CHASE

JPMorgan Chase Bank, N.A.

1521519114

47 N BACOPA DR
SPRING, TX 77389
ANIL KUMAR ADONI

Dear Homeowner(s):

Congratulations on the purchase or refinance of your home and thank you for choosing Chase. We're glad we could assist you with your mortgage needs. Your monthly mortgage payments are due on the first day of each month. Payments received more than 15 days after the first day of the month may result in your paying a late charge. Please refer to your Mortgage Note for more information regarding late charges.

A payment coupon for your first installment is provided on the next page or visit chase.com to enroll in Chase Online℠ where you can make payments and view statements. Your mortgage account will be available online in about 10 days.

Please make your payments payable to JPMorgan Chase Bank, N.A. , write your loan number on your check or money order and mail the payment and coupon to us so that we receive it by the first day of the month. Your payment must be for the amount shown as "Total Monthly Installment," or more if you wish to make additional principal payments.

If you have enrolled in the monthly automatic mortgage payment program and have received your enrollment confirmation letter, you may disregard the coupon. If you have not received your confirmation letter at least 5 days before the scheduled payment due date, please contact us at 1-800-848-9136 or 1-800-582-0542 (TTY) to confirm whether or not you should mail a payment.

Your first mortgage installment is due 08/01/2017 and will include the following:

$ 3,876.25	Mortgage Payment (Principal and Interest)
$ 486.79	Taxes
$ 176.08	Hazard Insurance
$	M.I.P. (FHA) or Private Mortgage Insurance Premium
$	Flood Insurance
$	Weather-Related Insurance
$ 4,539.12	TOTAL MONTHLY INSTALLMENT*

Please feel free to call us at 1-800-848-9136 or at the toll-free number on the monthly statement that you will be receiving. All future written correspondence should be sent to the address on your monthly statement.

Lender name: **JPMorgan Chase Bank, N.A.** Date: **06/19/2017**

CHASE

Application for the Chase Automatic Mortgage Payment Program

Borrower name: **ANIL KUMAR ADONI**
Property address: **47 N BACOPA DR**
SPRING, TX 77389

Loan number: **1521519114**
Home phone: **(281)782-6940**
Work phone: **(281)782-6940**

☐ I want my mortgage payment automatically deducted from the checking or savings account below.

☒ I do not want my mortgage payment automatically deducted from a checking or savings account.

Change your payment selection at any time by signing into your account at chase.com or by inquiring at any Chase branch.

Important information: When you sign up for automatic payments, you should plan to make your loan payments as required by your loan agreement until you receive a notice from us confirming that we've set up the automatic payment program. The notice also will confirm the first withdrawal date and amount.

Bank account information

Banking institution name: _____
Account holder name: _____

☐ Checking account

☐ Savings account

Account number: _____
Banking routing number: _____
(9-digit number beginning with 0, 1, 2 or 3)

YOUR BANK
Your Bank
123 East Main Street
Anytown, US 12345-6789

MEMO: _____ _____
⑆012345678⑆ 455155525465⑈*
Routing # Account #

Automatic payment amount

Current monthly payment $ _____ Additional principal payment (optional) $ _____

Automatic payment withdrawal date

☐ You request and authorize us and any successor servicer, subservicer, or assignee to electronically withdraw monthly payments plus any additional principal you authorize from your personal bank account on the date specified.

As you requested, your first payment will be withdrawn on _____ and we will withdraw future payments on the same day each month. If the line above is blank, please write in the day of the month you would like your payments withdrawn.

Generally, payments are due on the first day of each month, but your grace period allows it to be made up to the 16th of the month.

Please review these terms and conditions

- You can update your bank account information, make changes to any additional principal payments or cancel automatic payments online at chase.com or by calling us at one of the numbers below. Requests for changes or cancellations must be made three business* days before the payment date. Requests to withdraw funds from a different bank account must be made at least seven business days in advance of the payment date to allow time for account set-up. *Business days generally exclude weekends and holidays, although payments are processed on Saturdays.
- You agree to have enough money in your account to cover the payment as required under your loan documents. If not, we may charge a fee and can try to withdraw the payment again at any time. We may also assess a late charge if you do not make your payment within the grace period and your payment is still due, according to your loan agreement. You authorize us to change the amount of your payment as needed if there is an increase or decrease in the payment amounts due to changes in interest or escrow or for any other reason.
- An automatic payment transaction that falls on a non-processing day will be applied on the following processing day, including Saturdays.
- If your loan isn't up to date, we can suspend automatic payments, and you will have to send your payments directly to us.
- If you, a co-borrower, or anyone listed on the title to the property that secures the loan files for bankruptcy, we'll cancel your automatic payments upon receiving notice of the bankruptcy filing. If this should occur, please contact us at the address or telephone number listed on your monthly statement for instructions on making payments on the loan.
- We may change terms or fees or cancel automatic payments at any time. If notice is required, we'll let you know in writing.
- U.S. or Ohio law covers this agreement.

I hereby acknowledge that I have read this agreement and agree to its terms and will keep a copy for my records.

Borrower: _____ Date: 6/19/17

Account Holder: _____ Date: _____

For changes, questions or cancellation, you can contact us at:

Chase
3415 Vision Drive
Mail Code: OH4-7302 ACH
Columbus, OH 43219

Phone: 1-800-848-9136
TTY: 1-866-490-0765
Fax: 1-614-422-7575
Online: chase.com

Closing Agent: Please return completed form with the closing package.

