

**Billing Details of FIELDS, THOMAS Computer ID:720071121678806**

Date Ordered: 03/11/2020	Requestor ID: THOMAS BRIGHT
Applicant: FIELDS, THOMAS	
Loan Number: 1000025349	Reference Number: 720071121678806
Report Type: Individual	
Co-Applicant: FIELDS, SHELBY	
Address: 2100 BEECH ST KENNEWICK WA 99337	
<hr/>	
1. 03/11/2020	
TRENDED EFX/XPN/TRU JNT	\$49.60
MILITARY LENDING ACT	\$.25
MILITARY LENDING ACT	\$.25
TECHNOLOGY FEE	\$1.00
TAX LIENS/JUDGMENTS	\$1.45
TAX LIENS/JUDGMENTS	\$1.45
	<b>Total For This Day: \$54.00</b>
<hr/>	
2. 03/21/2020	
ACTIVE DEBT MONITORING	\$10.00
ACTIVE DEBT MONITORING	\$10.00
	<b>Total For This Day: \$20.00</b>
<hr/>	
3. 04/01/2020	
	<b>Total For This Day: \$0.00</b>
	<b>Total: \$74.00</b>

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Login ID: ymc85290  
Your password will expire in 2 days  
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**Factual Data**

[Entry Form](#) [Report Status](#) [Administration](#) [Services](#) [Training Resources](#)

No reports ready at this time

> Report Status [Retrieve All/Selected](#) [Search](#)

**Search Criteria**

[Results](#) [Summary](#)

Showing 3 of 3 records returned.

Show  entries. Search:

Applicant	Loan #	Reference #	Requested By	Date	Status	Type	Services
FIELDS, THOMAS	XXXX5349	720071121678806	I349nmnc 707301- 85290	2020- 04-01 14:29:21	<a href="#">Complete / View Report</a>	Infile XPN,EFX,TRU	<input type="button" value="Select a service"/> <input checked="" type="checkbox"/>
FIELDS, THOMAS	XXXX5349	720071121678806	Yesenia Cloy 707301- 85290	2020- 03-22 12:30:03	<a href="#">Monitoring in Process</a>	Undisclosed Debt Monitoring EFX	<input type="button" value="Select a service"/> <input checked="" type="checkbox"/>
FIELDS, THOMAS	XXXX5349	720071121678806	Thomas Bright 707301- 85290	2020- 03-11 12:16:21	<a href="#">Complete / View Report</a>	Infile XPN,EFX,TRU	<input type="button" value="Select a service"/> <input checked="" type="checkbox"/>

Previous  Next

## Credit Inquiry Letter

Date of Inquiry 1/24/20

Creditor Name Gesa Credit Union

Explanation of Inquiry

Unless this was part of the refinance of our home - we're uncertain what this was for.

Was any new debt acquired as a result of this inquiry?

Yes

No

Creditor Account#:

Creditor Phone Number:

Credit Amount:

Payment Amount:

1<sup>st</sup> Payment Due Date:

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Date of Inquiry 1/02/20

Creditor Name Hapo CCU

Explanation of Inquiry

Traded 2012 Cadillac In & Purchased 2017 Ford Explorer  
(Previous loan w/GESA was paid off.)

Was any new debt acquired as a result of this inquiry?

Yes

No

Creditor Account#:

Creditor Phone Number:

Credit Amount:

Payment Amount:

1<sup>st</sup> Payment Due Date:

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Date of Inquiry 12/27/19

Creditor Name Kohls/Capone

Explanation of Inquiry

Was any new debt acquired as a result of this inquiry?

Yes

No

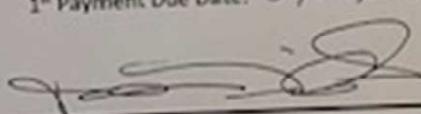
Creditor Account#:

Creditor Phone Number:

Credit Amount:

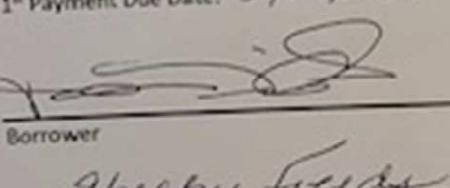
Payment Amount:

1<sup>st</sup> Payment Due Date:

  
Borrower

1/12/2020

Date

  
Co-Borrower

1/12/2020

Date

## Benton County Property Search

### Property Search Results > 26186 RIVES JR HANNAH & DONALD for Year 2019 - 2020

#### Property

##### Account

Property ID:	26186	Abbreviated Legal Description:	SHORT PLAT #1876, LOT 1 SUBJECT TO EASEMENTS AND RESTRICTIONS OF RECORD 4-20-66
Parcel # / Geo ID:	107803011876001	Agent Code:	
Type:	Real		
Tax Area:	1731 - 1731	Land Use Code	11
Open Space:	N	DFL	N
Historic Property:	N	Remodel Property:	N
Multi-Family Redevelopment:	N		
Township:	08	Section:	07
Range:	30	Legal Acres:	0.8400

##### Location

Address:	2100 S BEECH ST KENNEWICK, WA 99337-5470	Mapsco:
Neighborhood:		Map ID:
Neighborhood CD:	123451	

##### Owner

Name:	RIVES JR HANNAH & DONALD	Owner ID:	420432
Mailing Address:	2100 S BEECH STREET KENNEWICK, WA 99337	% Ownership:	100.0000000000%
Exemptions:			

#### Pay Tax Due

Select the appropriate checkbox next to the year to be paid. Multiple years may be selected.

Year - Statement ID	Tax	Assessment	Penalty	Interest	Total Due
2020 - 13728 (First Half/Next)	\$1661.98	\$150.51	\$0.00	\$0.00	\$1812.49
2020 - 13728 (Balance)	\$3323.89	\$301.00	\$0.00	\$0.00	\$3624.89

Total Amount to Pay: \$

\*Convenience Fee not included

#### Taxes and Assessment Details

Property Tax Information as of 04/07/2020

Amount Due if Paid on:  **NOTE:** If you plan to submit payment on a future date, make sure you enter the date and click RECALCULATE to obtain the correct total amount due.

Click on "Statement Details" to expand or collapse a tax statement.

Year	Statement ID	First Half Base Amt.	Second Half Base Amt.	Penalty	Interest	Base Paid	Amount Due
<b>► Statement Details</b>							
2020	13728	\$1812.49	\$1812.40	\$0.00	\$0.00	\$0.00	\$3624.89
<b>► Statement Details</b>							
2019	13760	\$1582.56	\$1582.40	\$0.00	\$0.00	\$3164.96	\$0.00

#### Values

##### Taxing Jurisdiction

##### Improvement / Building

##### Property Image

##### Land

##### Roll Value History

##### Deed and Sales History

#	Deed Date	Type	Description	Grantor	Grantee	Volume	Page	Sale Price
1	05/04/2017	SWD	Statutory Warranty Deed	FIELDS THOMAS M & SHELBY A	RIVES JR HANNAH & DONALD	2017-012646		\$295,000.00

2	03/28/2000	HDeed	Historical Deed	ELGIN, CHADWICK P & KIMBERLY	FIELDS THOMAS M & SHELBY A	2000-007774	00K01426	\$152,000.00
3	12/30/1994	HDeed	Historical Deed	ELGIN,CHADWICK-KIMBERLY	UNKNOWN		199406980	\$7,750.00
4	02/08/1993	HDeed	Historical Deed	ELLISON,KEVIN E	UNKNOWN		199300620	\$0.00
5	11/09/1992	HDeed	Historical Deed	ELLISON,ARIC H-GINA M	UNKNOWN		199205548	\$12,500.00
6	05/28/1986	HDeed	Historical Deed	FLITTON, EVA (A WIDOW)	UNKNOWN		198602078	\$0.00
7	03/24/1980	HDeed	Historical Deed	BOWEN, DOYLE J-JESSIE G	UNKNOWN		198088169	\$29,000.00
8	05/22/1961	HDeed	Historical Deed	FLITTON, LEONARD E. ET UX	UNKNOWN		1961	\$0.00

**Payout Agreement**

[Assessor Website](#)    [Treasurer Website](#)    [Mapping Website](#)

Website version: 9.0.50.1004

Database last updated on: 4/7/2020 3:24 AM

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Factual Data  
PO BOX 1667  
PITTSBURGH PA 15230

Phone: 800-216-3463  
Fax: 800-688-7816

## INFILE CREDIT REPORT

<b>PREPARED FOR:</b> GESA CREDIT UNION 51 GAGE BLVD RICHLAND WA 99352	<b>REPORT TYPE:</b> JOINT	<b>CHARGES:</b> \$54.00 <b>COMPUTER ID #:</b> <a href="#">720071121678806</a> <b>LENDER CASE #:</b> 1000025349	<b>DATE RECEIVED:</b> 03/11/20  <b>DATE COMPLETED:</b> 03/11/20
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APPLICANT	CO-APPLICANT
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<b>INPUT INFORMATION:</b> <b>NAME:</b> THOMAS M FIELDS <b>SSN:</b> 541-76-9791 2100 S BEECH ST KENNEWICK WA 99337	<b>DOB:</b> 08/06/62	<b>INPUT INFORMATION:</b> <b>NAME:</b> SHELBY A FIELDS <b>SSN:</b> 544-98-6607 2100 S BEECH ST KENNEWICK WA 99337	<b>DOB:</b> 11/08/65
<b>CURRENT ADDRESS:</b> 191616 E GAME FARM RD KENNEWICK WA 99337-5012 <b>SINCE:</b> 06/17	<b>CURRENT ADDRESS:</b> 191616 E GAME FARM RD KENNEWICK WA 99337-5012 <b>SINCE:</b> 05/17		
<b>PREVIOUS ADDRESS:</b> 2100 S BEECH ST KENNEWICK WA 99337-5470 <b>FROM:</b> 04/01/00	<b>PREVIOUS ADDRESS:</b> 2100 S BEECH ST KENNEWICK WA 99337-5470 <b>FROM:</b> 04/01/00		
<b>PREVIOUS ADDRESS:</b> 7425 W CLEARWATER AV KENNEWICK WA 99336-1643 <b>FROM:</b> 09/26/10	<b>PREVIOUS ADDRESS:</b> 7425 W CLEARWATER AV KENNEWICK WA 99336-1643 <b>FROM:</b> 09/26/10		

EMPLOYMENT INFORMATION	CO-APPLICANT'S EMPLOYMENT
<b>PRESENT EMPLOYMENT:</b> WORD OF FAITH CENTER <b>FROM:</b> 09/01/03	<b>PRESENT EMPLOYMENT:</b> SELF EMPLOYED <b>FROM:</b> 04/22/04 <b>POSITION:</b> DAYCARE PROVI
<b>PREVIOUS EMPLOYMENT:</b> FAMILY WORSHIP CENTER <b>POSITION:</b> MINI	<b>PREVIOUS EMPLOYMENT:</b> HOMEMAKER <b>FROM:</b> 02/01/93

SCORING				
E C O A 1	789	Repository Experian	Brand FAIR ISAAC SCORE 2	XPN
		24 NO RECENT REVOLVING BALANCES 18 NUMBER OF ACCOUNTS WITH DELINQUENCY 9 TOO MANY ACCOUNTS RECENTLY OPENED 13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN		
E C O A 1	770	Repository TransUnion	Brand CLASSIC 04 SCORE	TRU
		30 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT 18 NUMBER OF ACCOUNTS WITH DELINQUENCY 13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN 3 PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH		
E C O A 1	738	Repository Equifax	Brand BEACON 5.0 SCORE	EFX
		30 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT 18 NUMBER OF ACCOUNTS WITH DELINQUENCY 13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN 10 PROPORTION OF BALANCES TO CREDIT LIMITS TOO HIGH ON REVOLVING ACCOUNTS		
E C O A 8	780	Repository Experian	Brand FAIR ISAAC SCORE 2	XPN
		5 TOO MANY ACCOUNTS WITH BALANCES 24 NO RECENT REVOLVING BALANCES 8 TOO MANY INQUIRIES LAST 12 MONTHS 18 NUMBER OF ACCOUNTS WITH DELINQUENCY		

## APPLICANT

## CO-APPLICANT

**NAME:** THOMAS M FIELDS  
**S.S.N.:** 541-76-9791

**NAME:** SHELBY A FIELDS  
**S.S.N.:** 544-98-6607

Date Received: 03/11/20

## SCORING

E C O A 8	775	Repository Equifax	Brand BEACON 5.0 SCORE	EFX
		30 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT 2 LEVEL OF DELINQUENCY ON ACCOUNTS 10 PROPORTION OF BALANCES TO CREDIT LIMITS TOO HIGH ON REVOLVING ACCOUNTS 5 TOO MANY ACCOUNTS WITH BALANCES		
E C O A 8	765	Repository TransUnion	Brand CLASSIC 04 SCORE	TRU
		30 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT 10 PROPORTION OF REVOLVING BALANCES TO REVOLVING CREDIT LIMITS IS TOO HIGH 3 PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH 13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN		

## REGULATORY MESSAGES

- 1 FACT ACT:THE NUMBER OF INQUIRIES ON THE CONSUMERS CREDIT FILE HAS ADVERSELY  
AFFECTED THE CREDIT SCORE WITH NO DEROGATORY INFORMATION FOUND ON THE FILE TRU
- 1 FACT ACT:INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES) XPN
- 8 FACT ACT:THE NUMBER OF INQUIRIES ON THE CONSUMERS CREDIT FILE HAS ADVERSELY  
AFFECTED THE CREDIT SCORE WITH NO DEROGATORY INFORMATION FOUND ON THE FILE TRU
- 8 FACT ACT:THE NUMBER OF INQUIRIES ON THE CONSUMERS CREDIT FILE HAS ADVERSELY  
AFFECTED THE CREDIT SCORE XPN

## PUBLIC RECORD INFORMATION

NO PUBLIC RECORDS FOUND

## CREDIT HISTORY

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS			
						BALANCE OWING	AMOUNT PAST DUE			NO MOS	30 DAYS	60 DAYS	90 DAYS
2 B 2 C	GESA CU #3101441471735 (847) 550-7300	03/20	02/20	05/17	450500	429484	0	360 M 2901	MTG 01 REAL ESTATE TRU (EFX,XPN)	33	0	0	0 111111111111 111111111111
2 B 2 C	HAPO #1591580L0001 601 WILLIAMS BLVD. RICHLAND WA 99352	02/20	02/20	01/20	29741	29119	0	84 M 407	INS 01 AUTO TRU (EFX,XPN)	2	0	0	0 11
1 B	GESA CU #4001866875 P.O. BOX 500 RICHLAND WA 99352	02/20	01/20	04/16	26996	12427	0	84 M 360	INS 01 AUTO TRU (EFX,XPN)	46	0	0	0 111111111111 111111111111
1 B 3 C	CAPITAL ONE #5237 PO BOX 30281 SALT LAKE CITY UT 84130 (800) 955-7070	03/20	02/20	03/16	30000	8815	0	V 192	REV 01 TRU (EFX,XPN)	47	0	0	0 111111111111 111111111111

## APPLICANT

## CO-APPLICANT

**NAME:** THOMAS M FIELDS  
**S.S.N :** 541-76-9791

**NAME:** SHELBY A FIELDS  
**S.S.N :** 544-98-6607

Date Received: 03/11/20

## CREDIT HISTORY

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS			
						BALANCE OWING	AMOUNT PAST DUE			NO MOS	30 DAYS	60 DAYS	90 DAYS
1 C	KOHLS/CAPONE #2166 PO BOX 3115 MILWAUKEE WI 53201 (800) 564-5740	02/20		12/19	1000	353	0	V 37	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	3 111	0	0	0
1 C	CCB/ULTAMC #6910 PO BOX 182120 COLUMBUS OH 43218	02/20	02/20	06/17	15000	111	0	V 30	REV 01 CREDIT CARD TRU (EFX,XPN)	31 111111111111 111111111111	0	0	0
1 B	AMEX #7803 P.O. BOX 981537 EL PASO TX 79998 (800) 874-2717	08/13		08/07	20000	0	0	0	REV 01 CREDIT CARD TRU (EFX,XPN)	24 111111111111 111111111111	0	0	0
9 C	AMEX #8063 P.O. BOX 981537 EL PASO TX 79998 (800) 874-2717	08/13		08/07	20000	0	0	0	REV 01 CREDIT CARD TRU (EFX)	24 111111111111 111111111111	0	0	0
1 B	AMEX DSNB #5747 PO BOX 8218 MASON OH 45040	12/19	02/14	03/08	600	0	0	0	REV 01 CREDIT CARD TRU (EFX,XPN)	82 111111111111 111111111111	0	0	0
1 C	AMEX DSNB #3436 PO BOX 8218 MASON OH 45040	12/19	06/11	05/07	300	0	0	0	REV 01 CREDIT CARD TRU (EFX,XPN)	82 111111111111 111111111111	0	0	0
2 B 2 C	BANKAMERICA #206787319 4909 SAVARESE CIRCLE TAMPA FL 33634 (800) 669-6607	05/15	04/15	07/09	206552	0	0	360 M	MTG 01 REAL ESTATE TRU (EFX,XPN)	69 111111111111 111111111111	0	0	0
2 B 2 C	BANKAMERICA #5650 PO BOX 982238 EL PASO TX 79998 (800) 421-2110	07/12	05/12	11/04	11000	0	0	0	REV 01 CREDIT CARD TRU (EFX,XPN)	43 111111111111 111111111111	0	0	0
1 C	BK OF AMER #0642 PO BOX 982238 EL PASO TX 79998 (800) 421-2110	07/12	05/12	02/07	7000	0	0	0	REV 01 CREDIT CARD TRU (EFX,XPN)	65 111111111111 111111111111	0	0	0
1 C	CAP1/DBARN #9267 PO BOX 30258 SALT LAKE CITY UT 84130 (800) 695-6950	01/17	03/12	10/11	210	0	0	0	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	58 111111111111 111111111111	0	0	0

## APPLICANT

## CO-APPLICANT

**NAME:** THOMAS M FIELDS  
**S.S.N.:** 541-76-9791

**NAME:** SHELBY A FIELDS  
**S.S.N.:** 544-98-6607

Date Received: 03/11/20

## CREDIT HISTORY

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS			
						BALANCE OWING	AMOUNT PAST DUE			NO MOS	30 DAYS	60 DAYS	90 DAYS
1 C	CAP1/MARCS #5249 PO BOX 30258 SALT LAKE CITY UT 84130 (800) 695-6950	02/20	09/18	05/17	750	0	0	0	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	33	0	0	0 111111111111 111111111111
1 C	CAP1/MARCS #9794 PO BOX 30258 SALT LAKE CITY UT 84130 (800) 695-6950	01/17	04/13	04/13	1000	0	0	0	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	45	0	0	0 111111111111 111111111111
1 C	CB/ANNTYLR #2889 PO BOX 182789 COLUMBUS OH 43218	12/14	11/14	03/14	2000	0	0	0	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	10	0	0	0 1111111111
1 B	CHASE-PIER1 #5637 PO BOX 15369 WILMINGTON DE 19850 (800) 945-2000	03/12	03/10	12/09	1500	0	0	0	REV 01 CHARGE ACCOUNT TRU (XPN)	27	0	0	0 111111111111 111111111111
1 B	COMENITY BANK/PIER 1 #9665 MAILONLY	05/18	03/10	12/09	1500	0		M	REV 01 CHARGE ACCOUNT EFX (XPN)	40	0	0	0 111111111111 111111111111
2 B	DISCOVERBANK #0303 POB 15316 WILMINGTON DE 19850 (800) 347-2683	06/17	05/12	07/86	13100	0	0	0	REV 01 CREDIT CARD TRU (EFX,XPN)	82	0	0	0 111111111111 111111111111
1 B	DSNB MACYS #6572 PO BOX 8218 MASON OH 45040	02/20	07/17	09/16	900	0	0	0	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	40	0	0	0 111111111111 111111111111
1 C	DSNB MACYS #4631 PO BOX 8218 MASON OH 45040	02/20	02/18	02/18	1600	0	0	0	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	23	0	0	0 111111111111 111111111111
1 C	DSNB MACYS #5380 PO BOX 8218 MASON OH 45040	12/19	07/11	05/07	100	0	0	0	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	82	0	0	0 111111111111 111111111111
2 B	GESA CREDIT UNION #4003881285 (509) 946-1611	02/20	01/20	05/18	17081	0		48 M	INS 01 AUTO EFX (XPN,TRU)	22	0	0	0 111111111111 111111111111
2 C	GESA CREDIT UNION #4003139345 (509) 946-1611	06/18	05/18	07/17	10050	0		49 M	INS 01 AUTO EFX (XPN,TRU)	12	0	0	0 111111111111

## APPLICANT

## CO-APPLICANT

**NAME:** THOMAS M FIELDS  
**S.S.N :** 541-76-9791

**NAME:** SHELBY A FIELDS  
**S.S.N :** 544-98-6607

Date Received: 03/11/20

## CREDIT HISTORY

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS			
						BALANCE OWING	AMOUNT PAST DUE			NO MOS	30 DAYS	60 DAYS	90 DAYS
1 B	GESA CREDIT UNION #4002185414  (509) 946-1611	01/18	12/17	08/16	16110	0		72 M	INS 01 RECREATIONAL LN EFX (XPN,TRU)	18	0	0	0 111111111111 111111
1 B	GESA CREDIT UNION #4002488826  (509) 946-1611	10/17	09/17	12/16	26343	0		78 M	INS 01 AUTO EFX (XPN,TRU)	11	0	0	0 111111111111
2 B 2 C	GESA CREDIT UNION #4000757091  (509) 946-1611	01/17	12/16	08/14	43541	0		84 M	INS 01 AUTO EFX (XPN,TRU)	28	0	0	0 111111111111 111111111111
1 B	GESA CREDIT UNION #4001654238  (509) 946-1611	05/16	04/16	01/16	9226	0		60 M	INS 01 AUTO EFX (XPN,TRU)	5	0	0	0 11111
2 B 2 C	GESA CREDIT UNION #70333621  (509) 946-1611	04/15	03/15	05/13	18013	0		72 M	INS 01 RECREATIONAL LN EFX (XPN,TRU)	24	0	0	0 111111111111 111111111111
2 B 2 C	GESA CREDIT UNION #70333620  (509) 946-1611	10/14	09/14	01/13	39642	0		84 M	INS 01 AUTO EFX (XPN,TRU)	22	0	0	0 111111111111 111111111111
2 C	GESA CREDIT UNION #4003304203  (509) 946-1611	01/20	12/19	09/17	26715	0		72 M	INS 01 AUTO EFX (XPN,TRU)	28	0	0	0 111111111111 111111111111
2 C	GESA CREDIT UNION #4001463613  (509) 946-1611	07/17	06/17	09/15	13917	0		72 M	INS 01 AUTO EFX (XPN,TRU)	23	0	0	0 111111111111 111111111111
1 B	GESA CU #6980 P.O. BOX 500 RICHLAND WA 99352	02/20	02/20	01/18	15000	0	0	0	REV 01 CREDIT CARD TRU (EFX,XPN)	24	2	0	0 111111111111 211121111111 10/18 2 02/19 2
2 B 2 C	GESA CU #3087 P.O. BOX 500 RICHLAND WA 99352	08/17	01/15	05/13	18000	0	0	0	REV 01 CREDIT CARD TRU (EFX,XPN)	51	0	0	0 111111111111 111111111111
					CLOSED – CONSUMER	CLOSED DATE: 05/31/2017							

## APPLICANT

## CO-APPLICANT

**NAME:** THOMAS M FIELDS  
**S.S.N :** 541-76-9791

**NAME:** SHELBY A FIELDS  
**S.S.N :** 544-98-6607

Date Received: 03/11/20

## CREDIT HISTORY

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS			
						BALANCE OWING	AMOUNT PAST DUE			NO MOS	30 DAYS	60 DAYS	90 DAYS
2 B 2 C	HAPO #2377 601 WILLIAMS BLVD. RICHLAND WA 99352	08/14	06/13	05/12	22000	0	0	0	REV 01 CREDIT CARD TRU (EFX,XPN)	27	0	0	0 111111111111 111111111111
2 B 2 C	HAPO #159158006 601 WILLIAMS BLVD. RICHLAND WA 99352	04/13	04/13	09/11	14513	0	0	60 M	INS 01 AUTO TRU (EFX,XPN)	20	0	0	0 111111111111 11111111
2 B 2 C	HAPO #159158007 601 WILLIAMS BLVD. RICHLAND WA 99352	04/12	04/12	09/11	12069	0	0	60 M	INS 01 RECREATIONAL LN TRU (EFX,XPN)	8	0	0	0 11111111
2 B 2 C	HAPO FEDERAL CREDIT #159158010 (509) 943-5676	06/14	05/14	04/13	10984	0		82 M	INS 01 AUTO EFX (XPN,TRU)	15	0	0	0 111111111111 111
1 B	HAPO FEDERAL CREDIT #159158008 (509) 943-5676	06/13	05/13	05/12	27628	0		72 M	INS 01 RECREATIONAL LN EFX (XPN,TRU)	14	0	0	0 111111111111 11
2 B 2 C	HAPO FEDERAL CREDIT #159158005 (509) 943-5676	02/13	01/13	08/11	23963	0		72 M	INS 01 AUTO EFX (XPN,TRU)	19	0	0	0 111111111111 1111111
2 B 2 C	HAPO FEDERAL CREDIT #159158001 (509) 943-5676	06/12	05/12	05/08	26829	0		144 M	INS 01 RECREATIONAL LN EFX (XPN,TRU)	49	0	0	0 111111111111 111111111111
1 B	HAPO FEDERAL CREDIT #159158004 (509) 943-5676	10/11	09/11	01/11	15658	0		66 M	INS 01 RECREATIONAL LN EFX (XPN,TRU)	10	0	0	0 111111111111
2 B 2 C	HAPO FEDERAL CREDIT #159158002 (509) 943-5676	10/11	09/11	07/08	30307	0		66 M	INS 01 AUTO EFX (XPN,TRU)	38	0	0	0 111111111111 111111111111
2 B 2 C	HAPO FEDERAL CREDIT #159158003 (509) 943-5676	09/11	08/11	06/10	25472	0		78 M	INS 01 AUTO EFX (XPN,TRU)	16	0	0	0 111111111111 1111
1 B	HARLEY DAVIDSON FINA #20090815137532 (312) 368-9501	02/11	01/11	07/09	14698	0		72 M	INS 01 AUTO EFX (XPN,TRU)	20	0	0	0 111111111111 11111111

## APPLICANT

## CO-APPLICANT

**NAME:** THOMAS M FIELDS  
**S.S.N :** 541-76-9791

**NAME:** SHELBY A FIELDS  
**S.S.N :** 544-98-6607

Date Received: 03/11/20

## CREDIT HISTORY

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS			
						BALANCE OWING	AMOUNT PAST DUE			NO MOS	30 DAYS	60 DAYS	90 DAYS
2 B 2 C	JPMCB CARD #8721 PO BOX 15369 WILMINGTON DE 19850 (800) 945-2000	08/14	05/14	09/11	20000	0	0	0	REV 01 TRU (EFX,XPN)	34	0	0	0 111111111111 111111111111
1 C 3 B	JPMCB CARD #1614 PO BOX 15369 WILMINGTON DE 19850 (800) 945-2000	11/17	01/17	09/11	20000	0	0	0	REV 01 TRU (EFX,XPN)	73	1	0	0 111111111111 111111111111 08/15 2
1 C	KOHLS/CAPONE #1904 PO BOX 3115 MILWAUKEE WI 53201 (800) 564-5740	11/17	10/14	12/08	1500	0	0	0	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	82	0	0	0 111111111111 111111111111
2 B 2 C	NATIONSTAR DBA MR CO #626179204 (214) 111-1111	07/17	05/17	07/09	206552	0		360 M	MTG 01 REAL ESTATE EFX (XPN,TRU)	24	0	0	0 111111111111 111111111111
2 B 2 C	NORDSTROM/TD BANK #1193 (800) 964-0006	03/20	12/15	02/93	750	0		M	REV 01 CREDIT CARD EFX (XPN,TRU)	99	0	0	0 111111111111 111111111111
1 B	SEARS/CBNA #8110 PO BOX 6217 SIOUX FALLS SD 57117	10/18	05/13	12/12	2001	0	0	0	REV 01 CREDIT CARD TRU (EFX,XPN)	69	0	0	0 111111111111 111111111111
1 C	SEARS/CBNA #3452 MAILONLY	02/13	10/04	02/93	3400	0		M	REV 01 CHARGE ACCOUNT EFX	99	0	0	0 111111111111 111111111111
1 C	SYNCB/BRDC #1222 PO BOX 965005 ORLANDO FL 32896 (866) 450-2330	02/20	12/18	11/18	1024	0	0	0	REV 01 CREDIT CARD TRU (EFX,XPN)	16	0	0	0 111111111111 1111
1 C 3 B	SYNCB/CHEVRON PLCC #9289 MAILONLY	06/17		04/97	2000	0		M	REV 01 CHARGE ACCOUNT EFX	99	0	0	0 111111111111 111111111111

## APPLICANT

## CO-APPLICANT

**NAME:** THOMAS M FIELDS  
**S.S.N :** 541-76-9791

**NAME:** SHELBY A FIELDS  
**S.S.N :** 544-98-6607

Date Received: 03/11/20

## CREDIT HISTORY

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS			
						BALANCE OWING	AMOUNT PAST DUE			NO MOS	30 DAYS	60 DAYS	90 DAYS
1 B	SYNCB/CUTT #1678 C/O PO BOX 965036 ORLANDO FL 32896 (866) 396-8254	01/20	02/16	04/13	7500	0	0	0	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	81	0	0	0 111111111111 111111111111
1 C	SYNCB/FMJ #1810 PO BOX 965036 ORLANDO FL 32896 (866) 731-9735	03/20		07/19	8500	0	0	0	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	9	0	0	0 1111111111
1 C	SYNCB/GAPDC #3080 PO BOX 965005 ORLANDO FL 32896 (866) 450-4467	01/16	12/11	10/11	1024	0	0	0	REV 01 CREDIT CARD TRU (EFX,XPN)	51	0	0	0 111111111111 111111111111
2 B 2 C	SYNCB/JC PENNEYS #1375 MAILONLY	05/17		05/84	794	0		M	REV 01 CHARGE ACCOUNT EFX	41	0	0	0 111111111111 111111111111
1 B	SYNCB/JC PENNEYS #6840 MAILONLY	04/17	12/07	04/07	96	0		M	REV 01 CHARGE ACCOUNT EFX (XPN)	63	0	0	0 111111111111 111111111111
1 B	SYNCB/JC PENNEYS #6913 MAILONLY	07/15	09/05	12/00	985	0		M	REV 01 CHARGE ACCOUNT EFX (XPN)	24	0	0	0 111111111111 111111111111
1 C	SYNCB/JC PENNEYS #9131 MAILONLY	04/17		08/93	0	0		M	REV 01 CHARGE ACCOUNT EFX	79	0	0	0 111111111111 111111111111
1 C	SYNCB/JCP #9783 PO BOX 965007 ORLANDO FL 32896 (866) 227-5213	03/20	04/18	02/18	1000	0	0	0	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	25	0	0	0 111111111111 111111111111
2 B 2 C	SYNCB/KINETICO #5132 (866) 396-8254	09/15	12/05	09/03	5000	0		M	REV 01 CHARGE ACCOUNT EFX	24	0	0	0 111111111111 111111111111
2 C 2 B	SYNCB/LOWES #8047 MAILONLY	08/14	11/04	04/03	424	0		M	REV 01 CHARGE ACCOUNT EFX	99	0	0	0 111111111111 111111111111

## APPLICANT

## CO-APPLICANT

**NAME:** THOMAS M FIELDS  
**S.S.N :** 541-76-9791

**NAME:** SHELBY A FIELDS  
**S.S.N :** 544-98-6607

Date Received: 03/11/20

## CREDIT HISTORY

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS			
						BALANCE OWING	AMOUNT PAST DUE			NO MOS	30 DAYS	60 DAYS	90 DAYS
2 C 2 B	SYNCB/MERVYN'S #1237  MAILONLY	04/15		03/91	200	0		M	REV 01 CHARGE ACCOUNT EFX	99	0	0	0 111111111111 111111111111
1 C	TARGET/TD #1142 PO BOX 673 MINNEAPOLIS MN 55440	02/20	01/20	03/19	3000	0	0	0	REV 01 CREDIT CARD TRU (EFX,XPN)	12	0	0	0 111111111111
1 B 3 C	THD/CBNA #4708 PO BOX 6497 SIOUX FALLS SD 57117	10/17	09/12	05/12	2501	0	0	0	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	65	0	0	0 111111111111 111111111111
1 B	WELLS FARGO DLR SVC/ #518740922989	07/10	06/10	01/10	13426	0		60 M	INS 01 AUTO EFX (XPN,TRU)	7	0	0	0 1111111

## DISPUTE SUMMARY

NO DISPUTE CHANGES FOUND

## INQUIRIES IN THE LAST 120 DAYS

--DATE-- ECOA KOB MEMBER-NO

03/11/20	1	Q	02803528	GESA CREDIT	TRU
01/24/20	1		705FC62059	GESA CRUN	EFX
01/02/20	1	F	00003064	HAPO CCU	TRU
12/27/19	8	DC	1926637	KOHLS/CAPONE	XPN

## ADDITIONAL INFORMATION

1	KNOWN ALIAS FORMER NAME: THOM M FIELDS	EFX
1	KNOWN ALIAS KNOWN ALIAS: THOMM FIELDS	TRU
1	KNOWN ALIAS KNOWN ALIAS: THOM M FIELDS	TRU
8	KNOWN ALIAS SIMILAR NAME: SHELBY Y FIELDS	XPN

## CONSUMER REFERRAL INFORMATION

EQUIFAX INFORMATION SERVICES LLC  
WWW.EQUIFAX.COM  
P O BOX 740241  
ATLANTA, GA 30374-0241  
800-685-1111

**APPLICANT****CO-APPLICANT**

**NAME:** THOMAS M FIELDS  
**S.S.N.:** 541-76-9791

**NAME:** SHELBY A FIELDS  
**S.S.N.:** 544-98-6607

**Date Received:** 03/11/20

**CONSUMER REFERRAL INFORMATION**

TRANSUNION  
HTTP://WWW.TRANSUNION.COM  
2 BALDWIN PLACE, P.O. BOX 1000  
CHESTER, PA 19016  
800-888-4213

TRU

EXPERIAN INFORMATION SOLUTIONS, INC.  
WWW.EXPERIAN.COM  
PO BOX 4500  
ALLEN, TX 75013  
855-246-9409

XPN

LEXISNEXIS RISK SOLUTIONS, INC.  
PROVIDER OF LIEN AND JUDGMENT RECORDS  
PO BOX 105108  
ATLANTA, GA 30348-5108  
888-497-0011

LXN

ECOA Key: 1=Borrower, 2=Joint, 3=Authorized User, 4=Joint, 5=Co-Maker, 7=Maker, 8=Co-Borrower, 9=Terminated, 0=Undesignated  
Applicant Account Ownership (Joint reports): B=Primary Applicant, C=Co-Applicant

**DISCLOSURE**

**NATIONAL CREDIT REPOSITORY (IES) ACCESSED FOR THIS CREDIT REPORT: EQUIFAX, TRANSUNION, EXPERIAN**  
Reporting bureau certifies with contractual requirements governing check of public records as well as credit information.

**END OF REPORT**

## APPLICANT

## CO-APPLICANT

NAME: THOMAS M FIELDS

NAME: SHELBY A FIELDS

Date Received: 03/11/20

## DEROGATORY SUMMARY

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS			
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS
1 B	GESCU #6980 P.O. BOX 500 RICHLAND WA 99352	02/20	02/20	01/18	15000	0	0	0	REV 01 CREDIT CARD TRU (EFX,XPN)	24	2	0	0 111111111111 211121111111 10/18 2 02/19 2
1 C 3 B	JPMCB CARD #1614 PO BOX 15369 WILMINGTON DE 19850 (800) 945-2000	11/17	01/17	09/11	20000	0	0	0	REV 01 TRU (EFX,XPN)	73	1	0	0 111111111111 111111111111 08/15 2
CLOSED CLOSED DATE: 11/16/2017 FLEXIBLE SPENDING CREDIT CARD													

END OF DEROGATORY REPORT

## ID CROSS CHECK

<b>PREPARED FOR:</b> GESA CREDIT UNION 51 GAGE BLVD RICHLAND WA 99352	<b>REPORT TYPE:</b> JOINT	<b>CHARGES:</b> \$54.00 <b>COMPUTER ID #:</b> <a href="#">720071121678806</a> <b>LENDER CASE #:</b> 1000025349	<b>DATE RECEIVED:</b> 03/11/20  <b>DATE COMPLETED:</b> 03/11/20
APPLICANT		CO-APPLICANT	
<b>INPUT INFORMATION:</b> <b>NAME:</b> THOMAS M FIELDS 2100 S BEECH ST KENNEWICK WA 99337	<b>DOB:</b> 08/06/62	<b>INPUT INFORMATION:</b> <b>NAME:</b> SHELBY A FIELDS 2100 S BEECH ST KENNEWICK WA 99337	<b>DOB:</b> 11/08/65

### FILE IDENTIFICATIONS

THOMAS MARK FIELDS 541-76-9791	08/06/62	191616 E GAME FARM RD KENNEWICK WA 99337	EFX
THOMAS M FIELDS 541-76-9791	08/06/62	191616 E GAME FARM RD KENNEWICK WA 99337-5012	TRU
THOMAS M FIELDS 541-76-9791	08/06/62	191616 GAME FARM RD KENNEWICK WA 99337-5012	XPN
THOMAS M FIELDS		NoRept	LXN
SHELBY ANNE FIELDS 544-98-6607	11/08/65	191616 E GAME FARM RD KENNEWICK WA 99337	EFX
SHELBY A FIELDS 544-98-6607	11/08/65	191616 E GAME FARM RD KENNEWICK WA 99337-5012	TRU
SHELBY A FIELDS 544-98-6607	11/08/65	2100 S BEECH ST KENNEWICK WA 99337-5470	XPN
SHELBY A FIELDS		NoRept	LXN

### FRAUD ALERT

1	IDENTITY SCAN IDENTITY SCAN DID NOT DETECT ANY ALERTS	EFX
1	MILITARY LENDING ACT SEARCH MLA NO RECORD FOUND	XPN
8	IDENTITY SCAN IDENTITY SCAN DID NOT DETECT ANY ALERTS	EFX
8	MILITARY LENDING ACT SEARCH MLA NO RECORD FOUND	XPN
1	SSN ISSUANCE FIRST YEAR ISSUED: 1972 STATE ISSUED: OR	EFX
8	SSN ISSUANCE FIRST YEAR ISSUED: 1980 STATE ISSUED: OR	EFX

### REGULATORY MESSAGES

1	FACT ACT:THE NUMBER OF INQUIRIES ON THE CONSUMERS CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE WITH NO DEROGATORY INFORMATION FOUND ON THE FILE	TRU
1	FACT ACT:INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)	XPN
8	FACT ACT:THE NUMBER OF INQUIRIES ON THE CONSUMERS CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE WITH NO DEROGATORY INFORMATION FOUND ON THE FILE	TRU

**APPLICANT****CO-APPLICANT**

NAME: THOMAS M FIELDS

NAME: SHELBY A FIELDS

Date Received: 03/11/20

**REGULATORY MESSAGES**

8 FACT ACT:THE NUMBER OF INQUIRIES ON THE CONSUMERS CREDIT FILE HAS ADVERSELY  
AFFECTED THE CREDIT SCORE XPN

**Summary**

<b>Input Information</b>	<b>Cross Check Category</b>	<b>Result</b>
<b>Name</b> 1 THOMAS M FIELDS	Name Verification	✓ Name Matched
	Watch Lists (includes OFAC)	✓ Watch Lists Searched/No Match Found
<b>Address</b> 2100 S BEECH ST KENNEWICK WA 99337	Address Verification	✓ Address Matched
	High Risk Address	✓ Address Cleared
<b>Social Security Number</b> 541-76-9791	Social Security Verification	✓ SSN Matched
	Other Identities Linked to SSN	✓ Cleared/No Other IDs Linked to SSN
	SSA Issuance	✓ SSN Issued
	SSA Death Master	✓ SSN Cleared
<b>Date of Birth</b> 08/06/62	Date of Birth Verification	✓ Date of Birth Matched
<b>Phone Number</b>	Phone Number Verification	⊕ No Input Provided

**Consumer ID Verification**

		Date First Received	Number Active Sources	Number Total Sources
<b>✓ Name</b>				
1 THOMAS M FIELDS		12/31/99	3	14
THOMAS FIELDS		04/30/06	0	1
THOM FIELDS		09/30/03	0	1
THOM M FIELDS		12/31/98	0	3
<b>✓ Address</b>				
1 191616 E GAME FARM RD KENNEWICK WA 99337-5012		06/03/17	3	8
4855 BAILEY RD NE KEIZER OR 97303-4670		11/30/02	0	1
2100 S BEECH ST KENNEWICK WA 99337-5470		03/31/00	0	10
803 S TAFT ST KENNEWICK WA 99336-9557		12/31/98	0	1
<b>✓ Social Security Number</b>				
1 000-00-9791		12/31/98	3	17

**APPLICANT****CO-APPLICANT**

NAME: THOMAS M FIELDS

NAME: SHELBY A FIELDS

Date Received: 03/11/20

## Consumer ID Verification

## Date of Birth

- 1 08/06/62  
08/25/62  
08/31/62  
08/01/62

Date First Received	Number Active Sources	Number Total Sources
03/31/00	3	16
06/20/12	0	1
11/16/11	0	1
10/04/02	0	1

## Phone Number

- 1 (509) 308-7320  
(509) 582-9775  
(509) 585-9351

01/31/13	3	10
02/04/04	0	1
11/10/03	0	3

## Other Verifications

## Watch Lists (includes OFAC)

- 1 THOMAS M FIELDS Watch Lists Searched/No Match Found

## High Risk Address

- 1 2100 S BEECH ST  
KENNEWICK WA 99337 Address Cleared

## SSA Issuance

- 1 541-76-9791 OREGON 1972-1979 08/06/62

## SSA Death Master

- 1 541-76-9791 SSN Cleared

## Summary

Input Information	Cross Check Category	Result
Name 8 SHELBY A FIELDS	Name Verification  Watch Lists (includes OFAC)	Name Matched Watch Lists Searched/No Match Found
Address 2100 S BEECH ST KENNEWICK WA 99337	Address Verification  High Risk Address	Address Matched Address Cleared
Social Security Number 544-98-6607	Social Security Verification  Other Identities Linked to SSN  SSA Issuance  SSA Death Master	SSN Matched Cleared/No Other IDs Linked to SSN SSN Issued SSN Cleared
Date of Birth 11/08/65	Date of Birth Verification	Date of Birth Matched
Phone Number	Phone Number Verification	No Input Provided

**APPLICANT****CO-APPLICANT**

NAME: THOMAS M FIELDS

NAME: SHELBY A FIELDS

Date Received: 03/11/20

## Consumer ID Verification

**Name**

8 SHELBY FIELDS  
 SHELBY A FIELDS  
 SHELBY ANNE FIELDS

Date First Received	Number Active Sources	Number Total Sources
12/06/04	4	10
12/31/98	3	14
09/30/17	2	3

**Address**

8 191616 E GAME FARM RD  
 KENNEWICK WA 99337-5012

3358 W WASHINGTON ST  
 BROKEN ARROW OK 74012-9079

2100 S BEECH ST  
 KENNEWICK WA 99337-5470

803 S TAFT ST  
 KENNEWICK WA 99336-9557

05/23/17	9	14
08/14/19	0	1
03/31/00	0	12
12/31/98	0	1

**Social Security Number**

8 000-00-6607

12/31/98 9 27

**Date of Birth**

8 11/08/65  
 11/07/65  
 11/01/65

02/27/04	8	22
02/27/18	1	1
04/14/05	0	1

**Phone Number**

8 (509) 308-7320  
 (509) 308-7319  
 (509) 585-9351

09/30/14	2	4
01/31/13	2	4
04/14/05	1	7

## Other Verifications

**Watch Lists (includes OFAC)**

8 SHELBY A FIELDS Watch Lists Searched/No Match Found

**High Risk Address**8 2100 S BEECH ST  
 KENNEWICK WA 99337

Address Cleared

**SSA Issuance**

8 544-98-6607

State Of Issue

OREGON

Issued Between

1980-1981

Input DOB

11/08/65

**SSA Death Master**

8 544-98-6607

SSN Cleared

ECOA Key: 1=Borrower, 2=Joint, 3=Authorized User, 4=Joint, 5=Co-Maker, 7=Maker, 8=Co-Borrower, 9=Terminated, 0=Undesignated  
 Applicant Account Ownership (Joint reports): B=Primary Applicant, C=Co-Applicant

## DISCLOSURE

This report is governed by the Gramm-Leach-Bliley Act. It does not constitute a consumer report as defined by the Fair Credit Reporting Act (FCRA) and is not subject to the FCRA.  
 This report should not be used as a basis upon which to make a decision of whether or not to extend credit or as a basis for taking any "adverse action" as that term is defined in the FCRA.

**END OF REPORT****PAGE 4**

( 15 of 15 )



## Applicant

**NAME:** THOMAS M FIELDS  
2100 S BEECH ST  
KENNEWICK WA 99337

## Your Credit Score

### Your credit score

+789  
Source: Experian  
Date: 03/11/2020

+770  
Source: TransUnion  
Date: 03/11/2020

+738  
Source: Equifax  
Date: 03/11/2020

## Understanding Your Credit Score

### What you should know about credit scores

Your credit score is a number that reflects the information in your credit report.

Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.

Your credit score can change, depending on how your credit history changes.

### How we use your credit score

Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.

### The range of scores

Experian scores range from a low of 320 to a high of 844.

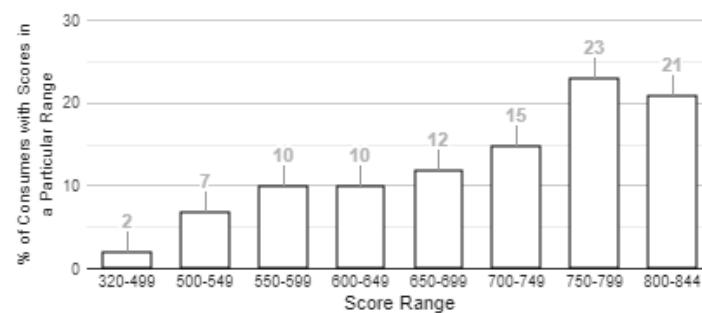
TransUnion scores range from a low of 309 to a high of 839.

Equifax scores range from a low of 334 to a high of 818.

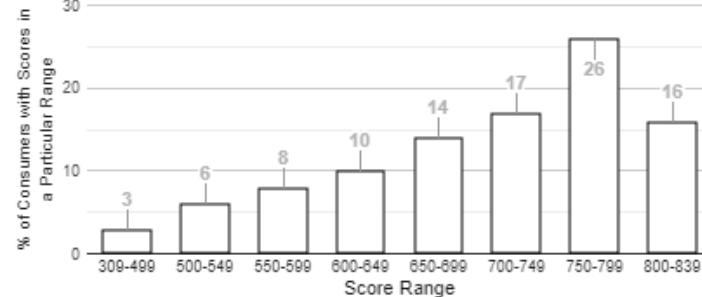
Generally, the higher your score, the more likely you are to be offered better credit terms.

### How your score compares to the scores of other consumers

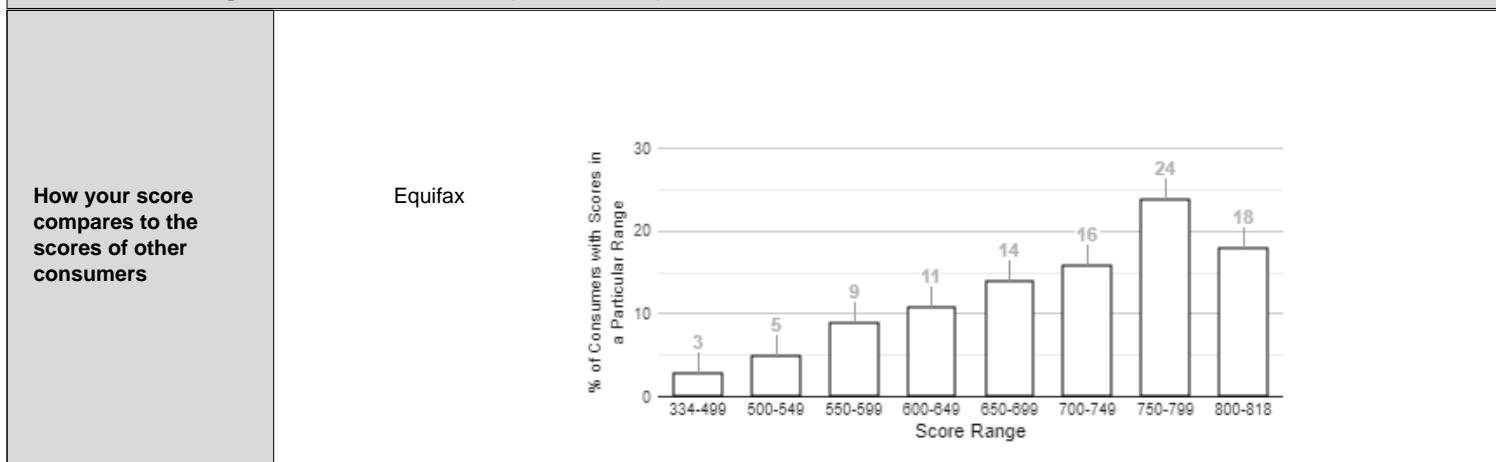
#### Experian



#### TransUnion



## Understanding Your Credit Score (continued)



<p><b>Key factors that adversely affected your credit score</b></p>	<p>Experian TransUnion Equifax</p> <p>NO RECENT REVOLVING BALANCES NUMBER OF ACCOUNTS WITH DELINQUENCY TOO MANY ACCOUNTS RECENTLY OPENED TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN</p> <p>TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT NUMBER OF ACCOUNTS WITH DELINQUENCY TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH THE NUMBER OF INQUIRIES HAS ADVERSELY AFFECTED THE CREDIT SCORE</p> <p>TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT NUMBER OF ACCOUNTS WITH DELINQUENCY TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN PROPORTION OF BALANCES TO CREDIT LIMITS TOO HIGH ON REVOLVING ACCOUNTS</p>
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## Checking Your Credit Report

<p><b>What if there are mistakes in your credit report?</b></p>	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
<p><b>How can you obtain a copy of your credit report?</b></p>	<p>Under Federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report—</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a></p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's website at <a href="http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf">http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf</a>) to:</p> <p style="margin-left: 20px;">Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
<p><b>How can you get more information?</b></p>	<p>For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>.</p>

## Notice to the Home Loan Applicant

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

### Acknowledgement

I have received the notices titled, "Your Credit Score and the Price You Pay for Credit" and the "Notice to the Home Loan Applicant."

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Applicant's Name: \_\_\_\_\_  
(Print)

## Contact Information for Credit Reporting Agencies

EQUIFAX INFORMATION SERVICES, LLC  
PO BOX 740256  
ATLANTA, GA 30374-0241  
800-203-7843  
[www.equifax.com](http://www.equifax.com)

EXPERIAN INFORMATION SOLUTIONS, INC.  
PO BOX 4500  
ALLEN, TX 75013  
855-246-9409  
[www.experian.com](http://www.experian.com)

TRANSUNION CONSUMER SOLUTIONS  
PO BOX 2000  
CHESTER, PA 19016  
800-916-8800  
[www.transunion.com](http://www.transunion.com)



## Applicant

**NAME:** SHELBY A FIELDS  
2100 S BEECH ST  
KENNEWICK WA 99337

## Your Credit Score

### Your credit score

+780  
Source: Experian  
Date: 03/11/2020

+775  
Source: Equifax  
Date: 03/11/2020

+765  
Source: TransUnion  
Date: 03/11/2020

## Understanding Your Credit Score

### What you should know about credit scores

Your credit score is a number that reflects the information in your credit report.

Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.

Your credit score can change, depending on how your credit history changes.

### How we use your credit score

Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.

### The range of scores

Experian scores range from a low of 320 to a high of 844.

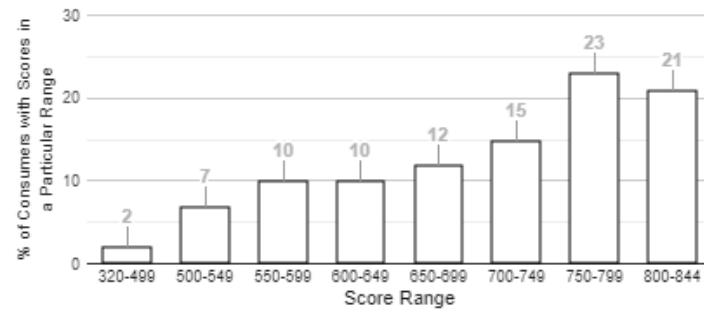
Equifax scores range from a low of 334 to a high of 818.

TransUnion scores range from a low of 309 to a high of 839.

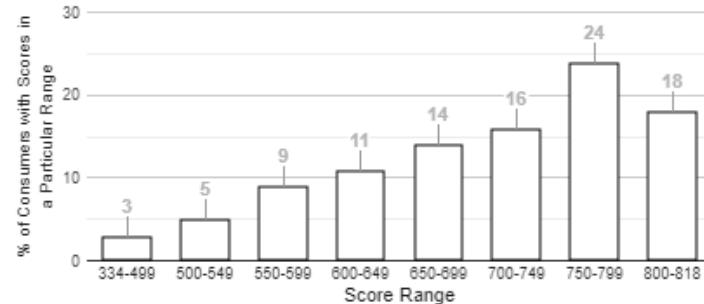
Generally, the higher your score, the more likely you are to be offered better credit terms.

### How your score compares to the scores of other consumers

#### Experian



#### Equifax



## Understanding Your Credit Score (continued)

<p><b>How your score compares to the scores of other consumers</b></p>	<p>TransUnion</p> <table border="1"> <thead> <tr> <th>Score Range</th> <th>% of Consumers with Scores in a Particular Range</th> </tr> </thead> <tbody> <tr><td>309-499</td><td>3</td></tr> <tr><td>500-549</td><td>6</td></tr> <tr><td>550-599</td><td>8</td></tr> <tr><td>600-649</td><td>10</td></tr> <tr><td>650-699</td><td>14</td></tr> <tr><td>700-749</td><td>17</td></tr> <tr><td>750-799</td><td>26</td></tr> <tr><td>800-839</td><td>16</td></tr> </tbody> </table>	Score Range	% of Consumers with Scores in a Particular Range	309-499	3	500-549	6	550-599	8	600-649	10	650-699	14	700-749	17	750-799	26	800-839	16
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<p><b>Key factors that adversely affected your credit score</b></p>	<p>Experian      TOO MANY ACCOUNTS WITH BALANCES NO RECENT REVOLVING BALANCES TOO MANY INQUIRIES LAST 12 MONTHS NUMBER OF ACCOUNTS WITH DELINQUENCY THE NUMBER OF INQUIRIES HAS ADVERSELY AFFECTED THE CREDIT SCORE</p> <p>Equifax      TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT LEVEL OF DELINQUENCY ON ACCOUNTS PROPORTION OF BALANCES TO CREDIT LIMITS TOO HIGH ON REVOLVING ACCOUNTS TOO MANY ACCOUNTS WITH BALANCES</p> <p>TransUnion    TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT PROPORTION OF REVOLVING BALANCES TO REVOLVING CREDIT LIMITS IS TOO HIGH PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN THE NUMBER OF INQUIRIES HAS ADVERSELY AFFECTED THE CREDIT SCORE</p>
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## Checking Your Credit Report

<p><b>What if there are mistakes in your credit report?</b></p>	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
<p><b>How can you obtain a copy of your credit report?</b></p>	<p>Under Federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report--</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a></p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's website at <a href="http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf">http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf</a>) to:</p> <p style="padding-left: 20px;">Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
<p><b>How can you get more information?</b></p>	<p>For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>.</p>

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Applicant's Name: \_\_\_\_\_  
(Print)

## Contact Information for Credit Reporting Agencies

EQUIFAX INFORMATION SERVICES, LLC  
PO BOX 740256  
ATLANTA, GA 30374-0241  
800-203-7843  
[www.equifax.com](http://www.equifax.com)

EXPERIAN INFORMATION SOLUTIONS, INC.  
PO BOX 4500  
ALLEN, TX 75013  
855-246-9409  
[www.experian.com](http://www.experian.com)

TRANSUNION CONSUMER SOLUTIONS  
PO BOX 2000  
CHESTER, PA 19016  
800-916-8800  
[www.transunion.com](http://www.transunion.com)



# 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 [ X ] 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):

**DocuSigned by:**



Mar-13-2020 | 5:28 PM CDT

53CB348667484B6

Borrower

**DocuSigned by:**



Mar-13-2020 | 3:28 PM PDT

53CB348667484B6

Co-Borrower

## I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	[ ] VA [ ] FHA	[ X ] Conventional [ ] USDA/Rural Housing Service	[ ] Other (explain):	Agency Case Number	Lender Case Number
--------------------------	-------------------	---	----------------------	--------------------	--------------------

Amount	Interest Rate	No. of Months	Amortization Type:	[ X ] Fixed Rate	[ ] Other (explain):
\$ 441,000.00	3.375 %	360	[ ] GPM	[ ] ARM (type):	

## II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP)	19161 E. Game Farm Rd., Kennewick, WA 99337	No. of Units
Legal Description of Subject Property (attach description if necessary)	Lt 3, SP No. 2766	Year Built 2008

Purpose of Loan	[ ] Purchase	[ ] Construction	[ ] Other (explain):	Property will be:
	[ X ] Refinance	[ ] Construction-Permanent		[ X ] 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 \$

Complete this line if this is a refinance loan.				
Year Acquired	Original Cost 2014 \$100,000.00	Amount Existing Liens \$400,000.00	Purpose of Refinance <b>Limited Cash-Out</b>	Describe Improvements [ ] made [ ] to be made Cost: \$

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in: [ X ] Fee Simple [ ] Leasehold (show expiration date)
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) <b>Equity On Pending Sale</b>		

## Borrower

## III. BORROWER INFORMATION

## Co-Borrower

Borrower's Name (include Jr. or Sr. if applicable)	Co-Borrower's Name (include Jr. or Sr. if applicable)		
<b>Thomas M Fields</b>	<b>Shelby A Fields</b>		

Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs.School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
<b>541-76-9791</b>	<b>(509) 308-7320</b>	<b>8/6/1962</b>	<b>12</b>	<b>544-98-6607</b>	<b>(509) 308-7319</b>	<b>11/8/1965</b>	<b>13</b>

[ X ] Married [ ] Separated	[ ] Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no.      ages	[ X ] Married [ ] Separated	[ ] Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no.      ages
--------------------------------	---	---	--------------------------------	---	--

Present Address (street, city, state, ZIP)	[ X ] Own	[ ] Rent	<b>17y</b> No. Yrs.	Present Address (street, city, state, ZIP)	[ X ] Own	[ ] Rent	<b>17y</b> No. Yrs.
<b>2100 S Beech St Kennewick, WA 99337</b>				<b>2100 S Beech St Kennewick, WA 99337</b>			

Mailing Address, if different from Present Address	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.
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## Borrower

## IV. EMPLOYMENT INFORMATION

## Co-Borrower

Name & Address of Employer	[ ] Self Employed	Yrs. on this job <b>10 yrs 6 months</b>	Name & Address of Employer	[ ] Self Employed	Yrs. on this job <b>10 yrs 2 months</b>
<b>The Garden Christian Assembly 6811 W. Okanogan PL Kennewick, WA 99336</b>		<b>Yrs. employed in this line of work/profession 11</b>	<b>The Garden Christian Assembly 6811 W. Okanogan PL Kennewick, WA 99336</b>		<b>Yrs. employed in this line of work/profession 10</b>

Position/Title/Type of Business	Business Phone (incl. area code)	Business Phone (incl. area code)	Business Phone(incl. area code)
<b>Pastor</b>	<b>(509) 591-9835</b>	<b>Pastor</b>	<b>(509) 591-9835</b>

**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)	Name & Address of Employer	[ ] Self Employed	Dates (from – to)

Position/Title/Type of Business	Business Phone (incl. area code)	Business Phone (incl. area code)	Business Phone (incl. area code)

Name & Address of Employer	[ ] Self Employed	Dates (from – to)	Name & Address of Employer	[ ] Self Employed	Dates (from – to)

Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

1000025349



Thomas M Fields

Shelby A Fields

**V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION**

<b>Gross Monthly Income</b>	<b>Borrower</b>	<b>Co-Borrower</b>	<b>Total</b>	<b>Combined Monthly Housing Expense</b>	<b>Present</b>	<b>Proposed</b>
Base Empl. Income*	<b>3,701.67</b>	<b>4,701.08</b>	<b>8,402.75</b>	Rent		
Overtime				First Mortgage (P&I)		<b>1,949.64</b>
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		<b>70.00</b>
Dividends/Interest				Real Estate Taxes		<b>625.00</b>
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)	<b>4,837.50</b>		<b>4,837.50</b>	Homeowner Assn. Dues		
				Other:		
<b>Total</b>	<b>\$ 8,539.17</b>	<b>\$ 4,701.08</b>	<b>\$ 13,240.25</b>	<b>Total</b>	<b>\$ 0.00</b>	<b>\$2,644.64</b>

\* 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
<b>B</b>	<b>\$ 4,837.50</b>

**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 [ X ] Jointly [ ] Not Jointly

<b>ASSETS</b>		<b>Cash or Market Value</b>	<b>Liabilities and Pledged Assets.</b> 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.		
Description					
Cash deposit toward purchase held by:					
<i>List checking and savings accounts below</i>					
Name and address of Bank, S&L, or Credit Union <b>Gesa Credit Union</b> <b>PO Box 500</b> <b>Richland, WA 99352</b>			Name and address of Company <b>GESA CU</b>	\$ Payment/Months <b>2,901.00</b> <b>149</b>	
Acct. no. <b>70333600</b>	<b>\$ 26,628.65</b>		Acct. no. <b>3101441471735</b>		
Name and address of Bank, S&L, or Credit Union <b>Gesa Credit Union</b> <b>PO Box 500</b> <b>Richland, WA 99352</b>			Name and address of Company <b>HAPO</b>	\$ Payment/Months <b>407.00</b> <b>72</b>	
Acct. no. <b>4002185365</b>	<b>\$ 2,608.78</b>		Acct. no. <b>1591580L0001</b>		
Name and address of Bank, S&L, or Credit Union			Name and address of Company <b>GESA CU</b>	\$ Payment/Months <b>360.00</b> <b>35</b>	
Acct. no.	\$		Acct. no. <b>4001866875</b>		
Name and address of Bank, S&L, or Credit Union			Name and address of Company <b>CAPITAL ONE</b>	\$ Payment/Months <b>192.00</b> <b>46</b>	
Acct. no.	\$		Acct. no. <b>5237</b>		
Stocks & Bonds (Company name/ number & description)	\$		Name and address of Company <b>KOHLS/CAPONE</b>	\$ Payments/Months <b>37.00</b> <b>10</b>	
			Acct. no. <b>2166</b>		
Life insurance net cash value	\$		Name and address of Company <b>CCB/ULTAMC</b>	\$ Payment/Months <b>30.00</b> <b>4</b>	
Face amount: \$					
<b>Subtotal Liquid Assets</b>	<b>\$ 29,237.43</b>		Acct. no. <b>6910</b>		
Real estate owned (enter market value from schedule of real estate owned)	<b>\$ 800,000.00</b>				
Vested interest in retirement fund	\$				
Net worth of business(es) owned (attach financial statement)	\$		Acct. no.		
Automobiles owned (make and year)	\$		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Other Assets (itemized)	\$		Job-Related Expense (child care, union dues, etc.)	\$	
			<b>Total Monthly Payments</b>	<b>\$ 1,026.00</b>	
<b>Total Assets a.</b>	<b>\$ 829,237.43</b>	Net Worth (a minus b)	<b>\$ 348,928.43</b>	<b>Total Liabilities b.</b>	<b>\$ 480,309.00</b>

1000025349



Freddie Mac Form 65 6/09

Mortgage Cadence Document Center © 1087



Fannie Mae Form 1003 6/09

Thomas M Fields

Shelby A Fields

**VI. ASSETS AND LIABILITIES (cont.)****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 & Lien	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
191616 E. Game Farm Rd. Kennewick, WA 99337	SF	800,000.00	429,484.00		2,901.00		
	Totals	\$ 800,000.00	\$ 429,484.00	\$	\$ 2,901.00	\$	\$

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	
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	429,484.00
e. Estimated prepaid items	5,499.48
f. Estimated closing costs	7,760.00
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	\$1,102.50
i. Total costs (add items a through h)	443,845.98
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	
l. Other Credits (explain) <b>Earnest Money</b>	5,000.00
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	441,000.00
n. PMI, MIP, Funding Fee financed	
o. Loan amount (add m & n)	441,000.00
p. Cash from/to Borrower (subtract j, k, l & o from i)	-2,154.02

**VIII. DECLARATIONS****If you answer "Yes" to any questions a through i**

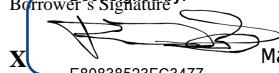
please use continuation sheet for explanation.

- a. Are there any outstanding judgments against you?  
 [ ]  [X]  [ ]  [X]
- b. Have you been declared bankrupt within the past 7 years?  
 [ ]  [X]  [ ]  [X]
- c. Have you had property foreclosed upon or given title  
or deed in lieu thereof in the last 7 years?  
 [ ]  [X]  [ ]  [X]
- d. Are you a party to a lawsuit?  
 [ ]  [X]  [ ]  [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?  
 [ ]  [X]  [ ]  [X]
- (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.)
- f. Are you presently delinquent or in default on any Federal debt or any  
other loan, mortgage, financial obligation, bond, or loan guarantee?  
 [ ]  [X]  [ ]  [X]
- g. Are you obligated to pay alimony, child support, or separate  
maintenance?  
 [ ]  [X]  [ ]  [X]
- h. Is any part of the down payment borrowed?  
 [ ]  [X]  [ ]  [X]
- i. Are you a co-maker or endorser on a note?  
 [ ]  [X]  [ ]  [X]
- j. Are you a U.S. citizen?  
 [X]  [ ]  [X]  [ ]  [X]
- k. Are you a permanent resident alien?  
 [ ]  [X]  [ ]  [X]
- l. **Do you intend to occupy the property as your primary residence?**  
If "Yes," complete question m below.  
 [X]  [ ]  [X]  [ ]  [X]
- m. Have you had an ownership interest in a property in the last three  
years?  
(1) What type of property did you own—principal residence (PR),  
second home (SH), or investment property (IP)?  
 [ ] PR  [ ] 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  [ ] 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.

**Docusigned by:**


Mar-13-2020 | 5:28 PM CDT

**Docusigned by:**


Mar-13-2020 | 3:28 PM PDT

Date

**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	[ ] I do not wish to furnish this information	CO-BORROWER	[ ] 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 American	Race:	[ ] American Indian or Alaska Native      [ ] Asian      [ ] Black or African American
	[ ] Native Hawaiian or Other Pacific Islander      [ ] White		[ ] 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
- [ ] In a telephone interview
- [ ] By the applicant and submitted by fax or mail
- By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature

Date 03/10/2020

X

Loan Originator's Name (print or type)

**Joel McFarland**

Loan Origination Company's Name

**Gesa Credit Union**

Loan Originator Identifier

**108538**

Loan Origination Company Identifier

**402395**

Loan Origination Company's Address

**51 Gage Blvd Richland, WA 99352**

**CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION**

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark <b>B</b> for Borrower or <b>C</b> for Co-Borrower.	Borrower: <b>Thomas M Fields</b>	Agency Case Number:
	Co-Borrower: <b>Shelby A Fields</b>	Lender Case Number: <b>1000025349</b>

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:  X E80838523FC3477...	Date Mar-13-2020   5:28 PM CDT	Co-Borrower's Signature:  X 53CB348667484B6...	Date Mar-13-2020   3:28 PM PDT
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Freddie Mac Form 65 6/09

Mortgage Cadence Document Center © 1087



Fannie Mae Form 1003 6/09

FN127800000215864

## Demographic Information Addendum.

This section asks about your ethnicity, sex, and race.

### Demographic Information of Borrower

**The purpose of collecting this information** is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

#### Ethnicity: Check one or more

- Hispanic or Latino  
 Mexican       Puerto Rican       Cuban  
 Other Hispanic or Latino - *Print origin:*

*For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

- Not Hispanic or Latino  
 I do not wish to provide this information

#### Sex

- Female  
 Male  
 I do not wish to provide this information

#### Race: Check one or more

- American Indian or Alaska Native - *Print name of enrolled or principal tribe:* \_\_\_\_\_  
 Asian  
 Asian Indian       Chinese       Filipino  
 Japanese       Korean       Vietnamese  
 Other Asian - *Print race:* \_\_\_\_\_  
*For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*  
 Black or African American  
 Native Hawaiian or Other Pacific Islander  
 Native Hawaiian       Guamanian or Chamorro       Samoan  
 Other Pacific Islander - *Print race:* \_\_\_\_\_

*For example: Fijian, Tongan, and so on.*

- White

- I do not wish to provide this information

#### To Be Completed by Financial Institution (*for application taken in person*):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?

- NO     YES

Was the sex of the Borrower collected on the basis of visual observation or surname?

- NO     YES

Was the race of the Borrower collected on the basis of visual observation or surname?

- NO     YES

#### The Demographic Information was provided through:

- Face-to-Face Interview (*includes Electronic Media w/Video Component*)       Telephone Interview       Fax or Mail       Email or Internet

Borrower Name: Thomas M Fields



\* 1 0 0 0 0 2 5 3 4 9 \*

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\* M C D M G R C I N F \*  
 Uniform Residential Loan Application  
 Freddie Mac Form 65 · Fannie Mae Form 1003

Revised 09/2017

## Demographic Information Addendum.

This section asks about your ethnicity, sex, and race.

### Demographic Information of Borrower

**The purpose of collecting this information** is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

#### Ethnicity: Check one or more

- Hispanic or Latino  
 Mexican       Puerto Rican       Cuban  
 Other Hispanic or Latino - *Print origin:*

*For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

- Not Hispanic or Latino  
 I do not wish to provide this information

#### Sex

- Female  
 Male  
 I do not wish to provide this information

#### Race: Check one or more

- American Indian or Alaska Native - *Print name of enrolled or principal tribe:* \_\_\_\_\_  
 Asian  
 Asian Indian       Chinese       Filipino  
 Japanese       Korean       Vietnamese  
 Other Asian - *Print race:* \_\_\_\_\_  
*For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*  
 Black or African American  
 Native Hawaiian or Other Pacific Islander  
 Native Hawaiian       Guamanian or Chamorro       Samoan  
 Other Pacific Islander - *Print race:* \_\_\_\_\_

*For example: Fijian, Tongan, and so on.*

- White

- I do not wish to provide this information

#### To Be Completed by Financial Institution (*for application taken in person*):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?

- NO     YES

Was the sex of the Borrower collected on the basis of visual observation or surname?

- NO     YES

Was the race of the Borrower collected on the basis of visual observation or surname?

- NO     YES

#### The Demographic Information was provided through:

- Face-to-Face Interview (*includes Electronic Media w/Video Component*)       Telephone Interview       Fax or Mail       Email or Internet

Borrower Name: Shelby A Fields



\* 1 0 0 0 0 2 5 3 4 9 \*

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\* M C D M G R C I N F \*

Uniform Residential Loan Application

Freddie Mac Form 65 · Fannie Mae Form 1003

Revised 09/2017

WASHINGTON

**ADDENDUM TO RESIDENTIAL MORTGAGE LOAN APPLICATION**

WA Stat. 26.60.010

Loan Number: **1000025349**Date: **March 13, 2020**Borrower: **Thomas M Fields**Property Address: **191616 E. Game Farm Rd., Kennewick, WA 99337**Lender: **Gesa Credit Union  
51 Gage Blvd  
Richland, WA 99352**

When a Borrower resides in a state that recognizes homestead and/or community property rights and, if applicable, any dower, courtesy, or other marital rights, or when the property is located in such a state, Lender may require such non-borrowing spouse, to sign the deed of trust, mortgage, or other security instrument that secures the loan, as well as other loan documents. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

Similarly, when a Borrower resides in a State that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships, or when the property is located in such a State, Lender may require such non-borrowing parties, as applicable, to sign the deed of trust, mortgage, or other security instrument that secures the loan, as well as other loan documents. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

I am **Unmarried**.

I am **Married**.

If Borrower is married, please provide the name(s) of any such non-borrowing spouse:

Name: \_\_\_\_\_

I am involved in a **Civil Union, Domestic Partnership, or Registered Reciprocal Beneficiary Relationship**.

If Borrower is involved in a civil union, domestic partnership, or registered reciprocal beneficiary relationship in any state, please provide the name(s) of any such non-borrowing party.

Name: \_\_\_\_\_

State: \_\_\_\_\_

**ACKNOWLEDGEMENT**

I have read the above document and acknowledge receiving a copy by signing below.

Borrower



Mar-13-2020 | 5:28 PM CDT

**Thomas M Fields**

Date

DocuSigned by:

E90838523FC3477...



WASHINGTON

**ADDENDUM TO RESIDENTIAL MORTGAGE LOAN APPLICATION**

WA Stat. 26.60.010

Loan Number: **1000025349**Date: **March 13, 2020**Borrower: **Shelby A Fields**Property Address: **191616 E. Game Farm Rd., Kennewick, WA 99337**Lender: **Gesa Credit Union  
51 Gage Blvd  
Richland, WA 99352**

When a Borrower resides in a state that recognizes homestead and/or community property rights and, if applicable, any dower, courtesy, or other marital rights, or when the property is located in such a state, Lender may require such non-borrowing spouse, to sign the deed of trust, mortgage, or other security instrument that secures the loan, as well as other loan documents. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

Similarly, when a Borrower resides in a State that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships, or when the property is located in such a State, Lender may require such non-borrowing parties, as applicable, to sign the deed of trust, mortgage, or other security instrument that secures the loan, as well as other loan documents. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

I am **Unmarried**.

I am **Married**.

If Borrower is married, please provide the name(s) of any such non-borrowing spouse:

Name: \_\_\_\_\_

I am involved in a **Civil Union, Domestic Partnership, or Registered Reciprocal Beneficiary Relationship**.

If Borrower is involved in a civil union, domestic partnership, or registered reciprocal beneficiary relationship in any state, please provide the name(s) of any such non-borrowing party.

Name: \_\_\_\_\_

State: \_\_\_\_\_

**ACKNOWLEDGEMENT**

I have read the above document and acknowledge receiving a copy by signing below.

Borrower

  
52CB349667484BC...

Mar-13-2020 | 3:28 PM PDT

Date

**Shelby A Fields**



\* 1 0 0 0 2 5 3 4 9 \*

Mortgage Cadence Document Center © 2632 05/19



\* M C S T A T D I S C \*

## BORROWERS CERTIFICATION AND AUTHORIZATION

The undersigned certify the following:

1. I/We have applied for a mortgage loan with: **Gesa Credit Union**
2. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and the source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentation in the new loan application or other documents, nor did I/We omit any pertinent information.
3. I/We understand and agree that **Gesa Credit Union** reserves the right to change the mortgage loan review process to expand documentation requirements. This may include, but is not limited to, verifying the information provided on the application directly with an employer and/or a financial institution.
4. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

### AUTHORIZATION TO RELEASE INFORMATION

TO WHOM IT MAY CONCERN:

1. I/We have applied for a mortgage loan with: **Gesa Credit Union**. As part of the application process, **Gesa Credit Union** may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its Quality Control Program.
2. I/We authorize you to provide **Gesa Credit Union** and to any investor to whom **Gesa Credit Union** may sell my mortgage, any and all information and documentation that they may request, such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. **Gesa Credit Union** or any investor that purchases the mortgage, may address the authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to **Gesa Credit Union** or its investor that purchased the mortgage, or the mortgage guaranty insurer (if any), is appreciated.
6. Mortgage guaranty insurer (if any): \_\_\_\_\_.

