



File Number: ES01-25-3619

Signing Number: 1

**\*\*DO NOT DISCARD\*\***

***CLOSING DOCS COVER PAGE***

**Must remain with signed closing package**



69094-1023-1



File Number: ES01-25-3619

Signing Number: 1

**\*\*DO NOT DISCARD\*\***

***RECORDING DOCS COVER PAGE***

**Must remain with signed closing package**



69094-1236-1



12. Your Commitment Fee and/or points are non-refundable, except for the following conditions:

- a. If this commitment is conditioned on the approval of a third-party investor or mortgage insurance company and that party rejects the loan.
- b. If this commitment is conditioned upon the property appraisal report and said report is not favorable for the loan in which the commitment was issued.
- c. If this commitment is conditioned upon an initial credit report and said report is not favorable for the loan which the commitment is issued.
- d. If the interest rate exceeds the rate for which you qualify and therefore, this commitment becomes null and void.

12A. VA FUNDING FEE:N/A

13. TITLE INSURANCE: The premises must have title insurance in an amount equal to the mortgage loan, insuring a valid first lien on the premises by a Title Insurance Company acceptable to us. Prior to the closing, we shall receive,(i) a copy of the title report from a licensed title insurance company, in form and content satisfactory to Our attorneys including, among other things, departmental, judgment, and financing statement searches, and indicating only those exceptions as may be acceptable to Our attorneys; (ii) copies of all instruments of record, leases, and/or other agreements affecting the Premises; (iii) and accurate survey of the Premises dated or re-dated to within ninety (90) days of the closing which, at Our request, must be certified to United Mortgage Corp. At the closing, the title company must update the report.

An authorized representative of the title company must attend the Closing to perform the services customarily performed by title closers and title insurance companies. (For example; updating the title to show all matters affecting the Premises as of the Closing, taking documents for recording, paying Taxes and applicable recording fees, etc.).

The plot survey drawing certified by a licensed surveyor or engineer must show boundaries, improvements, setback lines, easements, and encroachments onto or off the mortgaged property and the restricted or limited use areas. This requirement is subject to the title company requirements and must be satisfactory to us.

14. CERTIFICATES, PERMITS, LICENSES AND APPROVALS: Prior to the closing, we must receive a valid permanent Certificate of Occupancy for the premises, and all other certificates, permits, licenses, and approvals by any governmental agency or anyone else having authority over the premises.

15. HAZARD INSURANCE: We shall receive a fully paid original hazard insurance policy. The policy must name UNITED MORTGAGE CORP. ITS SUCCESSORS AND/OR ASSIGNS, as First Mortgagee. A paid receipt for the first year's premium must accompany the policy. United Mortgage Corp. cannot require You to obtain a policy in excess of the replacement costs of the improvements on the property securing the loan. THE POLICY MAY TAKE SEVERAL WEEKS TO PROCURE AND, ACCORDINGLY, YOU SHOULD NOT DELAY CONTACTING THE APPROPRIATE PROVIDERS. FAILURE TO PROCURE A POLICY WILL DELAY THE CLOSING.

16. FLOOD INSURANCE: If it is determined that the property is located in a flood area, a satisfactory flood insurance policy, together with paid receipt for the first year's premium, must be delivered to Us at, or prior to closing.

17. PRIVATE MORTGAGE INSURANCE: PMI \_\_\_\_ is, or is not \_\_X\_\_ required as a condition of making the loan. If PMI is required, you may terminate your mortgage loan guaranty insurance when the unpaid principal amount of the real estate loan represents 80% or less of the real estate's appraised value at the time the loan was made.

18. ESCROW: Escrow deposits shall be payable in monthly installments equal to one twelfth (1/12) of the estimated annual taxes, water and sewer charges as well as hazard, private mortgage insurance, monthly mortgage insurance premium, common charges as required. At closing, You will be required to pay an initial deposit, which along with monthly deposits, will be sufficient to pay for such items when due.

19. COSTS, FEES AND EXPENSES DUE AT CLOSING: You will be required to pay at the closing, either directly, or within your loan amount at closing, all costs, fees and expenses in connection with the loan. These may include, for example, the fees already referred to in this commitment, brokerage charges, mortgage tax, filing fees, recording fees and fees for title insurance, surveys, building department and other searches of the public record, including a final inspection fee.

20. OTHER FINANCING: There shall be no other financing affecting the premises at the closing.

21. CHANGE OF OWNERSHIP: Principal and interest to become due at the option of the holder of the mortgage on conveyance or transfer of title.

22. OCCUPANCY: Primary Residence

23. ADDITIONAL SECURITY: The mortgage will give United Mortgage Corp., a security interest in any rents and profits, insurance proceeds and condemnation awards affecting the premises

24. ASSUMPTION: This loan is \_\_\_\_ or not \_\_X\_\_ assumable subject to certain conditions.

25. CANCELLATION OF COMMITMENT: N/A

26. PREPAYMENT PROVISIONS: A prepayment penalty will not apply. Please refer to closing documents. You may prepay in whole or in part with no penalty.