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____ Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: ☐ VA ☒ Conventional ☐ Other (explain): ☐ FHA ☐ USDA/Rural Housing Service

Agency Case Number:

Lender Case Number: 1521519114

Amount	Interest Rate	No. of Months	Amortization Type:
$ 787,950.00	4.25 %	360	☒ Fixed Rate ☐ Other (explain): ☐ GPM ☐ ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP): 47 N BACOPA DR, SPRING, TX 77389

No. of Units: 1

Legal Description of Subject Property (attach description if necessary): See Attached

Year Built: 2010

Purpose of Loan: ☒ Purchase ☐ Construction ☐ Other (explain): ☐ Refinance ☐ Construction-Permanent

Property will be: ☒ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	$	$	$	$	$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements
	$	$		☐ made ☐ to be made Cost: $

Title will be held in what Name(s): Anil Kumar Adoni and Radhika Adoni

Manner in which Title will be held: husband and wife

Estate will be held in: ☒ Fee Simple ☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain): Checking SavingsEquity On Pending Sale

III. BORROWER INFORMATION

Borrower

Borrower's Name (include Jr. or Sr. if applicable): ANIL KUMAR ADONI

Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
644-66-0408	(281)782-6940	10/16/1967	18

☒ Married ☐ Unmarried (include single, divorced, widowed) ☐ Separated

Dependents (not listed by Co-Borrower) no.: 0 ages:

Present Address (street, city, state, ZIP): 66 BARLEY HALL ST, SPRING, TX 77382 ☒ Own ☐ Rent 11Y No. Yrs.

Mailing Address, if different from Present Address: 66 BARLEY HALL ST, SPRING, TX 77382

Co-Borrower

Co-Borrower's Name (include Jr. or Sr. if applicable):

Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School

☐ Married ☐ Unmarried (include single, divorced, widowed) ☐ Separated

Dependents (not listed by Borrower) no. ages

Present Address (street, city, state, ZIP): ☐ Own ☐ Rent _____ No. Yrs.

Mailing Address, if different from Present Address

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP): ☐ Own ☐ Rent _____ No. Yrs.

Former Address (street, city, state, ZIP): ☐ Own ☐ Rent _____ No. Yrs.

IV. EMPLOYMENT INFORMATION

Borrower

Name & Address of Employer: ☒ Self Employed
Imersion Global Inc
66 Barley Hall Street, The Woodlands, TX 77382

Yrs. on this job: 15Yrs.

Yrs. employed in this line of work/profession: 15.00

Position/Title/Type of Business: owner

Business Phone (incl. area code): (281)782-6940

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer: ☒ Self Employed
Imersion GIS LLC
66 Barley Hall, Spring, TX 77382

Dates (from - to): 07/22/2013 -

Monthly Income: $ 200.00

Position/Title/Type of Business: owner

Business Phone (incl. area code): (281)782-6940

Name & Address of Employer: ☐ Self Employed

Dates (from - to):

Monthly Income: $

Position/Title/Type of Business:

Business Phone (incl. area code):

Co-Borrower

Name & Address of Employer: ☐ Self Employed

Yrs. on this job:

Yrs. employed in this line of work/profession:

Position/Title/Type of Business:

Business Phone (incl. area code):

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer: ☐ Self Employed

Dates (from - to):

Monthly Income: $

Position/Title/Type of Business:

Business Phone (incl. area code):

Name & Address of Employer: ☐ Self Employed

Dates (from - to):

Monthly Income: $

Position/Title/Type of Business:

Business Phone (incl. area code):

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	$ 25,106.62	$	$ 25,106.62	Rent	$ 1,100.00	
Overtime				First Mortgage (P&I)	909.43	$ 3,876.25
Bonuses				Other Financing (P&I)	0.00	
Commissions				Hazard Insurance	0.00	176.08
Dividends/Interest				Real Estate Taxes	0.00	486.79
Net Rental Income				Mortgage Insurance	0.00	
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues	0.00	
				Other:	0.00	
Total	$ 25,106.62	$	$ 25,106.62	**Total**	$ 2,009.43	$ 4,539.12

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income **Notice:** Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C		Monthly Amount
		$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed [ ] Jointly [x] Not Jointly

ASSETS Description	Cash or Market Value
Cash deposit toward purchase held by: EMD cleared #2178	$ 9,270.00
List checking and savings accounts below	
Name and address of Bank, S&L, or Credit Union CHASE PO BOX 659754 SAN ANTONIO, TX 782659754 Acct. no. 813742178	$ 36,347.00
Name and address of Bank, S&L, or Credit Union Chase 10665 Kuykendahl The Woodlands, TX 77382 Acct. no. 2921087504	$ 161,743.00
Name and address of Bank, S&L, or Credit Union Bank of America (business) Acct. no. 586031883875	$ 54,765.00
Name and address of Bank, S&L, or Credit Union Bank of America (business) Acct. no. 586016617273	$ 51,584.00
Stocks & Bonds (Company name/number & description)	$
Life insurance net cash value Face amount: $ 1,496,329.55	$ 86,582.00
Subtotal Liquid Assets	$ 284,672.00
Real estate owned (enter market value from schedule of real estate owned)	$ 350,000.00
Vested interest in retirement fund	$
Net worth of business(es) owned (attach financial statement)	$
Automobiles owned (make and year)	$
Other Assets (itemize) Gifts Not Deposited Gifts Not Deposited	$ 12,500.00 20,000.00
Total Assets a.	$ 782,791.00

Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.

LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Company NORDSTROM/TD BANK Acct. no. ******1102	$ Payment/Months 38.00 10	$ 391.00
Name and address of Company VW CREDIT INC Acct. no. 894302670	$ Payment/Months 705.00 39	$ 27,641.00
Name and address of Company ESB/HARLEY DAVIDSON CR Acct. no. 20141223473173	$ Payment/Months 340.00 30	$ 10,291.00
Name and address of Company AMERICAN EXPRESS Acct. no. ******5755	$ Payment/Months 162.00 33	$ 5,420.00
Name and address of Company TIA Barley Acct. no. 1111	$ Payment/Months 909.43 0	$ 10,858.00
Name and address of Company Acct. no.	$ Payment/Months	$
Name and address of Company Acct. no.	$ Payment/Months	$
Alimony/Child Support/Separate Maintenance Payments Owed to:	$	
Job-Related Expense (child care, union dues, etc.)	$	
Total Monthly Payments	$ 2,154.43	
Net Worth (a minus b) ▶ $ 728,190.00	**Total Liabilities b.**	$ 54,601.00