Borrowers Signatures:

DocuSigned by:  
  
 Mar-13-2020 | 5:28 PM CDT  
 E80838523FC3477...  
 Borrower - Thomas M Fields      Date

DocuSigned by:  
  
 Mar-13-2020 | 3:28 PM PDT  
 53CB348667484B6...  
 Borrower - Shelby A Fields      Date



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\* M C B O R R C E R T \*

Borrowers Certification & Authorization

(1 of 1)



P.O. BOX 500  
RICHLAND, WA 99352-0500  
[www.gesa.com](http://www.gesa.com)  
509.378.3100 • 888.946.4372



THOMAS M FIELDS  
SHELBY A FIELDS  
191616 E GAME FARM RD  
KENNEWICK WA 99337-5012

**Account Number:** 70333600  
**Statement Period:** 03/01/20 Thru 03/31/20  
**Page:** 1 of 2

Personal Savings	BEGINNING BALANCE	TOTAL DEBITS	TOTAL CREDITS	ENDING BALANCE
ACCOUNT:70333600	4,344.30	0.00	0.80	4,345.10

Deposits 0.00  
 Dividends 0.80  
 Withdrawals 0.00  
 Fees 0.00

Date	Amount	Transaction Description		
03-31	0.80	Credit Dividend	0.80	Annual Percentage Yield Earned 0.05%

Personal Checking	BEGINNING BALANCE	TOTAL DEBITS	TOTAL CREDITS	ENDING BALANCE
ACCOUNT:4002185365	2,957.35	101.54	0.12	2,855.93

Deposits 0.00  
 Dividends 0.12  
 Withdrawals 101.54  
 Fees 0.00

Date	Amount	Transaction Description		
03-02	-5.00	POS AMER PARK LOT 221 TULSA OKUS		
03-03	-60.18	POS THE HOME DEPOT # 9809 EAST 71 ST TULSA OKUS		
03-03	-28.33	POS BIXBY ANDYS FROZEN CUSTTULSA OKUS		
03-04	-8.03	POS TACOS 4 LIFE #T4L-010 TULSA OKUS		
03-31	0.12	Credit Dividend		

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Dividends Earned YTD 0.38 Annual Percentage Yield Earned 0.05%

Colossal Rewards Qualification	Required	Actual
Check Card (Debit) card purchase post and clear	18	4
ACH Direct Deposit or Direct Debit post and clear	1	0
Maintain valid email address	Y	thom@gcatc.com
Registered to receive eStatements	Y	N
<b>Qualified for the dividends earned and a refund of your ATM fees</b>		N
If this was your first month you have auto qualified		

2007 Ford Super Duty F-350 SRW	PREV LOAN BALANCE	TOTAL DEBITS	TOTAL CREDITS	ENDING LOAN BALANCE
ACCOUNT:4001866875	12,387.27	0.00	631.92	11,755.35
Closing Date	03/31/20	Daily Periodic Rate	0.008852%	
Annual Percentage Rate	3.240%	Payments	722.00	
Late Charges	18.01	Advances	0.00	
Amount Past Due	0.00	Interest Paid	72.07	
Due Date	04/22/20	Interest Paid YTD	107.01	
Minimum Payment Due	0.00			

**Account Number:** 70333600  
**Statement Period:** 03/01/20 Thru 03/31/20  
**Page:** 2 of 2

Date	Amount	Principal	Interest	Fee	Transaction Description
03-03	-18.01	0.00	0.00	18.01	Late Charge Assessment
03-11	361.00	283.78	59.21	18.01	Regular Payment
03-23	361.00	348.14	12.86		External Loan Payment GESA CREDIT UNIO ESERVICE-PMX - PAYMENT



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THOMAS M FIELDS  
SHELBY A FIELDS  
191616 E GAME FARM RD  
KENNEWICK WA 99337-5012

Account Number: 70333600  
Statement Period: 02/01/20 Thru 02/29/20  
Page: 1 of 2

Personal Savings	BEGINNING BALANCE	TOTAL DEBITS	TOTAL CREDITS	ENDING BALANCE
ACCOUNT:70333600	9,344.30	5,000.00	0.00	4,344.30

Deposits 0.00  
Dividends 0.00  
Withdrawals 5,000.00  
Fees 0.00

Date	Amount	Transaction Description	Annual Percentage Yield Earned	0.05%
02-13	-5,000.00	External Withdrawal CAPITAL ONE - MOBILE PMT	0.00	

Dividends Earned YTD 0.00 Annual Percentage Yield Earned 0.05%

Personal Checking	BEGINNING BALANCE	TOTAL DEBITS	TOTAL CREDITS	ENDING BALANCE
ACCOUNT:4002185365	3,190.35	233.12	0.12	2,957.35

Deposits 0.00  
Dividends 0.12  
Withdrawals 233.12  
Fees 0.00

Date	Amount	Transaction Description
02-04	-1.02	POS STARBUCKS STORE 13914 KENNEWICK WAUS
02-05	-3.20	POS KENNEWICK RED APPLE MARKENNEWICK WAUS
02-06	-9.11	POS FRED M FUEL #916 2811 W. 10TH AVE. KENNEWICK WAUS
02-09	-6.40	POS PP*DUTCH BROS OR0403 GRANTS PASS ORUS
02-09	-25.40	POS MOD PIZZA RICHLAND B RICHLAND WAUS
02-09	-20.11	POS MOD PIZZA RICHLAND B RICHLAND WAUS
02-10	-9.55	POS PP*DUTCH BROS OR0403 GRANTS PASS ORUS
02-10	-10.00	POS BUSH CAR WASH (COLUMBI KENNEWICK WAUS
02-12	-13.00	Withdrawal Fields Pmt from 4002185365 CK
02-13	-12.15	POS PP*DUTCH BROS. 221 PASCO WAUS
02-13	-52.11	POS FERRELLGAS L P 800-8747699 MOUS
02-14	-14.11	POS BAXTER AUTO PART 950 W COLUMBIA DR KENNEWICK WAUS
02-15	-6.40	POS PP*DUTCH BROS WA0402 GRANTS PASS ORUS
02-21	-9.80	POS PP*DUTCH BROS OR0403 GRANTS PASS ORUS
02-23	-6.40	POS PP*DUTCH BROS OR0403 GRANTS PASS ORUS
02-28	-34.36	POS BIXBY ANDYS FROZEN CUSTTULSA OKUS
<b>02-29</b>	<b>0.12</b>	<b>Credit Dividend</b>

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Dividends Earned YTD 0.26 Annual Percentage Yield Earned 0.05%

**Account Number:** 70333600  
**Statement Period:** 02/01/20 Thru 02/29/20  
**Page:** 2 of 2

Colossal Rewards Qualification	Required	Actual
Check Card (Debit) card purchase post and clear	18	15
ACH Direct Deposit or Direct Debit post and clear	1	0
Maintain valid email address	Y	thom@gcatc.com
Registered to receive eStatements	Y	N
<b>Qualified for the dividends earned and a refund of your ATM fees</b>		N
If this was your first month you have auto qualified		

2007 Ford Super Duty F-350 SRW	PREV LOAN BALANCE	TOTAL DEBITS	TOTAL CREDITS	ENDING LOAN BALANCE
ACCOUNT:4001866875	12,387.27	0.00	0.00	12,387.27
Closing Date	02/29/20	Daily Periodic Rate		0.008852%
Annual Percentage Rate	3.240%	Payments		0.00
Late Charges	0.00	Advances		0.00
Amount Past Due	0.00	Interest Paid		0.00
Due Date	02/22/20	Interest Paid YTD		34.94
Minimum Payment Due	360.11			



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509.378.3100 • 888.946.4372

THOMAS M FIELDS  
SHELBY A FIELDS  
191616 E GAME FARM RD  
KENNEWICK WA 99337-5012



Account Number: 70333600  
Statement Period: 01/01/20 Thru 01/31/20  
Page: 1 of 2

Personal Savings	BEGINNING BALANCE	TOTAL DEBITS	TOTAL CREDITS	ENDING BALANCE
ACCOUNT:70333600	4,040.82	0.00	5,303.48	9,344.30

Deposits 5,303.48  
Dividends 0.00  
Withdrawals 0.00  
Fees 0.00

Date	Amount	Transaction Description
01-06	5,205.28	Deposit
01-07	98.20	Deposit Payoff Excess Transfer from Loan 4003881285

Dividends Earned YTD 0.00 Annual Percentage Yield Earned 0.05%

Personal Checking	BEGINNING BALANCE	TOTAL DEBITS	TOTAL CREDITS	ENDING BALANCE
ACCOUNT:4002185365	3,305.30	115.09	0.14	3,190.35

Deposits 0.00  
Dividends 0.14  
Withdrawals 115.09  
Fees 0.00

Date	Amount	Transaction Description
01-02	-6.25	POS PP*DUTCH BROS WA0404 GRANTS PASS ORUS
01-04	-12.88	POS PP*DUTCH BROS OR0403 GRANTS PASS ORUS
01-11	-9.55	POS PP*DUTCH BROS WA0402 GRANTS PASS ORUS
01-13	-16.04	POS PP*DUTCH BROS OR0403 GRANTS PASS ORUS
01-18	-6.40	POS PP*DUTCH BROS OR0403 GRANTS PASS ORUS
01-21	-9.55	POS PP*DUTCH BROS WA0402 GRANTS PASS ORUS
01-23	-6.40	POS PP*DUTCH BROS OR0403 GRANTS PASS ORUS
01-29	-9.55	POS PP*DUTCH BROS OR0403 GRANTS PASS ORUS
01-30	-11.00	POS PP*ROASTERSCOF RICHLAND WAUS
01-31	-17.76	POS SQ *PIONEER COFFEE CLE ELUM WAUS
01-31	-9.71	POS SHREES TRUCK STOP #2 THORP WAUS
01-31	0.14	Credit Dividend

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Dividends Earned YTD 0.14 Annual Percentage Yield Earned 0.05%

**Account Number:** 70333600  
**Statement Period:** 01/01/20 Thru 01/31/20  
**Page:** 2 of 2

Colossal Rewards Qualification	Required	Actual
Check Card (Debit) card purchase post and clear	18	11
ACH Direct Deposit or Direct Debit post and clear	1	0
Maintain valid email address	Y	thom@gcatc.com
Registered to receive eStatements	Y	N
<b>Qualified for the dividends earned and a refund of your ATM fees</b>		N
If this was your first month you have auto qualified		

2007 Ford Super Duty F-350 SRW	PREV LOAN BALANCE	TOTAL DEBITS	TOTAL CREDITS	ENDING LOAN BALANCE
ACCOUNT:4001866875	12,713.33	0.00	326.06	12,387.27
Closing Date	01/31/20	Daily Periodic Rate	0.008852%	
Annual Percentage Rate	3.240%	Payments	361.00	
Late Charges	0.00	Advances	0.00	
Amount Past Due	0.00	Interest Paid	34.94	
Due Date	02/22/20	Interest Paid YTD	34.94	
Minimum Payment Due	0.00			

Date	Amount	Principal	Interest	Fee	Transaction Description
01-17	361.00	326.06	34.94		External Loan Payment GESA CREDIT UNIO ESERVICE-PMX - PAYMENT

2012 CADILLAC CTS-V6	PREV LOAN BALANCE	TOTAL DEBITS	TOTAL CREDITS	ENDING LOAN BALANCE
ACCOUNT:4003881285	10,676.67	0.00	10,676.67	0.00
Closing Date	01/31/20	Daily Periodic Rate	0.010219%	
Annual Percentage Rate	3.740%	Payments	10,701.80	
Late Charges	0.00	Advances	0.00	
Amount Past Due	0.00	Interest Paid	25.13	
Minimum Payment Due	0.00	Interest Paid YTD	25.13	

Date	Amount	Principal	Interest	Fee	Transaction Description
01-07	10,701.80	10,676.67	25.13		Account Payoff

5:24



secure.dol.wa.gov — Private



No access



## Driver Information

**THOMAS MARK FIELDS**  
**FIELDTM380NF**

**Residential Address:**

191616 E GAME FARM RD KENNEWICK WA 99337-5012

**Mailing Address:**

191616 E GAME FARM RD KENNEWICK WA 99337-5012

You have unread messages

[Change your address](#)

[Purchase driving record](#)

[Add a vehicle](#)

[Add a boat](#)

[Request a DUI Hearing](#)

[Request a Non-DUI Hearing](#)

[Update email renewal notices](#)

[View messages](#)

[View submissions](#)



## Driver License



License Status: Licensed

Issued: 06-Aug-2015

Expires: 06-Aug-2021

**Endorsements:**

- Legacy 2 Wheels  
Motorcycle Only

There are no alerts at this time

[Renew license](#)

[Replace license](#)

[Apply for a restricted license](#)

[Pre-apply for a new license](#)

WA USA **WASHINGTON** DRIVER LICENSE



4d LIC# FIELDTM380NF  
1 FIELDS  
2 THOMAS MARK  
3 DOB 08-06-1962  
4a Iss 08-06-2015  
5 2104 S BEECH ST  
KENNEWICK WA 99337-5478  
6 Sex M 16 Hgt 6-00  
7 Wgt 220 18 Eyes BLU  
8 Class 8a End 3  
9 Restrictions NONE  
10 Exp 08-06-2021  
11 DD FIELDTM380NF38152186C1615  
12 Rev 09-16-2011

DONOR



CLASS: NONE  
ENDORSEMENTS:  
3-Two-wheel motorcycle only

RESTRICTIONS:  
NONE

Organ Donor  
Please notify the Department of Licensing within 10 days of a change of address







**First American**

**First American Title Insurance Company**

8109 W Grandridge Blvd, Suite 110  
Kennewick, WA 99336  
Phn - (509)734-0771  
Fax - (866)907-4468

## **KENNEWICK TITLE TEAM**

PLEASE CONTACT US AT:

**Kevin L. Howes**  
**Title Operations Manager /**  
**LPO**  
**khowes@firstam.com**

**Janice Ortiz**  
**Recording Officer**  
**jortiz@firstam.com**

**Jaimie Hall Blank**  
**Title Officer**  
**jhallblank@firstam.com**

To: Gesa Credit Union  
51 Gage Blvd  
Richland , WA 99352

File No.: **4381-3439377**  
Customer Reference: 191616 E. Game Farm  
Rd., Kennewick, WA 99337

Attn:

Re: Property Address: **191616 E. Game Farm Rd., Kennewick, WA 99337**

### **Supplemental Report 03 Dated: April 24, 2020 at 8:00 A.M.**

**Commitment/Preliminary Report No. 4381-3439377** dated as of **March 31, 2020** (including any supplements or amendments thereto) relating to the issuance of an American Land Title Association Form Policy is hereby modified and/or supplemented as follows:

Item 2 of Schedule A is hereby amended to read as follows:

<b>REFINANCE RATE</b>		<b>AMOUNT</b>	<b>PREMIUM</b>	<b>TAX</b>
Extended Mortgagee's Coverage	\$	441,000.00	\$ 646.00	\$ 55.56

First American Title Insurance Company

**Jaimie Hall Blank, Title Officer**



**First American**

**First American Title Insurance Company**

8109 W Grandridge Blvd, Suite 110  
Kennewick, WA 99336  
Phn - (509)734-0771  
Fax - (866)907-4468

## **KENNEWICK TITLE TEAM**

PLEASE CONTACT US AT:

**Kevin L. Howes**  
**Title Operations Manager /**  
**LPO**  
**khowes@firstam.com**

**Janice Ortiz**  
**Recording Officer**  
**jortiz@firstam.com**

**Jaimie Hall Blank**  
**Title Officer**  
**jhallblank@firstam.com**

To: Gesa Credit Union  
51 Gage Blvd  
Richland , WA 99352

File No.: **4381-3439377**  
Customer Reference: 191616 E. Game Farm  
Rd., Kennewick, WA 99337

Attn: Yesenia M. Medrano-Cloy

Re: Property Address: **191616 E. Game Farm Rd., Kennewick, WA 99337**

### **Supplemental Report 01 Dated: April 21, 2020 at 8:00 A.M.**

**Commitment/Preliminary Report No. 4381-3439377** dated as of **March 31, 2020** (including any supplements or amendments thereto) relating to the issuance of an American Land Title Association Form Policy is hereby modified and/or supplemented as follows:

Paragraph No. 9 has been amended to read as follows:

General Taxes for the year 2020. The first half becomes delinquent after April 30th. The second half becomes delinquent after October 31st.

Tax Account No.: 119804012766003

#### **1st Half**

Amount Billed:	\$ 3,370.92
Amount Paid:	\$ 3,370.92
Amount Due:	\$ 0.00
Assessed Land Value:	\$ 76,130.00
Assessed Improvement Value:	\$ 507,480.00

#### **2nd Half**

Amount Billed:	\$ 3,370.80
Amount Paid:	\$ 0.00
Amount Due:	\$ 3,370.80
Assessed Land Value:	\$ 76,130.00
Assessed Improvement Value:	\$ 507,480.00

First American Title Insurance Company

Jaimie Hall Blank

**Jaimie Hall Blank, Title Officer**



*First American*

## **First American Title Insurance Company**

**8109 W Grandridge Blvd, Suite 110  
Kennewick, WA 99336**

April 03, 2020

Gesa Credit Union  
51 Gage Blvd  
Richland , WA 99352

Contact:

Phone: (509)316-4883  
Fax: (509)465-1286

### **KENNEWICK TITLE TEAM**

PLEASE CONTACT US AT:

**Kevin L. Howes**  
**Title Operations Manager /**  
**LPO**  
**khowes@firstam.com**

**Janice Ortiz**  
**Recording Officer**  
**jortiz@firstam.com**

**Jaimie Hall Blank**  
**Title Officer**  
**jhallblank@firstam.com**

Escrow Officer: Angela Herman  
Phone: (509)734-0771  
Fax No: (866)907-4468  
E-Mail: anherman@firstam.com

Order Number: 4381-3439377

***Please send all recording packages to 8109 W Grandridge Blvd, Suite 110, Kennewick, WA 99336***

Buyer: Fields

Property: 191616 E. Game Farm Rd.  
Kennewick, WA 99337

Attached please find the following item(s):

ALTA Commitment for Title Insurance

Thank you for your confidence and support. We at First American Title Insurance Company maintain the fundamental principle:

*Customer First!*



**First American**

# Schedule A

## ALTA Commitment for Title Insurance

ISSUED BY

**First American Title Insurance Company**

File No: 4381-3439377

### **Transaction Identification Data for reference only:**

Issuing Agent: First American Title Insurance Company

Issuing Office: 8109 W Grandridge Blvd, Suite 110,  
Kennewick, WA 99336

Issuing Office's ALTA® Registry ID: 1174631

Issuing Office File No.: 4381-3439377

Commitment No.: 4381-3439377

Property Address: 191616 E. Game Farm Rd., Kennewick, WA  
99337

Revision No.:

### **SCHEDULE A**

1. Commitment Date: March 31, 2020 8:00 AM

2. Policies to be issued:

(A) ALTA Extended Loan Policy

Refinance Rate

Proposed Insured: Gesa Credit Union

Proposed Policy Amount: \$440,000.00

Premium: \$628.00

Tax: \$54.01

3. The estate or interest in the Land described or referred to in this Commitment is

Fee Simple

4. The Title is, at the Commitment Date, vested in: Thomas M. Fields and Shelby A. Fields, husband and wife

5. The Land is described as follows:

**See Exhibit "A" attached hereto and made a part hereof**

**FIRST AMERICAN TITLE INSURANCE COMPANY**

Jaemie Hall Blank, Title Officer

*This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by First American Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I-Requirements; Schedule B, Part II-Exceptions.*

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*First American*

# Schedule BI & BII

ALTA Commitment for Title Insurance

ISSUED BY

**First American Title Insurance Company**

File No: 4381-3439377

## SCHEDULE B, PART I

### Requirements

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.

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**First American**

## **Schedule BI & BII (Cont.)**

ALTA Commitment for Title Insurance

ISSUED BY

**First American Title Insurance Company**

File No: 4381-3439377

### **SCHEDULE B, PART II**

#### **Exceptions**

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

The Policy will not insure against loss or damage resulting from the terms and provisions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

1. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I-Requirements are met.
2. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records.
3. Any facts, rights, interests, or claims which are not shown by the Public Records but which could be ascertained by an inspection of the Land or by making inquiry of persons in possession thereof.
4. Easements, claims of easement or encumbrances which are not shown by the Public Records.
5. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the Public Records.
6. (A) Unpatented mining claims; (B) Reservations or exceptions in patents or in Acts authorizing the issuance thereof; (C) Water rights, claims or title to water; whether or not the matters excepted under (A), (B) or (C) are shown by the Public Records; (D) Indian Tribal Codes or Regulations, Indian Treaty or Aboriginal Rights, including easements or equitable servitudes.
7. Any lien, or right to a lien, for services, labor or materials or medical assistance heretofore or hereafter furnished, imposed by law and not shown by the Public Records.
8. Any service, installation, connection, maintenance, construction, tap or reimbursement charges/costs for sewer, water, garbage or electricity.

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9. General Taxes for the year 2020. The first half becomes delinquent after April 30th. The second half becomes delinquent after October 31st.

Tax Account No.: 119804012766003

**1st Half**

Amount Billed:	\$ 3,370.92
Amount Paid:	\$ 0.00
Amount Due:	\$ 3,370.92
Assessed Land Value:	\$ 76,130.00
Assessed Improvement Value:	\$ 507,480.00

**2nd Half**

Amount Billed:	\$ 3,370.80
Amount Paid:	\$ 0.00
Amount Due:	\$ 3,370.80
Assessed Land Value:	\$ 76,130.00
Assessed Improvement Value:	\$ 507,480.00

10. Kennewick Irrigation District Assessment. The first half becomes Delinquent after April 30th. The second half becomes Delinquent after October 31st.

For year	2020
Full Year Amount:	\$ 490.80
Balance Paid:	\$ 0.00
Balance Owing:	\$ 490.80

11. Liability to further assessment by Kennewick Irrigation District.
12. Provisions of the Articles of Incorporation and By-Laws of the Oakhill Country Estates Homeowners Association, and any tax, fee, assessments or charges as may be levied by said association.
13. Any claim to (a) ownership of or rights to minerals and similar substances, including but not limited to ores, metals, coal, lignite, oil, gas, uranium, clay, rock sand, and gravel located in, on, or under the Land or produced from the Land, whether such ownership or rights arise by lease, grant, exception, conveyance, reservation, or otherwise; and (b) any rights, privileges, immunities, rights of way, and easements associated therewith or appurtenant thereto, whether or not the interests or rights excepted in (a) or (b) appear in the Public Records.
14. Reservations and exceptions, including the terms and conditions thereof:  
 Reserving: Excluding and excepting all mineral lands, should any such be found in the tracts aforesaid but this exclusion and exception according to the terms of the statutes, "shall not be construed to include coal and Iron Lands".  
 Reserved By: United States of America  
 Recorded: April 1, 1896  
 Recording Information: [3754](#)

We note no examination has been made regarding the transfer or taxation of the reserved rights.

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15. Easement, including terms and provisions contained therein:  
Recording Information: [326884](#)  
In Favor of: United States of America  
For: Right to enter upon and construct, operate and maintain pipeline, canals, or laterals, including the banks thereof and to dump waste materials, in connection therewith, together with the right of ingress and egress
16. Contract Between the Landowner and The United States of America with Respect to Terms and Conditions Governing the Sale of Excess and Nonexcess Lands and the terms and conditions thereof:  
Between: United States of America  
And: Ira C. Lampson and Patricia Lampson, husband and wife  
Recording Information: [320114](#)

Subject parcel adopted the terms of said contract thereto by instrument recorded under Auditor's File No. [355503](#).

17. Reservations and exceptions contained in deed from Northern Pacific Railroad Company:  
Auditor's File No.: [408467](#)  
As follows:

Reserving and excepting from said lands so much or such portions thereof as are or may be mineral lands or contain coal or iron, and also the use and the right and title to the use of such surface ground as may be necessary for mining operations and the right of access to such reserved and excepted mineral lands, including lands containing coal or iron, for the purpose of exploring, developing and working the same.

Our title examination does not include the present ownership of the above reserved mineral rights.

18. Any and all offers of dedication, conditions, restrictions, easements, boundary discrepancies or encroachments, notes and/or provisions shown or disclosed by Short Plat No. 1141 recorded under recording number [843472](#).
19. Any and all offers of dedication, conditions, restrictions, easements, boundary discrepancies or encroachments, notes and/or provisions shown or disclosed by Short Plat No. 2766 recorded under recording number [2003-054797](#).
20. Covenants, conditions, restrictions and/or easements; but deleting any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, family status, or national origin to the extent such covenants, conditions or restrictions violate Title 42, Section 3604(c), of the United States Codes:  
Recording Information: [2005-000535](#)

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21. Covenants, conditions, restrictions and/or easements; but deleting any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, family status, or national origin to the extent such covenants, conditions or restrictions violate Title 42, Section 3604(c), of the United States Codes:  
Recording Information: [2005-039008](#)
22. Covenants, conditions, restrictions and/or easements; but deleting any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, family status, or national origin to the extent such covenants, conditions or restrictions violate Title 42, Section 3604(c), of the United States Codes:  
Recording Information: [2008-012442](#)
23. Deed of Trust and the terms and conditions thereof.  
Grantor/Trustor: Thomas M. Fields and Shelby A. Fields, husband and wife  
Grantee/Beneficiary: Gesa Credit Union, a State Chartered Credit Union  
Trustee: Trustee Services Inc.  
Amount: \$450,500.00  
Dated: May 2, 2017  
Recorded: May 12, 2017  
Recording Information: [2017-012735](#)
24. There are various ongoing closures and inaccessibility of certain records in counties and municipalities across the country due to the COVID-19 Emergency. If unable to record documents in the Public Records due to closure or inaccessibility, execution of an Affidavit of Understanding and Indemnity and Hold Harmless Agreement Due to the COVID-19 Emergency is required by the parties to the contemplated transaction. Contact the Company prior to closing as additional requirements and/or exceptions may be added based on the facts and circumstances of the transaction.

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## INFORMATIONAL NOTES

- A. Effective January 1, 1997, and pursuant to amendment of Washington State Statutes relating to standardization of recorded documents, certain format and content requirements must be met (refer to RCW 65.04.045). Failure to comply may result in rejection of the document by the recorder or additional fees being charged, subject to the Auditor's discretion.
- B. Any sketch attached hereto is done so as a courtesy only and is not part of any title commitment or policy. It is furnished solely for the purpose of assisting in locating the Land and First American expressly disclaims any liability which may result from reliance made upon it.
- C. The description can be abbreviated as suggested below if necessary to meet standardization requirements. The full text of the description must appear in the document(s) to be insured.

Lot 3, Short Plat No. 2766

APN: 119804012766003

Property Address: 191616 E. Game Farm Rd., Kennewick, WA 99337

- D. The following deeds describing the Land have been recorded within 36 months of the Commitment Date: [2017-012734](#)
- E. All matters regarding extended coverage have been cleared for mortgagee's policy. The coverage contemplated by this paragraph will not be afforded in any forthcoming owner's standard coverage policy to be issued.

NOTE: The forthcoming Mortgagee's Policy will be the ALTA 2006 Policy unless otherwise noted on Schedule A herein.

NOTE: We find no judgments or Federal tax liens against the vestee herein, unless otherwise shown as a numbered exception above.

NOTE: A FEE MAY BE CHARGED UPON THE CANCELLATION OF THIS COMMITMENT PURSUANT TO WASHINGTON STATE INSURANCE CODE AND THE FILED RATE SCHEDULE OF THIS COMPANY.

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# First American Commitment

ALTA Commitment for Title Insurance

ISSUED BY

**First American Title Insurance Company**

File No: 4381-3439377

## COMMITMENT FOR TITLE INSURANCE

**Issued By**

**FIRST AMERICAN TITLE INSURANCE COMPANY**

## NOTICE

**IMPORTANT-READ CAREFULLY:** THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACONTRACTUAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

## COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I-Requirements; Schedule B, Part II-Exceptions; and the Commitment Conditions, **First American Title Insurance Company**, a Nebraska Corporation (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Policy Amount and the name of the Proposed Insured.

If all of the Schedule B, Part I-Requirements have not been met within six months after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

**First American Title Insurance Company**

Dennis J. Gilmore  
President

Jeffrey S. Robinson  
Secretary

**If this jacket was created electronically, it constitutes an original document.**

*This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by First American Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I-Requirements; Schedule B, Part II-Exceptions.*

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## **COMMITMENT CONDITIONS**

### **1. DEFINITIONS**

- (a) "Knowledge" or "Known": Actual or imputed knowledge, but not constructive notice imparted by the Public Records.
  - (b) "Land": The land described in Schedule A and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways, or waterways, but this does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
  - (c) "Mortgage": A mortgage, deed of trust, or other security instrument, including one evidenced by electronic means authorized by law.
  - (d) "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
  - (e) "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
  - (f) "Proposed Policy Amount": Each dollar amount specified in Schedule A as the Proposed Policy Amount of each Policy to be issued pursuant to this Commitment.
  - (g) "Public Records": Records established under state statutes at the Commitment Date for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge.
  - (h) "Title": The estate or interest described in Schedule A.
2. If all of the Schedule B, Part I—Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.
3. The Company's liability and obligation is limited by and this Commitment is not valid without:
- (a) the Notice;
  - (b) the Commitment to Issue Policy;
  - (c) the Commitment Conditions;
  - (d) Schedule A;
  - (e) Schedule B, Part I—Requirements; and
  - (f) Schedule B, Part II—Exceptions.

### **4. COMPANY'S RIGHT TO AMEND**

The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company shall not be liable for any other amendment to this Commitment.

### **5. LIMITATIONS OF LIABILITY**

- (a) The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
  - (i) comply with the Schedule B, Part I—Requirements;
  - (ii) eliminate, with the Company's written consent, any Schedule B, Part II—Exceptions; or
  - (iii) acquire the Title or create the Mortgage covered by this Commitment.
- (b) The Company shall not be liable under Commitment Condition 5(a) if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
- (c) The Company will only have liability under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
- (d) The Company's liability shall not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Conditions 5(a)(i) through 5(a)(iii) or the Proposed Policy Amount.
- (e) The Company shall not be liable for the content of the Transaction Identification Data, if any.
- (f) In no event shall the Company be obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I—Requirements have been met to the satisfaction of the Company.
- (g) In any event, the Company's liability is limited by the terms and provisions of the Policy.

*This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by First American Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions.*

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## **6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT**

- (a) Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
- (b) Any claim must be based in contract and must be restricted solely to the terms and provisions of this Commitment.
- (c) Until the Policy is issued, this Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
- (d) The deletion or modification of any Schedule B, Part II—Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
- (e) Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.
- (f) When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.

## **7. IF THIS COMMITMENT HAS BEEN ISSUED BY AN ISSUING AGENT**

The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for the purpose of providing closing or settlement services.

## **8. PRO-FORMA POLICY**

The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.

## **9. ARBITRATION**

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Policy Amount is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Proposed Insured as the exclusive remedy of the parties. A Proposed Insured may review a copy of the arbitration rules at <http://www.alta.org/arbitration>.

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*First American*

## Exhibit A

ISSUED BY

**First American Title Insurance Company**

File No: 4381-3439377

File No.: 4381-3439377

Thomas M. Fields and Shelby A. Fields, husband and wife

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF BENTON, STATE OF WA, AND IS DESCRIBED AS FOLLOWS:

Lot 3, Short Plat No. 2766, according to the Survey thereof recorded under Auditor's File No. [2003-054797](#), records of Benton County, Washington.

119804012766003

191616 E. Game Farm Rd.  
Kennewick, Washington 99337

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After Recording Return To:  
**Gesa Credit Union**  
**51 Gage Blvd**  
**Richland, WA 99352**  
**509-378-3100**

**Stewart Title of the Tri-cities**

01306-17925

[Space Above This Line For Recording Data]

**DEED OF TRUST**

Loan #: 1000008631

Prepared By:  
**Gesa Credit Union**  
**51 Gage Blvd**  
**Richland, WA 99352**

**Reference numbers** of related documents:  
on page N/A of document

**Grantor(s):**

**Fields, Thomas M**  
**Fields, Shelby A**

**Grantee(s):**

**Gesa Credit Union**

**Trustee(s):**

**Trustee Services Inc., PO Box 2980, Silverdale, WA 98383**

**Legal Description:**

1. **Lt 3, SP No. 2766** Abbreviated form (*lot, block, plat name, section-township-range*)
2. Additional legal description is on page 3 of document

**Assessor's Property Tax Parcel Account Number(s): 1-1980-401-2766-003**



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## DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A)     **"Security Instrument"** means this document, which is dated **May 02, 2017**, together with all Riders to this document.
- (B)     **"Borrower"** is Thomas M Fields and Shelby A Fields Husband and Wife. Borrower is the trustor under this Security Instrument.
- (C)     **"Lender"** is Gesa Credit Union. Lender is a State Chartered Credit Union organized and existing under the laws of THE STATE OF WASHINGTON. Lender's address is 51 Gage Blvd, Richland, WA 99352. Lender is the beneficiary under this Security Instrument.
- (D)     **"Trustee"** is Trustee Services Inc., PO Box 2980, Silverdale, WA 98383.
- (E)     **"Note"** means the promissory note signed by Borrower and dated **May 02, 2017**. The Note states that Borrower owes Lender **FOUR HUNDRED FIFTY THOUSAND FIVE HUNDRED AND NO/100 Dollars (U.S. \$450,500.00)** plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **June 01, 2047**.
- (F)     **"Property"** means the property that is described below under the heading "Transfer of Rights in the Property."
- (G)     **"Loan"** means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
- (H)     **"Riders"** means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

[X] Adjustable Rate Rider    [ ] Condominium Rider               [ ] Second Home Rider  
[ ] Balloon Rider           [X] Planned Unit Development Rider    [ ] VA Rider  
[ ] 1-4 Family Rider        [ ] Biweekly Payment Rider          [ ] Other(s) [specify]

- (I)     **"Applicable Law"** means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
- (J)     **"Community Association Dues, Fees, and Assessments"** means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
- (K)     **"Electronic Funds Transfer"** means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
- (L)     **"Escrow Items"** means those items that are described in Section 3.
- (M)     **"Miscellaneous Proceeds"** means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.



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(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

#### TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Benton:

Lot 3, Short Plat No. 2766, according to the Short Plat thereof recorded November 5, 2003, under Auditor's Recording No. 2003-054797, records of Benton County, Washington.

which currently has the address of 191616 E. Game Farm Rd., Kennewick, Washington 99337 ("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

#### UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

##### 1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.

Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are



insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

**2. Application of Payments or Proceeds.** Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

**3. Funds for Escrow Items.** Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be



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deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

**4. Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

**5. Property Insurance.** Borrower shall keep the improvements now existing or hereafter



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erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under



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Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

**6. Occupancy.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

**7. Preservation, Maintenance and Protection of the Property; Inspections.** Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

**8. Borrower's Loan Application.** Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

**9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument.** If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.



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Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

**10. Mortgage Insurance.** If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

**(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.**



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**(b) Any such agreements will not affect the rights Borrower has – if any – with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.**

**11. Assignment of Miscellaneous Proceeds; Forfeiture.** All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of



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any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

**12. Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

**13. Joint and Several Liability; Co-signers; Successors and Assigns Bound.** Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

**14. Loan Charges.** Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

**15. Notices.** All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address



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unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

**16. Governing Law; Severability; Rules of Construction.** This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

**17. Borrower's Copy.** Borrower shall be given one copy of the Note and of this Security Instrument.

**18. Transfer of the Property or a Beneficial Interest in Borrower.** As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

**19. Borrower's Right to Reinstate After Acceleration.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and



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(d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

**20. Sale of Note; Change of Loan Servicer; Notice of Grievance.** The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

**21. Hazardous Substances.** As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances



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in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

**NON-UNIFORM COVENANTS.** Borrower and Lender further covenant and agree as follows:

**22. Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property at public auction at a date not less than 120 days in the future. The notice shall further inform Borrower of the right to reinstate after acceleration, the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale, and any other matters required to be included in the notice by Applicable Law. If the default is not cured on or before the date specified in the notice, Lender at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and/or any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall give written notice to Trustee of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee and Lender shall take such action regarding notice of sale and shall give such notices to Borrower and to other persons as Applicable Law may require. After the time required by Applicable Law and after publication of the notice of sale, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of the Property for a period or periods permitted by Applicable Law by public announcement at the time and place fixed in the notice of sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it or to the clerk of the superior court of the county in which the sale took place.

**23. Reconveyance.** Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes



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evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it. Such person or persons shall pay any recordation costs and the Trustee's fee for preparing the reconveyance.

**24. Substitute Trustee.** In accordance with Applicable Law, Lender may from time to time appoint a successor trustee to any Trustee appointed hereunder who has ceased to act. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by Applicable Law.

**25. Use of Property.** The Property is not used principally for agricultural purposes.

**26. Attorneys' Fees.** Lender shall be entitled to recover its reasonable attorneys' fees and costs in any action or proceeding to construe or enforce any term of this Security Instrument. The term "attorneys' fees," whenever used in this Security Instrument, shall include without limitation attorneys' fees incurred by Lender in any bankruptcy proceeding or on appeal.

**ORAL AGREEMENTS OR ORAL COMMITMENTS TO LOAN MONEY, EXTEND CREDIT, OR TO FORBEAR FROM ENFORCING REPAYMENT OF A DEBT ARE NOT ENFORCEABLE UNDER WASHINGTON LAW.**

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.



(Seal)

Borrower - Thomas M Fields



(Seal)

Borrower - Shelby A Fields



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[Space Below This Line for Acknowledgement]

State of Washington

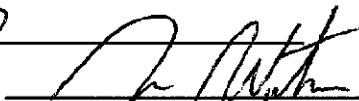
County Benton

I certify that I know or have satisfactory evidence that

Thomas M Fields and Shelby A Fields

(name of person) is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 5-8-17



Signature of Notary

Escrow Officer

Title

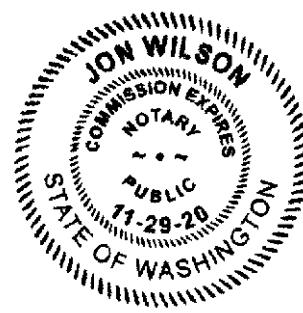
My Commission expires: 11-29-28

Origination Company: Gesa Credit Union

NMLSR ID: 402395

Originator: Joel McFarland

NMLSR ID: 108538



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**EXHIBIT A**

**Lot 3, Short Plat No. 2766, according to the Short Plat thereof recorded November 5, 2003, under Auditor's Recording No. 2003-054797, records of Benton County, Washington.**



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Loan #: 1000008631

**ADJUSTABLE RATE RIDER**  
**(10 Year Treasury Rate Index–Rate Caps)**

THIS ADJUSTABLE RATE RIDER is made this 2nd day of **May, 2017**, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Fixed/Adjustable Rate Note (the "Note") to **Gesa Credit Union** ("Lender") of the same date and covering the property described in the Security Instrument and located at:

**191616 E. Game Farm Rd., Kennewick, WA 99337**  
[Property Address]

**THE NOTE PROVIDES FOR A CHANGE IN BORROWER'S FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE. THE NOTE LIMITS THE AMOUNT BORROWER'S ADJUSTABLE INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE BORROWER MUST PAY.**

**ADDITIONAL COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

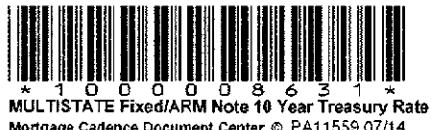
**A. ADJUSTABLE RATE AND MONTHLY PAYMENT CHANGES**

The Note provides for an initial fixed interest rate of **4.250%**. The Note also provides for a change in the initial fixed rate to an adjustable interest rate, as follows:

**4. ADJUSTABLE INTEREST RATE AND MONTHLY PAYMENT CHANGES**

**(A) Change Dates**

The initial fixed interest rate I will pay will change to an adjustable interest rate on the first day of **June, 2032**, and the adjustable interest rate I will pay may change on that day every One Hundred and Eightieth (180th) month thereafter. The date on which my initial fixed interest rate changes to an adjustable interest rate, and each date on which my adjustable interest rate could change, is called a "Change Date."



**(B) The Index**

Beginning with the first Change Date, my adjustable interest rate will be based on an Index. The "Index" is The weekly average yield on United States Treasury securities adjusted to a constant maturity of ten years, as made available by the Federal Reserve Board. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

**(C) Calculation of Changes**

Before each Change Date, the Note Holder will calculate my new interest rate by adding **ONE AND 750/1000** percentage points (**1.750%**) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth percentage point (**0.125%**). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

**(D) Limits on Interest Rate Changes**

The interest rate I am required to pay at the first Change Date will not be greater than **10.250%** or less than **3.000%**. Thereafter, my adjustable interest rate will never be increased or decreased on any single Change Date by more than **SIX AND NO/100** percentage points (**6%**) from the rate of interest I have been paying for the preceding 180 months. My interest rate will never be greater than **10.250%**.

**(E) Effective Date of Changes**

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

**(F) Notice of Changes**

The Note Holder will deliver or mail to me a notice of any changes in my initial fixed interest rate to an adjustable interest rate and of any changes in my adjustable interest rate before the effective date of any change. The notice will include the amount of my monthly payment, any information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

**B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER**

1. Until Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Uniform Covenant 18 of the Security Instrument shall read as follows:

**Transfer of the Property or a Beneficial Interest in Borrower.** As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for



deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

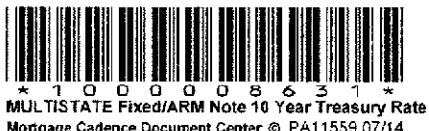
2. When Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Uniform Covenant 18 of the Security Instrument described in Section B1 above shall then cease to be in effect, and the provisions of Uniform Covenant 18 of the Security Instrument shall be amended to read as follows:

**Transfer of the Property or a Beneficial Interest in Borrower.** As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

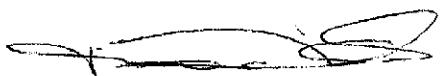
If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies



(Page 3 of 4)

permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Fixed/Adjustable Rate Rider.



(Seal)

Borrower - Thomas M Fields

(Seal)

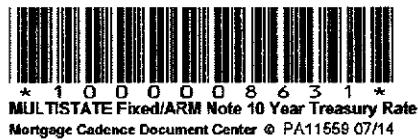
Borrower - Shelby A Fields

Origination Company: Gesa Credit Union

NMLSR ID: 402395

Originator: Joel McFarland

NMLSR ID: 108538



(Page 4 of 4)

Loan #: 1000008631

## PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 2nd day of May, 2017, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to **Gesa Credit Union** (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

191616 E. Game Farm Rd., Kennewick, WA 99337  
[Property Address]

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in THE COVENANTS, CONDITIONS AND RESTRICTIONS FILED OF RECORD THAT AFFECT THE PROPERTY (the "Declaration"). The Property is a part of a planned unit development known as:

Oakhill Country Estates HOA  
[Name of Planned Unit Development]

(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest.

**PUD COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

**A. PUD Obligations.** Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

**B. Property Insurance.** So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is



\* 1 0 0 0 0 0 8 6 3 1 \*  
MULTISTATE PUD RIDER-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
Mortgage Cadence Document Center © 3204 01/14



\* M C P U D R D R \*  
Form 3150 1/01  
(page 1 of 3 pages)

satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes and floods, for which Lender requires insurance, then: (i) Lender waives the provision in Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

What Lender requires as a condition of this waiver can change during the term of the loan.

Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in lieu of restoration or repair following a loss to the Property, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

**C. Public Liability Insurance.** Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

**D. Condemnation.** The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11.

**E. Lender's Prior Consent.** Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

**F. Remedies.** If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.



\* 1 0 0 0 0 0 8 6 3 1 \*  
MULTISTATE PUD RIDER-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
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\* M C P U D R D R \*  
Form 3150 1/01  
(page 2 of 3 pages)

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this PUD Rider.



(Seal)

Borrower - Thomas M Fields



(Seal)

Borrower - Shelby A Fields

Origination Company: **Gesa Credit Union**  
NMLSR ID: **402395**  
Originator: **Joel McFarland**  
NMLSR ID: **108638**



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MULTISTATE PUD RIDER-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
Mortgage Cadence Document Center © 3204 01/14



\* M C P U D R D R \*  
Form 3150 1/01  
(page 3 of 3 pages)

**NOTES**

1. BASIS OF BEARING: SHORT PLAT 1141 RECORDED IN VOLUME 1, OF SURVEYS, PAGE 1141, RECORDS OF BENTON COUNTY, WASHINGTON.  
 2. STAKE SHOT AND COORDINATES FOR THE EASY LOCATED ON THE SURVEY LINE. ALL COORDINATES ARE IN FEET.  
 3. PRICE TO THE APPLICANT FOR THE GRANTING OF A BUILDING OR FACTORY PERMIT MUST COMPLY WITH ROW 90-44-050 REGARDING PUBLIC GROUND WATER. THE APPLICANT THAT FOR A BUILDING OR FAS PERMIT MUST DEMONSTRATE THAT POTABLE WATER IS LEGALLY AVAILABLE BY PRESENTING: (A) EVIDENCE OF A VALID WATER RIGHT PERMIT FROM THE WASHINGTON STATE DEPARTMENT OF ECOLOGY FOR THE PROPOSED WELLS FOR EACH LOT; (B) A WATER WELL REPORT FILED AND RECEIVED BY WASHINGTON STATE DEPARTMENT OF ECOLOGY FOR AN INDIVIDUAL WELL THAT IS ASSOCIATED WITH ROW 90-44-050; (C) WRITTEN APPROVAL FROM THE WASHINGTON STATE DEPARTMENT OF HEALTH THAT A GROUP A OR GROUP B PUBLIC WATER SUPPLY SYSTEM HAS BEEN INSTALLED AND IS AVAILABLE FOR PROVIDING POTABLE WATER TO THE LOT.

4. ADDRESS NUMBERS (NOTED IN BRACKETS) ARE SUBJECT TO CHANGE UNTIL THE EXACT LOCATION OF ACCESS ONTO THE SHORT PLAT IS DETERMINED.  
 5. ALL STRUCTURES MUST BE AT LEAST 25 FEET BACK FROM ALL ACCESS EASEMENTS SHOWN HEREON. HEREBY CERTIFY THAT ALL EASEMENTS, SHOWN HEREON, ARE HEREBY GIVEN UPON AS ACCESS, USE, MAINTENANCE, BY ONE OWNER OF PROPERTY. CURRENT UTILITY PROVIDER SAD (UTL) EASEMENTS ARE FOR THE USE, ACCESS AND MAINTENANCE OF ELECTRIC POWER, AND TELEPHONE, CABLE AND OTHER DEFINED UTILITIES, TO AND THROUGH SAID TRACT.

**NOTES CONT'D**

7. NO BUILDING OR FAS OCCUPANCY PERMITS SHALL BE ISSUED UNTIL THE ACCESSES SHOWN HEREON HAVE BEEN IMPROVED FOR THE USE OF THE PUBLIC ROAD WHICH THE PERMIT IS REQUESTED TO THE STANDARD PROVIDED IN B.C.C. 3.1.B.

8. BENTON COUNTY IS NOT RESPONSIBLE FOR THE CONSTRUCTION AND/OR MAINTENANCE OF PRIVATE ACCESS EASEMENTS.

9. IT IS EXPRESSLY DECLARED AND UNDERSTOOD THAT BENTON COUNTY HAS NO DUTY, OBLIGATION, OR RESPONSIBILITY FOR THE CONSTRUCTION, UPKEEP, MAINTENANCE, OR REPAIR OF STORM DRAINAGE FACILITIES OR DITCHES LOCATED OUTSIDE OF THE CLOUD RIVER DRAINAGE BASIN.

10. ALL TRAMME EASEMENTS, CANALS, OR OTHER WATERWAYS THAT ARE CROSSED BY AN IMPROVED ACCESS EASEMENT OR DRIVEWAY SHALL BE TRAVESED BY A BRIDGE, OR A CULVERT THAT IS DESIGNED BY A LICENSED WASHINGTON STATE ENGINEER TO MEET A TEN (10) YEAR STORMWATER RUNOFF AND HAVE A MINIMUM DRIVING SURFACE WIDTH OF TWENTY (20) FEET. PLEASE CONTACT THE BENTON COUNTY PLANNING AND BUILDING DEPARTMENT FOR FURTHER INFORMATION.

11. ALL LOTS SHALL USE ACCESS EASEMENTS TO ACCESS STREETS.

12. NO BUILDING OR FAS OCCUPANCY PERMIT SHALL BE ISSUED UNTIL THE ACCESS ONTO GAME FARM ROAD HAS BEEN CONSTRUCTED TO BENTON COUNTY DEPARTMENT OF PUBLIC WORKS STANDARD 98-05.

**SHORT PLAT NO. 2166**

PORTION SE1/4, SECTION 19, T. 8 N., R. 30 E., W.M.  
BENTON COUNTY, WASHINGTON

**DESCRIPTION**

LOT 3, ALL 3, SHORT PLAT 1141, ACCORDING TO THE SURVEY THEREOF RECORDED UNDER AUDITOR'S FILE NO. 04-44-02 RECORDS OF BENTON COUNTY, WASHINGTON.

**OWNERS' CERTIFICATE**

WE, C & O EDWARDS, LP, AND KEY BANK OF WASHINGTON AS MORTGAGE, HEREBY CERTIFY THAT WE ARE THE OWNERS OF THE TRACT OF LAND DESCRIBED HEREON AND THAT WE HAVE CAUSED Said LAND TO BE USED AND RETAINED IN LOT 3, ALL 3, SHORT PLAT 1141, AS Shown ON THE SURVEY THEREOF RECORDED UNDER AUDITOR'S FILE NO. 04-44-02 RECORDS OF BENTON COUNTY, WASHINGTON.

BY: *Michael Edwards* BY: *Cherie Edwards*  
C & O OWNERS, LP  
KEY BANK OF WASHINGTON  
BY: *Micheal Edwards* BY: *Cherie Edwards*

**ACKNOWLEDGMENTS**

STATE OF WASHINGTON

COUNTY OF BENTON

CERTIFY THAT I KNOW OR HAVE SATISFACTORY EVIDENCE THAT *Cherie Edwards*, SIGNED THIS INSTRUMENT, ON OATH, STATED THAT SHE IS AUTHORIZED TO EXECUTE THE SAME AS THE *Project Location* ON BEHALF OF THE *Key Bank of Washington*, TO BE THE FREE AND VOLUNTARY ACT OF THE PARTIES FOR THE PURPOSES MENTIONED IN THE INSTRUMENT, AND FOR THE USES AND PURPOSES PUBLIC IN AND FOR THE STATE OF WASHINGTON.

MY APPOINTMENT EXPIRES *2016*

MY APPOINTMENT EXPIRES *2016*

STATE OF WASHINGTON  
COUNTY OF BENTON  
I HEREBY CERTIFY THAT THE PROPERTY DESCRIBED HEREIN IS LOCATED ON THIS SHORT PLAT IN THE KENNEWICK IRRIGATION DISTRICT, SHAM THE IRRIGATION EASEMENTS SHOWN ON THIS SHORT PLAT ARE ENTITLED TO IRRIGATION WATER UNDER THE OPERATING RULES AND REGULATIONS OF THE DISTRICT HAVE EXPRESSED THE REQUIREMENTS OF ROW 90-2,731, AND THAT ALL ASSESSMENTS HAVE BEEN PAID THROUGH THE YEAR 2010.

MY APPOINTMENT EXPIRES *2016*

MY APPOINTMENT EXPIRES *2016*

STATE OF WASHINGTON  
COUNTY OF BENTON  
I HEREBY CERTIFY THAT THE PROPERTY DESCRIBED HEREIN IS LOCATED ON THIS SHORT PLAT IN THE KENNEWICK IRRIGATION DISTRICT, SHAM THE IRRIGATION EASEMENTS SHOWN ON THIS SHORT PLAT ARE ENTITLED TO IRRIGATION WATER UNDER THE OPERATING RULES AND REGULATIONS OF THE DISTRICT HAVE EXPRESSED THE REQUIREMENTS OF ROW 90-2,731, AND THAT ALL ASSESSMENTS HAVE BEEN PAID THROUGH THE YEAR 2010.

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STATE OF WASHINGTON  
COUNTY OF BENTON  
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COUNTY OF BENTON  
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STATE OF WASHINGTON  
COUNTY OF BENTON  
I HEREBY CERTIFY THAT THE PROPERTY DESCRIBED HEREIN IS LOCATED ON THIS SHORT PLAT IN THE KENNEWICK IRRIGATION DISTRICT, SHAM THE IRRIGATION EASEMENTS SHOWN ON THIS SHORT PLAT ARE ENTITLED TO IRRIGATION WATER UNDER THE OPERATING RULES AND REGULATIONS OF THE DISTRICT HAVE EXPRESSED THE REQUIREMENTS OF ROW 90-2,731, AND THAT ALL ASSESSMENTS HAVE BEEN PAID THROUGH THE YEAR 2010.

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STATE OF WASHINGTON  
COUNTY OF BENTON  
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MY APPOINTMENT EXPIRES *2016*

MY APPOINTMENT EXPIRES *2016*

STATE OF WASHINGTON  
COUNTY OF BENTON  
I HEREBY CERTIFY THAT THE PROPERTY DESCRIBED HEREIN IS LOCATED ON THIS SHORT PLAT IN THE KENNEWICK IRRIGATION DISTRICT, SHAM THE IRRIGATION EASEMENTS SHOWN ON THIS SHORT PLAT ARE ENTITLED TO IRRIGATION WATER UNDER THE OPERATING RULES AND REGULATIONS OF THE DISTRICT HAVE EXPRESSED THE REQUIREMENTS OF ROW 90-2,731, AND THAT ALL ASSESSMENTS HAVE BEEN PAID THROUGH THE YEAR 2010.

MY APPOINTMENT EXPIRES *2016*

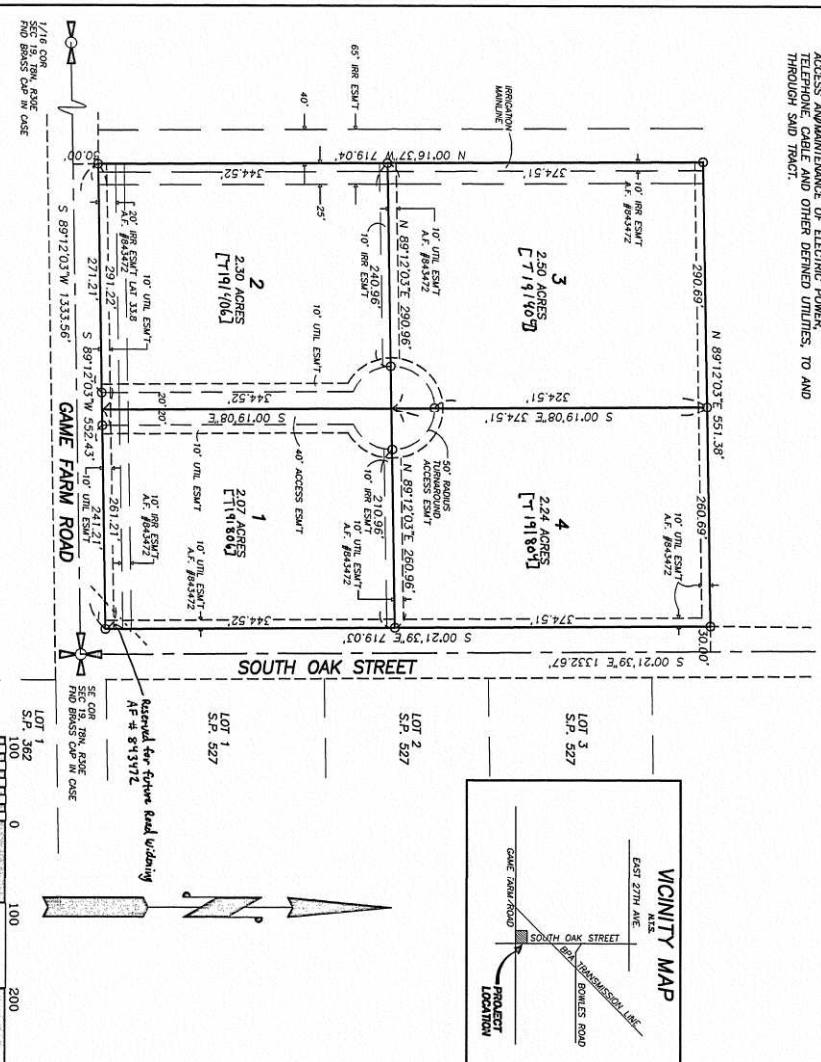
MY APPOINTMENT EXPIRES *2016*

STATE OF WASHINGTON  
COUNTY OF BENTON  
I HEREBY CERTIFY THAT THE TIMES ON THE LAND DESCRIBED HEREON HAVE BEEN PAID TO AND INCLUDING THE YEAR 2013. -1980-10-114-02-111-*200-00-00-00-00*

Bentley County Treasurer  
*Diane A. Dahlstrom* *Jeri Hall*  
DATE *5 Nov 03*

AUDITOR'S CERTIFICATE  
AUDIT FOR RECORD AT THE REQUEST OF C & O EDWARDS, LP, AT *11/1/03* DATE *11/1/03* OF THIS DAY OF *NOVEMBER*, RECORDS OF BENTON COUNTY, WASHINGTON.

SEC. 1, 9, TOW. 8N., R. 30 E., W.M.  
LAND BOUNDARIES IN CASE



GRAPHIC SCALE - FEET

**4506-T**

(March 2019)  
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](http://www.irs.gov/form4506t).

OMB No. 1545-1872

1000025349

**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.  <b>Thomas M Fields</b>	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)  <b>541-76-9791</b>
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)  <b>Thomas M Fields, 2100 S Beech St, Kennewick, WA 99337</b>	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5a 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.  <b>DataVerify 16100 Chesterfield Parkway, Suite 200, Chesterfield, MO 63017</b> (866)895-3282	
5b Customer file number (if applicable) (see instructions)	

**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 5a, 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. ►	[ ]
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	[ ]
<b>Caution:</b> 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.	[ ]

12/31/2017

12/31/2018

/ /

/ /

**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:** This form must be received by IRS within 120 days of the signature date.

[X] **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.

DocuSigned by:

E80838523FC3477...

Mar-13-2020 | 5:28 PM CDT

Phone number of taxpayer on line 1a or 2a  
**(509) 308-7320****Sign Here**

Signature (see instructions)

Date

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

Spouse's signature

Date



## Form 4506-T (Rev. 3-2019)

Page 2

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](http://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.

**What's New.** The transcripts provided by the IRS have been modified to protect taxpayers' privacy. Transcripts only display partial personal information, such as the last four digits of the taxpayer's Social Security Number. Full financial and tax information, such as wages and taxable income, is shown on the transcript.

A new optional Customer File Number field is available to use when requesting a transcript. You have the option of inputting a number, such as a loan number, in this field. You can input up to 10 numeric characters. The customer file number should not contain an SSN. This number will print on the transcript. The customer file number is an optional field and not required.

## 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 5a) 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](http://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 855-587-9604
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 855-800-8105
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 S-2 Kansas City, MO 64999 855-821-0094

## Chart for all other transcripts

If you lived in  
or your business  
was in:  
Mail or fax to:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409  855-298-1145
Maine, Massachusetts, New Hampshire, New York, Pennsylvania, Vermont	Internal Revenue Service RAIVS Team Stop 6705 S-2 Kansas City, MO 64999  855-821-0094

**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 5b.** Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number should not contain an SSN. Completion of this line is not required.

**Note.** If you use an SSN, name or combination of both, we will not input the information and the customer file number will be blank on the transcript.

**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. 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.



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.

**4506-T**

(March 2019)  
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](http://www.irs.gov/form4506t).

OMB No. 1545-1872

1000025349

**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.  <b>Shelby A Fields</b>	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)  <b>544-98-6607</b>
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)  <b>Shelby A Fields, 2100 S Beech St, Kennewick, WA 99337</b>	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5a 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.  <b>DataVerify 16100 Chesterfield Parkway, Suite 200, Chesterfield, MO 63017</b> (866)895-3282	
5b Customer file number (if applicable) (see instructions)	

**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 5a, 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. ►	[ ]
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 [ ]	[ ]
<b>Caution:</b> 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.	[ ]

12/31/2017

12/31/2018

/ /

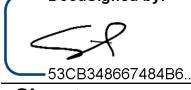
/ /

**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:** This form must be received by IRS within 120 days of the signature date.

[X] **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.

DocuSigned by:



53CB348667484B6...

Mar-13-2020 | 3:28 PM PDT

Phone number of taxpayer on line 1a or 2a  
**(509) 308-7319**

**Sign  
Here**

Signature (see instructions)

Date

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

Spouse's signature

Date



## Form 4506-T (Rev. 3-2019)

Page 2

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](http://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.

**What's New.** The transcripts provided by the IRS have been modified to protect taxpayers' privacy. Transcripts only display partial personal information, such as the last four digits of the taxpayer's Social Security Number. Full financial and tax information, such as wages and taxable income, is shown on the transcript.

A new optional Customer File Number field is available to use when requesting a transcript. You have the option of inputting a number, such as a loan number, in this field. You can input up to 10 numeric characters. The customer file number should not contain an SSN. This number will print on the transcript.

The customer file number is an optional field and not required.

## 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 5a) 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](http://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 855-587-9604
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 855-800-8105
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 S-2 Kansas City, MO 64999 855-821-0094

## Chart for all other transcripts

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or your business  
was in:

Mail or fax to:

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Maine, Massachusetts, New Hampshire, New York, Pennsylvania, Vermont	Internal Revenue Service RAIVS Team Stop 6705 S-2 Kansas City, MO 64999  855-821-0094

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

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**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.

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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.



## Timing & Delivery

### Order Services

Loan Information			
Loan ID	1000025349	Application Date	3/10/2020 <b>Earliest Possible Signing Date</b>
Product	30 Year Fixed	Conversion Date	4/28/2020 <b>Scheduled Loan Signing Date</b>
Purpose	Refinance	Rate Lock Date	4/28/2020 <b>CD Latest Compliant Received Date</b>
Loan Status	Ready to Draw Closing Docs	Rate Lock Expiration Date	4/24/2020 <b>CD Calculated Received Date</b>
EConsent Status	Consent	Scheduled Loan Funding Date	4/24/2020 <b>CD Early Receipt Confirmation Date</b>
EConsent Date	3/11/2020 6:49 PM		

Loan Estimate			
Initial Delivery Deadline	3/13/2020	Intent to Proceed Expiration	3/25/2020
Integrated Disclosure Type	Alternate	Intent to Proceed Date	3/13/2020
Initial Issue Date	3/13/2020	Intent to Proceed Indicator	Yes
Initial Order Date	3/13/2020 11:38 AM	Intent to Proceed Method	Electronic
Initial Delivery Method	Electronically <input checked="" type="checkbox"/>		
Revised Issued Date			
Revised Delivery Method			
Early Receipt Confirmation Date	<input type="text"/>		
Early Receipt Notes			
<div style="height: 60px;"></div>			

Closing Disclosure			
Initial Issue Date	4/21/2020	Initial Delivery Method	Electronically <input checked="" type="checkbox"/>
Revised Issue Date	4/24/2020	Revised Delivery Method	Electronically <input checked="" type="checkbox"/>
Revised Reason	Other <input checked="" type="checkbox"/>		
Revised Other Description	Borrower wanted an interest credit - YMC		
Early Receipt Confirmation Date	<input type="text"/> 		
Early Receipt Notes			
<div style="height: 60px;"></div>			
Waive 3 Day Waiting Period?	<input type="checkbox"/>		
Waive 3 Day Waiting Period Description	<div style="height: 60px;"></div>		



www.mersonline.org  
1007413

## MIN Summary

### Summary

1007413-1000025349-7	Active (Registered)		
191616 E GAME FARM RD	MOM		
KENNEWICK, WA 99337	First Lien		
Reg Date	05/04/2020		
County/Place	Benton County	Owner Occupied	Yes
Primary Borrower	FIELDS, THOMAS	SSN	XXX-XX-XXXX
Co-Borrower	FIELDS, SHELBY	SSN	XXX-XX-XXXX
Note Amount	\$441,000.00	Note Date	04/28/2020
Pool Number	N/A	Investor Loan Number	N/A
Securitization	N/A		
Servicer	1007413 - Gesa Credit Union		
Custodian	N/A		
Investor	1007413 - Gesa Credit Union		
Subservicer	1001484 - Dovenmuehle Mortgage, Inc.		
Interim Funder	N/A		
Originating Organization	1007413 - Gesa Credit Union		
Property Preservation Co.	N/A		

### Pending Batches

Batch Number	Transfer Type	Status	Transfer Date	Sale Date
No Pending Batches!				



[www.mersonline.org](http://www.mersonline.org)

1007413

## PRE-CLOSE VERBAL REVERIFICATION OF EMPLOYMENT – COVID-19

This form is required for all loans and must be completed prior to the disbursement during the COVID-19 impact period.

### REQUIREMENTS FOR EMPLOYMENT TYPES

- Salaried/W2 Employee: Pre-Close verbal or Written VOE must be performed within 5 business day prior to wire disbursement. If a product required an Initial VVOE 10 business days prior to Note date and that is dated within 5 business days of wire disbursement, this form need not be completed.
- Military Borrower: LES Dated within 30 calendar days prior to the Notedate.
- Self Employed Borrower: Verification of the existence of business within 15 calendar days prior to Note.
- Field of Employment Impacted by COVID-19: Must validate the business is not listed by state or local government site as specifically identified that it must be closed. E.g. Spa, gym, bar, entertainment venue, casino, hair and nail salon, etc.

### LOAN INFORMATION

Loan Number: 1000025349

Borrower Name: Thomas Fields

### EMPLOYER INFORMATION

Employer Name: The Garden Christian Assembly

Employer Contact and Title: Adriana Lerma - Bookkeeper

Employer's Telephone Number or Email Address: 509.735.1650

Identify the source: must be independent of the Borrower and cannot come from the 1003:

- Internet (List site or print page) or
- Directory Assistance

Other: Previous Contact info

### VERBAL VERIFICATION

Is the Borrower currently employed as of \_\_\_\_\_? Date of disbursement \_\_\_\_\_

- YES
- NO – stop and do not continue to fund the loan.
  - If VVOE is only via electronic means and is outdated, it may not be used. Engaging the borrower for assistance may be required.

Is the Borrower active or on leave?

- ACTIVE
- ON LEAVE OR FURLOUGHED Comments: \_\_\_\_\_  
\*If on leave or furlough, do not continue to fund the loan.

VERIFIED BY

Name and Title: Jessie Stanley - Processor/UW

Date\* 5.4.20



## VOE Re-verification Report

Loan Number: **1000025349**  
D1C Report Id: **N15007875XZ2**

Date Submitted: **4/30/2020**  
Date Completed: **5/1/2020**  
Order ID: **1513680**  
Previous Order ID: **1500790**

**Borrower:** Thomas Fields  
**Phone:** 5093087320  
**DOB:** 8/6/1962

Address: 2100 S Beech St City: Kennewick State: WA Zip: 99337

**Employer:** The Garden Christian Assembly

Address: 6811 W. Okanogan PL City: Kennewick State: WA Zip: 99336

### Employment Verification Method and Contact

Verification Method:**Verbal**  
Employer Contact  
Contact Name:**Adriana Lerma**  
Contact Title:**Bookkeeper/Admin Assit.**  
Contact Phone Number:**(509) 735-1650**  
Verified CPA Info:**False**

### Employment Verification Result

Employment Status: Active  
Confirm borrower's date of hire as: **9/7/2006**  
Confirm borrower's job title as: **Senior Pastor**

For questions about this Verification of Employment, please contact Veri-Tax at (800) 969-5100.

#### **Important Message:**

NOTE: The information contained in this report is secured from numerous third parties as described and subject to the service agreement with Veri-Tax LLC. Recipient shall not use this information in a manner contrary to, or in violation of any applicable federal, state, or local law, rule or regulation.



Confirm borrower's possibility of continued employment  
as: **Likely**

Remarks	Employee also receives a monthly house allowance of \$6,000.
Is overtime continuance likely?	2
Is bonus continuance likely?	1
What was the amount of the borrower's last pay increase?	1.75%
What is the amount of the borrower's next pay increase?	1%

### Comments:

Comment for customer	Entered Date: 5/1/2020 8:15:09 AM borjiakor
PH - Pass based on HR verification	5/1/2020 8:14:59 borjiakor AM
AC 509-735-1650 tt: Renee Carter //Office Manger conf access // comp reverify // 509-551-3224 alt number and NO CHANGES	5/1/2020 8:09:43 borjiakor AM
Email to employer: Hello Adriana, You recently completed a Verification of Employment for us on Thomas Fields. Our client needs to confirm that this person is still presently employed and nothing has changed in their employment (e.g., pay, hours) since you had completed the verification. If you can kindly reply and reference (ORDER ID 1513680) to let us know, it would be greatly appreciated. Thank you for your patience and prompt assistance so we can avoid any further delays in your employee's mortgage loan process.	5/1/2020 8:09:35 borjiakor AM
Reverify	

### Re-verification Completed by:

borjiakor

For questions about this Verification of Employment, please contact Veri-Tax at (800) 969-5100.

#### Important Message:

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## VOE Re-verification Report

Loan Number: **1000025349**  
D1C Report Id: **N14461955XZ8**

Date Submitted: **4/24/2020**  
Date Completed: **4/24/2020**  
Order ID: **1500787**  
Previous Order ID: **1446195**

**Borrower:**

**Thomas Fields**  
**5093087320**  
**8/6/1962**

**Phone:**

**DOB:**

Address: 2100 S Beech St City: Kennewick State: WA Zip: 99337

**Employer:**

**The Garden Christian Assembly**

Address: 6811 W. Okanogan PL City: Kennewick State: WA Zip: 99336

### Employment Verification Method and Contact

Verification Method:**Verbal**

Employer Contact

Contact Name:**Adriana Lerma**

Contact Title:**Bookkeeper/Admin Assit.**

Contact Phone Number:**(509) 735-1650**

Verified CPA Info:**False**

### Employment Verification Result

Employment Status:

Active

Confirm borrower's date of hire as: **9/7/2006**

Yes

Confirm borrower's job title as: **Senior Pastor**

Yes

For questions about this Verification of Employment, please contact Veri-Tax at (800) 969-5100.

#### Important Message:

NOTE: The information contained in this report is secured from numerous third parties as described and subject to the service agreement with Veri-Tax LLC. Recipient shall not use this information in a manner contrary to, or in violation of any applicable federal, state, or local law, rule or regulation.

Confirm borrower's possibility of continued employment as: <b>Likely</b>	Yes
Confirm borrower's Pay Rate:	<b>Pay Rate:</b> \$50470.04 <b>Frequency:</b> Annual
Remarks	Employee also receives a monthly house allowance of \$6,000.
Is overtime continuance likely?	2
Is bonus continuance likely?	1
What was the amount of the borrower's last pay increase?	1.75%
What is the amount of the borrower's next pay increase?	1%

**Comments:**

Comment for customer	Entered Date:
PH - Pass based on HR verification	4/24/2020 11:26:38 LGodinez AM
AC 509-735-1650 TT Adriana who completed re-verify	4/24/2020 11:26:20 LGodinez AM
AC 509-735-1650 LVM for re-verify.	4/24/2020 11:18:11 amcbride AM
Email to employer: Hello Adriana, You recently completed a Verification of Employment for us on Thomas Fields. Our client needs to confirm that this person is still presently employed and nothing has changed in their employment (e.g., pay, hours) since you had completed the verification. If you can kindly reply and reference (ORDER ID 1500787) to let us know, it would be greatly appreciated. Thank you for your patience and prompt assistance so we can avoid any further delays in your employee's mortgage loan process.	4/24/2020 11:11:02 kallen_VOE AM

**Re-verification Completed by:**

LGodinez

For questions about this Verification of Employment, please contact Veri-Tax at (800) 969-5100.

**Important Message:**

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Order Id: 1446195  
Loan Number: 1000025349  
D1C Report Id: N14461955CX6

Order Submitted Date: 3/31/2020  
Order Completed Date: 4/22/2020

### Requesting User Information:

Customer Id/Name: 213016-Gesa Credit Union

User Name: Angela Stevenson

### Order Information:

#### Borrower Information

Name: Thomas Fields

SSN: 541769791

Current/Previous Employer: CURRENT

Self Employed? NO

Address: 2100 S Beech St

City: Kennewick

State: WA

Zip: 99337

Phone: 5093087320

Date of Birth: 8/6/1962

#### Employer Information

Company Name: The Garden Christian Assembly

#### Employer Contact Information

Phone: (509) 591-9835

Contact Name: Adriana Lerma

Address: 6811 W. Okanogan PL

Fax:

City: Kennewick State: WA Zip: 99336

Email: Adriana@gcatc.com

### Verification Result



VOE Result : CP - Conditional Pass based on customer review

#### Data Verification - Independent Research Result

Does the Business Name match against public records?

Yes

Source of Business Name:

<http://thegardentricities.com/contact/>

Remarks

Employee also receives a monthly house allowance of \$6,000.

Is overtime continuance likely?

Decline to Answer

Is bonus continuance likely?

Yes

#### Employment Verification Method & Contact

##### Verification Method

Written

Verification Date

4/22/2020 10:48:47 AM

##### Employer Contact

Contact Name

Adriana Lerma

Contact Title

Bookkeeper/Admin Assit.

Contact Phone Number

(509) 735-1650

Contact Email Address

adriana@gcatc.com

Verified CPA Info

No

#### Employment Verification Result - CURRENT

##### Employment:

Employment Status

Active

Start Date

9/7/2006

What is the Borrower's job title?

Senior Pastor

What is the possibility of continued employment?

Likely

What was the date of Borrower's last pay increase?

05/05/2017

What was the date of Borrower's next pay increase?

01/01/2021

What was the amount of the borrower's last pay increase?

1.75%

What is the amount of the borrower's next pay increase?

1%

##### Pay Rate Info:

Amount

Frequency

\$50,470.04

Annual

##### Income/Compensation:

For questions about this Verification of Employment, please contact Veri-Tax at (800) 969-5100.

##### Important Message:

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Year	Base Pay	Overtime	Commissions	Bonuses	Housing Allowance	Other Income 2	Total Pay
04/22/2020	\$16,823.36	\$0.00	\$0.00	\$0.00	\$24,000.00	\$0.00	\$40,823.36
2019	\$58,607.58	\$0.00	\$0.00	\$13,520.00	\$70,837.50	\$0.00	\$142,965.08
2018	\$64,420.08	\$0.00	\$0.00	\$13,949.00	\$58,050.00	\$0.00	\$136,419.08

**VOE Comment****Comments for Customer:**

Entered : 4/22/2020 10:48:47 AM PST      User Processor :  
CP - Conditional Pass based on customer review

**Comments for Customer:**

Entered : 4/21/2020 9:12:27 AM PST      User Processor : jrice

Email to employer: Hello Adriana, We are following up on our previous request. If you are unable to help, can you please suggest someone else on your team who might be able to assist us? For your convenience, we sent you (via a separate email) a link to our digital tool which other employers have found faster, easier, and more secure. It will step you through easy-to-follow steps and you can simply e-sign and submit back to us securely and conveniently. If you have any questions, please feel free to email us at voe@veri-tax.com or call us at (949) 783-2170 and reference Order ID 1446195. We realize you are busy and we thank you for your patience and prompt assistance in helping to avoid any further delays in your employee's mortgage loan process.

**Comments for Customer:**

Entered : 4/21/2020 9:11:13 AM PST      User Processor : jrice  
AC 509-591-7552 LVM

**Comments for Customer:**

Entered : 4/20/2020 4:47:35 PM PST      User Processor : MCastillo\_VOE

Email to employer: Hello Adriana, We are working on behalf of Gesa Credit Union to complete a verification of employment for one of your employees. Your email address has been provided to us. If you are not the correct person to complete a Verification of Employment, we kindly ask that you forward this information to the correct individual. For your convenience, we sent you (via a separate email) a link to our digital tool which other employers have found faster, easier, and more secure. It will step you through easy-to-follow steps and you can simply e-sign and submit back to us securely and conveniently. If you have any questions, please feel free to email us at voe@veri-tax.com or call us at (949) 783-2170 and reference Order ID 1446195. We realize you are busy and we thank you for your patience and prompt assistance in helping to avoid any further delays in your employee's mortgage loan process.

**Comments for Customer:**

Entered : 4/20/2020 4:46:59 PM PST      User Processor : MCastillo\_VOE

verified on linkedin: Adriana Lerma Administrative Assistant at The garden Christian assembly -- OK to use email Adriana@gcatc.com due to domain/company website match.

**Comments for Customer:**

Entered : 4/20/2020 2:17:57 PM PST      User Processor : Jenny Car

Contact for HR and employment verification: Adriana Lerma 509-591-7552 Adriana@gcatc.com

**Comments for Customer:**

Entered : 4/2/2020 11:13:31 AM PST      User Processor : Atellez

Email to Customer: We have made several attempts to reach the employer (see Order History notes for details), but have not been able to make any progress. **ACTION RECOMMENDED:**

- Ask the Borrower to provide a "gentle nudge" to the employer if possible to prompt better responsiveness.
- Ask the Borrower to confirm the best employer contact information (e.g., specific name and/or number, company email address) that we can verify through a trusted public source.

Please forward the information to us at [voe@veri-tax.com](mailto:voe@veri-tax.com). Thank you for your patience and teamwork.

**Comments for Customer:**

Entered : 4/2/2020 11:13:18 AM PST      User Processor : Atellez

Email to Customer: Hi, As we indicated in our earlier emails to you and our other clients, employers are increasingly working remotely if they are even working at all. As a result, phone numbers are becoming a less effective channel than company email addresses for employer contact. To minimize delay, are you able to confirm with the borrower about their employer situation and provide us with an appropriate HR contact name with company email address that we can verify and use? Please note mobile phones and personal email addresses (e.g., @yahoo.com, @gmail.com) are unlikely to be verifiable using industry verification standards and hence less useful. Thank you for your patience, understanding, and teamwork.

**Comments for Customer:**

Entered : 4/2/2020 11:12:45 AM PST      User Processor : Atellez  
unable to verify new info

**Comments for Customer:**

Entered : 4/2/2020 11:12:16 AM PST      User Processor : Atellez  
AC 509-735-1650 TT Sandy and stated were calling the wrong company

**Comments for Customer:**

Entered : 4/1/2020 8:57:13 AM PST      User Processor : ssteinhaus\_voe

Email to employer: Good Afternoon, We are working on behalf of Gesa Credit Union to complete a verification of employment for one of

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your employees. Can you refer us to someone from your Human Resource, Payroll, or Accounting who can complete this verification? Please have them reply to us at [voe@veri-tax.com](mailto:voe@veri-tax.com) or (949) 783-2170 with their email and contact information and reference Order ID 1446195. Thank you for your patience and prompt assistance in helping to avoid any further delays in your employee's mortgage loan process.

**Comments for Customer:**

Entered : 4/1/2020 8:56:42 AM PST      User Processor : ssteinhaus\_voe  
correcting domain per company website [thegardentricities.com](http://thegardentricities.com)

**Comments for Customer:**

Entered : 4/1/2020 6:27:43 AM PST      User Processor : brios  
Email to employer: Good Afternoon, We are working on behalf of Gesa Credit Union to complete a verification of employment for one of your employees. Can you refer us to someone from your Human Resource, Payroll, or Accounting who can complete this verification? Please have them reply to us at [voe@veri-tax.com](mailto:voe@veri-tax.com) or (949) 783-2170 with their email and contact information and reference Order ID 1446195. Please be advised you have received two separate requests for each individual. Please Reference Both Order ID 1446195 and Order ID 1446198. Thank you for your patience and prompt assistance in helping to avoid any further delays in your employee's mortgage loan process.

**Comments for Customer:**

Entered : 4/1/2020 6:24:42 AM PST      User Processor : brios  
Able to verify ALT PH#(509)735-1650 and address and General Email [info@thegardentricities.com](mailto:info@thegardentricities.com) using employer site

**Comments for Customer:**

Entered : 4/1/2020 6:24:11 AM PST      User Processor : brios  
Unable to verify original PH# (509) 591-9835 able to verify ALT PH# (509)735-1650 using employer site

**Comments for Customer:**

Entered : 4/1/2020 6:23:43 AM PST      User Processor : brios  
Not in VT intel

**Comments for Customer:**

Entered : 4/1/2020 6:23:38 AM PST      User Processor : brios  
No previous orders

**Comments for Customer:**

Entered : 3/31/2020 2:15:45 PM PST      User Processor : Angela Stevenson  
File uploaded.

**VOE Completed by**

Employee Name: jrice  
Employee Title: VOE Agent

For questions about this Verification of Employment, please contact Veri-Tax at (800) 969-5100.

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## Documents

4/1/2020 6:24:58 AM EST



**KENNEWICK, WA**  
SATURDAYS @ 6PM  
SUNDAYS @ 9:30AM & 11:00AM

[GET DIRECTIONS](#)

Have more questions? We would be glad to help!

Email: [info@thegardentrites.com](mailto:info@thegardentrites.com)

Phone: (509)735-1650

We hope to see you soon!

Keep up to date with what's going on through  
our social media!



### SERVICE TIMES

SATURDAY: 6PM | SUNDAY: 9:30AM & 11:00AM

6811 W. OKANOGAN PL. KENNEWICK WA 99336 | (509) 735-1650

© THE GARDEN 2020

For questions about this Verification of Employment, please contact Veri-Tax at (800) 969-5100.

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**Documents**

4/20/2020 4:46:31 PM EST ana-lemera-885372115/



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Connect   Message   More...

**Adriana Lehma**

Administrative Assistant at The garden Christian assembly  
Richland, Washington · 17 connections · [Contact info](#)

The garden Christian assembly

**Experience**

Administrative Assistant  
The garden Christian assembly

For questions about this Verification of Employment, please contact Veri-Tax at (800) 969-5100.

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## Request for Verification of Employment

 Order: 1446195

**Privacy Act Notice:** This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38 USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. Seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

**Part I – Request**

1. To (name and address of employer) The Garden Christian Assembly 6811 W. Okanogan PL Kennewick, WA 99336	2. From (name and address of lender) Gesa Credit Union 51 Gage Blvd Richland, WA 99352
---	---

I have applied for a mortgage loan and stated that I am now or was formerly employed by you. My signature below authorizes verification of this information.

3. Name and Address of Applicant (include employee or badge number) Thomas Fields 2100 S Beech St Kennewick, WA 99337	4. Signature of Applicant  See Borrower's Authorization Form
--	--

**Part II – Verification of Employment** *(Present and Previous Employment – 5-8)*

5. Date Hired / Start Date  09/07/2006	6. Position / Job Title  Senior Pastor	7A. Date Terminated (if applicable)	7B. Probability of Continued Employment <input checked="" type="checkbox"/> Likely <input type="checkbox"/> Unlikely <input type="checkbox"/> Against Policy to Disclose
7C. Reason for Leaving (if applicable)			

8A. Gross Base Pay (e.g., \$20 Hourly, \$50,000 Annual) \$  50,470.04	8B. If Paid Hourly – Average Hours per Week _____
<input checked="" type="checkbox"/> Annual <input type="checkbox"/> Monthly <input type="checkbox"/> Weekly <input type="checkbox"/> Hourly <input type="checkbox"/> Other (specify) _____	

	Most Recent Year 2020 Thru 04/22 Calendar Year	Past Year 2019 Calendar Year	Past Year 2018 Calendar Year
Base Pay (includes vacation, sick, holiday, and PTO)	\$ 16,823.36	\$ 58,607.58	\$ 64,420.08
Overtime (see item 9)	\$ 0.00	\$	\$
Commissions	\$ 0.00	\$	\$
Bonuses (see item 9)	\$ 0.00	\$ 13,520.00	\$ 13,949.00
Housing Allowance	\$ 24,000.00	\$ 70,837.50	\$ 58,050.00
	\$	\$	\$
Total	\$ 40,823.36	\$ 142,965.08	\$ 136,419.08

**Part III – Additional Questions**
*(Present Employment Only)*

9. If Overtime or Bonus is applicable, is its continuance likely?
Bonus <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Overtime <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A
10. Date of Applicant's Next Pay Increase  01/01/2021
11. Projected Amount of Next Pay Increase  1%
12. Date of Applicant's Last Pay Increase  05/05/2017
13. Amount of Last Pay Increase  1.75%

14. Remarks (if employee was off work for any length of time, please indicate time period and reason)  Employee also receives a monthly house allowance of \$6,000.
---

**Part IV – Authorized Signature**

Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Secretary, the U.S.D.A., FmHA/FHA Commissioner, or the HUD/CPD Assistant Secretary.

15. Signature of Employer  Digitally signed by Adriana Lerma Date 2020-04-22T10:44:00Z Location: Kennewick, WA, USA	16. Title (please print or type)  Bookkeeper/Admin Asst.	17. Date  04/22/2020
18. Print or type name signed in item 15 Adriana Lerma	19. Phone No.  (509) 735-1650	20. Email Address  adriana@gcatc.com



For questions about this Verification of Employment, please contact Veri-Tax at (800) 969-5100.

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**Addendum to Verification of Employment****Borrower Name:** Thomas Fields**Order Number:** 1446195**Additional question(s) requested by:** Gesa Credit Union

**Question 1:** Can you please specify any dates of employment gaps including leaves of absence over the last 3 years, and comment on any other significant changes in Gross Earnings?

**Answer:** N/A

**Question 2:** Did you include breakdown of any Overtime, Commissions, Bonuses and/or other income components? If not, can you kindly explain why?

**Answer:** Yes.

**Question 3:** Is the borrower paid in any unconventional ways (e.g., please specify if paid 9, 10, 11, or 12 months; piece rate; etc.)?

**Answer:** No.



For questions about this Verification of Employment, please contact Veri-Tax at (800) 969-5100.

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## Veri-Tax LLC Electronic Signature Audit Log

Order ID:	1446195	Date Created:	4/22/2020 10:48:22 AM
Esign ID:	253034	Esign GUID:	0e02401e-99b8-4f66-9484-46fa5dcd5280

### Signer

Name	Email Address	Longitude	Latitude	Date Consented	Date Completed
Adriana Lerma	adriana@gcatc.com			4/22/2020 10:47:38 AM	4/22/2020 10:48:22 AM

### Audit Details

Event Logged Date	IP Address	Action
4/22/2020 10:47:38 AM	66.191.31.114	Consented to E-Sign
4/22/2020 10:48:22 AM	66.191.31.114	Signed and Submitted 1005

For questions about this Verification of Employment, please contact Veri-Tax at (800) 969-5100.