27. ASSIGNMENT: This commitment may not be assigned or transferred by you.

28. CLOSING: The closing will be held at our office or at a mutually agreeable location. The closing will be scheduled after all the terms and conditions of this commitment have been complied with.

29. CLAIMS: By accepting this commitment, you agree to reimburse United Mortgage Corp. for a) the payment of any claims for brokerage or other commissions made by any person, corporation or partnership arising from this transaction, and b) any expenses incurred by United Mortgage Corp. in the defense of such claims.

30. PEST INSPECTION: - If applicable receipt by us of a clean termite report and pest inspection report, , disclosing no infestation or property damage, from a licensed bonded termite and pest inspection company.

31. CESSPOOL/SEPTIC CERTIFICATION: If applicable, certification will be required if the property has a cesspool or septic tank. It is not necessary if you have a sewer. The certification must state that the cesspool/septic tank is in good working order.

32. GENERAL PROVISIONS: Whenever in this commitment the word You or Your is used, it includes all applicants. This commitment may not be changed unless the change is in writing and signed by you and United Mortgage Corp.

33. APPROVALS: All details pertaining to this loan must be approved by United Mortgage Corp.'s attorney, and You must execute and deliver at the closing all documents required by United Mortgage Corp., in connection with the loan.

34. USA PATRIOT ACT: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person. We will ask to see your driver's license, date of birth, social security card and/or other identifying documents.

35. ADDITIONAL CONDITIONS: This commitment is further subject to the following conditions and/ or requirements.

There is no variation at the time of closing from the information set forth in the application and other supporting forms/documents, including the appraisal on which we have relied in underwriting the loan and issuing the commitment.

It is understood and agreed that all credit documents, such as employment verifications, deposit verifications, and credit reports, etc., more than 30 days old must be updated. The expense to be paid by applicant. We may cancel this commitment if there is a change in the credit and/or employment, or any variation from the information set forth in the application.

COOPERATIVE HOUSING UNIT: (IF APPLICABLE) Proprietary lease, recognition agreement, pledge of shares of stock, warranty and representation that no outstanding claims against the proprietary lease or stock will exist at closing and a copy of certificate of occupancy and title policy for the entire building if conversion has occurred within the last six months.

See Additional Items Needed Rider

36. DISBURSEMENT OF PROCEEDS: All requests for disbursements of mortgage proceeds in certified or bank check require 48-hour advance notice.

37. ATTORNEY DISCLOSURE: The interests of the borrower and the lender are or may be different and may conflict. The lender's attorney represents only the lender and not the borrower. We therefore recommend that you employ an attorney of your choice licensed to practice law in this state to represent your interests.


THE ISSUANCE OF THIS LOAN COMMITMENT IS NOT CONSIDERED CONSUMMATION OF THIS TRANSACTION.



If you sign this commitment, and 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.

I/We hereby accept this Commitment and all conditions set forth therein and agree to proceed with the closing of the loan. I/We have received a duplicate original of this document.

Very truly yours,



05/16/2025

Tara Quinn-Siegel

Date

Underwriter

Jennifer Glendening

Date

Date

Kent Glendening

Date

Date

Date

Date

Date

Date

Correction Agreement Limited Power of Attorney

On 05/24/2025 the undersigned borrower(s), for consideration of the approval, closing and funding of their mortgage (# 268250SCR ), hereby grant **Mark Rosenbloom, Esq PLLC** as settlement agent/doc preparation company and/or **UNITED MORTGAGE CORP ISAOA/ATIMA** as lender limited power of attorney to correct and/or execute or initial typographical or clerical errors discovered in any or all of the closing documentation required to be executed by the undersigned at settlement. In the event this limited power is exercised, the undersigned will be notified and receive a copy of the document executed or initial on their behalf.

**THIS LIMITED POWER OF ATTORNEY MAY NOT BE USED TO INCREASE THE INTEREST RATE THE UNDERSIGNED IS PAYING, INCREASE THE TERM OF THE UNDERSIGNED'S LOAN, INCREASE THE UNDERSIGNEDS MONTHLY PRINCIPAL AND INTEREST PAYMENTS.**

Any of these specified changes must be executed directly by the undersigned.

This limited power of attorney shall automatically terminate 120 days from the closing date of the undersigned's mortgage loan.

In WITNESS WHEREOF, the undersigned have executed this Correction Agreement Limited Power of Attorney as of the date and year first above referenced.

\_\_\_\_\_

\_\_\_\_\_

State of \_\_\_\_\_

County of \_\_\_\_\_

This instrument was acknowledged before me on \_\_\_\_\_, by

\_\_\_\_\_

\_\_\_\_\_  
Notary Public

My Commission expires: \_\_\_\_\_