VI. ASSETS AND LIABILITIES (cont'd)

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
66 Barley Hall St, Spring, TX 77382	SFR	$ 350,000.00	$ 10,858.00	$	$ 909.43	$	$
	Totals	$ 350,000.00	$ 10,858.00	$	$ 909.43	$	$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION

a. Purchase price	$ 927,000.00
b. Alterations, improvements, repairs	0.00
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	0.00
e. Estimated prepaid items	7,066.89
f. Estimated closing costs	6,893.45
g. PMI, MIP, Funding Fee	0.00
h. Discount (if Borrower will pay)	0.00
i. Total costs (add items a through h)	940,960.34
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	0.00
l. Other Credits (explain)	
Other	1,722.60
Earnest Money	9,270.00
Adj & Proration Credit	14,831.30
Other	500.00
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	787,950.00
n. PMI, MIP, Funding Fee financed	0.00
o. Loan amount (add m & n)	787,950.00
p. Cash from/to Borrower (subtract j, k, l & o from i)	126,686.44

VIII. DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.

	Borrower Yes	Borrower No	Co-Borrower Yes	Co-Borrower No
a. Are there any outstanding judgments against you?		X		
b. Have you been declared bankrupt within the past 7 years?		X		
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?		X		
d. Are you a party to a lawsuit?		X		
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)		X		
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.		X		
g. Are you obligated to pay alimony, child support, or separate maintenance?		X		
h. Is any part of the down payment borrowed?		X		
i. Are you a co-maker or endorser on a note?		X		
j. Are you a U.S. citizen?	X			
k. Are you a permanent resident alien?		X		
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	X			
m. Have you had an ownership interest in a property in the last three years?	X			
(1) What type of property did you own - - principal residence (PR), second home (SH), or investment property (IP)?	PR			
(2) How did you hold title to the home - - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	SP			

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X	6/19/17	X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER		CO-BORROWER	
	[X] I do not wish to furnish this information.		[ ] I do not wish to furnish this information.
Ethnicity:	[ ] Hispanic or Latino [ ] Not Hispanic or Latino	**Ethnicity:**	[ ] Hispanic or Latino [ ] Not Hispanic or Latino
Race:	[ ] American Indian or Alaska Native [ ] Asian [ ] Black or African American [ ] Native Hawaiian or Other Pacific Islander [ ] White	**Race:**	[ ] American Indian or Alaska Native [ ] Asian [ ] Black or African American [ ] Native Hawaiian or Other Pacific Islander [ ] White
Sex:	[ ] Female [ ] Male	**Sex:**	[ ] Female [ ] Male

To be Completed by Loan Originator:

This information was provided: [ ] In a face-to-face interview [ ] By the applicant and submitted by fax or mail [X] In a telephone interview [ ] By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature		Date
X		05/08/2017
Loan Originator's Name (print or type)	**Loan Originator Identifier**	**Loan Originator's Phone Number (including area code)**
Laura R. Sullivan	496169	(713)552-0690
Loan Origination Company's Name	**Loan Origination Company Identifier**	**Loan Origination Company's Address**
JPMorgan Chase Bank, N.A.	399798	1111 Polaris Parkway Columbus, OH 43240

Initial Escrow Account Disclosure Statement

Servicer
JPMorgan Chase Bank, N.A.
P.O. Box 78420
Phoenix, AZ 85062-8420

Borrower
ANIL KUMAR ADONI
66 BARLEY HALL ST
SPRING, TX 77382

Date
June 19, 2017

Loan Number
1521519114

Toll Free Number: 800-848-9136

Property Address:47 N BACOPA DR, SPRING, TX 77389

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

Month (or Period)	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Initial Deposit:				$3,852.89
08/01/17	662.87		Regular Payment	$4,515.76
09/01/17	662.87		Regular Payment	$5,178.63
10/01/17	662.87		Regular Payment	$5,841.50
11/01/17	662.87		Regular Payment	$6,504.37
12/01/17	662.87		Regular Payment	$7,167.24
12/01/17		5841.50	County Property Tax	$1,325.74
01/01/18	662.87		Regular Payment	$1,988.61
02/01/18	662.87		Regular Payment	$2,651.48
03/01/18	662.87		Regular Payment	$3,314.35
04/01/18	662.87		Regular Payment	$3,977.22
05/01/18	662.87		Regular Payment	$4,640.09
06/01/18	662.87		Regular Payment	$5,302.96
06/08/18		2113.00	Hazard Insurance	$3,189.96
07/01/18	662.87		Regular Payment	$3,852.83

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

Cushion selected by servicer: $1,325.74

Your monthly mortgage payment for the coming year will be $4,539.12 which $3,876.25 will be for principal and interest and $662.87 will go into your escrow account.

Under normal escrow practices, your monthly escrow payment in the second year could be much higher than in the first if your property assessed value is increased during this time.

You may voluntarily choose to make higher payments during the first year to reduce or eliminate the monthly payment increase in the second year. If you are interested in doing this, contact:

JPMorgan Chase Bank, N.A. Attn: Customer Care Research
P.O. Box 24696 Columbus, OH 43224-0696.
1-800-848-9136

Wolters Kluwer Financial Services © 2011

LENDER: JPMorgan Chase Bank, N.A.

Date: 05/09/2017
Loan #: 1521519114

APPLICATION DISCLOSURE

APPLICANT(S): ANIL KUMAR ADONI

PROPERTY: 47 N BACOPA DR, SPRING, TX 77389

LOAN AMOUNT: $787,950.00 TERM: 30
LOAN TYPE/PROGRAM: Conventional/Non-Agency 30 YR Fixed

Once you let us, as your lender, know that you're ready to move forward with your application, we'll collect good faith funds in the amount of $500.00 from you that will be applied toward costs associated with your application, including appraisal and/or loan processing costs. At closing, this amount will be fully applied toward your closing costs. You'll see the funds applied on documents you receive at or before closing.

- If your application is denied, these funds will be returned to you minus the amount of any out-of-pocket expenses incurred on your behalf. A conditional approval or request for additional information is not a denial.

- Except where required by state law, these funds are **not refundable** if you withdraw your application or if we cancel your application because you didn't provide required documents to us in the time period we indicated.

By signing below, you understand additional fees will be collected at or before closing. A complete list of those fees will be provided at or before closing.

Rate Lock/Float: You will sign a separate agreement electing to lock or float your interest rate and points. Fees for the option you select will be described in that agreement.