#### Important Message:

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The Garden  
6811 W Okanogan Place  
Kennewick, WA 99336

Thom M Fields  
191616 E Game Farm Rd  
Kennewick, WA 99337

Direct Deposit

Employee Pay Stub	Check number: DD1144	Pay Period: 02/01/2020 - 02/29/2020	Pay Date: 03/05/2020
<b>Employee</b>			<b>SSN</b>
Thomas M Fields, 191616 E Game Farm Rd, Kennewick, WA 99337			***-**-9791
Earnings and Hours	Qty	Rate	Current YTD Amount
Pastor Salary			4,205.84 12,617.52
Taxes		Current	YTD Amount
WA - Paid Fam Med Leave Emp.		-10.65	-31.96
Federal Withholding		-1,860.00	-5,580.00
		-1,870.65	-5,611.96
Adjustments to Net Pay		Current	YTD Amount
Housing Allowance		6,000.00	18,000.00
Net Pay		8,335.19	25,005.56
<b>Direct Deposit</b>			<b>Amount</b>
Checking - ****0784			8,335.19
<b>Memo</b>			
Direct Deposit			

The Garden  
6811 W Okanogan Place  
Kennewick, WA 99336

Thom M Fields  
191616 E Game Farm Rd  
Kennewick, WA 99337

Direct Deposit

Employee Pay Stub	Check number: DD1131	Pay Period: 01/01/2020 - 01/31/2020	Pay Date: 02/05/2020
<b>Employee</b>			<b>SSN</b>
Thomas M Fields, 191616 E Game Farm Rd, Kennewick, WA 99337			***-**-9791
Earnings and Hours	Qty	Rate	Current YTD Amount
Pastor Salary			4,205.84 8,411.68
Taxes		Current	YTD Amount
WA - Paid Fam Med Leave Emp.		-10.71	-21.31
Federal Withholding		<u>-1,860.00</u>	<u>-3,720.00</u>
		-1,870.71	-3,741.31
Adjustments to Net Pay		Current	YTD Amount
Housing Allowance		6,000.00	12,000.00
Net Pay		8,335.13	16,670.37
Direct Deposit			Amount
Checking - ****0784			8,335.13
Memo			
Direct Deposit			

<b>22222</b>	Void <input type="checkbox"/>	a Employee's social security number 541-76-9791	For Official Use Only ► OMB No. 1545-0008		
<b>b Employer identification number (EIN)</b> 20-1778277			1 Wages, tips, other compensation 72127.58	2 Federal income tax withheld 26040.00	
<b>c Employer's name, address, and ZIP code</b> GARDEN CHRISTIAN ASSEMBLY THE GARDEN 6811 W OKANOGAN PLACE  KENNEWICK WA 99336			3 Social security wages	4 Social security tax withheld	
			5 Medicare wages and tips	6 Medicare tax withheld	
			7 Social security tips	8 Allocated tips	
<b>d Control number</b>			9	10 Dependent care benefits	
e Employee's first name and initial THOMAS M	Last name FIELDS	Suff	11 Nonqualified plans	12a See instructions for box 12	
191616 E GAME FARM RD KENNEWICK WA 99337			13 Statutory employee Retirement plan Third-party sick pay 12b		
			14 Other Housing 70837.50	12c	
				12d	
<b>f Employee's address and ZIP code</b>			18 Local wages, tips, etc.	19 Local income tax	20 Locality name
15 State Employer's state ID number	16 State wages, tips, etc.	17 State income tax			

**W-2 Wage and Tax Statement**  
Form

**2019**  
0000/1030D

Department of the Treasury - Internal Revenue Service  
For Privacy Act and Paperwork Reduction  
Act Notice, see the separate instructions.

Copy A For Social Security Administration - Send this entire page with  
Form W-3 to the Social Security Administration; photocopies are not acceptable.

**Do Not Cut, Fold, or Staple Forms on This Page**

REV 01/15/20 QB



51 Gage Blvd  
Richland, WA 99352  
NMLS# 402395

## Mortgage Application Deposit

An Application Deposit of \$500 is required to order your appraisal. This deposit will be credited to you at closing. In the event that you do not complete the transaction, it will be refunded less the expenses incurred by Gesa Credit Union which may include and not be limited to the appraisal, title, flood and credit report if they have been acquired.

Your Loan Application is subject to approval and verification of the property value, your income, credit and any funds needed at closing. Once the appraisal has been completed, no refund will be made regardless of the outcome or appraised value of the property.

Transfer from Gesa:      Checking   Savings       Account # \_\_\_\_\_

**OR**

Credit Card **or** Debit Card (please circle one)

Cardholder Name: \_\_\_\_\_

Type of Card:      Visa       MasterCard       Discover

Credit Card Number: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

CVC Code (last three digits on the number on the back of the card): \_\_\_\_\_

Billing Address Information

Street: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

I authorize Gesa Credit Union to charge the credit card or Gesa Checking or Savings account as indicated in this authorization form according to the terms outlined above. This payment authorization is for the goods/services described above, for an amount not to exceed the amount indicated above only, and is valid for one time use only. I certify that I am an authorized user of this credit card and that I will not dispute the payment with my credit card company; so long as the transaction corresponds to the terms indicated in this form.

DocuSigned by:

A handwritten signature of Thomas M Fields.

Mar-13-2020 | 5:28 PM CDT

Borrower - Thomas M Fields

Date

DocuSigned by:

A handwritten signature of Shelby A Fields.

Mar-13-2020 | 3:28 PM PDT

Borrower - Shelby A Fields

Date



\* 1 0 0 0 0 2 5 3 4 9 \*  
Mortgage Cadence Document Center © PA12607 5/18



\* M C A P P D P S T \*

# Thomas and Shelby Fields

## COVER LETTER

Married- Refinancing their existing Gesa mortgage

The appraisal is waived on this one per DU.

### INCOME:

-I used 2019 w-2 income for both Thomas and Shelby

### CREDIT:

- Credit history is excellent.

### ASSETS:

- DU is not requiring them

### COMP FACTORS:

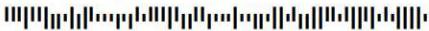
-Great credit history  
-Back-end DTI= 32%  
-Residual Income= \$7,732.78

-Job stability for Thomas and  
Shelby=10+ yrs



1 CORPORATE DRIVE, SUITE 360  
LAKE ZURICH, IL 60047-8945

+ 0394454 000026926 09DVM1 00919831  
THOMAS M FIELDS  
SHELBY A FIELDS  
191616 E GAME FARM RD  
KENNEWICK, WA 99337-5012



## MORTGAGE STATEMENT

Statement Date: 03/06/2020

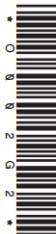
SK4676899-00C

<b>Property Address:</b>	191616 E GAME FARM RD KENNEWICK WA 99337
Account Number	1441471735
Payment Due Date	04/01/2020
<b>Amount Due</b>	<b>\$2,901.77</b>

If payment is received after 04/16/2020, a \$110.81 late fee will be charged.

**Contact Us** 1-877-636-4010

<b>Explanation of Amount Due</b>	
Principal	\$697.57
Interest	\$1,518.62
Escrow (for Taxes and Insurance)	\$685.58
<b>Regular Monthly Payment</b>	<b>\$2,901.77</b>
Fees Charged Since Last Statement	\$0.00
Total Fees Charged	\$0.00
<b>Overdue Payment</b>	<b>\$0.00</b>
<b>Total Amount Due</b>	<b>\$2,901.77</b>



**Housing Counselor Information:** If you would like counseling or assistance, you can contact the following: US Department of Housing and Urban Development (HUD); For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

### Transaction Activity (2/7/2020 to 03/06/2020)

Date	Description	Charges	Payments	Escrow Activity
02/19	Disb. of MIP/PMI	\$0.00	\$0.00	\$-67.58
03/06	Payment - Thank you	\$0.00	\$2,901.77	\$0.00
03/06	Principal Curtailment	\$0.00	\$1.23	\$0.00

### Past Payments Breakdown

Description	Paid Last Period	Paid Year to Date
Principal	\$696.33	\$2,081.62
Interest	\$1,521.09	\$4,570.64
Escrow (Taxes and Insurance)	\$685.58	\$2,056.74
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00
<b>Total</b>	<b>\$2,903.00</b>	<b>\$8,709.00</b>

### IMPORTANT MESSAGES:

\* **Partial payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage. For a list of HUD approved Housing Counseling Agencies, go to [www.hud.gov](http://www.hud.gov) or call HUD toll free at 1-800-569-4287.

**NOTICE TO CUSTOMERS WHO ARE IN BANKRUPTCY OR WHOSE OBLIGATION HAS BEEN DISCHARGED AND NOT REAFFIRMED:** TO THE EXTENT YOUR ORIGINAL OBLIGATION WAS DISCHARGED, OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY UNDER TITLE 11 OF THE UNITED STATES CODE, THE INFORMATION IN THIS MORTGAGE STATEMENT IS FOR REGULATORY COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT IN VIOLATION OF THE AUTOMATIC STAY OR THE DISCHARGE INJUNCTION OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION. HOWEVER, CREDITOR RETAINS RIGHTS UNDER ITS SECURITY INSTRUMENT, INCLUDING THE RIGHT TO FORECLOSE ITS LIEN.  
**PLEASE SEE REVERSE FOR ADDITIONAL IMPORTANT NOTIFICATIONS.**

Please note: If you have enrolled in our automatic payment service, your payment will process as scheduled pursuant to the terms of your signed Authorization Form.  
This statement is provided for informational purposes pursuant to regulatory requirements established by the CFPB.

B2025

THOMAS M FIELDS  
SHELBY A FIELDS  
191616 E GAME FARM RD  
KENNEWICK, WA 99337 - 5012

### PAYMENT COUPON

Return This Portion  
With Your Payment



Make Check Payable To:  
Gesa Credit Union

<b>Amount Due</b>	
Due By 04/01/2020:	\$2,901.77
If payment is received after 04/16/2020, a \$110.81 late fee will be charged.	
Please designate how you want us to apply any additional funds.	
Additional Principal	\$
Additional Escrow	\$
<b>Total Amount Enclosed</b>	<b>\$</b>

Loan Number: 1441471735  
Next Payment Due: 04/01/2020



CHECK HERE IF YOUR ADDRESS INFORMATION HAS  
CHANGED AND COMPLETE FORM ON REVERSE SIDE.

Gesa Credit Union  
P.O. Box 660592  
Dallas TX 75266-0592



144147173503012580290177160401206

## IMPORTANT INFORMATION

**Payments:** Detach your payment coupon and mail with your check or money order in the envelope provided. Do not delay payments while waiting for additional or corrected billing statements. Please write your loan number on your check or money order and mail to the Payment Processing Center listed on the front of this statement.

**Automatic Payment Drafting:** For information about automatically deducting your mortgage payment from your checking or statement savings account at no charge, please contact our Member Service Department toll-free at 1-877-636-4010.

**Late Charges** To avoid any late charges, please schedule the mailing of your payment to arrive no later than the specified due date. Payments received after the grace period may incur a late charge; please refer to your note for your grace period.

**Additional Amounts:** Please ensure your remittance is for the exact amount due shown on the coupon. If you wish to make additional payments to your principal or escrow, please indicate the amounts in the area specified on the coupon. If you do not specify, any additional funds will be applied to your principal balance and/or any outstanding fees.

**Telephone Payments:** Some payments can be made by telephone. When permitted by applicable law, a fee may apply for this service in the amount of \$9.50 when using the automated system, or \$11.50 when speaking with a live representative. Payments can be submitted by mail or online for no additional fee, and other free payment options may also be available. To make a telephone payment or obtain information about free payment options, please contact us at 1-877-636-4013.

**Inquiries:** General inquiries should be mailed separately from your mortgage payment to our correspondence address. Be sure to include your loan number and telephone number, including area code, on all inquiries. **RESPA Notices of Error and Requests for Information must be sent only to the address indicated below, including the specific Attention line noted.**

<b>Correspondence</b>	<b>Payoff/Overnight Payments</b>	<b>RESPA Notice of Error/ Request for Information</b>
Mail Stop 1290 1 Corporate Drive, Suite 360 Lake Zurich, IL 60047-8945	Mail Stop 1270 1 Corporate Drive, Suite 360 Lake Zurich, IL 60047-8945	<b>Attention: Mail Stop NOE 1290</b> 1 Corporate Drive, Suite 360 Lake Zurich, IL 60047-8945
<b>Member Service Department</b>	<b>Telephone / Fax Numbers and Hours</b>	<b>Website Address</b>
1-877-636-4010 TDD: 1-866-352-3684 Fax: 1-847-574-7659 Monday - Friday 8:00 am - 5:00 pm PST	Collection Department 1-877-636-4013 TDD: 1-866-352-7564 Monday - Friday 8:00 am - 5:00 pm PST	www.gesa.com

**Hazard Insurance Reminders:** It is your responsibility to maintain proper and sufficient hazard insurance coverage. Hazard insurance includes Fire and Extended Coverage, and where required, Flood Insurance. To protect our mutual interest in the mortgaged property, we will require evidence of proper insurance. Absent this evidence, we are required to force place coverage (not including your equity) on your behalf and charge your mortgage account. You will be given prior notice before coverage is placed. Periodically, please consult your insurance agent to ensure that your policy adequately meets your needs. Please forward all insurance policies and bills that you receive to Hazard Insurance Department, PO Box 961292, Fort Worth, TX 76161-0292 or fax to 855-640-4865.

**Property Tax Reminders:** It is your responsibility to file for any tax exemptions. Should you receive a delinquent, adjusted or corrected tax bill, please forward it directly to Tax Department, Mail Stop 1170, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945. Supplemental bills are often issued in addition to yearly real estate tax bills and are your responsibility. They are not collected through an escrow account.

**Credit Reporting:** We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you believe any information we have reported or may report to a credit bureau about your loan is inaccurate, please notify us at the following address: Credit Information Department, Attention: Mail Stop NOE 1290, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945.

**ADDITIONAL NOTICE TO CUSTOMERS WHO ARE IN BANKRUPTCY OR WHOSE OBLIGATION HAS BEEN DISCHARGED AND NOT REAFFIRMED:** ALL THE INFORMATION CONTAINED IN THIS MORTGAGE STATEMENT IS REQUIRED TO BE PROVIDED TO CUSTOMERS BY APPLICABLE FEDERAL REGULATIONS PROMULGATED BY THE CONSUMER FINANCIAL PROTECTION BUREAU.  
**LATE CHARGES:** LATE CHARGES DO NOT APPLY TO DISCHARGED OBLIGATIONS THAT ARE NOT SUBSEQUENTLY REAFFIRMED AND WILL NOT BE COLLECTED FROM DEBTORS WITH OBLIGATIONS THAT ARE SUBJECT TO AN AUTOMATIC STAY UNDER TITLE 11 OF THE UNITED STATES CODE UNTIL THE AUTOMATIC STAY IS LIFTED. **FIRST FILING OR NOTICE:** WHERE THE SERVICER HAS MADE THE FIRST NOTICE OR FILING AND YOU ARE A DEBTOR CUSTOMER, THIS IS NOT A DEMAND FOR PAYMENT IN VIOLATION OF THE AUTOMATIC STAY OR THE DISCHARGE INJUNCTION. IF YOU ARE A DEBTOR CUSTOMER WHOSE OBLIGATION HAS BEEN DISCHARGED AND NOT SUBSEQUENTLY REAFFIRMED, THIS IS ALSO NOT AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR THE DISCHARGED OBLIGATION. THE CREDITOR IS PURSUING ITS RIGHT TO ENFORCE ITS SECURITY INTEREST IN THE PROPERTY THROUGH FORECLOSURE. FOR DEBTOR CUSTOMERS WHOSE OBLIGATION IS SUBJECT TO AN AUTOMATIC STAY UNDER TITLE 11 OF THE UNITED STATES CODE, EITHER THE FIRST NOTICE OR FILING WAS MADE BEFORE THE IMPOSITION OF THE AUTOMATIC STAY OR AFTER THE AUTOMATIC STAY WAS LIFTED BY THE COURT.

### CHANGE OF ADDRESS OR PHONE NUMBER

**Address Change**

**Phone Number Change**

Loan Number \_\_\_\_\_

Date \_\_\_\_\_

Borrower's Name \_\_\_\_\_

Co-Borrower's Name \_\_\_\_\_

Street Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

(\_\_\_\_\_) Home Phone \_\_\_\_\_

(\_\_\_\_\_) Business Phone \_\_\_\_\_

Borrower's Signature \_\_\_\_\_

Co-Borrower's Signature \_\_\_\_\_

## Benton County Property Search

### Property Search Results > 281441 FIELDS THOMAS M & SHELBY A for Year 2019 - 2020

#### Property

##### Account

Property ID:	281441	Abbreviated Legal Description:	Section 19 Township 8 Range 30 Quarter SE; SHORT PLAT #2766, LOT 3, 11/5/2003, AF#03-054797. RECORDED IN VOLUME 1 OF SHORT PLATS, PAGE 2766, RECORDS OF BENTON COUNTY, WASHINGTON.
Parcel # / Geo ID:	119804012766003	Agent Code:	
Type:	Real		
Tax Area:	1731 - 1731	Land Use Code	18
Open Space:	N	DFL	N
Historic Property:	N	Remodel Property:	N
Multi-Family Redevelopment:	N		
Township:	08	Section:	19
Range:	30	Legal Acres:	2.5000

##### Location

Address:	191616 E GAMEFARM RD KENNEWICK, WA 99337	Mapsco:
Neighborhood:		Map ID:
Neighborhood CD:	122551	

##### Owner

Name:	FIELDS THOMAS M & SHELBY A	Owner ID:	420462
Mailing Address:	191616 GAME FARMS RD KENNEWICK, WA 99337	% Ownership:	100.0000000000%
Exemptions:			

#### Pay Tax Due

Select the appropriate checkbox next to the year to be paid. Multiple years may be selected.

Year - Statement ID	Tax	Assessment	Penalty	Interest	Total Due
2020 - 60485 (First Half/Next)	\$3353.18	\$17.74	\$0.00	\$0.00	\$3370.92
2020 - 60485 (Balance)	\$6706.24	\$35.48	\$0.00	\$0.00	\$6741.72

Total Amount to Pay: \$

\*Convenience Fee not included

#### Taxes and Assessment Details

Property Tax Information as of 03/21/2020

Amount Due if Paid on:  NOTE: If you plan to submit payment on a future date, make sure you enter the date and click RECALCULATE to obtain the correct total amount due.

Click on "Statement Details" to expand or collapse a tax statement.

Year	Statement ID	First Half Base Amt.	Second Half Base Amt.	Penalty	Interest	Base Paid	Amount Due
► Statement Details							
2020	60485	\$3370.92	\$3370.80	\$0.00	\$0.00	\$0.00	\$6741.72
► Statement Details							
2019	60718	\$2830.22	\$2830.09	\$0.00	\$0.00	\$5660.31	\$0.00

#### Values

(+) Improvement Homesite Value:	+	\$0
(+) Improvement Non-Homesite Value:	+	\$507,480
(+) Land Homesite Value:	+	\$76,130
(+) Land Non-Homesite Value:	+	\$0
(+) Curr Use (HS):	+	\$0
(+) Curr Use (NHS):	+	\$0
<hr/>		
(-) Market Value:	=	\$583,610
(-) Productivity Loss:	-	\$0

(=) Subtotal:	=	\$583,610
(+) Senior Appraised Value:	+	\$0
(+) Non-Senior Appraised Value:	+	\$583,610
<hr/>		
(=) Total Appraised Value:	=	\$583,610
(-) Senior Exemption Loss:	-	\$0
(-) Exemption Loss:	-	\$0
<hr/>		
(=) Taxable Value:	=	\$583,610

#### Taxing Jurisdiction

Owner: FIELDS THOMAS M &amp; SHELBY A

% Ownership: 100.000000000%

Total Value: \$583,610

Tax Area: 1731 - 1731

Levy Code	Description	Levy Rate	Appraised Value	Taxable Value	Estimated Tax	
CNYADMR	COUNTY ADMIN REFUND	0.0000000000	\$583,610	\$583,610	\$0.00	
CNYHMNSVCS	COUNTY HUMAN SERVICES	0.0250000000	\$583,610	\$583,610	\$14.59	
CNYVET	COUNTY VETERANS	0.0113000000	\$583,610	\$583,610	\$6.59	
COUNTY	COUNTY	1.0467412064	\$583,610	\$583,610	\$610.89	
CNYRDAD	COUNTY ROAD ADMIN REFUND	0.0010025999	\$583,610	\$583,610	\$0.59	
DIVROAD	DIV ROAD	0.1294426621	\$583,610	\$583,610	\$75.54	
ROAD	ROAD	1.2326886621	\$583,610	\$583,610	\$719.41	
FIRE1	FIRE DIST #1	1.4688453286	\$583,610	\$583,610	\$857.23	
FIRE119VGO	FIRE DIST #1 2019 VOTED GO BOND	0.0717420403	\$583,610	\$583,610	\$41.87	
FIRE1ADR	FIRE DIST #1 ADMIN REFUND	0.0000000000	\$583,610	\$583,610	\$0.00	
FIRE1BD	FIRE DIST #1 BOND	0.0311546724	\$583,610	\$583,610	\$18.18	
KENNHOSP	KENNEWICK HOSPITAL	0.1129872880	\$583,610	\$583,610	\$65.94	
KENNHOSPR	KENNEWICK HOSPITAL ADMIN REFUND	0.0000000000	\$583,610	\$583,610	\$0.00	
LIBADR	MID-COLUMBIA LIBRARY ADMIN REFUND	0.0000000000	\$583,610	\$583,610	\$0.00	
MCLIB	MID-COLUMBIA LIBRARY	0.3283417861	\$583,610	\$583,610	\$191.62	
PTKEN	PORT OF KENNEWICK	0.2825358787	\$583,610	\$583,610	\$164.89	
PTKENADR	PORT OF KENNEWICK ADMIN REFUND	0.0000000000	\$583,610	\$583,610	\$0.00	
SD17	SCHOOL DIST 17 DEBT SERVICE	1.6728055637	\$583,610	\$583,610	\$976.27	
SD17ADR	SCHOOL DIST 17 ADMIN REFUND	0.0000000000	\$583,610	\$583,610	\$0.00	
SD17CP	SCHOOL DIST 17 CAPITAL PROJECTS	0.4261925003	\$583,610	\$583,610	\$248.73	
SD17MO	SCHOOL DIST 17 ENRICHMENT	1.5822396574	\$583,610	\$583,610	\$923.41	
STATE	STATE SCHOOL	1.9931574122	\$583,610	\$583,610	\$1,163.23	
STATE2	STATE SCHOOL PART 2	1.0747965210	\$583,610	\$583,610	\$627.26	
Total Tax Rate:		11.4909737792				
						Taxes w/Current Exemptions: \$6,706.24
						Taxes w/o Exemptions: \$6,706.24

#### Improvement / Building

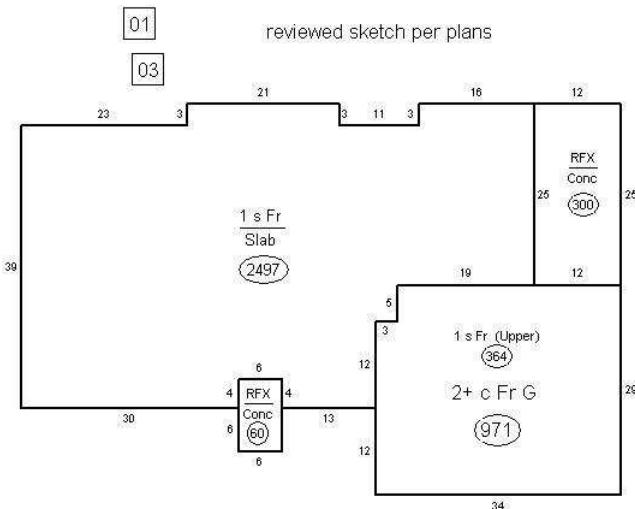
Improvement #1:	RESIDENTIAL BLDGS	State Code:	513	2861.0 sqft	Value:	\$507,480
Exterior Wall:	Stucco	Fireplace:	FIREPLACE			
Fixture Count:	Count	Foundation:	Crawl/Concrete Perimeter Piers			
Full Bathrooms:	Count	HVAC:	Heat pump			
Roof Covering:	Comp Shingle - Arch					

Type	Description	Class CD	Sub Class CD	Year Built	Area
MA	Main Area	Avg	*	2008	2497.0
ATTGAR	ATTGAR	Avg	*	2008	971.0
DETGAR	Detached Garage	Avg	*	2015	2400.0
2.0	2 Story	Avg	*	2008	364.0
CONCP	CONCP	Avg	+	2008	60.0
RFX/	RFX/	Avg	*	2008	60.0
CONCP	CONCP	Avg	+	2008	300.0

RFX/ RFX/ Avg \* 2008 300.0

Property Image



**Land**

#	Type	Description	Acres	Sqft	Eff Front	Eff Depth	# Lots	Market Value	Prod. Value
1	9	Homesite	2.5000	0.00	0.00	0.00	1.00	\$76,130	\$0

**Roll Value History**

Year	Improvements	Land Market	Current Use	Total Appraised	Taxable Value
2020	N/A	N/A	N/A	N/A	N/A
2019	\$507,480	\$76,130	\$0	\$583,610	\$583,610
2018	\$429,410	\$76,130	\$0	\$505,540	\$505,540

**Deed and Sales History**

#	Deed Date	Type	Description	Grantor	Grantee	Volume	Page	Sale Price
1	05/08/2017	SWD	Statutory Warranty Deed	LABEAF MICHAEL S & MELISSA K	FIELDS THOMAS M & SHELBY A	2017-012734		\$530,000.00
2	06/24/2011	SWD	Statutory Warranty Deed	DAVEY, RICHARD G & JODY LEE	LABEAF MICHAEL S & MELISSA K	2011-018353	11K02837	\$370,000.00
3	09/07/2007	SWD	Statutory Warranty Deed	C & O EDWARDS LLP,	DAVEY RICHARD G & JODY LEE	2007-030387	07K05610	\$75,000.00

### Payout Agreement

No payout information available..

[Assessor Website](#)

[Treasurer Website](#)

[Mapping Website](#)

Website version: 9.0.50.1004

Database last updated on: 3/21/2020 3:25 AM

© N. Harris Computer Corporation

## PRE-CLOSE VERBAL REVERIFICATION OF EMPLOYMENT – COVID-19

This form is required for all loans and must be completed prior to the disbursement during the COVID-19 impact period.

### REQUIREMENTS FOR EMPLOYMENT TYPES

- Salaried/W2 Employee: Pre-Close verbal or Written VOE must be performed within 5 business day prior to wire disbursement. If a product required an Initial VVOE 10 business days prior to Note date and that is dated within 5 business days of wire disbursement, this form need not be completed.
- Military Borrower: LES Dated within 30 calendar days prior to the Notedate.
- Self Employed Borrower: Verification of the existence of business within 15 calendar days prior to Note.
- Field of Employment Impacted by COVID-19: Must validate the business is not listed by state or local government site as specifically identified that it must be closed. E.g. Spa, gym, bar, entertainment venue, casino, hair and nail salon, etc.

### LOAN INFORMATION

Loan Number: 1000025349

Borrower Name: Shelby Fields

### EMPLOYER INFORMATION

Employer Name: The Garden Christian Assembly

Employer Contact and Title: Adriana Lerma - Bookkeeper

Employer's Telephone Number or Email Address: 509.735.1650

Identify the source: must be independent of the Borrower and cannot come from the 1003:

- Internet (List site or print page) or
- Directory Assistance

Other: Previous Contact info

### VERBAL VERIFICATION

Is the Borrower currently employed as of \_\_\_\_\_? Date of disbursement \_\_\_\_\_

- YES
- NO – stop and do not continue to fund the loan.
  - If VVOE is only via electronic means and is outdated, it may not be used. Engaging the borrower for assistance may be required.

Is the Borrower active or on leave?

- ACTIVE
- ON LEAVE OR FURLOUGHED Comments: \_\_\_\_\_  
\*If on leave or furlough, do not continue to fund the loan.

VERIFIED BY

Name and Title: Jessie Stanley - Processor/UW

Date\* 5.4.20

## VOE Re-verification Report

Loan Number: **1000025349**  
D1C Report Id: **N15007885XZ1**

Date Submitted: **4/30/2020**  
Date Completed: **5/1/2020**  
Order ID: **1513678**  
Previous Order ID: **1500788**

**Borrower:** **Shelby Fields**  
**Phone:** **5093087319**  
**DOB:** **11/8/1965**

Address: 2100 S Beech St City: Kennewick State: WA Zip: 99337

**Employer:** **The Garden Christian Assembly**

Address: 6811 W. Okanogan PL City: Kennewick State: WA Zip: 99336

### Employment Verification Method and Contact

Verification Method:**Verbal**  
Employer Contact  
Contact Name:**Adriana Lerma**  
Contact Title:**Bookkeeper/ Admin assit.**  
Contact Phone Number:**(509) 735-1650**  
Verified CPA Info:**False**

### Employment Verification Result

Employment Status:	Active
Confirm borrower's date of hire as: <b>1/1/2007</b>	Yes
Confirm borrower's job title as: <b>Senior Pastor</b>	Yes
Confirm borrower's possibility of continued employment as: <b>Likely</b> Yes	

For questions about this Verification of Employment, please contact Veri-Tax at (800) 969-5100.

#### **Important Message:**

NOTE: The information contained in this report is secured from numerous third parties as described and subject to the service agreement with Veri-Tax LLC. Recipient shall not use this information in a manner contrary to, or in violation of any applicable federal, state, or local law, rule or regulation.



Is overtime continuance likely?	2
Is bonus continuance likely?	1
What was the amount of the borrower's last pay increase?	1200.00
What is the amount of the borrower's next pay increase?	0.3%

**Comments:**

Comment for customer

Entered

Date:

5/1/2020 8:14:15 AM borjiakor

PH - Pass based on HR verification

5/1/2020 8:14:01 AM borjiakor

AC 509-735-1650 tt: Renee Carter //Office Manger conf access // comp  
reverify // 509-551-3224 alt number and NO CHANGES

Email to employer: Hello Adriana, You recently completed a Verification of Employment for us on Shelby Fields. Our client needs to confirm that this person is still presently employed and nothing has changed in their employment 4/30/2020 (e.g., pay, hours) since you had completed the verification. If you can kindly reply and reference (ORDER ID 1513678) to let us know, it would be greatly appreciated. Thank you for your patience and prompt assistance so we can avoid any further delays in your employee's mortgage loan process.

11:26:48 AM jngamsanith\_VOE

**Re-verification Completed by:**

borjiakor

For questions about this Verification of Employment, please contact Veri-Tax at (800) 969-5100.

**Important Message:**

NOTE: The information contained in this report is secured from numerous third parties as described and subject to the service agreement with Veri-Tax LLC. Recipient shall not use this information in a manner contrary to, or in violation of any applicable federal, state, or local law, rule or regulation.

## VOE Re-verification Report

Loan Number: **1000025349**  
D1C Report Id: **N14461985XZ2**

Date Submitted: **4/24/2020**  
Date Completed: **4/24/2020**  
Order ID: **1500788**  
Previous Order ID: **1446198**

**Borrower:** **Shelby Fields**  
**Phone:** **5093087319**  
**DOB:** **11/8/1965**

Address: 2100 S Beech St City: Kennewick State: WA Zip: 99337

**Employer:** **The Garden Christian Assembly**

Address: 6811 W. Okanogan PL City: Kennewick State: WA Zip: 99336

### Employment Verification Method and Contact

Verification Method:**Verbal**  
Employer Contact  
Contact Name:**Adriana Lerma**  
Contact Title:**Bookkeeper/ Admin assit.**  
Contact Phone Number:**(509) 735-1650**  
Verified CPA Info:**False**

### Employment Verification Result

Employment Status:	Active
Confirm borrower's date of hire as: <b>1/1/2007</b>	Yes
Confirm borrower's job title as: <b>Senior Pastor</b>	Yes
Confirm borrower's possibility of continued employment as: <b>Likely</b>	Yes

For questions about this Verification of Employment, please contact Veri-Tax at (800) 969-5100.

#### **Important Message:**

NOTE: The information contained in this report is secured from numerous third parties as described and subject to the service agreement with Veri-Tax LLC. Recipient shall not use this information in a manner contrary to, or in violation of any applicable federal, state, or local law, rule or regulation.

Confirm borrower's Pay Rate:	<b>Pay Rate:</b> \$4701.24 <b>Frequency:</b> Monthly
Is overtime continuance likely?	2
Is bonus continuance likely?	1
What was the amount of the borrower's last pay increase?	1200.00
What is the amount of the borrower's next pay increase?	0.3%

**Comments:**

Comment for customer

Entered  
Date:

4/24/2020  
11:27:12 LGodinez  
AM

PH - Pass based on HR verification

4/24/2020  
11:25:12 LGodinez  
AM

AC 509-735-1650 TT Adriana who completed re-verify

Email to employer: Hello Adriana, You recently completed a Verification of Employment for us on Shelby Fields. Our client needs to confirm that this person is still presently employed and nothing has changed in their employment (e.g., pay, hours) since you had completed the verification. If you can kindly reply and reference (ORDER ID 1500788) to let us know, it would be greatly appreciated. Thank you for your patience and prompt assistance so we can avoid any further delays in your employee's mortgage loan process.

4/24/2020  
11:11:41 kallen\_VOE  
AM

**Re-verification Completed by:**

LGodinez

For questions about this Verification of Employment, please contact Veri-Tax at (800) 969-5100.

**Important Message:**

NOTE: The information contained in this report is secured from numerous third parties as described and subject to the service agreement with Veri-Tax LLC. Recipient shall not use this information in a manner contrary to, or in violation of any applicable federal, state, or local law, rule or regulation.

**Order Id:** 1446198  
**Loan Number:** 1000025349  
**D1C Report Id:** N14461985CX1

**Order Submitted Date:** 3/31/2020  
**Order Completed Date:** 4/5/2020

### Requesting User Information:

**Customer Id/Name:** 213016-Gesa Credit Union

**User Name:** Angela Stevenson

### Order Information:

#### Borrower Information

**Name:** Shelby Fields  
**Current/Previous Employer:** CURRENT  
**Address:** 2100 S Beech St  
**State:** WA  
**Phone:** 5093087319

**SSN:** 544986607  
**Self Employed?** NO  
**City:** Kennewick  
**Zip:** 99337  
**Date of Birth:** 11/8/1965

#### Employer Information

**Company Name:** The Garden Christian Assembly  
**Phone:** (509) 591-9835  
**Address:** 6811 W. Okanogan PL  
**City:** Kennewick   **State:** WA   **Zip:** 99336

**Employer Contact Information**  
**Contact Name:** Adriana Lerma  
**Fax:**  
**Email:** Adriana@gcatc.com

### Verification Result



VOE Result : CP - Conditional Pass based on customer review

#### Data Verification - Independent Research Result

<b>Does the Business Name match against public records?</b>	Yes
<b>Source of Business Name:</b>	http://thegardentricities.com/contact/
<b>Is overtime continuance likely?</b>	Decline to Answer
<b>Is bonus continuance likely?</b>	Yes

#### Employment Verification Method & Contact

<b>Verification Method</b>	Written
<b>Verification Date</b>	4/5/2020 1:12:06 PM

#### Employer Contact

<b>Contact Name</b>	Adriana Lerma
<b>Contact Title</b>	Bookkeeper/ Admin assit.
<b>Contact Phone Number</b>	(509) 735-1650
<b>Contact Email Address</b>	adriana@gcatc.com
<b>Verified CPA Info</b>	No

#### Employment Verification Result - CURRENT

##### Employment:

<b>Employment Status</b>	Active
<b>Start Date</b>	1/1/2007
<b>What is the Borrower's job title?</b>	Senior Pastor
<b>What is the possibility of continued employment?</b>	Likely
<b>What was the date of Borrower's last pay increase?</b>	01/04/2015
<b>What was the date of Borrower's next pay increase?</b>	01/01/2021
<b>What was the amount of the borrower's last pay increase?</b>	1200.00
<b>What is the amount of the borrower's next pay increase?</b>	0.3%

##### Pay Rate Info:

<b>Amount</b>	Frequency
\$4,701.24	Monthly

##### Income/Compensation:

Year	Base Pay	Overtime	Commissions	Bonuses	Other Income 1	Other Income 2	Total Pay
04/05/2020	\$18,804.32	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$18,804.32

For questions about this Verification of Employment, please contact Veri-Tax at (800) 969-5100.

##### Important Message:

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2019	\$56,412.96	\$0.00	\$0.00	\$8,250.81	\$0.00	\$0.00	\$64,663.77
2018	\$56,412.96	\$0.00	\$0.00	\$8,230.00	\$0.00	\$0.00	\$64,642.96

**VOE Comment****Comments for Customer:**

**Entered :** 4/5/2020 1:12:06 PM PST      **User Processor :**  
CP - Conditional Pass based on customer review

**Comments for Customer:**

**Entered :** 4/5/2020 8:07:44 AM PST      **User Processor :** Atellez  
Email to employer: Hello Adriana, We are following up on our previous request for Shelby Fields. If you are unable to help, can you please suggest someone else on your team who might be able to assist us? For your convenience, we sent you (via a separate email) a link to our digital tool which other employers have found faster, easier, and more secure. It will step you through easy-to-follow steps and you can simply e-sign and submit back to us securely and conveniently. If you have any questions, please feel free to email us at [voe@veri-tax.com](mailto:voe@veri-tax.com) or call us at (949) 783-2170 and reference Order ID 1446198. We realize you are busy and we thank you for your patience and prompt assistance in helping to avoid any further delays in your employee's mortgage loan process.

**Comments for Customer:**

**Entered :** 4/5/2020 8:07:15 AM PST      **User Processor :** Atellez  
AC 509-591-7552 LVM Requesting a cb

**Comments for Customer:**

**Entered :** 4/2/2020 5:58:11 PM PST      **User Processor :** nlim  
Email to employer: Hello Adriana, We are working on behalf of Gesa Credit Union to complete a verification of employment for one of your employees. Your email address has been provided to us. If you are not the correct person to complete a Verification of Employment, we kindly ask that you forward this information to the correct individual. For your convenience, we sent you (via a separate email) a link to our digital tool which other employers have found faster, easier, and more secure. It will step you through easy-to-follow steps and you can simply e-sign and submit back to us securely and conveniently. If you have any questions, please feel free to email us at [voe@veri-tax.com](mailto:voe@veri-tax.com) or call us at (949) 783-2170 and reference Order ID 1446198. We realize you are busy and we thank you for your patience and prompt assistance in helping to avoid any further delays in your employee's mortgage loan process.

**Comments for Customer:**

**Entered :** 4/2/2020 5:57:06 PM PST      **User Processor :** nlim  
verified via linkedin: Adriana Lerma Administrative Assistant at The garden Christian assembly Richland, Washington

**Comments for Customer:**

**Entered :** 4/2/2020 2:29:36 PM PST      **User Processor :** Angela Stevenson  
Here is a contact for the employer Adriana Lerma @ 509-591-7552 Here e-mail is [Adriana@gcatc.com](mailto:Adriana@gcatc.com)

**Comments for Customer:**

**Entered :** 4/2/2020 11:14:22 AM PST      **User Processor :** Atellez  
Email to Customer: We have made several attempts to reach the employer (see Order History notes for details), but have not been able to make any progress. **ACTION RECOMMENDED:**

- Ask the Borrower to provide a "gentle nudge" to the employer if possible to prompt better responsiveness.
- Ask the Borrower to confirm the best employer contact information (e.g., specific name and/or number, company email address) that we can verify through a trusted public source.

Please forward the information to us at [voe@veri-tax.com](mailto:voe@veri-tax.com). Thank you for your patience and teamwork.

**Comments for Customer:**

**Entered :** 4/2/2020 11:10:52 AM PST      **User Processor :** Atellez  
Email to Customer: Hi, As we indicated in our earlier emails to you and our other clients, employers are increasingly working remotely if they are even working at all. As a result, phone numbers are becoming a less effective channel than company email addresses for employer contact. To minimize delay, are you able to confirm with the borrower about their employer situation and provide us with an appropriate HR contact name with company email address that we can verify and use? Please note mobile phones and personal email addresses (e.g., @yahoo.com, @gmail.com) are unlikely to be verifiable using industry verification standards and hence less useful. Thank you for your patience, understanding, and teamwork.

**Comments for Customer:**

**Entered :** 4/2/2020 11:10:17 AM PST      **User Processor :** Atellez  
unable to verify new info

**Comments for Customer:**

**Entered :** 4/2/2020 11:09:08 AM PST      **User Processor :** Atellez  
AC 509-735-1650 TT Sandy and stated were calling the wrong company

**Comments for Customer:**

**Entered :** 4/1/2020 8:54:46 AM PST      **User Processor :** ssteinhaus\_voe  
Email to employer: Good Afternoon, We are working on behalf of Gesa Credit Union to complete a verification of employment for one of your employees. Can you refer us to someone from your Human Resource, Payroll, or Accounting who can complete this verification? Please have them reply to us at [voe@veri-tax.com](mailto:voe@veri-tax.com) or (949) 783-2170 with their email and contact information and reference Order ID 1446198. Thank you for your patience and prompt assistance in helping to avoid any further delays in your employee's mortgage loan

For questions about this Verification of Employment, please contact Veri-Tax at (800) 969-5100.

**Important Message:**

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process.

**Comments for Customer:**

**Entered :** 4/1/2020 8:54:12 AM PST      **User Processor :** ssteinhaus\_voe  
correcting domain per company website thegardentricities.com

**Comments for Customer:**

**Entered :** 4/1/2020 8:53:22 AM PST      **User Processor :** ssteinhaus\_voe  
info@thegardentricites.com The domain name in the email address is incorrect. Check the address.

**Comments for Customer:**

**Entered :** 4/1/2020 6:22:21 AM PST      **User Processor :** brios  
Email to employer: Good Afternoon, We are working on behalf of Gesa Credit Union to complete a verification of employment for one of your employees. Can you refer us to someone from your Human Resource, Payroll, or Accounting who can complete this verification? Please have them reply to us at voe@veri-tax.com or (949) 783-2170 with their email and contact information and reference Order ID 1446198. Thank you for your patience and prompt assistance in helping to avoid any further delays in your employee's mortgage loan process.

**Comments for Customer:**

**Entered :** 4/1/2020 6:21:25 AM PST      **User Processor :** brios  
Able to verify address, name, and ALT PH# (509)735-1650 and General Email info@thegardentricites.com using employer site

**Comments for Customer:**

**Entered :** 4/1/2020 6:20:52 AM PST      **User Processor :** brios  
Unable to verify original PH# (509) 591-9835 able to verify ALT PH# (509)735-1650 using employer site

**Comments for Customer:**

**Entered :** 4/1/2020 6:20:21 AM PST      **User Processor :** brios  
Not in VT intel

**Comments for Customer:**

**Entered :** 4/1/2020 6:20:15 AM PST      **User Processor :** brios  
No previous orders

**Comments for Customer:**

**Entered :** 3/31/2020 2:15:50 PM PST      **User Processor :** Angela Stevenson  
File uploaded.

**VOE Completed by**

**Employee Name:** Atellez  
**Employee Title:** VOE Agent

For questions about this Verification of Employment, please contact Veri-Tax at (800) 969-5100.

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**Documents**

4/4/2020 6:21:14 AM EST  
https://www.secure1.thegardentricities.com/contact/



**KENNEWICK, WA**  
**SATURDAYS @ 6PM**  
**SUNDAYS @ 9:30AM & 11:00AM**  
[GET DIRECTIONS](#)

Have more questions? We would be glad to help!  
Email: [info@thegardentricites.com](mailto:info@thegardentricites.com)  
Phone: (509)735-1650  
We hope to see you soon!

Keep up to date with what's going on through  
our social media!

**SERVICE TIMES**

SATURDAY: 6PM | SUNDAY: 9:30AM & 11:00AM

6811 W. OKANOGAN PL. KENNEWICK WA 99336 | (509) 735-1650  
© THE GARDEN 2020

For questions about this Verification of Employment, please contact Veri-Tax at (800) 969-5100.

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## Documents

4/2/2020 5:56:43 PM EST



Con

## Adriana Lerma

Administrative Assistant at The garden Christian assembly

Richland, Washington · 17 connections · [Contact info](#)

## Experience



Administrative Assistant  
The garden Christian assembly

For questions about this Verification of Employment, please contact Veri-Tax at (800) 969-5100.

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## Request for Verification of Employment

Order: 1446198

**Privacy Act Notice:** This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38 USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. Seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

### Part I – Request

1. To (name and address of employer) The Garden Christian Assembly 6811 W. Okanogan PL Kennewick, WA 99336	2. From (name and address of lender) Gesa Credit Union 51 Gage Blvd Richland, WA 99352
---	---

I have applied for a mortgage loan and stated that I am now or was formerly employed by you. My signature below authorizes verification of this information.

3. Name and Address of Applicant (include employee or badge number) Shelby Fields 2100 S Beech St Kennewick, WA 99337	4. Signature of Applicant  See Borrower's Authorization Form
--	--

### Part II – Verification of Employment (Present and Previous Employment – 5-8)

5. Date Hired / Start Date  01/01/2007	6. Position / Job Title  Senior Pastor	7A. Date Terminated (if applicable)	7B. Probability of Continued Employment <input checked="" type="checkbox"/> Likely <input type="checkbox"/> Unlikely <input type="checkbox"/> Against Policy to Disclose
7C. Reason for Leaving (if applicable)			

8A. Gross Base Pay (e.g., \$20 Hourly, \$50,000 Annual) \$  4,701.24	8B. If Paid Hourly – Average Hours per Week _____
<input type="checkbox"/> Annual <input checked="" type="checkbox"/> Monthly <input type="checkbox"/> Weekly <input type="checkbox"/> Hourly <input type="checkbox"/> Other (specify) _____	

8C. Actual Gross Earnings (Please provide income within the last 3 years for Previous Employment also)

	Most Recent Year 2020 Calendar Year	Past Year 2019 Month/Day	Past Year 2018 Calendar Year	
Base Pay (includes vacation, sick, holiday, and PTO)	\$ 18,804.32	\$ 56,412.96	\$ 56,412.96	
Overtime (see item 9)	\$ 0.00	\$	\$	
Commissions	\$ 0.00	\$	\$	
Bonuses (see item 9)	\$ 0.00	\$ 8,250.81	\$ 8,230.00	
	\$	\$	\$	
	\$	\$	\$	
Total	\$ 18,804.32	\$ 64,663.77	\$ 64,642.96	

### Part III – Additional Questions

(Present Employment Only)

9. If Overtime or Bonus is applicable, is its continuance likely?
Bonus <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Overtime <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input checked="" type="checkbox"/> N/A
10. Date of Applicant's Next Pay Increase  01/01/2021
11. Projected Amount of Next Pay Increase  0.3%
12. Date of Applicant's Last Pay Increase  01/04/2015
13. Amount of Last Pay Increase  1200.00

14. Remarks (if employee was off work for any length of time, please indicate time period and reason)

15. Signature of Employer  Digitally signed by Adriana Lerma Date: 2020.05.04 10:22 Location: _____	16. Title (please print or type)  Bookkeeper/ Admin assit.	17. Date  04/05/2020
---	--	----------------------------

18. Print or type name signed in item 15  Adriana Lerma	19. Phone No.  (509) 735-1650	20. Email Address  adriana@gcata.com
---	-------------------------------------	--



For questions about this Verification of Employment, please contact Veri-Tax at (800) 969-5100.

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## Addendum to Verification of Employment

**Borrower Name:** Shelby Fields

**Order Number:** 1446198

**Additional question(s) requested by:** Gesa Credit Union

Question 1: Can you please specify any dates of employment gaps including leaves of absence over the last 3 years, and comment on any other significant changes in Gross Earnings?

Answer: n/a

Question 2: Did you include breakdown of any Overtime, Commissions, Bonuses and/or other income components? If not, can you kindly explain why?

Answer: Yes.

Question 3: Is the borrower paid in any unconventional ways (e.g., please specify if paid 9, 10, 11, or 12 months; piece rate; etc.)?

Answer: No.



For questions about this Verification of Employment, please contact Veri-Tax at (800) 969-5100.

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## Veri-Tax LLC Electronic Signature Audit Log

Order ID:	1446198	Date Created:	4/5/2020 1:11:59 PM
Esign ID:	238839	Esign GUID:	b46ab7c7-bb4e-4095-9987-bc198e38e6c8

### Signer

Name	Email Address	Longitude	Latitude	Date Consented	Date Completed
Adriana Lerma	adriana@gcatc.com			4/5/2020 1:11:19 PM	4/5/2020 1:11:59 PM

### Audit Details

Event Logged Date	IP Address	Action
4/5/2020 1:11:19 PM	66.191.31.114	Consented to E-Sign
4/5/2020 1:11:59 PM	66.191.31.114	Signed and Submitted 1005

For questions about this Verification of Employment, please contact Veri-Tax at (800) 969-5100.

#### Important Message:

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The Garden  
6811 W Okanogan Place  
Kennewick, WA 99336

Shelby A Fields  
191616 E Game Farm Rd  
Kennewick, WA 99337

Direct Deposit

Employee Pay Stub	Check number: DD1141	Pay Period: 02/01/2020 - 02/29/2020	Pay Date: 03/05/2020
Employee	SSN		
Shelby A Fields, 191616 E Game Farm Rd, Kennewick, WA 99337	***-**-6607		
Earnings and Hours	Qty	Rate	Current YTD Amount
Pastor Salary			4,701.08 14,103.24
Taxes		Current	YTD Amount
WA - Paid Fam Med Leave Emp.		-11.90	-35.72
Federal Withholding		<u>-1,140.00</u>	<u>-3,420.00</u>
		-1,151.90	-3,455.72
Net Pay		3,549.18	10,647.52
Direct Deposit	Amount		
Checking - ****0784	3,549.18		
Memo			
Direct Deposit			

The Garden  
6811 W Okanogan Place  
Kennewick, WA 99336

Shelby A Fields  
191616 E Game Farm Rd  
Kennewick, WA 99337

Direct Deposit

Employee Pay Stub	Check number: DD1128	Pay Period: 01/01/2020 - 01/31/2020	Pay Date: 02/05/2020
Employee	SSN		
Shelby A Fields, 191616 E Game Farm Rd, Kennewick, WA 99337	***-**-6607		
Earnings and Hours	Qty	Rate	Current YTD Amount
Pastor Salary			4,701.08 9,402.16
Taxes		Current	YTD Amount
WA - Paid Fam Med Leave Emp.		-11.98	-23.82
Federal Withholding		1,140.00	-2,280.00
		<u>-1,151.98</u>	<u>-2,303.82</u>
Net Pay		3,549.10	7,098.34
Direct Deposit	Amount		
Checking - ****0784	3,549.10		
Memo			
Direct Deposit			

<b>22222</b>	Vold <input type="checkbox"/>	a Employee's social security number 544-98-6607	For Official Use Only ► OMB No. 1545-0008		
b Employer identification number (EIN) 20-1778277			1 Wages, tips, other compensation 64663.77	2 Federal income tax withheld 15960.00	
c Employer's name, address, and ZIP code GARDEN CHRISTIAN ASSEMBLY THE GARDEN 6811 W OKANOGAN PLACE  KENNEWICK WA 99336			3 Social security wages	4 Social security tax withheld	
			5 Medicare wages and tips	6 Medicare tax withheld	
			7 Social security tips	8 Allocated tips	
d Control number			9	10 Dependent care benefits	
e Employee's first name and initial SHELBY A	Last name FIELDS	Suff	11 Nonqualified plans	12a See instructions for box 12	
191616 E GAME FARM RD KENNEWICK WA 99337			13 Statutory employee Retirement plan Third-party sick pay	12b	
			14 Other	12c	
				12d	
f Employee's address and ZIP code					
15 State Employer's state ID number	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name

Form **W-2** Wage and Tax Statement

Copy A For Social Security Administration - Send this entire page with  
Form W-3 to the Social Security Administration; photocopies are not acceptable.

**2019**  
0000/1030D

Department of the Treasury - Internal Revenue Service  
For Privacy Act and Paperwork Reduction  
Act Notice, see the separate instructions.  
Black-and-White Form W-2 (Revised 08/19)

## Borrower Required Documents Checklist

\*\*The following documentation must be provided in order to proceed with your loan approval process. Depending upon the mortgage product and mortgage program for which you are applying, additional information may be requested\*\*

### Initial Disclosures:

- Signed Initial Loan Disclosures with Application Deposit form completed

### Income for a W2 Wage Earner:

- Pay Stubs which cover the most recent 30 days of pay
- W-2's for the previous 2 years
- Employment Contract (if new job)

### Income for a Retired individual:

- Social Security Award Letter or 2 month Bank Statements showing direct deposit
- IRS W-2 or 1099 for Retirement or Pension Income

### Income for a Self Employed individual:

- 2 years signed and dated personal tax returns (complete)
- 2 years 1065 or 1120 returns (if applicable)
- Current Profit and loss statement

### Do you own investment Properties? If so, please also have ready:

- 2 years signed and dated personal tax returns
- Rental Agreements
- Mortgage Payment information or proof of clear title
- Insurance Declaration Pages outlining annual premium

### Assets:

- Most Recent Bank Statements for the previous 2 months
- Most Recent Mutual Fund, Stock or other investment statements
- Most Recent Retirement fund statements

**\*\*\*for all Asset accounts we must have all the pages from your statements, even if the final pages are "intentionally left blank" or are check reconciliation worksheets**

### Miscellaneous:

- Complete Divorce Decree/Bankruptcy Papers (if Applicable)
- Home Insurance Company contact details
- Identification: state issued ID, Passports or other official identification
- A complete list of where you have lived for the past 2 years and landlord contact details if during the past 2 years you were a renter
- VA Loan-DD214



# 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 [ X ] 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):

DocuSigned by:



Mar-13-2020 | 5:28 PM CDT

F80838523FC3477

Borrower

DocuSigned by:



Mar-13-2020 | 3:28 PM PDT

53CB348667484B6

Co-Borrower

## I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	[ ] VA [ ] FHA [ ] USDA/Rural Housing Service	[ X ] Conventional [ ] Other (explain):	Agency Case Number	Lender Case Number
--------------------------	--	--	--------------------	--------------------

Amount	Interest Rate	No. of Months	Amortization Type:	[ X ] Fixed Rate [ ] GPM [ ] ARM (type):	[ ] Other (explain):
--------	---------------	---------------	--------------------	--	----------------------

## II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP)	No. of Units
--	--------------

19161 E. Game Farm Rd., Kennewick, WA 99337

1

Legal Description of Subject Property (attach description if necessary)	Year Built
---	------------

Lt 3, SP No. 2766

2008

Purpose of Loan	[ ] Purchase [ ] Construction [ ] Other (explain):	Property will be:  [ X ] Refinance    [ ] Construction-Permanent
-----------------	--	--

*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 \$100,000.00	Amount Existing Liens \$400,000.00	Purpose of Refinance <b>Limited Cash-Out</b>	Describe Improvements [ ] made    [ ] to be made
------------------	-------------------------------	---------------------------------------	---	---

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in: [ X ] Fee Simple
------------------------------------	------------------------------------	---

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)

**Equity On Pending Sale**

[ ] Leasehold (show expiration date)

## Borrower

## III. BORROWER INFORMATION

## Co-Borrower

Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
<b>Thomas M Fields</b>				<b>Shelby A Fields</b>			

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

[ X ] Married [ ] Separated	[ ] Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no.      ages	[ X ] Married [ ] Separated	[ ] Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no.      ages
--------------------------------	---	---	--------------------------------	---	--

Present Address (street, city, state, ZIP)	[ X ] Own	[ ] Rent	<b>17y</b> No. Yrs.	Present Address (street, city, state, ZIP)	[ X ] Own	[ ] Rent	<b>17y</b> No. Yrs.
--	-----------	----------	---------------------	--	-----------	----------	---------------------

Mailing Address, if different from Present Address	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.
---	---------	----------	----------	---	---------	----------	----------

## Borrower

## IV. EMPLOYMENT INFORMATION

## Co-Borrower

Name & Address of Employer	[ ] Self Employed	Yrs. on this job <b>10 yrs 6 months</b>	Name & Address of Employer	[ ] Self Employed	Yrs. on this job <b>10 yrs 2 months</b>
----------------------------	-------------------	--	----------------------------	-------------------	--

The Garden Christian Assembly 6811 W. Okanogan PL Kennewick, WA 99336	Yrs. employed in this line of work/profession <b>11</b>	6811 W. Okanogan PL Kennewick, WA 99336	Yrs. employed in this line of work/profession <b>10</b>
---	--	--	--

Position/Title/Type of Business <b>Pastor</b>	Business Phone (incl. area code) <b>(509) 591-9835</b>	Position/Title/Type of Business <b>Pastor</b>	Business Phone(incl. area code) <b>(509) 591-9835</b>
--	---	--	--

*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)	Name & Address of Employer	[ ] Self Employed	Dates (from – to)
----------------------------	-------------------	-------------------	----------------------------	-------------------	-------------------

Monthly Income	\$	Monthly Income	\$
----------------	----	----------------	----

Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone(incl. area code)
---------------------------------	----------------------------------	---------------------------------	---------------------------------

Name & Address of Employer	[ ] Self Employed	Dates (from – to)	Name & Address of Employer	[ ] Self Employed	Dates (from – to)
----------------------------	-------------------	-------------------	----------------------------	-------------------	-------------------

Monthly Income	\$	Monthly Income	\$
----------------	----	----------------	----

Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone(incl. area code)
---------------------------------	----------------------------------	---------------------------------	---------------------------------

1000025349



Thomas M Fields

Shelby A Fields

**V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION**

<b>Gross Monthly Income</b>	<b>Borrower</b>	<b>Co-Borrower</b>	<b>Total</b>	<b>Combined Monthly Housing Expense</b>	<b>Present</b>	<b>Proposed</b>
Base Empl. Income*	<b>3,701.67</b>	<b>4,701.08</b>	<b>8,402.75</b>	Rent		
Overtime				First Mortgage (P&I)		<b>1,949.64</b>
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		<b>70.00</b>
Dividends/Interest				Real Estate Taxes		<b>625.00</b>
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)	<b>4,837.50</b>		<b>4,837.50</b>	Homeowner Assn. Dues		
				Other:		
<b>Total</b>	<b>\$ 8,539.17</b>	<b>\$ 4,701.08</b>	<b>\$ 13,240.25</b>	<b>Total</b>	<b>\$ 0.00</b>	<b>\$2,644.64</b>

\* 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
<b>B</b>	<b>\$ 4,837.50</b>

**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 [ X ] Jointly [ ] Not Jointly

<b>ASSETS</b>		<b>Cash or Market Value</b>	<b>Liabilities and Pledged Assets.</b> 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.		
Description					
Cash deposit toward purchase held by:					
<i>List checking and savings accounts below</i>					
Name and address of Bank, S&L, or Credit Union <b>Gesa Credit Union</b> <b>PO Box 500</b> <b>Richland, WA 99352</b>			Name and address of Company <b>GESA CU</b>	\$ Payment/Months <b>2,901.00</b> <b>149</b>	
Acct. no. <b>70333600</b>	<b>\$ 26,628.65</b>		Acct. no. <b>3101441471735</b>		
Name and address of Bank, S&L, or Credit Union <b>Gesa Credit Union</b> <b>PO Box 500</b> <b>Richland, WA 99352</b>			Name and address of Company <b>HAPO</b>	\$ Payment/Months <b>407.00</b> <b>72</b>	
Acct. no. <b>4002185365</b>	<b>\$ 2,608.78</b>		Acct. no. <b>1591580L0001</b>		
Name and address of Bank, S&L, or Credit Union			Name and address of Company <b>GESA CU</b>	\$ Payment/Months <b>360.00</b> <b>35</b>	
Acct. no.	\$		Acct. no. <b>4001866875</b>		
Name and address of Bank, S&L, or Credit Union			Name and address of Company <b>CAPITAL ONE</b>	\$ Payment/Months <b>192.00</b> <b>46</b>	
Acct. no.	\$		Acct. no. <b>5237</b>		
Stocks & Bonds (Company name/ number & description)	\$		Name and address of Company <b>KOHLS/CAPONE</b>	\$ Payments/Months <b>37.00</b> <b>10</b>	
			Acct. no. <b>2166</b>		
Life insurance net cash value	\$		Name and address of Company <b>CCB/ULTAMC</b>	\$ Payment/Months <b>30.00</b> <b>4</b>	
Face amount: \$					
<b>Subtotal Liquid Assets</b>	<b>\$ 29,237.43</b>		Acct. no. <b>6910</b>		
Real estate owned (enter market value from schedule of real estate owned)	<b>\$ 800,000.00</b>				
Vested interest in retirement fund	\$				
Net worth of business(es) owned (attach financial statement)	\$		Acct. no.		
Automobiles owned (make and year)	\$		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Other Assets (itemized)	\$		Job-Related Expense (child care, union dues, etc.)	\$	
			<b>Total Monthly Payments</b>	<b>\$ 1,026.00</b>	
<b>Total Assets a.</b>	<b>\$ 829,237.43</b>	Net Worth (a minus b)	<b>\$ 348,928.43</b>	<b>Total Liabilities b.</b>	<b>\$ 480,309.00</b>

1000025349



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Fannie Mae Form 1003 6/09

Thomas M Fields

Shelby A Fields

**VI. ASSETS AND LIABILITIES (cont.)****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 & Lien	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
191616 E. Game Farm Rd. Kennewick, WA 99337	SF	800,000.00	429,484.00		2,901.00		
	Totals	\$ 800,000.00	\$ 429,484.00	\$	\$ 2,901.00	\$	\$

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	
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	429,484.00
e. Estimated prepaid items	5,499.48
f. Estimated closing costs	7,760.00
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	\$1,102.50
i. Total costs (add items a through h)	443,845.98
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	
l. Other Credits (explain) <b>Earnest Money</b>	5,000.00
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	441,000.00
n. PMI, MIP, Funding Fee financed	
o. Loan amount (add m & n)	441,000.00
p. Cash from/to Borrower (subtract j, k, l & o from i)	-2,154.02

**VIII. DECLARATIONS****If you answer "Yes" to any questions a through i**

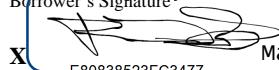
please use continuation sheet for explanation.

- a. Are there any outstanding judgments against you?  
 [ ]  [X]  [ ]  [X]
- b. Have you been declared bankrupt within the past 7 years?  
 [ ]  [X]  [ ]  [X]
- c. Have you had property foreclosed upon or given title  
 or deed in lieu thereof in the last 7 years?  
 [ ]  [X]  [ ]  [X]
- d. Are you a party to a lawsuit?  
 [ ]  [X]  [ ]  [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?  
 [ ]  [X]  [ ]  [X]
- (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.)
- f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?  
 [ ]  [X]  [ ]  [X]
- g. Are you obligated to pay alimony, child support, or separate maintenance?  
 [ ]  [X]  [ ]  [X]
- h. Is any part of the down payment borrowed?  
 [ ]  [X]  [ ]  [X]
- i. Are you a co-maker or endorser on a note?  
 [ ]  [X]  [ ]  [X]
- j. Are you a U.S. citizen?  
 [X]  [ ]  [X]  [ ]  [X]
- k. Are you a permanent resident alien?  
 [ ]  [X]  [ ]  [X]
- l. **Do you intend to occupy the property as your primary residence?**  
 If "Yes," complete question m below.  
 [X]  [ ]  [X]  [ ]  [X]
- m. Have you had an ownership interest in a property in the last three years?  
 (1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)?  
 [ ]  [X]  [ ]  [X]  
 (2) How did you hold title to the home—solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?  
 [ ]  [X]  [ ]  [X]

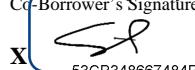
**IX. ACKNOWLEDGEMENT AND AGREEMENT**

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.

**Docusigned by:**


Mar-13-2020 | 5:28 PM CDT

**Date****Docusigned by:**


Mar-13-2020 | 3:28 PM PDT

**Date****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	<input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER	<input type="checkbox"/> I do not wish to furnish this information
Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American American	Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American
	<input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White		<input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male	Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male

**To be Completed by Loan Originator:**

This information was provided:

- In a face-to-face interview
- In a telephone interview
- By the applicant and submitted by fax or mail
- By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature

Date 03/10/2020

X

Loan Originator's Name (print or type)

**Joel McFarland**

Loan Origination Company's Name

**Gesa Credit Union**

Loan Originator Identifier

**108538**

Loan Origination Company Identifier

**402395**

Loan Originator's Phone Number (including area code)

**(509) 942-2226**

Loan Origination Company's Address

**51 Gage Blvd Richland, WA 99352**

**CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION**

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

**Borrower:**  
**Thomas M Fields**

Agency Case Number:

**Co-Borrower:**  
**Shelby A Fields**

Lender Case Number:  
**1000025349**

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:



X E80838523FC3477...

Mar-13-2020 | 5:28 PM CDT

Date

Co-Borrower's Signature:



X 53CB348667484B6...

Mar-13-2020 | 3:28 PM PDT

Date



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Page 4 of 4



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Fannie Mae Form 1003 6/09  
FN127800000215864

## Demographic Information Addendum.

This section asks about your ethnicity, sex, and race.

### Demographic Information of Borrower

**The purpose of collecting this information** is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

#### Ethnicity: Check one or more

- Hispanic or Latino  
 Mexican       Puerto Rican       Cuban  
 Other Hispanic or Latino - *Print origin:*

*For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

- Not Hispanic or Latino  
 I do not wish to provide this information

#### Sex

- Female  
 Male  
 I do not wish to provide this information

#### Race: Check one or more

- American Indian or Alaska Native - *Print name of enrolled or principal tribe:* \_\_\_\_\_  
 Asian  
 Asian Indian       Chinese       Filipino  
 Japanese       Korean       Vietnamese  
 Other Asian - *Print race:* \_\_\_\_\_  
*For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*  
 Black or African American  
 Native Hawaiian or Other Pacific Islander  
 Native Hawaiian       Guamanian or Chamorro       Samoan  
 Other Pacific Islander - *Print race:* \_\_\_\_\_

*For example: Fijian, Tongan, and so on.*

- White

- I do not wish to provide this information

#### To Be Completed by Financial Institution (*for application taken in person*):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?

- NO     YES

Was the sex of the Borrower collected on the basis of visual observation or surname?

- NO     YES

Was the race of the Borrower collected on the basis of visual observation or surname?

- NO     YES

#### The Demographic Information was provided through:

- Face-to-Face Interview (*includes Electronic Media w/Video Component*)       Telephone Interview       Fax or Mail       Email or Internet

Borrower Name: Thomas M Fields



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\* M C D M G R C I N F \*  
 Uniform Residential Loan Application  
 Freddie Mac Form 65 · Fannie Mae Form 1003

Revised 09/2017

## Demographic Information Addendum.

This section asks about your ethnicity, sex, and race.

### Demographic Information of Borrower

**The purpose of collecting this information** is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

#### Ethnicity: Check one or more

- Hispanic or Latino  
 Mexican       Puerto Rican       Cuban  
 Other Hispanic or Latino - *Print origin:*

*For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

- Not Hispanic or Latino  
 I do not wish to provide this information

#### Sex

- Female  
 Male  
 I do not wish to provide this information

#### Race: Check one or more

- American Indian or Alaska Native - *Print name of enrolled or principal tribe:* \_\_\_\_\_  
 Asian  
 Asian Indian       Chinese       Filipino  
 Japanese       Korean       Vietnamese  
 Other Asian - *Print race:* \_\_\_\_\_  
*For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*  
 Black or African American  
 Native Hawaiian or Other Pacific Islander  
 Native Hawaiian       Guamanian or Chamorro       Samoan  
 Other Pacific Islander - *Print race:* \_\_\_\_\_

*For example: Fijian, Tongan, and so on.*

- White

- I do not wish to provide this information

#### To Be Completed by Financial Institution (*for application taken in person*):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?

- NO     YES

Was the sex of the Borrower collected on the basis of visual observation or surname?

- NO     YES

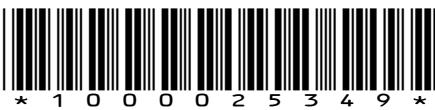
Was the race of the Borrower collected on the basis of visual observation or surname?

- NO     YES

#### The Demographic Information was provided through:

- Face-to-Face Interview (*includes Electronic Media w/Video Component*)       Telephone Interview       Fax or Mail       Email or Internet

Borrower Name: Shelby A Fields



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\* M C D M G R C I N F \*  
 Uniform Residential Loan Application  
 Freddie Mac Form 65 · Fannie Mae Form 1003

Revised 09/2017

WASHINGTON

**ADDENDUM TO RESIDENTIAL MORTGAGE LOAN APPLICATION**

WA Stat. 26.60.010

Loan Number: **1000025349**Date: **March 13, 2020**Borrower: **Thomas M Fields**Property Address: **191616 E. Game Farm Rd., Kennewick, WA 99337**Lender: **Gesa Credit Union  
51 Gage Blvd  
Richland, WA 99352**

When a Borrower resides in a state that recognizes homestead and/or community property rights and, if applicable, any dower, courtesy, or other marital rights, or when the property is located in such a state, Lender may require such non-borrowing spouse, to sign the deed of trust, mortgage, or other security instrument that secures the loan, as well as other loan documents. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

Similarly, when a Borrower resides in a State that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships, or when the property is located in such a State, Lender may require such non-borrowing parties, as applicable, to sign the deed of trust, mortgage, or other security instrument that secures the loan, as well as other loan documents. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

I am **Unmarried**.

I am **Married**.

If Borrower is married, please provide the name(s) of any such non-borrowing spouse:

Name: \_\_\_\_\_

I am involved in a **Civil Union, Domestic Partnership, or Registered Reciprocal Beneficiary Relationship**.

If Borrower is involved in a civil union, domestic partnership, or registered reciprocal beneficiary relationship in any state, please provide the name(s) of any such non-borrowing party.

Name: \_\_\_\_\_

State: \_\_\_\_\_

**ACKNOWLEDGEMENT**

I have read the above document and acknowledge receiving a copy by signing below.

Borrower



Mar-13-2020 | 5:28 PM CDT

**Thomas M Fields**

Date

DocuSigned by:

E90838523FC3477...



WASHINGTON

**ADDENDUM TO RESIDENTIAL MORTGAGE LOAN APPLICATION**

WA Stat. 26.60.010

Loan Number: **1000025349**Date: **March 13, 2020**Borrower: **Shelby A Fields**Property Address: **191616 E. Game Farm Rd., Kennewick, WA 99337**Lender: **Gesa Credit Union  
51 Gage Blvd  
Richland, WA 99352**

When a Borrower resides in a state that recognizes homestead and/or community property rights and, if applicable, any dower, courtesy, or other marital rights, or when the property is located in such a state, Lender may require such non-borrowing spouse, to sign the deed of trust, mortgage, or other security instrument that secures the loan, as well as other loan documents. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

Similarly, when a Borrower resides in a State that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships, or when the property is located in such a State, Lender may require such non-borrowing parties, as applicable, to sign the deed of trust, mortgage, or other security instrument that secures the loan, as well as other loan documents. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

I am **Unmarried**.

I am **Married**.

If Borrower is married, please provide the name(s) of any such non-borrowing spouse:

Name: \_\_\_\_\_

I am involved in a **Civil Union, Domestic Partnership, or Registered Reciprocal Beneficiary Relationship**.

If Borrower is involved in a civil union, domestic partnership, or registered reciprocal beneficiary relationship in any state, please provide the name(s) of any such non-borrowing party.

Name: \_\_\_\_\_

State: \_\_\_\_\_

**ACKNOWLEDGEMENT**

I have read the above document and acknowledge receiving a copy by signing below.

Borrower

  
52CB349667484BC...

Mar-13-2020 | 3:28 PM PDT

Date

**Shelby A Fields**



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\* M C S T A T D I S C \*

# Gesa Credit Union

51 Gage Blvd • Richland, WA 99352

Save this Loan Estimate to compare with your Closing Disclosure.

## Loan Estimate

**DATE ISSUED** 3/13/2020  
**APPLICANTS** Thomas M Fields, Shelby A Fields  
2100 S Beech St  
Kennewick, WA 99337  
**PROPERTY** 191616 E. Game Farm Rd.  
Kennewick, WA 99337  
**EST. PROP. VALUE** \$600,000.00

**LOAN TERM** 30 years  
**PURPOSE** Refinance  
**PRODUCT** Fixed Rate  
**LOAN TYPE**  Conventional  FHA  VA  \_\_\_\_\_  
**LOAN ID #** 1000025349  
**RATE LOCK**  NO  YES, until 05/10/2020 at 5:00 PM PDT  
*Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 03/25/2020 at 5:00 PM PDT*

<b>Loan Terms</b>		<b>Can this amount increase after closing?</b>	
Loan Amount	\$441,000	NO	
Interest Rate	3.375%	NO	
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,949.64	NO	
		<b>Does the loan have these features?</b>	
Prepayment Penalty		NO	
Balloon Payment		NO	

<b>Projected Payments</b>			
<b>Payment Calculation</b>		<b>Years 1-30</b>	
Principal & Interest		\$1,949.64	
Mortgage Insurance		+ 0	
Estimated Escrow <i>Amount can increase over time</i>		+ 695	
<b>Estimated Total Monthly Payment</b>		<b>\$2,645</b>	
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount can increase over time</i>	\$695 a month	<b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>	<b>In escrow?</b> YES YES

<b>Costs at Closing</b>		
<b>Estimated Closing Costs</b>	\$14,362	Includes \$8,588 in Loan Costs + \$5,774 in Other Costs - \$0 in Lender Credits. See page 2 for details.
<b>Estimated Cash to Close</b>	\$2,846	Includes Closing Costs. See Calculating Cash to Close on page 2 for details. <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower

Visit [www.consumerfinance.gov/mortgage-estimate](http://www.consumerfinance.gov/mortgage-estimate) for general information and tools.\* 1 0 0 0 0 2 5 3 4 9 \*  
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LOAN ESTIMATE PAGE 1 OF 3 • | Loan ID # 1000025349

## Closing Cost Details

<b>Loan Costs</b>		<b>Other Costs</b>	
<b>A. Origination Charges</b>	<b>\$6,203</b>	<b>E. Taxes and Other Government Fees</b>	<b>\$275</b>
0.25% of Loan Amount (Points)	\$1,103	Recording Fees and Other Taxes	\$275
Lender Fee	\$690	Transfer Taxes	
Origination Fee	\$4,410	<b>F. Prepaids</b>	<b>\$909</b>
		Homeowner's Insurance Premium ( months)	
		Mortgage Insurance Premium ( months)	
		Prepaid Interest (\$41.34 per day for 22 days @ 3.375%)	\$909
		Property Taxes ( months)	
<b>B. Services You Cannot Shop For</b>	<b>\$910</b>	<b>G. Initial Escrow Payment at Closing</b>	<b>\$4,590</b>
Appraisal Fee	\$750	Homeowner's Insurance \$70.00 per month for 12 mo.	\$840
Credit Report Fee	\$90	Mortgage Insurance per month for mo.	
Flood Cert Fee	\$9	Property Taxes \$625.00 per month for 6 mo.	\$3,750
Tax Service Fee	\$61		
		<b>H. Other</b>	
<b>C. Services You Can Shop For</b>	<b>\$1,475</b>	<b>I. TOTAL OTHER COSTS (E + F + G + H)</b>	<b>\$5,774</b>
Title - Lenders Title Insurance (Refi)	\$825	<b>J. TOTAL CLOSING COSTS</b>	<b>\$14,362</b>
Title - Reconveyance Tracking Fee	\$150	D + I	\$14,362
Title- Settlement Fee	\$500	Lender Credits	
		<b>Calculating Cash to Close</b>	
		Loan Amount	\$441,000
		Total Closing Costs (J)	-\$14,362
		Estimated Total Payoffs and Payments	-\$429,484
		<b>Estimated Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower</b>	<b>\$2,846</b>
		Estimated Closing Costs Financed (Paid from your Loan Amount)	\$11,516
<b>D. TOTAL LOAN COSTS (A + B + C)</b>	<b>\$8,588</b>		



## Additional Information About This Loan

**LENDER** Gesa Credit Union  
**NMLS/WA LICENSE ID** 402395/601790657  
**LOAN OFFICER** Joel McFarland  
**NMLS/WA LICENSE ID** 108538/601790657  
**EMAIL** jmcfarland@gesa.com  
**PHONE** (509) 942-2226

**MORTGAGE BROKER**  
**NMLS/\_ LICENSE ID**  
**LOAN OFFICER**  
**NMLS/\_ LICENSE ID**  
**EMAIL**  
**PHONE**

### Comparisons

Use these measures to compare this loan with other loans.

In 5 years	\$126,475 \$46,291	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
Annual Percentage Rate (APR)	3.502%	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	59.361%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

### Other Considerations

**Appraisal** We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

**Assumption** If you sell or transfer this property to another person, we  
 will allow, under certain conditions, this person to assume this loan on the original terms.  
 will not allow assumption of this loan on the original terms.

**Homeowner's Insurance** This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.

**Late Payment** If your payment is more than 15 days late, we will charge a late fee of *5% of the monthly principal and interest payment*.

**Liability after Foreclosure** Taking this loan could end any state law protection you may currently have against liability for unpaid debt if your lender forecloses on your home. If you lose this protection, you may have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

**Refinance** Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

**Servicing** We intend  
 to service your loan. If so, you will make your payments to us.  
 to transfer servicing of your loan.

### Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this

form.



Mar-13-2020 | 5:28 PM CDT

Thomas M Fields

Date

DocuSigned by:



53CB348667484DE

Shelby A Fields

Mar-13-2020 | 3:28 PM PDT

Date



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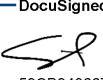
\* M C T R I D L E \*  
LOAN ESTIMATE PAGE 3 OF 3 • Loan ID # 1000025349

## ITEMIZATION OF FEES

Loan Number: **1000025349**Date: **March 13, 2020**Borrower(s): **Thomas M Fields, Shelby A Fields**Property Address: **191616 E. Game Farm Rd., Kennewick, WA 99337**Lender: **Gesa Credit Union**

FEE DESCRIPTION	AMOUNT	POC	PAID BY	PAID TO	LOAN ESTIMATE SECTION
0.25% of Loan Amount (Points)	\$1,102.50	N	Borrower		A
Lender Fee	\$690.00	N	Borrower		A
Origination Fee	\$4,410.00	N	Borrower		A
Appraisal Fee	\$750.00	N	Borrower		B
Credit Report Fee	\$90.00	N	Borrower		B
Flood Cert Fee	\$9.00	N	Borrower		B
Tax Service Fee	\$61.00	N	Borrower		B
Title - Lenders Title Insurance (Refi)	\$825.00	N	Borrower		C
Title - Reconveyance Tracking Fee	\$150.00	N	Borrower		C
Title- Settlement Fee	\$500.00	N	Borrower		C
Recording Fee	\$275.00	N	Borrower		E
Prepaid Interest ( \$41.34 per day for 22 days @ 3.375%)	\$909.48	N	Borrower		F
Homeowner's Insurance (\$70.00 per month for 12 mo.)	\$840.00	N	Borrower		G
Property Taxes (\$625.00 per month for 6 mo.)	\$3,750.00	N	Borrower		G
<b>Total Estimated Fees and Costs</b>	<b>\$14,361.98</b>				

The credit report fee, property appraisal fee, and all other third-party fees are non-refundable except that amounts collected in excess of the actual cost of such services will be refunded. If the credit report, property appraisal, or any other third-party service has not been performed, the fee for such service will be refunded in full.

<p>DocuSigned by:</p>  <p>Mar-13-2020   5:28 PM CDT</p> <p>E80838523FC347Z</p> <p>Borrower - <b>Thomas M Fields</b></p>	<p>DocuSigned by:</p>  <p>Mar-13-2020   3:28 PM PDT</p> <p>53CB348667484B6</p> <p>Borrower - <b>Shelby A Fields</b></p>
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\* M C I T M F E E S \*

## Additional Details for Services You Can Shop For

To get you started with shopping, this list identifies some providers for the services you can shop for (see Section C on page 2 of your Loan Estimate).

Service Provider List	You can select these providers or shop for your own providers.	
Service	Provider We Identified	Contact Information
Escrow Agent	Columbia Title Kennewick-Prosser	1919 N Pittsburg St Suite A Kennewick, WA 99336 (509) 783-2101
Title Company	Columbia Title Kennewick-Prosser	1919 N Pittsburg St Suite A Kennewick, WA 99336 (509) 783-2101

APPLICANTS: **Thomas M Fields,**  
**Shelby A Fields**

DATE ISSUED: **March 13, 2020**

LOAN ID #: **1000025349**



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(Page 1 of 1)



\* M C S E T L S E R V \*

Washington

## HOMEOWNERSHIP COUNSELING ORGANIZATIONS

Loan Number: **1000025349**Date: **March 13, 2020**Borrower(s): **Thomas M Fields, Shelby A Fields**Current Address: **2100 S Beech St Kennewick, WA 99337**

Lender: **Gesa Credit Union**  
**51 Gage Blvd**  
**Richland, WA 99352**

In connection with your application for mortgage financing you have a right to choose a counselor or counseling organization, but your choice of counselor or counseling organization must be approved to provide such counseling by the Secretary of the U.S. Department of Housing and Urban Development; or, if permitted by the Secretary, by a State's housing finance authority.

The counseling agencies on this list are approved by the U.S. Department of Housing and Urban Development (HUD), and they can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on your objectives and circumstances, often at little or no cost to you. This list shows you several approved agencies in your area.

You can find other approved counseling agencies at the Consumer Financial Protection Bureau's (CFPB) website: <http://consumerfinance.gov/mortgagehelp> or by calling 1-855-411-CFPB (2372). You can also access a list of nationwide HUD approved counseling intermediaries at [http://portal.hud.gov/hudportal/HUD?src=ohc\\_nint](http://portal.hud.gov/hudportal/HUD?src=ohc_nint).

