Texas Disclosure

This form provides additional disclosures and acknowledgements required in Texas. It is used with the federal Closing Disclosure form.

Form T-64

Closing Information

Closing Disclosure

Issued Date:

Closing Date:

GF#: Sales Price:

Loan Amount: \$449,350

11/30/2022 114668-009947

\$473,000

11/30/2022

Seller(s):

Address(es):

Borrower(s):

Transaction Information

Property Address: 2516-D Simond Avenue

CalAtlantic Homes of Texas, LLC, a Delaware

limited liability company (as

successor-in-interest by conversion of CalAtlantic Homes of Texas, Inc., a Delaware

corporation)

Address(es):

13620 N FM 620, Building B, Suite 150

Austin, TX 78717

Austin, TX 78723

Adedayo Ogunleke

2516-D Simond Avenue Austin, TX 78723

Lender and Settlement Agent

Lender: Lennar Mortgage, LLC Address: Secondary Marketing Ops

140 Fountain Pkwy N, Ste. 250 Saint Petersburg, FL 33716-1285 Settlement Agent:

Lennar Title, Inc. Address: 13620 N. FM 620

Bldg. A, Suite 175 Austin, TX 78717

Title Insurance Premiums

If you are buying both an owner's policy and a loan policy, the title insurance premiums on this form might be different than the premiums on the Closing Disclosure. The owner's policy premium listed on the Closing Disclosure will probably be lower than on this form, and the loan policy premium will probably be higher. If you add the two policies' premiums on the Closing Disclosure together, however, the total should be the same as the total of the two premiums on this form.

The premiums are different on the two forms because the Closing Disclosure is governed by federal law, while this form is governed by Texas law. The owner's policy and loan policy premiums are set by the Texas commissioner of insurance. When you buy both an owner's policy and a loan policy in the same transaction, you are charged the full premium for the owner's policy but receive a discount on the loan policy premium. Federal and Texas law differ on where the discount is shown. Texas law requires the discount to be reflected in the loan policy premium, while federal law requires the discount to be reflected in the owner's policy premium.