CREDIT REPORT AUTHORIZATION: During the review of your application, we may obtain your credit report. At your request, we'll tell you the name and address of the consumer reporting agency that provided the report. If your loan is approved, we or anyone to whom your loan may be sold may obtain future credit reports to use in extending, modifying or otherwise reviewing your loan.

DISCOUNT POINTS: Discount points should lower the interest rate paid on the loan but may not lower the overall cost of the loan. If you refinance or pay off your loan quickly, you'll lose the benefit of any lower interest rate provided by the discount points. Also, if you finance the discount points, the amount you must repay will increase and you'll have to pay interest on the discount points as part of the amount you've borrowed.

HAZARD INSURANCE: You must provide an original hazard insurance (fire and extended coverage) policy and a paid receipt for one year from an insurance company. Flood insurance may be required if the property is in a flood zone. We can't require you to purchase insurance for more than the replacement cost of the improvements on the property securing the loan.

PAYMENT OF FEES: You shouldn't be required to pay any fees before closing other than the costs referenced above.

Please contact your Mortgage Banker with any questions, complaints or comments.

By signing below, you acknowledge that you have received your individual copy of this disclosure and you agree to the fees and/or charges above. This disclosure doesn't affect any applicable rescission rights under the Truth in Lending Act, 15 U.S.C. Sec. 1601, et seq.

ANIL KUMAR ADONI **Date** 6/19/17

Form **4506-T**
(Rev. September 2015)
Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

▶ **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-T, visit** *www.irs.gov/form4506t.*

OMB No. 1545-1872

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

1a Name shown on tax return. If a joint return, enter the name shown first.
ANIL KUMAR ADONI

1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
644-66-0408

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)
ANIL KUMAR ADONI
66 BARLEY HALL ST, SPRING, TX 77382

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

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.
JP Morgan Chase Bank, N.A
1111 Polaris Parkway, Columbus OH 43240 (1-800-835-2436)

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

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

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. Most requests will be processed within 10 business days ☐

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

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

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

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

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

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.
2016 2015 2014

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-T on behalf of the taxpayer. **Note:** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

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

Sign Here

Signature (see instructions) — Date 06/19/2017 — Phone number of taxpayer on line 1a or 2a (281)782-6940

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

Spouse's signature — Date 06/19/2017

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

Cat. No. 37667N Form **4506-T** (Rev. 9-2015)

Wolters Kluwer Financial Services

1521519114
VMP9045T (1510)

RTL1521519114 0044 1302

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

Future Developments

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

General Instructions

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

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

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

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

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

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

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

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

If you filed an individual return and lived in:	Mail or fax to:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888 559-456-7227
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999 816-292-6102

Chart for all other transcripts

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

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

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

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

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

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

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

CAUTION *You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.*

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

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

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

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

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

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

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

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

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

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

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

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

LOCK-IN AGREEMENT

Lender: JPMorgan Chase Bank, N.A.

Date: 06/19/2017

Loan Number: 1521519114

Borrower(s): ANIL KUMAR ADONI

Property Address: 47 N BACOPA DR, SPRING, TX 77389

Loan Amount: $787,950.00

Term: 30 years

Loan Type: Conventional/Non-Agency 30 YR Fixed

PLEASE READ THE TERMS AND CONDITIONS OF THIS AGREEMENT CAREFULLY. In this Agreement "I", "me", "my" means all of the applicants who sign below. The words "you", "your" and "Lender" mean JPMorgan Chase Bank, N.A.

☐ **I. FLOAT OPTION**

I don't want to lock in my interest rate, discount points and fees at this time. Interest rates, discounts points and fees are subject to change and it is my responsibility to monitor Lender's loan terms during the period in which I choose to float. Although I may lock my rate at any time during the term of my float, I must lock my rate before I can receive my Closing Disclosure. Lender is required to provide the Closing Disclosure at least three business days before my closing can take place so I have time to review it and ask questions.

To lock my rate, discount points and fees, I will contact my Mortgage Banker. I understand that I can't lock in an interest rate while still shopping for a home and that a property address is required before I can lock in my interest rate.

☒ **II. LOCK-IN OPTION**

I want to lock in my interest rate, discount points and fees at this time. I HAVE ELECTED THE 30 DAY LOCK OPTION AS DETAILED BELOW.

I understand that I must provide the documents listed on the Conditional Approval or Request for Missing Information by 05/20/2017. If I don't provide these documents by this date, my rate lock may be canceled and new fees may apply.

The rate and points stated in this agreement are based on several factors, including but not limited to: loan amount, documentation type, loan type, occupancy type, property type, credit score, and loan to value (which is your loan amount compared to your property value). The final rate and points may be higher or lower based on information relating to factors such as those listed above, which may be determined after the date of this agreement.

INTEREST RATE: 4.250%

DISCOUNT POINTS AND ORIGINATION FEES:

ORIGINATION FEE:	0.000%	$0.00
DISCOUNT POINTS:	0.000%	$0.00
OTHER:	0.000%	$0.00

EXPIRATION DATE: 06/23/2017

LOCK-IN FEE: $0.00 (0.000%) **FLOAT DOWN FEE:** $0.00

EXTENDED LOCK-IN FEE: $0.00 **RATE CAP FEE:** $0.00

NOTE: LOCK-IN, EXTENDED LOCK-IN AND, DEPENDING ON THE OPTION SELECTED, RATE CAP FEES, PAID PRIOR TO CLOSING WILL BE CREDITED AT CLOSING TOWARD CLOSING COSTS.

☐ If checked, the interest rate is adjustable and subject to change. The initial interest rate shall be the rate specified above. I hereby acknowledge that an Adjustable Rate Mortgage ("ARM") Disclosure describing the features of my ARM has been provided to me.

SELECT A LOCK-IN OPTION

☒ **15, 30, 45, 60, 75 or 90 DAY LOCK:** I have selected the 15, 30, 45, 60, 75 or 90 Day Lock Option as specified above which locks in my interest rate and/or points for the loan program for the applicable time period.