AGENCY	COUNSELING SERVICES PROVIDED	LANGUAGES SPOKEN	AGENCY DISTANCE
COMMUNITY CONNECTION OF NORTHEAST OREGON, INC. 541-963-3186 2802 Adams Ave La Grande, OR 97850-5267 N/A N/A	Mortgage Delinquency and Default Resolution Counsel, Financial Management/Budget Counseling, Financial, Budgeting and Credit Repair Workshops, Fair Housing Pre-Purchase Education Workshops, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops, Rental Housing Counseling, Rental Housing Workshops	English	71.67 miles
OIC OF WASHINGTON 509-765-9206 815 Fruitvale Blvd Yakima, WA 98902-1467 N/A N/A	Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops	English, Spanish	77.71 miles
CATHOLIC CHARITIES HOUSING SERVICES 509-853-2800 5301 Tieton Dr Suite G Yakima, WA 98908-3479 <a href="http://www.catholiccharitiescw.org">http://www.catholiccharitiescw.org</a> <a href="mailto:efreeborn@catholiccharitiescw.org">efreeborn@catholiccharitiescw.org</a>	Financial Management/Budget Counseling, Home Improvement and Rehabilitation Counseling, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops	English, Spanish	79.42 miles

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Page 1 of 2



\* M C C N S L G L S T \*

GREENPATH FINANCIAL WELLNESS 888-860-4167 701 Bryden Ave Lewiston, ID 83501-4909 <a href="http://www.greenpath.org">http://www.greenpath.org</a> housingdepartment@greenpath.com	Mortgage Delinquency and Default Resolution Course, Financial Management/Budget Counseling, Fair Housing Pre-Purchase Education Workshops, Services for Homeless Counseling, Non-Delinquency Post Purchase Workshops, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops, Rental Housing Counseling	English, Spanish	102.77 miles
IDAHO HOUSING AND FINANCE ASSOCIATION--LEWISTON BRANCH OFFICE 208-743-0251 2338 Nez Perce Drive LEWISTON, ID 83501-4107 <a href="http://www.idahohousing.com">www.idahohousing.com</a> housingcounseling@ihfa.org	Mortgage Delinquency and Default Resolution Course, Services for Homeless Counseling, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops, Rental Housing Counseling, Rental Housing Workshops	English	102.93 miles
COLUMBIA VALLEY HOUSING ASSOCIATION 509-888-6784 1555 Methow Street WENATCHEE, WA 98801-9417 N/A <a href="mailto:sherri@cvhousing.org">sherri@cvhousing.org</a>	Resolving/Preventing Mortgage Delinquency Workshop, Pre-purchase Counseling	English, Spanish	108.42 miles
COMMUNITY FRAMEWORKS 509-484-6733 907 W Riverside Ave Spokane, WA 99201-1006 <a href="http://www.communityframeworks.org">http://www.communityframeworks.org</a> N/A	Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops	English	135.24 miles
ARC OF SPOKANE 509-328-6326 320 E 2nd Ave Spokane, WA 99202-1402 <a href="http://www.arc-spokane.org">http://www.arc-spokane.org</a> <a href="mailto:lcael@arc-spokane.org">lcael@arc-spokane.org</a>	Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops	ASL, English	135.6 miles
SPOKANE NEIGHBORHOOD ACTION PARTNERS 509-456-7106 500 S Stone St Spokane, WA 99202-4150 <a href="http://www.snapwa.org">http://www.snapwa.org</a> N/A	Mortgage Delinquency and Default Resolution Course, Non-Delinquency Post Purchase Workshops, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops	English, Russian, Ukrainian	136.26 miles
NEIGHBORIMPACT - MADRAS HOUSING CENTER 541-323-6580 374 SW 5th St Suite B MADRAS, OR 97741-1344 <a href="http://www.neighborimpact.org/homesource">www.neighborimpact.org/homesource</a> <a href="mailto:homesource@neighborimpact.org">homesource@neighborimpact.org</a>	Mortgage Delinquency and Default Resolution Course, Financial Management/Budget Counseling, Fair Housing Pre-Purchase Education Workshops, Home Improvement and Rehabilitation Counseling, Non-Delinquency Post Purchase Workshops, Predatory Lending Education Workshops, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops	English, Spanish	140.22 miles

## ACKNOWLEDGMENT OF RECEIPT

By signing this document I/we acknowledge receipt of this list of approved counseling organizations.

DocuSigned by:



Mar-13-2020 | 5:28 PM CDT

Borrower - Thomas M Fields

Date

DocuSigned by:



Mar-13-2020 | 3:28 PM PDT

Borrower - Shelby A Fields

Date



## **Authorization for the Social Security Administration (SSA) To Release Social Security Number (SSN) Verification**

Printed Name:	Date of Birth:	Social Security Number:
<b>Thomas M Fields</b>	<b>08/06/1962</b>	<b>541-76-9791</b>

I want this information released because I am conducting the following business transaction:

**Seeking a Mortgage from the Company**

Reason (s) for using CBSV: (Please select all that apply)

- |  |  |
|--|--|
| <input checked="" type="checkbox"/> Mortgage Service | <input type="checkbox"/> Banking Service     |
| <input type="checkbox"/> Background Check            | <input type="checkbox"/> License Requirement |
| <input type="checkbox"/> Credit Check                | <input type="checkbox"/> Other               |

with the following company ("the Company"):

Company Name: **Gesa Credit Union**

Company Address: **51 Gage Blvd, Richland, WA 99352**

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified.

The name and address of the Company's Agent is:

**Automation Research, Inc. (d/b/a DataVerify)  
875 Greentree Rd 8 Parkway Center, Pittsburgh, PA 15220**

I am the individual to whom the Social Security number was issued or the parent or legal guardian of a minor, or the legal guardian of a legally incompetent adult. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

**This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:**

**This consent is valid for \_\_\_\_\_ days from the date signed. \_\_\_\_\_ (Please initial.)**

Signature: \_\_\_\_\_ Date Signed: \_\_\_\_\_

**Thomas M Fields**

Relationship (if not the individual to whom the SSN was issued): \_\_\_\_\_

**Contact information of individual signing authorization:**

**Address: 2100 S Beech St**

**City/State/ZIP: Kennewick, WA 99337**

**Phone Number: (509) 308-7320**

**Privacy Act Statement**  
**Collection and Use of Personal Information**

Sections 205(a) and 1106 of the Social Security Act, as amended, allow us to collect this information. Furnishing us this information is voluntary. However, failing to provide all or part of the information may prevent us from releasing information to a designated company or company's agent.

We will use the information to verify your name and Social Security number (SSN). In addition, we may share this information in accordance with the Privacy Act and other Federal laws. For example, where authorized, we may use and disclose this information in computer matching programs, in which our records are compared with other records to establish or verify a person's eligibility for Federal benefit programs and for repayment of incorrect or delinquent debts under these programs.

A list of routine uses is available in our Privacy Act System of Records Notice (SORN) 60-0058, entitled Master Files of SSN Holders and SSN Applications. Additional information and a full listing of all our SORNs are available on our website at [www.socialsecurity.gov/foia/bluebook](http://www.socialsecurity.gov/foia/bluebook).

**Paperwork Reduction Act Statement** - This information collection meets the requirements of 44 U.S.C. § 3507, as amended by section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions unless we display a valid Office of Management and Budget control number. We estimate that it will take about 3 minutes to complete the form. You may send comments on our time estimate above to: SSA, 6401 Security Blvd., Baltimore, MD 21235-6401. ***Send to this address only comments relating to our time estimate, not the completed form.***

----- TEAR OFF -----

**NOTICE TO NUMBER HOLDER**

The Company and/or its Agent have entered into an agreement with SSA that, among other things, includes restrictions on the further use and disclosure of SSA's verification of your SSN. To view a copy of the entire model agreement, visit <http://www.ssa.gov/cbsv/docs/SampleUserAgreement.pdf>

## **Authorization for the Social Security Administration (SSA) To Release Social Security Number (SSN) Verification**

Printed Name:	Date of Birth:	Social Security Number:
<b>Shelby A Fields</b>	<b>11/08/1965</b>	<b>544-98-6607</b>

I want this information released because I am conducting the following business transaction:

### **Seeking a Mortgage from the Company**

Reason (s) for using CBSV: (Please select all that apply)

- |  |  |
|--|--|
| <input checked="" type="checkbox"/> Mortgage Service | <input type="checkbox"/> Banking Service     |
| <input type="checkbox"/> Background Check            | <input type="checkbox"/> License Requirement |
| <input type="checkbox"/> Credit Check                | <input type="checkbox"/> Other               |

with the following company ("the Company"):

Company Name: **Gesa Credit Union**

Company Address: **51 Gage Blvd, Richland, WA 99352**

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified.

The name and address of the Company's Agent is:

**Automation Research, Inc. (d/b/a DataVerify)  
875 Greentree Rd 8 Parkway Center, Pittsburgh, PA 15220**

I am the individual to whom the Social Security number was issued or the parent or legal guardian of a minor, or the legal guardian of a legally incompetent adult. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

**This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:**

**This consent is valid for \_\_\_\_\_ days from the date signed. \_\_\_\_\_ (Please initial.)**

Signature: \_\_\_\_\_ Date Signed: \_\_\_\_\_  
**Shelby A Fields**

Relationship (if not the individual to whom the SSN was issued): \_\_\_\_\_

**Contact information of individual signing authorization:**

**Address:** **2100 S Beech St**

**City/State/ZIP:** **Kennewick, WA 99337**

**Phone Number:** **(509) 308-7319**

**Privacy Act Statement**  
**Collection and Use of Personal Information**

Sections 205(a) and 1106 of the Social Security Act, as amended, allow us to collect this information. Furnishing us this information is voluntary. However, failing to provide all or part of the information may prevent us from releasing information to a designated company or company's agent.

We will use the information to verify your name and Social Security number (SSN). In addition, we may share this information in accordance with the Privacy Act and other Federal laws. For example, where authorized, we may use and disclose this information in computer matching programs, in which our records are compared with other records to establish or verify a person's eligibility for Federal benefit programs and for repayment of incorrect or delinquent debts under these programs.

A list of routine uses is available in our Privacy Act System of Records Notice (SORN) 60-0058, entitled Master Files of SSN Holders and SSN Applications. Additional information and a full listing of all our SORNs are available on our website at [www.socialsecurity.gov/foia/bluebook](http://www.socialsecurity.gov/foia/bluebook).

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The Company and/or its Agent have entered into an agreement with SSA that, among other things, includes restrictions on the further use and disclosure of SSA's verification of your SSN. To view a copy of the entire model agreement, visit <http://www.ssa.gov/cbsv/docs/SampleUserAgreement.pdf>

## BORROWER CONFIRMATION OF IDENTITY

Loan Number: **1000025349**

Date: **March 13, 2020**

Borrower: **Thomas M Fields**

Lender: **Gesa Credit Union  
51 Gage Blvd  
Richland, WA 99352**

Property: **191616 E. Game Farm Rd.  
Kennewick, WA 99337**

NMLS #: **402395**

**NAME:** My legal name is **Thomas M Fields**

- I have neither used nor been known by any other names in the previous ten (10) years.
- In addition to my legal name, I have used or been known by the following name(s) in the previous ten years:  
**No AKAs**

**ADDRESS:** My permanent address is: **2100 S Beech St  
Kennewick, WA 99337**

**BIRTH DATE:** My birth date is: **08/06/1962**

**TAXPAYER ID:**  My social security number is: **541-76-9791**

I have been issued this taxpayer identification number: \_\_\_\_\_

**OTHER GOVERNMENT ID:**

- My driver's license, number \_\_\_\_\_, is issued by the State of \_\_\_\_\_. It expires on \_\_\_\_\_.
- I have been issued an identification card, number \_\_\_\_\_ by the State of \_\_\_\_\_. It expires on \_\_\_\_\_.
- My U.S. Passport, number \_\_\_\_\_, is issued by the U.S. State Department. It expires on \_\_\_\_\_.
- Other (please explain): \_\_\_\_\_.

This identification information is true to the best of my knowledge as of the date indicated. I am confirming this identification information to Lender in connection with the referenced loan, as a part of Lender's efforts to prevent mortgage fraud and identity theft. Lender will not to use this information for any purposes beyond those necessary in connection with this credit transaction.

  
E80838523FC3477...  
Mar-13-2020 | 5:28 PM CDT (Date)  
Thomas M Fields



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## BORROWER CONFIRMATION OF IDENTITY

Loan Number: **1000025349**

Date: **March 13, 2020**

Borrower: **Shelby A Fields**

Lender: **Gesa Credit Union  
51 Gage Blvd  
Richland, WA 99352**

Property: **191616 E. Game Farm Rd.  
Kennewick, WA 99337**

NMLS #: **402395**

**NAME:** My legal name is **Shelby A Fields**

- I have neither used nor been known by any other names in the previous ten (10) years.
- In addition to my legal name, I have used or been known by the following name(s) in the previous ten years:  
**No AKAs**

**ADDRESS:** My permanent address is: **2100 S Beech St  
Kennewick, WA 99337**

**BIRTH DATE:** My birth date is: **11/08/1965**

**TAXPAYER ID:**  My social security number is: **544-98-6607**

I have been issued this taxpayer identification number: \_\_\_\_\_

**OTHER GOVERNMENT ID:**

- My driver's license, number \_\_\_\_\_, is issued by the State of \_\_\_\_\_. It expires on \_\_\_\_\_.
- I have been issued an identification card, number \_\_\_\_\_ by the State of \_\_\_\_\_. It expires on \_\_\_\_\_.
- My U.S. Passport, number \_\_\_\_\_, is issued by the U.S. State Department. It expires on \_\_\_\_\_.
- Other (please explain): \_\_\_\_\_.

This identification information is true to the best of my knowledge as of the date indicated. I am confirming this identification information to Lender in connection with the referenced loan, as a part of Lender's efforts to prevent mortgage fraud and identity theft. Lender will not to use this information for any purposes beyond those necessary in connection with this credit transaction.

  
53CB348667484B6...  
**Shelby A Fields**

Mar-13-2020 | 3:28 PM PDT (Date)



\* 1 0 0 0 0 2 5 3 4 9 \*

Mortgage Cadence Document Center © 2177 07/18



\* M C P A T R I N F O \*

## DISCLOSURE NOTICES

Applicant(s): **Thomas M Fields, Shelby A Fields**

Property Address: **191616 E. Game Farm Rd., Kennewick, WA 99337**

Date: **March 13, 2020**

### **AFFIDAVIT OF OCCUPANCY**

The Applicant(s) hereby certify and acknowledge that, upon taking title to the real property described above, their occupancy status will be as follows:

**Primary Residence** - Occupied by Applicant(s) within 60 days of closing.

**Secondary Residence** - To be occupied by Applicant(s) at least 15 days yearly, as second home (vacation, etc.), while maintaining principal residence elsewhere. (Please check this box if you plan to establish it as your primary residence at a future date (i.e., retirement)).

**Investment Property** - Not owner occupied. Purchased as an investment to be held or rented.

### **FAIR CREDIT REPORTING ACT**

An investigation will be made as to the credit standing of all individuals seeking credit in this application. The nature and scope of any investigation will be furnished to you upon written request made within a reasonable period of time. In the event of denied credit due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and of right to request within sixty (60) days the reason for the adverse action, pursuant to provisions of Section 615(b) of the Fair Credit Reporting Act. You have the right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency if an adverse action is taken on your loan application. Under Section 612 of the Fair Credit Reporting Act you have the right to obtain within 60 days of an adverse action a free copy of the report from the consumer reporting agency. You also have the right to dispute the accuracy or completeness of any information in a consumer credit report furnished by the consumer credit reporting agency.

### **EQUAL CREDIT OPPORTUNITY ACT**

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. Income which you receive as alimony, child support or separate maintenance need not be disclosed to this creditor unless you choose to rely on such sources to qualify for the loan. Income from these and other sources, including part-time or temporary employment, will not be discounted by this lender because of your sex or marital status. However, we will consider very carefully the stability and probable continuity of any income you disclose to us. The Federal Agency that administers compliance with this law concerning this creditor is:

**Federal Trade Commission  
915 2nd Ave Room 2896  
Seattle, WA 98174**

### **FINANCIAL PRIVACY NOTICE: (12 U.S.C. 3401 et seq.)**

This notice is given to you as required by the Right to Financial Privacy Act of 1978 that the appropriate governmental agency has a right of access to financial records held by a financial institution in connection with the consideration of administration of assistance to you. Financial records involving your transaction will be available to the appropriate governmental agency or department without further notice or authorization but will not be disclosed or released to that agency or department or to another government agency or department without your consent except as required or permitted by law.

### **ANTI-COERCION STATEMENT**

The lender may not require the applicant to take insurance through any particular insurance agent or company to protect the mortgaged property. The applicant has the right to have the insurance placed with an insurance agent or company of his/her choice, provided the company meets the requirements of the lender. The lender has the right to designate reasonable financial requirements as to the company and the adequacy of the coverage.

I have read the foregoing statement and understand my rights and privileges and those of the lender relative to the placing of such insurance. I have selected the following agencies to write the insurance covering the property described above:

Insurance Company Name:	_____
Agent:	_____
Agent's Address:	_____
Agent's Telephone Number:	_____

### **INSURANCE LOSS PAYABLE CLAUSE**

Please notify your insurance agent that your hazard insurance and if applicable, your flood insurance, should include a standard mortgagee and/or loss payable clause in favor of the lender. The lender should be named as follows: **Gesa Credit Union, Its Successors and/or Assigns**



\* 1 0 0 0 0 2 5 3 4 9 \*

Mortgage Cadence Document Center © 1531 10/14



\* M C F W D D I S C \*

The Applicant(s) acknowledge it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning this loan application as applicable under the provisions of Title 18, United States Code, Section 1014.

I/We hereby certify that I/we have read and understand these notices.

DocuSigned by:



Mar-13-2020 | 5:28 PM CDT

Borrower - Thomas M Fields

Date

DocuSigned by:



Mar-13-2020 | 3:28 PM PDT

Borrower - Shelby A Fields

Date

5ACD349867494E6



\* 1 0 0 0 0 2 5 3 4 9 \*  
Mortgage Cadence Document Center © 1531 10/14



\* M C F W D D I S C \*

## BORROWERS CERTIFICATION AND AUTHORIZATION

The undersigned certify the following:

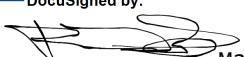
1. I/We have applied for a mortgage loan with: **Gesa Credit Union**
2. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and the source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentation in the new loan application or other documents, nor did I/We omit any pertinent information.
3. I/We understand and agree that **Gesa Credit Union** reserves the right to change the mortgage loan review process to expand documentation requirements. This may include, but is not limited to, verifying the information provided on the application directly with an employer and/or a financial institution.
4. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

### AUTHORIZATION TO RELEASE INFORMATION

TO WHOM IT MAY CONCERN:

1. I/We have applied for a mortgage loan with: **Gesa Credit Union**. As part of the application process, **Gesa Credit Union** may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its Quality Control Program.
2. I/We authorize you to provide **Gesa Credit Union** and to any investor to whom **Gesa Credit Union** may sell my mortgage, any and all information and documentation that they may request, such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. **Gesa Credit Union** or any investor that purchases the mortgage, may address the authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to **Gesa Credit Union** or its investor that purchased the mortgage, or the mortgage guaranty insurer (if any), is appreciated.
6. Mortgage guaranty insurer (if any): \_\_\_\_\_.

Borrowers Signatures:

DocuSigned by:  
  
 Mar-13-2020 | 5:28 PM CDT  
 E80838523FC3477...  
 Borrower - Thomas M Fields      Date

DocuSigned by:  
  
 Mar-13-2020 | 3:28 PM PDT  
 53CB348667484B6...  
 Borrower - Shelby A Fields      Date



\* 1 0 0 0 0 2 5 3 4 9 \*  
 Mortgage Cadence Document Center © 1108 (01/17)



\* M C B O R R C E R T \*  
 Borrowers Certification & Authorization

**4506-T**

(March 2019)  
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](http://www.irs.gov/form4506t).

OMB No. 1545-1872

1000025349

**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.  <b>Thomas M Fields</b>	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)  <b>541-76-9791</b>
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)  <b>Thomas M Fields, 2100 S Beech St, Kennewick, WA 99337</b>	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5a 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.  <b>DataVerify 16100 Chesterfield Parkway, Suite 200, Chesterfield, MO 63017</b> (866)895-3282	
5b Customer file number (if applicable) (see instructions)	

**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 5a, 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. ►	[ ]
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	[ ]
<b>Caution:</b> 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.	[ ]

12/31/2017

12/31/2018

/ /

/ /

**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:** This form must be received by IRS within 120 days of the signature date.

[X] **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.

DocuSigned by:

E80838523FC3477...

Mar-13-2020 | 5:28 PM CDT

Phone number of taxpayer on line 1a or 2a  
**(509) 308-7320****Sign Here**

Signature (see instructions)

Date

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

Spouse's signature

Date



\* 1 0 0 0 0 2 5 3 4 9 \*

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\* M C 4 5 0 6 T \*

## Form 4506-T (Rev. 3-2019)

Page 2

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](http://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.

**What's New.** The transcripts provided by the IRS have been modified to protect taxpayers' privacy. Transcripts only display partial personal information, such as the last four digits of the taxpayer's Social Security Number. Full financial and tax information, such as wages and taxable income, is shown on the transcript.

A new optional Customer File Number field is available to use when requesting a transcript. You have the option of inputting a number, such as a loan number, in this field. You can input up to 10 numeric characters. The customer file number should not contain an SSN. This number will print on the transcript.

The customer file number is an optional field and not required.

## 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 5a) 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](http://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 RAIKS Team Stop 6716 AUSC Austin, TX 73301
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 RAIKS Team Stop 37106 Fresno, CA 93888
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 RAIKS Team Stop 6705 S-2 Kansas City, MO 64999
	855-821-0094

## Chart for all other transcripts

If you lived in or your business was in: Mail or fax to:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, A.P.O. or F.P.O. address	Internal Revenue Service RAIKS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 855-298-1145
Maine, Massachusetts, New Hampshire, New York, Pennsylvania, Vermont	Internal Revenue Service RAIKS Team Stop 6705 S-2 Kansas City, MO 64999 855-821-0094

**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 5b.** Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number should not contain an SSN. Completion of this line is not required.

**Note.** If you use an SSN, name or combination of both, we will not input the information and the customer file number will be blank on the transcript.

**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. 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.



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.



**4506-T**

(March 2019)  
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](http://www.irs.gov/form4506t).

OMB No. 1545-1872

1000025349

**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.  <b>Shelby A Fields</b>	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)  <b>544-98-6607</b>
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)  <b>Shelby A Fields, 2100 S Beech St, Kennewick, WA 99337</b>	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5a 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.  <b>DataVerify 16100 Chesterfield Parkway, Suite 200, Chesterfield, MO 63017</b> (866)895-3282	
5b Customer file number (if applicable) (see instructions)	

**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 5a, 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. ►	[ ]
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 [ ]	[ ]
<b>Caution:</b> 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.	[ ]

12/31/2017

12/31/2018

/ /

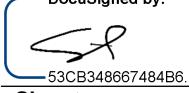
/ /

**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:** This form must be received by IRS within 120 days of the signature date.

[X] **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.

DocuSigned by:



53CB348667484B6...

Mar-13-2020 | 3:28 PM PDT

Phone number of taxpayer on line 1a or 2a  
**(509) 308-7319**

**Sign  
Here**

Signature (see instructions)

Date

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

Spouse's signature

Date



## Form 4506-T (Rev. 3-2019)

Page 2

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](http://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.

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The customer file number is an optional field and not required.

## 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 5a) 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](http://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 RAIKS Team Stop 6716 AUSC Austin, TX 73301
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 RAIKS Team Stop 37106 Fresno, CA 93888
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 RAIKS Team Stop 6705 S-2 Kansas City, MO 64999
	855-821-0094

## Chart for all other transcripts

If you lived in or your business was in: Mail or fax to:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, A.P.O. or F.P.O. address	Internal Revenue Service RAIKS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 855-298-1145
Maine, Massachusetts, New Hampshire, New York, Pennsylvania, Vermont	Internal Revenue Service RAIKS Team Stop 6705 S-2 Kansas City, MO 64999 855-821-0094

**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 5b.** Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number **should not** contain an SSN. Completion of this line is not required.

**Note.** If you use an SSN, name or combination of both, we will not input the information and the customer file number will be blank on the transcript.

**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. 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.



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.

## TAXPAYER CONSENT FORM

Loan Number: **1000025349**

Date: **March 13, 2020**

Borrower(s): **Thomas M Fields, Shelby A Fields**

Property Address: **191616 E. Game Farm Rd., Kennewick, WA 99337**

Lender: **Gesa Credit Union  
51 Gage Blvd  
Richland, WA 99352**

I understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

DocuSigned by:  
  
Mar-13-2020 | 5:28 PM CDT  
Borrower - **Thomas M Fields** Date

DocuSigned by:  
  
Mar-13-2020 | 3:28 PM PDT  
Borrower - **Shelby A Fields** Date

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<http://www.mismo.org/x242926>



\* 1 0 0 0 0 2 5 3 4 9 \*

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\* M C T X P Y C N S T \*



51 Gage Blvd  
Richland, WA 99352  
NMLS# 402395

## Mortgage Application Deposit

An Application Deposit of \$500 is required to order your appraisal. This deposit will be credited to you at closing. In the event that you do not complete the transaction, it will be refunded less the expenses incurred by Gesa Credit Union which may include and not be limited to the appraisal, title, flood and credit report if they have been acquired.

Your Loan Application is subject to approval and verification of the property value, your income, credit and any funds needed at closing. Once the appraisal has been completed, no refund will be made regardless of the outcome or appraised value of the property.

Transfer from Gesa:      Checking   Savings       Account # \_\_\_\_\_

**OR**

Credit Card **or** Debit Card (please circle one)

Cardholder Name: \_\_\_\_\_

Type of Card:      Visa       MasterCard       Discover

Credit Card Number: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

CVC Code (last three digits on the number on the back of the card): \_\_\_\_\_

Billing Address Information

Street: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

I authorize Gesa Credit Union to charge the credit card or Gesa Checking or Savings account as indicated in this authorization form according to the terms outlined above. This payment authorization is for the goods/services described above, for an amount not to exceed the amount indicated above only, and is valid for one time use only. I certify that I am an authorized user of this credit card and that I will not dispute the payment with my credit card company; so long as the transaction corresponds to the terms indicated in this form.

DocuSigned by:

A handwritten signature of Thomas M Fields.

Mar-13-2020 | 5:28 PM CDT

Borrower - Thomas M Fields

Date

DocuSigned by:

A handwritten signature of Shelby A Fields.

53CB349667484B6

Mar-13-2020 | 3:28 PM PDT

Borrower - Shelby A Fields

Date



\* 1 0 0 0 0 2 5 3 4 9 \*  
Mortgage Cadence Document Center © PA12607 5/18



\* M C A P P D P S T \*

## Certificate Of Completion

Envelope Id: 38E2EACB1C9D442B9080DD34ACAC949C

Status: Completed

Subject: Signing notification

Source Envelope:

Document Pages: 31

Signatures: 26

Envelope Originator:

Certificate Pages: 4

Initials: 0

Gesa Credit Union

AutoNav: Enabled

ASW.morcad.GesaCU@accenture.com

EnvelopeD Stamping: Enabled

IP Address: 173.239.114.76

Time Zone: (UTC-08:00) Pacific Time (US & Canada)

## Record Tracking

Status: Original

3/13/2020 9:38:17 AM

Holder: Gesa Credit Union

Location: DocuSign

ASW.morcad.GesaCU@accenture.com

### Signer Events

#### Signature

#### Timestamp

Shelby Fields

shelby@gcatc.com

Security Level: Email, Account Authentication  
(None), Access Code



Signature Adoption: Drawn on Device  
Using IP Address: 104.36.237.157  
Signed using mobile

Sent: 3/13/2020 9:38:25 AM  
Viewed: 3/13/2020 3:24:17 PM  
Signed: 3/13/2020 3:28:34 PM

### Electronic Record and Signature Disclosure:

Accepted: 3/13/2020 3:24:17 PM

ID: c1eb83b9-b933-4dda-91b2-f3fcca08acc9

Thomas Fields

thom@gcatc.com

Security Level: Email, Account Authentication  
(None), Access Code



Signature Adoption: Drawn on Device  
Using IP Address: 104.36.237.157  
Signed using mobile

Sent: 3/13/2020 9:38:25 AM  
Viewed: 3/13/2020 3:24:19 PM  
Signed: 3/13/2020 3:28:32 PM

### Electronic Record and Signature Disclosure:

Accepted: 3/13/2020 3:24:19 PM

ID: f19fe18c-de6c-4315-bc87-06e7138a2483

### In Person Signer Events

#### Signature

#### Timestamp

### Editor Delivery Events

#### Status

#### Timestamp

### Agent Delivery Events

#### Status

#### Timestamp

### Intermediary Delivery Events

#### Status

#### Timestamp

### Certified Delivery Events

#### Status

#### Timestamp

### Carbon Copy Events

#### Status

#### Timestamp

### Witness Events

#### Signature

#### Timestamp

### Notary Events

#### Signature

#### Timestamp

### Envelope Summary Events

#### Status

#### Timestamps

Envelope Sent

Hashed/Encrypted

3/13/2020 9:38:25 AM

Certified Delivered

Security Checked

3/13/2020 3:24:19 PM

Envelope Summary Events	Status	Timestamps
Signing Complete	Security Checked	3/13/2020 3:28:34 PM
Completed	Security Checked	3/13/2020 3:28:34 PM
Payment Events	Status	Timestamps
Electronic Record and Signature Disclosure		

## **DISCLOSURE AND CONSENT CONCERNING ELECTRONIC RECORDS AND SIGNATURES**

Please read this document carefully. It affects your rights in this transaction with Lender. Lender intends to make documents related to the loan available to you electronically. Documents subject to electronic availability will include: any state or federal disclosures and notices, including those disclosures and notices required by the Truth in Lending Act, the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the USA PATRIOT Act, and the Residential Settlement Procedures Act; the loan documents themselves, including but not limited to the note and security instrument, including any addenda and riders thereto; periodic loan statements; fee schedules affecting your loan; and privacy notices and disclosures.

Borrower has the right to request that any document related to this loan be provided in paper or non-electronic format, by making such request to Lender in writing at the following address:

Gesa Credit Union

PO Box 1100

Richland, WA 99352

Borrower may also electronically request a paper or non-electronic copy of any document related to this loan from Lender or Lender's agent. Borrower agrees to pay Lender or Lender's agent the fee for receipt of paper copies as disclosed on Lender's fee schedule.

Borrower has the right to withdraw his consent to electronic delivery of documents at any time, by written notification to Lender at Lender's address above, or by electronic notice to Lender at: [mortgage@gesa.com](mailto:mortgage@gesa.com)

Borrower acknowledges that Lender may need a reasonable time to initiate delivery of paper or non-electronic records. At present there are no conditions, consequences or fees resulting from Borrower's withdrawal of consent to electronic delivery of documents, though Lender may impose conditions, consequences or fees in the future, subject to notice to Borrower.

Borrower agrees to notify Lender promptly of any change to Borrower's electronic contact information, either in writing at Lender's mailing address above, or electronically at Lender's email address above.

Borrower agrees to maintain, or have access to, a computer system with a web browser (e.g. Microsoft Internet Explorer 6.x or higher, Firefox 2.x or higher, Chrome) in order to receive disclosures electronically. Further, Borrower agrees to maintain a printer capable of printing any disclosures or account statements that are e-mailed to Borrower and/or made available on Lender's website, or have the ability to electronically save and visually display on Borrower's computer screen such documents. If Borrower elects to save records a program capable of saving and reading PDF file formats is required. For example, having a version of Adobe Acrobat X or later (available at <http://www.adobe.com/reader>).

Borrower has read and understands these disclosures concerning the delivery of electronic records. Borrower consents to the receipt of electronic records in connection with this loan transaction.

Borrower also understands and agrees that Borrower may be signing the mortgage loan documents for the loan referenced above with an electronic signature. Borrower further agrees

that by placing an electronic signature on electronic records presented to Borrower, that Borrower will be bound to the terms and conditions contained therein just as if the record was signed with an ink signature. Methods for creating an electronic signature may include the use of: a typed name, a PIN or password, a digitized image of a handwritten signature, a holographic signature, a click-through process (pressing an "I Agree" or "I Accept" button), a check- box, or a digital signature.

By checking the "I agree to use electronic records and signatures" checkbox and clicking the "Continue?" button Borrower agrees that Borrower has read this Disclosure and Consent, and that Borrower is affirmatively consenting to the use of electronic records and to the use of an electronic signature as described above in connection with this mortgage loan transaction.

4/16/2020 4:43:32 PM



## DRIVE Scoring Results

Data Integrity Risk Evaluation Report

### THOMAS FIELDS

191616 E GAME FARM RD  
KENNEWICK, WA 99337-5012

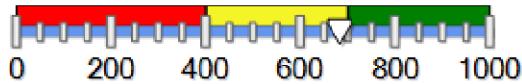
Lender Case/Loan Number	1000025349	Last Submission Date	4/16/2020 4:43:32 PM
Submitted by	bradforda	Original Submission Date	3/31/2020 5:43:15 PM
DV PIN Code	5W3CZNNDH3	# of Times Scored	4
Company Name	Gesa Credit Union		
DataVerify Batch ID	1e51bc09-d260-434f-a186-b2387530f694		
Components Selected	IDVerify, AppVerify, PropertyVerify Market/History		
Scoring Profile	(#1843) Default Scoring Profile		
MSA	Kennewick-Richland, WA		

[Show/Hide System Profile](#)
[Show/Hide Selected Data Options](#)

### DRIVE Score

What is the DRIVE Score?

6.83



## Low Caution

OFAC STATUS: PASS  
HUD-LDP STATUS: PASS

### Last Condition/Score Update

4/16/2020 4:43:32 PM

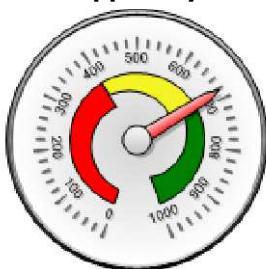
#### ▼ DRIVE Component Scores

##### IDVerify



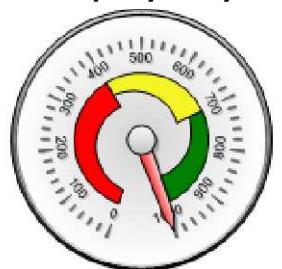
959

##### AppVerify



683

##### PropertyVerify



1000

## Pass

## Low Caution

## Pass

#### ▼ Undisclosed Debt Monitoring Status

Borrower	
THOMAS M FIELDS	Monitoring not started
SHELBY A FIELDS	Monitoring not started

#### ▼ Undisclosed Debt Monitoring Alerts

Borrower	Download Alert Details
THOMAS M FIELDS	No alerts received
SHELBY A FIELDS	No alerts received

**Borrower Property Current Ownership & 3 Year History**

Borwr #	Address	Purc/Rec Date	Purc Price	Sale Date	Sale Price	Orig Loan Amount	Current Market Value*	SqFt	OO	Sold?
1,2	191616 E GAME FARM RD KENNEWICK, WA 99337	5/8/2017	\$530,000			\$450,500		2861	Y	N

\* Current Market Value estimated using HPI index and purchase price.

**Additional Service**

**There are no Additional Services linked to this loan number**

**Conditions**

Code	Subject	Description	Action(s) to Resolve	Scoring Analysis
<b>Low</b>				
2405 (L)	Borrower 1, Borrower 2	Two or more borrowers are employed by the same company without self employment indicated. This loan may involve undisclosed self employed borrower(s).	Review Verification of Employment (VOE) documentation. Order a 4506 tax return verification to verify income.	Employer: THE GARDEN CHRISTIAN ASSEMBLY
1037-1 (L)	Borrower 2	No history of borrower in the state the Social Security Number was issued, but there is history in another state.	Verify borrower in the state the SSN was issued. If naturalized citizen or resident compare date of entry to US to issue date shown on Borrower Profile screen.	SSN Issue State: OR Credit History State (s): WA,OK

**Submitted Loan Information****Loan Information**

<b>Loan Numbers</b>	1000025349	<b>Application Date</b>	4/1/2020
<b>Close Date</b>	N/A	<b>Loan Amount</b>	\$440,000
<b>Loan Purpose</b>	Refinance	<b>Property Usage Type</b>	Primary Residence
<b>Property Lien Type</b>	First Mortgage	<b>Refi Purpose Type</b>	Limited Cash-Out
<b>Current Occupancy</b>		<b>Property Type</b>	
<b>LTV / CLTV</b>		<b>Purchase Price</b>	
<b>Appraised Value</b>	\$600,000	<b>Appraisal Type</b>	
<b>Year Built</b>	2008	<b>Square Feet</b>	
<b>Attachment Type</b>		<b>Units Financed</b>	1
<b>Unpaid Principal Balance</b>	\$429,484	<b>Funding Date</b>	
<b>Submitted(to Underwriting) Date</b>		<b>Documentation Type</b>	Full Documentation
<b>Documents Drawn Date</b>		<b>Approved Date</b>	
<b>Withdrawn Date</b>		<b>Declined Date</b>	
<b>Subject Property Address</b>	191616 E. GAME FARM RD. KENNEWICK, WA 99337	<b>Initial Submission Date</b>	
<b>Is the Loan Delegated</b>		<b>Client Loan Status</b>	
<b>Borrower Information</b>			

**1** THOMAS FIELDS  
191616 E. GAME FARM RD.  
KENNEWICK , WA 99337

**Base Income** \$6,011  
**Overtime:** \$0  
**Bonus:** \$0  
**Commissions** \$0  
**Dividends/Interest** \$0  
**Net Rental Income** \$0  
**Other Income** \$0  
**Total Income** \$6,011  
**FICO:** 0  
**Credit Report Date:**

**SSN:** XXX-XX-9791  
**DOB:** 8/6/1962  
**Phone:**  
**Email Address:**  
**IP Address:**  
**US Citizenship:** US Citizen  
**Borrower Residency Basis:** Own  
**Lived at Address:** 2 years 10 months

**Bankruptcy Indicator:** N  
**Outstanding Judgments Indicator:** N  
**Property Foreclosed Past Seven Years Indicator:** N  
**Loan Foreclosure Or Judgment Indicator:** N  
**Intent to Occupy Indicator:** Y  
**Property Ownership Last 3 Years Indicator:** Y  
**Property Type:** Primary Residence  
**Title Type:** Jointly with your spouse

<b>Borrower Housing Expense</b>		
<b>Housing Expense Type</b>	<b>Present Amount</b>	<b>Proposed Amount</b>
Hazard Insurance	0.00	70.00
Real Estate Taxes	0.00	625.00
First Mortgage PITI	0.00	1945.22

<b>Borrower Employer Information</b>							
# Employer	Title/Position	Address	Phone	Self	Yrs on Job	Yrs Line	Current
1 THE GARDEN CHRISTIAN ASSEMBLY	PASTOR	6811 W. OKANOGAN PL KENNEWICK, WA 99336	(509) 591-9835	N	10 Yrs 6 Mths		11

<b>Borrower REO Schedule</b>										
#	Subject Property Collateral	Address	City, State, ZIP	Prop. Type	Disp. Status	Mkt Value	Mtg Lien / UPB	Grs Rntl Inc	Net Rntl Inc	Mtg Pmt
1	Y	191616 E. GAME FARM RD.	KENNEWICK, WA 99337		Retain For Primary Or Secondary Residence	\$800,000	\$429,484			\$2,901

<b>Borrower Assets</b>	
<b>Asset Type:</b> Savings Account <b>Holder Name:</b> GESA CREDIT UNION <b>Acct ID:</b> ****3600 <b>Acct Desc:</b> <b>Address:</b> PO BOX 500 <b>City, State, ZIP:</b> WA 99352	<b>Market Value:</b> \$4,344
<b>Asset Type:</b> Checking Account <b>Holder Name:</b> GESA CREDIT UNION <b>Acct ID:</b> *****5365 <b>Acct Desc:</b> <b>Address:</b> PO BOX 500 <b>City, State, ZIP:</b> WA 99352	<b>Market Value:</b> \$2,957

<b>Borrower Liabilities</b>	
<b>Liability Type:</b> Mortgage Loan <b>Account #:</b> *****1735 <b>Company Name:</b> GESA CU	<b>Exclude Liability</b> <b>Payoff Status Indicator:</b> Y <b>Property Subject Indicator:</b> <b>Months Left To Pay:</b> 149 <b>Payment Amount:</b> \$2,901 <b>Unpaid Balance:</b> \$429,484
<b>Liability Type:</b> Installment <b>Account #:</b> *****0001 <b>Company Name:</b> HAPO	<b>Exclude Liability</b> <b>Payoff Status Indicator:</b> <b>Property Subject Indicator:</b> <b>Months Left To Pay:</b> 72 <b>Payment Amount:</b> \$407 <b>Unpaid Balance:</b> \$29,119
<b>Liability Type:</b> Installment <b>Account #:</b> *****6875 <b>Company Name:</b> GESA CU	<b>Exclude Liability</b> <b>Payoff Status Indicator:</b> <b>Property Subject Indicator:</b> <b>Months Left To Pay:</b> 35 <b>Payment Amount:</b> \$360 <b>Unpaid Balance:</b> \$12,427
<b>Liability Type:</b> Revolving <b>Account #:</b> 5237 <b>Company Name:</b> CAPITAL ONE	<b>Exclude Liability</b> <b>Payoff Status Indicator:</b> <b>Property Subject Indicator:</b> <b>Months Left To Pay:</b> 46 <b>Payment Amount:</b> \$192 <b>Unpaid Balance:</b> \$8,815

**2** SHELBY FIELDS  
191616 E. GAME FARM RD.

**SSN:** XXX-XX-6607  
**DOB:** 11/8/1965

KENNEWICK , WA 99337

**Base Income** \$5,389  
**Overtime:** \$0  
**Bonus:** \$0  
**Commissions** \$0  
**Dividends/Interest** \$0  
**Net Rental Income** \$0  
**Other Income** \$0  
**Total Income** \$5,389  
**FICO:** 0  
**Credit Report Date:**

**Phone:**  
**Email Address:**  
**IP Address:**  
**US Citizenship:** US Citizen  
**Borrower Residency Basis:** Own  
**Lived at Address:** 2 years 10 months

**Bankruptcy Indicator:** N  
**Outstanding Judgments Indicator:** N  
**Property Foreclosed Past Seven Years Indicator:** N  
**Loan Foreclosure Or Judgment Indicator:** N  
**Intent to Occupy Indicator:** Y  
**Property Ownership Last 3 Years Indicator:** Y  
**Property Type:** Primary Residence  
**Title Type:** Jointly with your spouse

**Borrower Employer Information**

#	Employer	Title/Position	Address	Phone	Self	Yrs on Job	Yrs Line	Current
1	THE GARDEN CHRISTIAN ASSEMBLY	PASTOR	6811 W. OKANOGAN PL KENNEWICK, WA 99336	(509) 591-9835	N	10 Yrs 2 Mths		10

**Borrower Liabilities**

<b>Liability Type:</b> Revolving <b>Account #</b> 2166 <b>Company Name</b> KOHLS/CAPONE	<b>Exclude Liability</b> <b>Payoff Status Indicator</b> <b>Property Subject Indicator</b> <b>Months Left To Pay</b> 10 <b>Payment Amount</b> \$37 <b>Unpaid Balance</b> \$353
<b>Liability Type:</b> Revolving <b>Account #</b> 6910 <b>Company Name</b> CCB/ULTAMC	<b>Exclude Liability</b> <b>Payoff Status Indicator</b> <b>Property Subject Indicator</b> <b>Months Left To Pay</b> 4 <b>Payment Amount</b> \$30 <b>Unpaid Balance</b> \$111

**Broker Information**

<b>Broker First Name</b>		<b>Broker Last Name</b>	
<b>Broker Company Name</b>	GESA CREDIT UNION	<b>Broker License #</b>	
<b>Broker Address</b>	51 GAGE BLVD RICHLAND, WA 99352	<b>Participant Identifier</b>	

Subscriber shall not take any adverse action against any consumer which is based in whole or in part on the DRIVE™ score or report. Subscribers must conduct their own due diligence and verify any findings through additional sources. Subscriber agrees to use DataVerify's products in accordance with DataVerify's Service Agreement. Any other use is strictly prohibited.

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▼Borrower 1 FIELDS, THOMAS

XXX-XX-9791

**Fraud Alerts****High Risk Fraud Alert:** NONE**SSN Issuance Information****Assigned State:** OR**SSN Issue Date:** 1972-1979**Age of the SSN (Based on Issue Date):** 41-48**Consumer ID Information**

Date First Reported	Date Last Reported	# Sources Past 90 Days/Total
---------------------	--------------------	------------------------------

**Social Security Number**

XXX-XX-9791 \*

12/31/1998 04/06/2020 2 / 16

<b>Name</b>									
THOMAS M FIELDS					12/31/1999	04/06/2020	2 / 14		
THOMAS FIELDS					04/30/2006		0 / 1		
THOM FIELDS					09/30/2003		0 / 1		
THOM M FIELDS					12/31/1998	04/06/2020	0 / 3		
<b>Address</b>									
- 191616 E GAME FARM RD	KENNEWICK, WA	99337	06/03/2017	04/06/2020	2 / 7				
Mailing Address:	191616 E GAME FARM RD, KENNEWICK, WA 99337-5012			Land Use: UNKNOWN					
Living SqFt	Lot SqFt	\$/SqFt	Assd Val	Beds	Baths	Rooms	Pool	Year Built	Stories
<b>2,861</b>	<b>108,900</b>	<b>\$185</b>	<b>\$505,540</b>	<b>4</b>	<b>3</b>	<b>6</b>		<b>2008</b>	<b>2.0</b>
Date	Sales Price	1st Loan	Trans	Deed	Buyer	Seller			
May 08, 2017	\$530,000	\$450,500	RESALE	GRANT	FIELDS, THOMAS M & SHELBY A	LABEAF, MICHAEL S & MELISSA K			
<b>4855 BAILEY RD NE</b>	<b>KEIZER, OR</b>	<b>97303</b>	<b>11/30/2002</b>		<b>0 / 1</b>				
<b>2100 S BEECH ST</b>	<b>KENNEWICK, WA</b>	<b>99337</b>	<b>03/31/2000</b>	<b>01/31/2018</b>	<b>0 / 10</b>				
Mailing Address:	2100 S BEECH ST, KENNEWICK, WA 99337-5470		Land Use: Single Family Residential						
Living SqFt	Lot SqFt	\$/SqFt	Assd Val	Beds	Baths	Rooms	Pool	Year Built	Stories
<b>2,704</b>	<b>36,590</b>	<b>\$109</b>	<b>\$258,000</b>	<b>3</b>	<b>3</b>	<b>5</b>		<b>1995</b>	<b>2.0</b>
Date	Sales Price	1st Loan	Trans	Deed	Buyer	Seller			
May 04, 2017	\$295,000	\$268,975	RESALE	GRANT	RIVES, HANNAH & DONALD JR	FIELDS, THOMAS M & SHELBY A			
<b>803 S TAFT ST</b>	<b>KENNEWICK, WA</b>	<b>99336</b>	<b>12/31/1998</b>		<b>0 / 1</b>				
Mailing Address:	803 S TAFT ST, KENNEWICK, WA 99336-9557		Land Use: UNKNOWN						
Living SqFt	Lot SqFt	\$/SqFt	Assd Val	Beds	Baths	Rooms	Pool	Year Built	Stories
<b>1,278</b>	<b>54,450</b>	<b>\$</b>	<b>\$215,880</b>	<b>3</b>	<b>2</b>	<b>5</b>		<b>1974</b>	<b>2.0</b>
Date	Sales Price	1st Loan	Trans	Deed	Buyer	Seller			
Sep 26, 2016	\$0	\$127,000	REFI	QUIT CLAIM	HANLEY, JAMES G & KATHLEEN A	HANLEY, JAMES G			
<b>Date of Birth</b>									
08/06/1962					03/31/2000	04/06/2020	2 / 15		
08/25/1962					06/20/2012	06/20/2017	0 / 1		
08/31/1962					11/16/2011		0 / 1		
08/01/1962					10/04/2002		0 / 1		
<b>Phone Number</b>									
(509) 308-7320 (mobile)					01/31/2013	04/06/2020	2 / 10		
(509) 582-9775					02/04/2004	04/15/2015	0 / 1		
(509) 585-9351					11/10/2003	07/31/2017	0 / 3		

\* Matches input borrower SSN.

\*\* One number difference to input borrower SSN.

**USPS Address Standardization****Input:**191616 E. GAME FARM RD.  
KENNEWICK, WA 99337**Standardized Address:**191616 E GAME FARM RD  
KENNEWICK, WA 99337-5012**USPS Standardization Check: PASS****Foreclosure Related Activity**

No records found.

☒ Borrower 2 FIELDS, SHELBY

XXX-XX-6607

**Fraud Alerts****High Risk Fraud Alert: NONE****SSN Issuance Information****Assigned State:** OR**SSN Issue Date:** 1980-1981**Age of the SSN (Based on Issue Date):** 39-40**Consumer ID Information**

	Date First Reported	Date Last Reported	# Sources Past 90 Days/Total
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**Social Security Number**

XXX-XX-6607 *	12/31/1998	04/11/2020	8 / 28
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**Name**

SHELBY FIELDS	12/06/2004	04/11/2020	4 / 10
SHELBY A FIELDS	12/31/1998	04/11/2020	4 / 15
SHELBY ANNE FIELDS	09/30/2017	02/29/2020	0 / 3

**Address**

- 191616 E GAME FARM RD	KENNEWICK, WA	99337	05/23/2017	04/11/2020	8 / 15
Mailing Address: 191616 E GAME FARM RD, KENNEWICK, WA 99337-5012			Land Use: UNKNOWN		

Living SqFt	Lot SqFt	\$/SqFt	Assd Val	Beds	Baths	Rooms	Pool	Year Built	Stories
<b>2,861</b>	<b>108,900</b>	<b>\$185</b>	<b>\$505,540</b>	4	3	6		<b>2008</b>	<b>2.0</b>

Date	Sales Price	1st Loan	Trans	Deed	Buyer	Seller
May 08, 2017	\$530,000	\$450,500	RESALE	GRANT	FIELDS,THOMAS M & SHELBY A	LABEAF,MICHAEL S & MELISSA K

3358 W WASHINGTON ST	BROKEN ARROW, OK	74012	08/14/2019	08/14/2019	0 / 1
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Mailing Address: 1408 W DETROIT ST, BROKEN ARROW, OK 74012-3609					Land Use: Condominium (Residential)
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Living SqFt	Lot SqFt	\$/SqFt	Assd Val	Beds	Baths	Rooms	Pool	Year Built	Stories
<b>1,132</b>		<b>\$54</b>	<b>\$6,710</b>		2			<b>1983</b>	<b>2.0</b>

Date	Sales Price	1st Loan	Trans	Deed	Buyer	Seller
Feb 06, 2017	\$61,000	\$0	RESALE	GRANT	MARIE INK LLC	BULLOCK,CANDAS A

2100 S BEECH ST	KENNEWICK, WA	99337	03/31/2000	07/31/2017	0 / 12
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Mailing Address: 2100 S BEECH ST, KENNEWICK, WA 99337-5470					Land Use: Single Family Residential
--	--	--	--	--	-------------------------------------

Living SqFt	Lot SqFt	\$/SqFt	Assd Val	Beds	Baths	Rooms	Pool	Year Built	Stories
<b>2,704</b>	<b>36,590</b>	<b>\$109</b>	<b>\$258,000</b>	3	3	5		<b>1995</b>	<b>2.0</b>

Date	Sales Price	1st Loan	Trans	Deed	Buyer	Seller
May 04, 2017	\$295,000	\$268,975	RESALE	GRANT	RIVES,HANNAH & DONALD JR	FIELDS,THOMAS M & SHELBY A

803 S TAFT ST	KENNEWICK, WA	99336	12/31/1998	0 / 1
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Mailing Address: 803 S TAFT ST, KENNEWICK, WA 99336-9557					Land Use: UNKNOWN
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Living SqFt	Lot SqFt	\$/SqFt	Assd Val	Beds	Baths	Rooms	Pool	Year Built	Stories
<b>1,278</b>	<b>54,450</b>	<b>\$</b>	<b>\$215,880</b>	3	2	5		<b>1974</b>	<b>2.0</b>

Date	Sales Price	1st Loan	Trans	Deed	Buyer	Seller
Sep 26, 2016	\$0	\$127,000	REFI	QUIT CLAIM	HANLEY,JAMES G & KATHLEEN A	HANLEY,JAMES G

**Date of Birth**

11/08/1965	02/27/2004	04/11/2020	7 / 23
11/07/1965	02/27/2018	04/03/2020	1 / 1
11/01/1965	04/14/2005		0 / 1

<b>Phone Number</b>			
(509) 308-7319 (mobile)	01/31/2013	04/11/2020	2 / 4
(509) 585-9351	04/14/2005	04/06/2020	1 / 7
(509) 308-7320 (mobile)	09/30/2014	02/29/2020	0 / 4

\* Matches input borrower SSN.

\*\* One number difference to input borrower SSN.

#### **USPS Address Standardization**

##### **Input:**

191616 E. GAME FARM RD.  
KENNEWICK, WA 99337

##### **Standardized Address:**

191616 E GAME FARM RD  
KENNEWICK, WA 99337-5012

**USPS Standardization Check: PASS**

#### **Foreclosure Related Activity**

No records found.

This report is governed by the Gramm-Leach-Bliley Act. It does not constitute a consumer report as defined by the Fair Credit Reporting Act (FCRA) and is not subject to the FCRA. This report should not be used as a basis upon which to make a decision of whether or not to extend credit or as a basis for taking any "adverse action" as that term is defined in the FCRA.

## **Employer Profile Report**

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#### **▼ Borrower 1: FIELDS, THOMAS**

**Employer 1: THE GARDEN CHRISTIAN ASSEMBLY**  
6811 W. OKANOGAN PL  
KENNEWICK, WA 99336

Input Phone #: (509) 591-9835  
Position/Title: PASTOR

#### **Business Profile Search Results**

No Business Profile Information found

#### **Business Information Search Results**

<b>Company Name</b>	<b>Address</b>	<b>Contact Name</b>	<b>Title</b>	<b>Phone</b>
THE GARDEN CHRISTIAN ASSEMBLY FEIN: N/A	6811 W OKANOGAN PL KENNEWICK, WA 99336	SSN: N/A		(509) 735-1650
GARDEN CHRISTIAN ASSEMBLY-THE FEIN: N/A	6811 W OKANOGAN PL KENNEWICK, WA 99336	SSN: N/A		(509) 735-1650
GARDEN CHRISTIAN ASSEMBLY FEIN: N/A	PASCO, WA	SSN: N/A		(509) 547-0417

#### **Phone Number Search Results**

##### **Input:**

(509) 591-9835

##### **Directory Result:**

(509) 591-9835

THE GARDEN CHRISTIAN ASSEMBLY  
6811 W. OKANOGAN PL  
KENNEWICK, WA 99336

KENNEWICK, WA 99336

Listing Type:  
Phone Type: Landline

#### **USPS Address Standardization**

##### **Input:**

6811 W. OKANOGAN PL  
KENNEWICK, WA 99336

##### **Standardized Address:**

6811 W OKANOGAN PL  
KENNEWICK, WA 99336-2374

**USPS Standardization Check: PASS****▼ Borrower 2: FIELDS, SHELBY**

**Employer 1: THE GARDEN CHRISTIAN ASSEMBLY**  
 6811 W. OKANOGAN PL  
 KENNEWICK, WA 99336

Input Phone #: (509) 591-9835  
 Position/Title: PASTOR

**Business Profile Search Results**

No Business Profile Information found

**Business Information Search Results**

Company Name	Address	Contact Name	Title	Phone
THE GARDEN CHRISTIAN ASSEMBLY FEIN: N/A	6811 W OKANOGAN PL KENNEWICK, WA 99336	SSN: N/A		(509) 735-1650
GARDEN CHRISTIAN ASSEMBLY-THE FEIN: N/A	6811 W OKANOGAN PL KENNEWICK, WA 99336	SSN: N/A		(509) 735-1650
GARDEN CHRISTIAN ASSEMBLY FEIN: N/A	PASCO, WA	SSN: N/A		(509) 547-0417

**Phone Number Search Results****Input:**

(509) 591-9835

**Directory Result:**

(509) 591-9835

THE GARDEN CHRISTIAN ASSEMBLY  
 6811 W. OKANOGAN PL  
 KENNEWICK, WA 99336

KENNEWICK, WA 99336

Listing Type:  
 Phone Type: Landline

**USPS Address Standardization****Input:**

6811 W. OKANOGAN PL  
 KENNEWICK, WA 99336

**Standardized Address:**

6811 W OKANOGAN PL  
 KENNEWICK, WA 99336-2374

**USPS Standardization Check: PASS****Real Estate Owned Report**[Print Page](#)

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**▼ Borrower 1 FIELDS, THOMAS**

Property Ownership History							Hide All Detail																																																													
Address	Rec Date	Purc Price	Sale Date	Loan Amount	SqFt	OO	Sold?																																																													
191616 E GAME FARM RD KENNEWICK, WA 99337	5/8/2017 Tax Year	\$530,000.00 Tax Amt	5/8/2017	\$450,500	2861	Y	N	<a href="#">Hide Detail</a>																																																												
<b>Property Ownership Detail</b>																																																																				
<table border="1"> <thead> <tr> <th>Rec Date</th> <th>Type</th> <th>Purc Price</th> <th>Loan Amount</th> <th>Year Built</th> <th>SqFt/Lot</th> </tr> </thead> <tbody> <tr> <td>5/12/2017</td> <td>DEED GRANT DEED</td> <td>\$530,000.00</td> <td>\$450,500.00</td> <td>2008</td> <td>2861/108900</td> </tr> <tr> <td><b>Buyer:</b> FIELDS THOMAS M FIELDS SHELBY A</td> <td><b>Owner Address:</b> 191616 E GAME FARM RD KENNEWICK , WA 99337</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td><b>Seller:</b> GESCA CU</td> <td><b>Bed/Bath:</b> 4 / 0</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td><b>Lender:</b> SFR</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>5/8/2017 ASSESSOR</td> <td>\$530,000.00</td> <td>\$0.00</td> <td>2008</td> <td>2861/108900</td> <td></td> </tr> <tr> <td><b>Buyer:</b> FIELDS THOMAS M &amp; SHELBY A &amp;</td> <td><b>Owner Address:</b> 191616 E GAME FARM RD KENNEWICK , WA 99337</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td><b>Seller:</b></td> <td><b>Bed/Bath:</b> 4 / 0</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td><b>Lender:</b></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td><b>Land Use:</b> SFR</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>									Rec Date	Type	Purc Price	Loan Amount	Year Built	SqFt/Lot	5/12/2017	DEED GRANT DEED	\$530,000.00	\$450,500.00	2008	2861/108900	<b>Buyer:</b> FIELDS THOMAS M FIELDS SHELBY A	<b>Owner Address:</b> 191616 E GAME FARM RD KENNEWICK , WA 99337					<b>Seller:</b> GESCA CU	<b>Bed/Bath:</b> 4 / 0					<b>Lender:</b> SFR						5/8/2017 ASSESSOR	\$530,000.00	\$0.00	2008	2861/108900		<b>Buyer:</b> FIELDS THOMAS M & SHELBY A &	<b>Owner Address:</b> 191616 E GAME FARM RD KENNEWICK , WA 99337					<b>Seller:</b>	<b>Bed/Bath:</b> 4 / 0					<b>Lender:</b>						<b>Land Use:</b> SFR					
Rec Date	Type	Purc Price	Loan Amount	Year Built	SqFt/Lot																																																															
5/12/2017	DEED GRANT DEED	\$530,000.00	\$450,500.00	2008	2861/108900																																																															
<b>Buyer:</b> FIELDS THOMAS M FIELDS SHELBY A	<b>Owner Address:</b> 191616 E GAME FARM RD KENNEWICK , WA 99337																																																																			
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Address					SqFt	OO	Sold?																																																													

	Rec Date	Purc Price	Sale Date	Loan Amount			
	Tax Year	Tax Amt					
2100 S BEECH ST KENNEWICK, WA 99337	11/28/2005 2018	\$295,000 \$3,452	11/28/2005	\$206,552	2704	Y	
Hide Detail							
<b>Property Ownership Detail</b>							
Rec Date	Type	Purc Price	Loan Amount	Year Built	SqFt/Lot		
5/11/2017	DEED GRANT DEED	\$295,000.00	\$268,975.00	1995	2704/36590		
	<b>Buyer:</b> RIVES HANNA RIVES JR DONALD <b>Seller:</b> <b>Lender:</b> <b>Land Use:</b> HOMESTREET BANK SFR		<b>Owner Address:</b> 2100 S BEECH ST KENNEWICK , WA 99337 <b>Bed/Bath:</b> 3 / 0				
5/11/2017	DEED GRANT DEED	\$295,000.00	\$268,975.00	1995	2704/36590		
	<b>Buyer:</b> RIVES, HANNAH & DONALD JR <b>Seller:</b> FIELDS, THOMAS M & SHELBY A <b>Lender:</b> <b>Land Use:</b> SFR		<b>Owner Address:</b> 2100 S BEECH ST KENNEWICK , WA 99337 <b>Bed/Bath:</b> 3 / 0				
5/11/2017	ASSESSOR	\$295,000.00	\$268,975.00	1995	2704/36590		
	<b>Buyer:</b> RIVES, HANNAH JR & DONALD & <b>Seller:</b> FIELDS, THOMAS M & SHELBY A <b>Lender:</b> <b>Land Use:</b> SFR		<b>Owner Address:</b> 2100 S BEECH ST KENNEWICK , WA 99337 <b>Bed/Bath:</b> 3 / 0				
8/12/2009	DEED DEED OF TRUST	\$0.00	\$206,552.00	1995	2704/36590		
	<b>Buyer:</b> FIELDS, THOMAS M & SHELBY A <b>Seller:</b> <b>Lender:</b> FRANKLIN AMERICAN MORTGAGE CO <b>Land Use:</b> SFR		<b>Owner Address:</b> 2100 S BEECH ST KENNEWICK , WA 99337 <b>Bed/Bath:</b> 3 / 0				
12/7/2005	DEED DEED OF TRUST	\$0.00	\$24,000.00	1995	2704/36590		
	<b>Buyer:</b> FIELDS, THOMAS M & SHELBY A <b>Seller:</b> <b>Lender:</b> HOMECOMINGS FINANCIAL NETWORK <b>Land Use:</b> SFR		<b>Owner Address:</b> 2100 S BEECH ST KENNEWICK , WA 99337 <b>Bed/Bath:</b> 3 / 0				
12/7/2005	DEED DEED OF TRUST	\$0.00	\$168,000.00	1995	2704/36590		
	<b>Buyer:</b> FIELDS, THOMAS M & SHELBY A <b>Seller:</b> <b>Lender:</b> HOMECOMINGS FINANCIAL NETWORK <b>Land Use:</b> SFR		<b>Owner Address:</b> 2100 S BEECH ST KENNEWICK , WA 99337 <b>Bed/Bath:</b> 3 / 0				

## ▼ Borrower 2 FIELDS, SHELBY

Property Ownership History							
Address	Rec Date	Purc Price	Sale Date	Loan Amount	SqFt	OO	Sold?
	Tax Year	Tax Amt					
191616 E GAME FARM RD KENNEWICK, WA 99337	5/8/2017	\$530,000.00	5/8/2017	\$450,500	2861	Y	N
Hide Detail							
<b>Property Ownership Detail</b>							
Rec Date	Type	Purc Price	Loan Amount	Year Built	SqFt/Lot		
5/12/2017	DEED GRANT DEED	\$530,000.00	\$450,500.00	2008	2861/108900		
	<b>Buyer:</b> FIELDS THOMAS M FIELDS SHELBY A <b>Seller:</b> <b>Lender:</b> GESA CU <b>Land Use:</b> SFR		<b>Owner Address:</b> 191616 E GAME FARM RD KENNEWICK , WA 99337 <b>Bed/Bath:</b> 4 / 0				
5/8/2017	ASSESSOR	\$530,000.00	\$0.00	2008	2861/108900		
	<b>Buyer:</b> FIELDS THOMAS M & SHELBY A & <b>Seller:</b> <b>Lender:</b> <b>Land Use:</b> SFR		<b>Owner Address:</b> 191616 E GAME FARM RD KENNEWICK , WA 99337 <b>Bed/Bath:</b> 4 / 0				
Address	Rec Date	Purc Price	Sale Date	Loan Amount	SqFt	OO	Sold?
2100 S BEECH ST KENNEWICK, WA 99337	11/28/2005 2018	\$295,000 \$3,452	11/28/2005	\$206,552	2704	Y	
Hide Detail							
<b>Property Ownership Detail</b>							
Rec Date	Type	Purc Price	Loan Amount	Year Built	SqFt/Lot		

5/11/2017	DEED GRANT DEED	\$295,000.00	\$268,975.00	1995	2704/36590
<b>Buyer:</b> RIVES HANNA RIVES JR DONALD	<b>Owner Address:</b> 2100 S BEECH ST KENNEWICK , WA 99337				
<b>Seller:</b> HOMESTREET BANK	<b>Bed/Bath:</b> 3 / 0				
<b>Lender:</b> SFR					
5/11/2017	DEED GRANT DEED	\$295,000.00	\$268,975.00	1995	2704/36590
<b>Buyer:</b> RIVES, HANNAH & DONALD JR	<b>Owner Address:</b> 2100 S BEECH ST KENNEWICK , WA 99337				
<b>Seller:</b> FIELDS, THOMAS M & SHELBY A	<b>Bed/Bath:</b> 3 / 0				
<b>Lender:</b> HOMESTREET BK					
<b>Land Use:</b> SFR					
5/11/2017	ASSESSOR	\$295,000.00	\$268,975.00	1995	2704/36590
<b>Buyer:</b> RIVES, HANNAH JR & DONALD &	<b>Owner Address:</b> 2100 S BEECH ST KENNEWICK , WA 99337				
<b>Seller:</b> FIELDS, THOMAS M & SHELBY A	<b>Bed/Bath:</b> 3 / 0				
<b>Lender:</b> SFR					
8/12/2009	DEED DEED OF TRUST	\$0.00	\$206,552.00	1995	2704/36590
<b>Buyer:</b> FIELDS, THOMAS M & SHELBY A	<b>Owner Address:</b> 2100 S BEECH ST KENNEWICK , WA 99337				
<b>Seller:</b> FRANKLIN AMERICAN MORTGAGE CO	<b>Bed/Bath:</b> 3 / 0				
<b>Lender:</b> SFR					
12/7/2005	DEED DEED OF TRUST	\$0.00	\$24,000.00	1995	2704/36590
<b>Buyer:</b> FIELDS, THOMAS M & SHELBY A	<b>Owner Address:</b> 2100 S BEECH ST KENNEWICK , WA 99337				
<b>Seller:</b> HOMECOMINGS FINANCIAL NETWORK	<b>Bed/Bath:</b> 3 / 0				
<b>Lender:</b> SFR					
12/7/2005	DEED DEED OF TRUST	\$0.00	\$168,000.00	1995	2704/36590
<b>Buyer:</b> FIELDS, THOMAS M & SHELBY A	<b>Owner Address:</b> 2100 S BEECH ST KENNEWICK , WA 99337				
<b>Seller:</b> HOMECOMINGS FINANCIAL NETWORK	<b>Bed/Bath:</b> 3 / 0				
<b>Lender:</b> SFR					

## MERS Report

[Print Page](#)

Quick Find: [Borrower 1](#) | [Borrower 2](#) | [Show All Borrowers](#)

[Borrower 1](#)

Registration Date	MIN #	MIN Status	Note Date	Lien Priority Type
8/12/2009	100052214010028829	INACTIVE	7/31/2009	FirstLien
<b>Property Address</b> 2100 SOUTH BEECH STREET KENNEWICK, WA 99337				
<b>Original Loan Amount</b> \$206,552.00	<b>Borrower Name</b> THOMAS FIELDS	<b>Service Organization Name</b> Non-MERS Member	<b>Owner Occupied Indicator</b> Yes	
Registration Date	MIN #	MIN Status	Note Date	Lien Priority Type
6/14/2006	100269610102981412	INACTIVE	11/28/2005	Other
<b>Property Address</b> 2100 SOUTH BEECH STREET KENNEWICK, WA 99337				
<b>Original Loan Amount</b> \$24,000.00	<b>Borrower Name</b> THOMAS M. FIELDS	<b>Service Organization Name</b> Residential Funding Company, LLC	<b>Owner Occupied Indicator</b> Unknown	
Registration Date	MIN #	MIN Status	Note Date	Lien Priority Type
4/21/2006	100269610102977618	INACTIVE	11/29/2005	FirstLien
<b>Property Address</b> 2100 SOUTH BEECH STREET KENNEWICK, WA 99337				

<b>Original Loan Amount</b> \$168,000.00	<b>Borrower Name</b> THOMAS M. FIELDS	<b>Service Organization Name</b> Residential Funding Company, LLC	<b>Owner Occupied Indicator</b> Unknown
---	--	--	--

**Borrower 2**

<b>Registration Date</b> 8/12/2009	<b>MIN #</b> 100052214010028829	<b>MIN Status</b> INACTIVE	<b>Note Date</b> 7/31/2009	<b>Lien Priority Type</b> FirstLien
<b>Property Address</b> 2100 SOUTH BEECH STREET KENNEWICK, WA 99337				
<b>Original Loan Amount</b> \$206,552.00	<b>Borrower Name</b> THOMAS FIELDS	<b>Service Organization Name</b> Non-MERS Member	<b>Owner Occupied Indicator</b> Yes	
<b>Registration Date</b> 6/14/2006				
	<b>MIN #</b> 100269610102981412	<b>MIN Status</b> INACTIVE	<b>Note Date</b> 11/28/2005	<b>Lien Priority Type</b> Other
<b>Property Address</b> 2100 SOUTH BEECH STREET KENNEWICK, WA 99337				
<b>Original Loan Amount</b> \$24,000.00	<b>Borrower Name</b> THOMAS M. FIELDS	<b>Service Organization Name</b> Residential Funding Company, LLC	<b>Owner Occupied Indicator</b> Unknown	

**Property Results**

No MERS property data available.

### Loan Participant Analysis

[Print Page](#)

Name	Role	Assoc. State	# of Loans	# of Loans (Last 90 Days)	Average DRIVE Score	OFAC	HUD-LDP	DV MFNS	Matches to Customer Watchlist
SHELBY A FIELDS	Borrower	WA				0	0	0	0
THOMAS M FIELDS	Borrower	WA				0	0	0	0
THOM FIELDS	Consumer Name Variation					0	0	0	0
GESA CREDIT UNION	Broker	WA				0	0	0	0
JESSIE STANLEY	Closer	WA				0	0	0	0
THE GARDEN CHRISTIAN ASSEMBLY	Borrower Employer	WA				0	0	0	0
THE GARDEN CHRISTIAN ASSEMBLY	Borrower Employer	WA				0	0	0	0
FIRST AMERICAN TITLE COMPANY	Escrow Company	WA				0	0	0	0
ANGELA HERMAN	Escrow Officer	WA				0	0	0	0
THOMAS BRIGHT	Loan Officer	WA				0	0	0	0
JENNY CARR	Processor	WA				0	0	0	0
YESENIA MEDRANO-CLOY	Processor 2	WA				0	0	0	0
MICHAEL LABEAF	Previous Property Seller from Property Data	WA				0	0	0	0
KEVIN HOWES	Title Officer	WA				0	0	0	0

DONNA RISLEY	Underwriter	WA				0	0	0	0
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## Watchlist Match Report

[Print Page](#)

No participant matches were identified for this loan.

Watchlist	More Information
OFAC/Patriot Act	<a href="http://www.treas.gov/offices/enforcement/ofac/">http://www.treas.gov/offices/enforcement/ofac/</a> or call 1-800-540-6322
HUD Limited Denial of Participation	<a href="https://www5.hud.gov/Ecpccis/main/ECPCIS_List/main/ECPCIS_List.jsp">https://www5.hud.gov/Ecpccis/main/ECPCIS_List/main/ECPCIS_List.jsp</a>
HUD/GSA Excluded Parties	<a href="https://www.sam.gov/SAM/">https://www.sam.gov/SAM/</a>
Freddie Mac Fraud Resources	<a href="http://www.freddiemac.com/singlefamily/preventfraud/">http://www.freddiemac.com/singlefamily/preventfraud/</a>

## OFAC Report

[Print Page](#)

Loan #: 1000025349

Name	Role	OFAC Status
SHELBY A FIELDS	Borrower	NO MATCH
THOMAS M FIELDS	Borrower	NO MATCH
THOMAS BRIGHT	Loan Officer	NO MATCH
DONNA RISLEY	Underwriter	NO MATCH
JENNY CARR	Processor	NO MATCH
JESSIE STANLEY	Closer	NO MATCH
THE GARDEN CHRISTIAN ASSEMBLY	Borrower Employer	NO MATCH
THE GARDEN CHRISTIAN ASSEMBLY	Borrower Employer	NO MATCH
MICHAEL LABEAF	Previous Property Seller from Property Data	NO MATCH
	Property Seller from Property Data	NO MATCH
THOM FIELDS	Consumer Name Variation	NO MATCH
FIRST AMERICAN TITLE COMPANY	Escrow Company	NO MATCH
YESENIA MEDRANO-CLOY	Processor 2	NO MATCH
ANGELA HERMAN	Escrow Officer	NO MATCH
KEVIN HOWES	Title Officer	NO MATCH

Please contact the Office of Foreign Assets Control to verify any matches to the OFAC list (1-800-540-6322) or visit <http://www.treas.gov/offices/enforcement/ofac/>.

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## PropertyVerify Report

Order Date: 3/31/2020  
**1000025349**

**191616 E GAME FARM RD  
KENNEWICK, WA 99337-5012**

**Submitted by:** bradforda

**Date Requested:** 3/31/2020

**Scoring Results**

What is the DRIVE Score?

