84-afdb-4033-97c7-6825cff4c507 Company Name: Stewart Title Company

Signature Timestamp

Editor Delivery Events Status Timestamp

Agent Delivery Events Status Timestamp

Intermediary Delivery Events Status Timestamp

Certified Delivery Events Status Timestamp

Carbon Copy Events Status Timestamp

Witness Events Signature Timestamp

Notary Events Signature Timestamp

Envelope Summary Events Status Timestamps

Envelope Sent Hashed/Encrypted 6/24/2024 4:23:34 PM
Certified Delivered Security Checked 6/24/2024 5:15:13 PM
Signing Complete Security Checked 6/24/2024 5:16:45 PM
Completed Security Checked 6/24/2024 5:16:45 PM

Payment Events Status Timestamps

**Electronic Record and Signature Disclosure** 

Electronic Record and Signature Disclosure created on: 5/8/2023 10:16:52 AM Parties agreed to: Mahmoud Khader

All communications in either electronic or paper format from Stewart to you will be considered "in writing." If you prefer, you may receive information and sign Transaction documents by electronic means. To do this, Stewart requires your general consent to use Electronic Communications and Electronic Signatures in connection with Transaction. You can consent to receive these materials electronically using e-mails and Electronic Communications by signing below. Please know that you are not obligated to sign electronically; electronic signatures are for your convenience.

You have the right to have any Transaction document and communication provided in paper form by contacting Stewart.

You have the right to withdraw your consent by contacting Stewart. Further contact details are provided in the attached consent form. <u>However</u>, any documents you signed electronically before you withdrew your consent will be considered legally valid and enforceable.