☐ **45 OR 60 DAY LOCK FLOAT DOWN OPTION:** I have selected the 45 or 60 Day Lock Float Down Option which allows me to lock in for 45 or 60 days, as specified above. If the interest rate and/or points for the loan program and lock period I have selected decrease during the 30 calendar days prior to my loan closing, then I may obtain a new lower rate and/or points (the "Float Down Rate"). I may only select a Float Down Rate that corresponds to my original lock period. For example, if my original lock-in is for 60 days, my Float Down Rate must be selected from the then current 60-day rate

options that correspond to my loan program. My new Expiration Date will be the earlier of my original Expiration Date or the date 30 calendar days from my election of the Float Down Rate.

☐ **RATE CAP OPTION:** I have selected the Rate Cap Option which allows me both to lock in for a period of 90, 120, 150, 180, 270 or 360 days as specified above and the opportunity to close at a rate and/or points lower than my locked rate and/or points as specified below.

☐ **EXTENDED RATE LOCK OPTION:** I have selected the Extended Rate Lock Option which allows me to lock in for a period of 120, 150 or 180 days as specified above.

EXPIRATION DATE: If the Expiration Date falls on a weekend or Lender observed holiday, the Expiration Date will extend to the next business day. If my loan does not close and fund by the Expiration Date, my interest rate, discount points and fees **will be the greater of** the terms established by this Agreement or the current market rate established by Lender.

FEES

LOCK-IN, EXTENDED LOCK-IN AND RATE CAP FEES (together "Lock-In Fees"): I agree to pay Lock-in Fees in the amount(s) stated above to lock-in my interest rate, discount points and fees. Lock-in, Extended Lock-in and, depending on the option selected on the Rate Cap, Rate Cap Fees will be credited at closing toward closing costs.

To exercise my **one-time option** to lock a rate and/or points lower than my existing locked rate and/or points, as described in the 45 or 60 Day Lock Float Down Option, Rate Cap Option paragraphs immediately above, I will contact my Mortgage Banker. I understand that I will be responsible for monitoring Lender's interest rates, discount points and fees in connection with this float down option.

FLOAT DOWN FEE: I agree to pay a Float Down Fee, if applicable, in the amount stated above. I understand that I must pay an upfront Float Down Fee as stated above. This Float Down Fee is in addition to any other fees which I will or have already paid to lock my interest rate, discount points and fees. **EXCEPT AS DESCRIBED BELOW, LENDER WILL RETAIN THE ENTIRE FLOAT DOWN FEE AS AN EARNED FEE FOR SERVICES PROVIDED. THE FLOAT DOWN OPTION FEE ISN'T REFUNDED AT CLOSING OR APPLIED TO CLOSING COSTS.**

REFUNDABILITY OF LOCK-IN AND FLOAT DOWN FEES: These Lock-In and Float Down Fees will be refunded to me if my loan application is denied for credit reasons. **These Lock-In and Float Down Fees won't be refunded to me if I've withdrawn my application or my loan doesn't close and fund by the Expiration Date of this Agreement, if I supply inaccurate or incomplete information or, unless approved in writing by Lender, I change the type, term, property or amount of the loan for which I applied.** The Float Down Fee won't be refunded if I fail to exercise the Float Down Option.

I won't be entitled to any interest that may accrue on the Lock-In, Extended Lock-In, Rate Cap or Float Down Fees, whether or not they are refunded to me. If I have any questions, I'll contact my Mortgage Banker.

OTHER CONDITIONS AND DISCLOSURES

COMMITMENT: I understand that this agreement isn't a loan approval or a commitment to offer a loan. Lender will make a good faith effort to process my loan application and, if approved, to close and fund my loan prior to the expiration date.

ASSIGNMENT: I may not assign this agreement to any other person.

VERIFICATION: This lock-in is subject to verification of all information provided to Lender in my application and credit report. The locked interest rate, fees and points may be subject to change if my credit standing changes or unless approved in writing by Lender, if I change the type, term, property or amount of loan for which I applied, or in the event any information I have provided to Lender in my application or otherwise is found to be false or incorrect in any way, or if I have selected Lender Paid Mortgage Insurance and my loan-to-value ratio changes by date of closing.

LOAN COSTS AND TERMS: Refer to your Loan Estimate for a full description of your loan costs and terms. If you're shopping for a home, we'll provide your Loan Estimate once we receive the address of the property that will secure the loan.

Borrower(s):

ANIL KUMAR ADONI **Date** 6/19/17

Lender: JPMorgan Chase Bank, N.A.

By: _____ Date: _____

Alicia Rowell

NMLS ID: 933649

MORTGAGE COMMITMENT LETTER

CHASE

Lender: JPMorgan Chase Bank, N.A.
3403 Richmond Avenue
Houston, TX 77046

ANIL KUMAR ADONI
66 BARLEY HALL ST
SPRING, TX 77382

Loan Number: 1521519114
Property Address: 47 N BACOPA DR
SPRING, TX 77389
Date: June 19, 2017

We've approved your loan application, subject to the following terms and conditions.

Dear ANIL KUMAR ADONI:

We're pleased to send you this Commitment Letter to let you know your Chase mortgage loan application has been approved, subject to the terms and conditions shown below. Please take a few minutes to read this information carefully and be sure to take any required actions in order to move forward with your closing without delay.

This Commitment Letter expires on **08/27/2017** (the "Expiration Date"), which means if you do not submit the information requested in Schedule A by the Expiration Date (unless otherwise provided in Schedule A), we regrettably will be unable to give further consideration to your credit request. Your interest rate, if locked, may have a different expiration date. Please refer to the Lock-In Agreement for your rate lock expiration date.

Thank you for choosing Chase for your new mortgage. We look forward to helping you with your financial needs for years to come. If you have any questions, please call us.