**Score**

**Status**

**PropertyVerify  
Market/History**

**1000**

**Pass**

**Last Condition/Score Update**

4/16/2020 4:43:32 PM

**USPS Standardization Check:** **PASS**

<b>Conditions</b>				
<b>Code</b>	<b>Subject</b>	<b>Description</b>	<b>Action(s) to Resolve</b>	<b>Scoring Analysis</b>

<b>Property Verify AVM</b>	
<b>Estimated Value</b>	<b>Valuation Date</b>
<b>Estimated Value Range</b>	<b>Appraised Value</b>
<b>Confidence Score</b>	<b>Purchase Price</b>
<b># Comps Evaluated</b>	4

<b>Market Analysis</b>		<b>MSA: Kennewick-Richland, WA</b>		
	<b>Sales</b>	<b>Listings</b>	<b>Sales</b>	<b>Listings</b>
<b>Nearby Sales</b>	6	N/A	<b>Market High</b>	\$754,000
<b>Max Distance</b>	1.00 mi	N/A	<b>Market Average</b>	\$426,745
<b>Avg Distance</b>	0.84 mi	N/A	<b>Market Median</b>	\$418,236
<b>% Foreclosures</b>	0/6 (0%)		<b>Market Low</b>	\$195,000
<b>% Flips</b>	0/6 (0%)		<b>HPI 1 Year</b>	8.52%
<b>HPI Last Qtr Change</b>	0.62%		<b>HPI 3 Year</b>	31.84%
<b>Average Gain Pct (Annualized)</b>	6%			
<b>Last Disaster Date</b>	N/A		<b>Last Disaster Type</b>	N/A
<b>Disaster Name/Assistance Type</b>	N/A			

<b>Subject Analysis</b>				
<b>3 Year Sales Gain (Annualized)</b>	N/A	<b>Annualized Appreciation vs Submitted Value</b>		4%
<b>Last Foreclosure</b>	N/A	<b>Last Pre-foreclosure</b>		N/A
<b># of Sales 90 Days</b>	N/A	<b>Prior 3 Year Flip</b>		NO
<b># of Sales 12 Months</b>	N/A	<b># Months Last Sale</b>		35

**Recent Market Foreclosure Activity Analysis**

<b>Range</b>	<b>Pre-foreclosure</b>	<b>Foreclosure</b>	<b>Pre-F/C per sq mile</b>	<b>F/C per sq mile</b>
0-0.125 mi	0	0	0.00	0.00
0.125-0.25 mi	0	0	0.00	0.00
0.25-0.50 mi	0	0	0.00	0.00
0.50-1.00 mi	0	0	0.00	0.00
1.00-2.00 mi	0	0	0.00	0.00

<b>Market Characteristics</b>												
<b>Dist</b>	<b>OO %</b>	<b>Rental %</b>	<b>SFR %</b>	<b>Condo %</b>	<b>MH %</b>	<b>Multi %</b>	<b>Min SqFt</b>	<b>Avg SqFt</b>	<b>Max SqFt</b>	<b>Min Age</b>	<b>Avg Age</b>	<b>Max Age</b>
.125	100%	0%	100%	0%	0%	0%	2823	3043	3328	12	17	40
.250	95%	5%	89%	0%	11%	0%	1008	2649	3328	10	22	59
.500	83%	17%	92%	0%	8%	0%	1008	2726	4178	5	22	59

<b>Subject Data</b>													
Site Address:	<b>191616 E GAME FARM RD, KENNEWICK, WA 99337-5012</b>											Land Use: <b>Single Family Residential</b>	
Mail Address:	<b>191616 E GAME FARM RD, KENNEWICK, WA 99337-</b>												
Owner Name:	<b>FIELDS THOMAS M &amp; SHELBY A</b>												
Last Sale Date:	<b>5/8/2017</b>												
Last Sale Price:	<b>\$530,000</b>												
Living SqFt	<b>2,861</b>	Lot SqFt	<b>108,900</b>	\$/SqFt	<b>\$185</b>	Assd Val	<b>\$505,540</b>	Beds	4	Baths	3	Rooms	6
												Year Built	<b>2008</b>
Stories													<b>2.0</b>
APN:	<b>1198040127660 03</b>												Tax Amount: \$
Assd Land:	<b>\$76,130</b>												Assd Mkt: <b>\$505,540</b>
Assd Impv:	<b>\$429,410</b>												

Heating:	<b>HEAT PUMP</b>	Cooling:		Fireplace:	
Pool:				# Units:	
Legal Desc: <b>SECTION 19 TOWNSHIP 8 RANGE 30 QUARTER SE SHORT PLAT #2766 LOT 3 1152003 AF#03-054797. RECORDED IN VOLUME 1 OF SHORT PLATS</b>					

**Subject 5 Year Transaction History**

Sale Date:	<b>5/8/2017</b>	Sale Type:	<b>RESALE</b>
Sale Price:	<b>\$530,000</b>	Deed Type:	<b>GRANT</b>
1 Buyer Name(s):	<b>FIELDS THOMAS M &amp; FIELDS SHELBY A</b>	1st Mortgage:	<b>\$450,500</b>
Seller Name(s):	<b>LABEAF, MICHAEL S &amp; LABEAF, MELISSA K</b>	2nd Mortgage:	<b>\$0</b>
Lender Name:	<b>GESA CU (ADJUSTABLE)</b>		

**Subject Listing History**

1 Listing Date:	<b>3/22/2017</b>	Listing Price:	<b>\$539,900</b>
2 Listing Date:	<b>9/25/2016</b>	Listing Price:	<b>\$529,900</b>
3 Listing Date:	<b>7/21/2016</b>	Listing Price:	<b>\$539,900</b>
4 Listing Date:	<b>3/30/2016</b>	Listing Price:	<b>\$549,900</b>
5 Listing Date:	<b>5/2/2011</b>	Listing Price:	<b>\$389,900</b>
6 Listing Date:	<b>3/15/2011</b>	Listing Price:	<b>\$408,000</b>

**Comparable Sales Map**

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**Comparable Sales**

<b>31210 S OAK ST KENNEWICK, WA 99337-6410</b>	<b>0.52 mi</b>														
Living SqFt   Lot SqFt   \$/SqFt   Assd Val   Beds   Baths   Rooms   Pool   Year Built   Stories	Single Family Residential														
<b>1,997   236,966   \$201   \$336,760</b>	<b>1973</b>														
1 Legal Desc: SECTION 19 TOWNSHIP 8 RANGE 30 QUARTER NE SHORT PLAT #1711 LOT 3 RECORDED IN VOLUME 1 OF SHORT PLATS PAGE 1711. RECORD															
<table> <thead> <tr> <th>Date</th> <th>Sale Price</th> <th>1st Loan</th> <th>Trans</th> <th>Deed</th> <th>Buyer</th> <th>Seller</th> </tr> </thead> <tbody> <tr> <td><b>Jan 02, 2020</b></td> <td><b>\$401,471</b></td> <td>\$455,000</td> <td>RESALE</td> <td>GRANT</td> <td>BOWLING BARTON LEWIS &amp; NICKOLAUS, JAMES R &amp; BOWLING ROSA MARIA</td> <td>NICKOLAUS, MELISSA A</td> </tr> </tbody> </table>		Date	Sale Price	1st Loan	Trans	Deed	Buyer	Seller	<b>Jan 02, 2020</b>	<b>\$401,471</b>	\$455,000	RESALE	GRANT	BOWLING BARTON LEWIS & NICKOLAUS, JAMES R & BOWLING ROSA MARIA	NICKOLAUS, MELISSA A
Date	Sale Price	1st Loan	Trans	Deed	Buyer	Seller									
<b>Jan 02, 2020</b>	<b>\$401,471</b>	\$455,000	RESALE	GRANT	BOWLING BARTON LEWIS & NICKOLAUS, JAMES R & BOWLING ROSA MARIA	NICKOLAUS, MELISSA A									
<b>2 29606 S 1877 PR SE KENNEWICK, WA 99337-6403</b>															
<b>0.88 mi</b>															
Single Family Residential															
Living SqFt   Lot SqFt   \$/SqFt   Assd Val   Beds   Baths   Rooms   Pool   Year Built   Stories															
<b>2,410   119,354   \$187   \$408,000</b>	<b>2003</b>														
2 Legal Desc: SECTION 19 TOWNSHIP 8 RANGE 30 SHORT PLAT #2621 LOT 2 AF#02-004280															
<table> <thead> <tr> <th>Date</th> <th>Sale Price</th> <th>1st Loan</th> <th>Trans</th> <th>Deed</th> <th>Buyer</th> <th>Seller</th> </tr> </thead> <tbody> <tr> <td>Feb 24, 2020</td> <td>\$0</td> <td>\$252,000</td> <td>REFI</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>		Date	Sale Price	1st Loan	Trans	Deed	Buyer	Seller	Feb 24, 2020	\$0	\$252,000	REFI			
Date	Sale Price	1st Loan	Trans	Deed	Buyer	Seller									
Feb 24, 2020	\$0	\$252,000	REFI												

<b>Dec 12, 2018 \$450,000</b>	\$250,000	RESALE	GRANT	SKAANLAND HANNAH & SKAANLAND JOHNATHAN	SKAANLAND JOHNATHAN & SKAANLAND HANNAH	BURGESS, MICHAEL A & BURGESS, REBECCA A
May 31, 2017 \$0	\$67,000	REFI		BURGESS MICHAEL A & BURGESS REBECCA A		

<b>193405 E 447 PR SE KENNEWICK, WA 99337-4558</b>	<b>0.89 mi</b>								
Living SqFt	Lot SqFt	\$/SqFt	Assd Val	Beds	Baths	Rooms	Pool	Year Built	Stories
<b>2,996</b>	<b>294,030</b>	<b>\$252</b>	<b>\$504,130</b>	3				<b>2017</b>	
3	Legal Desc: SECTION 29 TOWNSHIP 8 RANGE 30 QUARTER SW SHORT PLAT #3328 LOT 4 RECORDED IN VOLUME 1 OF SHORT PLATS PAGE 3328 RECORD								
<b>Date</b>	<b>Sale Price</b>	<b>1st Loan</b>	<b>Trans</b>	<b>Deed</b>	<b>Buyer</b>	<b>Seller</b>			
<b>Apr 02, 2019 \$754,000</b>	\$0	RESALE	GRANT	LACROSS CRAIG & LACROSS KATHY	SEAL SPRINGS LLC				

<b>190805 E 45TH AVE KENNEWICK, WA 99337-6353</b>	<b>0.84 mi</b>								
Living SqFt	Lot SqFt	\$/SqFt	Assd Val	Beds	Baths	Rooms	Pool	Year Built	Stories
<b>1,435</b>	<b>490,050</b>	<b>\$303</b>	<b>\$342,040</b>	4	3	4		<b>1972</b>	
4	Legal Desc: SHORT PLAT #889 LOTS 1 2 3 AND 4 SUBJECT TO EASEMENTS AND RESTRICTIONS OF RECORD TOGETHER WITH THE PORTION OF SECTION 19								
<b>Date</b>	<b>Sale Price</b>	<b>1st Loan</b>	<b>Trans</b>	<b>Deed</b>	<b>Buyer</b>	<b>Seller</b>			
<b>Mar 07, 2019 \$435,000</b>	\$343,000	RESALE	GRANT	OSTIC MILDADIN & OSTIC	WIENS, SHARRON L AMANDA L				

### Market Nearby Sales

<b>201005 E GAME FARM RD KENNEWICK, WA 99337-6825</b>	<b>1.00 mi</b>								
Living SqFt	Lot SqFt	\$/SqFt	Assd Val	Beds	Baths	Rooms	Pool	Year Built	Stories
<b>1,584</b>	<b>914,760</b>	<b>\$205</b>	<b>\$359,820</b>	3	1	5		<b>1982</b>	
5	Legal Desc: THAT PORTION OF THE NORTHEAST QUARTER OF SECTION 29 TOWNSHIP 8 NORTH RANGE 30 EAST W.M. BENTON COUNTY WASHINGTON DESCRIB								
<b>Date</b>	<b>Sale Price</b>	<b>1st Loan</b>	<b>Trans</b>	<b>Deed</b>	<b>Buyer</b>	<b>Seller</b>			
Jan 07, 2020 \$0	\$266,500	REFI		MCDANIELS TROY & MCDANIELS KATIE					
<b>Dec 11, 2018 \$325,000</b>	\$260,000	RESALE	GRANT	MCDANIELS TROY & MCDANIELS KATIE	OFFICER, ZACKARY T & OFFICER, JOY L				
Jun 24, 2017 \$297,000 \$0		RESALE	GRANT	GREGORY JR RUSSELL L & GREGORY TINA M	WASHBURN, STEPHEN D & ESTATE OF JOE EARL HERRIN SR				

<b>193805 E BOWLES RD KENNEWICK, WA 99337-6700</b>	<b>0.91 mi</b>								
Living SqFt	Lot SqFt	\$/SqFt	Assd Val	Beds	Baths	Rooms	Pool	Year Built	Stories
<b>864</b>	<b>54,450</b>	<b>\$226</b>	<b>\$132,970</b>	3	5			<b>1954</b>	
6	Legal Desc: 1979 BENDIX BROOKWOOD 28 X 67 THE PORTION OF SECTION 20 TOWNSHIP 8 RANGE 30 DEFINED AS FOLLOWS THAT PORTION OF THE NORTHWEST								
<b>Date</b>	<b>Sale Price</b>	<b>1st Loan</b>	<b>Trans</b>	<b>Deed</b>	<b>Buyer</b>	<b>Seller</b>			
<b>May 21, 2019 \$195,000</b>	\$185,250	RESALE	GRANT	MENDOZA LUIS D	TAYLOR, RAYMOND				
Apr 11, 2017 \$0	\$0	RESALE		RAYMOND LEE TAYLOR IRREVOCABLE TRUST	TAYLOR, RAYMOND				

### Closest Property List

Dist	Address	ZIP	Type	GLA	Rooms / Beds / Baths	Lot / Living Sq Ft	Yr Built	Sale Date	Sale Price	Assd Val	OO?
0.05	191712 E GAME FARM RD	99337	SFR	3053	6 / 4 / 2	97574 / ?	2008	10/17	\$525,000	\$444,200	Y
0.05	190614 E GAME FARM RD	99337	SFR	2823	5 / 3 / 2	108900 / ?	2007			\$419,550	Y
0.07	191406 E GAME FARM RD	99337	SFR	3328	? / ? / 2	100188 / ?	2007			\$420,890	Y
0.09	191708 E GAME FARM RD	99337	SFR	2916	5 / 3 / 2	90169 / ?	2006	08/16	\$485,000	\$430,700	Y
0.09	191604 E GAME FARM RD	99337	SFR	2885	5 / 3 / 3	100188 / ?	2008			\$440,860	Y
0.11	190518 E GAME FARM RD	99337	SFR	3051	6 / 4 / 2	108900 / ?	2006	05/16	\$520,900	\$446,890	Y
0.12		99337	SFR	3264	5 / 3 / 3	65340 / ?	1980			\$352,030	Y

	36611 S OAK ST											
0.12	37007 S OAK ST	99337	SFR	3206	5 / 3 / 1	65340 / ?	1992			\$336,900	Y	
0.13	190508 E GAME FARM RD	99337	SFR	2712	? / ? / 2	100188 / ?	2007	12/15	\$375,000	\$412,340	Y	
0.13	36607 S OAK ST	99337	SFR	2028	5 / 3 / 2	43560 / ?	1980			\$407,590	Y	
0.16	37111 S COYOTE CROSS PR SE	99337	SFR	2410	5 / 3 / 2	108900 / ?	2006			\$580,470	Y	
0.17	192705 E GAME FARM RD	99337	SFR		? / ? / ?	43560 / ?	0			\$51,000	N	
0.17	192705 E GAME FARM RD	99337	MANUFACTURED HOME	1008	? / ? / ?	? / ?	1978			\$10,850	Y	
0.18	189704 E GAME FARM RD	99337	SFR	3072	8 / 4 / 3	104980 / ?	2010			\$389,150	Y	
0.20	193205 E GAME FARM RD	99337	MANUFACTURED HOME	1440	? / ? / ?	43560 / ?	1977			\$99,390	Y	
0.22	37207 S COYOTE CROSS PR SE	99337	SFR	3012	7 / 4 / 3	108900 / ?	2007	07/15	\$390,000	\$405,410	Y	
0.23	37403 S COYOTE CROSS PR SE	99337	SFR	3080	5 / 3 / 3	104980 / ?	2006			\$395,230	Y	
0.25	193805 E GAME FARM RD	99337	SFR	1544	6 / 4 / 2	55321 / ?	1961			\$235,570	Y	
0.33	35507 S OAK ST	99337	SFR	1784	6 / 4 / 2	1235797 / ?	1964			\$420,890	Y	

**Buyers and Sellers**

Seq	Buyer	Seller	Lender	Loan Amount	Sales Price
1	BOWLING BARTON LEWIS & BOWLING ROSA MARIA	NICKOLAUS, JAMES R & NICKOLAUS, MELISSA A	FREEDOM MORTGAGE CORP	\$455,000	\$401,471
2	BURGESS MICHAEL A & BURGESS REBECCA A		BANNER BANK	\$67,000	\$0
5	GREGORY JR RUSSELL L & GREGORY TINA M	WASHBURN, STEPHEN D & ESTATE OF JOE EARL HERRIN SR		\$0	\$297,000
3	LACROSS CRAIG & LACROSS KATHY	SEAL SPRINGS LLC		\$0	\$754,000
5	MCDANIELS TROY & MCDANIELS KATIE		GESA CU	\$266,500	\$0
5	MCDANIELS TROY & MCDANIELS KATIE	OFFICER, ZACKARY T & OFFICER, JOY L	GESA CU	\$260,000	\$325,000
6	MENDOZA LUIS D	TAYLOR, RAYMOND	UMPQUA BANK	\$185,250	\$195,000
4	OSTIC MILDADIN & OSTIC AMANDA L	WIENS, SHARRON L	GESA CU	\$343,000	\$435,000
6	RAYMOND LEE TAYLOR IRREVOCABLE TRUST	TAYLOR, RAYMOND		\$0	\$0
2	SKAANLAND HANNAH & SKAANLAND JOHNATHAN		CALIBER HOME LOANS INC	\$252,000	\$0
2	SKAANLAND JOHNATHAN & SKAANLAND HANNAH	BURGESS, MICHAEL A & BURGESS, REBECCA A	FAIRWAY INDEPENDENT MORTGAGE CORP	\$250,000	\$450,000

**Recent Market Foreclosure Activity (1/4 mile)**

Address	Record Type	Recording Date	Lender	Dist
---------	-------------	----------------	--------	------

This report uses public data collected during the mortgage recording process and while deemed reliable, DataVerify and its third party business partners do not guarantee the accuracy of this data nor does it guarantee that common data elements will appear for all properties identified on the report. This report is not an appraisal and was not prepared by a certified or licensed appraiser. A lender may have used a different property value to make a credit decision. The property data information (including assessments of value and equity) provided by DataVerify are delivered to the user "as is" and "as available" and all uses of this data are at the user's sole risk. ALL

**DataVerify**  
www.dataverify.com

WARRANTIES CONCERNING THE VALUES AND ALL UNDERLYING DATA AND PROCESSES BOTH EXPRESSED AND IMPLIED ARE EXPRESSLY EXCLUDED, INCLUDING BUT NOT LIMITED TO ANY WARRANTIES OF MERCHANTABILITY, ACCURACY, OR FITNESS FOR A PARTICULAR PURPOSE.

## Occupancy Map Report

[Print Page](#)

191616 E GAME FARM RD  
KENNEWICK, WA 99337-5012



#	Borrower	Address	Address Type	Distance from Subject Property
★	1,2	191616 E GAME FARM RD KENNEWICK, WA 99337	Subject Property,Borrower 1 Current Residence,Borrower 1 REO,Borrower 2 Current Residence,Borrower 2 REO	
1.	1	191616 E. GAME FARM RD. KENNEWICK, WA 99337	Borrower 1 REO	0.07 mi
2.	1,2	2100 S BEECH ST KENNEWICK, WA 99337	Borrower 1 REO,Borrower 2 REO	2.46 mi
3.	1,2	6811 W OKANOGAN PL KENNEWICK, WA 99336	Borrower 1 Employer 1,Borrower 2 Employer 1	7.12 mi

## DRIVE GeoScan Report

[Print Page](#)

GeoScan is used to analyze potential geographic risk factors based on historical transactions and market foreclosure activity.



Scan Range:

<= 0.5 mile

Display Map

GEO Scan Activity Date

Range:

Foreclosure Activity

Date Range:

**GeoScan**

Loan Number	Street Address	City	State	ZIP	Dist (mi)	DRIVE Score	DRIVE Status	Score Date/Time	Loan Date/Time
1000025349	191616 E GAME FARM RD	KENNEWICK	WA	99337	0	683	Low Caution	4/16/2020 4:43:32 PM	4/1/2020 12:00:00 AM
1000021186	119804000001000 S OAK ST	KENNEWICK	WA	99337	0.1	0	Auto Refer	8/23/2019 5:20:30 PM	8/7/2019 12:00:00 AM
1000019164	37503 S HAWKS TREE PR SE	KENNEWICK	WA	99337	0.45	0	Auto Refer	5/21/2019 2:33:16 PM	5/13/2019 12:00:00 AM
1									

**Foreclosure Activity**

Address	Record Type	Recording Date	Prior Sale Date	Lender	Dist (mi)
1					

**Appraiser Profile**

**DRIVE was unable to locate the appraiser's license information. Please re-verify the input appraiser name.**

**Appraiser Detail**

**Appraiser Trainee Detail**

**Appraisal Reviewer Detail**

**UDM Detailed Report**

Reorder All Monitoring\*

**Summary of Monitoring**

Borrower #1  
THOMAS M FIELDS  
Reorder\*  
Stop

Monitoring not started

	<input type="button" value="Hide/Show History"/>
Borrower #2 SHELBY A FIELDS Reorder* Stop	Monitoring not started

\* WARNING: By clicking reorder, the monitoring period may be extended to a new end date. Additional charges may be accrued.

 **Summary of Alerts**

No alerts received

---

# Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information		Transaction Information		Loan Information	
Date Issued	04/21/2020	Borrower	Thomas M Fields, Shelby A Fields 191616 E. Game Farm Rd. Kennewick, WA 99337	Loan Term	30 years
Closing Date	04/24/2020	Lender	Gesa Credit Union	Purpose	Refinance
Disbursement Date	04/29/2020			Product	Fixed Rate
Settlement Agent	First American Title Kennewick			Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> _____
File #				Loan ID #	1000025349
Property	191616 E. Game Farm Rd. Kennewick, WA 99337			MIC #	
Estimated Prop. Value	\$600,000.00				

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$440,000	NO	
Interest Rate	3.375%	NO	
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$1,945.22	NO	
Projected Payments		Does the loan have these features?	
Prepayment Penalty		NO	
Balloon Payment		NO	
Payment Calculation		Years 1-30	
Principal & Interest			\$1,945.22
Mortgage Insurance		+ 0	
Estimated Escrow <small>Amount can increase over time</small>		+ 756.74	
Estimated Total Monthly Payment			\$2,701.96
Estimated Taxes, Insurance & Assessments <small>Amount can increase over time See page 4 for details</small>	\$756.74 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <small>See Escrow Account on page 4 for details. You must pay for other property costs separately.</small>	In escrow? YES YES
Costs at Closing			
Closing Costs	\$11,273.62	Includes \$7,450.41 in Loan Costs + \$3,823.21 in Other Costs - \$0 in Lender Credits. <small>See page 2 for details.</small>	
Cash to Close	\$1,065.02	Includes Closing Costs. <small>See Calculating Cash to Close on page 3 for details.</small> <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	



# Closing Cost Details

Loan Costs			Borrower-Paid At Closing	Paid by Others Before Closing
<b>A. Origination Charges</b>			<b>\$6,190.00</b>	
01 0.25% of Loan Amount (Points)			\$1,100.00	
02 Lender Fee			\$690.00	
03 Origination Fee			\$4,400.00	
04				
05				
06				
07				
<b>B. Services Borrower Did Not Shop For</b>			<b>\$144.00</b>	
01 Credit Report Fee to Factual Data			\$74.00	
02 Flood Cert Fee to FZDS			\$9.00	
03 Tax Service Fee to CoreLogic			\$61.00	
04				
05				
06				
07				
<b>C. Services Borrower Did Shop For</b>			<b>\$1,116.41</b>	
01 Title - Lenders Title Insurance (Refi) to First American Title Kennewick			\$682.01	
02 Title- Settlement Fee to First American Title Kennewick			\$434.40	
03				
04				
05				
06				
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>			<b>\$7,450.41</b>	
Loan Costs Subtotals (A + B + C)			\$7,450.41	
<b>Other Costs</b>				
<b>E. Taxes and Other Government Fees</b>			<b>\$133.50</b>	
01 Recording Fees Deed: Mortgage:			\$133.50	
02				
03				
04				
05				
<b>F. Prepaids</b>			<b>\$2,176.23</b>	
01 Homeowner's Insurance Premium ( mo.)				
02 Mortgage Insurance Premium ( mo.)				
03 Prepaid Interest (\$41.25 per day from 04/29/2020 to 05/01/2020)			\$82.50	
04 Property Taxes ( mo.)				
05 Homeowners Insurance Premium ( 12 mo.) to Country Insurance & (1st Year)			\$1,848.33	
06 Irrigation Due At Closing ( mo.) to Kennewick Irrigation			\$245.40	
07				
08				
09				
10				
<b>G. Initial Escrow Payment at Closing</b>			<b>\$1,513.48</b>	
01 Homeowner's Insurance \$154.03 per month for 2 mo.			\$308.06	
02 Mortgage Insurance per month for mo.				
03 Property Taxes \$561.81 per month for 3 mo.			\$1,685.43	
04 Irrigation Assessment \$40.90 per month for 3 mo.			\$122.70	
05				
06				
07				
08				
09	Aggregate Adjustment		-\$602.71	
<b>H. Other</b>				
01				
02				
03				
04				
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>			<b>\$3,823.21</b>	
Other Costs Subtotals (E + F + G + H)			\$3,823.21	
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>			<b>\$11,273.62</b>	
Closing Costs Subtotals (D + I)			\$11,273.62	
Lender Credits				



**Payoffs and Payments**

Use this table to see a summary of your payoffs and payments to others from your loan amount.

TO	AMOUNT
01 GESA CU to pay off mortgage loan	\$429,791.40
02	
03	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
<b>K. TOTAL PAYOFFS AND PAYMENTS</b>	<b>\$429,791.40</b>

**Calculating Cash to Close**

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Loan Amount	\$441,000	\$440,000.00	YES •This amount decreased.
Total Closing Costs (J)	-\$14,362	-\$11,273.62	YES See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	\$0	\$0	NO
Total Payoffs and Payments (K)	-\$429,484	-\$429,791.40	YES •See Payoffs and Payments (K)
Cash to Close	\$2,846 <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$1,065.02 <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	Closing Costs Financed (Paid from your Loan Amount) \$10,208.60



# Additional Information About This Loan

## Loan Disclosures

### Assumption

- If you sell or transfer this property to another person, your lender
- will allow, under certain conditions, this person to assume this loan on the original terms.
- will not allow assumption of this loan on the original terms.

### Demand Feature

#### Your loan

- has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- does not have a demand feature.

### Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the monthly principal and interest payment.

### Negative Amortization (Increase in Loan Amount)

#### Under your loan terms, you

- are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- do not have a negative amortization feature.

### Partial Payments

#### Your lender

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

### Security Interest

You are granting a security interest in  
191616 E. Game Farm Rd.

Kennewick, WA 99337

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

### Escrow Account

#### For now, your loan

- will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

### Escrow

Escrowed Property Costs over Year 1	\$9,080.88	Estimated total amount over year 1 for your escrowed property costs: <i>See attached page for additional information.</i>
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs:  You may have other property costs.
Initial Escrow Payment	\$1,513.48	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$756.74	The amount included in your total monthly payment.

- will not have an escrow account because  you declined it  your lender does not offer one. You must pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

### No Escrow

Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

### In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.



## Loan Calculations

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$707,814.16
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$267,058.15
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$433,223.10
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	3.498%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	59.174%



**Questions?** If you have questions about the loan terms and costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

## Other Disclosures

### Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

### Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

### Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

state law does not protect you from liability for the unpaid balance.

### Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

### Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

## Contact Information

	Lender	Mortgage Broker	Settlement Agent
Name	Gesa Credit Union		First American Title Kennewick
Address	51 Gage Blvd Richland, WA 99352		8109 W Grandridge Blvd #A Kennewick, WA 99336
NMLS ID	402395		
WA License ID	601790657		600213895
Contact	Thomas Bright		
Contact NMLS ID	796740		
Contact WA License ID	601790657		11082
Email	tbright@gesa.com		
Phone	(509) 316-4914		(509) 734-0771

## Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Thomas M Fields

Date



\* 1 0 0 0 0 2 5 3 4 9 \*

Mortgage Cadence Document Center © 0398 08/18



\* M C T R I D C P \*

CLOSING DISCLOSURE PAGE 5 OF 5 • | Loan ID # 1000025349

## Addendum to Closing Disclosure *This is a continuation of your statement of final loan terms and closing costs.*

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Escrow		
Escrowed Property Costs over Year 1	\$9,080.88	Estimated total amount over year 1 for your escrowed property costs: <i>Hazard Insurance Premium (Monthly), Irrigation Assessment, Property Taxes (Monthly)</i>



\* 1 0 0 0 0 2 5 3 4 9 \*  
Mortgage Cadence Document Center © 0418 03/18



# Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information		Transaction Information		Loan Information	
Date Issued	04/21/2020	Borrower	Thomas M Fields, Shelby A Fields 191616 E. Game Farm Rd. Kennewick, WA 99337	Loan Term	30 years
Closing Date	04/24/2020	Lender	Gesa Credit Union	Purpose	Refinance
Disbursement Date	04/29/2020			Product	Fixed Rate
Settlement Agent	First American Title Kennewick			Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> _____
File #				Loan ID #	1000025349
Property	191616 E. Game Farm Rd. Kennewick, WA 99337			MIC #	
Estimated Prop. Value	\$600,000.00				

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$440,000	NO	
Interest Rate	3.375%	NO	
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$1,945.22	NO	
Projected Payments		Does the loan have these features?	
Prepayment Penalty		NO	
Balloon Payment		NO	
Payment Calculation		Years 1-30	
Principal & Interest			\$1,945.22
Mortgage Insurance		+ 0	
Estimated Escrow <small>Amount can increase over time</small>		+ 756.74	
Estimated Total Monthly Payment			\$2,701.96
Estimated Taxes, Insurance & Assessments <small>Amount can increase over time See page 4 for details</small>	\$756.74 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <small>See Escrow Account on page 4 for details. You must pay for other property costs separately.</small>	In escrow? YES YES
Costs at Closing			
Closing Costs	\$11,273.62	Includes \$7,450.41 in Loan Costs + \$3,823.21 in Other Costs - \$0 in Lender Credits. <small>See page 2 for details.</small>	
Cash to Close	\$1,065.02	Includes Closing Costs. <small>See Calculating Cash to Close on page 3 for details.</small> <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	



# Closing Cost Details

Loan Costs			Borrower-Paid At Closing	Paid by Others Before Closing
<b>A. Origination Charges</b>			<b>\$6,190.00</b>	
01 0.25% of Loan Amount (Points)			\$1,100.00	
02 Lender Fee			\$690.00	
03 Origination Fee			\$4,400.00	
04				
05				
06				
07				
<b>B. Services Borrower Did Not Shop For</b>			<b>\$144.00</b>	
01 Credit Report Fee to Factual Data			\$74.00	
02 Flood Cert Fee to FZDS			\$9.00	
03 Tax Service Fee to CoreLogic			\$61.00	
04				
05				
06				
07				
<b>C. Services Borrower Did Shop For</b>			<b>\$1,116.41</b>	
01 Title - Lenders Title Insurance (Refi) to First American Title Kennewick			\$682.01	
02 Title- Settlement Fee to First American Title Kennewick			\$434.40	
03				
04				
05				
06				
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>			<b>\$7,450.41</b>	
Loan Costs Subtotals (A + B + C)			\$7,450.41	
<b>Other Costs</b>				
<b>E. Taxes and Other Government Fees</b>			<b>\$133.50</b>	
01 Recording Fees Deed: Mortgage:			\$133.50	
02				
03				
04				
05				
<b>F. Prepaids</b>			<b>\$2,176.23</b>	
01 Homeowner's Insurance Premium ( mo.)				
02 Mortgage Insurance Premium ( mo.)				
03 Prepaid Interest (\$41.25 per day from 04/29/2020 to 05/01/2020)			\$82.50	
04 Property Taxes ( mo.)				
05 Homeowners Insurance Premium ( 12 mo.) to Country Insurance & (1st Year)			\$1,848.33	
06 Irrigation Due At Closing ( mo.) to Kennewick Irrigation			\$245.40	
07				
08				
09				
10				
<b>G. Initial Escrow Payment at Closing</b>			<b>\$1,513.48</b>	
01 Homeowner's Insurance \$154.03 per month for 2 mo.			\$308.06	
02 Mortgage Insurance per month for mo.				
03 Property Taxes \$561.81 per month for 3 mo.			\$1,685.43	
04 Irrigation Assessment \$40.90 per month for 3 mo.			\$122.70	
05				
06				
07				
08				
09	Aggregate Adjustment		-\$602.71	
<b>H. Other</b>				
01				
02				
03				
04				
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>			<b>\$3,823.21</b>	
Other Costs Subtotals (E + F + G + H)			\$3,823.21	
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>			<b>\$11,273.62</b>	
Closing Costs Subtotals (D + I)			\$11,273.62	
Lender Credits				



**Payoffs and Payments**

Use this table to see a summary of your payoffs and payments to others from your loan amount.

TO	AMOUNT
01 GESA CU to pay off mortgage loan	\$429,791.40
02	
03	
04	
05	
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08	
09	
10	
11	
12	
13	
14	
15	
<b>K. TOTAL PAYOFFS AND PAYMENTS</b>	<b>\$429,791.40</b>

**Calculating Cash to Close**

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Loan Amount	\$441,000	\$440,000.00	YES •This amount decreased.
Total Closing Costs (J)	-\$14,362	-\$11,273.62	YES See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	\$0	\$0	NO
Total Payoffs and Payments (K)	-\$429,484	-\$429,791.40	YES •See Payoffs and Payments (K)
Cash to Close	\$2,846 <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$1,065.02 <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	Closing Costs Financed (Paid from your Loan Amount) \$10,208.60



# Additional Information About This Loan

## Loan Disclosures

### Assumption

- If you sell or transfer this property to another person, your lender
- will allow, under certain conditions, this person to assume this loan on the original terms.
  - will not allow assumption of this loan on the original terms.

### Demand Feature

#### Your loan

- has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- does not have a demand feature.

### Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the monthly principal and interest payment.

### Negative Amortization (Increase in Loan Amount)

#### Under your loan terms, you

- are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- do not have a negative amortization feature.

### Partial Payments

#### Your lender

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

### Security Interest

You are granting a security interest in  
191616 E. Game Farm Rd.

Kennewick, WA 99337

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

### Escrow Account

#### For now, your loan

- will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

### Escrow

Escrowed Property Costs over Year 1	\$9,080.88	Estimated total amount over year 1 for your escrowed property costs: <i>See attached page for additional information.</i>
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs:  You may have other property costs.
Initial Escrow Payment	\$1,513.48	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$756.74	The amount included in your total monthly payment.

- will not have an escrow account because  you declined it  your lender does not offer one. You must pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

### No Escrow

Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

### In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.



## Loan Calculations

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$707,814.16
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$267,058.15
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$433,223.10
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	3.498%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	59.174%



**Questions?** If you have questions about the loan terms and costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

## Other Disclosures

### Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

### Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

### Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

state law does not protect you from liability for the unpaid balance.

### Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

### Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

## Contact Information

	Lender	Mortgage Broker	Settlement Agent
Name	Gesa Credit Union		First American Title Kennewick
Address	51 Gage Blvd Richland, WA 99352		8109 W Grandridge Blvd #A Kennewick, WA 99336
NMLS ID	402395		
WA License ID	601790657		600213895
Contact	Thomas Bright		
Contact NMLS ID	796740		
Contact WA License ID	601790657		11082
Email	tbright@gesa.com		
Phone	(509) 316-4914		(509) 734-0771

## Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Shelby A Fields

Date



\* 1 0 0 0 0 2 5 3 4 9 \*

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\* M C T R I D C P \*

CLOSING DISCLOSURE PAGE 5 OF 5 • | Loan ID # 1000025349

## Addendum to Closing Disclosure *This is a continuation of your statement of final loan terms and closing costs.*

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Escrow		
Escrowed Property Costs over Year 1	\$9,080.88	Estimated total amount over year 1 for your escrowed property costs: <i>Hazard Insurance Premium (Monthly), Irrigation Assessment, Property Taxes (Monthly)</i>



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\* M C T R I P C D \*  
| Loan ID # 1000025349

## Itemization of LE Fees

Loan Number: **1000025349**

Date: **April 21, 2020**

Borrower(s): **Thomas M Fields, Shelby A Fields**

Property Address: **191616 E. Game Farm Rd., Kennewick, WA 99337**

Originator: **Gesa Credit Union**

### *Disclosure of Costs Paid by Lender/Seller/Borrower/Other/POC/Cure*

Section Type and Fee Name	Payee	Resp Party	Total Fee	Paid by Lender	Paid by Seller	Paid by Borrower	Paid by Other	POC Amount	POC Paid By	PFC	Cure Amount*
A 0.25% of Loan Amount (Points)	Gesa Credit Union	Borrower	\$1,100.00	\$0.00	\$0.00	\$1,100.00	\$0.00	\$0.00	Borrower	Yes	\$0.00
A Lender Fee	Gesa Credit Union	Borrower	\$690.00	\$0.00	\$0.00	\$690.00	\$0.00	\$0.00	Borrower	Yes	\$0.00
A Origination Fee	Gesa Credit Union	Borrower	\$4,400.00	\$0.00	\$0.00	\$4,400.00	\$0.00	\$0.00	Borrower	Yes	\$0.00
B Credit Report Fee	Factual Data	Borrower	\$74.00	\$0.00	\$0.00	\$74.00	\$0.00	\$0.00	Borrower	No	\$0.00
B Flood Cert Fee	FZDS	Borrower	\$9.00	\$0.00	\$0.00	\$9.00	\$0.00	\$0.00	Borrower	Yes	\$0.00
B Tax Service Fee	CoreLogic	Borrower	\$61.00	\$0.00	\$0.00	\$61.00	\$0.00	\$0.00	Borrower	Yes	\$0.00
C Title - Lenders Title Insurance (Refi)	First American Title Kennewick	Borrower	\$682.01	\$0.00	\$0.00	\$682.01	\$0.00	\$0.00	Borrower	No	\$0.00
C Title- Settlement Fee	First American Title Kennewick	Borrower	\$434.40	\$0.00	\$0.00	\$434.40	\$0.00	\$0.00	Borrower	Yes	\$0.00
E Recording Fee		Borrower	\$133.50	\$0.00	\$0.00	\$133.50	\$0.00	\$0.00	Borrower	No	\$0.00
F Homeowners Insurance Premium (1st Year)	Country Insurance & Financial Services	Borrower	\$1,848.33	\$0.00	\$0.00	\$1,848.33	\$0.00	\$0.00	Borrower	No	\$0.00
F Prepaid Interest		Borrower	\$82.50	\$0.00	\$0.00	\$82.50	\$0.00	\$0.00	Borrower	Yes	\$0.00
F Irrigation Due At Closing	Kennewick Irrigation District	Borrower	\$245.40	\$0.00	\$0.00	\$245.40	\$0.00	\$0.00	Borrower	No	\$0.00
G Aggregate Adjustment		Borrower	-\$602.71	\$0.00	\$0.00	-\$602.71	\$0.00	\$0.00	Borrower	No	\$0.00
G Homeowner's Insurance		Borrower	\$308.06	\$0.00	\$0.00	\$308.06	\$0.00	\$0.00	Borrower	No	\$0.00
G Irrigation Assessment		Borrower	\$122.70	\$0.00	\$0.00	\$122.70	\$0.00	\$0.00	Borrower	No	\$0.00
G Property Taxes		Borrower	\$1,685.43	\$0.00	\$0.00	\$1,685.43	\$0.00	\$0.00	Borrower	No	\$0.00
<b>TOTALS</b>			<b>\$11,273.62</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$11,273.62</b>	<b>\$0.00</b>	<b>\$0.00</b>			<b>\$0.00</b>

\* Cure Amounts included only represent those cures paid from closing funds. Cures made through principal reduction are disclosed on the Tolerance Comparison.

### *Disclosure of Lump Sum Credits (Not Included in Above Table)*

<u>Credit Description</u>	<u>Credit Amount</u>
Seller Credit	\$0.00
Lender Credit	\$0.00

### *Total of Credits (Lump Sum and Itemized Credits)*

<u>Credit Description</u>	<u>Credit Amount</u>
Seller Credit	\$0.00
Lender Credit	\$0.00

### *Summary of TRID Cures*

<u>Cure Category</u>	<u>Cure Amount</u>
Origination Charges/Transfer Taxes/0% Tolerance	\$0.00
10% Tolerance	\$0.00



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\* M C T R I D I T M F \*

The credit report fee, property appraisal fee, and all other third-party fees are non-refundable except that amounts collected in excess of the actual cost of such services will be refunded. If the credit report, property appraisal, or any other third-party service has not been performed, the fee for such service will be refunded in full.

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Borrower - **Thomas M Fields**

Date

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Borrower - **Shelby A Fields**

Date



\* 1 0 0 0 0 2 5 3 4 9 \*

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2 of 2



\* M C T R I D I T M F \*

## Findings Report

[Print](#)

## DU® Underwriting Findings

**SUMMARY**

Recommendation	Approve/Eligible		
<b>Primary Borrower</b>	Thomas M Fields	<b>Co-Borrower</b>	Shelby A Fields
<b>Lender Loan Number</b>	1000025349	<b>Casefile ID</b>	1448079836
<b>Submission Date</b>	04/24/2020 05:38PM		
<b>First Submission Date</b>	03/11/2020 12:37PM	<b>DU® Version</b>	10.3
<b>Submission Number</b>	11		

**Mortgage Information**

<b>LTV/CLTV/HCLTV</b>	74.00% / 74.00% / 74.00%	<b>Note Rate</b>	3.375%
<b>Housing Expense Ratio</b>	30.39%	<b>Loan Type</b>	Conventional
<b>Debt-to-Income Ratio</b>	41.90%	<b>Loan Term</b>	360
<b>Total Loan Amount</b>	\$441000.00	<b>Amortization Type</b>	Fixed Rate
<b>Sales Price</b>	\$0.00	<b>Loan Purpose</b>	Refinance
<b>Actual/Estimated Appraised Value</b>	\$600000.00	<b>Refi Purpose</b>	Limited Cash-Out

**Property Information**

<b>Property Address</b>	191616 E. Game Farm Rd. Kennewick, WA 99337	<b>Number of Units</b>	1
<b>Occupancy Status</b>			Primary Residence
<b>Property Type</b>	Planned Unit Development(PUD)		

**RISK/ELIGIBILITY**

- 1 The risk profile of this loan casefile appears to meet Fannie Mae's guidelines.
- 2 This loan casefile appears to meet Fannie Mae's eligibility requirements.
- 3 This loan casefile has been underwritten as a limited cash-out refinance. Review the short-term financing guidelines if the first mortgage being paid off with this transaction was originated less than six months prior to the disbursement date of the new mortgage loan, and determine whether this transaction is still eligible for delivery as a limited cash-out refinance. Ensure that the property is currently not listed for sale. Refer to the Selling Guide for additional information.
- 4 Refer to all Fannie Mae Lender Letters related to the "Impact of COVID-19" for additional instructions on temporary policies that may apply to this loan casefile.

**FINDINGS**

- 5 The following risk factors represent strengths in the borrower's loan application:  
Credit Profile  
Combined Loan-to-Value Ratio  
Number of Borrowers

**VERIFICATION MESSAGES/APPROVAL CONDITIONS**

- 6 This loan is subject to all lender specified conditions and must comply with all applicable federal, state, and local laws and regulations.
- 7 Based on the credit report obtained through DU, this loan casefile must close on or before 07/11/2020. All credit documents must be no more than four months old on

the note date. Refer to the Selling Guide for guidelines on the age of the appraisal or property inspection report.

- 8 If there is a home equity line of credit secured against the subject property the maximum allowable HCLTV is 97 percent, verify the terms of the home equity line of credit for compliance with the Selling Guide, and calculate the HCLTV using the maximum credit limit of the equity line.
- 9 Loan Level Price Adjustments may be applied when this loan is delivered to Fannie Mae. Refer to the Selling Guide and Loan-level Price Adjustment (LLPA) Matrix on fanniemae.com for specific details.

### Credit and Liabilities

- 10 Include evidence of payoff of the following debts (other than 30 day accounts) in the loan file:

Borrower	Creditor	Account Number	Balance
Thomas M Fields	GESA CU	*****1735	430061.40

### Employment and Income

- 11 Obtain a completed and signed Form 4506-T for each borrower whose income is used to qualify for the loan at or before closing. If all of a borrower's income has been validated through the DU validation service, a completed and signed Form 4506-T is not required for that borrower. Form 4506, Form 4506T-EZ, or Form 8821 may be used in lieu of Form 4506-T. Refer to the Selling Guide for additional information.

- 12 DU received data from the vendor report(s) shown below.

Borrower	Vendor and Rep Type	Rep ID	Rep Date	Exp Date
Shelby A Fields	Veri-Tax (VOI/VOE)	N14461985CX1	04/05/2020	08/05/2020
Thomas M Fields	Veri-Tax (VOI/VOE)	564C42181446195	04/22/2020	08/22/2020

- 13 DU did not receive report data from the vendor(s) shown below.

Borrower	Vendor and Rep Type	Rep ID	Reason
Shelby A Fields	Veri-Tax (Tax Transcript)	N14461985CX1	Report was not ordered, or vendor did not have report on the borrower, or report ID and borrower SSN do not match those provided to the vendor.
Thomas M Fields	Veri-Tax (Tax Transcript)	564C42181446195	Report was not ordered, or vendor did not have report on the borrower, or report ID and borrower SSN do not match those provided to the vendor.
Thomas M Fields	The Work Number (VOI/VOE)	1000025349	Report was not ordered, or vendor did not have report on the borrower, or

			report ID and borrower SSN do not match those provided to the vendor.
Shelby A Fields	The Work Number (VOI/VOE)	1000025349	Report was not ordered, or vendor did not have report on the borrower, or report ID and borrower SSN do not match those provided to the vendor.

14DU validated borrower employment shown below. The specified report(s) is acceptable documentation to support this employment.

Borrower	DU Employer	Vendor and Rep Type	Rep ID	Vendor Match	Close-By Date
Thomas M Fields	The Garden Christian Assembly	Veri-Tax (VOI/VOE)	564C42181446195	The Garden Christian Assembly	05/02/2020
Shelby A Fields	The Garden Christian Assembly	Veri-Tax (VOI/VOE)	N14461985CX1	The Garden Christian Assembly	04/15/2020

15DU validated borrower income shown below. The specified report(s) is acceptable documentation to support this income.

Borrower	DU Income Type	Vendor and Rep Type	Rep ID	Vendor Match	Validated Amount	Close-By Date
Thomas M Fields	Base Employment Income	Veri-Tax (VOI/VOE)	564C42181446195	The Garden Christian Assembly	\$4,205.84	08/22/2020
Shelby A Fields	Base Employment Income	Veri-Tax (VOI/VOE)	N14461985CX1	The Garden Christian Assembly	\$4,701.24	08/05/2020

## Assets

- 16 Verify assets totaling \$160 from the liquid assets listed on the 1003. Refer to the Selling Guide for additional information.
- 17 If depository assets are needed to support the amount of funds required and reserves, verify these assets with a verification of deposit or bank statements covering a two-month period, refer to the Selling Guide for guidance on evaluating un-sourced large deposits, and direct verifications provided by a third party asset verification vendor are acceptable if completed in accordance with the Selling Guide.

## Property and Appraisal Information

- 18 DU returned the following standardized address and census tract for the subject property: 191616 E GAME FARM RD, KENNEWICK, WA 99337-5012, 011504. This is the address that DU used in its property valuation and fieldwork

recommendation. Regardless of the property fieldwork required by DU, if this address is not valid for the subject property, an appraisal based on an interior and exterior property inspection reported on Form 1004 is required for this transaction. If the subject property is located in a condominium project, the appraisal must be reported on Form 1073.

- 19 DU accepts the value submitted as the market value for this subject property. This loan is eligible for delivery to Fannie Mae without an appraisal and is eligible for representation and warranty relief on the value, condition, and marketability of the subject property if the appraisal waiver is exercised by the lender at the time of loan delivery by including Special Feature Code 801 and the Casefile ID in the loan delivery file. If the waiver is not exercised, an appraisal based on an interior and exterior property inspection is required for this transaction. If an appraisal is obtained for this transaction, or the Selling Guide states that the transaction is not eligible for an appraisal waiver, the appraisal waiver may not be exercised and the loan cannot be delivered with Special Feature Code 801. Note that DU is not able to identify all transactions that are ineligible for an appraisal waiver, including community land trusts or properties with resale restrictions, and Texas Section 50 (a)(6) mortgages.
- 20 This property is located in a PUD project. Determine that the PUD project meets the underwriting requirements of the applicable project classification. Refer to the Selling Guide for more information.
- 21 Based on the Actual vs. Estimated Appraised Value Indicator on the online loan application, the loan casefile was underwritten using an estimated value. Update DU with the value from the appraisal (when obtained) and resubmit the loan casefile to DU.

### Ratio Information

- 22 The homeowner's association/cooperative fee is \$0.00 for this case, therefore the qualifying ratios and the underwriting results may not be accurate. Verify if the borrower is obligated to pay a homeowner's association/cooperative fee. If so, update the value for the HOA fee in the proposed monthly housing expense section of the 1003 and resubmit the loan casefile to DU. Include the fees that are attributable to the unit including common expense assessments, management fees, monthly assessments, ground rents, and other fees that are the responsibility of the unit owner.

### OBSERVATIONS

- 23 This case was submitted to Desktop Underwriter version 10.3 by GESA CREDIT UNION. The following information is associated with this loan: Casefile ID is 1448079836 and Submission number is 11. If the loan is delivered to Fannie Mae, the Casefile ID must be provided at delivery.
- 24 The following list of special feature codes is provided to assist you in determining which codes may be associated with this loan. Other codes may be required. Refer to the Special Feature Codes list on fanniemae.com for a comprehensive list.

Special Feature Code	Description
127	DU Loan
007	Limited Cash-out Refinance
801	Appraisal Waiver

- 25 The following Credit Report is associated with this submission:

Borrower Name	Credit Agency	Credit Report ID	Credit Report Date
Thomas M Fields	Factual Data	720071121678806	03/11/2020
Shelby A Fields	Factual Data	720071121678806	03/11/2020

- 26 The following credit scores are included in the credit report:

Borrower	Credit Score(s)
Shelby A Fields	765 775 780
Thomas M Fields	738 770 789

- 27 The following sources of income were used in the underwriting analysis:

Borrower	Income Type	Amount
Thomas M Fields	Base employment income	4205.84
Shelby A Fields	Base employment income	4701.24

- 28 The following assets were counted towards available funds. With the exception of cash on hand, all available funds greater than the amount required to close have been added to cash reserves.

Borrower	Asset Type	Institution Name	Amount
Thomas M Fields	Checking Account	Gesa Credit Union	2855.93
Thomas M Fields	Savings Account	Gesa Credit Union	4345.10

- 29 In order to exercise the appraisal waiver option and be eligible for representation and warranty relief on the value, condition, and marketability of the property on this loan, the appraisal waiver Special Feature Code 801 and the Casefile ID must be included in the loan delivery file.

## Underwriting Analysis Report

Recommendation	Approve/Eligible
<b>Primary Borrower</b>	Thomas M Fields
<b>Lender Loan Number</b>	1000025349
<b>Submission Date</b>	1448079836

### PROPERTY INFORMATION

<b>Property Address</b>	19161 E. Game Farm Rd. Kennewick, WA 99337	<b>Number of Units</b>	1
<b>Property Type</b>	Planned Unit Development(PUD)	<b>Occupancy Status</b>	Primary Residence

### MORTGAGE INFORMATION

<b>Loan Type</b>	Conventional	<b>LTV/CLTV/HCLTV</b>	74.00% / 74.00% / 74.00%
<b>Amortization Type</b>	Fixed Rate	<b>Loan Amount</b>	\$441000.00
<b>Balloon</b>	No	<b>Financed MI Amount</b>	\$0.00
<b>Community Lending</b>	No	<b>Total Loan Amount</b>	\$441000.00
<b>Payment Frequency</b>	Monthly	<b>Sales Price</b>	\$0.00
<b>Lien Type</b>	First Mortgage	<b>Actual/Estimated Appraised Value</b>	\$600000.00
<b>Amt. Subordinate Fin.</b>	\$0.00	<b>P&amp;I</b>	\$1949.64
<b>Loan Purpose</b>	Refinance	<b>Note Rate</b>	3.375%
<b>Refi Purpose</b>	Limited Cash-Out	<b>Qualifying Rate</b>	3.375%
<b>Owner Existing Mtg.</b>		<b>Bought Down Rate</b>	0.00%
<b>Buydown</b>	No	<b>Term (Months)</b>	360

### INCOME

### QUALIFYING RATIOS

<b>Base</b>	\$8907.08	<b>Housing Expense</b>	30.39%
<b>Commission</b>	\$0.00	<b>Debt-to-Income</b>	41.90%
<b>Bonus</b>	\$0.00		
<b>Overtime</b>	\$0.00	<b>EXPENSE RATIOS</b>	
<b>Other</b>	\$0.00	<b>Including ≤ 10 Mos.</b>	41.90%
<b>Positive Net Rental</b>	\$0.00	<b>With Undisclosed Debt</b>	41.90%
<b>Subj. Pos. Cash Flow</b>	\$0.00		
<b>Total</b>	\$8907.08		

**PROPOSED MONTHLY PAYMENT**

<b>First P&amp;I (Qualifying)</b>	\$1949.64	<b>Negative Net Rental</b>	\$0.00
<b>Second P&amp;I</b>	\$0.00	<b>Subj. Neg. Cash Flow</b>	\$0.00
<b>Hazard Insurance</b>	\$154.03	<b>All Other Payments</b>	\$1026.00
<b>Taxes</b>	\$602.71	<b>Total Expense Payment</b>	\$3732.38
<b>Mortgage Insurance</b>	\$0.00		
<b>HOA Fees</b>	\$0.00	<b>Present/Principal Housing Payment</b>	\$2901.00
<b>Other</b>	\$0.00		
<b>Total Housing Payment</b>	\$2706.38		

**FUNDS**

<b>Total Available Assets</b>	\$7201.03	<b>Cash Back</b>	\$0.00
<b>Funds Required to Close</b>	\$160.55	<b>Net Cash Back</b>	\$0.00
<b>Reserves Required to be Verified</b>	\$0.00	<b>Excess Available Assets, not required to be verified by DU</b>	\$7040.48
<b>Total Funds to be Verified</b>	\$160.55		

The recommendation for this case is: **Approve/Eligible**

NOTICE: The DU® Underwriting Findings report does not constitute an approval or denial of the loan application. Lenders must comply with all laws and regulations, including those related to privacy and nonpublic personal information, in connection with the DU Findings report. For information about sharing the DU Findings report, please see the DU Schedule to your Software Subscription Agreement.

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# Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information		Transaction Information		Loan Information	
Date Issued	04/24/2020	Borrower	Thomas M Fields, Shelby A Fields 191616 E. Game Farm Rd. Kennewick, WA 99337	Loan Term	30 years
Closing Date	04/28/2020	Lender	Gesa Credit Union	Purpose	Refinance
Disbursement Date	05/04/2020			Product	Fixed Rate
Settlement Agent	First American Title Kennewick			Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> _____
File #	4381-3439377			Loan ID #	1000025349
Property	191616 E. Game Farm Rd. Kennewick, WA 99337			MIC #	
Estimated Prop. Value	\$600,000.00				

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$441,000	NO	
Interest Rate	3.375%	NO	
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$1,949.64	NO	
Projected Payments		Does the loan have these features?	
Prepayment Penalty		NO	
Balloon Payment		NO	
Payment Calculation		Years 1-30	
Principal & Interest			\$1,949.64
Mortgage Insurance		+ 0	
Estimated Escrow <small>Amount can increase over time</small>		+ 756.74	
Estimated Total Monthly Payment			\$2,706.38
Estimated Taxes, Insurance & Assessments <small>Amount can increase over time See page 4 for details</small>	\$756.74 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <small>See Escrow Account on page 4 for details. You must pay for other property costs separately.</small>	In escrow? YES YES
Costs at Closing			
Closing Costs	\$11,099.15	Includes \$7,482.46 in Loan Costs + \$3,616.69 in Other Costs - \$0 in Lender Credits. <small>See page 2 for details.</small>	
Cash to Close	\$160.55	Includes Closing Costs. <small>See Calculating Cash to Close on page 3 for details.</small> <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	



# Closing Cost Details

Loan Costs			Borrower-Paid At Closing	Paid by Others Before Closing
<b>A. Origination Charges</b>			<b>\$6,202.50</b>	
01 0.25% of Loan Amount (Points)			\$1,102.50	
02 Lender Fee			\$690.00	
03 Origination Fee			\$4,410.00	
04				
05				
06				
07				
<b>B. Services Borrower Did Not Shop For</b>			<b>\$144.00</b>	
01 Credit Report Fee to Factual Data			\$74.00	
02 Flood Cert Fee to FZDS			\$9.00	
03 Tax Service Fee to CoreLogic			\$61.00	
04				
05				
06				
07				
<b>C. Services Borrower Did Shop For</b>			<b>\$1,135.96</b>	
01 Title - Lenders Title Insurance (Refi) to First American Title Kennewick			\$701.56	
02 Title- Settlement Fee to First American Title Kennewick			\$434.40	
03				
04				
05				
06				
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>			<b>\$7,482.46</b>	
Loan Costs Subtotals (A + B + C)			\$7,482.46	
<b>Other Costs</b>				
<b>E. Taxes and Other Government Fees</b>			<b>\$133.50</b>	
01 Recording Fees Deed: Mortgage:			\$133.50	
02				
03				
04				
05				
<b>F. Prepaids</b>			<b>\$1,969.71</b>	
01 Homeowner's Insurance Premium ( mo.)				
02 Mortgage Insurance Premium ( mo.)				
03 Prepaid Interest (\$41.34 per day from 05/04/2020 to 05/01/2020)			-\$124.02	
04 Property Taxes ( mo.)				
05 Homeowners Insurance Premium ( 12 mo.) to Country Insurance & (1st Year)			\$1,848.33	
06 Irrigation Due At Closing ( mo.) to Kennewick Irrigation			\$245.40	
07				
08				
09				
10				
<b>G. Initial Escrow Payment at Closing</b>			<b>\$1,513.48</b>	
01 Homeowner's Insurance \$154.03 per month for 2 mo.			\$308.06	
02 Mortgage Insurance per month for mo.				
03 Property Taxes \$561.81 per month for 3 mo.			\$1,685.43	
04 Irrigation Assessment \$40.90 per month for 3 mo.			\$122.70	
05				
06				
07				
08				
09 Aggregate Adjustment			-\$602.71	
<b>H. Other</b>				
01				
02				
03				
04				
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>			<b>\$3,616.69</b>	
Other Costs Subtotals (E + F + G + H)			\$3,616.69	
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>			<b>\$11,099.15</b>	
Closing Costs Subtotals (D + I)			\$11,099.15	
Lender Credits				



**Payoffs and Payments**

Use this table to see a summary of your payoffs and payments to others from your loan amount.

TO	AMOUNT
01 GESA CU to pay off mortgage loan	\$430,061.40
02	
03	
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14	
15	
<b>K. TOTAL PAYOFFS AND PAYMENTS</b>	<b>\$430,061.40</b>

**Calculating Cash to Close**

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Loan Amount	\$441,000	\$441,000.00	NO
Total Closing Costs (J)	-\$14,362	-\$11,099.15	YES See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	\$0	\$0	NO
Total Payoffs and Payments (K)	-\$429,484	-\$430,061.40	YES •See Payoffs and Payments (K)
Cash to Close	\$2,846 <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$160.55 <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	Closing Costs Financed (Paid from your Loan Amount) \$10,938.60



# Additional Information About This Loan

## Loan Disclosures

### Assumption

- If you sell or transfer this property to another person, your lender
- will allow, under certain conditions, this person to assume this loan on the original terms.
  - will not allow assumption of this loan on the original terms.

### Demand Feature

#### Your loan

- has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- does not have a demand feature.

### Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the monthly principal and interest payment.

### Negative Amortization (Increase in Loan Amount)

#### Under your loan terms, you

- are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- do not have a negative amortization feature.

### Partial Payments

#### Your lender

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

### Security Interest

You are granting a security interest in  
191616 E. Game Farm Rd.

Kennewick, WA 99337

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

### Escrow Account

#### For now, your loan

- will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

### Escrow

Escrowed Property Costs over Year 1	\$9,080.88	Estimated total amount over year 1 for your escrowed property costs: <i>See attached page for additional information.</i>
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs:  You may have other property costs.
Initial Escrow Payment	\$1,513.48	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$756.74	The amount included in your total monthly payment.

- will not have an escrow account because  you declined it  your lender does not offer one. You must pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

### No Escrow

Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

### In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.



## Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$709,231.49
Finance Charge. The dollar amount the loan will cost you.	\$267,455.93
Amount Financed. The loan amount available after paying your upfront finance charge.	\$434,417.12
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	3.497%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	59.127%



**Questions?** If you have questions about the loan terms and costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

## Other Disclosures

### Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

### Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

### Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

state law does not protect you from liability for the unpaid balance.

### Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

### Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

## Contact Information

	Lender	Mortgage Broker	Settlement Agent
Name	Gesa Credit Union		First American Title Kennewick
Address	51 Gage Blvd Richland, WA 99352		8109 W Grandridge Blvd #A Kennewick, WA 99336
NMLS ID	402395		
WA License ID	601790657		600213895
Contact	Thomas Bright		Angela Herman
Contact NMLS ID	796740		
Contact WA License ID	601790657		11082
Email	<a href="mailto:tbright@gesa.com">tbright@gesa.com</a>		<a href="mailto:anherman@firstam.com">anherman@firstam.com</a>
Phone	(509) 316-4914		(509) 734-0771

## Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Thomas M Fields

Date



\* 1 0 0 0 0 2 5 3 4 9 \*

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\* M C T R I D C P \*

CLOSING DISCLOSURE PAGE 5 OF 5 • | Loan ID # 1000025349

## Addendum to Closing Disclosure *This is a continuation of your statement of final loan terms and closing costs.*

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Escrow		
Escrowed Property Costs over Year 1	\$9,080.88	Estimated total amount over year 1 for your escrowed property costs: <i>Hazard Insurance Premium (Monthly), Irrigation Assessment, Property Taxes (Monthly)</i>



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# Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information		Transaction Information		Loan Information	
Date Issued	04/24/2020	Borrower	Thomas M Fields, Shelby A Fields 191616 E. Game Farm Rd. Kennewick, WA 99337	Loan Term	30 years
Closing Date	04/28/2020	Lender	Gesa Credit Union	Purpose	Refinance
Disbursement Date	05/04/2020			Product	Fixed Rate
Settlement Agent	First American Title Kennewick			Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> _____
File #	4381-3439377			Loan ID #	1000025349
Property	191616 E. Game Farm Rd. Kennewick, WA 99337			MIC #	
Estimated Prop. Value	\$600,000.00				

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$441,000	NO	
Interest Rate	3.375%	NO	
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$1,949.64	NO	
Projected Payments		Does the loan have these features?	
Prepayment Penalty		NO	
Balloon Payment		NO	
Payment Calculation		Years 1-30	
Principal & Interest			\$1,949.64
Mortgage Insurance		+ 0	
Estimated Escrow <small>Amount can increase over time</small>		+ 756.74	
Estimated Total Monthly Payment			\$2,706.38
Estimated Taxes, Insurance & Assessments <small>Amount can increase over time See page 4 for details</small>	\$756.74 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <small>See Escrow Account on page 4 for details. You must pay for other property costs separately.</small>	In escrow? YES YES
Costs at Closing			
Closing Costs	\$11,099.15	Includes \$7,482.46 in Loan Costs + \$3,616.69 in Other Costs - \$0 in Lender Credits. <small>See page 2 for details.</small>	
Cash to Close	\$160.55	Includes Closing Costs. <small>See Calculating Cash to Close on page 3 for details.</small> <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	



# Closing Cost Details

Loan Costs			Borrower-Paid At Closing	Paid by Others
A. Origination Charges			\$6,202.50	
01	0.25% of Loan Amount (Points)		\$1,102.50	
02	Lender Fee		\$690.00	
03	Origination Fee		\$4,410.00	
04				
05				
06				
07				
B. Services Borrower Did Not Shop For			\$144.00	
01	Credit Report Fee	to Factual Data	\$74.00	
02	Flood Cert Fee	to FZDS	\$9.00	
03	Tax Service Fee	to CoreLogic	\$61.00	
04				
05				
06				
07				
C. Services Borrower Did Shop For			\$1,135.96	
01	Title - Lenders Title Insurance (Refi)	to First American Title Kennewick	\$701.56	
02	Title- Settlement Fee	to First American Title Kennewick	\$434.40	
03				
04				
05				
06				
D. TOTAL LOAN COSTS (Borrower-Paid)			\$7,482.46	
Loan Costs Subtotals (A + B + C)			\$7,482.46	
Other Costs				
E. Taxes and Other Government Fees			\$133.50	
01	Recording Fees	Deed:	\$133.50	
02				
03				
04				
05				
F. Prepaids			\$1,969.71	
01	Homeowner's Insurance Premium	( mo.)		
02	Mortgage Insurance Premium	( mo.)		
03	Prepaid Interest	(\$41.34 per day from 05/04/2020 to 05/01/2020)	-\$124.02	
04	Property Taxes	( mo.)		
05	Homeowners Insurance Premium	( 12 mo.) to Country Insurance & (1st Year)	\$1,848.33	
06	Irrigation Due At Closing	( mo.) to Kennewick Irrigation	\$245.40	
07				
08				
09				
10				
G. Initial Escrow Payment at Closing			\$1,513.48	
01	Homeowner's Insurance	\$154.03 per month for 2 mo.	\$308.06	
02	Mortgage Insurance	per month for mo.		
03	Property Taxes	\$561.81 per month for 3 mo.	\$1,685.43	
04	Irrigation Assessment	\$40.90 per month for 3 mo.	\$122.70	
05				
06				
07				
08				
09	Aggregate Adjustment		-\$602.71	
H. Other				
01				
02				
03				
04				
I. TOTAL OTHER COSTS (Borrower-Paid)			\$3,616.69	
Other Costs Subtotals (E + F + G + H)			\$3,616.69	
J. TOTAL CLOSING COSTS (Borrower-Paid)			\$11,099.15	
Closing Costs Subtotals (D + I)			\$11,099.15	
Lender Credits				



**Payoffs and Payments**

Use this table to see a summary of your payoffs and payments to others from your loan amount.

TO	AMOUNT
01 GESA CU to pay off mortgage loan	\$430,061.40
02	
03	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
<b>K. TOTAL PAYOFFS AND PAYMENTS</b>	<b>\$430,061.40</b>

**Calculating Cash to Close**

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Loan Amount	\$441,000	\$441,000.00	NO
Total Closing Costs (J)	-\$14,362	-\$11,099.15	YES See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	\$0	\$0	NO
Total Payoffs and Payments (K)	-\$429,484	-\$430,061.40	YES •See Payoffs and Payments (K)
Cash to Close	\$2,846 <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$160.55 <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	Closing Costs Financed (Paid from your Loan Amount) \$10,938.60



# Additional Information About This Loan

## Loan Disclosures

### Assumption

- If you sell or transfer this property to another person, your lender
- will allow, under certain conditions, this person to assume this loan on the original terms.
  - will not allow assumption of this loan on the original terms.

### Demand Feature

#### Your loan

- has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- does not have a demand feature.

### Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the monthly principal and interest payment.

### Negative Amortization (Increase in Loan Amount)

#### Under your loan terms, you

- are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- do not have a negative amortization feature.

### Partial Payments

#### Your lender

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

### Security Interest

You are granting a security interest in  
191616 E. Game Farm Rd.

Kennewick, WA 99337

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

### Escrow Account

#### For now, your loan

- will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

### Escrow

Escrowed Property Costs over Year 1	\$9,080.88	Estimated total amount over year 1 for your escrowed property costs: <i>See attached page for additional information.</i>
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs:  You may have other property costs.
Initial Escrow Payment	\$1,513.48	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$756.74	The amount included in your total monthly payment.

- will not have an escrow account because  you declined it  your lender does not offer one. You must pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

### No Escrow

Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

### In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.



## Loan Calculations

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$709,231.49
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$267,455.93
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$434,417.12
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	3.497%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	59.127%



**Questions?** If you have questions about the loan terms and costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

## Other Disclosures

### Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

### Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

### Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

state law does not protect you from liability for the unpaid balance.

### Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

### Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

## Contact Information

	Lender	Mortgage Broker	Settlement Agent
Name	Gesa Credit Union		First American Title Kennewick
Address	51 Gage Blvd Richland, WA 99352		8109 W Grandridge Blvd #A Kennewick, WA 99336
NMLS ID	402395		
WA License ID	601790657		600213895
Contact	Thomas Bright		Angela Herman
Contact NMLS ID	796740		
Contact WA License ID	601790657		11082
Email	tbright@gesa.com		anherman@firstam.com
Phone	(509) 316-4914		(509) 734-0771

## Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Shelby A Fields

Date



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\* M C T R I D C P \*

CLOSING DISCLOSURE PAGE 5 OF 5 • | Loan ID # 1000025349

## Addendum to Closing Disclosure *This is a continuation of your statement of final loan terms and closing costs.*

---

Escrow		
Escrowed Property Costs over Year 1	\$9,080.88	Estimated total amount over year 1 for your escrowed property costs: <i>Hazard Insurance Premium (Monthly), Irrigation Assessment, Property Taxes (Monthly)</i>



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## Itemization of CD Fees

Loan Number: **1000025349**

Date: **April 24, 2020**

Borrower(s): **Thomas M Fields, Shelby A Fields**

Property Address: **191616 E. Game Farm Rd., Kennewick, WA 99337**

Originator: **Gesa Credit Union**

### *Disclosure of Costs Paid by Lender/Seller/Borrower/Other/POC/Cure*

Section Type and Fee Name	Payee	Resp Party	Total Fee	Paid by Lender	Paid by Seller	Paid by Borrower	Paid by Other	POC Amount	POC Paid By	PFC	Cure Amount*
A 0.25% of Loan Amount (Points)	Gesa Credit Union	Borrower	\$1,102.50	\$0.00	\$0.00	\$1,102.50	\$0.00	\$0.00	Borrower	Yes	\$0.00
A Lender Fee	Gesa Credit Union	Borrower	\$690.00	\$0.00	\$0.00	\$690.00	\$0.00	\$0.00	Borrower	Yes	\$0.00
A Origination Fee	Gesa Credit Union	Borrower	\$4,410.00	\$0.00	\$0.00	\$4,410.00	\$0.00	\$0.00	Borrower	Yes	\$0.00
B Credit Report Fee	Factual Data	Borrower	\$74.00	\$0.00	\$0.00	\$74.00	\$0.00	\$0.00	Borrower	No	\$0.00
B Flood Cert Fee	FZDS	Borrower	\$9.00	\$0.00	\$0.00	\$9.00	\$0.00	\$0.00	Borrower	Yes	\$0.00
B Tax Service Fee	CoreLogic	Borrower	\$61.00	\$0.00	\$0.00	\$61.00	\$0.00	\$0.00	Borrower	Yes	\$0.00
C Title - Lenders Title Insurance (Refi)	First American Title Kennewick	Borrower	\$701.56	\$0.00	\$0.00	\$701.56	\$0.00	\$0.00	Borrower	No	\$0.00
C Title- Settlement Fee	First American Title Kennewick	Borrower	\$434.40	\$0.00	\$0.00	\$434.40	\$0.00	\$0.00	Borrower	Yes	\$0.00
E Recording Fee		Borrower	\$133.50	\$0.00	\$0.00	\$133.50	\$0.00	\$0.00	Borrower	No	\$0.00
F Homeowners Insurance Premium (1st Year)	Country Insurance & Financial Services	Borrower	\$1,848.33	\$0.00	\$0.00	\$1,848.33	\$0.00	\$0.00	Borrower	No	\$0.00
F Prepaid Interest		Borrower	-\$124.02	\$0.00	\$0.00	-\$124.02	\$0.00	\$0.00	Borrower	Yes	\$0.00
F Irrigation Due At Closing	Kennewick Irrigation District	Borrower	\$245.40	\$0.00	\$0.00	\$245.40	\$0.00	\$0.00	Borrower	No	\$0.00
G Aggregate Adjustment		Borrower	-\$602.71	\$0.00	\$0.00	-\$602.71	\$0.00	\$0.00	Borrower	No	\$0.00
G Homeowner's Insurance		Borrower	\$308.06	\$0.00	\$0.00	\$308.06	\$0.00	\$0.00	Borrower	No	\$0.00
G Irrigation Assessment		Borrower	\$122.70	\$0.00	\$0.00	\$122.70	\$0.00	\$0.00	Borrower	No	\$0.00
G Property Taxes		Borrower	\$1,685.43	\$0.00	\$0.00	\$1,685.43	\$0.00	\$0.00	Borrower	No	\$0.00
<b>TOTALS</b>			<b>\$11,099.15</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$11,099.15</b>	<b>\$0.00</b>	<b>\$0.00</b>			<b>\$0.00</b>

\* Cure Amounts included only represent those cures paid from closing funds. Cures made through principal reduction are disclosed on the Tolerance Comparison.

### *Disclosure of Lump Sum Credits (Not Included in Above Table)*

<u>Credit Description</u>	<u>Credit Amount</u>
Seller Credit	\$0.00
Lender Credit	\$0.00

### *Total of Credits (Lump Sum and Itemized Credits)*

<u>Credit Description</u>	<u>Credit Amount</u>
Seller Credit	\$0.00
Lender Credit	\$0.00

### *Summary of TRID Cures*

<u>Cure Category</u>	<u>Cure Amount</u>
Origination Charges/Transfer Taxes/0% Tolerance	\$0.00
10% Tolerance	\$0.00



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\* M C T R I D I T M F \*

The credit report fee, property appraisal fee, and all other third-party fees are non-refundable except that amounts collected in excess of the actual cost of such services will be refunded. If the credit report, property appraisal, or any other third-party service has not been performed, the fee for such service will be refunded in full.

---

Borrower - **Thomas M Fields**

Date

---

Borrower - **Shelby A Fields**

Date



\* 1 0 0 0 0 2 5 3 4 9 \*

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2 of 2



\* M C T R I D I T M F \*

# RegsData™ Report

<b>Borrower 1:</b>	Thomas M Fields	<b>Worksheet Date:</b>	4/25/2020
<b>Borrower 2:</b>	Shelby A Fields	<b>Time:</b>	3:25 PM
<b>Loan No.:</b>	1000025349	<b>Previous Worksheets:</b>	5
<b>Client Name:</b>	Gesa Credit Union	<b>Client ID:</b>	GESAO1RW
<b>License:</b>	Not Selected	<b>Fee Overrides:</b>	Off
<b>Branch ID:</b>	Gesa Credit Union		

## Loan Information

<b>Address:</b>	191616 E. Game Farm Rd.	<b>Base Loan Amount:</b>	\$441,000.00
<b>City:</b>	Kennewick	<b>Application Date:</b>	3/10/2020
<b>County:</b>	Benton	<b>FHA Case No. Assign Date:</b>	
<b>State:</b>	WA	<b>Rate Lock Date:</b>	3/11/2020
<b>Zip Code:</b>	99337	<b>Closing Date:</b>	4/28/2020
<b>Loan Purpose:</b>	Limited Cash Out Refinance	<b>Funding Date:</b>	
<b>Occupancy:</b>	Owner Occupied	<b>Lien Position:</b>	First
<b>Product Type:</b>	360 Month FIXED	<b>Loan Type:</b>	Conventional

## Summary of Results

Click icons to view detailed analysis

<b>QM</b>  PASS	<b>HOEPA</b>  PASS	<b>HPMI</b>  PASS	<b>WASHINGTON</b>  PASS
<b>TILA</b>  PASS	<b>OFAC</b>  PASS	<b>TIP</b>  PASS	

## APR

	DETAILED				CLOSING DISCLOSURE	
	APR	Finance Charge	Amount Financed	Total of Payments		
 PASS	3.493%	\$267,455.93	\$434,417.12	\$709,231.49		
	<b>Disclosed</b> 3.497%	<b>Disclosed</b> \$267,455.93	<b>Disclosed</b> \$434,417.12	<b>Disclosed</b> \$709,231.49		
	<b>Overstated By</b> 0.004%	<b>Overstated By</b> \$0.00	<b>Understated By</b> \$0.00	<b>Overstated By</b> \$0.00		

**Included**

Line	Fee Name	Paid To	Total	Borrower Paid	Seller Paid	Lender/Broker Paid	Seller Credit	Lender/Broker Credit
802	Discount Points	Lender	\$1,102.50	\$1,102.50	\$0.00	\$0.00	\$0.00	\$0.00
807	Flood Cert Fee	Lender	\$9.00	\$9.00	\$0.00	\$0.00	\$0.00	\$0.00
901	Interim Interest	Lender	(\$124.02)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
808	Origination Fee	Lender	\$4,410.00	\$4,410.00	\$0.00	\$0.00	\$0.00	\$0.00
809	Processing Fee	Lender	\$690.00	\$690.00	\$0.00	\$0.00	\$0.00	\$0.00
806	Tax Service Fee	Lender	\$61.00	\$61.00	\$0.00	\$0.00	\$0.00	\$0.00
1102	Title - Settlement Closing Fee	Lender	\$434.40	\$434.40	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total:</b>			<b>\$6,582.88</b>	<b>\$6,706.90</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**TOTAL: \$6,582.88****Excluded**

Line	Fee Name	Paid To	Total	Borrower Paid	Seller Paid	Lender/Broker Paid	Seller Credit	Lender/Broker Credit
1099	Aggregate Adjustment	Lender	(\$602.71)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
805	Credit Report Fee	Lender	\$74.00	\$74.00	\$0.00	\$0.00	\$0.00	\$0.00
903	Hazard Insurance (1St Year)	Lender	\$1,848.33	\$1,848.33	\$0.00	\$0.00	\$0.00	\$0.00
1002	Hazard Insurance Premium (Monthly)	Lender	\$308.06	\$308.06	\$0.00	\$0.00	\$0.00	\$0.00
1020	Property Taxes	Lender	\$122.70	\$122.70	\$0.00	\$0.00	\$0.00	\$0.00
1004	Property Taxes (Monthly)	Lender	\$1,685.43	\$1,685.43	\$0.00	\$0.00	\$0.00	\$0.00
1323	Property Taxes Due At Closing	Lender	\$245.40	\$245.40	\$0.00	\$0.00	\$0.00	\$0.00
1202	Recording Fee	Lender	\$133.50	\$133.50	\$0.00	\$0.00	\$0.00	\$0.00
1104	Title- Lenders Title Insurance	Lender	\$701.56	\$701.56	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total:</b>			<b>\$4,516.27</b>	<b>\$5,118.98</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**TOTAL: \$4,516.27****Payment Streams**[▲ Top](#)

Number of Payments	Payment Amount	When Payments Are Due
359	\$1,949.64	6/1/2020
1	\$1,952.29	5/1/2050

**Rescission Period Analysis**[▲ Top](#)

Closing Date	Funding Date	Business Days
4/28/2020		Unable to Calculate



## Qualified Mortgage Analysis

---



Status:

Safe Harbor QM

PASS

### Is this a Qualified Mortgage?

If Loan is a Qualified Mortgage, then either "Safe Harbor QM" or "Rebuttable Presumption QM" will be displayed. If loan is not a QM, "Non QM" will be displayed.

Safe Harbor QM: A QM that is not a Higher- Priced Covered Transaction (HPCT). Rebuttable Presumption QM: A QM that is an HPCT. Non QM: Loan is not a QM.



PASS

Item	Calculation
APR:	3.497%
Threshold:	4.850%
Under by:	1.353%
APOR:	3.350%
Total Loan Amount:	\$434,417.12

### APR

If the APR is greater than or equal to APOR + 1.5% (3.5% for junior liens), then this loan does not qualify for "Safe Harbor" status.

FHA loans: if the APR is greater than or equal to APOR + (1.15% + annual MIP rate) then the loan does not qualify for "Safe Harbor" status.



PASS

Item	Calculation
Points/Fees \$:	\$5,170.00
Points/Fees %:	1.190%
Threshold:	\$13,032.51
Under by:	\$7,862.51
Total Loan Amount:	\$434,417.12

### Points and Fees

If total points and fees are less than 3%, then this loan may qualify for QM status.

Up to 2 discount points may be excluded as bona fide if the difference between the Par rate and the Note rate is at least 0.25% for each point charged and the Par rate < (APOR+1%).

Fee limitations for smaller loans (based on the Note amount):

2020:

\$65,939-\$109,897 = \$3,297  
\$21,980-\$65,938 = 5%  
\$13,737-\$21,979 = \$1,099  
Less than \$13,737 = 8%

2019:

\$64,648-\$107,746 = \$3,232  
\$21,549-\$64,647 = 5%  
\$13,468-\$21,548 = \$1,077  
Less than \$13,468 = 8%

**Included**

Line	Fee Name	Paid To	Total	Borrower Paid	Seller Paid	Lender/Broker Paid	Seller Credit	Lender/Broker Credit
802	Discount Points	Lender	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
807	Flood Cert Fee	Lender	\$9.00	\$9.00	\$0.00	\$0.00	\$0.00	\$0.00
808	Origination Fee	Lender	\$4,410.00	\$4,410.00	\$0.00	\$0.00	\$0.00	\$0.00
809	Processing Fee	Lender	\$690.00	\$690.00	\$0.00	\$0.00	\$0.00	\$0.00
806	Tax Service Fee	Lender	\$61.00	\$61.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total:</b>			<b>\$5,170.00</b>	<b>\$5,170.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**TOTAL: \$5,170.00****Excluded**

Line	Fee Name	Paid To	Total	Borrower Paid	Seller Paid	Lender/Broker Paid	Seller Credit	Lender/Broker Credit
1099	Aggregate Adjustment	Lender	(\$602.71)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
802A	Bona Fide Discount Points	Lender	\$1,102.50	\$1,102.50	\$0.00	\$0.00	\$0.00	\$0.00
805	Credit Report Fee	Lender	\$74.00	\$74.00	\$0.00	\$0.00	\$0.00	\$0.00
903	Hazard Insurance (1St Year)	Lender	\$1,848.33	\$1,848.33	\$0.00	\$0.00	\$0.00	\$0.00
1002	Hazard Insurance Premium (Monthly)	Lender	\$308.06	\$308.06	\$0.00	\$0.00	\$0.00	\$0.00
901	Interim Interest	Lender	(\$124.02)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1020	Property Taxes	Lender	\$122.70	\$122.70	\$0.00	\$0.00	\$0.00	\$0.00
1004	Property Taxes (Monthly)	Lender	\$1,685.43	\$1,685.43	\$0.00	\$0.00	\$0.00	\$0.00
1323	Property Taxes Due At Closing	Lender	\$245.40	\$245.40	\$0.00	\$0.00	\$0.00	\$0.00
1202	Recording Fee	Lender	\$133.50	\$133.50	\$0.00	\$0.00	\$0.00	\$0.00
1102	Title - Settlement Closing Fee	Lender	\$434.40	\$434.40	\$0.00	\$0.00	\$0.00	\$0.00
1104	Title- Lenders Title Insurance	Lender	\$701.56	\$701.56	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total:</b>			<b>\$5,929.15</b>	<b>\$6,655.88</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**TOTAL: \$5,929.15**

INFORMATION

**Bona Fide Discount Point Calculation**

If the Starting Adjusted Rate (aka Par or undiscounted rate) is less than (APOR + 1%), then up to 2 discount points may be excluded as bona fide; if the SAR is less than (APOR + 2%), then up to 1 point may be excluded.

The system may also check for a 0.25% rate drop between the SAR and Note rates in order to ensure that the discount points are bona fide.

Any portion of the loan discount that is bona fide will appear as an excluded fee, whereas any remaining portion will be included in points and fees.

**Inputs**

<b>Loan Discount:</b>	\$1,102.50
<b>Loan Discount %:</b>	0.250%
<b>Requested BFDP (802A):</b>	\$1,102.50

**Test 1: Rate Drop (Industry Practice)**

<b>Starting Adjusted Rate:</b>	3.500%
<b>Note Rate:</b>	3.375%
<b>SAR minus Note Rate:</b>	0.125%
<b>Eligible %:</b>	0.250%

**Test 2: BFDP Calc. [Sec. 1026.32]**

<b>SAR less than (APOR+1%):</b>	Yes
<b>SAR less than (APOR+2%):</b>	Yes
<b>APOR:</b>	3.350%
<b>Eligible %:</b>	0.250%

**Results**

<b>Lowest eligible %:</b>	0.250%
<b>Included in fees test:</b>	\$0.00
<b>Excluded BFDP:</b>	\$1,102.50



PASS

Item	Calculation
<b>Loan Eligibility:</b>	FNMA/FHLMC
<b>DTI Ratio:</b>	N/A

**Debt-to-Income Ratio**

The total debt-to-income ratio may not exceed 43% unless the loan is eligible for sale to FNMA/FHLMC, or is eligible for guarantee or insurance by FHA, RHS, USDA or VA.



PASS

Item	Calculation
<b>Loan Term:</b>	360
<b>Balloon:</b>	No
<b>Interest Only:</b>	No
<b>Negative Amortization:</b>	No
<b>Prepayment Penalty:</b>	No

**Additional Requirements**

1. Loan terms greater than 30 years are prohibited.
2. Balloon payments are prohibited.
3. Interest-only features are prohibited.
4. Negative amortization is prohibited.
5. Prepayment penalties are permissible for Safe Harbor QM loans if max term < 3 years and max penalty < 2% in year one, 2% in year two, and 1% in year 3.

**HOEPA (Section 32) Threshold Analysis**

PASS

Item	Calculation
<b>APR:</b>	3.497%
<b>Threshold:</b>	9.850%

**Law - APR**

If the APR is greater than APOR + 6.5% (8.5% for junior liens), then this loan is high cost.

<b>Under by:</b>	6.353%
<b>APOR:</b>	3.350%
<b>Total Loan Amount:</b>	\$434,417.12



Item	Calculation
<b>Points/Fees \$:</b>	\$5,170.00
<b>Points/Fees %:</b>	1.190%
<b>Threshold:</b>	\$21,720.86
<b>Under by:</b>	\$16,550.86
<b>Total Loan Amount:</b>	\$434,417.12

#### Law - Points and Fees

Loans of \$21,980 or more in 2020 (\$21,549 or more in 2019): points and fees may not exceed 5% of the total loan amount.

Loans of less than \$21,980 in 2020 (\$21,549 in 2019): points and fees may not exceed the lesser of 8% of the total loan amount, or \$1,099 (\$1,077 in 2019).

#### Included

Line	Fee Name	Paid To	Total	Borrower Paid	Seller Paid	Lender/Broker Paid	Seller Credit	Lender/Broker Credit
802	Discount Points	Lender	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
807	Flood Cert Fee	Lender	\$9.00	\$9.00	\$0.00	\$0.00	\$0.00	\$0.00
808	Origination Fee	Lender	\$4,410.00	\$4,410.00	\$0.00	\$0.00	\$0.00	\$0.00
809	Processing Fee	Lender	\$690.00	\$690.00	\$0.00	\$0.00	\$0.00	\$0.00
806	Tax Service Fee	Lender	\$61.00	\$61.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total:</b>			<b>\$5,170.00</b>	<b>\$5,170.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**TOTAL: \$5,170.00**

#### Excluded

Line	Fee Name	Paid To	Total	Borrower Paid	Seller Paid	Lender/Broker Paid	Seller Credit	Lender/Broker Credit
1099	Aggregate Adjustment	Lender	(\$602.71)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
802A	Bona Fide Discount Points	Lender	\$1,102.50	\$1,102.50	\$0.00	\$0.00	\$0.00	\$0.00
805	Credit Report Fee	Lender	\$74.00	\$74.00	\$0.00	\$0.00	\$0.00	\$0.00
903	Hazard Insurance (1St Year)	Lender	\$1,848.33	\$1,848.33	\$0.00	\$0.00	\$0.00	\$0.00
1002	Hazard Insurance Premium (Monthly)	Lender	\$308.06	\$308.06	\$0.00	\$0.00	\$0.00	\$0.00
901	Interim Interest	Lender	(\$124.02)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1020	Property Taxes	Lender	\$122.70	\$122.70	\$0.00	\$0.00	\$0.00	\$0.00
1004	Property Taxes (Monthly)	Lender	\$1,685.43	\$1,685.43	\$0.00	\$0.00	\$0.00	\$0.00
1323	Property Taxes Due At Closing	Lender	\$245.40	\$245.40	\$0.00	\$0.00	\$0.00	\$0.00
1202	Recording Fee	Lender	\$133.50	\$133.50	\$0.00	\$0.00	\$0.00	\$0.00
1102	Title - Settlement Closing Fee	Lender	\$434.40	\$434.40	\$0.00	\$0.00	\$0.00	\$0.00
1104	Title- Lenders Title Insurance	Lender	\$701.56	\$701.56	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total:</b>			<b>\$5,929.15</b>	<b>\$6,655.88</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**TOTAL: \$5,929.15**



<b>Inputs</b>	
<b>Loan Discount:</b>	\$1,102.50
<b>Loan Discount %:</b>	0.250%
<b>Requested BFDP (802A):</b>	\$1,102.50

#### Test 1: Rate Drop (Industry Practice)

<b>Starting Adjusted Rate:</b>	3.500%
<b>Note Rate:</b>	3.375%
<b>SAR minus Note Rate:</b>	0.125%
<b>Eligible %:</b>	0.250%

#### Law - Bona Fide Discount Point Calculation

If the Starting Adjusted Rate (aka Par or undiscounted rate) is less than (APOR + 1%), then up to 2 discount points may be excluded as bona fide; if the SAR is less than (APOR + 2%), then up to 1 point may be excluded.

The system may also check for a 0.25% rate drop between the SAR and Note rates in order to ensure that the discount points are bona fide.

Any portion of the loan discount that is bona fide will appear as an excluded fee, whereas any remaining portion will be included in points and fees.

