

## HARRISON & DUNCAN PLLC

MORTGAGE PROPERTY TAX REAL ESTATE LAW

8700 Crownhill, Suite 505, San Antonio, Texas 78209

T 210.821.5800

LENDER: JPMORGAN CHASE BANK, N.A. Closing: June 19, 2017 #JPMC 06 109  
BORROWER: ANIL KUMAR ADONI AND RADHIKA ADONI  
SELLER: MATTHEW H. WIGGINS AND SUSAN F. WIGGINS  
PROPERTY: 47 N Bacopa Dr, SPRING, Texas 77389

### **ATTORNEY REPRESENTATION DISCLOSURE – Please Read this Carefully**


The attorney preparing or reviewing the loan and/or transaction documents, **HARRISON & DUNCAN PLLC** ("Attorney") represents only the Lender and not any other party. The Attorney has not undertaken to assist or render legal advice to the Borrower or Seller for the loan or the purchase or sale of the Property or for any of the documents or instruments being executed for this transaction. **Each party to this transaction has the right to be represented by his or her own attorney.**

If we have prepared a draft deed, it has been at the request of Lender as a convenience. **Seller and Borrower are advised to consult their respective legal counsel** with any questions before signing or accepting the draft deed. If the draft deed we prepared is used, seller and borrower (or their attorneys) should review and amend it, if necessary, to make certain that it is consistent with the sales contract and correctly reflects the condition of title for the Property and the obligations of the parties. Transferring rights to real property, and if applicable reserving certain rights, for example mineral interests, is an inherently complex matter and contemplates the involvement of attorneys. If applicable, the deed should be amended to reflect any mineral or other reservation. **Be certain that the deed expresses the intent of Seller and Borrower.** Another deed, or amendments to our draft deed, must be reviewed and approved by us prior to its execution.

Borrower has agreed with Lender to pay legal fees incurred to prepare the loan documents. Notwithstanding the Borrower's or Seller's agreement to pay legal fees for the preparation of the legal documents, it does not create an attorney-client relationship between the Attorney and the Borrower or Seller. Attorney's legal fees are based on a per document or transaction charge, not an hourly fee. Legal fees provide fair compensation for work for information gathering, document preparation, processing, and review. Attorney is not responsible for preparation of the Truth in Lending disclosures or disclosures required by the Real Estate Settlement and Procedures Act. Lender and/or the title company shall provide those at no cost to you.

The disclosure calculations and fee data have been supplied by the Lender. We make no representations regarding the value or condition of the Property, access to the Property, conformance with any limitations on fees, waiting periods or any other matters outside our control. In preparing the documents, Attorney has relied on information provided by other parties, including the title company.

**BORROWER:**

  
ANIL KUMAR ADONI

  
RADHIKA ADONI