Sincerely,

Alicia Rowell
Loan Processor
NMLS ID:
933649
(877)496-7989

Laura R. Sullivan
Mortgage Banker
NMLS ID:
496169
(713)552-0690
Fax: (866)211-6259

TERMS AND CONDITIONS

A. MORTGAGE TERMS

LOAN INFORMATION	
Loan Amount	**$787,950.00**
Loan to Value (LTV)	85.000%
Interest Rate	4.250%
Rate Locked?	Yes
Discount Points	0.000%
Monthly Payment (only includes Principal and Interest)*	$3,876.25
Escrowing Taxes and/or Insurance?	Yes
Escrowing Flood Insurance?	No
Loan Type	Conventional/Non-Agency 30 YR Fixed
Term in Years	30
Financing Type	Conventional
Mortgage Insurance Required?	No
PROPERTY INFORMATION	
Property Type	SingleFamily
Occupancy Type	Primary Residence

* If you applied for a loan with Initial Interest-Only payments, the amount indicated is an Interest-Only payment.

Please note that in addition to the monthly mortgage principal and interest payment estimate shown above, your Chase monthly payment may include:

- Estimated annual taxes
- Hazard insurance premiums
- Private mortgage insurance premiums
- Assessments
- Flood insurance premiums
- Municipal water charges
- Sewer rent

The purpose of the loan for which you have applied is Purchase, with a contract price of $927,000.00. Any change to your sales contract must be approved by the Lender.

The interest rate and discount points of your loan are determined by the option you have selected under the terms and provisions of the Lock-In Agreement we gave you previously.

Name on documents: Your name will appear on the closing documents and mortgage as follows:

ANIL KUMAR ADONI, Radhika Adoni

If this is not correct, please call Alicia Rowell immediately at (877)496-7989 so your loan documents will be prepared correctly.

B. SPECIAL RULES FOR REFINANCE TRANSACTIONS

You may have the right to cancel within three business days after settlement. If your refinance transaction is secured by your primary residence, you will receive a Notice of Right to Cancel at closing, and the proceeds of your loan will not be paid until the fourth business day after settlement.

C. REASONS WHY WE WOULD CANCEL THIS COMMITMENT LETTER

We reserve the right to cancel this Commitment Letter for any of the following reasons:

- Any change in who the borrower(s) is (are)
- Any statement you have made, in your application or elsewhere, is found to be false or misleading
- Any change that adversely affects your financial condition or employment status from that presented in your application
- Any change in the property or in our information about the property, including its value or factors affecting value at or after time of appraisal
- The property is a mobile home or a manufactured home
- You do not comply with any of the conditions contained in this Commitment Letter and the included Schedule A
- There is an interest rate increase which in our opinion adversely affects your ability to qualify for the loan amount requested or to afford monthly payments at the higher interest rate
- A Certificate of Occupancy is not issued by the closing date on new construction or as otherwise required by law
- Pre-closing review shows a material change in the plans and specifications provided at application or a material alteration is completed by the builder without prior consent
- We determine that the mortgage loan is a high-cost or similar loan under any applicable federal or state laws, or any investor requirements
- The loan offered becomes ineligible for sale in the secondary market under applicable federal or state laws or any investor requirements
- Any omission or misrepresentation, made willfully or negligently, of material credit and financial information that should be disclosed in your application or elsewhere, which negatively affects your credit qualifications for the loan requested
- We discover any of the applicants have been convicted of a criminal offense, either a misdemeanor or a felony, involving dishonesty, breach of trust, or money laundering
- If Schedule A indicates that this Commitment Letter is subject to an appraisal, the terms of this Commitment Letter are subject to revision or cancellation based on appraisal results

D. IMPORTANT GENERAL TERMS

- Your loan must be secured by a valid first lien on the property
- This Commitment Letter is not transferable to any other property or person
- This Commitment Letter replaces all previous Commitment Letters
- The terms and conditions of this Commitment Letter may not be altered by you in any way
- No secondary financing is permitted without the express written approval of the Lender

E. CONDITIONS TO COMMITMENT—SCHEDULE A

The conditions on the attached Schedule A must be met to the Lender's satisfaction. In addition, at settlement you will be required to sign and agree to the documents which we reasonably require for your type of loan program and property. Your seller (if this is not a refinance loan) may also have to provide certain additional items which we require.

F. YOU NEED TO BE READY FOR SETTLEMENT

1. **Hazard insurance** - You must provide an original hazard insurance (fire and extended coverage) policy and paid receipt for one year from an insurance company. A binder is not acceptable unless required by law. The fire and extended insurance coverage must be in an amount not less than 100% of the insurable value of the improvements as established by the insurer OR replacement cost coverage (or similar language) as stated on the declarations page. (The replacement cost is the insurer's estimate of the cost to replace a home excluding the land value). Your policy must include wind coverage or supplemental insurance will be required. To learn more, please see the insurance disclosure ("Property Insurance Requirements for Your Home Loan") that was included in your application package. The policy must have the following mortgagee clause:

   JPMorgan Chase Bank, N.A., its successors and/or assigns
   P.O. Box 47020
   Atlanta, GA 30362
   Loan #: 1521519114

2. **Proof of identity:** In addition to the verification done as part of your application, you will also need to provide proof of identity at closing. You must bring either photo identification (e.g., driver's license) or two alternative forms of proof of identification (e.g., Social Security card, major credit card).
3. **Power of attorney:** You must arrange with us in advance if any of the parties will not be at settlement. Please note that we do not accept powers of attorney in every jurisdiction and we only accept them under exceptional circumstances. Where we accept a power of attorney, we require that it be specific to the loan transaction. You must provide us with the proposed power of attorney (completely executed) at least 15 days before settlement. We reserve the right to refuse to settle your loan if the power of attorney and circumstances surrounding its use are not, in our judgment, satisfactory.

G. ACKNOWLEDGMENT AND ACCEPTANCE

We are pleased to have this opportunity to meet your home financing needs. Please do not hesitate to call us if you have any questions about this Commitment Letter.

By signing below, you accept the terms and conditions of this Commitment Letter, Schedule A and any Addendum incorporated herein. If you do not close this loan in accordance with the described terms, you may lose some or all of the fees or charges you have paid.

THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS, OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES. THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

ACCEPTED BY:

JPMorgan Chase Bank, N.A.

Alicia Rowell

Alicia Rowell

Borrower

ANIL KUMAR ADONI **Date** 6/19/17

SCHEDULE A: CONDITIONS TO BE SATISFIED FOR CLOSING

The following conditions together with any conditions noted in the Commitment Letter, must be satisfied by you and submitted to us for approval as soon as possible and no later than the Expiration Date. We'll schedule your closing date as soon as we receive your information. If we don't receive the required information from you by the Expiration Date, we may not be able to set a closing date.