#### Test 2: BFDP Calc. [Sec. 1026.32]

<b>SAR less than (APOR+1%):</b>	Yes
<b>SAR less than (APOR+2%):</b>	Yes
<b>APOR:</b>	3.350%
<b>Eligible %:</b>	0.250%

#### Results

<b>Lowest eligible %:</b>	0.250%
<b>Included in fees test:</b>	\$0.00
<b>Excluded BFDP:</b>	\$1,102.50



Item	Calculation
<b>Prepayment Penalty:</b>	No

#### Law - Prepayment Penalty

Prepayment penalties may not be charged after 36 months and may not exceed 2% of the amount prepaid.

## HPML (Section 35) Higher-Priced Mortgage Loan Analysis



Item	Calculation
<b>APR:</b>	3.497%
<b>Threshold:</b>	4.850%
<b>Under by:</b>	1.353%
<b>APOR:</b>	3.350%
<b>Total Loan Amount:</b>	\$441,000.00

#### Law - APR

If the APR is greater than or equal to APOR + 1.5% (3.5% for junior liens), then this loan is higher-priced.

Jumbo loans: if the APR is greater than or equal to APOR + 2.5%, then this loan is higher-priced.

## HPML (Section 35) Jumbo Escrow Requirement



This loan is not subject to higher-priced mortgage loan prohibitions based on the following jurisdiction-specific criteria:

PASS

Loan amount is within the conforming loan limit.

## Washington Threshold Analysis



PASS

This loan is not subject to higher-priced mortgage loan prohibitions based on the following jurisdiction-specific criteria:  
Legislation is not in effect.

## Washington Negative Amortization Analysis



PASS

Item	Calculation
Product Type:	Fixed
Negative Amortization:	No

**Law**

Negative amortization terms are prohibited on non-traditional loans.

## Total Interest Percentage (TIP) Analysis

[Top](#)

PASS

Item	Calculation
Calculated TIP:	59.155%
Disclosed TIP:	59.127%
Variance:	0.028%
Threshold:	1%
Loan Amount:	\$441,000.00

**Law**

This is the total amount of interest that the consumer will pay over the loan term, expressed as a percentage of the loan amount.

## OFAC Check



PASS

Status
No Match

## Home Mortgage Disclosure Act



INFORMATION

Item	Calculation
Rate Spread	0.147%

## Points and Fees Summary

Line	Fee Name	Amount	APR	HOEPA	QM
1099	Aggregate Adjustment	(\$602.71)			
802A	Bona Fide Discount Points	\$1,102.50			
805	Credit Report Fee	\$74.00			
802	Discount Points	\$0.00	\$1,102.50		
807	Flood Cert Fee	\$9.00	\$9.00	\$9.00	\$9.00
903	Hazard Insurance (1st Year)	\$1,848.33			
1002	Hazard Insurance Premium (Monthly)	\$308.06			
901	Interim Interest	(\$124.02)	(\$124.02)		
808	Origination Fee	\$4,410.00	\$4,410.00	\$4,410.00	\$4,410.00
809	Processing Fee	\$690.00	\$690.00	\$690.00	\$690.00
1020	PROPERTY TAXES	\$122.70			
1004	Property Taxes (Monthly)	\$1,685.43			
1323	PROPERTY TAXES DUE AT CLOSING	\$245.40			

1202	Recording Fee	\$133.50				
806	Tax Service Fee	\$61.00	\$61.00	\$61.00	\$61.00	
1102	TITLE - SETTLEMENT CLOSING FEE	\$434.40	\$434.40			
1104	TITLE - LENDERS TITLE INSURANCE	\$701.56				
<b>Total:</b>		<b>\$11,099.15</b>	<b>\$6,582.88</b>	<b>\$5,170.00</b>	<b>\$5,170.00</b>	

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LOAN NUMBER: 1441471735

LOAN TYPE: Conventional

PAYOFF STATEMENT FOR:

THOMAS M FIELDS

SHELBY A FIELDS

PROPERTY ADDRESS:

191616 E GAME FARM RD

KENNEWICK WA 99337

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These figures are good to May 05, 2020.

This loan is due for the May 01, 2020 payment.

The current total unpaid principal balance is:	\$ 428,089.21
Interest at 04.25000 %	\$ 1,715.53
PMI Amount Due	\$ 135.16
RECORDG/ASSIGNMT FEE	\$ 121.50
* * * * TOTAL AMOUNT TO PAY LOAN IN FULL * * * *	\$ 430,061.40

Funds received on or after May 05, 2020 will require an additional \$49.85 in interest per Day.

**FUND RECEIVED FOR PAYOFF MUST BE U.S. DOLLARS IN THE FORM OF CERTIFIED FUNDS OR WIRE TRANSFER ONLY, PAYABLE TO Gesa Credit Union.**

WIRES RECEIVED AFTER 3 PM CST WILL BE CREDITED ON THE NEXT BUSINESS DAY AND WILL REQUIRE ADDITIONAL PER DIEM INTEREST.

\*If the Property Address shown above is located in Nassau County, New York, the amount disclosed includes a \$ 355.00 fee for the Verification of Tax Map document required by the Nassau County Clerk's Office to be submitted as part of the Mortgage Release/Satisfaction filing.

Funds sent by wire to Bank of America, Chicago, IL, ABA Number 026009593, Account Number 8666116790, Account Title: Payoff Clearing Account. The borrower(s) name and loan number must be referenced as part of the wire transfer package, otherwise, funds will be rejected. To confirm our receipt of your wire transfer and application of our Payoff, contact our Customer Service Department at 877-636-4010 the day following your wire transfer.

PAYOFF CHECKS should be mailed to Gesa Credit Union,  
1 Corporate Drive, Suite 360, Lake Zurich, IL 60047, Attention:  
Payoff Processing.

The payoff figures provided are subject to final verification by the Note Holder. The noteholder reserves the right to adjust these figures and refuse or accept any funds which are insufficient to satisfy the full indebtedness for any reason.

Issuance of this statement does not suspend the contract requirement to make the mortgage payments when due. A late charge of \$ 110.81 will be assessed 15 days after a current payment is due and should be added to the payoff total if received after that time. PLEASE ENSURE THAT

NO MORTGAGE PAYMENTS SUBMITTED PRIOR TO PAYOFF ARE RETURNED FOR ANY REASON OR THE LIEN ON THE PROPERTY WILL NOT BE RELEASED. If the Bank notifies us that a mortgage payment submitted prior to payoff is being returned, we will consider the payoff to be short in the amount of the mortgage payment(s) and will not transmit a mortgage satisfaction/release to the requestor or county recorder's office for recording, as applicable, until the shortage has been paid. If the mortgage satisfaction/release document has already been transmitted to the requestor or county recorder's office, if we do not receive the shortage immediately upon notification to you, we will take appropriate steps to rescind the mortgage satisfaction/release as the loan will not have been paid in full.

If the funds received for payoff are not sufficient to satisfy the full indebtedness of the loan, the lender, at its option (and with the borrower's consent if required by applicable law), may take the shortage from the escrow/impound account (if applicable). If the lender elects not to net the escrow/impound account for the shortage, or nets the escrow/impound account for the shortage and the funds are still not sufficient to satisfy the full indebtedness, the payoff funds will be returned. This delay will cost you (the borrower) additional interest, as interest continues to accrue on the indebtedness until the total amount required for payoff is received.

Unless your escrow balance is being credited to your payoff balance at the lender's option (and with the borrower's consent if required by applicable law), scheduled tax and insurance disbursements will continue to be made from the escrow/impound account until the date Gesa Credit Union receives payoff funds. Any escrow balance or overpayment will be mailed to the borrowers within 15 business days after the receipt and processing of the funds required to pay the loan in full.

If your (the borrower(s)) monthly payments are automatically deducted from a checking or savings account, a written cancellation request must be received by our Automatic Drafting Department thirty (30) days prior to the payoff date. Payments will continue to be automatically deducted until the written request is received and has been processed.

Provide any changes to the borrower(s) mailing address where the executed release/reconveyance documents should be sent.

# Closing Disclosure

*This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.*

## Closing Information

Date Issued 04/24/2020  
 Closing Date 04/28/2020  
 Disbursement Date 05/04/2020  
 Settlement Agent First American Title  
     Kennewick  
 File # 4381-3439377  
 Property 191616 E. Game Farm  
     Rd.  
     Kennewick, WA 99337  
 Estimated Prop. Value \$600,000.00

## Transaction Information

Borrower Thomas M Fields, Shelby A Fields  
 191616 E. Game Farm Rd.  
 Kennewick, WA 99337  
 Lender Gesa Credit Union

## Loan Information

Loan Term 30 years  
 Purpose Refinance  
 Product Fixed Rate  
 Loan Type  Conventional  FHA  
 VA  \_\_\_\_\_  
 Loan ID # 1000025349  
 MIC #

## Loan Terms

### Can this amount increase after closing?

Loan Amount	\$441,000	NO
Interest Rate	3.375%	NO
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$1,949.64	NO
<b>Does the loan have these features?</b>		
Prepayment Penalty	NO	
Balloon Payment	NO	

## Projected Payments

Payment Calculation	Years 1-30
Principal & Interest	\$1,949.64
Mortgage Insurance	+ 0
Estimated Escrow <small>Amount can increase over time</small>	+ 756.74
<b>Estimated Total Monthly Payment</b>	<b>\$2,706.38</b>
<b>Estimated Taxes, Insurance &amp; Assessments</b> <small>Amount can increase over time See page 4 for details</small>	<b>\$756.74</b> <small>a month</small> <div style="display: flex; justify-content: space-between;"> <span><b>This estimate includes</b></span> <span><b>In escrow?</b></span> </div> <div style="display: flex; justify-content: space-between;"> <span><input checked="" type="checkbox"/> Property Taxes</span> <span>YES</span> </div> <div style="display: flex; justify-content: space-between;"> <span><input checked="" type="checkbox"/> Homeowner's Insurance</span> <span>YES</span> </div> <div style="display: flex; justify-content: space-between;"> <span><input type="checkbox"/> Other: <small>See Escrow Account on page 4 for details. You must pay for other property costs separately.</small></span> <span></span> </div>

## Costs at Closing

Closing Costs	\$11,099.15	Includes \$7,482.46 in Loan Costs + \$3,616.69 in Other Costs - \$0 in Lender Credits. <small>See page 2 for details.</small>
Cash to Close	\$160.55	Includes Closing Costs. <small>See Calculating Cash to Close on page 3 for details.</small> <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower



<b>Loan Costs</b>		<b>Borrower-Paid At Closing</b>	<b>Borrower-Paid Before Closing</b>	<b>Paid by Others</b>
<b>A. Origination Charges</b>		<b>\$6,202.50</b>		
01 0.25% of Loan Amount (Points)		\$1,102.50		
02 Lender Fee		\$690.00		
03 Origination Fee		\$4,410.00		
04				
05				
06				
07				
<b>B. Services Borrower Did Not Shop For</b>		<b>\$144.00</b>		
01 Credit Report Fee to Factual Data		\$74.00		
02 Flood Cert Fee to FZDS		\$9.00		
03 Tax Service Fee to CoreLogic		\$61.00		
04				
05				
06				
07				
<b>C. Services Borrower Did Shop For</b>		<b>\$1,135.96</b>		
01 Title - Lenders Title Insurance (Refi) to First American Title Kennewick		\$701.56		
02 Title- Settlement Fee to First American Title Kennewick		\$434.40		
03				
04				
05				
06				
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>		<b>\$7,482.46</b>		
Loan Costs Subtotals (A + B + C)		\$7,482.46		
<b>Other Costs</b>				
<b>E. Taxes and Other Government Fees</b>		<b>\$133.50</b>		
01 Recording Fees Deed: Mortgage:		\$133.50		
02				
03				
04				
05				
<b>F. Prepaids</b>		<b>\$1,969.71</b>		
01 Homeowner's Insurance Premium ( mo.)				
02 Mortgage Insurance Premium ( mo.)				
03 Prepaid Interest (\$41.34 per day from 05/04/2020 to 05/01/2020)		-\$124.02		
04 Property Taxes ( mo.)				
05 Homeowners Insurance Premium ( 12 mo.) to Country Insurance & (1st Year)		\$1,848.33		
06 Irrigation Due At Closing ( mo.) to Kennewick Irrigation		\$245.40		
07				
08				
09				
10				
<b>G. Initial Escrow Payment at Closing</b>		<b>\$1,513.48</b>		
01 Homeowner's Insurance \$154.03 per month for 2 mo.		\$308.06		
02 Mortgage Insurance per month for mo.				
03 Property Taxes \$561.81 per month for 3 mo.		\$1,685.43		
04 Irrigation Assessment \$40.90 per month for 3 mo.		\$122.70		
05				
06				
07				
08				
09	Aggregate Adjustment		-\$602.71	
<b>H. Other</b>				
01				
02				
03				
04				
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>		<b>\$3,616.69</b>		
Other Costs Subtotals (E + F + G + H)		\$3,616.69		
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>		<b>\$11,099.15</b>		
Closing Costs Subtotals (D + I)		\$11,099.15		
Lender Credits				



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\* M C T R I D C D \*

CLOSING DISCLOSURE PAGE 2 OF 5 • | Loan ID # 1000025349

**Payoffs and Payments**

Use this table to see a summary of your payoffs and payments to others from your loan amount.

TO	AMOUNT
01 GESA CU to pay off mortgage loan	\$430,061.40
02	
03	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
<b>K. TOTAL PAYOFFS AND PAYMENTS</b>	<b>\$430,061.40</b>

**Calculating Cash to Close**

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Loan Amount	\$441,000	\$441,000.00	NO
Total Closing Costs (J)	-\$14,362	-\$11,099.15	YES See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	\$0	\$0	NO
Total Payoffs and Payments (K)	-\$429,484	-\$430,061.40	YES •See Payoffs and Payments (K)
Cash to Close	\$2,846 <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$160.55 <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	Closing Costs Financed (Paid from your Loan Amount) \$10,938.60



**Loan Disclosures****Assumption**

- If you sell or transfer this property to another person, your lender
- will allow, under certain conditions, this person to assume this loan on the original terms.
  - will not allow assumption of this loan on the original terms.

**Demand Feature**

## Your loan

- has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- does not have a demand feature.

**Late Payment**

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the monthly principal and interest payment.

**Negative Amortization (Increase in Loan Amount)**

## Under your loan terms, you

- are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- do not have a negative amortization feature.

**Partial Payments**

## Your lender

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

**Security Interest**

You are granting a security interest in  
191616 E. Game Farm Rd.

Kennewick, WA 99337

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

**Escrow Account****For now,** your loan

- will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

**Escrow**

Escrowed Property Costs over Year 1	\$9,080.88	Estimated total amount over year 1 for your escrowed property costs: <i>See attached page for additional information.</i>
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs:  You may have other property costs.
Initial Escrow Payment	\$1,513.48	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$756.74	The amount included in your total monthly payment.

- will not have an escrow account because  you declined it  your lender does not offer one. You must pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

**No Escrow**

Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

**In the future,**

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.



**Loan Calculations**

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$709,231.49
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$267,455.93
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$434,417.12
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	3.497%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	59.127%



**Questions?** If you have questions about the loan terms and costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

**Other Disclosures****Appraisal**

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

**Contract Details**

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

**Liability after Foreclosure**

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

state law does not protect you from liability for the unpaid balance.

**Refinance**

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

**Tax Deductions**

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

**Contact Information**

	Lender	Mortgage Broker	Settlement Agent
Name	Gesa Credit Union		First American Title Kennewick
Address	51 Gage Blvd Richland, WA 99352		8109 W Grandridge Blvd #A Kennewick, WA 99336
NMLS ID	402395		
WA License ID	601790657		600213895
Contact	Thomas Bright		Angela Herman
Contact NMLS ID	796740		
Contact WA License ID	601790657		11082
Email	<a href="mailto:tbright@gesa.com">tbright@gesa.com</a>		<a href="mailto:anherman@firstam.com">anherman@firstam.com</a>
Phone	(509) 316-4914		(509) 734-0771

**Confirm Receipt**

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

DocuSigned by:

4/24/2020 | 5:26 PM CDT

Thomas M Fields

Date



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\* M C T R I D C P \*

CLOSING DISCLOSURE PAGE 5 OF 5 • | Loan ID # 1000025349

**Addendum to Closing Disclosure** *This is a continuation of your statement of final loan terms and closing costs.*

<b>Escrow</b>		
Escrowed Property Costs over Year 1	\$9,080.88	Estimated total amount over year 1 for your escrowed property costs: <i>Hazard Insurance Premium (Monthly), Irrigation Assessment, Property Taxes (Monthly)</i>

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| Loan ID # 1000025349

# Closing Disclosure

*This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.*

## Closing Information

Date Issued 04/24/2020  
 Closing Date 04/28/2020  
 Disbursement Date 05/04/2020  
 Settlement Agent First American Title  
     Kennewick  
 File # 4381-3439377  
 Property 191616 E. Game Farm  
     Rd.  
     Kennewick, WA 99337  
 Estimated Prop. Value \$600,000.00

## Transaction Information

Borrower Thomas M Fields, Shelby A Fields  
 191616 E. Game Farm Rd.  
 Kennewick, WA 99337  
 Lender Gesa Credit Union

## Loan Information

Loan Term 30 years  
 Purpose Refinance  
 Product Fixed Rate  
 Loan Type  Conventional  FHA  
 VA  \_\_\_\_\_  
 Loan ID # 1000025349  
 MIC #

## Loan Terms

### Can this amount increase after closing?

Loan Amount	\$441,000	NO
Interest Rate	3.375%	NO
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$1,949.64	NO
<b>Does the loan have these features?</b>		
Prepayment Penalty	NO	
Balloon Payment	NO	

## Projected Payments

Payment Calculation	Years 1-30
Principal & Interest	\$1,949.64
Mortgage Insurance	+ 0
Estimated Escrow <small>Amount can increase over time</small>	+ 756.74
<b>Estimated Total Monthly Payment</b>	<b>\$2,706.38</b>
<b>Estimated Taxes, Insurance &amp; Assessments</b> <small>Amount can increase over time See page 4 for details</small>	<b>\$756.74</b> <small>a month</small> <div style="display: flex; justify-content: space-between;"> <span><b>This estimate includes</b></span> <span><b>In escrow?</b></span> </div> <div style="display: flex; justify-content: space-between;"> <span><input checked="" type="checkbox"/> Property Taxes</span> <span>YES</span> </div> <div style="display: flex; justify-content: space-between;"> <span><input checked="" type="checkbox"/> Homeowner's Insurance</span> <span>YES</span> </div> <div style="display: flex; justify-content: space-between;"> <span><input type="checkbox"/> Other: <small>See Escrow Account on page 4 for details. You must pay for other property costs separately.</small></span> <span></span> </div>

## Costs at Closing

Closing Costs	\$11,099.15	Includes \$7,482.46 in Loan Costs + \$3,616.69 in Other Costs - \$0 in Lender Credits. <small>See page 2 for details.</small>
Cash to Close	\$160.55	Includes Closing Costs. <small>See Calculating Cash to Close on page 3 for details.</small> <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower



<b>Loan Costs</b>		<b>Borrower-Paid At Closing</b>	<b>Borrower-Paid Before Closing</b>	<b>Paid by Others</b>
<b>A. Origination Charges</b>		<b>\$6,202.50</b>		
01	0.25% of Loan Amount (Points)	\$1,102.50		
02	Lender Fee	\$690.00		
03	Origination Fee	\$4,410.00		
04				
05				
06				
07				
<b>B. Services Borrower Did Not Shop For</b>		<b>\$144.00</b>		
01	Credit Report Fee to Factual Data	\$74.00		
02	Flood Cert Fee to FZDS	\$9.00		
03	Tax Service Fee to CoreLogic	\$61.00		
04				
05				
06				
07				
<b>C. Services Borrower Did Shop For</b>		<b>\$1,135.96</b>		
01	Title - Lenders Title Insurance (Refi) to First American Title Kennewick	\$701.56		
02	Title- Settlement Fee to First American Title Kennewick	\$434.40		
03				
04				
05				
06				
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>		<b>\$7,482.46</b>		
Loan Costs Subtotals (A + B + C)		\$7,482.46		
<b>Other Costs</b>				
<b>E. Taxes and Other Government Fees</b>		<b>\$133.50</b>		
01	Recording Fees Deed:	\$133.50		
02				
03				
04				
05				
<b>F. Prepaids</b>		<b>\$1,969.71</b>		
01	Homeowner's Insurance Premium ( mo.)			
02	Mortgage Insurance Premium ( mo.)			
03	Prepaid Interest (\$41.34 per day from 05/04/2020 to 05/01/2020)	-\$124.02		
04	Property Taxes ( mo.)			
05	Homeowners Insurance Premium ( 12 mo.) to Country Insurance & (1st Year)	\$1,848.33		
06	Irrigation Due At Closing ( mo.) to Kennewick Irrigation	\$245.40		
07				
08				
09				
10				
<b>G. Initial Escrow Payment at Closing</b>		<b>\$1,513.48</b>		
01	Homeowner's Insurance \$154.03 per month for 2 mo.	\$308.06		
02	Mortgage Insurance per month for mo.			
03	Property Taxes \$561.81 per month for 3 mo.	\$1,685.43		
04	Irrigation Assessment \$40.90 per month for 3 mo.	\$122.70		
05				
06				
07				
08				
09	Aggregate Adjustment -\$602.71			
<b>H. Other</b>				
01				
02				
03				
04				
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>		<b>\$3,616.69</b>		
Other Costs Subtotals (E + F + G + H)		\$3,616.69		
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>		<b>\$11,099.15</b>		
Closing Costs Subtotals (D + I)		\$11,099.15		
Lender Credits				



**Payoffs and Payments**

Use this table to see a summary of your payoffs and payments to others from your loan amount.

TO	AMOUNT
01 GESA CU to pay off mortgage loan	\$430,061.40
02	
03	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
<b>K. TOTAL PAYOFFS AND PAYMENTS</b>	<b>\$430,061.40</b>

**Calculating Cash to Close**

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Loan Amount	\$441,000	\$441,000.00	NO
Total Closing Costs (J)	-\$14,362	-\$11,099.15	YES See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	\$0	\$0	NO
Total Payoffs and Payments (K)	-\$429,484	-\$430,061.40	YES •See Payoffs and Payments (K)
Cash to Close	\$2,846 <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$160.55 <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	Closing Costs Financed (Paid from your Loan Amount) \$10,938.60



**Loan Disclosures****Assumption**

- If you sell or transfer this property to another person, your lender
- will allow, under certain conditions, this person to assume this loan on the original terms.
  - will not allow assumption of this loan on the original terms.

**Demand Feature**

## Your loan

- has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- does not have a demand feature.

**Late Payment**

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the monthly principal and interest payment.

**Negative Amortization (Increase in Loan Amount)**

## Under your loan terms, you

- are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- do not have a negative amortization feature.

**Partial Payments**

## Your lender

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

**Security Interest**

You are granting a security interest in  
191616 E. Game Farm Rd.

Kennewick, WA 99337

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

**Escrow Account****For now,** your loan

- will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

**Escrow**

Escrowed Property Costs over Year 1	\$9,080.88	Estimated total amount over year 1 for your escrowed property costs: <i>See attached page for additional information.</i>
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs:  You may have other property costs.
Initial Escrow Payment	\$1,513.48	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$756.74	The amount included in your total monthly payment.

- will not have an escrow account because  you declined it  your lender does not offer one. You must pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

**No Escrow**

Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

**In the future,**

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.



**Loan Calculations**

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$709,231.49
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$267,455.93
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$434,417.12
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	3.497%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	59.127%



**Questions?** If you have questions about the loan terms and costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

**Other Disclosures****Appraisal**

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

**Contract Details**

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

**Liability after Foreclosure**

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

state law does not protect you from liability for the unpaid balance.

**Refinance**

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

**Tax Deductions**

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

**Contact Information**

	Lender	Mortgage Broker	Settlement Agent
Name	Gesa Credit Union		First American Title Kennewick
Address	51 Gage Blvd Richland, WA 99352		8109 W Grandridge Blvd #A Kennewick, WA 99336
NMLS ID	402395		
WA License ID	601790657		600213895
Contact	Thomas Bright		Angela Herman
Contact NMLS ID	796740		
Contact WA License ID	601790657		11082
Email	<a href="mailto:tbright@gesa.com">tbright@gesa.com</a>		<a href="mailto:anherman@firstam.com">anherman@firstam.com</a>
Phone	(509) 316-4914		(509) 734-0771

**Confirm Receipt**

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

DocuSigned by:

4/24/2020 | 3:27 PM PDT

Shelby A Fields

Date



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\* M C T R I D C P \*

CLOSING DISCLOSURE PAGE 5 OF 5 • | Loan ID # 1000025349

**Addendum to Closing Disclosure** *This is a continuation of your statement of final loan terms and closing costs.*

<b>Escrow</b>		
Escrowed Property Costs over Year 1	\$9,080.88	Estimated total amount over year 1 for your escrowed property costs: <i>Hazard Insurance Premium (Monthly), Irrigation Assessment, Property Taxes (Monthly)</i>

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| Loan ID # 1000025349

## Itemization of CD Fees

Loan Number: **1000025349**Date: **April 24, 2020**Borrower(s): **Thomas M Fields, Shelby A Fields**Property Address: **191616 E. Game Farm Rd., Kennewick, WA 99337**Originator: **Gesa Credit Union*****Disclosure of Costs Paid by Lender/Seller/Borrower/Other/POC/Cure***

Section Type and Fee Name	Payee	Resp Party	Total Fee	Paid by Lender	Paid by Seller	Paid by Borrower	Paid by Other	POC Amount	POC Paid By	PFC	Cure Amount*
A 0.25% of Loan Amount (Points)	Gesa Credit Union	Borrower	\$1,102.50	\$0.00	\$0.00	\$1,102.50	\$0.00	\$0.00	Borrower	Yes	\$0.00
A Lender Fee	Gesa Credit Union	Borrower	\$690.00	\$0.00	\$0.00	\$690.00	\$0.00	\$0.00	Borrower	Yes	\$0.00
A Origination Fee	Gesa Credit Union	Borrower	\$4,410.00	\$0.00	\$0.00	\$4,410.00	\$0.00	\$0.00	Borrower	Yes	\$0.00
B Credit Report Fee	Factual Data	Borrower	\$74.00	\$0.00	\$0.00	\$74.00	\$0.00	\$0.00	Borrower	No	\$0.00
B Flood Cert Fee	FZDS	Borrower	\$9.00	\$0.00	\$0.00	\$9.00	\$0.00	\$0.00	Borrower	Yes	\$0.00
B Tax Service Fee	CoreLogic	Borrower	\$61.00	\$0.00	\$0.00	\$61.00	\$0.00	\$0.00	Borrower	Yes	\$0.00
C Title - Lenders Title Insurance (Refi)	First American Title Kennewick	Borrower	\$701.56	\$0.00	\$0.00	\$701.56	\$0.00	\$0.00	Borrower	No	\$0.00
C Title- Settlement Fee	First American Title Kennewick	Borrower	\$434.40	\$0.00	\$0.00	\$434.40	\$0.00	\$0.00	Borrower	Yes	\$0.00
E Recording Fee		Borrower	\$133.50	\$0.00	\$0.00	\$133.50	\$0.00	\$0.00	Borrower	No	\$0.00
F Homeowners Insurance Premium (1st Year)	Country Insurance & Financial Services	Borrower	\$1,848.33	\$0.00	\$0.00	\$1,848.33	\$0.00	\$0.00	Borrower	No	\$0.00
F Prepaid Interest		Borrower	-\$124.02	\$0.00	\$0.00	-\$124.02	\$0.00	\$0.00	Borrower	Yes	\$0.00
F Irrigation Due At Closing	Kennewick Irrigation District	Borrower	\$245.40	\$0.00	\$0.00	\$245.40	\$0.00	\$0.00	Borrower	No	\$0.00
G Aggregate Adjustment		Borrower	-\$602.71	\$0.00	\$0.00	-\$602.71	\$0.00	\$0.00	Borrower	No	\$0.00
G Homeowner's Insurance		Borrower	\$308.06	\$0.00	\$0.00	\$308.06	\$0.00	\$0.00	Borrower	No	\$0.00
G Irrigation Assessment		Borrower	\$122.70	\$0.00	\$0.00	\$122.70	\$0.00	\$0.00	Borrower	No	\$0.00
G Property Taxes		Borrower	\$1,685.43	\$0.00	\$0.00	\$1,685.43	\$0.00	\$0.00	Borrower	No	\$0.00
<b>TOTALS</b>			<b>\$11,099.15</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$11,099.15</b>	<b>\$0.00</b>	<b>\$0.00</b>			<b>\$0.00</b>

\* Cure Amounts included only represent those cures paid from closing funds. Cures made through principal reduction are disclosed on the Tolerance Comparison.

***Disclosure of Lump Sum Credits (Not Included in Above Table)***

<b><u>Credit Description</u></b>	<b><u>Credit Amount</u></b>
Seller Credit	\$0.00
Lender Credit	\$0.00

***Total of Credits (Lump Sum and Itemized Credits)***

<b><u>Credit Description</u></b>	<b><u>Credit Amount</u></b>
Seller Credit	\$0.00
Lender Credit	\$0.00

***Summary of TRID Cures***

<b><u>Cure Category</u></b>	<b><u>Cure Amount</u></b>
Origination Charges/Transfer Taxes/0% Tolerance	\$0.00
10% Tolerance	\$0.00



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\* M C T R I D I T M F \*

The credit report fee, property appraisal fee, and all other third-party fees are non-refundable except that amounts collected in excess of the actual cost of such services will be refunded. If the credit report, property appraisal, or any other third-party service has not been performed, the fee for such service will be refunded in full.

DocuSigned by:



E80838523EC3477

4/24/2020 | 5:26 PM CDT

Borrower - Thomas M Fields

Date

DocuSigned by:



53CB348667484FB6

4/24/2020 | 3:27 PM PDT

Borrower - Shelby A Fields

Date



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\* M C T R I D I T M F \*

## Certificate Of Completion

Envelope Id: 381B86A81E4F478DA5046C905A342F4A

Status: Completed

Subject: Signing notification

Source Envelope:

Document Pages: 14

Signatures: 4

Envelope Originator:

Certificate Pages: 5

Initials: 0

Gesa Credit Union

AutoNav: Enabled

51 Gage Blvd

EnvelopeD Stamping: Enabled

Richland, WA 99352

Time Zone: (UTC-08:00) Pacific Time (US & Canada)

mortgageds@gesa.com

IP Address: 173.239.114.76

## Record Tracking

Status: Original

Holder: Gesa Credit Union

Location: DocuSign

4/24/2020 2:52:45 PM

mortgageds@gesa.com

## Signer Events

### Signature

### Timestamp

Shelby Fields



Sent: 4/24/2020 2:52:47 PM

shelby@gcatc.com

Viewed: 4/24/2020 3:26:42 PM

Security Level: Email, Account Authentication  
(None), Access Code

Signed: 4/24/2020 3:27:07 PM

Signature Adoption: Drawn on Device  
Using IP Address: 104.36.237.157  
Signed using mobile

### Electronic Record and Signature Disclosure:

Accepted: 4/24/2020 3:26:42 PM

ID: 3b787568-4b77-4bb0-a0d1-782bd513b424



Sent: 4/24/2020 2:52:47 PM

Thomas Fields

Viewed: 4/24/2020 3:25:21 PM

thom@gcatc.com

Signed: 4/24/2020 3:26:50 PM

Security Level: Email, Account Authentication  
(None), Access Code

Signature Adoption: Drawn on Device  
Using IP Address: 104.36.237.157  
Signed using mobile

### Electronic Record and Signature Disclosure:

Accepted: 4/24/2020 3:25:21 PM

ID: 0c78ca42-5fde-4148-a5d4-1e11ffc3fb29

## In Person Signer Events

### Signature

### Timestamp

## Editor Delivery Events

### Status

### Timestamp

## Agent Delivery Events

### Status

### Timestamp

## Intermediary Delivery Events

### Status

### Timestamp

## Certified Delivery Events

### Status

### Timestamp

## Carbon Copy Events

### Status

### Timestamp

## Witness Events

### Signature

### Timestamp

## Notary Events

### Signature

### Timestamp

## Envelope Summary Events

### Status

### Timestamps

Envelope Sent

Hashed/Encrypted

4/24/2020 2:52:47 PM

Envelope Summary Events	Status	Timestamps
Certified Delivered	Security Checked	4/24/2020 3:26:42 PM
Signing Complete	Security Checked	4/24/2020 3:27:07 PM
Completed	Security Checked	4/24/2020 3:27:07 PM
Payment Events	Status	Timestamps
Electronic Record and Signature Disclosure		

## **ELECTRONIC RECORD AND SIGNATURE DISCLOSURE**

From time to time, Gesa Credit Union - AMC (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through the DocuSign system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to this Electronic Record and Signature Disclosure (ERSD), please confirm your agreement by selecting the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

### **Getting paper copies**

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after the signing session and, if you elect to create a DocuSign account, you may access the documents for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you will be charged a \$0.00 per-page fee. You may request delivery of such paper copies from us by following the procedure described below.

### **Withdrawing your consent**

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

### **Consequences of changing your mind**

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. Further, you will no longer be able to use the DocuSign system to receive required notices and consents electronically from us or to sign electronically documents from us.

### **All notices and disclosures will be sent to you electronically**

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the DocuSign system all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

**How to contact Gesa Credit Union - AMC:**

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

To contact us by email send messages to: [mortgage@gesa.com](mailto:mortgage@gesa.com)

**To advise Gesa Credit Union - AMC of your new email address**

To let us know of a change in your email address where we should send notices and disclosures electronically to you, you must send an email message to us at [mortgage@gesa.com](mailto:mortgage@gesa.com) and in the body of such request you must state: your previous email address, your new email address. We do not require any other information from you to change your email address.

If you created a DocuSign account, you may update it with your new email address through your account preferences.

**To request paper copies from Gesa Credit Union - AMC**

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an email to [mortgage@gesa.com](mailto:mortgage@gesa.com) and in the body of such request you must state your email address, full name, mailing address, and telephone number. We will bill you for any fees at that time, if any.

**To withdraw your consent with Gesa Credit Union - AMC**

To inform us that you no longer wish to receive future notices and disclosures in electronic format you may:

- i. decline to sign a document from within your signing session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
- ii. send us an email to [mortgage@gesa.com](mailto:mortgage@gesa.com) and in the body of such request you must state your email, full name, mailing address, and telephone number. We do not need any other information from you to withdraw consent.. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process..

### **Required hardware and software**

The minimum system requirements for using the DocuSign system may change over time. The current system requirements are found here: <https://support.docusign.com/guides/signer-guide-signing-system-requirements>.

### **Acknowledging your access and consent to receive and sign documents electronically**

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please confirm that you have read this ERSD, and (i) that you are able to print on paper or electronically save this ERSD for your future reference and access; or (ii) that you are able to email this ERSD to an email address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format as described herein, then select the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

By selecting the check-box next to 'I agree to use electronic records and signatures', you confirm that:

- You can access and read this Electronic Record and Signature Disclosure; and
- You can print on paper this Electronic Record and Signature Disclosure, or save or send this Electronic Record and Disclosure to a location where you can print it, for future reference and access; and
- Until or unless you notify Gesa Credit Union - AMC as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you by Gesa Credit Union - AMC during the course of your relationship with Gesa Credit Union - AMC.

## **DMI SERVICING FILE STACKING ORDER**

- ACH/DRAFTING FORM:** Send to [draftproxy@dmicorp.com](mailto:draftproxy@dmicorp.com)

- Stacking Order
- Signed Copy of Note
- Adjustable Rate Rider (If Applicable)
- Balloon Rider (If Applicable)
- 1-4 Family Rider (If Applicable)
- Condominium Rider (If Applicable)
- Planned Unit Development Rider (If Applicable)
- Second Home Rider (If Applicable)
- PMI Disclosure (If Applicable)
- ARM Program Disclosure (If Applicable)
- MERS Rider (If Applicable)
- Prepayment Penalty Rider (If Applicable)
- Hazard Insurance Policy
- Flood Determination
- Master Condo Insurance Policy (If property is a condo)
- PMI Certificate (If Applicable)
- Signed URLA/1003
- Property Appraisal
- Deed of Trust
- Tax Certification Form
- W-9
- Closing Disclosure
- Initial Escrow Account Disclosure Statement/Escrow Waiver
- Buydown Agreement (If Applicable)
- First Payment Letter
- RESPA Combination (goodbye/hello) Letter

### **REQUIRED ON ALL RURAL HOUSING LOANS**

- Rural Housing Guarantee Loan Note (USDA)
- Rural Leverage Agreement (If Applicable)
- Rural Housing Conditional Commitment Letter

### **REQUIRED ON ALL MANUFACTURED HOMES**

- Affidavit of Affixation
- Manufactured Home Rider
- Manufactured Home Legal Description

DMI LOAN NUMBER 1464483914

## NOTE

April 28, 2020

Kennewick  
[City]

Washington  
[State]

191616 E. Game Farm Rd., Kennewick, WA 99337  
[Property Address]

### 1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$441,000.00 (this amount is called "Principal"), plus Interest, to the order of the Lender. The Lender is Gesa Credit Union. I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

### 2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay Interest at a yearly rate of 3.375%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

### 3. PAYMENTS

#### (A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on June 1, 2020. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on May 01, 2050, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at Gesa Credit Union, 51 Gage Blvd, Richland, WA 99352 or at a different place if required by the Note Holder.

#### (B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$1,949.64.

### 4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

### 5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal



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MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
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(page 1 of 3 pages)

I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

#### 6. BORROWER'S FAILURE TO PAY AS REQUIRED

##### (A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

##### (B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

##### (C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

##### (D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

##### (E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

#### 7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

#### 8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

#### 9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

#### 10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses



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\* M C N O T E \*  
Form 3200 1/01  
(page 2 of 3 pages)

MIN: 1007413-1000025349-7  
Loan #: 1000025349

which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED



(Seal)

Borrower - Thomas M Fields



(Seal)

Borrower - Shelby A Fields

[Sign Original Only]

Origination Company: Gesa Credit Union  
NMLSR ID: 402395  
Originator: Thomas Bright  
NMLSR ID: 796740



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MULTI STATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
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\* M C N O T E \*

Form 3200 1/01  
(page 3 of 3 pages)

MIN: 1007413-1000025349-7

Loan #: 1000025349

## PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 28th day of April, 2020, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to Gesa Credit Union (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

191616 E. Game Farm Rd., Kennewick, WA 99337  
[Property Address]

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in THE COVENANTS, CONDITIONS AND RESTRICTIONS FILED OF RECORD THAT AFFECT THE PROPERTY (the "Declaration"). The Property is a part of a planned unit development known as:

Oakhill Country Estates HOA  
[Name of Planned Unit Development]

(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest.

**PUD COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

**A. PUD Obligations.** Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

**B. Property Insurance.** So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts (including



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(page 1 of 3 pages)

deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes and floods, for which Lender requires insurance, then: (i) Lender waives the provision in Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

What Lender requires as a condition of this waiver can change during the term of the loan.

Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in lieu of restoration or repair following a loss to the Property, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

**C. Public Liability Insurance.** Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

**D. Condemnation.** The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11.

**E. Lender's Prior Consent.** Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

**F. Remedies.** If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.



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Form 3150 1/01  
(page 2 of 3 pages)

**BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this PUD Rider.**



(Seal)

Borrower - Thomas M Fields



(Seal)

Borrower - Shelby A Fields

Origination Company: Gesa Credit Union

NMLSR ID: 402395

Originator: Thomas Bright

NMLSR ID: 796740



MULTISTATE PUD RIDER-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
Mortgage Cadence Document Center • 3204 01/14



Form 3180 1/01  
(page 3 of 3 pages)

MIN: 1007413-1000025349-7

Loan #: 1000025349

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. RIDER  
(MERS Rider)**

THIS MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. RIDER ("MERS Rider") is made this 28th day of April, 2020, and is incorporated into and amends and supplements the Deed of Trust (the "Security Instrument") of the same date given by the undersigned (the "Borrower," whether there are one or more persons undersigned) to secure Borrower's Note to Gesa Credit Union ("Lender") of the same date and covering the Property described in the Security Instrument, which is located at:

**191616 E. Game Farm Rd., Kennewick, WA 99337  
[Property Address]**

In addition to the covenants and agreements made in this Security Instrument, Borrower and Lender further covenant and agree that the Security Instrument is amended as follows:

**A. DEFINITIONS**

**1. The Definitions section of the Security Instrument is amended as follows:**

"Lender" is Gesa Credit Union. Lender is a State Chartered Credit Union organized and existing under the laws of THE STATE OF WASHINGTON. Lender's address is 51 Gage Blvd, Richland, WA 99352. Lender is the beneficiary under this Security Instrument.. The term "Lender" includes any successors and assigns of Lender.

"MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is the Nominee for Lender and is acting solely for Lender. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS. MERS is appointed as the Nominee for Lender to exercise the rights, duties and obligations of Lender as Lender may from time to time direct, including but not limited to appointing a successor trustee, assigning, or releasing, in whole or in part this Security Instrument, foreclosing or directing Trustee to institute foreclosure of this Security Instrument, or taking such other actions as Lender may deem necessary or appropriate under this Security Instrument. The term "MERS" includes any successors and assigns of MERS. This appointment shall inure to and bind MERS, its successors and assigns, as well as Lender, until MERS' Nominee interest is terminated.



\* 1 0 0 0 0 2 5 3 4 9 \*

MERS RIDER - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
Mortgage Cadence Document Center © 4129 05/14



\* M C M E R S R D R \*

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(page 1 of 4)

2. The Definitions section of the Security Instrument is further amended to add the following definition:

"Nominee" means one designated to act for another as its representative for a limited purpose.

#### B. TRANSFER OF RIGHTS IN THE PROPERTY

The Transfer of Rights in the Property section of the Security Instrument is amended to read as follows:

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the COUNTY of Benton:

Lot 3, Short Plat No. 2766, according to the Survey thereof recorded under Auditor's File No. 2003-054797, records of Benton County, Washington.

which currently has the address of 191616 E. Game Farm Rd. Kennewick, Washington 99337 ("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

Lender, as the beneficiary under this Security Instrument, designates MERS as the Nominee for Lender. Any notice required by Applicable Law or this Security Instrument to be served on Lender must be served on MERS as the designated Nominee for Lender. Borrower understands and agrees that MERS, as the designated Nominee for Lender, has the right to exercise any or all interests granted by Borrower to Lender, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, assigning and releasing this Security Instrument, and substituting a successor trustee.

#### C. NOTICES

Section 15 of the Security Instrument is amended to read as follows:

**15. Notices.** All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly



\* 1 0 0 0 0 2 5 3 4 9 \*

MERS RIDER - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
Mortgage Cadence Document Center © 4129 05/14



\* M C M E R S R D R \*

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(page 2 of 4)

notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Borrower acknowledges that any notice Borrower provides to Lender must also be provided to MERS as Nominee for Lender until MERS' Nominee interest is terminated. Any notice provided by Borrower in connection with this Security Instrument will not be deemed to have been given to MERS until actually received by MERS. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

#### D. SALE OF NOTE; CHANGE OF LOAN SERVICER; NOTICE OF GRIEVANCE

Section 20 of the Security Instrument is amended to read as follows:

**20. Sale of Note; Change of Loan Servicer; Notice of Grlevance.** The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. Lender acknowledges that until it directs MERS to assign MERS's Nominee interest in this Security Instrument, MERS remains the Nominee for Lender, with the authority to exercise the rights of Lender. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

#### E. SUBSTITUTE TRUSTEE



\* 1 0 0 0 0 2 5 3 4 9 \*

MERS RIDER - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
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\* M C M E R S R D R \*

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Section 24 of the Security Instrument is amended to read as follows:

**24. Substitute Trustee.** In accordance with Applicable Law, Lender or MERS may from time to time appoint a successor trustee to any Trustee appointed hereunder who has ceased to act. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by Applicable Law.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this MERS Rider.



(Seal)

Borrower - Thomas M Fields



(Seal)

Borrower - Shelby A Fields

Origination Company: Gesa Credit Union

NMLSR ID: 402395

Originator: Thomas Bright

NMLSR ID: 796740



\* 1 0 0 0 0 2 5 3 4 9 \*

MERS RIDER - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
Mortgage Cadence Document Center • 4129 05/14



\* M C M E R S R D R \*

Form 3168 04/02/2014  
(page 4 of 4)



## Binder of Insurance

COUNTRY Mutual Insurance Company®  
PO Box 14151, Salem, OR 97309-5069

NEW BUSINESS  
 ADDITION

POLICY NO.  
**AK5094557**

INSURED'S NAME <b>FIELDS THOMAS M &amp; SHELBY A</b>					FIN. REP'S NO. <b>21072</b>	FINANCIAL REPRESENTATIVE'S NAME <b>Adam Hoover</b>			
					INSURANCE OFFICE NO. <b>46002</b>	INSURANCE OFFICE NAME <b>SE WASHINGTON</b>			
MAILING ADDRESS <b>191616 E GAME FARM RD</b>					EFFECTIVE DATE <b>04/30/2020</b>	THIS BINDER WILL BECOME EFFECTIVE ON THIS DATE FOR A TERM OF 30 DAYS AGAINST LOSS AS FOLLOWS:			
CITY <b>KENNEWICK</b>		STATE <b>WA</b>	ZIP CODE <b>99337-5012</b>	At Your Place of Residence 12:01 a.m.					
<b>LOCATION OF INSURED PROPERTY</b>									
NO.	ACRES	1/4 SEC.	TWP.	RANGE	COUNTY	STREET ADDRESS OR LOT OR BLOCK NUMBER AND CITY			ZIP CODE
<b>1</b>	<b>0</b>				<b>BENTON</b>	<b>191616 E GAME FARM RD KENNEWICK WA</b>			<b>99337</b>

**COVERAGEs (PERILS ARE LISTED ON THE REVERSE SIDE)**

HOME OWNERS	Peril 1.....(Code 01) Perils 2-19.....(Code 02) Perils 2-10 & 19....(Code 15)	Peril 1 on dwelling & 2 - 19 on Pers. Prop. .....(Code 06)	PERSONAL LIABILITY	MED. PAYMENTS	DEDUCTIBLE			
			\$500,000	\$10,000	\$250	\$500		
					\$1,000			
HOME PROTECTOR	Peril 1.....(Code 01) Perils 2-19.....(Code 02) Perils 2-10 .....(Code 07)	Perils 2-18.....(Code 08) Perils 2-09.....(Code 10)	\$ (OPTIONAL)	\$ (OPTIONAL)	\$250	\$500		
					\$	\$		
FARM OR AGRIPUS?	Peril 1.....(Code 01) Perils 2-19.....(Code 02) Perils 2-10 & 19....(Code 15)	Additional Livestock perils 2-26'.....(Code 09) Additional Machinery perils 2-21 & 26'.....(Code 11)	\$ (OPTIONAL)	\$ (OPTIONAL)	\$250	\$500		
					\$	\$		
*Includes Peril 27 when writing an AgriPlus policy			\$ (OPTIONAL)	\$ (OPTIONAL)	\$			
Is this all of the insured's eligible farm business? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Number of man days of hired labor per year. _____					\$			

**DESCRIPTION OF INSURED ITEMS**

ITEM	PERIL CODE	AMT. OF INS.	ITEM	PERIL CODE	AMT. OF INS.
Owner Occupied Dwelling	<b>06</b>	<b>\$ 410,100</b>			\$
		\$			\$
		\$			\$
		\$			\$

**ADDITIONAL INTEREST**  Mortgagee  Loss Payable  Additional Insured  Additional Named InsuredLOAN NO. **1000025349**NAME **GESA CREDIT UNION**ADDRESS **ITS SUCCESSORS AND/OR ASSIGNS , PO BOX 961292  
FT WORTH, TX 76161-0292**

**PREMIUM PAID ON THIS BINDER**  Yes **Amount Paid:** **\$1,729.49** **ESTIMATED ANNUAL PREMIUM:** **\$1,848.33**

This binder is issued subject to all of the terms and conditions of the policies regularly issued by this Company. This binder shall cease upon expiration of 30 days from the effective date, or upon issuance of a policy in lieu hereof, or this binder may be canceled by giving notice in writing to the insured and mortgagee, if any, or at the request of the insured.

IT IS A CRIME TO KNOWLINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS.

04/21/2020

*Adam Hoover*

DATE

AUTHORIZED REPRESENTATIVE'S SIGNATURE

Insured's Request

INSURED'S SIGNATURE

**OPTIONAL EXTENSIONS OF COVERAGE****HOME POLICY**

Liability extended to additional residence.

Location: \_\_\_\_\_

Liability extended to non-operating farm premises.

\_\_\_\_\_ acres in Section \_\_\_\_\_ Twp. \_\_\_\_\_ Range \_\_\_\_\_ County \_\_\_\_\_ State \_\_\_\_\_

Liability extended to special activities of: \_\_\_\_\_

**FARM POLICY**

Liability extended to additional residence.

Location: \_\_\_\_\_

Liability extended to special activities of: \_\_\_\_\_

Liability extended to custom farming for \$ \_\_\_\_\_ gross receipts.

**PERILS INSURED AGAINST**

- |  |   |
|--|---|
| 1. Risk of Direct Physical Loss                      | 15. Sudden and Accidental Tearing Apart   |
| 2. Fire or Lightning                                 | 16. Accidental Discharge or Overflow  |
| 3. Removal   | 17. Freezing  |
| 4. Windstorm or Hail                                 | 18. Sudden and Accidental Damage from Artificially Generated Electrical Current |
| 5. Explosion   | 19. Theft   |
| 6. Riot or Civil Commotion                           | 20. Collision with Another Object   |
| 7. Aircraft  | 21. Overturn  |
| 8. Vehicles  | 22. Electrical Currents Artificially Generated                                  |
| 9. Smoke   | 23. Attack by Dogs or Wild Animals  |
| 10. Vandalism and Malicious Mischief                 | 24. Accidental Shooting   |
| 11. Breakage of Glass or Safety Glazing Material     | 25. Drowning  |
| 12. Falling Objects                                  | 26. Flood   |
| 13. Weight of Ice, Snow or Sleet                     | 27. Risk of Direct Physical Loss on Mobile Agricultural Machinery               |
| 14. Collapse of a Building or any Part of a Building |   |

**REMARKS**

Policy term is 05/15/2019 to 05/15/2020

60 Day Binder

Policy includes Additional Replacement Cost: Coverage EE

This optional coverage provides replacement cost for an owner-occupied dwelling, regardless of the limit of liability on the declarations page.

Please send payment to:

COUNTRY Financial

7411 W Clearwater Ave, Suite D

Kennewick, WA 99336

509-783-9586

**DEPARTMENT OF HOMELAND SECURITY  
FEDERAL EMERGENCY MANAGEMENT AGENCY  
STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)**

OMB Control No. 1660-0040

Expires: 10/31/18

**SECTION I - LOAN INFORMATION**

1. LENDER/SERVICER NAME AND ADDRESS  <b>GESA CREDIT UNION</b> <b>P.O. BOX 500 - 51 GAGE BLVD</b> <b>RICHLAND, WA 99352</b> <b>PAS - 97904428</b>	2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information)  <b>THOMAS M &amp; SHELBY A FIELDS</b> <b>191616 E GAME FARM RD</b> <b>KENNEWICK, WA 99337-5012</b> <b>1-1980-401-2766-003</b>
---	--

3. LENDER/SERVICER ID #	4. LOAN IDENTIFIER  <b>1000025349</b>	5. AMOUNT OF FLOOD INSURANCE REQUIRED
-------------------------	---	---------------------------------------

**SECTION II**

**A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION**

1. NFIP Community Name  <b>BENTON COUNTY *</b>	2. County(ies)  <b>UNINCORPORATED AREA</b>	3. State  <b>WA</b>	4. NFIP Community Number  <b>530237</b>
--	--	---------------------------	---

**B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING / MOBILE HOME**

1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A")  <b>5302370638 B</b>	2. NFIP Map Panel Effective/Revised Date  <b>06/15/94</b>	3. Is there a Letter of Map Change (LOMC)?  <input checked="" type="radio"/> NO <input type="radio"/> YES (If yes, and LOMC date/no. is available, enter date and case no. below).  <b>Date</b> <b>Case No.</b>	
4. Flood Zone  <b>C</b>	5. No NFIP Map		

**C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply.)**

- Federal Flood Insurance is available (community participates in the NFIP).  Regular Program  Emergency Program of NFIP
- Federal Flood Insurance is not available (community does not participate in the NFIP).
- Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available.  
CBRA/OPA Designation Date: \_\_\_\_\_

**D. DETERMINATION:**

**IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")?**  YES  NO

If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.

If no, flood insurance is not required by the Flood Disaster Protection Act of 1973. Please note, the risk of flooding in this area is only reduced, not removed.

This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.

**E. COMMENTS (Optional)**

Date of Original Determination: 03/21/20

Service Type: Life of Loan /Census Tract

Requester: gesacu

Determination #: 338256350

Account ID: PAS - 97904428

Program Entry Date: 07/19/82

Servicer Loan #:1000025349

Census Data: STATE CODE #: 53 COUNTY CODE #: 005 MSA/MD: 28420 CENSUS TRACT #: 0115.04 BLOCK GROUP #: 2001

**THIS FLOOD DETERMINATION IS PROVIDED TO THE LENDER PURSUANT TO THE FLOOD DISASTER PROTECTION ACT AND FOR NO OTHER PURPOSE**

**F. PREPARER'S INFORMATION**

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)

**DataVerify Flood Services**  
**875 Greentree Road, 8 Parkway Center**  
**Pittsburgh, PA 15220**  
**PHONE: 800-841-0662 / FAX: 800-841-0663 / EMAIL: floodses5@DataVerifyflood.com**

**DATE OF DETERMINATION**

**03/21/20**

**LIFE OF LOAN FLOOD ZONE DETERMINATION  
NOTIFICATION OF TRANSFER OF MORTGAGE HOLDER**

From: GESA CREDIT UNION  
P.O. BOX 500 - 51 GAGE BLVD  
RICHLAND, WA 99352

Borrower: THOMAS M & SHELBY A FIELDS  
Property: 191616 E GAME FARM RD  
KENNEWICK, WA 99337-5012

Determination #: 338256350  
Loan No: 1000025349

The Life of Loan flood determination service requires lender notification upon changes in flood hazard status. Please complete the following when the mortgage holder changes or upon retirement of the loan.

Please mail to:

To: DataVerify Flood Services  
875 Greentree Road, 8 Parkway Center  
Pittsburgh, PA 15220

Or Fax to: 800-841-0663

Thank you for your cooperation.

Mortgage Holder Change       Loan Not Processed       Loan Retirement  
(cancelled)

Transfer To:

New Mortgage Holder: \_\_\_\_\_  
Address: \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_  
New Loan Number: \_\_\_\_\_  
Requested By: \_\_\_\_\_

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

---

**Internal Use Only**

New Vendor #: \_\_\_\_\_

**NOTICE OF PROPERTY NOT IN SPECIAL FLOOD HAZARDS AND  
AVAILABILITY OF FEDERAL DISASTER RELIEF ASSISTANCE**

Borrower: THOMAS M & SHELBY A FIELDS      Determination #: 338256350  
191616 E GAME FARM RD      Zone: C  
KENNEWICK, WA 99337-5012

---

We are giving you this notice to inform you that:

The building or mobile home securing the loan for which you have applied is not located in an area known as a Special Flood Hazard Area (SFHA).

The area has been identified by the Federal Emergency Management Agency (FEMA) as not being an SFHA using FEMA's Flood Insurance Rate Map or the Flood Hazard Boundary Map for the community **BENTON COUNTY \***.

If, however, at any time during the term of your loan the improved real estate or mobile home securing your loan is, due to re-mapping by FEMA or otherwise, located in an area that has been identified by the Director of FEMA as an area having special hazards and in which flood insurance is available under the National Flood Insurance Act of 1968, you will be so notified and advised that you should obtain flood insurance in an amount not less than the amount we advise you is appropriate. If, within 45 days after we send you such notification, you fail to purchase flood insurance in an amount not less than the amount we advise you is necessary, we shall purchase such flood insurance on your behalf at your own expense, as we are authorized to do in accordance with the provisions of the National Flood Disaster Protection Act of 1973, as amended.

Federal law allows a lender and borrower jointly to request the Administrator of FEMA to review the determination of whether the property securing the loan is located in an SFHA. If you would like to make such a request, please contact us for further information.

The community in which the property securing the loan is located participates in the National Flood Insurance Program (NFIP).

Flood insurance coverage under the NFIP may be purchased through an insurance agent who will obtain the policy either directly through the NFIP or through a Write Your Own (WYO) company that has agreed to write and service NFIP policies on behalf of FEMA. Flood insurance also may be available from private insurers that are not Federally backed.

Federal disaster relief assistance (usually in the form of a low-interest loan) may be available for damages incurred in excess of your flood insurance if your community's participation in the NFIP is in accordance with NFIP requirements.

Flood insurance coverage under the NFIP is not available for the property securing the loan because the community in which the property is located does not participate in the NFIP. In addition, if the non-participating community has been identified for at least one year as containing a special flood hazard area, properties located in the community will not be eligible for Federal disaster relief assistance in the event of a federally declared flood disaster.

If, during the life of your loan, there is a change in FEMA community status and/or the FEMA flood map, a new flood hazard determination may be required. Also, you may be required to obtain flood insurance or an additional amount of flood insurance or your lender can purchase flood insurance coverage at your expense.

**THE FLOOD HAZARD DETERMINATION IS PROVIDED TO THE LENDER PURSUANT TO THE FLOOD DISASTER PROTECTION ACT AND FOR NO OTHER PURPOSE.**

Signature of Borrower \_\_\_\_\_

Date \_\_\_\_\_

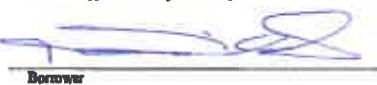
Signature of Co-Borrower \_\_\_\_\_

Date \_\_\_\_\_

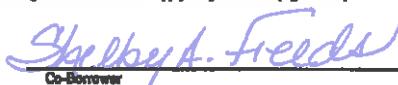
# Uniform Residential Loan Application

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 [X] 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 community 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

<b>I. TYPE OF MORTGAGE AND TERMS OF LOAN</b>						
Mortgage Applied for:	[ ] VA	[X] Conventional	[ ] Other (explain):	Agency Case Number	Lender Case Number	
	[ ] FHA	[ ] USDA/HUD/ Housing Service			1000025349	
Amount	Interest Rate	No. of Months	Amortization Type:	[X] Fixed Rate	Other (explain):	
\$ 441,000.00	3.375%	360		[ ] GPM	AIRL (type):	
<b>II. PROPERTY INFORMATION AND PURPOSE OF LOAN</b>						
Subject Property Address (street, city, state & ZIP): 191616 E. Game Farm Rd., Kennewick, WA 99337					No. of Units: 1	
Legal Description of Subject Property (brief description if necessary): Lot 3, Short Plat No. 2765					Year Built: 2008	
Purpose of Loan	[ ] Purchase	[ ] Construction	[ ] Other (explain):	Property will be:		
	[X] Residence	[ ] Construction-Permanent		[X] Primary Residence	[ ] Secondary Residence	[ ] Investment
Complete this line if construction or construction permanent form. Year Lot Acquired		Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
2017		\$ 853,000.00	\$ 428,484.00	\$ 5	\$	\$
Complete this line if this is a refinance form. Year Acquired				Original Cost	Amount Existing Liens	Purpose of Refinances
2017				\$ 853,000.00	\$ 428,484.00	Limited Cash-Out
Title will be held in what Name(s): Thomas M. Fields / Shelby A. Fields				Name in which Title will be held: Husband and Wife		Titles will be held in: [X] Fee Simple
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)						[ ] Leasehold (show expiration date)
<b>III. CO-BORROWER</b>			<b>II. BORROWER INFORMATION</b>			Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable): Thomas M Fields				Co-Borrower's Name (include Jr. or Sr. if applicable): Shelby A Fields		
Social Security Number	Home Phone (incl. area code) (509) 308-7320	DOB (mm/dd/yyyy) 8/6/1963	Yrs. School 12	Social Security Number	Home Phone (incl. area code) (509) 308-7319	DOB (mm/dd/yyyy) 11/8/1965
[X] Married [ ] Separated	[ ] Unmarried (include single, divorced, widowed) no. ages	Dependents (not listed by Co-Borrower)	[X] Married [ ] Separated	[ ] Unmarried (include single, divorced, widowed) no. ages	Dependents (not listed by Borrower)	
Present Address (street, city, state, ZIP): 191616 E. Game Farm Rd. Kennewick, WA 99337				Present Address (street, city, state, ZIP): 191616 E. Game Farm Rd. Kennewick, WA 99337		
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address		
If holding 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.		
<b>Borrower</b>			<b>IV. EMPLOYMENT INFORMATION</b>			Co-Borrower
Name & Address of Employer	[ ] Self Employed	Yes, on this job 10 yrs 6 months	Name & Address of Employer	[ ] Self Employed	Yes, on this job 13 yrs 3 months	
The Garden Christian Assembly 6811 W. Okanogan Pl. Kennewick, WA 99336		You employed in this line of work/profession 11	The Garden Christian Assembly 6811 W. Okanogan Pl. Kennewick, WA 99336		You employed in this line of work/profession 10	
Position/Title/Type of Business Pastor	Business Phone (incl. area code) (509) 591-9835	Position/Title/Type of Business Senior Pastor	Business Phone (incl. area code) (509) 591-9835			
If employed in current position for less than two years or if currently employed to more than one position, complete the following:						
Name & Address of Employer	[ ] Self Employed	Dates (from - to)	Name & Address of Employer	[ ] Self Employed	Dates (from - to)	
					Monthly Income	
		\$			\$	
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)	
Name & Address of Employer		[ ] Self Employed	Name & Address of Employer		[ ] Self Employed	
		Dates (from - to)			Dates (from - to)	
					Monthly Income	
		\$			\$	
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)	
Name & Address of Employer		[ ] Self Employed	Name & Address of Employer		[ ] Self Employed	
		Dates (from - to)			Dates (from - to)	
					Monthly Income	
		\$			\$	

1000025349



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Thomas M Fields

Shelby A Fields

## V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income:	Borrower	Co-Borrower	Total	Combined Monthly Housing Expenses:	Present	Projected
Base Empl. Income*	4,205.84	4,701.24	\$8,907.08	Rent		
Overtime				First Mortgage (PMI)	1,901.00	1,949.64
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		154.03
Dividends/Interest				Real Estate Taxes		602.71
Net Rental Income				Mortgage Insurance		
Other (Indicate computing, use the notes in "Describe other income," below)				Homeowner Ass't. Dues		
Total	\$ 4,205.84	\$ 4,701.24	\$ 8,907.08	Total	\$ 1,901.00	\$ 2,706.38

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

Describe Other Income

Nature: Attorney, 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 listed 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-spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

ASSETS	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loan, 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.	Completed <input checked="" type="checkbox"/> Jointly <input type="checkbox"/> Not Jointly
Description Cash deposit towards purchase held by:	\$		
<i>List checking and savings accounts below</i>		<b>LIABILITIES</b>	<b>Monthly Payment &amp; Months Left to Pay</b>
Name and address of Bank, S&L, or Credit Union <b>Gen Credit Union</b> PO Box 500 Richland, WA 99352 Acct. no. 70333600	\$ 4,345.10	Name and address of Company <b>GISA CU</b>	\$ Payment/Months 2,901.00 149
Name and address of Bank, S&L, or Credit Union <b>Gen Credit Union</b> PO Box 500 Richland, WA 99352 Acct. no. 4002185365	\$ 2,853.93	Name and address of Company <b>HAPO</b>	\$ Payment/Months 407.00 72
Name and address of Bank, S&L, or Credit Union		Name and address of Company <b>GISA CU</b>	\$ Payment/Months 360.00 35
Acct. no.	\$	Acct. no. 4001866375	
Name and address of Bank, S&L, or Credit Union		Name and address of Company <b>CAPITAL ONE</b>	\$ Payment/Months 152.00 45
Acct. no.	\$	Acct. no. 5227	
Stocks & Bonds (Company name, number & description)	\$	Name and address of Company <b>KOHL'S/CAPONE</b>	\$ Payment/Months 37.00 10
		Acct. no. 2166	
Life insurance net cash value	\$	Name and address of Company <b>CCB/ULTAMC</b>	\$ Payment/Months 30.00 4
Face amount: \$			\$ 111.00
Subtotal Liquid Assets	\$ 7,201.03	Acct. no. 6910	
Real estate owned (enter market value from schedule of real estate owned)	\$ 600,000.00	Name and address of Company	\$ Payment/Months
Vested interest in retirement fund	\$		\$
Net worth of business(es) owned (attach financial statement)	\$	Acct. no.	
Automobiles owned (make and year)	\$	Allimony/Child Support/Separate Maintenance Payments Owed to:	\$
Other Assets (itemized)	\$	Job-Related Expense (child care, union dues, etc.)	\$
		Total Monthly Payments	\$ 1,026.00
Total Assets a.	\$ 607,201.03	Net Worth (in millions \$)	\$ 126,314.63
		Total Liabilities b.	\$ 480,886.40

1000023349



Thomas M Fields

Shelby A Fields

## VI. ASSETS AND LIABILITIES (cont.)

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet)  
 Property Address (enter S if sold, P if pending sale or R if rental being held for income)

	Type of Property	Present Market Value	Amount of Mortgages & Lien	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
191615 E. Game Farm Rd. Kennewick, WA 99337	SF	\$600,000.00	\$430,061.40		\$2,901.00	0.00	
<b>Totals</b>		<b>\$ 600,000.00</b>	<b>\$ 430,061.40</b>		<b>\$ 2,901.00</b>	<b>0.00</b>	<b>\$ 0.00</b>

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

Thomas Mark Fields

Thomas Fields

Thom Fields

Account Number

## VII. DETAILS OF TRANSACTION

a. Purchase price	
b. Alterations, improvements, repairs	
c. Land (if required separately)	
d. Refinance (incl. debts to be paid off)	430,061.40
e. Estimated unpaid items	3,237.79
f. Estimated closing costs	6,758.85
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	\$1,102.50
i. Total costs (add items a through h)	441,160.55
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	
l. Other Credits (explain)	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	441,000.00
n. PMI, MIP, Funding Fee financed	
o. Loan amount (add m & n)	441,000.00
p. Cash from/to Borrower (subtract j, k & o from l)	160.55

## VIII. DECLARATIONS

If you answer "Yes" to any question a through i, please see continuation sheet for explanation.	Answers	Co-Borrower
a. Are there any outstanding judgments against you?	[ ] [X] [ ] [X]	
b. Have you been declared bankrupt within the past 7 years?	[ ] [X] [ ] [X]	
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	[ ] [X] [ ] [X]	
d. Are you a party to a lawsuit?	[ ] [X] [ ] [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?	[ ] [X] [ ] [X]	
(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, car mortgages, 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 reason for the action.)		
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	[ ] [X] [ ] [X]	
g. Are you obligated to pay alimony, child support, or separate maintenance?	[ ] [X] [ ] [X]	
h. Is any part of the down payment borrowed?	[ ] [X] [ ] [X]	
i. Are you a co-signer or endorser on a note?	[ ] [X] [ ] [X]	
j. Are you a U.S. citizen?	[X] [ ] [X] [ ]	
k. Are you a permanent resident alien?	[ ] [X] [ ] [X]	
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	[X] [ ] [X] [ ]	
m. Have you had an ownership interest in a property in the last three years?	[X] [ ] [X] [ ]	
(1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)?	PR 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 SP	

## IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and its servicer or potential equity holder, presenteees, successors, assigns and heirs and descendants that: (1) the information provided in this application is true and current 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, in any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, similar to 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 reported 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 copy or electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, licensees, attorneys, successors, and assigns may exclusively rely on the information contained in this application, and I am obligated to amend and/or supplement the information provided in this application if any of the material fact 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 under administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, licensees, successors, successors or assigns has made any representation or warranty, express or implied, as to 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 rules and orders regarding), 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.

As an acknowledgement, each of the undersigned hereby acknowledges that any copies of the Loan, its servicers, successors and assigns, may verify or resupply 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

4-28-2020

Co-Borrower's Signature

Date

4/28/2020

## X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

This application and its attachments are submitted to the Federal Home Loan Bank Board, or its successor, for filing and/or recording. It is my understanding that such documents will be made available to the public and may be subject to inspection by the Federal Home Loan Bank Board, or its successor, or any other governmental agency or entity that may have jurisdiction over the application. I understand that the information contained in this application may be used by the Federal Home Loan Bank Board, or its successor, or any other governmental agency or entity that may have jurisdiction over the application, for purposes of monitoring and evaluating the safety and soundness of my institution, and for purposes of determining the qualifications of my institution to receive funds from the Federal Home Loan Bank Board, or its successor, or any other governmental agency or entity that may have jurisdiction over the application.

I understand that the information contained in this application may be used by the Federal Home Loan Bank Board, or its successor, or any other governmental agency or entity that may have jurisdiction over the application, for purposes of monitoring and evaluating the safety and soundness of my institution, and for purposes of determining the qualifications of my institution to receive funds from the Federal Home Loan Bank Board, or its successor, or any other governmental agency or entity that may have jurisdiction over the application.

## To be Completed by Loan Originator:

This information was provided:

- In a face-to-face interview
- In a telephone interview
- By the applicant and submitted by fax or mail
- By the applicant and submitted via e-mail in the internet

Loan Originator's Signature

*Thomas Bright b/t by AB*

Date 04/28/2020

Loan Originator's Name (print or type)

Thomas Bright

Loan Originator Identifier

796740

Loan Originator's Phone Number (including area code)

(509) 316-4914

Loan Origination Company's Name

Gesa Credit Union

Loan Origination Company Identifier

402395

Loan Origination Company's Address

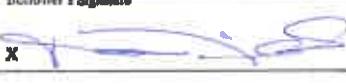
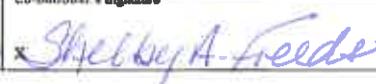
51 Guga Blvd Richland, WA 99353



CONTINUATION/SUPPLEMENTAL LOAN APPLICATION		Agency Case Number:
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower: Thomas M Fields	
	Co-Borrower: Shelby A Fields	Lender Case Number: 1000025349

VI. ASSETS AND LIABILITIES - Continued		
<b>ALTERNATE NAME: BORROWER</b> Name: Thom M Fields Creditor: Acct No.:	<b>ALTERNATE NAME: CO-BORROWER</b> Name: Shelby Anne Fields Creditor: Acct No.:	<b>ALTERNATE NAME: CO-BORROWER</b> Name: Shelby Fields Creditor: Acct No.:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature 	Date 4/29/2020	Co-Borrower's Signature 	Date 4/29/2020
---	-------------------	---	-------------------



## Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

### Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

#### Ethnicity: Check one or more

- Hispanic or Latino  
 Mexican       Puerto Rican       Cuban  
 Other Hispanic or Latino - Print origin:

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

Not Hispanic or Latino

I do not wish to provide this information

#### Sex

- Female  
 Male  
 I do not wish to provide this information

#### Race: Check one or more

American Indian or Alaska Native - Print name of enrolled or principal tribe:

#### Asian

- Asian Indian       Chinese       Filipino  
 Japanese       Korean       Vietnamese  
 Other Asian - Print race:

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

Black or African American

Native Hawaiian or Other Pacific Islander

- Native Hawaiian       Guamanian or Chamorro       Samoan  
 Other Pacific Islander - Print race:

For example: Fijian, Tongan, and so on.

White

I do not wish to provide this information

### To Be Completed by Financial Institution (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?

NO       YES

Was the sex of the Borrower collected on the basis of visual observation or surname?

NO       YES

Was the race of the Borrower collected on the basis of visual observation or surname?

NO       YES

### The Demographic Information was provided through:

Face-to-Face Interview (Includes Electronic Media w/Video Component)

Telephone Interview

Fax or Mail

Email or Internet

Borrower Name: Thomas M Fields



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\* M C D M G R C I N F \*  
Uniform Residential Loan Application  
Freddie Mac Form 65 • Fannie Mae Form 1003  
Revised 08/2017

## Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

### Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

#### Ethnicity: Check one or more

- Hispanic or Latino  
 Mexican       Puerto Rican       Cuban  
 Other Hispanic or Latino - Print origin:

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

Not Hispanic or Latino

I do not wish to provide this information

#### Sex

- Female  
 Male  
 I do not wish to provide this information

#### Race: Check one or more

- American Indian or Alaska Native - Print name of enrolled or principal tribe:  
 Asian  
 Asian Indian       Chinese       Filipino  
 Japanese       Korean       Vietnamese  
 Other Asian - Print race:  
For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.  
 Black or African American  
 Native Hawaiian or Other Pacific Islander  
 Native Hawaiian       Guamanian or Chamorro       Samoan  
 Other Pacific Islander - Print race:  
For example: Fijian, Tongan, and so on.

White

I do not wish to provide this information

### To Be Completed by Financial Institution (for application taken in person)

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?

NO  YES

Was the sex of the Borrower collected on the basis of visual observation or surname?

NO  YES

Was the race of the Borrower collected on the basis of visual observation or surname?

NO  YES

### The Demographic Information was provided through

- Face-to-Face Interview (Includes Electronic Media w/Video Component)       Telephone Interview       Fax or Mail       Email or Internet

Borrower Name: Shelby A Fields



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\* M C D M G R C I N F \*

Uniform Residential Loan Application

Freddie Mac Form 65 · Fannie Mae Form 1003

Revised 08/2017

WASHINGTON

**ADDENDUM TO RESIDENTIAL MORTGAGE LOAN APPLICATION**  
WA Stat. 26.60.010

Loan Number: 1000025349

Date: April 28, 2020

Borrower: Thomas M Fields

Property Address: 191616 E. Game Farm Rd., Kennewick, WA 99337

Lender: Gesa Credit Union  
51 Gage Blvd  
Richland, WA 99352

When a Borrower resides in a state that recognizes homestead and/or community property rights and, if applicable, any dower, curtesy, or other marital rights, or when the property is located in such a state, Lender may require such non-borrowing spouse, to sign the deed of trust, mortgage, or other security instrument that secures the loan, as well as other loan documents. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

Similarly, when a Borrower resides in a State that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships, or when the property is located in such a State, Lender may require such non-borrowing parties, as applicable, to sign the deed of trust, mortgage, or other security instrument that secures the loan, as well as other loan documents. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

I am Unmarried.

I am Married.

If Borrower is married, please provide the name(s) of any such non-borrowing spouse:

Name: \_\_\_\_\_

I am involved in a Civil Union, Domestic Partnership, or Registered Reciprocal Beneficiary Relationship.

If Borrower is involved in a civil union, domestic partnership, or registered reciprocal beneficiary relationship in any state, please provide the name(s) of any such non-borrowing party.

Name: \_\_\_\_\_

State: \_\_\_\_\_

**ACKNOWLEDGEMENT**

I have read the above document and acknowledge receiving a copy by signing below.

Borrower

4-28-2020

- Thomas M Fields

- Date -



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\* M C S T A T D I S C \*

WASHINGTON

**ADDENDUM TO RESIDENTIAL MORTGAGE LOAN APPLICATION**  
WA Stat. 26.60.010

Loan Number: 1000025349

Date: April 28, 2020

Borrower: **Shelby A Fields**

Property Address: **191616 E. Game Farm Rd., Kennewick, WA 99337**

Lender: **Gesa Credit Union**  
**51 Gage Blvd**  
**Richland, WA 99352**

When a Borrower resides in a state that recognizes homestead and/or community property rights and, if applicable, any dower, curtesy, or other marital rights, or when the property is located in such a state, Lender may require such non-borrowing spouse, to sign the deed of trust, mortgage, or other security instrument that secures the loan, as well as other loan documents. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

Similarly, when a Borrower resides in a State that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships, or when the property is located in such a State, Lender may require such non-borrowing parties, as applicable, to sign the deed of trust, mortgage, or other security instrument that secures the loan, as well as other loan documents. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

I am Unmarried.

I am Married.

If Borrower is married, please provide the name(s) of any such non-borrowing spouse:

Name: \_\_\_\_\_

I am involved in a Civil Union, Domestic Partnership, or Registered Reciprocal Beneficiary Relationship.

If Borrower is involved in a civil union, domestic partnership, or registered reciprocal beneficiary relationship in any state, please provide the name(s) of any such non-borrowing party.

Name: \_\_\_\_\_

State: \_\_\_\_\_

**ACKNOWLEDGEMENT**

I have read the above document and acknowledge receiving a copy by signing below.

Borrower Shelby A Fields 4/28/2020  
- Shelby A Fields Date



**IMPORTANT INFORMATION ABOUT YOUR PROPERTY INSPECTION WAIVER  
BORROWER ACKNOWLEDGEMENT**

Loan #: 1000025349

Borrower Name(s): Thomas Fields  
Shelby Fields

Property Address: 191616 E. Game Farm Rd, Kennewick, W 99337

Your property may be eligible for a Property Appraisal Waiver. Participation in this means that your lender may be able to waive the appraisal report as a condition for approving or granting your mortgage loan. You should not rely on such a decision as your support of the value of your property for any purpose. You may decide that you want an appraisal to protect your own interests in the transaction.

If your property meets the eligibility criteria and you chose to participate, your lender will not obtain an appraisal and therefore, a copy of an appraisal report will not be available to you. Although you will not be charged for an appraisal, you will be charged for this waiver. If you paid an application fee, which included the amount for the appraisal, and you chose the waiver, the difference between the cost of the waiver and the appraisal will be credited to you at closing.

If the waiver is used for a purchase transaction, your lender will accept the sales price as the value. If the waiver is used for a refinance transaction, the lender will use your estimate of value. In no event is your lender making any representation or warranty as to the value or condition of your property. If your property is eligible for the waiver, but you do not wish to exercise this option, your lender will require a property appraisal to support its extension of credit.

Choosing a property appraisal may lengthen the time it takes to complete the closing process of your loan. Criteria for determining eligibility for the waiver service are subject to change and/or cancellation without notice.

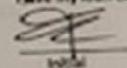
REFINANCE ONLY: Borrower is advised that by executing any of the below options, borrower is attesting to the subject property currently not being listed for sale in the past 12 months.

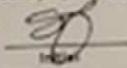
Check and complete one option below:

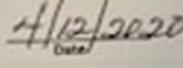
- The subject property IS NOT located in a PUD (Planned Urban Development) and is not subject to any mandatory dues or fees.  
 The subject property IS located in a PUD and the monthly dues are \$

BASED ON YOUR DECISION, PLEASE INITIAL THE APPLICATION BELOW:

Property Appraisal Waiver, I have read this Important Notice About Your Property Appraisal. I agree to close my loan close without a property appraisal.

  
Initial

  
Initial

  
4/12/2020  
Date

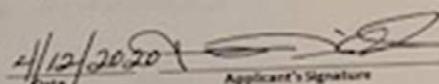
No Property Appraisal Waiver, I have read the Important Notice About Your Property Appraisal. I want my loan to close with a property appraisal. I agree to pay for the application appraisal of the property. I understand that my loan closing will be subject to (among other conditions) the appraisal being satisfactory to my lender.

Initial

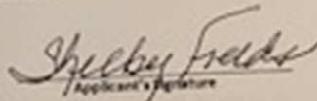
Initial

Date

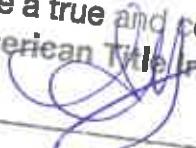
IMPORTANT: This is not an approval of your loan application nor a guarantee that you will qualify for this program. This is not a loan commitment. You will receive a separate commitment letter with any applicable information needed to complete the processing of your loan application.

  
4/12/2020  
Date

Applicant's Signature

  
Shelby Fields  
Applicant's Signature

After Recording Return To:  
**Gesa Credit Union**  
51 Gage Blvd  
Richland, WA 99352  
509-378-3100

I, the undersigned, hereby certify  
this to be a true and correct copy.  
**First American Title Insurance Co.**  
By: 

[Space Above This Line For Recording Data]

## DEED OF TRUST

Prepared By:  
**Jessie Stanley**  
**Gesa Credit Union**  
51 Gage Blvd  
Richland, WA 99352

MIN: 1007413-1000025349-7  
Loan #: 1000025349

Reference numbers of related documents:  
on page N/A of document

**Grantor(s):**

**Fields, Thomas M**  
**Fields, Shelby A**

**Grantee(s):**

**Gesa Credit Union**

**Trustee(s):**

**Trustee Services Inc., PO Box 2980, Silverdale, WA 98383**

**Legal Description:**

1. **Lot 3, Short Plat No. 2766 Abbreviated form (lot, block, plat name, section-township-range)**
2. **Additional legal description is on page 3 of document**

**Assessor's Property Tax Parcel Account Number(s): 119804012766003**



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## DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated April 28, 2020, together with all Riders to this document.
- (B) "Borrower" is Thomas M. Fields and Shelby A. Fields, husband and wife. Borrower is the trustor under this Security Instrument.
- (C) "Lender" is Gesa Credit Union. Lender is a State Chartered Credit Union organized and existing under the laws of THE STATE OF WASHINGTON. Lender's address is 51 Gage Blvd, Richland, WA 99352. Lender is the beneficiary under this Security Instrument.
- (D) "Trustee" is Trustee Services Inc., PO Box 2980, Silverdale, WA 98383.
- (E) "MERS" is Mortgage Electronic Registration Systems, Inc. Lender has appointed MERS as the nominee for Lender for this Loan, and attached a MERS Rider to this Security Instrument, to be executed by Borrower, which further describes the relationship between Lender and MERS, and which is incorporated into and amends and supplements this Security Instrument.
- (F) "Note" means the promissory note signed by Borrower and dated April 28, 2020. The Note states that Borrower owes Lender FOUR HUNDRED FORTY ONE THOUSAND AND NO/100 Dollars (U.S. \$441,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than May 01, 2050.
- (G) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
- (H) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
- (I) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider                         | <input type="checkbox"/> Second Home Rider                           |
| <input type="checkbox"/> Balloon Rider         | <input checked="" type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> VA Rider                                    |
| <input type="checkbox"/> 1-4 Family Rider      | <input type="checkbox"/> Biweekly Payment Rider                    | <input checked="" type="checkbox"/> Other(s) [specify]<br>MERS Rider |

(J) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(K) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(L) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(M) "Escrow Items" means those items that are described in Section 3.

(N) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or



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proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(O) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(P) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(Q) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(R) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

#### TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the COUNTY of Benton:

Lot 3, Short Plat No. 2766, according to the Survey thereof recorded under Auditor's File No. 2003-054797, records of Benton County, Washington.

which currently has the address of 191616 E. Game Farm Rd., Kennewick, Washington 99337 ("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

#### UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made



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in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

**2. Application of Payments or Proceeds.** Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

**3. Funds for Escrow Items.** Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive



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Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

**4. Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the



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Property is subject to a lien which can attain priority over this Security Instrument. Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

**5. Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by



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this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

**6. Occupancy.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

**7. Preservation, Maintenance and Protection of the Property; Inspections.** Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

**8. Borrower's Loan Application.** Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

**9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument.** If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and



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(c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

**10. Mortgage Insurance.** If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage



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Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has – If any – with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

**11. Assignment of Miscellaneous Proceeds; Forfeiture.** All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of



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action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

**12. Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

**13. Joint and Several Liability; Co-signers; Successors and Assigns Bound.** Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

**14. Loan Charges.** Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such



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refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

**15. Notices.** All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

**16. Governing Law; Severability; Rules of Construction.** This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

**17. Borrower's Copy.** Borrower shall be given one copy of the Note and of this Security Instrument.

**18. Transfer of the Property or a Beneficial Interest in Borrower.** As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

**19. Borrower's Right to Reinstate After Acceleration.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained



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in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

**20. Sale of Note; Change of Loan Servicer; Notice of Grievance.** The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

**21. Hazardous Substances.** As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.



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Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

**NON-UNIFORM COVENANTS.** Borrower and Lender further covenant and agree as follows:

**22. Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property at public auction at a date not less than 120 days in the future. The notice shall further inform Borrower of the right to reinstate after acceleration, the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale, and any other matters required to be included in the notice by Applicable Law. If the default is not cured on or before the date specified in the notice, Lender at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and/or any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall give written notice to Trustee of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee and Lender shall take such action regarding notice of sale and shall give such notices to Borrower and to other persons as Applicable Law may require. After the time required by Applicable Law and after publication of the notice of sale, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of the Property for a period or periods permitted by Applicable Law by public announcement at the time and place fixed in the notice of sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima



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facle evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it or to the clerk of the superior court of the county in which the sale took place.

23. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it. Such person or persons shall pay any recordation costs and the Trustee's fee for preparing the reconveyance.

24. Substitute Trustee. In accordance with Applicable Law, Lender may from time to time appoint a successor trustee to any Trustee appointed hereunder who has ceased to act. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by Applicable Law.

25. Use of Property. The Property is not used principally for agricultural purposes.

26. Attorneys' Fees. Lender shall be entitled to recover its reasonable attorneys' fees and costs in any action or proceeding to construe or enforce any term of this Security Instrument. The term "attorneys' fees," whenever used in this Security Instrument, shall include without limitation attorneys' fees incurred by Lender in any bankruptcy proceeding or on appeal.

**ORAL AGREEMENTS OR ORAL COMMITMENTS TO LOAN MONEY, EXTEND CREDIT, OR TO FORBEAR FROM ENFORCING REPAYMENT OF A DEBT ARE NOT ENFORCEABLE UNDER WASHINGTON LAW.**

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.



(Seal)

Borrower - Thomas M Fields



(Seal)

Borrower - Shelby A Fields



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[Space Below This Line For Acknowledgment]

State of Washington

County BENTON

This record was acknowledged before me on 4/28/2020

by THOMAS M. FIELDS & SHAY A. FIELDS

David A. Heppner

Signature of Notary Public

(Stamp)

NOTARY PUBLIC

Title of Office

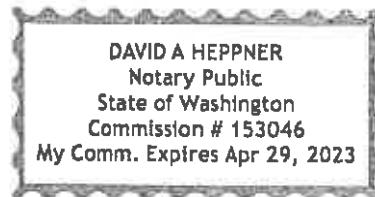
My commission expires: 4/29/23

Origination Company: Gesa Credit Union

NMLS ID: 402395

Originator: Thomas Bright

NMLS ID: 796740



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## **EXHIBIT A**

**Lot 3, Short Plat No. 2766, according to the Survey thereof recorded under Auditor's File No. 2003-054797, records of Benton County, Washington.**



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# TAX AND INSURANCE INFORMATION SHEET

Loan Number: 1000026349

Closing Date: April 28, 2020

Borrower(s): Thomas M Fields, Shelby A Fields

Property Address: 191616 E. Game Farm Rd., Kennewick, WA 99337

NEW CONSTRUCTION

EXISTING HOUSING

Escrow is not authorized  
to verify taxes and  
assessments. Please refer to  
your title commitment.

The following information is certified by: First American Title Kennewick  
Title/Escrow/Closing Attorney

Date Loan Closed: April 28, 2020

1. TITLE COMPANY NAME: First American Title Kennewick Attention: Address: 8108 W Grandridge Blvd #A Kennewick, WA 99336 Phone #: (509) 734-0771 Escrow #: 4381-3439377			
2. COUNTY TAXES: TENTON COUNTY TREASURER Address: PO BOX 630 Phone #: PROSSER, WA 99350 Parcel #: 119804012766003 How Paid: Annual <input checked="" type="checkbox"/> Semi-Annual <input type="checkbox"/> Quarterly <input type="checkbox"/> Amount Last Paid: Date Paid: Amount Next Due: Next Due Date: Date Taxes Delinquent:			
3. CITY TAXES: Address: Phone #: Parcel #: 119804012766003 How Paid: Annual <input checked="" type="checkbox"/> Semi-Annual <input type="checkbox"/> Quarterly <input type="checkbox"/> Amount Last Paid: Date Paid: Amount Next Due: Next Due Date: Date Taxes Delinquent:			
4. SCHOOL TAXES: Address: Phone #: Parcel #: 119804012766003 How Paid: Annual <input checked="" type="checkbox"/> Semi-Annual <input type="checkbox"/> Quarterly <input type="checkbox"/> Amount Last Paid: Date Paid: Amount Next Due: Next Due Date: Date Taxes Delinquent:			
5. OTHER: Address: Phone #: Parcel #: How Paid: Annual <input checked="" type="checkbox"/> Semi-Annual <input type="checkbox"/> Quarterly <input type="checkbox"/> Amount Last Paid: Date Paid: Amount Next Due: Next Due Date: Date Taxes Delinquent:			
6. FLOOD INSURANCE: Address: Phone #: Agent: Coverage Amount: Premium: Renewal Date: Policy No:			
7. HAZARD INSURANCE: Address: P.O. Box 2000, Bloomington, IL 61702-2100 Phone #: (509) 783-8588 Agent: Adam Hoover Coverage Amount: \$410,100.00 Premium: \$1,848.36 Renewal Date: Six Months from the date of the recording of this loan Policy No: A46K5094557			
8. WIND/STORM/HAIL INSURANCE: Address: Phone #: Agent: Coverage Amount: \$0.00 Premium: 0.00 Renewal Date: Policy No:			



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**W-9**

Form W-9  
(Rev. October 2018)  
Department of the Treasury  
Internal Revenue Service

# Request for Taxpayer Identification Number and Certification

► Go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9) for instructions and the latest information.

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

Print or type.  
See specific instructions on page 3.

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

**2 Business name/dissolved entity name, if different from above**

**3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes.**

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

Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ► \_\_\_\_\_

Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.

Other (see instructions) ► \_\_\_\_\_

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

Exempt payee code (if any) \_\_\_\_\_

Exemption from FATCA reporting code (if any) \_\_\_\_\_

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

**5 Address** (number, street, and apt. or suite no.) See instructions.  
191618 E. Garne Farm Rd.

Requester's name and address (optional)  
Gesa Credit Union

**6 City, state, and ZIP code**  
Kennewick, WA 99337

51 Gage Blvd  
Richland, WA 99352

**7 List account number(s) here (optional)**  
1000025349

## 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 instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

**Note:** If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number  
541-78-9791

or

Employer identification number

## 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 for Part II, later.

Sign      Signature of  
Here      U.S. person ►

Date ►

4-28-2020

## General Instructions

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

**Future developments.** For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9).

## 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*, later.

Cat. No. 10231X

Form W-9 (Rev. 10-2018)



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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*, later, 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 Pub. 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 24% 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 instructions for Part II 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*, later, and the separate instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships*, earlier.

## 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*, later, 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.



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**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 (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a 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. **Dissociated entity.** For U.S. federal tax purposes, an entity that is dissociated as an entity separate from its owner is treated as a "dissociated entity." See Regulations section 301.7701-2(c)(2)(ii). Enter the owner's name on line 1. The name of the entity entered on line 1 should never be a dissociated 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 dissociated 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 dissociated entity, enter the first owner that is not dissociated for federal tax purposes. Enter the dissociated entity's name on line 2, "Business name/dissociated entity name." If the owner of the dissociated 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 dissociated entity name, you may enter it on line 2.

### Line 3

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

IF the entity/person on line 1 is a(n) . . .	THEN check the box for . . .
• Corporation	Corporation
• Individual	Individual/sole proprietor or single-member LLC
• Sole proprietorship, or	
• Single-member limited liability company (LLC) owned by an individual and disregarded for U.S. federal tax purposes	
• LLC treated as a partnership for U.S. federal tax purposes,	Limited liability company and enter the appropriate tax classification. (P= Partnership; C=C corporation; or S=S corporation)
• LLC that has filed Form 8832 or 2553 to be taxed as a corporation, or	
• LLC that is disregarded as an entity separate from its owner but the owner is another LLC that is not disregarded for U.S. federal tax purposes.	
• Partnership	Partnership
• Trust/estate	Trust/estate

### Line 4, Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on 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. commonwealth 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 497



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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 8 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 <sup>1</sup>	Generally, exempt payees 1 through 5 <sup>2</sup>
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

- <sup>1</sup> See Form 1099-MISC, Miscellaneous Income, and its Instructions.  
<sup>2</sup> 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 684(a)
- J - A bank as defined in section 581
- K - A broker
- L - A trust exempt from tax under section 684 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. If this address differs from the one the requester already has on file, write NEW at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

#### 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.

If you are a single-member LLC that is disregarded as an entity separate from its owner, 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 What Name and Number To Give the Requester, later, 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](http://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](http://www.irs.gov/Businesses) and clicking on Employer Identification Number (EIN) under Starting a Business. Go to [www.irs.gov/Forms](http://www.irs.gov/Forms) to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to [www.irs.gov/OrderForms](http://www.irs.gov/OrderForms) to place an order and have Form W-7 and/or SS-4 mailed to you within 10 business days.

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 item 1, 4, or 5 below indicates 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.



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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), ABLE accounts (under section 529A), 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) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account <sup>1</sup>
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor <sup>2</sup>
5. a. The usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law	The grantor-trustee <sup>1</sup>
6. Sole proprietorship or disregarded entity owned by an individual	The actual owner <sup>1</sup>
7. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(i) (A))	The owner <sup>3</sup>
For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity <sup>4</sup>
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee

For this type of account	Give name and EIN of:
14. Account with Department of Agriculture in the name of a public entity (such as state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. 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

<sup>1</sup>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.

<sup>2</sup>Circle the minor's name and furnish the minor's SSN.

<sup>3</sup>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.

<sup>4</sup>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, earlier.

**Note:** The grantor also must provide a Form W-8 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 Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic 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.



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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](mailto: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 1-800-368-4484. You can forward suspicious emails to the Federal Trade Commission at [spam@uce.gov](mailto:spam@uce.gov) or report them at [www.ftc.gov/complaint](http://www.ftc.gov/complaint). You can contact the FTC at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see [www.IdentityTheft.gov](http://www.IdentityTheft.gov) and Pub. 5027.

Visit [www.irs.gov/identityTheft](http://www.irs.gov/identityTheft) 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 3408, 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.



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**Form W-9**(Rev. October 2018)  
Department of the Treasury  
Internal Revenue Service**Request for Taxpayer****Identification Number and Certification**► Go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9) for instructions and the latest information.Give Form to the  
requester. Do not  
send to the IRS.Print or type.  
**See specific instructions on page 3.**1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.  
**Shelby A Fields**

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

3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes.

 Individual/sole proprietor or  C Corporation  S Corporation  Partnership  Trust/estate

single-member LLC

 Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ►**Note:** Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. Other (see instructions) ►

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

Exempt payee code (if any) \_\_\_\_\_

Exemption from FATCA reporting  
code (if any) \_\_\_\_\_(Applies to accounts maintained outside the U.S.)5 Address (number, street, and apt. or suite no.) See instructions.  
**191618 E. Game Farm Rd.**Requester's name and address (optional)  
**Gesa Credit Union**6 City, state, and ZIP code  
**Kennewick, WA 99337****51 Gage Blvd**  
**Richland, WA 99352**7 List account number(s) here (optional)  
**1000026349****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 instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

**Note:** If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

**Social security number**  
**544-98-8607**

or

**Employer identification number****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 for Part II, later.

**Sign  
Here****Signature of  
U.S. person** ►*Shelby A. Fields***Date** ►*4/28/2020***General Instructions**

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

**Future developments.** For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9).

**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*, later.

Cat. No. 10231X

Form W-9 (Rev. 10-2018)



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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*, later, 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 Pub. 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 24% 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 Instructions for Part II 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*, later, and the separate instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships*, earlier.

## 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*, later, 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-8 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.



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**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 (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a 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. **Deregarded 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)(ii). 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 on line 3 for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3.

IF the entity/person on line 1 is a(n) . . .	THEN check the box for . . .
• Corporation	Corporation
• Individual	Individual/sole proprietor or single-member LLC
• Sole proprietorship, or	
• Single-member limited liability company (LLC) owned by an individual and disregarded for U.S. federal tax purposes.	Limited liability company and enter the appropriate tax classification. (P= Partnership; C=C corporation; or S=S corporation)
• LLC treated as a partnership for U.S. federal tax purposes,	
• LLC that has filed Form 8832 or 2563 to be taxed as a corporation, or	
• LLC that is disregarded as an entity separate from its owner but the owner is another LLC that is not disregarded for U.S. federal tax purposes.	
• Partnership	Partnership
• Trust/estate	Trust/estate

### Line 4, Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on 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. commonwealth 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 497



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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 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 \$6,000 <sup>1</sup>	Generally, exempt payees 1 through 5 <sup>2</sup>
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

- <sup>1</sup> See Form 1099-MISC, Miscellaneous Income, and Its Instructions.  
<sup>2</sup> 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 684 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. If this address differs from the one the requester already has on file, write "NEW" at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

#### 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.

If you are a single-member LLC that is disregarded as an entity separate from its owner, 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 *What Name and Number To Give the Requester*, later, 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](http://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](http://www.irs.gov/Businesses) and clicking on Employer Identification Number (EIN) under Starting a Business. Go to [www.irs.gov/Forms](http://www.irs.gov/Forms) to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to [www.irs.gov/OrderForms](http://www.irs.gov/OrderForms) to place an order and have Form W-7 and/or SS-4 mailed to you within 10 business days.

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 item 1, 4, or 5 below indicates 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.



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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), ABLE accounts (under section 529A), 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) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account <sup>1</sup>
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor <sup>2</sup>
5. a. The usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law	The grantor-trustee <sup>1</sup>
6. Sole proprietorship or disregarded entity owned by an individual	The actual owner <sup>1</sup>
7. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(i) (A))	The owner <sup>3</sup>
8. Disregarded entity not owned by an individual	The grantor <sup>4</sup>
9. A valid trust, estate, or pension trust	
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	
11. Association, club, religious, charitable, educational, or other tax-exempt organization	
12. Partnership or multi-member LLC	
13. A broker or registered nominee	

For this type of account	Give name and EIN of:
14. Account with Department of Agriculture in the name of a public entity (such as state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. 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

<sup>1</sup> 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.

<sup>2</sup> Circle the minor's name and furnish the minor's SSN.

<sup>3</sup> 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.

<sup>4</sup> 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*, earlier.

\*Note: The 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 Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic 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.



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The IRS does not initiate contacts with taxpayers via email. 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](mailto: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 1-800-368-4484. You can forward suspicious emails to the Federal Trade Commission at [spam@uce.gov](mailto:spam@uce.gov) or report them at [www.ftc.gov/complaint](http://www.ftc.gov/complaint). You can contact the FTC at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see [www.identityTheft.gov](http://www.identityTheft.gov) and Pub. 5027.

Visit [www.irs.gov/identityTheft](http://www.irs.gov/identityTheft) 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.



# Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

## Closing Information

**Date Issued** 04/25/2020  
**Closing Date** 04/28/2020  
**Disbursement Date** 05/04/2020  
**Settlement Agent** First American Title  
 Kennewick  
**File #** 4381-3439377  
**Property** 191616 E. Game Farm Rd.  
 Kennewick, WA 99337  
**Estimated Prop. Value** \$600,000.00

## Transaction Information

**Borrower** Thomas M Fields, Shelby A Fields  
 191616 E. Game Farm Rd.  
 Kennewick, WA 99337  
**Lender** Gesa Credit Union

## Loan Information

**Loan Term** 30 years  
**Purpose** Refinance  
**Product** Fixed Rate  
**Loan Type**  Conventional  FHA  
 VA   
**Loan ID #** 1000025349  
**MIC #**

## Loan Terms

Can this amount increase after closing?

<b>Loan Amount</b>	\$441,000	NO
<b>Interest Rate</b>	3.375%	NO
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,949.64	NO
<b>Prepayment Penalty</b>		NO
<b>Balloon Payment</b>		NO

## Projected Payments

Payment Calculation	Years 1-30	
<b>Principal &amp; Interest</b>	\$1,949.64	
<b>Mortgage Insurance</b>	+ 0	
<b>Estimated Escrow</b> <i>Amount can increase over time</i>	+ 756.74	
<b>Estimated Total Monthly Payment</b>	<b>\$2,706.38</b>	
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount can increase over time</i> See page 4 for details	\$756.74 a month	<b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes YES <input checked="" type="checkbox"/> Homeowner's Insurance YES <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>

## Costs at Closing

<b>Closing Costs</b>	\$11,099.15	Includes \$7,482.46 in Loan Costs + \$3,616.69 in Other Costs - \$0 in Lender Credits. See page 2 for details.
<b>Cash to Close</b>	\$160.55	Includes Closing Costs. See Calculating Cash to Close on page 3 for details. <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower



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CLOSING DISCLOSURE PAGE 1 OF 5 | Loan ID # 1000025349

## Closing Cost Details

Loan Costs:	Borrower-Paid At Closing	Borrower-Paid Before Closing	Paid by Others
A. Origination Charges	\$6,202.50		
01 0.25% of Loan Amount (Points)	\$1,102.50		
02 Lender Fee	\$680.00		
03 Origination Fee	\$4,410.00		
04			
05			
06			
07			
B. Services Borrower Did Not Shop For	\$144.00		
01 Credit Report Fee to Factual Data	\$74.00		
02 Flood Cert Fee to FZDS	\$9.00		
03 Tax Service Fee to CoreLogic	\$81.00		
04			
05			
06			
07			
C. Services Borrower Did Shop For	\$1,135.86		
01 Title - Landers Title Insurance (Ref) to First American Title Kennewick	\$701.56		
02 Title- Settlement Fee to First American Title Kennewick	\$434.40		
03			
04			
05			
06			
D. TOTAL LOAN COSTS (Borrower-Paid)	\$7,482.46		
Loan Costs Subtotals (A + B + C)	\$7,482.46		
Other Costs:			
E. Taxes and Other Government Fees	\$133.50		
01 Recording Fees Deed: Mortgage:	\$133.50		
02			
03			
04			
05			
F. Prepads	\$1,969.71		
01 Homeowner's Insurance Premium ( mo.)			
02 Mortgage Insurance Premium ( mo.)			
03 Repaid Interest (\$41.34 per day from 05/04/2020 to 05/01/2020)	-\$124.02		
04 Property Taxes ( mo.)			
05 Homeowners Insurance Premium (12 mo.) to Country Insurance & (1st Year)	\$1,848.33		
06 Irrigation Due At Closing ( mo.) to Kennewick Irrigation	\$245.40		
07			
08			
09			
10			
G. Initial Escrow Payment at Closing	\$1,513.48		
01 Homeowner's Insurance \$154.03 per month for 2 mo.	\$308.06		
02 Mortgage Insurance per month for mo.			
03 Property Taxes \$581.81 per month for 3 mo.	\$1,685.43		
04 Irrigation Assessment \$40.90 per month for 3 mo.	\$122.70		
05			
06			
07			
08			
09 Aggregate Adjustment	-\$602.71		
H. Other			
01			
02			
03			
04			
I. TOTAL OTHER COSTS (Borrower-Paid)	\$3,616.69		
Other Costs Subtotals (E + F + G + H)	\$3,616.69		
J. TOTAL CLOSING COSTS (Borrower-Paid)	\$11,098.15		
Closing Costs Subtotals (D + I)	\$11,098.15		
Lender Credits			



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\* M C T R I P C D \*  
CLOSING DISCLOSURE PAGE 2 OF 5 • | Loan ID # 1000025349

## Payoffs and Payments

Use this table to see a summary of your payoffs and payments to others from your loan amount.

TO	AMOUNT
01 GESA CU to pay off mortgage loan	\$430,061.40
02	
03	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
<b>K. TOTAL PAYOFFS AND PAYMENTS</b>	<b>\$430,061.40</b>

## Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?	
Loan Amount	\$441,000	\$441,000.00	NO	
Total Closing Costs (J)	-\$14,362	-\$11,099.15	YES	See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	\$0	\$0	NO	
Total Payoffs and Payments (K)	-\$429,484	-\$430,061.40	YES	*See Payoffs and Payments (K)
Cash to Close	\$2,846 <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$160.55 <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower		Closing Costs Financed (Paid from your Loan Amount) \$10,938.60



## Additional Information About This Loan

### Loan Disclosures

#### Assumption

- If you sell or transfer this property to another person, your lender  will allow, under certain conditions, this person to assume this loan on the original terms.  
 will not allow assumption of this loan on the original terms.

#### Demand Feature

##### Your loan

- has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.  
 does not have a demand feature.

#### Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the monthly principal and interest payment.

#### Negative Amortization (Increase in Loan Amount)

##### Under your loan terms, you

- are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.  
 may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.  
 do not have a negative amortization feature.

#### Partial Payments

##### Your lender

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.  
 may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.  
 does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

#### Security Interest

You are granting a security interest in  
**191616 E. Game Farm Rd.**

**Kennewick, WA 99337**

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

#### Escrow Account

##### For now, your loan

- will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

#### Escrow

Escrowed Property Costs over Year 1	\$9,080.88	Estimated total amount over year 1 for your escrowed property costs: See attached page for additional information.
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs:  You may have other property costs.
Initial Escrow Payment	\$1,513.48	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$756.74	The amount included in your total monthly payment.

- will not have an escrow account because  you declined it  your lender does not offer one. You must pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

#### No Escrow

Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

#### In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.



**Loan Calculations**

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$709,231.49
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$267,455.93
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$434,417.12
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	3.497%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	59.127%

**Other Disclosures****Appraisal**

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

**Contract Details**

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

**Liability after Foreclosure**

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

state law does not protect you from liability for the unpaid balance.

**Refinance**

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

**Tax Deductions**

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

**Questions?** If you have questions about the loan terms and costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

**Contact Information**

	Lender	Mortgage Broker	Settlement Agent
Name	Gesa Credit Union		First American Title Kennewick
Address	51 Gage Blvd Richland, WA 99352		8109 W Grandridge Blvd #A Kennewick, WA 99336
NMLS ID	402395		
WA License ID	601790657		600213895
Contact	Thomas Bright		Angela Herman
Contact NMLS ID	796740		
Contact WA License ID	601790657		11082
Email	tbright@gesa.com		anherman@firstam.com
Phone	(509) 316-4914		(509) 734-0771

**Confirm Receipt**

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

4/20/2020  
Date

Thomas M Fields



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\* M C T R I D C P \*  
CLOSING DISCLOSURE PAGE 5 OF 6 | Loan ID # 1000025349

## Addendum to Closing Disclosure *This is a continuation of your statement of final loan terms and closing costs.*

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<b>Escrow</b>	
Escrowed Property Costs over Year 1	\$9,080.88

Estimated total amount over year 1  
for your escrowed property costs:  
*Hazard Insurance Premium  
(Monthly), Irrigation  
Assessment, Property Taxes (Monthly)*



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\* M C T R I D C D \*

| Loan ID # 1000025349

# Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

## Closing Information

**Date Issued** 04/25/2020  
**Closing Date** 04/28/2020  
**Disbursement Date** 05/04/2020  
**Settlement Agent** First American Title  
 Kennewick  
**File #** 4381-3439377  
**Property** 191616 E. Game Farm Rd.  
 Kennewick, WA 99337  
**Estimated Prop. Value** \$600,000.00

## Transaction Information

**Borrower** Thomas M Fields, Shelby A Fields  
 191616 E. Game Farm Rd.  
 Kennewick, WA 99337  
**Lender** Gesa Credit Union

## Loan Information

**Loan Term** 30 years  
**Purpose** Refinance  
**Product** Fixed Rate  
**Loan Type**  Conventional  FHA  
 VA   
**Loan ID #** 1000025349  
**MIC #**

## Loan Terms

Can this amount increase after closing?

<b>Loan Amount</b>	\$441,000	NO
<b>Interest Rate</b>	3.375%	NO
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,949.64	NO
<b>Prepayment Penalty</b>		Does the loan have these features?
<b>Balloon Payment</b>		NO

## Projected Payments

<b>Payment Calculation</b>	Years 1-30		
<b>Principal &amp; Interest</b>	\$1,949.64		
<b>Mortgage Insurance</b>	+ 0		
<b>Estimated Escrow</b> <i>Amount can increase over time</i>	+ 756.74		
<b>Estimated Total Monthly Payment</b>	<b>\$2,706.38</b>		
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount can increase over time</i> See page 4 for details	<b>\$756.74</b> a month	<b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes YES <input checked="" type="checkbox"/> Homeowner's Insurance YES <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	<b>In escrow?</b>

## Costs at Closing

<b>Closing Costs</b>	\$11,099.15	Includes \$7,482.46 in Loan Costs + \$3,616.69 in Other Costs - \$0 in Lender Credits. See page 2 for details.
<b>Cash to Close</b>	\$160.55	Includes Closing Costs. See Calculating Cash to Close on page 3 for details. <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower



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CLOSING DISCLOSURE PAGE 1 OF 5 | Loan ID # 1000025349

## Closing Cost Details

Loan Costs	Borrower-Paid At Closing	Borrower-Paid Before Closing	Paid by Others
<b>A. Origination Charges</b>			
01 0.25% of Loan Amount (Points)	\$6,202.50		
02 Lender Fee	\$1,102.50		
03 Origination Fee	\$890.00		
04	\$4,410.00		
05			
06			
07			
<b>B. Services Borrower Did Not Shop For</b>		\$144.00	
01 Credit Report Fee to Factual Data	\$74.00		
02 Flood Cert Fee to FZDS	\$9.00		
03 Tax Service Fee to CoreLogic	\$61.00		
04			
05			
06			
07			
<b>C. Services Borrower Did Shop For</b>		\$1,135.96	
01 Title - Lenders Title Insurance (Ref) to First American Title Kennewick	\$701.56		
02 Title- Settlement Fee to First American Title Kennewick	\$434.40		
03			
04			
05			
06			
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>		\$7,482.46	
<b>Loan Costs Subtotals (A + B + C)</b>		<b>\$7,482.46</b>	
<b>E. Other Costs</b>			
<b>F. Taxes and Other Government Fees</b>		\$133.50	
01 Recording Fees Deed: Mortgage:	\$133.50		
02			
03			
04			
05			
<b>F. Prepads</b>		\$1,969.71	
01 Homeowner's Insurance Premium ( mo.)			
02 Mortgage Insurance Premium ( mo.)			
03 Prepaid Interest (\$41.34 per day from 05/04/2020 to 05/01/2020)		-\$124.02	
04 Property Taxes ( mo.)			
05 Homeowners Insurance Premium ( 12 mo.) to Country Insurance & (1st Year)		\$1,848.33	
06 Irrigation Due At Closing ( mo.) to Kennewick Irrigation		\$245.40	
07			
08			
09			
10			
<b>G. Initial Escrow Payment at Closing</b>		\$1,513.48	
01 Homeowner's Insurance \$154.03 per month for 2 mo.		\$308.06	
02 Mortgage Insurance per month for mo.			
03 Property Taxes \$601.81 per month for 3 mo.		\$1,685.43	
04 Irrigation Assessment \$40.80 per month for 3 mo.		\$122.70	
05			
06			
07			
08			
<b>H. Aggregate Adjustment</b>		-\$602.71	
<b>I. Other</b>			
01			
02			
03			
04			
<b>J. TOTAL OTHER COSTS (Borrower-Paid)</b>		\$3,616.59	
<b>Other Costs Subtotals (E + F + G + H)</b>		<b>\$3,616.59</b>	
<b>K. TOTAL CLOSING COSTS (Borrower-Paid)</b>		<b>\$11,099.15</b>	
<b>Closing Costs Subtotals (D + I)</b>		<b>\$11,099.15</b>	
Lender Credits			



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CLOSING DISCLOSURE PAGE 2 OF 6 | Loan ID # 1000028340

## Payoffs and Payments

Use this table to see a summary of your payoffs and payments to others from your loan amount.

TO	AMOUNT
01 GESA CU to pay off mortgage loan	\$430,061.40
02	
03	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
<b>K. TOTAL PAYOFFS AND PAYMENTS</b>	<b>\$430,061.40</b>

## Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	New	Did this change?
Loan Amount	\$441,000	\$441,000.00	NO
Total Closing Costs (J)	-\$14,362	-\$11,099.15	YES See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	\$0	\$0	NO
Total Payoffs and Payments (K)	-\$429,484	-\$430,061.40	YES See Payoffs and Payments (K)
Cash to Close	\$2,846 <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$160.55 <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	Closing Costs Financed (Paid from your Loan Amount) \$10,938.60



## Additional Information About This Loan

### Loan Disclosures

#### Assumption

- If you sell or transfer this property to another person, your lender  will allow, under certain conditions, this person to assume this loan on the original terms.  
 will not allow assumption of this loan on the original terms.

#### Demand Feature

##### Your loan

- has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.  
 does not have a demand feature.

#### Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the monthly principal and interest payment.

#### Negative Amortization (Increase In Loan Amount)

##### Under your loan terms, you

- are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.  
 may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.  
 do not have a negative amortization feature.

#### Partial Payments

##### Your lender

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.  
 may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.  
 does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

#### Security Interest

You are granting a security interest in

191616 E. Game Farm Rd.

Kennewick, WA 99337

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

#### Escrow Account

##### For now, your loan

- will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1	\$9,080.88	Estimated total amount over year 1 for your escrowed property costs: See attached page for additional information.
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs:  You may have other property costs.
Initial Escrow Payment	\$1,513.48	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$756.74	The amount included in your total monthly payment.

- will not have an escrow account because  you declined it  your lender does not offer one. You must pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

#### No Escrow

##### Estimated

##### Property Costs over Year 1

##### Escrow Waiver Fee

##### Estimated total amount over year 1.

You must pay these costs directly, possibly in one or two large payments a year.

#### In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.



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\* M C T R I D C D \*  
CLOSING DISCLOSURE PAGE 4 OF 5 | Loan ID # 1000028349

**Loan Calculations**

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$709,231.49
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$267,455.93
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$434,417.12
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	3.497%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	59.127%

**Other Disclosures****Appraisal**

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

**Contract Details**

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

**Liability after Foreclosure**

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

state law does not protect you from liability for the unpaid balance.

**Refinance**

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

**Tax Deductions**

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

**Questions?** If you have questions about the loan terms and costs on this form, use the contact information below.  
To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

**Contact Information**

	Lender	Mortgage Broker	Settlement Agent
Name	Gesa Credit Union		First American Title Kennewick
Address	51 Gage Blvd Richland, WA 99352		8109 W Grandridge Blvd #A Kennewick, WA 99336
NMLS ID	402395		
WA License ID	601790657		600213895
Contact	Thomas Bright		Angela Herman
Contact NMLS ID	795740		
Contact WA License ID	601790657		11082
Email	<a href="mailto:tbright@gesa.com">tbright@gesa.com</a>		<a href="mailto:anherman@firstrm.com">anherman@firstrm.com</a>
Phone	(509) 316-4914		(509) 734-0771

**Confirm Receipt**

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Shelby A. Greeder 4/28/2020  
Shelby A Fields Date



## Addendum to Closing Disclosure *This is a continuation of your statement of final loan terms and closing costs.*

---

Escrow		Estimated total amount over year 1 for your escrowed property costs: <i>Hazard Insurance Premium (Monthly), Irrigation Assessment, Property Taxes (Monthly)</i>
Escrowed Property Costs over Year 1	\$9,080.88	



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## Itemization of CD Fees

Loan Number: 1000025349

Date: April 28, 2020

Borrower(s): Thomas M Fields, Shelby A Fields

Property Address: 191616 E. Game Farm Rd., Kennewick, WA 99337

Originator: Gesa Credit Union

### *Disclosure of Costs Paid by Lender/Seller/Borrower/Other/POC/Cure*

Section Type and Fee Name	Payer	Rsp Party	Total Fee	Paid by Lender	Paid by Seller	Paid by Borrower	Paid by Other	POC Amount	POC Paid By	PPC	Cure Amount*
A 0.25% of Loan Amount (Points)	Gesa Credit Union	Borrower	\$1,102.50	\$0.00	\$0.00	\$1,102.50	\$0.00	\$0.00	Borrower	Yes	\$0.00
A Lender Fee	Gesa Credit Union	Borrower	\$690.00	\$0.00	\$0.00	\$690.00	\$0.00	\$0.00	Borrower	Yes	\$0.00
A Origination Fee	Gesa Credit Union	Borrower	\$4,410.00	\$0.00	\$0.00	\$4,410.00	\$0.00	\$0.00	Borrower	Yes	\$0.00
B Credit Report Fee	Factual Data	Borrower	\$74.00	\$0.00	\$0.00	\$74.00	\$0.00	\$0.00	Borrower	No	\$0.00
B Flood Cert Fee	FZDS	Borrower	\$9.00	\$0.00	\$0.00	\$9.00	\$0.00	\$0.00	Borrower	Yes	\$0.00
B Tax Service Fee	CoreLogic	Borrower	\$61.00	\$0.00	\$0.00	\$61.00	\$0.00	\$0.00	Borrower	Yes	\$0.00
C Title - Lenders Title Insurance (Refi)	First American Title Kennewick	Borrower	\$701.56	\$0.00	\$0.00	\$701.56	\$0.00	\$0.00	Borrower	No	\$0.00
C Title- Settlement Fee	First American Title Kennewick	Borrower	\$434.40	\$0.00	\$0.00	\$434.40	\$0.00	\$0.00	Borrower	Yes	\$0.00
E Recording Fee		Borrower	\$133.50	\$0.00	\$0.00	\$133.50	\$0.00	\$0.00	Borrower	No	\$0.00
F Homeowners Insurance Premium (1st Year)	Country Insurance & Financial Services	Borrower	\$1,848.33	\$0.00	\$0.00	\$1,848.33	\$0.00	\$0.00	Borrower	No	\$0.00
F Prepaid Interest		Borrower	-\$124.02	\$0.00	\$0.00	-\$124.02	\$0.00	\$0.00	Borrower	Yes	\$0.00
F Irrigation Due At Closing	Kennewick Irrigation District	Borrower	\$245.40	\$0.00	\$0.00	\$245.40	\$0.00	\$0.00	Borrower	No	\$0.00
G Aggregate Adjustment		Borrower	-\$602.71	\$0.00	\$0.00	-\$602.71	\$0.00	\$0.00	Borrower	No	\$0.00
G Homeowner's Insurance		Borrower	\$308.06	\$0.00	\$0.00	\$308.06	\$0.00	\$0.00	Borrower	No	\$0.00
G Irrigation Assessment		Borrower	\$122.70	\$0.00	\$0.00	\$122.70	\$0.00	\$0.00	Borrower	No	\$0.00
G Property Taxes		Borrower	\$1,685.43	\$0.00	\$0.00	\$1,685.43	\$0.00	\$0.00	Borrower	No	\$0.00
<b>TOTALS</b>			<b>\$11,099.15</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$11,099.15</b>	<b>\$0.00</b>	<b>\$0.00</b>			<b>\$0.00</b>

\* Cure Amounts included only represent those cures paid from closing funds. Cures made through principal reduction are disclosed on the Tolerance Comparison.

### *Disclosure of Lump Sum Credits (Not Included In Above Table)*

<u>Credit Description</u>	<u>Credit Amount</u>
Seller Credit	\$0.00
Lender Credit	\$0.00

### *Total of Credits (Lump Sum and Itemized Credits)*

<u>Credit Description</u>	<u>Credit Amount</u>
Seller Credit	\$0.00
Lender Credit	\$0.00

### *Summary of TRID Cures*

<u>Cure Category</u>	<u>Cure Amount</u>
Origination Charges/Transfer Taxes/0% Tolerance	\$0.00
10% Tolerance	\$0.00



The credit report fee, property appraisal fee, and all other third-party fees are non-refundable except that amounts collected in excess of the actual cost of such services will be refunded. If the credit report, property appraisal, or any other third-party service has not been performed, the fee for such service will be refunded in full.



Borrower - Thomas M Fields

4-28-2020 Shelby A. Fields 4/28/2020

Date

Borrower - Shelby A Fields

Date



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## INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Loan Number: 1000025349

April 28, 2020

Borrower(s): Thomas M Fields, Shelby A Fields

Property Address: 191616 E. Game Farm Rd., Kennewick, WA 99337

Lender: Gesa Credit Union  
51 Gage Blvd  
Richland, WA 99352  
(509) 378-3100

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

Initial Balance: \$1,513.48

Month	Payments To Escrow Account	Payments From Escrow Account	Description	Escrow Account Balance
June	756.74			2,270.22
July	756.74			3,026.96
August	756.74			3,783.70
September	756.74			4,540.44
October	756.74	3,370.86 245.40	County Tax Assessment	1,680.92
November	756.74			2,437.66
December	756.74			3,194.40
January	756.74			3,951.14
February	756.74			4,707.88
March	756.74			5,464.62
April	756.74	3,370.86 245.40	County Tax Assessment	2,805.10
May	756.74	1,848.36	Hazard Insurance	1,513.48

(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 \$1,513.48

YOUR MONTHLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE \$2,706.38 OF WHICH \$1,949.64 IS FOR PRINCIPAL AND INTEREST AND \$756.74 WILL GO INTO YOUR ESCROW ACCOUNT.

  
Borrower - Thomas M Fields

4-28-2020

Date

  
Borrower - Shelby A Fields

4-28-2020

Date



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\* M C E S C R W S T M \*

## PAYMENT LETTER

Loan Number: 1000026348

Date: April 28, 2020

Borrower(s): Thomas M Fields, Shelby A Fields

Property Address: 191816 E. Game Farm Rd., Kennewick, WA 99337

Lender: Gesa Credit Union  
61 Gage Blvd  
Richland, WA 99352

The monthly payments on the above referenced loan are to begin on June 1, 2020. Your monthly payment will consist of the following:

Principal & Interest	\$1,949.84
Homeowner's Insurance	\$184.03
Mortgage Insurance	\$0.00
Property Taxes	\$561.81
Irrigation Assessment	40.00
TOTAL PAYMENT DUE	\$2,706.98

PLEASE BE ADVISED, AS A REGULAR PRACTICE, LOANS ARE SOLD IN THE SECONDARY MARKET. THIS IS NO REFLECTION ON YOU OR YOUR PROPERTY AND HAS NO EFFECT ON YOUR MORTGAGE PAYMENTS. WHEN YOUR LOAN IS SOLD, THE SERVICING OF YOUR LOAN WILL BE TRANSFERRED AND THE NEW SERVICER WILL NOTIFY YOU AS TO WHERE FUTURE PAYMENTS ARE TO BE SENT. IF YOUR LOAN IS SOLD PRIOR TO THE DUE DATE OF YOUR FIRST PAYMENT, YOU MAY BE NOTIFIED BY GEZA CREDIT UNION TO SEND YOUR FIRST AND SUBSEQUENT PAYMENTS TO YOUR NEW SERVICER.

### \*\*HOA FEES\*\*

If applicable, the undersigned understands that any maintenance fee due in connection with the above property will not be collected in the escrow/reserve account. That fee will be billed to the undersigned and paid by the undersigned directly to the maintenance association.

Should you have further questions, please call Gesa Credit Union at (509) 378-3100. We thank you for your cooperation.

I/We have read the above document and acknowledge receiving a copy by signing below.

*Thomas M Fields 4-28-2020*      *Shelby A. Fields 4/28/2020*

Borrower - Thomas M Fields

Date

Borrower - Shelby A Fields

Date





James T Durett,  
Kristine M Arthur-Durett  
2441 Catalina Court  
Richland, WA 99354

RE:      Old Loan Number: 1000025787  
          New Loan Number: 1464483757

#### NOTICE OF SERVICING TRANSFER

Dear Mortgagor(s):

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you, is being transferred from Gesa Credit Union ("Present Servicer") to Dovenmuehle Mortgage, Inc. ("New Servicer"), who will subservice your loan under a contractual agreement with Gesa Credit Union, effective June 01, 2020.

The transfer of the servicing of the mortgage loan will not change anything else about your loan.

Except in limited circumstances, the law requires that your Present Servicer send you this notice at least 15 days before the effective date of the transfer, or at closing. Your New Servicer must also send you this notice no later than 15 days after the effective date, or at closing. In this case, all necessary information is combined in this one notice.

If you have any questions for either Present Servicer or New Servicer about your mortgage loan or this transfer, please contact them using the information below:

Present Servicer:

Gesa Credit Union  
Member Service Department  
1-888-946-4372  
P.O. Box 1100  
Richland, WA 99352

New Servicer:

Gesa Credit Union (by Dovenmuehle Mortgage, Inc.)  
Member Service Department  
1-877-636-4010  
1 Corporate Drive, Suite 360  
Lake Zurich, IL 60047-8945

**Send all payments due on or after April 28, 2020 to New Servicer at the Payment Address set forth below.**

Please use the enclosed temporary coupon to make your next payment

The Business Address for New Servicer is: 1 Corporate Drive, Suite 360  
Lake Zurich, IL 60047-8945

The Payment Address for New Servicer is: P.O. Box 660592  
Dallas, TX 75266-05925



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If you are currently using an online service or 3rd party bill service to pay your mortgage payment, the payee information and the loan number will need to be changed to the payment address and new loan number provided within this letter.

If you are currently paying accident and health, disability, life or any other type of optional insurance with your mortgage payment, this service will continue without interruption.

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by Present Servicer on or before its due date may not be treated by New Servicer as late, and a late fee may not be imposed on you.

At year-end, you will receive a statement of account activity from New Servicer. Please use this statement when filing your tax return for the applicable year.



Randy Wacker  
VP of Mortgage Lending  
Gesa Credit Union



Bernadette McDonnell  
Vice President  
Dovenmuehle Mortgage, Inc.

**Please use the temporary coupon to make your next payment.**

---

James T Durett,  
Kristine M Arthur-Durett  
2441 Catalina Court  
Richland, WA 99354

**TEMPORARY COUPON**

New Loan Number:1464483757

Payment Amount: \$1,207.52

Gesa Credit Union  
P.O. Box 660592  
Dallas, TX 75266-05925

Late Charges	\$
Additional Principal	\$
Amount of Check	\$



**Re: Procedure for Submitting Written Notices of Error and Written Requests for Information**

Dear Mortgagor(s):

The federal Real Estate Settlement Procedures Act ("RESPA") (12 U.S.C. 2605), provides you with certain rights related to resolving errors and requesting information about your mortgage loan account. If you send a "Qualified Written Request," "Notice of Error" or "Request for Information" to your servicer, your servicer must provide you with a written acknowledgement within 5 days of receipt of your request.

For purposes of this procedure for submitting written Notices of Error, Requests for Information and Qualified Written Requests, a "day" means a calendar day excluding legal public holidays, Saturdays and Sundays.

A "Notice of Error" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which asserts an error and that includes your name, information that enables the servicer to identify your mortgage loan account, and the error you believe has occurred. A Qualified Written Request that asserts an error related to the servicing of a mortgage loan account is considered a Notice of Error.

A "Request for Information" is any written request for information from you, other than notice on a payment coupon or other payment medium supplied by the servicer, that includes your name along with information that enables the servicer to identify your mortgage loan account and states the information you are requesting with respect to your mortgage loan account. A Qualified Written Request that requests information relating to the servicing of a mortgage loan is considered a Request for Information.

A "Qualified Written Request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request.

While some types of requests have shorter time periods for response [e.g. 10 days for requests for owner/assignee contact information; 7 days for errors relating to the failure to provide an accurate payoff balance within the required time period; or the earlier of the foreclosure sale date or 30 days from receipt of an error related to the servicer improperly making the first required notice or filing in the foreclosure process or scheduling a foreclosure sale, if the servicer receives the letter more than 7 days before the sale], generally, your servicer has a period of 30 days from receipt of your Notice of Error or Request for Information to provide you with a written response. For most Notices of Error or Requests for Information that it receives, the servicer may utilize an additional 15-day extension for its response. In all cases, before the end of the initial 30-day period, the servicer will provide you with written notice of any 15-day extension as well as its reasons for the extension.

The written response will provide notification that:

- For Notices of Error: The error you identified has been corrected; the effective date of the correction; and contact information, including a phone number, for further assistance; or upon reasonable investigation, the servicer has determined no error occurred; a statement of its reasons for reaching this conclusion and your right to request the document relied upon by the servicer in reaching its conclusion; and contact information, including a phone number, for further assistance.
- For Requests for Information: The requested information is attached; or upon reasonable investigation, the servicer has determined that the requested information is not available, a statement of its reasons for this conclusion, and contact information, including a phone number, for further assistance.

For the 60-day period following receipt of your correspondence, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such Notice of Error. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

From time to time during the servicing of your loan, you may receive billing statements and other correspondence from the servicer which advises you that questions or inquiries may be directed to various departments including, but not limited to, Customer Service or Collections. However, please note that in order to receive the rights and protections afforded to you by RESPA for Notices of Error and Requests for Information, as outlined in this letter, you must send your written correspondence only to the following address, Including the specific Attention line noted:

**Gesa Credit Union  
Attention: NOE1290  
1 Corporate Drive, Suite 360  
Lake Zurich, Illinois 60047-8945**



## CLOSING INSTRUCTIONS

Loan Origination Company NMLS Identifier: 402395  
 Loan Originator: Thomas Bright  
 Loan Originator NMLS Unique Identifier: 798740

To:	First American Title Kennewick 8109 W Grandridge Blvd #A Kennewick, WA 99336	Date:	April 28, 2020
Attn:	Angela Herman - (509) 734-0771	Order No.:	4381-3439377
Lender:	Gesa Credit Union 51 Gage Blvd Richland, WA 99352	Escrow No.:	4381-3439377
Contact:	Jessie Stanley - (509) 316-4741 jstanley@gesa.com	Loan Number:	1000026349
		Case Number:	
		Closing Date:	April 28, 2020
		Rescission Date:	May 03, 2020
		Disbursement Date:	May 04, 2020

### LOAN INFORMATION

**\*\*\*All documents must be in our office 48 hours prior to disbursement of funds.\*\*\***

Scheduled to Close/Date of Papers:	April 28, 2020	Estimated Funding Date:	May 04, 2020
Document Expiration Date:	May 07, 2020	Interest Rate Expiration Date:	June 08, 2020

Borrower(s):	Thomas M. Fields and Shelby A. Fields, husband and wife	Property Address:	191618 E. Game Farm Rd. Kennewick, WA 99337
Mailing Address:	191618 E. Game Farm Rd. Kennewick, WA 99337	Property County:	Benton
Sellers:		Occupancy:	Owner Occupied

Loan Type	Conventional	Initial Payment Amount (P&I):	\$1,949.84
Loan Purpose	Refinance	First Payment Date:	June 01, 2020
Loan Amount:	\$441,000.00	Final Payment Date:	May 01, 2060
Sales Price:	\$	ARM Info (if applicable):	
Appraised Value:	\$600,000.00	Desc:	N/A
Initial Interest Rate:	3.375%	Rate Cap:	N/A
Term/ Months Amortized:	360 Months / 360	Index:	N/A%
		Margin:	N/A%

### GENERAL INSTRUCTIONS

All conditions in these closing instructions, addenda to the closing instructions and any supplemental closing instructions must be satisfied before closing and funding this loan. You shall be deemed to have accepted and to be bound by these closing instructions if you fail to notify us in writing to the contrary within 48 hours of your receipt hereof or if you disburse any funds to or for the account of the Borrower(s). If you have knowledge of a concurrent or subsequent transaction which would transfer the subject property, do not close this loan. The consideration in this transaction, with the exception of the Lender's proceeds and approved secondary financing, must pass to you in the form of cash.

These closing instructions can only be modified with the Lender's advance written approval and must be followed exactly. If there are any discrepancies; if any of the requirements cannot be met; or if the loan does not close as scheduled, do not disburse funds and contact the Lender immediately. You may not impose any additional charges on the Lender's behalf without obtaining the Lender's prior approval.

If this loan does not close as scheduled, contact the Lender immediately. In this case, all disbursed funds must be returned unless the Lender has extended the closing date in writing.

All non-recordable documents and certified copies of recordable documents must be returned to the Lender's office within 48 hours of the signing. Funding may be delayed if the package is not received within this timeframe. In all wet funding states, Broker checks will be held until the Funder has confirmed receipt of all original documentation.

#### EXECUTION OF DOCUMENTS:

Proper identification must be obtained by the settlement agent. Each Borrower must sign all documents exactly as his or her name appears. All signatures must be witnessed where required or customary. All signature acknowledgements must be executed by a person authorized to take acknowledgements in the state of closing. All Federal Truth-In-Lending Disclosures must be executed prior to execution of the Note, Security Instrument and other loan documents.

Any correction to loan documents must be approved in writing by the Lender in advance. No white-out permitted. Approved deletions should be made by marking a single line through the language being deleted. All additions and deletions must be initialed by all borrowers.

#### RESCISSON:

If this transaction is subject to rescission, each Borrower and each person having ownership interest in the property must be provided with two (2) copies of the completed Notice of Right to Cancel. The Notice of Right to Cancel must be



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properly completed. Each borrower and person having ownership interest must execute an acknowledgement of receipt. Failure to provide the Notice of Right to Cancel to each person entitled to receive it will delay the closing. No Borrower or other person having an ownership interest in the Security Property may modify or waive his or her right to rescind without the Lender's prior written consent. All must be returned to and reviewed by the Lender prior to funding.

If the Borrower or person having an ownership interest in the property indicates that he or she wishes to cancel this transaction, contact the Lender immediately for further instructions. Do not disburse or deposit any funds until the rescission period has expired. Prior to disbursing the loan, the Closer must reconfirm with all parties, including the Funder, that the loan is closed.

**SURVEYS:**

A valid survey dated within 90 days of closing is required in areas where surveys are customary. The survey must contain all relevant-and-customary information and certifications and the legal description, lot size and street must agree with the appraisal and closing documents.

**HAZARD INSURANCE:**

The Borrower(s) must provide satisfactory evidence of hazard insurance coverage and flood insurance coverage if the Property is located in a special flood hazard area. Dwelling coverage must be equal to the lesser of the loan amount or the full replacement value of the property improvements, and must extend for either a term of at least one (1) year after the closing date for purchase transactions or 6 months after the closing date for refinance transactions.

Loss payee/mortgagor clause to read:

Gesa Credit Union  
Its Successors and/or Assigns  
51 Gage Blvd  
Richland, WA 99352  
Loan Number: 1000025349

**TITLE INSURANCE REQUIREMENTS:**

You are authorized to use funds for the account of the Borrowers and to record all instruments when you comply with the following:

1. THIS LOAN MUST RECORD IN First Mortgage LIEN POSITION ON OR PRIOR TO THE DISBURSEMENT DATE NOTED ABOVE. PROVIDE DUPLICATE ORIGINALS OF THE ALTA TITLE POLICY.
2. Vesting to read: Thomas M. Fields and Shelby A. Fields, husband and wife
3. Title Policy must contain the following endorsements (or their equivalents):
4. ALTA Title Policy must be free from liens, encumbrances, easements, encroachments and other title matters except (i) the lien of our loan in the amount of our loan on the property described herein showing the instrument or document number and the date of recording of the security instrument; (ii) general, specific, state, county, city, school or other taxes and assessments not yet due or payable; (iii) other items as permitted by us; and (iv) the following items as shown on the preliminary title report, commitment, binder or equivalent dated 3/31/2020;

**SECONDARY FINANCING:**

Secondary financing in the amount of \$N/A has been approved.

**POWER OF ATTORNEY**

All Powers of Attorney must be provided to and approved by the Lender in advance. If approved, the Power of Attorney must be recorded in the same county(ies) in which the Security Instrument is recorded and a certified copy provided to the Lender. The Power of Attorney (original) is to be recorded.

**CLOSING DISCLOSURE:**

In providing these Closing Instructions, Lender certifies to the Settlement Agent that Lender has timely provided the initial Closing Disclosure to the Borrower pursuant to Regulation Z.

The final Closing Disclosure, as provided by Lender, shall accurately reflect all receipts and disbursements indicated in these closing instructions and any amended closing instructions subsequent thereto. The final true and correct Closing Disclosure will be provided by the Lender for execution at closing.

Within 24 hours of settlement, send the original final Closing Disclosure to us at the following address:  
Gesa Credit Union, 51 Gage Blvd, Richland, WA 99352.

**CONDITIONS TO BE SATISFIED PRIOR TO DISBURSEMENT:** See attached Closing Condition Addendum.

**FEES AND ESCROWS:** See attached Fees/Escrows Addendum. If Loan Payoffs are required for the funding of this loan, they will be listed on the Fees/Escrows Addendum to the Closing Instructions.

If for any reason this loan does not close within 48 hours of your receipt of funds, immediately return all documents to Lender and wire all funds to: Gesa Credit Union, 51 Gage Blvd, Richland, WA 99352. If you have any questions regarding any of these instructions, please contact the Lender at (509) 378-3100.

**BORROWER ACKNOWLEDGMENT:** I/We have read and acknowledged receipt of these Closing Instructions.

Borrower - Thomas M Fields

Date

Borrower - Shelby A Fields

Date



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**SETTLEMENT AGENT ACKNOWLEDGMENT:**

On April 28, 2020, we have closed this loan in accordance with these Closing Instructions, Addenda to the Closing Instructions and any supplemental closing instructions. In addition, all required documentation is included in this closing package.

Settlement Agent:

Syndy Lynn Date: 4-28-2020

Name: [Settlement Agent Name]



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**Borrower(s):** Thomas M Fields, Shelby A Fields  
**Property Address:** 181618 E. Game Farm Rd., Kennewick, WA 99337  
**Loan Number:** 1000026349

**CLOSING CONDITIONS ADDENDUM TO THE CLOSING INSTRUCTIONS**

1. Based on the credit report obtained through DU, this loan casefile must close on or before 07/11/2020. All credit documents must be no more than four months old on the note date. Refer to the Selling Guide for guidelines on the age of the appraisal or property inspection report.
2. Three day right of rescission is required
3. Confirm that effective date on insurance binder is in effect at time of closing
4. Confirm that borrower(s) signing date on closing docs is not before closing document date
5. DU received data from the vendor report(s) shown below. Borrower | Vendor and Rep Type | Rep ID | Rep Date | Exp Date|Shelby A Fields|Veri-Tax (VOI/VOE)|N14461988CX1|04/05/2020|08/05/2020|Thomas M Fields|Veri-Tax (VOI/VOE)|864C42181448155|04/22/2020|08/22/2020|
6. Income exp: 6/5/2020 Assets exp: 6/31/2020 Appraisal exp: N/A Lock exp: 6/10/2020
7. 1st half taxes/assessments to be paid at closing or title supplement verifying that they are paid
8. Funds to Close: UW review is required if funds to close exceed \$7201.00
9. Cash back to borrowers not to exceed \$2000 or 2% of loan amount, whichever is less



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Borrower(s): Thomas M Fields, Shelby A Fields  
 Property Address: 191616 E. Game Farm Rd., Kennewick, WA 99337  
 Loan Number: 1000026349

#### FEES/ESCROWS ADDENDUM TO THE CLOSING INSTRUCTIONS

##### FEES

Item	To	Total Amount	Paid by Seller	Paid by Lender	Paid by Other	POC Amount	POC Paid By	Paid by Borrower	APR
Discount Points	Gesa Credit Union	\$1,102.60	\$0.00	\$0.00	\$0.00	\$0.00	N/A	\$1,102.60	Y
Credit Report Fee	Factual Data	\$74.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	\$74.00	
Tax Service Fee	CoreLogic	\$81.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	\$81.00	Y
Flood Cert Fee	FZDS	\$9.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	\$9.00	
Origination Fee	Gesa Credit Union	\$4,410.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	\$4,410.00	Y
Lender Fee	Gesa Credit Union	\$690.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	\$690.00	Y
Homeowners Insurance Premium (1st Year)	Country Insurance & Financial Services	\$1,848.33	\$0.00	\$0.00	\$0.00	\$0.00	N/A	\$1,848.33	
Title Settlement Fee	First American Title Kennewick	\$434.40	\$0.00	\$0.00	\$0.00	\$0.00	N/A	\$434.40	Y
Title - Lenders Title Insurance (Refi)	First American Title Kennewick	\$701.55	\$0.00	\$0.00	\$0.00	\$0.00	N/A	\$701.55	
Recording Fee		\$133.50	\$0.00	\$0.00	\$0.00	\$0.00	N/A	\$133.50	
Irrigation Due At Closing	Kennewick Irrigation District	\$245.40	\$0.00	\$0.00	\$0.00	\$0.00	N/A	\$245.40	

Subtotal of Borrower Amount Column: \$8,709.89

##### Per Diem Interest

From: 05/04/2020

To: 05/01/2020

-3 days at \$41.34 per day

Total: \$124.02

##### IMPOUNDS

Homeowner's Insurance	2 month(s) at <u>\$154.03</u>	per month = <u>\$308.06</u>
Mortgage Insurance	1 month(s) at <u>\$0.00</u>	per month = <u>\$0</u>
Property Taxes	3 month(s) at <u>\$661.81</u>	per month = <u>\$1,985.43</u>
	1 month(s) at <u>\$0</u>	per month = <u>\$0</u>
	1 month(s) at <u>\$0</u>	per month = <u>\$0</u>
Irrigation Assessment	3 month(s) at <u>\$40.00</u>	per month = <u>\$120.70</u>
	1 month(s) at <u>\$0</u>	per month = <u>\$0</u>
	1 month(s) at <u>\$0</u>	per month = <u>\$0</u>
Aggregate Adjustment		<u>\$802.71</u>

Total: \$1,513.48

##### PAYOUT INFORMATION

GE&A CU	<u>\$430,061.40</u>
<b>TOTAL:</b>	<b><u>\$430,061.40</u></b>



\* 1 0 0 0 0 2 5 3 4 9 \*  
 Mortgage Content Document Center • 2380 07/14

5 of 5



\* H C C L O S I N G S T \*

## USA PATRIOT Act Disclosure - Borrower Identification

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 every customer.

What this means for you: When you apply for a loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Please provide the following information. We require two forms of identification for each borrower to comply with section 326 of the Act.

Loan Number: 1000025349

Date of Birth: 11/08/1965

Borrower: Shelby A Fields

Borrower Address: 191616 E. Game Farm Rd., Kennewick, WA 99337

**IMPORTANT- Information listed below must be exactly as indicated on the document.**

### Primary Forms of Identification-must display Borrower's name

Document	Country/State	ID Number	Issuance Date	Expiration Date
[X] State Issued Driver License	WA	WDL2S2PJ203B	11/24/2018	11/8/2024
[ ] State Issued ID Card				
[ ] Military ID Card				
[ ] Passport				
[ ] US Alien Registration Card				
[ ] Canadian Driver License				

### Secondary Forms of Identification-must display Borrower's name

Document	Name of Issuer on Form	ID Number	Issuance Date	Expiration Date
[ ] Social Security Card				
[ ] Government Issued Visa				
[ ] Birth Certificate				
[ ] Non-US/Canadian Driver License				
[ ] Most Recent Signed Tax Returns				
[ ] Property Tax Bill				
[ ] Voter Registration Card				
[ ] Organizational Membership Card				
[ ] Bank/Investment/Loan Statements				
[ ] Paycheck stub with name				
[ ] Most Recent W-2				
[ ] Home/car/renter insurance papers	Country Financial	PAK 5095557	5-15-19	5-15-2020
[ ] Recent utility bill				
[ ] Other:				

Comments:

I certify that I have personally viewed and accurately recorded the information from the documents identified above, and have reasonably confirmed the identity of the borrower(s).

Angela Forman 4/28/2020  
Certifier's Signature Date  
Angela Forman, Escrow Officer  
Certifier's Printed Name and Title



\* 1 0 0 0 0 2 5 3 4 9 \*

Mortgage Cadence Document Center © 1581 09/18



\* M C P A T R I N F O \*

## USA PATRIOT Act Disclosure - Borrower Identification

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 every customer.

What this means for you: When you apply for a loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Please provide the following information. We require two forms of identification for each borrower to comply with section 326 of the Act.

Loan Number: **1000025349**

Date of Birth: **08/06/1962**

Borrower: **Thomas M Fields**

Borrower Address: **191616 E. Game Farm Rd., Kennewick, WA 99337**

**IMPORTANT- Information listed below must be exactly as indicated on the document.**

### Primary Forms of Identification-must display Borrower's name

Document	Country/State	ID Number	Issuance Date	Expiration Date
[X] State Issued Driver License	WA	FIELDTM380NF	8/6/2015	8/6/2021
[ ] State Issued ID Card				
[ ] Military ID Card				
[ ] Passport				
[ ] US Alien Registration Card				
[ ] Canadian Driver License				

### Secondary Forms of Identification-must display Borrower's name

Document	Name of Issuer on Form	ID Number	Issuance Date	Expiration Date
[ ] Social Security Card				
[ ] Government Issued Visa				
[ ] Birth Certificate				
[ ] Non-US/Canadian Driver License				
[ ] Most Recent Signed Tax Returns				
[ ] Property Tax Bill				
[ ] Voter Registration Card				
[ ] Organizational Membership Card				
[ ] Bank/Investment/Loan Statements				
[ ] Paycheck stub with name				
[ ] Most Recent W-2				
[ ] Home/car/renter insurance papers	Country Financial	DAK5094557	5-15-19	5-15-2020
[ ] Recent utility bill				
[ ] Other:				

Comments:

I certify that I have personally viewed and accurately recorded the information from the documents identified above, and have reasonably confirmed the identity of the borrower(s).

Certifier's Signature

Date

Certifier's Printed Name and Title



\* 1 0 0 0 0 2 5 3 4 9 \*  
Mortgage Cadence Document Center © 1561 09/18



\* M C P A T R I N F O \*

DEPARTMENT OF  
LICENSING

CLASS: NONE  
ENDORSEMENTS:  
3-Two-wheel motorcycle only

RESTRICTIONS:  
NONE

Organ Donor  
Please notify the Department of Licensing within 10 days of a change of address

WA USA WASHINGTON DRIVER LICENSE



4a Lic# FIELDTM389NF  
1 FIELDS  
2 THOMAS MARK  
3 DOB 08-06-1962  
4 2100 S BEECH ST  
KENNEWICK WA 99337-5476  
5 Sex M 16 Hgt 6-00  
17 Wgt 220 18 Eyes BLU  
9 Class 3a End 3  
12 Restrictions NONE

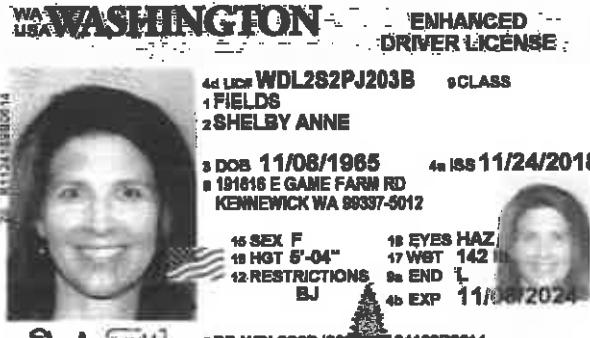
DONOR ♥

4a Iss. 08-06-2015

4b Exp 08-06-2021

6 DD-FIELDTM389NF182180C1E18

Rev 10-10-07



LICENSING 21 1829110624966306



CLASS 11/08/1965  
ENDORSEMENTS: L-Motorcycles  
RESTRICTIONS: B-Corrective Lenses must be worn, J-Two-Wheel & Three -Wheel Motorcycle

IDUSA10087F4D73<<<<<<<<<  
6511083F2411082USA<<<<<WA<4  
FIELDS<<SHELBY<ANNE<<<<<<

File No.: 4381-3439377

Printed: 04/27/2020, 12:03 PM

Officer/Escrow Officer: Angela Herman/AH

Settlement Location:

8109 W Grandridge Blvd, Suite 110,  
Kennewick, WA 99336

First American Title Insurance Company

8109 W Grandridge Blvd, Suite 110 • Kennewick, WA 99336

Phone: (509)734-0771 Fax: (866)907-4468

Estimated Settlement Statement



First American

Property Address: 191616 E. Game Farm Rd., Kennewick, WA 99337

Borrower: Thomas M. Fields, Shelby A. Fields

Lender: Gesa Credit Union

Settlement Date: 05/04/2020

Disbursement Date:

	Borrower		
		Debit	Credit
<b>Financial</b>			
Loan Amount - Gesa Credit Union			441,000.00
<b>Loan Charges</b>			
Loan Charges to Gesa Credit Union			
Prepaid Interest 05/04/20 to 05/01/20 @ \$41.340000/day			124.02
Lender Fee		690.00	
Origination Fee		4,410.00	
0.25% of Loan Amount (Points)		1,102.50	
Credit Report to Factual Data		74.00	
Flood Certification to FZDS		9.00	
Tax Service to CoreLogic		61.00	
<b>Impounds</b>			
Aggregate Adjustment			602.71
Homeowner's Insurance 2 mo(s) @\$154.03/mo		308.06	
County Property Taxes 3 mo(s) @\$561.81/mo		1,685.43	
Irrigation Assessment 3 mo(s) @\$40.90/mo		122.70	
<b>Title Charges &amp; Escrow / Settlement Charges</b>			
Title - Lender's Policy		701.56	
Policy: ALTA Lenders - 2006 EXT \$646.00 Sales Tax: \$55.56 to First American Title Insurance Company			
Title - Escrow Fee		434.40	
Escrow/Closing Fee \$400.00 Sales Tax: \$34.40 to First American Title Insurance Company			
<b>Government Recording and Transfer Charges</b>			
Record First Deed of Trust		125.50	
Record Deed of Trust-First			
<b>Payoff(s) and Payment(s)</b>			
Dovenmuehle Mortgage			

This is a summary of the closing transaction prepared by First American Title Insurance Company. This document is not intended to replace the Closing Disclosure form.

Description	Debit	Credit
Principal Balance to Dovenmuehle Mortgage	428,089.21	
Recording Fee to Dovenmuehle Mortgage	121.50	
PMI Amount Due to Dovenmuehle Mortgage	135.16	
Interest to payoff loan to Dovenmuehle Mortgage	1,715.53	
<b>Miscellaneous</b>		
Homeowner's Insurance Premium to To Be Determined	1,848.33	
1st half 2020 Irrigation to Kennewick Irrigation District	245.40	
<b>Subtotals</b>	441,879.28	441,726.73
<b>Due From Borrower</b>		152.55
<b>Totals</b>	441,879.28	441,879.28

Our wire instructions do not change. Our banking institution is First American Trust. If you receive an email or other communication that appears to be from us or another party involved in your transaction instructing you to wire funds to a bank other than First American Trust, you should consider it suspect and you must call our office at an independently verified phone number. Do not inquire with the sender.

#### Acknowledgement

We/I have carefully reviewed the Estimated ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements to be made on my account or by me in this transaction and further certify that I have received a copy of the Estimated ALTA Settlement Statement. This Estimated Settlement Statement is subject to changes, corrections or additions at the time of final computation of Escrow Settlement Statement. We/I authorize First American Title Insurance Company to cause the funds to be disbursed in accordance with the Final ALTA Settlement Statement to be provided to me/us at closing.

This is a summary of the closing transaction prepared by First American Title Insurance Company. This document is not intended to replace the Closing Disclosure form.

# 1st Mortgage-Outgoing Wire Request

Requested By: Jessie Stanley

Date of Request: 4/30/2020

Loan Type: Refinance

Date wire needs to be sent:

## MEMBER INFORMATION

Member Name: Thomas M Fields, Shelby A Fields

Loan Number: 1464483914

Member Number: 703336

## WIRE INSTRUCTIONS *(Items with a \* are required to send a wire)*

\*Bank Name: First American Trust, FSB

\*Bank ABA #: 122241255

\*Beneficiary (person funds are going to):

Escrow Company: First American Title Kennewick

Address: 8109 W Grandridge Blvd #A, Kennewick, WA 99336

Account #: 3140890000

Escrow #: 4381-3439377

Attn: Angela Herman

Phone #: (509) 734-0771

## WIRE AMOUNT: \$433,264.04

## GESA LOAN DEPARTMENT

OFAC check completed on bank or wire recipient: \_\_\_\_\_

Signature of Requestor: \_\_\_\_\_

Signature of Requestor's Supervisor: \_\_\_\_\_

Accounting Department Approval (Controller of Accountant): \_\_\_\_\_

## ACCOUNTING DEPARTMENT INFORMATION ONLY

Wire Sent By: \_\_\_\_\_ Journal Entry Done: \_\_\_\_\_

Date & Time: \_\_\_\_\_ #: \_\_\_\_\_

Sequence #: \_\_\_\_\_ By: \_\_\_\_\_ Date: \_\_\_\_\_

**Closing Escrow Instructions Continued**  
**Disbursement Sheet**



LOAN NUMBER:	1000025349	BORROWER NAME:	Thomas Fields		
ALL SERVICE PROVIDERS AND POC'S NOTED BELOW MUST BE SHOWN ON THE HUD-1					
LOAN AMOUNT:	\$441,000.00	INTEREST RATE:	3.380%		
<b>PAYOUTS REQUIRED</b>					
Payee	Amount				
GESA CU	\$430,061.40				
Total Payouts	\$430,061.40				
Fee/Credit/Escrow Item	Fee Pd By / (Credit To) Borrower	Fee Paid By Seller	Service Provider To Show On HUD-1	POC Shown On HUD1	
<b>CLOSING COSTS</b>					
Discount Points	\$1,102.50				
Origination Fee	\$4,410.00		Gesa Credit Union		
Appraisal Fee					
Credit Report Fee	\$74.00		Factual Data		
Tax Service Fee	\$61.00		CoreLogic		
Flood Cert Fee	\$9.00		FZDS		
Lender Fee	\$690.00		Gesa Credit Union		
Tolerance Cure Total	\$0.00				
<b>ESCROW ITEMS</b>					
-3 Days Interim Interest @ \$41.34 Per Day	\$-124.02				
2 Months Hazard Insurance Premium (Monthly) @ \$154.03 Per Month	\$308.06				
3 Months Property Taxes (Monthly) @ \$561.81 Per Month	\$1,685.43				
3 Months Irrigation Assessment @ \$40.90 Per Month	\$122.70				
Aggregate Adjustment	\$-602.71				
Total Fees / Credits	\$7,735.96				
<b>DISBURSEMENTS</b>					
Payee	Check #	Amount	Date	Description	Type
<b>Total Disbursements</b>					
<b>NET FUNDING</b>					
Net Funding Amount	Wire	Proceeds Check			

	\$433,264.04		\$433,264.04		
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**First American**

First American Title Insurance Company  
8109 W Grandridge Blvd, Suite 110  
Kennewick, WA 99336  
(509)734-0771

## INCOMING WIRE INSTRUCTIONS

**Beware of cyber-crime!** If you receive an e-mail or any other communication that appears to be generated from a First American Title Insurance Company employee that contains new, revised or altered bank wire instructions, consider it suspect and call our office at a number you trust.

**\*\* Our Wire Instructions Do Not Change. \*\***

**Funds from other than buyer or seller:** Other than funds from a designated lender, real estate agent or broker, or the attorney of record, we will only accept incoming wires that are from the buyer or seller on a transaction. Other third-party deposits not accompanied by appropriate instructions will be returned to the remitter.

**IMPORTANT! DO NOT SEND AN ACH TRANSFER FOR CLOSING:** An ACH transfer is not immediately available funds and requires additional time for clearance. *If you are unsure if you are sending the funds via Wire Transfer or ACH, contact your bank for Wiring Instructions prior to transmitting the funds. Contact our office at (509)734-0771 prior to sending funds by ACH transfer.* Acceptance of ACH transfers are subject to state law.

**Funds from a non-U.S. Bank:** If your funds are being wired from a non-U.S. bank, additional charges may apply. When wires are returned to a bank outside the United States, First American Title Insurance Company shall not be responsible or liable for any loss or expense incurred as a result of currency exchange rates, delays in availability of funds, or delays due to the U.S. bank or foreign bank requiring additional information. First American Title Insurance Company shall have no liability or responsibility after properly initiating the wire return. Failure to deposit funds as specified herein may delay the recordation and closing of this escrow transaction. First American Title Insurance Company will not accept any responsibility or liability for any delays and/or penalties imposed due to non-receipt of good funds as described herein, including but not limited to wire transfer delays caused by either the transmitting or receiving bank.

**IMPORTANT: Notify our office at (509)734-0771 when you have transmitted your wire.**

PAYABLE TO:	First American Title Insurance Company
BANK:	First American Trust, FSB
ACCOUNT NO.:	3140890000
ROUTING NUMBER	122241255
SWIFT Code:	FATUUS66
BANK ADDRESS	5 First American Way, Santa Ana, CA 92707 ( <i>Do not use to mail checks. This address is for Wire Transfers only</i> )

**PLEASE REFERENCE THE FOLLOWING:**

PROPERTY: 191616 E. Game Farm Rd., Kennewick, WA 99337  
FILE NUMBER: 4381-3439377

**WIRES MAY BE RETURNED IF THE FILE NUMBER  
AND PROPERTY REFERENCE ARE NOT INCLUDED**

File No.: 4381-3439377

Printed: 05/04/2020, 11:41 AM

Officer/Escrow Officer: Angela Herman/jn

Settlement Location:

8109 W Grandridge Blvd, Suite 110,  
Kennewick, WA 99336

First American Title Insurance Company

8109 W Grandridge Blvd, Suite 110 • Kennewick, WA 99336

Phone: (509)734-0771 Fax: (866)907-4468

Final Settlement Statement



First American

Property Address: 191616 E. Game Farm Rd., Kennewick, WA 99337

Borrower: Thomas M. Fields, Shelby A. Fields

Lender: Gesa Credit Union

Settlement Date: 05/04/2020

Disbursement Date: 05/04/2020

I hereby certify that this is a true and correct  
copy of the original.

First American Title Insurance Company

By

	Borrower	
Description	Debit	Credit
<b>Financial</b>		
Deposit: Receipt No. 43817389 on 04/28/2020 by Thomas M. Fields / Shelby A. Fields		152.55
Loan Amount - Gesa Credit Union		441,000.00
<b>Loan Charges</b>		
Loan Charges to Gesa Credit Union		
Prepaid Interest 05/04/20 to 05/01/20 @\$41.340000/day		124.02
Lender Fee	690.00	
Origination Fee	4,410.00	
0.25% of Loan Amount (Points)	1,102.50	
Credit Report to Factual Data	74.00	
Flood Certification to FZDS	9.00	
Tax Service to CoreLogic	61.00	
<b>Impounds</b>		
Aggregate Adjustment		602.71
Homeowner's Insurance 2 mo(s) @\$154.03/mo	308.06	
County Property Taxes 3 mo(s) @\$561.81/mo	1,685.43	
Irrigation Assessment 3 mo(s) @\$40.90/mo	122.70	
<b>Title Charges &amp; Escrow / Settlement Charges</b>		
Title - Lender's Policy	701.56	
Policy: ALTA Lenders - 2006 EXT \$646.00 Sales Tax: \$55.56 to First American Title Insurance Company		
Title - Escrow Fee	434.40	
Escrow/Closing Fee \$400.00 Sales Tax: \$34.40 to First American Title Insurance Company		
<b>Government Recording and Transfer Charges</b>		
Record First Deed of Trust	125.50	
Record Deed of Trust-First		
<b>Payoff(s) and Payment(s)</b>		

This is a summary of the closing transaction prepared by First American Title Insurance Company. This document is not intended to replace the Closing Disclosure form.

		Borrower	
Description		Debit	Credit
Dovenmuehle Mortgage			
Principal Balance to Dovenmuehle Mortgage		428,089.21	
Recording Fee to Dovenmuehle Mortgage		121.50	
PMI Amount Due to Dovenmuehle Mortgage		135.16	
Interest to payoff loan to Dovenmuehle Mortgage		1,715.53	
<b>Miscellaneous</b>			
Homeowner's Insurance Premium to Country Financial		1,848.33	
1st half 2020 Irrigation to Kennewick Irrigation District		245.40	
<b>Subtotals</b>		441,879.28	441,879.28
Due From/To Borrower			
Totals		441,879.28	441,879.28

This is a summary of the closing transaction prepared by First American Title Insurance Company. This document is not intended to replace the Closing Disclosure form.

**Borrower(s):**



Thomas M. Fields



Shelby A. Fields  
Shelby A. Fields



Escrow Officer: Angela Herman

This is a summary of the closing transaction prepared by First American Title Insurance Company. This document is not intended to replace the Closing Disclosure form.