Please complete or provide the following as soon as possible, but not later than the Expiration Date: 08/27/2017

1. Seller or interested third party payment of closing costs, prepaid items, and discount points may not exceed the lesser of actual costs or 6 percent.
2. Seller or interested third party payment of closing costs, prepaid items, and discount points may not exceed the lesser of actual costs or 6%.
3. All borrower(s) must complete, sign and date an IRS Form 4506-T at time of closing.

The following are items for which we are responsible and additional information specific to your loan. We will let you know if we need your assistance with any of these items.

1. Chase to ensure Borrowers funds to close not to exceed $145979.00
2. The Note must be dated on or before the Overall Document Expiration Date.
3. Loan has been reviewed with no secondary (subordinate) financing.

The following items will be provided by third parties (such as title or appraisal companies) at or before closing. We will let you know if we need your assistance with any of these items.

1. Customers spouse to sign all applicable closing documents.
2. ***URGENT - please email copies of executed closing docs as soon as possible after closing, no less than 24 hours prior to disbursement date:----Signed final Closing Disclosure-----Executed Note-----Mortgage (all pages) and all applicable riders-----4506T (separate form for each unmarried borrower)-----1003----ACH form -Sellers signed CD & warranty deed - TX Attorney Docs ***Please hold the signed closing package until you have approval from the funder to forward to our records dept in Monroe, LA***
3. Settlement Agent - In addition to what is required in Part III/Condition 6 of these Closing Instructions, an ALTA 9 endorsement is required for all properties in TX.Please ensure this endorsement and related fee is listed on the Closing Disclosure.
4. Any non-borrowing spouse and/or additional title holder must sign the Truth-In-Lending or Closing Disclosure at closing.
5. Chase to review and approve the HUD-1 settlement statement or Closing Disclosure before any funds can be disbursed.
6. ***Please send your request for CD revisions to: Carla.r.garcia@chase.com ******Chase Funder: Linda Allard; Linda.allard@chase.comPh: 866-701-2690 x3720513 E-fax: 630-345-9591
7. Settlement Agent - An ALTA 9, 9.2 or 9.06 endorsement is required for any loan closing with an encroachment reflected on the title commitment. Please ensure the endorsement name and related fee is listed on the Closing Disclosure
8. If Power of Attorney is use to close a signed, dated and notarized copy of the Affidavit of Validity from Chase or the Settlement Agents version must be returned with the signed Closing documents.
9. "Recordable page count for Chase documents is 21 if upon receipt of the Closing Package the page count differs, recalculate the recording fee and advise the Closer so that a new Closing Disclosure can be provided."
10. $2,304.15 must be used as a principal reduction on the borrowers new loan. This amount must be itemized on Page 2 of the HUD-1 Settlement Statement.
11. Title Commitment to be issued with no liens, judgments, or delinquent taxes against the property or borrower(s).
12. At closing, provide the borrower(s) with a finalized copy of the Uniform Residential Loan Application (Freddie Mac 65/Fannie Mae 1003).

Lender: JPMorgan Chase Bank, N.A.

DOCUMENT CORRECTION AGREEMENT

AGREEMENT TO CORRECT MISSTATED OR PROVIDE ADDITIONAL DOCUMENTATION OR FEES: In consideration of **Lender** disbursing funds for the closing of the **Loan** secured by the **Property** being encumbered, and regardless of the reason for any loss, misplacement, or inaccuracy in any Loan documentation, **Borrower(s)** agrees as follows: If any document is lost, misplaced, misstated or inaccurately reflects the true and correct terms and conditions of the **Loan**, upon request of the **Lender**, **Borrower(s)** will comply with **Lender's** request to execute, acknowledge, initial and deliver to **Lender** any documentation **Lender** deems necessary to replace or correct the lost, misplaced, misstated or inaccurate document(s). If the original promissory note is replaced, the **Lender** hereby indemnifies the **Borrower(s)** against any loss associated with a demand on the original note. All documents **Lender** requests of **Borrower(s)** shall be referred to as "Replacement Documents". **Borrower(s)** agrees to deliver the Replacement Documents within ten (10) days after receipt by **Borrower(s)** of a written request for such replacement. **Borrower(s)** also agrees that upon request **Borrower(s)** will supply additional amounts and/or pay to **Lender** any additional sum previously disclosed to **Borrower(s)** as a cost or fee associated with the **Loan**, which for whatever reason was not collected at closing.

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

FAILURE TO DELIVER REPLACEMENT DOCUMENTS CAN CONSTITUTE DEFAULT: If the **Loan** is to be guaranteed by the Department of Veterans Affairs ("VA") or insured by the Federal Housing Administration ("FHA"), **Borrower(s)** failure or refusal to comply with the terms of the correction request may constitute a default under the note and/or deed of trust, and may give **Lender** the option of declaring all sums secured by the loan documents immediately due and payable.

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

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

Borrower

ANIL KUMAR ADONI	6/19/17 **Date** *Seal*	**Radhika Adoni *** **Non-Applicant Title Holder*	6/19/17 **Date** *Seal*

1521519114

Form **W-9**
(Rev. December 2014)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

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

Print or type
See Specific Instructions on page 2.

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

ANIL KUMAR ADONI

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

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

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

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

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

☐ Other (see instructions) ▶

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

Exempt payee code (if any)

Exemptions from FATCA reporting code (if any)

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

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

66 BARLEY HALL ST

Requester's name and address (optional).

JPMorgan Chase Bank, N.A.
3403 Richmond Avenue, Houston,
TX 77046

6 City, state, and ZIP code

SPRING, TX 77382

7 List account number(s) here (optional)

1521519114

Part I Taxpayer Identification Number (TIN)

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

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

Social security number
644-66-8408

or

Employer identification number
~~817728-8~~

Part II Certification

Under penalties of perjury, I certify that:

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

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

Sign Here | **Signature of U.S. person ▶** Anil Adoni **Date ▶** 6/19/17

General Instructions

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

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

Purpose of Form

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

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

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

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

By signing the filled-out form, you:

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

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

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

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

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

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

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

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

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

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the entity;
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the trust; and
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

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

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

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

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

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

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

Backup Withholding

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

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

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the Part II instructions on page 4 for details),
3. The IRS tells the requester that you furnished an incorrect TIN,
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

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

Also see Special rules for partnerships above.

What is FATCA reporting?

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

Updating Your Information

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

Penalties

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

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

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

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

Specific Instructions

Line 1

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

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

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

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

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

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

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

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

Line 2

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

Line 3

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

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

Line 4, Exemptions

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

Exempt payee code.

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

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

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

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

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

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

5-A corporation

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

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

8-A real estate investment trust

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

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

11-A financial institution

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

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

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

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

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

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

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

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

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

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

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

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

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

G-A real estate investment trust

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

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

J-A bank as defined in section 581

K-A broker

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

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

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

Line 5

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

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

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

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

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

Note. See the chart on pages 4 and 5 for further clarification of name and TIN combinations.

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

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

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

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

Part II. Certification

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

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

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

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

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

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

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

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

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account [1]
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor [2]
4. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee [1]
b. So-called trust account that is not a legal or valid trust under state law	The actual owner [1]
5. Sole proprietorship or disregarded entity owned by an individual	The owner [3]
6. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))	The grantor *

For this type of account:	Give name and EIN of:
7. Disregarded entity not owned by an individual	The owner
8. A valid trust, estate, or pension trust	Legal entity[4]
9. Corporate or LLC electing corporate status on Form 8832 or Form 2553	The corporation
10. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
11. Partnership or multi-member LLC	The partnership
12. A broker or registered nominee	The broker or nominee
13. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
14. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulations section 1.671-4(b)(2)(i)(B))	The trust

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

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

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

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

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

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

Secure Your Tax Records from Identity Theft

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

To reduce your risk:

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

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

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

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

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

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

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

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

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

Privacy Act Notice

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

Mortgage Fraud Notice

Texas

Lender	Borrower	Date
JPMorgan Chase Bank, N.A. 3403 Richmond Avenue Houston, TX 77046	ANIL KUMAR ADONI 66 BARLEY HALL ST SPRING, TX 77382	06/09/2017
		Loan Number 1521519114

Property Address: 47 N BACOPA DR, SPRING, TX 77389

Warning: Intentionally or knowingly making a materially false or misleading written statement to obtain property or credit, including a mortgage loan, is a violation of Section 32.32, Texas Penal Code, and, depending on the amount of the loan or value of the property, is punishable by imprisonment for a term of 2 years to 99 years and a fine not to exceed $10,000.

I/we, the undersigned home loan applicant(s), represent that I/we have received, read, and understand this notice of penalties for making a materially false or misleading written statement to obtain a home loan.

I/we represent that all statements and representations contained in my/our written home loan application, including statements or representations regarding my/our identity, employment, annual income, and intent to occupy the residential real property secured by the home loan, are true and correct as of the date of loan closing.

I/We have read and understand this disclosure and acknowledge receipt by signing below.

Borrower

6/19/17

ANIL KUMAR ADONI **Date**

Wolters Kluwer Financial Services © 2012

LENDER: JPMorgan Chase Bank, N.A.
LOAN#: 1521519114
PROPERTY ADDRESS: 47 N BACOPA DR, SPRING, TX 77389

SIGNATURE CERTIFICATION/AFFIDAVIT

I HEREBY CERTIFY THAT I, ANIL KUMAR ADONI, DO SIGN MY NAME AS FOLLOWS. THIS IS MY TRUE AND ACCURATE SIGNATURE:

_____
BORROWER

State of TX
County of Montgomery

Sworn and Subscribed before me, a notary for the Jurisdiction given this 19 day of June, 2017.

Notary Public

(Seal)

My Commission Expires: 1/29/18

KYM HICKS
NOTARY PUBLIC STATE OF TEXAS
MY COMM. EXP. 1/29/18
NOTARY ID 861052-8

THIS IS TO CERTIFY THAT I HAVE REVIEWED THE SIGNATURE ON THE ABOVE CAPTIONED BORROWER AND HE/SHE HAS CONSISTENTLY SIGNED HIS/HER NAME ON ALL DOCUMENTS WITHIN OUR FILE AS HE/SHE DID ON THE NOTE.

_____
Lender Representative Title

- - - -

LENDER: JPMorgan Chase Bank, N.A.
LOAN#: 1521519114
PROPERTY ADDRESS: 47 N BACOPA DR, SPRING, TX 77389

SIGNATURE CERTIFICATION/AFFIDAVIT

I HEREBY CERTIFY THAT I, Radhika Adoni , DO SIGN MY NAME AS FOLLOWS. THIS IS MY TRUE AND ACCURATE SIGNATURE:

_____

BORROWER

State of Tx

County of Montgomery

Sworn and Subscribed before me, a notary for the Jurisdiction given this 19 day of June, 2017

Notary Public

(Seal)

My Commission Expires: 1/29/18

KYM HICKS
NOTARY PUBLIC STATE OF TEXAS
MY COMM. EXP. 1/29/18
NOTARY ID 36105-8

THIS IS TO CERTIFY THAT I HAVE REVIEWED THE SIGNATURE ON THE ABOVE CAPTIONED BORROWER AND HE/SHE HAS CONSISTENTLY SIGNED HIS/HER NAME ON ALL DOCUMENTS WITHIN OUR FILE AS HE/SHE DID ON THE NOTE.

_____

Lender Representative Title

- - - -

CONSENT FOR USE OF MOBILE PHONE NUMBER(S)

Lender Name: JPMorgan Chase Bank, N.A.

Borrower Name: ANIL KUMAR ADONI

Date: 06/19/2017

Loan #: 1521519114

By providing your mobile phone number(s) below, you are giving Chase and companies working on its behalf permission to contact you at this number about all your Chase or J.P. Morgan accounts. Your consent permits the use of text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account servicing purposes, but not for telemarketing or sales. Message and data rates may apply. You may contact us at any time to change these preferences[1].

[1]Phone number(s):
(281)782-6940