## Amortization Schedule

Loan No. : 1000025787

Payment Number	Payment Date	P and I	Principal	Interest	Balance	LTV	PMI/MIP
1	06/01/2020	\$915.60	\$320.89	\$594.71	\$203,579.11	79.87	0.00
2	07/01/2020	\$915.60	\$321.83	\$593.77	\$203,257.28	79.74	0.00
3	08/01/2020	\$915.60	\$322.77	\$592.83	\$202,934.51	79.61	0.00
4	09/01/2020	\$915.60	\$323.71	\$591.89	\$202,610.80	79.49	0.00
5	10/01/2020	\$915.60	\$324.65	\$590.95	\$202,286.15	79.36	0.00
6	11/01/2020	\$915.60	\$325.60	\$590.00	\$201,960.55	79.23	0.00
7	12/01/2020	\$915.60	\$326.55	\$589.05	\$201,634.00	79.10	0.00
8	01/01/2021	\$915.60	\$327.50	\$588.10	\$201,306.50	78.97	0.00
9	02/01/2021	\$915.60	\$328.46	\$587.14	\$200,978.04	78.85	0.00
10	03/01/2021	\$915.60	\$329.41	\$586.19	\$200,648.63	78.72	0.00
11	04/01/2021	\$915.60	\$330.37	\$585.23	\$200,318.26	78.59	0.00
12	05/01/2021	\$915.60	\$331.34	\$584.26	\$199,986.92	78.46	0.00
13	06/01/2021	\$915.60	\$332.30	\$583.30	\$199,654.62	78.33	0.00
14	07/01/2021	\$915.60	\$333.27	\$582.33	\$199,321.35	78.20	0.00
15	08/01/2021	\$915.60	\$334.25	\$581.35	\$198,987.10	78.06	0.00
16	09/01/2021	\$915.60	\$335.22	\$580.38	\$198,651.88	77.93	0.00
17	10/01/2021	\$915.60	\$336.20	\$579.40	\$198,315.68	77.80	0.00
18	11/01/2021	\$915.60	\$337.18	\$578.42	\$197,978.50	77.67	0.00
19	12/01/2021	\$915.60	\$338.16	\$577.44	\$197,640.34	77.54	0.00
20	01/01/2022	\$915.60	\$339.15	\$576.45	\$197,301.19	77.40	0.00
21	02/01/2022	\$915.60	\$340.14	\$575.46	\$196,961.05	77.27	0.00
22	03/01/2022	\$915.60	\$341.13	\$574.47	\$196,619.92	77.14	0.00
23	04/01/2022	\$915.60	\$342.13	\$573.47	\$196,277.79	77.00	0.00
24	05/01/2022	\$915.60	\$343.12	\$572.48	\$195,934.67	76.87	0.00
25	06/01/2022	\$915.60	\$344.12	\$571.48	\$195,590.55	76.73	0.00
26	07/01/2022	\$915.60	\$345.13	\$570.47	\$195,245.42	76.60	0.00
27	08/01/2022	\$915.60	\$346.13	\$569.47	\$194,899.29	76.46	0.00
28	09/01/2022	\$915.60	\$347.14	\$568.46	\$194,552.15	76.32	0.00
29	10/01/2022	\$915.60	\$348.16	\$567.44	\$194,203.99	76.19	0.00
30	11/01/2022	\$915.60	\$349.17	\$566.43	\$193,854.82	76.05	0.00
31	12/01/2022	\$915.60	\$350.19	\$565.41	\$193,504.63	75.91	0.00
32	01/01/2023	\$915.60	\$351.21	\$564.39	\$193,153.42	75.78	0.00
33	02/01/2023	\$915.60	\$352.24	\$563.36	\$192,801.18	75.64	0.00
34	03/01/2023	\$915.60	\$353.26	\$562.34	\$192,447.92	75.50	0.00
35	04/01/2023	\$915.60	\$354.29	\$561.31	\$192,093.63	75.36	0.00
36	05/01/2023	\$915.60	\$355.33	\$560.27	\$191,738.30	75.22	0.00
37	06/01/2023	\$915.60	\$356.36	\$559.24	\$191,381.94	75.08	0.00
38	07/01/2023	\$915.60	\$357.40	\$558.20	\$191,024.54	74.94	0.00
39	08/01/2023	\$915.60	\$358.45	\$557.15	\$190,666.09	74.80	0.00
40	09/01/2023	\$915.60	\$359.49	\$556.11	\$190,306.60	74.66	0.00
41	10/01/2023	\$915.60	\$360.54	\$555.06	\$189,946.06	74.52	0.00
42	11/01/2023	\$915.60	\$361.59	\$554.01	\$189,584.47	74.38	0.00
43	12/01/2023	\$915.60	\$362.65	\$552.95	\$189,221.82	74.23	0.00
44	01/01/2024	\$915.60	\$363.70	\$551.90	\$188,858.12	74.09	0.00
45	02/01/2024	\$915.60	\$364.76	\$550.84	\$188,493.36	73.95	0.00
46	03/01/2024	\$915.60	\$365.83	\$549.77	\$188,127.53	73.80	0.00
47	04/01/2024	\$915.60	\$366.89	\$548.71	\$187,760.64	73.66	0.00
48	05/01/2024	\$915.60	\$367.96	\$547.64	\$187,392.68	73.52	0.00
49	06/01/2024	\$915.60	\$369.04	\$546.56	\$187,023.64	73.37	0.00
50	07/01/2024	\$915.60	\$370.11	\$545.49	\$186,653.53	73.23	0.00



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### Amortization Schedule

Loan No. : 1000025787

Payment Number	Payment Date	P and I	Principal	Interest	Balance	LTV	PMI/MIP
51	08/01/2024	\$915.60	\$371.19	\$544.41	\$186,282.34	73.08	0.00
52	09/01/2024	\$915.60	\$372.28	\$543.32	\$185,910.06	72.93	0.00
53	10/01/2024	\$915.60	\$373.36	\$542.24	\$185,536.70	72.79	0.00
54	11/01/2024	\$915.60	\$374.45	\$541.15	\$185,162.25	72.64	0.00
55	12/01/2024	\$915.60	\$375.54	\$540.06	\$184,786.71	72.49	0.00
56	01/01/2025	\$915.60	\$376.64	\$538.96	\$184,410.07	72.35	0.00
57	02/01/2025	\$915.60	\$377.74	\$537.86	\$184,032.33	72.20	0.00
58	03/01/2025	\$915.60	\$378.84	\$536.76	\$183,653.49	72.05	0.00
59	04/01/2025	\$915.60	\$379.94	\$535.66	\$183,273.55	71.90	0.00
60	05/01/2025	\$915.60	\$381.05	\$534.55	\$182,892.50	71.75	0.00
61	06/01/2025	\$915.60	\$382.16	\$533.44	\$182,510.34	71.60	0.00
62	07/01/2025	\$915.60	\$383.28	\$532.32	\$182,127.06	71.45	0.00
63	08/01/2025	\$915.60	\$384.40	\$531.20	\$181,742.66	71.30	0.00
64	09/01/2025	\$915.60	\$385.52	\$530.08	\$181,357.14	71.15	0.00
65	10/01/2025	\$915.60	\$386.64	\$528.96	\$180,970.50	71.00	0.00
66	11/01/2025	\$915.60	\$387.77	\$527.83	\$180,582.73	70.84	0.00
67	12/01/2025	\$915.60	\$388.90	\$526.70	\$180,193.83	70.69	0.00
68	01/01/2026	\$915.60	\$390.03	\$525.57	\$179,803.80	70.54	0.00
69	02/01/2026	\$915.60	\$391.17	\$524.43	\$179,412.63	70.39	0.00
70	03/01/2026	\$915.60	\$392.31	\$523.29	\$179,020.32	70.23	0.00
71	04/01/2026	\$915.60	\$393.46	\$522.14	\$178,626.86	70.08	0.00
72	05/01/2026	\$915.60	\$394.60	\$521.00	\$178,232.26	69.92	0.00
73	06/01/2026	\$915.60	\$395.76	\$519.84	\$177,836.50	69.77	0.00
74	07/01/2026	\$915.60	\$396.91	\$518.69	\$177,439.59	69.61	0.00
75	08/01/2026	\$915.60	\$398.07	\$517.53	\$177,041.52	69.46	0.00
76	09/01/2026	\$915.60	\$399.23	\$516.37	\$176,642.29	69.30	0.00
77	10/01/2026	\$915.60	\$400.39	\$515.21	\$176,241.90	69.14	0.00
78	11/01/2026	\$915.60	\$401.56	\$514.04	\$175,840.34	68.98	0.00
79	12/01/2026	\$915.60	\$402.73	\$512.87	\$175,437.61	68.83	0.00
80	01/01/2027	\$915.60	\$403.91	\$511.69	\$175,033.70	68.67	0.00
81	02/01/2027	\$915.60	\$405.09	\$510.51	\$174,628.61	68.51	0.00
82	03/01/2027	\$915.60	\$406.27	\$509.33	\$174,222.34	68.35	0.00
83	04/01/2027	\$915.60	\$407.45	\$508.15	\$173,814.89	68.19	0.00
84	05/01/2027	\$915.60	\$408.64	\$506.96	\$173,406.25	68.03	0.00
85	06/01/2027	\$915.60	\$409.83	\$505.77	\$172,996.42	67.87	0.00
86	07/01/2027	\$915.60	\$411.03	\$504.57	\$172,585.39	67.71	0.00
87	08/01/2027	\$915.60	\$412.23	\$503.37	\$172,173.16	67.55	0.00
88	09/01/2027	\$915.60	\$413.43	\$502.17	\$171,759.73	67.38	0.00
89	10/01/2027	\$915.60	\$414.63	\$500.97	\$171,345.10	67.22	0.00
90	11/01/2027	\$915.60	\$415.84	\$499.76	\$170,929.26	67.06	0.00
91	12/01/2027	\$915.60	\$417.06	\$498.54	\$170,512.20	66.89	0.00
92	01/01/2028	\$915.60	\$418.27	\$497.33	\$170,093.93	66.73	0.00
93	02/01/2028	\$915.60	\$419.49	\$496.11	\$169,674.44	66.57	0.00
94	03/01/2028	\$915.60	\$420.72	\$494.88	\$169,253.72	66.40	0.00
95	04/01/2028	\$915.60	\$421.94	\$493.66	\$168,831.78	66.23	0.00
96	05/01/2028	\$915.60	\$423.17	\$492.43	\$168,408.61	66.07	0.00
97	06/01/2028	\$915.60	\$424.41	\$491.19	\$167,984.20	65.90	0.00
98	07/01/2028	\$915.60	\$425.65	\$489.95	\$167,558.55	65.74	0.00
99	08/01/2028	\$915.60	\$426.89	\$488.71	\$167,131.66	65.57	0.00
100	09/01/2028	\$915.60	\$428.13	\$487.47	\$166,703.53	65.40	0.00



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## Amortization Schedule

Loan No. : 1000025787

Payment Number	Payment Date	P and I	Principal	Interest	Balance	LTV	PMI/MIP
101	10/01/2028	\$915.60	\$429.38	\$486.22	\$166,274.15	65.23	0.00
102	11/01/2028	\$915.60	\$430.63	\$484.97	\$165,843.52	65.06	0.00
103	12/01/2028	\$915.60	\$431.89	\$483.71	\$165,411.63	64.89	0.00
104	01/01/2029	\$915.60	\$433.15	\$482.45	\$164,978.48	64.72	0.00
105	02/01/2029	\$915.60	\$434.41	\$481.19	\$164,544.07	64.55	0.00
106	03/01/2029	\$915.60	\$435.68	\$479.92	\$164,108.39	64.38	0.00
107	04/01/2029	\$915.60	\$436.95	\$478.65	\$163,671.44	64.21	0.00
108	05/01/2029	\$915.60	\$438.22	\$477.38	\$163,233.22	64.04	0.00
109	06/01/2029	\$915.60	\$439.50	\$476.10	\$162,793.72	63.87	0.00
110	07/01/2029	\$915.60	\$440.78	\$474.82	\$162,352.94	63.69	0.00
111	08/01/2029	\$915.60	\$442.07	\$473.53	\$161,910.87	63.52	0.00
112	09/01/2029	\$915.60	\$443.36	\$472.24	\$161,467.51	63.35	0.00
113	10/01/2029	\$915.60	\$444.65	\$470.95	\$161,022.86	63.17	0.00
114	11/01/2029	\$915.60	\$445.95	\$469.65	\$160,576.91	63.00	0.00
115	12/01/2029	\$915.60	\$447.25	\$468.35	\$160,129.66	62.82	0.00
116	01/01/2030	\$915.60	\$448.56	\$467.04	\$159,681.10	62.64	0.00
117	02/01/2030	\$915.60	\$449.86	\$465.74	\$159,231.24	62.47	0.00
118	03/01/2030	\$915.60	\$451.18	\$464.42	\$158,780.06	62.29	0.00
119	04/01/2030	\$915.60	\$452.49	\$463.11	\$158,327.57	62.11	0.00
120	05/01/2030	\$915.60	\$453.81	\$461.79	\$157,873.76	61.94	0.00
121	06/01/2030	\$915.60	\$455.13	\$460.47	\$157,418.63	61.76	0.00
122	07/01/2030	\$915.60	\$456.46	\$459.14	\$156,962.17	61.58	0.00
123	08/01/2030	\$915.60	\$457.79	\$457.81	\$156,504.38	61.40	0.00
124	09/01/2030	\$915.60	\$459.13	\$456.47	\$156,045.25	61.22	0.00
125	10/01/2030	\$915.60	\$460.47	\$455.13	\$155,584.78	61.04	0.00
126	11/01/2030	\$915.60	\$461.81	\$453.79	\$155,122.97	60.86	0.00
127	12/01/2030	\$915.60	\$463.16	\$452.44	\$154,659.81	60.67	0.00
128	01/01/2031	\$915.60	\$464.51	\$451.09	\$154,195.30	60.49	0.00
129	02/01/2031	\$915.60	\$465.86	\$449.74	\$153,729.44	60.31	0.00
130	03/01/2031	\$915.60	\$467.22	\$448.38	\$153,262.22	60.13	0.00
131	04/01/2031	\$915.60	\$468.59	\$447.01	\$152,793.63	59.94	0.00
132	05/01/2031	\$915.60	\$469.95	\$445.65	\$152,323.68	59.76	0.00
133	06/01/2031	\$915.60	\$471.32	\$444.28	\$151,852.36	59.57	0.00
134	07/01/2031	\$915.60	\$472.70	\$442.90	\$151,379.66	59.39	0.00
135	08/01/2031	\$915.60	\$474.08	\$441.52	\$150,905.58	59.20	0.00
136	09/01/2031	\$915.60	\$475.46	\$440.14	\$150,430.12	59.02	0.00
137	10/01/2031	\$915.60	\$476.85	\$438.75	\$149,953.27	58.83	0.00
138	11/01/2031	\$915.60	\$478.24	\$437.36	\$149,475.03	58.64	0.00
139	12/01/2031	\$915.60	\$479.63	\$435.97	\$148,995.40	58.45	0.00
140	01/01/2032	\$915.60	\$481.03	\$434.57	\$148,514.37	58.26	0.00
141	02/01/2032	\$915.60	\$482.43	\$433.17	\$148,031.94	58.07	0.00
142	03/01/2032	\$915.60	\$483.84	\$431.76	\$147,548.10	57.88	0.00
143	04/01/2032	\$915.60	\$485.25	\$430.35	\$147,062.85	57.69	0.00
144	05/01/2032	\$915.60	\$486.67	\$428.93	\$146,576.18	57.50	0.00
145	06/01/2032	\$915.60	\$488.09	\$427.51	\$146,088.09	57.31	0.00
146	07/01/2032	\$915.60	\$489.51	\$426.09	\$145,598.58	57.12	0.00
147	08/01/2032	\$915.60	\$490.94	\$424.66	\$145,107.64	56.93	0.00
148	09/01/2032	\$915.60	\$492.37	\$423.23	\$144,615.27	56.73	0.00
149	10/01/2032	\$915.60	\$493.81	\$421.79	\$144,121.46	56.54	0.00
150	11/01/2032	\$915.60	\$495.25	\$420.35	\$143,626.21	56.35	0.00



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## Amortization Schedule

Loan No. : 1000025787

Payment Number	Payment Date	P and I	Principal	Interest	Balance	LTV	PMI/MIP
151	12/01/2032	\$915.60	\$496.69	\$418.91	\$143,129.52	56.15	0.00
152	01/01/2033	\$915.60	\$498.14	\$417.46	\$142,631.38	55.96	0.00
153	02/01/2033	\$915.60	\$499.59	\$416.01	\$142,131.79	55.76	0.00
154	03/01/2033	\$915.60	\$501.05	\$414.55	\$141,630.74	55.56	0.00
155	04/01/2033	\$915.60	\$502.51	\$413.09	\$141,128.23	55.37	0.00
156	05/01/2033	\$915.60	\$503.98	\$411.62	\$140,624.25	55.17	0.00
157	06/01/2033	\$915.60	\$505.45	\$410.15	\$140,118.80	54.97	0.00
158	07/01/2033	\$915.60	\$506.92	\$408.68	\$139,611.88	54.77	0.00
159	08/01/2033	\$915.60	\$508.40	\$407.20	\$139,103.48	54.57	0.00
160	09/01/2033	\$915.60	\$509.88	\$405.72	\$138,593.60	54.37	0.00
161	10/01/2033	\$915.60	\$511.37	\$404.23	\$138,082.23	54.17	0.00
162	11/01/2033	\$915.60	\$512.86	\$402.74	\$137,569.37	53.97	0.00
163	12/01/2033	\$915.60	\$514.36	\$401.24	\$137,055.01	53.77	0.00
164	01/01/2034	\$915.60	\$515.86	\$399.74	\$136,539.15	53.57	0.00
165	02/01/2034	\$915.60	\$517.36	\$398.24	\$136,021.79	53.36	0.00
166	03/01/2034	\$915.60	\$518.87	\$396.73	\$135,502.92	53.16	0.00
167	04/01/2034	\$915.60	\$520.38	\$395.22	\$134,982.54	52.96	0.00
168	05/01/2034	\$915.60	\$521.90	\$393.70	\$134,460.64	52.75	0.00
169	06/01/2034	\$915.60	\$523.42	\$392.18	\$133,937.22	52.55	0.00
170	07/01/2034	\$915.60	\$524.95	\$390.65	\$133,412.27	52.34	0.00
171	08/01/2034	\$915.60	\$526.48	\$389.12	\$132,885.79	52.13	0.00
172	09/01/2034	\$915.60	\$528.02	\$387.58	\$132,357.77	51.93	0.00
173	10/01/2034	\$915.60	\$529.56	\$386.04	\$131,828.21	51.72	0.00
174	11/01/2034	\$915.60	\$531.10	\$384.50	\$131,297.11	51.51	0.00
175	12/01/2034	\$915.60	\$532.65	\$382.95	\$130,764.46	51.30	0.00
176	01/01/2035	\$915.60	\$534.20	\$381.40	\$130,230.26	51.09	0.00
177	02/01/2035	\$915.60	\$535.76	\$379.84	\$129,694.50	50.88	0.00
178	03/01/2035	\$915.60	\$537.32	\$378.28	\$129,157.18	50.67	0.00
179	04/01/2035	\$915.60	\$538.89	\$376.71	\$128,618.29	50.46	0.00
180	05/01/2035	\$915.60	\$540.46	\$375.14	\$128,077.83	50.25	0.00
181	06/01/2035	\$915.60	\$542.04	\$373.56	\$127,535.79	50.03	0.00
182	07/01/2035	\$915.60	\$543.62	\$371.98	\$126,992.17	49.82	0.00
183	08/01/2035	\$915.60	\$545.21	\$370.39	\$126,446.96	49.61	0.00
184	09/01/2035	\$915.60	\$546.80	\$368.80	\$125,900.16	49.39	0.00
185	10/01/2035	\$915.60	\$548.39	\$367.21	\$125,351.77	49.18	0.00
186	11/01/2035	\$915.60	\$549.99	\$365.61	\$124,801.78	48.96	0.00
187	12/01/2035	\$915.60	\$551.59	\$364.01	\$124,250.19	48.74	0.00
188	01/01/2036	\$915.60	\$553.20	\$362.40	\$123,696.99	48.53	0.00
189	02/01/2036	\$915.60	\$554.82	\$360.78	\$123,142.17	48.31	0.00
190	03/01/2036	\$915.60	\$556.44	\$359.16	\$122,585.73	48.09	0.00
191	04/01/2036	\$915.60	\$558.06	\$357.54	\$122,027.67	47.87	0.00
192	05/01/2036	\$915.60	\$559.69	\$355.91	\$121,467.98	47.65	0.00
193	06/01/2036	\$915.60	\$561.32	\$354.28	\$120,906.66	47.43	0.00
194	07/01/2036	\$915.60	\$562.96	\$352.64	\$120,343.70	47.21	0.00
195	08/01/2036	\$915.60	\$564.60	\$351.00	\$119,779.10	46.99	0.00
196	09/01/2036	\$915.60	\$566.24	\$349.36	\$119,212.86	46.77	0.00
197	10/01/2036	\$915.60	\$567.90	\$347.70	\$118,644.96	46.55	0.00
198	11/01/2036	\$915.60	\$569.55	\$346.05	\$118,075.41	46.32	0.00
199	12/01/2036	\$915.60	\$571.21	\$344.39	\$117,504.20	46.10	0.00
200	01/01/2037	\$915.60	\$572.88	\$342.72	\$116,931.32	45.87	0.00



## Amortization Schedule

Loan No. : 1000025787

Payment Number	Payment Date	P and I	Principal	Interest	Balance	LTV	PMI/MIP
201	02/01/2037	\$915.60	\$574.55	\$341.05	\$116,356.77	45.65	0.00
202	03/01/2037	\$915.60	\$576.23	\$339.37	\$115,780.54	45.42	0.00
203	04/01/2037	\$915.60	\$577.91	\$337.69	\$115,202.63	45.20	0.00
204	05/01/2037	\$915.60	\$579.59	\$336.01	\$114,623.04	44.97	0.00
205	06/01/2037	\$915.60	\$581.28	\$334.32	\$114,041.76	44.74	0.00
206	07/01/2037	\$915.60	\$582.98	\$332.62	\$113,458.78	44.51	0.00
207	08/01/2037	\$915.60	\$584.68	\$330.92	\$112,874.10	44.28	0.00
208	09/01/2037	\$915.60	\$586.38	\$329.22	\$112,287.72	44.05	0.00
209	10/01/2037	\$915.60	\$588.09	\$327.51	\$111,699.63	43.82	0.00
210	11/01/2037	\$915.60	\$589.81	\$325.79	\$111,109.82	43.59	0.00
211	12/01/2037	\$915.60	\$591.53	\$324.07	\$110,518.29	43.36	0.00
212	01/01/2038	\$915.60	\$593.25	\$322.35	\$109,925.04	43.12	0.00
213	02/01/2038	\$915.60	\$594.99	\$320.61	\$109,330.05	42.89	0.00
214	03/01/2038	\$915.60	\$596.72	\$318.88	\$108,733.33	42.66	0.00
215	04/01/2038	\$915.60	\$598.46	\$317.14	\$108,134.87	42.42	0.00
216	05/01/2038	\$915.60	\$600.21	\$315.39	\$107,534.66	42.19	0.00
217	06/01/2038	\$915.60	\$601.96	\$313.64	\$106,932.70	41.95	0.00
218	07/01/2038	\$915.60	\$603.71	\$311.89	\$106,328.99	41.71	0.00
219	08/01/2038	\$915.60	\$605.47	\$310.13	\$105,723.52	41.48	0.00
220	09/01/2038	\$915.60	\$607.24	\$308.36	\$105,116.28	41.24	0.00
221	10/01/2038	\$915.60	\$609.01	\$306.59	\$104,507.27	41.00	0.00
222	11/01/2038	\$915.60	\$610.79	\$304.81	\$103,896.48	40.76	0.00
223	12/01/2038	\$915.60	\$612.57	\$303.03	\$103,283.91	40.52	0.00
224	01/01/2039	\$915.60	\$614.36	\$291.24	\$102,669.55	40.28	0.00
225	02/01/2039	\$915.60	\$616.15	\$299.45	\$102,053.40	40.04	0.00
226	03/01/2039	\$915.60	\$617.94	\$297.66	\$101,435.46	39.79	0.00
227	04/01/2039	\$915.60	\$619.75	\$295.85	\$100,815.71	39.55	0.00
228	05/01/2039	\$915.60	\$621.55	\$294.05	\$100,194.16	39.31	0.00
229	06/01/2039	\$915.60	\$623.37	\$292.23	\$99,570.79	39.06	0.00
230	07/01/2039	\$915.60	\$625.19	\$290.41	\$98,945.60	38.82	0.00
231	08/01/2039	\$915.60	\$627.01	\$288.59	\$98,318.59	38.57	0.00
232	09/01/2039	\$915.60	\$628.84	\$286.76	\$97,689.75	38.32	0.00
233	10/01/2039	\$915.60	\$630.67	\$284.93	\$97,059.08	38.08	0.00
234	11/01/2039	\$915.60	\$632.51	\$283.09	\$96,426.57	37.83	0.00
235	12/01/2039	\$915.60	\$634.36	\$281.24	\$95,792.21	37.58	0.00
236	01/01/2040	\$915.60	\$636.21	\$279.39	\$95,156.00	37.33	0.00
237	02/01/2040	\$915.60	\$638.06	\$277.54	\$94,517.94	37.08	0.00
238	03/01/2040	\$915.60	\$639.92	\$275.68	\$93,878.02	36.83	0.00
239	04/01/2040	\$915.60	\$641.79	\$273.81	\$93,236.23	36.58	0.00
240	05/01/2040	\$915.60	\$643.66	\$271.94	\$92,592.57	36.33	0.00
241	06/01/2040	\$915.60	\$645.54	\$270.06	\$91,947.03	36.07	0.00
242	07/01/2040	\$915.60	\$647.42	\$268.18	\$91,299.61	35.82	0.00
243	08/01/2040	\$915.60	\$649.31	\$266.29	\$90,650.30	35.56	0.00
244	09/01/2040	\$915.60	\$651.20	\$264.40	\$89,999.10	35.31	0.00
245	10/01/2040	\$915.60	\$653.10	\$262.50	\$89,346.00	35.05	0.00
246	11/01/2040	\$915.60	\$655.01	\$260.59	\$88,690.99	34.79	0.00
247	12/01/2040	\$915.60	\$656.92	\$258.68	\$88,034.07	34.54	0.00
248	01/01/2041	\$915.60	\$658.83	\$256.77	\$87,375.24	34.28	0.00
249	02/01/2041	\$915.60	\$660.76	\$254.84	\$86,714.48	34.02	0.00
250	03/01/2041	\$915.60	\$662.68	\$252.92	\$86,051.80	33.76	0.00



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## Amortization Schedule

Loan No. : 1000025787

Payment Number	Payment Date	P and I	Principal	Interest	Balance	LTV	PMI/MIP
251	04/01/2041	\$915.60	\$664.62	\$250.98	\$85,387.18	33.50	0.00
252	05/01/2041	\$915.60	\$666.55	\$249.05	\$84,720.63	33.24	0.00
253	06/01/2041	\$915.60	\$668.50	\$247.10	\$84,052.13	32.97	0.00
254	07/01/2041	\$915.60	\$670.45	\$245.15	\$83,381.68	32.71	0.00
255	08/01/2041	\$915.60	\$672.40	\$243.20	\$82,709.28	32.45	0.00
256	09/01/2041	\$915.60	\$674.36	\$241.24	\$82,034.92	32.18	0.00
257	10/01/2041	\$915.60	\$676.33	\$239.27	\$81,358.59	31.92	0.00
258	11/01/2041	\$915.60	\$678.30	\$237.30	\$80,680.29	31.65	0.00
259	12/01/2041	\$915.60	\$680.28	\$235.32	\$80,000.01	31.38	0.00
260	01/01/2042	\$915.60	\$682.27	\$233.33	\$79,317.74	31.12	0.00
261	02/01/2042	\$915.60	\$684.26	\$231.34	\$78,633.48	30.85	0.00
262	03/01/2042	\$915.60	\$686.25	\$229.35	\$77,947.23	30.58	0.00
263	04/01/2042	\$915.60	\$688.25	\$227.35	\$77,258.98	30.31	0.00
264	05/01/2042	\$915.60	\$690.26	\$225.34	\$76,568.72	30.04	0.00
265	06/01/2042	\$915.60	\$692.27	\$223.33	\$75,876.45	29.77	0.00
266	07/01/2042	\$915.60	\$694.29	\$221.31	\$75,182.16	29.49	0.00
267	08/01/2042	\$915.60	\$696.32	\$219.28	\$74,485.84	29.22	0.00
268	09/01/2042	\$915.60	\$698.35	\$217.25	\$73,787.49	28.95	0.00
269	10/01/2042	\$915.60	\$700.39	\$215.21	\$73,087.10	28.67	0.00
270	11/01/2042	\$915.60	\$702.43	\$213.17	\$72,384.67	28.40	0.00
271	12/01/2042	\$915.60	\$704.48	\$211.12	\$71,680.19	28.12	0.00
272	01/01/2043	\$915.60	\$706.53	\$209.07	\$70,973.66	27.84	0.00
273	02/01/2043	\$915.60	\$708.59	\$207.01	\$70,265.07	27.57	0.00
274	03/01/2043	\$915.60	\$710.66	\$204.94	\$69,554.41	27.29	0.00
275	04/01/2043	\$915.60	\$712.73	\$202.87	\$68,841.68	27.01	0.00
276	05/01/2043	\$915.60	\$714.81	\$200.79	\$68,126.87	26.73	0.00
277	06/01/2043	\$915.60	\$716.90	\$198.70	\$67,409.97	26.45	0.00
278	07/01/2043	\$915.60	\$718.99	\$196.61	\$66,690.98	26.16	0.00
279	08/01/2043	\$915.60	\$721.08	\$194.52	\$65,969.90	25.88	0.00
280	09/01/2043	\$915.60	\$723.19	\$192.41	\$65,246.71	25.60	0.00
281	10/01/2043	\$915.60	\$725.30	\$190.30	\$64,521.41	25.31	0.00
282	11/01/2043	\$915.60	\$727.41	\$188.19	\$63,794.00	25.03	0.00
283	12/01/2043	\$915.60	\$729.53	\$186.07	\$63,064.47	24.74	0.00
284	01/01/2044	\$915.60	\$731.66	\$183.94	\$62,332.81	24.45	0.00
285	02/01/2044	\$915.60	\$733.80	\$181.80	\$61,599.01	24.17	0.00
286	03/01/2044	\$915.60	\$735.94	\$179.66	\$60,863.07	23.88	0.00
287	04/01/2044	\$915.60	\$738.08	\$177.52	\$60,124.99	23.59	0.00
288	05/01/2044	\$915.60	\$740.24	\$175.36	\$59,384.75	23.30	0.00
289	06/01/2044	\$915.60	\$742.39	\$173.21	\$58,642.36	23.01	0.00
290	07/01/2044	\$915.60	\$744.56	\$171.04	\$57,897.80	22.71	0.00
291	08/01/2044	\$915.60	\$746.73	\$168.87	\$57,151.07	22.42	0.00
292	09/01/2044	\$915.60	\$748.91	\$166.69	\$56,402.16	22.13	0.00
293	10/01/2044	\$915.60	\$751.09	\$164.51	\$55,651.07	21.83	0.00
294	11/01/2044	\$915.60	\$753.28	\$162.32	\$54,897.79	21.54	0.00
295	12/01/2044	\$915.60	\$755.48	\$160.12	\$54,142.31	21.24	0.00
296	01/01/2045	\$915.60	\$757.68	\$157.92	\$53,384.63	20.94	0.00
297	02/01/2045	\$915.60	\$759.89	\$155.71	\$52,624.74	20.65	0.00
298	03/01/2045	\$915.60	\$762.11	\$153.49	\$51,862.63	20.35	0.00
299	04/01/2045	\$915.60	\$764.33	\$151.27	\$51,098.30	20.05	0.00
300	05/01/2045	\$915.60	\$766.56	\$149.04	\$50,331.74	19.75	0.00



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## Amortization Schedule

Loan No. : 1000025787

Payment Number	Payment Date	P and I	Principal	Interest	Balance	LTV	PMI/MIP
301	06/01/2045	\$915.60	\$768.80	\$146.80	\$49,562.94	19.44	0.00
302	07/01/2045	\$915.60	\$771.04	\$144.56	\$48,791.90	19.14	0.00
303	08/01/2045	\$915.60	\$773.29	\$142.31	\$48,018.61	18.84	0.00
304	09/01/2045	\$915.60	\$775.55	\$140.05	\$47,243.06	18.53	0.00
305	10/01/2045	\$915.60	\$777.81	\$137.79	\$46,465.25	18.23	0.00
306	11/01/2045	\$915.60	\$780.08	\$135.52	\$45,685.17	17.92	0.00
307	12/01/2045	\$915.60	\$782.35	\$133.25	\$44,902.82	17.62	0.00
308	01/01/2046	\$915.60	\$784.63	\$130.97	\$44,118.19	17.31	0.00
309	02/01/2046	\$915.60	\$786.92	\$128.68	\$43,331.27	17.00	0.00
310	03/01/2046	\$915.60	\$789.22	\$126.38	\$42,542.05	16.69	0.00
311	04/01/2046	\$915.60	\$791.52	\$124.08	\$41,750.53	16.38	0.00
312	05/01/2046	\$915.60	\$793.83	\$121.77	\$40,956.70	16.07	0.00
313	06/01/2046	\$915.60	\$796.14	\$119.46	\$40,160.56	15.76	0.00
314	07/01/2046	\$915.60	\$798.47	\$117.13	\$39,362.09	15.44	0.00
315	08/01/2046	\$915.60	\$800.79	\$114.81	\$38,561.30	15.13	0.00
316	09/01/2046	\$915.60	\$803.13	\$112.47	\$37,758.17	14.81	0.00
317	10/01/2046	\$915.60	\$805.47	\$110.13	\$36,952.70	14.50	0.00
318	11/01/2046	\$915.60	\$807.82	\$107.78	\$36,144.88	14.18	0.00
319	12/01/2046	\$915.60	\$810.18	\$105.42	\$35,334.70	13.86	0.00
320	01/01/2047	\$915.60	\$812.54	\$103.06	\$34,522.16	13.54	0.00
321	02/01/2047	\$915.60	\$814.91	\$100.69	\$33,707.25	13.22	0.00
322	03/01/2047	\$915.60	\$817.29	\$98.31	\$32,889.96	12.90	0.00
323	04/01/2047	\$915.60	\$819.67	\$95.93	\$32,070.29	12.58	0.00
324	05/01/2047	\$915.60	\$822.06	\$93.54	\$31,248.23	12.26	0.00
325	06/01/2047	\$915.60	\$824.46	\$91.14	\$30,423.77	11.94	0.00
326	07/01/2047	\$915.60	\$826.86	\$88.74	\$29,596.91	11.61	0.00
327	08/01/2047	\$915.60	\$829.28	\$86.32	\$28,767.63	11.29	0.00
328	09/01/2047	\$915.60	\$831.69	\$83.91	\$27,935.94	10.96	0.00
329	10/01/2047	\$915.60	\$834.12	\$81.48	\$27,101.82	10.63	0.00
330	11/01/2047	\$915.60	\$836.55	\$79.05	\$26,265.27	10.30	0.00
331	12/01/2047	\$915.60	\$838.99	\$76.61	\$25,426.28	09.98	0.00
332	01/01/2048	\$915.60	\$841.44	\$74.16	\$24,584.84	09.64	0.00
333	02/01/2048	\$915.60	\$843.89	\$71.71	\$23,740.95	09.31	0.00
334	03/01/2048	\$915.60	\$846.36	\$69.24	\$22,894.59	08.98	0.00
335	04/01/2048	\$915.60	\$848.82	\$66.78	\$22,045.77	08.65	0.00
336	05/01/2048	\$915.60	\$851.30	\$64.30	\$21,194.47	08.31	0.00
337	06/01/2048	\$915.60	\$853.78	\$61.82	\$20,340.69	07.98	0.00
338	07/01/2048	\$915.60	\$856.27	\$59.33	\$19,484.42	07.64	0.00
339	08/01/2048	\$915.60	\$858.77	\$56.83	\$18,625.65	07.31	0.00
340	09/01/2048	\$915.60	\$861.28	\$54.32	\$17,764.37	06.97	0.00
341	10/01/2048	\$915.60	\$863.79	\$51.81	\$16,900.58	06.63	0.00
342	11/01/2048	\$915.60	\$866.31	\$49.29	\$16,034.27	06.29	0.00
343	12/01/2048	\$915.60	\$868.83	\$46.77	\$15,165.44	05.95	0.00
344	01/01/2049	\$915.60	\$871.37	\$44.23	\$14,294.07	05.61	0.00
345	02/01/2049	\$915.60	\$873.91	\$41.69	\$13,420.16	05.26	0.00
346	03/01/2049	\$915.60	\$876.46	\$39.14	\$12,543.70	04.92	0.00
347	04/01/2049	\$915.60	\$879.01	\$36.59	\$11,664.69	04.58	0.00
348	05/01/2049	\$915.60	\$881.58	\$34.02	\$10,783.11	04.23	0.00
349	06/01/2049	\$915.60	\$884.15	\$31.45	\$9,898.96	03.88	0.00
350	07/01/2049	\$915.60	\$886.73	\$28.87	\$9,012.23	03.54	0.00



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**Amortization Schedule**  
**Loan No. : 1000025787**

Payment Number	Payment Date	P and I	Principal	Interest	Balance	LTV	PMI/MIP
351	08/01/2049	\$915.60	\$889.31	\$26.29	\$8,122.92	03.19	0.00
352	09/01/2049	\$915.60	\$891.91	\$23.69	\$7,231.01	02.84	0.00
353	10/01/2049	\$915.60	\$894.51	\$21.09	\$6,336.50	02.49	0.00
354	11/01/2049	\$915.60	\$897.12	\$18.48	\$5,439.38	02.13	0.00
355	12/01/2049	\$915.60	\$899.74	\$15.86	\$4,539.64	01.78	0.00
356	01/01/2050	\$915.60	\$902.36	\$13.24	\$3,637.28	01.43	0.00
357	02/01/2050	\$915.60	\$904.99	\$10.61	\$2,732.29	01.07	0.00
358	03/01/2050	\$915.60	\$907.63	\$7.97	\$1,824.66	00.72	0.00
359	04/01/2050	\$915.60	\$910.28	\$5.32	\$914.38	00.36	0.00
360	05/01/2050	\$917.05	\$914.38	\$2.67	\$0.00	00.00	0.00



## ESCROW NOTICE

Loan Number: 1000025349

Date: April 28, 2020

Borrower(s): Thomas M Fields, Shelby A Fields

Property Address: 191816 E. Game Farm Rd., Kennewick, WA 99337

### ESCROW AUTHORIZATION

We understand that according to the provisions of the Security Instrument, Gesa Credit Union may require us to make monthly payments in addition to our principal and interest payment so that a fund can be created and maintained to pay taxes, insurance premiums and other expenses relating to the security property, as indicated below. Escrows will be required in the following circumstances:

- where required by state or federal regulatory authority; or
- where a loan is made, guaranteed or insured by a state or federal governmental lending agency; or
- where the original principal amount of such a loan exceeds 80% of the sales price or appraised value whichever is lower; or
- as required by lender as a condition of the loan.

The lender will pay interest on the escrow account as required by law. The obligations of the borrower and lender regarding escrow accounts will be set forth in the Security Instrument. We also understand that the payment for taxes and insurance may vary from year to year.

PLEASE NOTE THAT ANY BORROWER WHO IS DELINQUENT IN THE PAYMENT OF THEIR REAL ESTATE TAXES, HAZARD AND/OR FLOOD INSURANCE PREMIUMS, MAY BE REQUIRED BY THE LENDER TO PAY ESCROWS.

### ESCROWS COLLECTED:

Real Estate Taxes

Homeowners Insurance

By signing below, the undersigned hereby acknowledges receipt of a copy and the terms of this Escrow Notice.



Borrower - Thomas M Fields



Date Borrower - Shelby A Fields Date



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**BORROWERS CERTIFICATION AND AUTHORIZATION**

The undersigned certify the following:

1. I/We have applied for a mortgage loan with: **Gesa Credit Union**
2. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and the source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentation in the new loan application or other documents, nor did I/We omit any pertinent information.
3. I/We understand and agree that **Gesa Credit Union** reserves the right to change the mortgage loan review process to expand documentation requirements. This may include, but is not limited to, verifying the information provided on the application directly with an employer and/or a financial institution.
4. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

**AUTHORIZATION TO RELEASE INFORMATION**

TO WHOM IT MAY CONCERN:

1. I/We have applied for a mortgage loan with: **Gesa Credit Union**. As part of the application process, **Gesa Credit Union** may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its Quality Control Program.
2. I/We authorize you to provide **Gesa Credit Union** and to any investor to whom **Gesa Credit Union** may sell my mortgage, any and all information and documentation that they may request, such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. **Gesa Credit Union** or any investor that purchases the mortgage, may address the authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to **Gesa Credit Union** or its investor that purchased the mortgage, or the mortgage guaranty insurer (if any), is appreciated.
6. Mortgage guaranty insurer (if any): \_\_\_\_\_

Borrowers Signatures:

 4-28-2020  4/28/2020  
 Borrower - Thomas M Fields Date Borrower - Shelby A Fields Date



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\* M C B O R R C E R T \*  
 Borrowers Certification & Authorization

## ERRORS AND OMISSIONS/COMPLIANCE AGREEMENT

Loan Number: 1000026349

FHA/VA Case Number:

Borrower(s): Thomas M Fields, Shelby A Fields

Property Address: 191816 E. Game Farm Rd., Kennewick, WA 99337

Lender: Gesa Credit Union  
51 Gage Blvd  
Richland, WA 99352

The undersigned Borrower(s) for and in consideration of the above-referenced Lender funding the closing of this loan agrees, if requested by Lender or Closing Agent for Lender, to fully cooperate and adjust for clerical errors, any or all loan closing documentation deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Government National Mortgage Association, Department of Housing and Urban Development, or the Department of Veterans Affairs, or any Municipal Bonding Authority.

The undersigned Borrower(s) agree(s) to comply with all above noted requests by the above-referenced Lender and by the Closing Agent for Lender within 15 days from date of mailing of said requests. Borrower(s) agree(s) to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees and marketing losses for failing to comply with correction requests in the above noted time period.

The undersigned Borrower(s) do hereby so agree and covenant in order to assure that this loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by Lender of its interest in and to said loan documentation, and to assure marketable title in the said Borrower(s).

DATED this 28th day of April, 2020.

 4-28-2020  
Borrower - Thomas M Fields

Date

 4-28-2020  
Borrower - Shelby A Fields

Date



## HAZARD INSURANCE AUTHORIZATION & REQUIREMENTS

Loan Number: 1000025349

Borrower(s): Thomas M Fields, Shelby A Fields

Property Address: 191616 E. Game Farm Rd., Kennewick, WA 99337

Lender: Gesa Credit Union  
51 Gage Blvd  
Richland, WA 99352

Listed below are Lender's policies and procedures, and minimum requirements, for the Hazard Insurance which must be provided covering the subject property.

1. Coverage must be in an amount at least equal to the replacement value of improvements on the property or the loan amount, whichever is less. If your loan program allows for potential negative amortization, your lender may require that the amount of coverage be increased to protect the amount of potential negative amortization.
2. The insurance company providing coverage must meet one of the following rating requirements:
  - a) If rated by A.M. Best Company, Inc., either a "B" or better Financial Strength Rating in *Best's Insurance Reports*, or an "A" or better Financial Strength Rating and a Financial Size Category of "VIII" or greater in *Best's Insurance Reports Non-US Edition*.  
  
Carriers providing coverage for co-op projects must have a general policyholder's rating of "A" and a Financial Size Category of "V" in *Best's Insurance Reports*;
  - b) If rated by Demotech, Inc., an "A" or better rating in *Demotech's Hazard Insurance Financial Stability Ratings*; or
  - c) If rated by Standard & Poor's, a "BBB" or better Insurer Financial Strength Rating in *Standard & Poor's Ratings Direct Insurance Service*.
3. Policy shall provide at least "Broad Form" coverage on properties of one to four units, and at least "Vandalism & Malicious Mischief" on properties with over four units, with no deviation. Homeowner's policies must provide coverage equal to "HO2" form.
4. The maximum allowable deductible for insurance covering a property (including common elements in a PUD, condo, or co-op project) securing a first mortgage loan is five-percent (5%) of the face amount of the policy. When a policy provides for a separate wind-loss deductible (either in the policy itself or in a separate endorsement), that deductible must be no greater than five-percent (5%) of the face amount of the policy.
5. Policy must provide coverage for a term of at least one year. Premiums may be paid on an annual installment basis only if the policy provides that the lender will be notified in writing of cancellation 30 days prior to expiration of coverage, for any cause. Binders are not acceptable, except where required by applicable State law.
6. If any existing policy is provided which will expire within Six Months from the date of the recording of this loan, said policy must be renewed for the required term as noted in paragraph 5 above.
7. All forms and endorsements pertaining to the Lender's requirements must appear on the "Declaration Page" of policy.
8. New policies must be accompanied by a signed "Broker of Record Authorization" if borrower(s) has/have changed Insurance Agents.
9. Verification of renewal of insurance policies must be in Lender's office at least thirty days prior to the



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expiration date of the policy. If this requirement is not met, LENDER AND ITS SUCCESSORS OR ASSIGNS MAY AT THEIR OPTION, BUT WITHOUT THE OBLIGATION TO DO SO, PROVIDE COVERAGE TO REPLACE ANY EXPIRING POLICIES WHICH HAVE NOT BEEN PROPERLY RENEWED. IN DOING SO, LENDER WILL COMPLY WITH APPLICABLE LAWS AND REGULATIONS, INCLUDING THOSE REQUIRING LENDER TO PROVIDE PRIOR WRITTEN NOTICE AND AN OPPORTUNITY TO PROVIDE INSURANCE INFORMATION. The premium for such coverage will be remitted promptly by the undersigned, or Lender may charge borrower's account for the cost thereof, in accordance with applicable laws and regulations, and rights and obligations under the loan documents.

10. Lender's loss Payable Endorsement 438 BFU to be affixed to policy in favor of: Gesa Credit Union, Its Successors and/or Assigns.
11. The property address and the Insureds' names must be designated on the policy exactly as on the ALTA Title Policy, CLTA Title Policy or TLTA Title Policy (whichever is issued).
12. The Lender's loan number must appear on the policy and on any subsequent endorsements.
13. The effective date of new policies, endorsements, and/or assignments shall be as of, or prior to, the date of recording of this loan.
14. Please notify your agent to forward future premium notices directly to you and your loan servicer, its successors and assigns.
15. If the security property is in an association such as a townhouse or condominium, the Master Policy must contain a minimum of \$1,000,000.00 coverage for "Directors & Officers" liability. A copy of the Master Policy, or a certificate showing proof of coverage for both the Homeowners Association and the townhouse or condominium unit owner, must be submitted to Lender prior to funding. If the Master Policy does not cover the interior of the townhouse or condominium, you must obtain an HO-6 Policy, also known as a "walls in" policy.

If you are obtaining a conventional loan on a 2-4 unit investment property you must provide us with a policy which includes "rental loss" insurance if you use the rental income to qualify for your loan. This type of coverage compensates you as the owner for a loss or reduction in rental income caused by fire or any other casualty covered in your policy. Please advise your insurance agent that it includes "rental loss" coverage.

AN ACCEPTABLE POLICY, WITH ENDORSEMENTS AND/OR ASSIGNMENTS, MUST BE FORWARDED TO AND RECEIVED BY LENDER BEFORE THIS LOAN CAN BE FUNDED; OTHERWISE, LENDER MAY BE FORCED TO PLACE INTERIM COVERAGE ON THE PROPERTY AT AN ADDITIONAL COST TO THE BORROWER(S).

Each of the undersigned acknowledges that he or she has read and understands the foregoing provisions and insurance requirements. This authorization will remain irrevocable for the undersigned as owner(s) of the subject property, and or any assignees, for as long as this loan remains on the subject property.

Thomas M Fields 4/28/2020 Shelby A Fields 4/28/2020  
Borrower - Thomas M Fields - - - - - Date - Borrower - Shelby A Fields - - - - - Date



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\* M C H Z R D A U T H \*

# SIGNATURE/NAME AFFIDAVIT AND AKA STATEMENT

Loan Number: 1000025349

Date: April 28, 2020

Borrower: Thomas M Fields

Lender: Gesa Credit Union  
51 Gage Blvd  
Richland, WA 99352

## AKA STATEMENT

I, Thomas M Fields, certify that I am also known as:

Thomas Mark Fields  
Thomas Fields  
Thom Fields  
Thom M Fields

I, Thomas M Fields, the undersigned Borrower state that I am one and the same person named in the Note and Security Instrument. I also swear and affirm that the signature below is my true and exact signature for execution of the loan documentation.

 4-28-2020 (Date)

Thomas M Fields

State of Washington

County BENTON

Signed and sworn to (or affirmed) before me on 4/28/2020

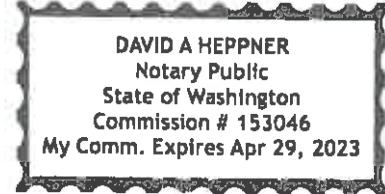
by THOMAS M. FIELDS

  
Signature of Notary Public

(Stamp)

NOTARY PUBLIC  
Title of Office

My commission expires: 4/29/23



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Mortgage Cadence Document Center © 1044 09/14



\* M C N A M E A F F D \*  
Page 1 of 1

# SIGNATURE/NAME AFFIDAVIT AND AKA STATEMENT

Loan Number: 1000025349

Date: April 28, 2020

Borrower: **Shelby A Fields**

Lender: **Gesa Credit Union  
51 Gage Blvd  
Richland, WA 99352**

## AKA STATEMENT

I, **Shelby A Fields**, certify that I am also known as:

**Shelby Anne Fields  
Shelby Fields**

I, **Shelby A Fields**, the undersigned Borrower state that I am one and the same person named in the Note and Security Instrument. I also swear and affirm that the signature below is my true and exact signature for execution of the loan documentation.

Shelby A. Fields 4/28/2020 (Date)

Shelby A Fields

State of Washington

County BENTON

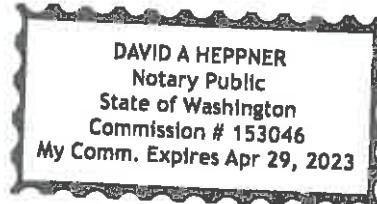
Signed and sworn to (or affirmed) before me on 4/28/2020

by SHELBY A. FIELDS.

David A. Heppner

Signature of Notary Public

(Stamp)



NOTARY PUBLIC

Title of Office

My commission expires: 4/29/23



\* 1 0 0 0 0 2 5 3 4 9 \*  
Mortgage Cadence Document Center © 1044 09/14



\* M C N A M E A F F D \*

**OCCUPANCY STATEMENT**

Date: April 28, 2020

**Borrower(s): Thomas M Fields, Shelby A Fields****Property Address: 191516 E. Game Farm Rd., Kennewick, WA 99337****Lender:** Gesa Credit Union  
51 Gage Blvd  
Richland, WA 99352**The undersigned Borrower(s) hereby declares, under penalty of perjury, as follows:****[ X ] Owner Occupied**

I/We will occupy the subject property as my/our principal residence as required by, and in compliance with, the terms of the Deed of Trust/Mortgage/Security Instrument relating to the subject property.

**[ ] Second Home**

I/We will occupy the subject property as my/our second residence as required by, and in compliance with, the terms of the Deed of Trust/Mortgage/Security Instrument relating to the subject property.

**[ ] Investment Property**

I/We will not occupy the subject property.

I/We are aware of and understand that if at any time it is determined that the foregoing statement is untrue; I/We will be subject to prosecution for fraud under applicable state laws.

I/We certify under penalty of Title 18, U.S.C. §§ 1010 - 1014 that the statement contained herein is true and correct.

Borrower - Thomas M Fields

4/28-2020

Date

Borrower - Shelby A Fields

Date



Mortgage Credence Document Center © 1593 03/19



# Form 4506-T

(March 2019)  
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](http://www.irs.gov/form4506t).

OMB No. 1545-1872

1000025349

**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 1-800-908-9948. 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.  Thomas M Fields	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)  541-78-8791
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) Thomas M Fields, 191616 E. Game Farm Rd., Kennewick, WA 99337	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5a 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. DataVerify 16100 Chesterfield Parkway, Suite 200, Chesterfield, MO 63017      (866) 895-3282	
5b Customer file number (if applicable) (see instructions)	

**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 5a, 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.
- 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 mmddyyyy 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.

12/31/2018

12/31/2019

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**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: This form must be received by IRS 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)

Phone number of taxpayer on line 1a or 2a  
(509) 308-7320

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

Spouse's signature

Date



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](http://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.

**What's New.** The transcripts provided by the IRS have been modified to protect taxpayers' privacy. Transcripts only display partial personal information, such as the last four digits of the taxpayer's Social Security Number. Full financial and tax information, such as wages and taxable income, is shown on the transcript.

A new optional Customer File Number field is available to use when requesting a transcript. You have the option of inputting a number, such as a loan number, in this field. You can input up to 10 numeric characters. The customer file number should not contain an SSN. This number will print on the transcript. The customer file number is an optional field and not required.

## 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 5a) 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](http://irs.gov) and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9948.

**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 6718 AUSC 855-587-9604
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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 3710B Fresno, CA 83888 855-900-8105
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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 S-2 Kansas City, MO 64999 855-821-0094
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## Chart for all other transcripts

If you lived in or your business was in:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, A.P.O. or F.P.O. address

Maine, Massachusetts, New Hampshire, New York, Pennsylvania, Vermont

Mail or fax to:

Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 855-298-1145

Internal Revenue Service RAIVS Team Stop 6705 S-2 Kansas City, MO 64999 855-821-0094

**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 8103(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 8103 and 8109 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 non-tax 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-6528  
Washington, DC 20224  
Do not send the form to this address. Instead, see Where to file on this page.



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.



# Form 4506-T

(March 2018)  
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](http://www.irs.gov/form4506t).

OMB No. 1545-1872

1000025349

**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 1-800-908-8946. 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.  Shelby A Fields	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see Instructions)  544-98-6807
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) Shelby A Fields, 191816 E. Game Farm Rd., Kennewick, WA 99337	
4 Previous address shown on the last return filed if different from line 3 (see Instructions)	
5a 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. DataVerify 16100 Chesterfield Parkway, Suite 200, Chesterfield, MO 63017      (866)895-3282	
5b Customer file number (if applicable) (see Instructions)	

**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 5a, 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. ►
- 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 6498 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.

12/31/2018

12/31/2019

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**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: This form must be received by IRS 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.

*Shelby A Fields*

Signature (see Instructions)

*12/31/2020*

Phone number of taxpayer on line 1a or 2a  
(509) 308-7319

Sign  
Here

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

Spouse's signature

Date



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/form4506](http://www.irs.gov/form4506). Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

**What's New.** The transcripts provided by the IRS have been modified to protect taxpayers' privacy. Transcripts only display partial personal information, such as the last four digits of the taxpayer's Social Security Number. Full financial and tax information, such as wages and taxable income, is shown on the transcript.

A new optional Customer File Number field is available to use when requesting a transcript. You have the option of inputting a number, such as a loan number, in this field. You can input up to 10 numeric characters. The customer file number should not contain an SSN. This number will print on the transcript. The customer file number is an optional field and not required.

## 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 5a) 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](http://irs.gov) and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9948.

**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 Mail or fax to:  
and lived in:

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, Marina Islands, the U.S. Virgin Islands, or A.P.O. or F.O. address	Internal Revenue Service RAIVS Team Stop 8718 AUSC Austin, TX 787301 855-887-9804
---	---

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 57108 Freano, CA 93888 855-800-8105
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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 8705 S-2 Kansas City, MO 64699 855-821-0094
--	--

## Chart for all other transcripts

If you lived in  
or your business  
was in: Mail or fax to:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, A.P.O. or F.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 855-298-1145
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Maine, Massachusetts, New Hampshire, New York, Pennsylvania, Vermont	Internal Revenue Service RAIVS Team Stop 6705 S-2 Kansas City, MO 64999 855-821-0094
--	--

**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 5b.** Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number should not contain an SSN. Completion of this line is not required.

**Note:** If you use an SSN, name or combination of both, we will not input the information and the customer file number will be blank on the transcript.

**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. 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.



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 attest 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 8.

**All others.** See section 6103(a) 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 6. 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 non-tax 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-8826  
Washington, DC 20224  
Do not send the form to this address. Instead, see Where to file on this page.

## TAXPAYER CONSENT FORM

Loan Number: 1000025349

Date: April 28, 2020

Borrower(s): Thomas M Fields, Shelby A Fields

Property Address: 191616 E. Game Farm Rd., Kennewick, WA 99337

Lender: Gesa Credit Union  
51 Gage Blvd  
Richland, WA 99352

I understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

Borrower - Thomas M Fields

4-28-2020

Date

Borrower - Shelby A Fields

Date

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\* M C T X P Y C N S T \*

## NOTICE OF RIGHT TO CANCEL

Loan Number: 1000025349

Date Notice Given: April 28, 2020

Consumer Name: Thomas M Fields

Property Address: 191616 E. Game Farm Rd., Kennewick, WA 99337

Lender: Gesa Credit Union  
51 Gage Blvd  
Richland, WA 99352

### Your Right to Cancel.

You are entering into a new transaction to increase the amount of credit previously provided to you. Your home is the security for this new transaction. You have a legal right under federal law to cancel this transaction, without cost, within three business days from whichever of the following events occurs last:

- (1) the date of the transaction, which is April 28, 2020; or
- (2) the date you received your new Truth in Lending disclosures; or
- (3) the date you received this notice of your right to cancel.

If you cancel this new transaction, it will not affect any amount that you presently owe. Your home is the security for that amount. Within 20 calendar days after we receive your notice of cancellation of this new transaction, we must take the steps necessary to reflect the fact that your home does not secure the increase of credit. We must also return to you any money you have given to us or anyone else in connection with this new transaction.

You may keep any money we have given you in this new transaction until we have done the things mentioned above, but you must then offer to return the money at the address below. If we do not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.

### How to Cancel.

If you decide to cancel this new transaction, you may do so by notifying us, in writing, at

Gesa Credit Union  
51 Gage Blvd  
Richland, WA 99352

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice no matter how you notify us because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of May 03, 2020 (or midnight of the third business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL.

Consumer Signature

Date

### ACKNOWLEDGMENT OF RECEIPT

I hereby acknowledge receipt of two completed copies of the Notice of Right to Cancel and a copy of the Truth in Lending disclosures.

Consumer

Thomas M Fields

4/28/2020

Date



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Page 1 of 1



\* M C R E S C S N \*  
H0 - Closed End - Original Creditor

## NOTICE OF RIGHT TO CANCEL

Loan Number: 1000025349

Date Notice Given: April 28, 2020

Consumer Name: Thomas M Fields

Property Address: 191616 E. Game Farm Rd., Kennewick, WA 99337

Lender: Gesa Credit Union  
51 Gage Blvd  
Richland, WA 99352

### Your Right to Cancel.

You are entering into a new transaction to increase the amount of credit previously provided to you. Your home is the security for this new transaction. You have a legal right under federal law to cancel this transaction, without cost, within three business days from whichever of the following events occurs last:

- (1) the date of the transaction, which is April 28, 2020; or
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- (3) the date you received this notice of your right to cancel.

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51 Gage Blvd  
Richland, WA 99352

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If you cancel by mail or telegram, you must send the notice no later than midnight of May 03, 2020 (or midnight of the third business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL..

Consumer Signature

Date

### ACKNOWLEDGMENT OF RECEIPT

I hereby acknowledge receipt of two completed copies of the Notice of Right to Cancel and a copy of the Truth in Lending disclosures.

Consumer

Thomas M Fields

4-28-2020

Date



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\* M C R E S C S N \*  
H9 - Closed End - Original Creditor

## NOTICE OF RIGHT TO CANCEL

Loan Number: 1000025349

Date Notice Given: April 28, 2020

Consumer Name: **S**helby A Fields

Property Address: **191616 E. Game Farm Rd., Kennewick, WA 99337**

Lender: **Gesa Credit Union  
51 Gage Blvd  
Richland, WA 99352**

### Your Right to Cancel.

You are entering into a new transaction to increase the amount of credit previously provided to you. Your home is the security for this new transaction. You have a legal right under federal law to cancel this transaction, without cost, within three business days from whichever of the following events occurs last:

- (1) the date of the transaction, which is April 28, 2020; or
- (2) the date you received your new Truth In Lending disclosures; or
- (3) the date you received this notice of your right to cancel.

If you cancel this new transaction, it will not affect any amount that you presently owe. Your home is the security for that amount. Within 20 calendar days after we receive your notice of cancellation of this new transaction, we must take the steps necessary to reflect the fact that your home does not secure the increase of credit. We must also return to you any money you have given to us or anyone else in connection with this new transaction.

You may keep any money we have given you in this new transaction until we have done the things mentioned above, but you must then offer to return the money at the address below. If we do not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.

### How to Cancel.

If you decide to cancel this new transaction, you may do so by notifying us, in writing, at

**Gesa Credit Union  
51 Gage Blvd  
Richland, WA 99352**

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice no matter how you notify us because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of May 03, 2020 (or midnight of the third business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL.

Consumer Signature

Date

### ACKNOWLEDGMENT OF RECEIPT

I hereby acknowledge receipt of two completed copies of the Notice of Right to Cancel and a copy of the Truth In Lending disclosures.

Consumer

*Shelby A. Fields*  
Shelby A Fields

*4/28/2020*

Date



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Page 1 of 1



\* M C R E S C S N \*  
H9 - Closed End - Original Creditor

## NOTICE OF RIGHT TO CANCEL

Loan Number: 1000025349

Date Notice Given: April 28, 2020

Consumer Name: **Shelby A Fields**

Property Address: **191616 E. Game Farm Rd., Kennewick, WA 99337**

Lender: **Gesa Credit Union  
51 Gage Blvd  
Richland, WA 99352**

### Your Right to Cancel.

You are entering into a new transaction to increase the amount of credit previously provided to you. Your home is the security for this new transaction. You have a legal right under federal law to cancel this transaction, without cost, within three business days from whichever of the following events occurs last:

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### How to Cancel.

If you decide to cancel this new transaction, you may do so by notifying us, in writing, at

**Gesa Credit Union  
51 Gage Blvd  
Richland, WA 99352**

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice no matter how you notify us because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of May 03, 2020 (or midnight of the third business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

**I WISH TO CANCEL.**

Consumer Signature

Date

### ACKNOWLEDGMENT OF RECEIPT

I hereby acknowledge receipt of two completed copies of the Notice of Right to Cancel and a copy of the Truth in Lending disclosures.

Consumer

*Shelby A. Fields*

Shelby A Fields

*4/28/2020*

Date



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\* M C R E S C S N \*  
H9 - Closed End - Original Creditor

## FINANCIAL STATUS AFFIDAVIT

Loan Number: 1000025349

Borrower(s): Thomas M Fields, Shelby A Fields

Property Address: 191816 E. Game Farm Rd., Kennewick, WA 99337

Lender: Gesa Credit Union  
51 Gage Blvd  
Richland, WA 99352

BEFORE ME, the undersigned authority duly authorized to take acknowledgments and administer oaths, personally appeared Thomas M Fields, Shelby A Fields (the "Borrower"), who upon being duly sworn on oath, certified as follows:

**Financial Status:** Borrower understands that Lender is making the Loan based upon statements and representations contained in, or made in connection with, the residential mortgage loan application taken from and signed by the Borrower and given by Borrower to Lender (the "Loan Application"). Borrower hereby certifies that the information provided by Borrower contained in, the Loan Application and related to Borrower's financial status (such as Borrower's employment, income, assets, debts, expenses, credit obligations, etc.), has not changed significantly and accurately reflects Borrower's current financial status. Borrower certifies that Borrower has not received notice of a change in employment status, and Borrower, to the best of Borrower's knowledge, is unaware of any events or circumstances in the foreseeable future that would have an adverse effect on Borrower's ability to fulfill the Borrower's Loan obligations, including, but not limited to Borrower's obligation to make required periodic payments.

**False, Misleading or Inaccurate Statements:** Borrower understands that Borrower will be in default under the terms of the Security Instrument if, during the application process for the Loan, Borrower or any persons or entities on behalf of Borrower or with Borrower's knowledge or consent gave materially false, misleading or inaccurate information to the Lender (or failed to provide Lender with material information) in connection with the Loan, including, but not limited to, representations regarding Borrower's occupancy of the Property and Borrower's financial status. Borrower understands further that any intentional or negligent misrepresentation(s) of the information contained in, or made in connection with, the Loan Application may result in severe civil and/or criminal penalties, including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation(s) which Borrower has made on or in connection with the Loan Application.

**COVID-19 Borrower's Statement:** Borrower asserts that Borrower's income and employment remains stable, has not been adversely affected by COVID-19, and the Borrower is unaware of any changes to the Borrower's employment, income, liabilities, and/or assets which would negatively impact the Borrower's ability to repay the loan.



Borrower - Thomas M Fields

4-28-2020

Date



Borrower - Shelby A Fields

Date



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1 of 2



\* M C F N C L A F F D \*

State of Washington

County BENTON

Signed and sworn to (or affirmed) before me on 4/28/2020

by THOMAS M. FIELDS & SHELBY A. FIELDS

DAVID A. HEPPNER

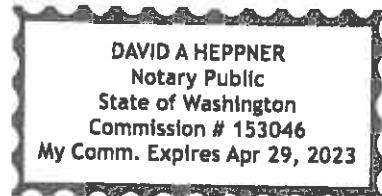
Signature of Notary Public

(Stamp)

NOTARY PUBLIC

Title of Office

My commission expires: 4/29/23



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2 of 2



\* M C F N C L A F F F D \*

## MAILING ADDRESS CERTIFICATION

Loan Number: 1000025349

Date: April 28, 2020

Borrower(s): Thomas M Fields, Shelby A Fields

Lender: Gesa Credit Union

PROPERTY ADDRESS: 191616 E. Game Farm Rd.  
Kennewick, WA 99337

[ ] Please check and complete if the MAILING ADDRESS for the borrower is different from above:

---

---

### ACKNOWLEDGEMENT

I/We certify that the above information is true and correct and agree to notify Lender, its successors, assigns, or agents immediately by certified mail, return receipt requested, of any change of address or other change in the above information.



Borrower - Thomas M Fields

4-28-2020

Date



Borrower - Shelby A Fields

Date



**NOTICE CONCERNING THE FURNISHING OF  
NEGATIVE INFORMATION TO CONSUMER  
REPORTING AGENCY**

Pureuant to FCRA §623(a)(7); REGULATION V/Model B-1

Date: April 28, 2020

Lender: Gesa Credit Union  
51 Gage Blvd  
Richland, WA 99352

Borrower(s): Thomas M Fields, Shelby A Fields

Property Address: 191816 E. Game Farm Rd., Kennewick, WA 99337

Loan Number: 1000025349

**WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT  
TO CREDIT BUREAUS.**

**LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR  
ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.**

By signing below, the undersigned hereby acknowledge(s) receipt of a copy of this disclosure.



Borrower - Thomas M Fields

4-28-2020

Date



Borrower - Shelby A Fields

4/28/2020

Date



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## ACKNOWLEDGMENT OF RECEIPT OF APPRAISAL REPORT

Loan Number: 1000026349

Date: April 28, 2020

Borrower(s): Thomas M Fields, Shelby A Fields

Property Address: 191616 E. Game Farm Rd., Kennewick, WA 99337

Lender: Gesa Credit Union

I understand that I am entitled to a copy of any report concerning the value of the property securing this loan promptly upon completion at no additional cost to me, and, in any event, no less than three (3) days prior to the closing of the loan.

I hereby acknowledge receipt of the report concerning the value of the property securing this loan, at no additional cost to me, no less than three (3) days prior to the closing of my loan.



428-2020

Borrower - Thomas M Fields

Date



428-2020

Borrower - Shelby A Fields

Date





**First American**

**First American Title Insurance Company**  
8109 W Grandridge Blvd, Suite 110  
Kennewick, WA 99336  
Phn - (509)734-0771  
Fax - (866)907-4468  
Kennewickdocs@firstam.com

Gesa Credit Union  
51 Gage Blvd  
Richland , WA 99352

April 27, 2020  
File No: 4381-3439377 (AH)

Attn: Jessie Stanley

**Re: Your Loan Number 25349**

**Property: 191616 E. Game Farm Rd., Kennewick, WA 99337**  
**Borrower: Thomas M. Fields and Shelby A. Fields**

Enclosed you will find executed loan documents for your review. We show a projected closing date of on or before **May 04, 2020**. The expected funding amount from you is **\$433,264.04**.

***Please call or email the undersigned at the phone number shown above If there are any conditions for closing.***

Please call or email the undersigned to balance and release the recording.

First American Title Insurance Company

Angela Herman, Escrow Officer  
anherman@firstam.com

Rachel Cisneros, Assistant for  
Angela Herman, Escrow Officer  
rcisneros@firstam.com



**First American**

First American Title Insurance Company  
8109 W Grandridge Blvd, Suite 110  
Kennewick, WA 99336  
(509)734-0771

## Policy Instructions - Direct Division

**Escrow No.: 4381-3439377**  
**Escrow Officer: Angela Herman**

**Attention: Recording Desk**  
**Date of Recording: May 04, 2020**  
**[ X ] HOLD [ ] OK TO RECORD**  
**County for Recording: Benton**

**Policies must be delivered within 30 days of May 04, 2020**

**Instruments to Record:**

- [ ] Deed from to Thomas M. Fields and Shelby A. Fields, husband and wife  
[ X ] 1st Deed of Trust from Thomas M. Fields and Shelby A. Fields, husband and wife to Gesa Credit Union  
[ ] 2nd Deed of Trust from Thomas M. Fields and Shelby A. Fields, husband and wife to Gesa Credit Union  
[ ] Assignment of Deed of Trust from to  
[ ]  
[ ]  
[ ]  
[ ]

I, the undersigned, hereby certify  
this to be a true and correct copy.  
**First American Title Insurance Co.**

By: 

**Special Instructions for Recording:**

We request deletion of items numbered 9-10 (1ST HALF), 23 PD IN ESCROW, 24 OUT

We guarantee to obtain and deliver for recordation documentation required to release items numbered



Angela Herman, Escrow Officer

**Products to be Issued:**

ALTA Extended Loan Policy

**State Specific Instructions:**

**Tax Year: 2020**

First half taxes  Paid  Show  
Second half taxes  Paid  Show

**OWNER'S POLICY:**

Liability: \$0.00 Premium: See Fee Entry Screen Effective Date/Time: Recording Date and Time on Deed

Vesting: As on Deed

Estate or Interest: As on Commitment

**Exception Items (from Title Report/any new) to be shown on Owner's Policy:**

**Special Instructions:**

**Endorsements:****Send Policy To:**Owners:  Buyer Forwarding Address Property Address Send to Local Office for Distribution Buyer Email: thom@gcata.com  
 Other:**LENDER'S POLICY:**Liability: \$441,000.00 Premium: See Fee Entry Loan Number: 25349  
Screen

Effective Date/Time: Recording Date and Time on Mortgage

Estate or interest: As on Commitment

New Mortgage/Assignment to be shown on Lender's Policy: Mortgage in favor of Gesa Credit Union in recording packageException Items (from Title Report/any new) to be shown on Lender's Policy: 1-8, 9-10 (2ND HALF), 11-22**Items to be shown on Schedule B - Part II of Lender's Policy:**

- None  
 Mortgage in favor of Gesa Credit Union  
 Other subordinate matters:

**Special Instructions:****Endorsements:**

- ALTA 4.1-06 Endorsement  
 ALTA 5.1-06 (PUD) Endorsement  
 ALTA 6-06 (ARM) Endorsement  
 ALTA 8.1-06 Endorsement  
 ALTA 9-06 Endorsement  
 ALTA 9.10-06 Endorsement  
 ALTA 14-06 (LOC) Endorsement  
 ALTA 22-06 Endorsement  
 Other:

**Send Policy To:**Lenders:  Send to default deliveries for lender and ePolicy, WinTrack, LVIS or FASTWeb, If available  
 Address on Mortgage  Send to Local Office for Distribution  
 Email:  
 Other:

**DECLARATION OF UNDERSTANDING  
AND INDEMNITY AND HOLD HARMLESS AGREEMENT  
DUE TO THE COVID-19 EMERGENCY - FINANCING**

Property: 191616 E. Game Farm Rd., Kennewick, WA 99337

Date of Closing: 5-4-2020

Borrower(s): Thomas M. Fields and Shelby A. Fields

Settlement Agent: First American Title Insurance Company

File No: 4381-3439377

In response to the outbreak of the Coronavirus and the declared states of national and local emergency, a number of government offices have been closed or have had their access significantly limited. As a result, the processing and recording of deeds, deeds of trust, mortgages and other title documents in some jurisdictions has been, and will be, impacted. Although First American Title Insurance Company ("First American") is willing to continue to insure titles for purchasers and lenders under its current policy forms through the ultimate recording date of the deed, mortgage, deed of trust or other insured title document, First American cannot provide any estimate as to the date of recordation of such title documents in the land records.

NOW THEREFORE, as a result of the aforementioned closures and access restrictions and as an inducement the Settlement Agent to conduct settlement and First American to issue its policy or policies of title insurance, the undersigned agree as follows:

Borrower(s) affirm:

- (a) There are no unrecorded deeds and/or outstanding leases, contracts, options, agreements, trusts or inchoate rights or interests affecting the Property which have not been disclosed to First American in writing.
- (b) All labor and materials used in construction of improvements, repairs, or modifications to the Property have been completed and there are now no unpaid bills for labor or material against the improvements or Property. The Borrowers have received no notice of any mechanic's lien claim.
- (c) There are no unrecorded liens or encumbrances affecting the title to the Property, which are not being paid or adjusted as part of the current transaction.
- (d) Borrowers have received no written notice of a proposed or pending special assessment or a pending taking of any portion of the Property by any governmental body; Borrowers have no knowledge that work has been or will be performed by any governmental body including, but not limited to, the installation of water or sewer lines or of other utilities, or for improvements such as paving or repaving of streets or alleys, or the installation of curbs and sidewalks.
- (e) Borrowers agree to neither allow, nor take any action, following settlement that may result in a lien, encumbrance or other matter adversely affecting title being placed against the title to the Property. In the event any lien, encumbrance or objectionable matter of title arises or occurs between the date of settlement and the date of the recording of the mortgage, deed of trust or other title document, Borrowers agree to immediately take action to clear and discharge the same and further agree to hold harmless and indemnify First American against all expenses, costs and attorneys' fees that may arise out of Borrowers failure to so remove, bond or otherwise dispose of any such liens, encumbrances or adverse matters of title to the satisfaction of First American.

Borrower(s) understand and agree:

- (a) First American cannot provide any estimate as to the time of recordation of the deed of trust/mortgage or other title documents in the Land Records.

(b) Among other things, Borrowers may not be able to refinance or sell the Property, or provide recorded evidence of the status liens against the Property until the time that the deed of trust/mortgage or title document is recorded in the land records.

The undersigned solemnly affirm(s) under the penalties of perjury and upon personal knowledge that the statements in this Declaration are true and that this Declaration is executed in order to induce the Settlement Agent to make and complete settlement on the Property and to induce First American to issue its policy or policies of title insurance, insuring title to the Property.

Borrower(s):



Thomas M. Fields



Shelby A. Fields



**First American**

First American Title Insurance Company  
8109 W Grandridge Blvd, Suite 110  
Kennewick, WA 99336  
(509)734-0771  
Fax: (866)907-4468

To: First American Title Insurance Company ("Settlement Agent")  
Angela Herman, Escrow Officer

File No.: 4381-3439377 (AH)

Date: April 27, 2020

Re: 191616 E. Game Farm Rd., Kennewick, WA 99337 ("Property")  
"Borrower": Thomas M. Fields and Shelby A. Fields  
(collectively and individually referred to herein as, "the Parties")

#### **INSTRUCTIONS TO SETTLEMENT AGENT REGARDING CLOSING**

**IMPORTANT:** Due to the unprecedeted events involving the Coronavirus (COVID-19) pandemic (as defined by the World Health Organization), many recorder's offices have delays in recording or are closed. If electronic recording is available, it will be used. Settlement Agent cannot provide any estimate regarding the date when recordation of documents in the Public Records will be available.

The Parties to the above transaction agree that "Closing" shall be defined as the moment of disbursement of funds by Settlement Agent after satisfaction of the following:

- Borrower's delivery of the closing funds in good funds to the Settlement Agent, if required;
- Delivery to Settlement Agent of any other funds necessary to complete required disbursements; and
- The Parties' execution and delivery of any notices, statements, certificates, affidavits, releases, loan documents and other documents reasonably required for the closing of the loan transaction and the issuance of the Title Policy.

Settlement Agent is to close and disburse all funds at closing and record the deed of trust/mortgage and other documents as soon as practicable after recording is again available. This instruction supersedes any contrary definition of "closing" in the lender's instructions or other prior instructions. All terms of the lender's instructions to Settlement Agent contingent upon the closing date shall adjust based on the closing date as defined above.

The Parties hold Settlement Agent harmless from any loss or damage arising as a result of complying with this agreement that is not caused by the Settlement Agent. Borrowers will be required to indemnify the title insurer with respect to any matters attaching or created during the "gap" in time between the last date of the commitment or preliminary report and the date the conveyance and loan documents are recorded.

Dated: 4-28-2020

Borrower:

Thomas M. Fields

Shelby A. Fields

**New Lender: Gesa Credit Union**



Shirley A. Freede

Read and approved (If approval not received by alternate written instruction)



## ESCROW INSTRUCTIONS BORROWER(S)

Borrower: Thomas M. Fields and Shelby A. Fields  
Lender: Gesa Credit Union  
Loan Amount: 441,000.00  
Title Commitment: Title Commitment number 4381-3439377 dated March 31, 2020  
Escrowee: First American Title Insurance Company  
Escrow Officer: Angela Herman  
Property: The real property described in the Title Commitment  
Property Address: 191616 E. Game Farm Rd. Kennewick, WA 99337

**Please read this document carefully. It requires the use of individual arbitration to resolve disputes instead of jury trials or class actions.**

### **A. Instruction to Close**

Borrower Instructs Escrowee to act as an independent third party to close a loan from Lender to the Borrower for the Loan Amount, including the encumbrance of the Property to secure repayment of the loan (the "Transaction"). In the event more than one loan is being closed, the term "Transaction" shall be deemed to include all such loans, the term "Lender" shall refer to each such lender, and the term "Loan Amount" shall refer to the total amount of all such loans. Escrowee has or will be provided loan documents which may include, but may not be limited to, a Promissory Note, Deed of Trust, Settlement Statement, Closing Disclosure, Regulation Z Disclosure Statement, FNMA Affidavit, Instructions to Escrowee from Lender, and/or other agreement(s) between Borrower and Lender (collectively, the "Loan Documents"). Borrower's execution of the Loan Documents shall constitute approval of the Loan Documents and acceptance by Borrower of all the terms and conditions contained in the Loan Documents.

Escrowee shall close the loan in accordance with the Loan Documents unless instructed otherwise by Borrower. In the event Borrower and/or Lender notifies Escrowee in writing that they wish to terminate the Transaction, any items deposited with Escrowee shall be returned to the party or parties entitled thereto.

### **B. Escrowee's Preparation of Documents**

In performing its duties under these instructions, Escrowee may select, prepare and complete certain documents including, but not limited to, deeds of trusts and deeds. Escrowee advises Borrower to consult Borrower's own attorney prior to signing these documents. Borrower acknowledges that:

- (1) These documents may substantially affect Borrower's legal rights;
- (2) Escrowee is not licensed to practice law;
- (3) Neither Escrowee nor its employees are permitted to offer legal advice of any nature, nor have they done so;
- (4) Neither Escrowee nor its employees are permitted to offer advice as to the merits of a transaction or the manner in which title is held, nor have they done so.

### **C. Delivery of Documents and Funds**

Borrower has or will deposit with Escrowee -the executed Loan Documents required by Lender. Escrowee shall record, file, release and/or deliver the Loan Documents when: (1) Escrowee has sufficient funds to close the Transaction; (2) Escrowee has received Lender's authorization to record; and (3) Escrowee can comply with all of Lender's requirements including, but not limited to, the issuance of an ALTA Lender's policy of title insurance in the amount required by the Lender, showing title vested in Borrower and showing the Property free from encumbrances other than as allowed by the Lender. Borrower acknowledges receipt of a copy of the Title Commitment, and has examined the legal description contained therein and acknowledges the same to be a full and correct description of the real property that is the subject of this Transaction.

#### **D. Payment of Encumbrances and Charges**

Lender is to deposit with Escrowee the Loan Amount less all fees, costs and charges due the Lender, which fees, costs and charges are hereby approved by Borrower. Borrower authorizes Escrowee to pay all encumbrances (except those to be excepted from coverage in the title insurance policy pursuant to Lender's instructions) and all other disbursements and charges shown on the estimated closing statement which Borrower signs contemporaneously with these instructions. If there are underlying encumbrances being paid off which require the obtaining of a Fulfillment Deed, Reconveyance, Release or Satisfaction (collectively, a "Release Document"), Escrowee shall pay the demand of the appropriate party and obtain and record such Release Document. Borrower approves payment of the amount of the demand, including interest and/or penalties and late charges, as shown on the closing statement, even if Escrowee has not been able to obtain written verification of the amount claimed as due. In the event the final written demand is higher than that shown on the closing statement, Escrowee shall have the option to either (a) deduct the shortfall from any of Borrower's funds held by Escrowee; or (b) demand that Borrower immediately pay the shortfall into this escrow, which Borrower agrees to do.

Borrower acknowledges that:

- (1) the payoff figures on existing encumbrances may accrue daily interest;
- (2) existing encumbrances are not considered paid in full until sufficient payoff funds are received by the party entitled thereto;
- (3) Escrowee's payment of the encumbrance will include interest through the date of anticipated receipt of funds by the party entitled thereto, plus such extra interest as Escrowee deems appropriate to ensure sufficient funds are delivered. Escrowee shall instruct the party being paid to promptly remit any excess funds directly to Borrower; and
- (4) Escrowee may transmit documents, payoffs, checks, letters and communications by regular service through the U.S. Mail, private carrier, personal delivery, telephone, or wire or wireless electronic transmission or transfer. If items are deposited in the U.S. Mail system a minimum of five (5) working days before any deadline, Escrowee shall be relieved and discharged of any and all liability, and the obligated principal shall indemnify Escrowee against any and all claims resulting therefrom, and if additional funds are needed to satisfy these claims, the obligated principal shall deposit the same promptly.

#### **E. Changes to Closing Statement and Closing Disclosures**

Closing Statements and Closing Disclosures are subject to final adjustment and audit, and may be amended to reflect actual charges and adjustments at the time of closing. If any monetary error is discovered on a closing statement or closing disclosure, the party liable therefore will promptly pay into escrow for disbursement such amounts as may be necessary.

### **GENERAL PROVISIONS**

1. Coverage of the Property with fire or any other type of hazard insurance is the sole responsibility of the Borrower and Escrowee is relieved of any responsibility or obligation in connection therewith. HOWEVER, when a fire/hazard binder or policy is required as a condition of closing, it shall be submitted to Escrowee and paid for, as required.
2. Escrowee is authorized to: (a) fill in the date of close of escrow and such other necessary dates on any documents which require same; and (b) correct any typing or scriveners errors on any documents delivered into escrow. Date of closing means the date on which instruments are recorded. Escrowee is authorized to record any instrument delivered into this escrow, if recording is necessary or proper for the issuance of policies of title insurance.
3. All disbursements shall be in U.S. funds and shall be by Escrowee's check, or by wire transfer. Escrow funds will be placed in an escrow account which will pay no interest to the depositor unless specifically requested and all other preconditions to earning interest are satisfied. All funds delivered into escrow are subject to immediate deposit, and all checks must clear and be credited to Escrowee's trust account as good and sufficient U.S. funds before closing can be completed. Any delay in clearing deposits will delay closing.
4. In the event this escrow fails to close, a sum sufficient to pay title commitment and escrow cancellation charges shall be paid by Borrower, and as appropriate, may be deducted from funds held.
5. **Dispute Resolution:** Please read this arbitration provision carefully. It requires the resolution of disputes by arbitration on an individual basis rather than by jury trials or class actions.

**(a) The parties acknowledge that they are entering into this arbitration agreement in connection with escrow services related to a real estate transaction. The parties agree that all disputes and claims involving Escrowee that arise out of or relate to the escrow services or related real estate transaction in any way must be resolved by arbitration.** This arbitration agreement is intended to be broadly interpreted, and the obligation to arbitrate includes disputes or claims brought by or against the parties' respective affiliates, owners, agents, employees, representatives, predecessors, successors, assigns, and any beneficiaries of the escrow services, such as those with an interest in the underlying real estate transaction or who are or intend to be occupants, tenants, or owners of the property. Notwithstanding the foregoing, any party may bring an individual action in small claims court. Any dispute as to the arbitrability of claims or the scope or enforceability of this arbitration provision, or as to the interpretation of paragraph (d) below, is for the court to decide. The services provided by Escrowee evidence a transaction in interstate commerce, and thus the Federal Arbitration Act governs the interpretation and enforcement of this provision. This arbitration provision shall survive termination of the escrow.

**(b) Arbitration Procedures.** The arbitrator shall be bound by the terms of this arbitration provision. The arbitration will be governed by the Commercial Arbitration Rules or, where applicable, the Consumer Arbitration Rules (collectively, "AAA Rules") of the American Arbitration Association ("AAA"), as modified by this arbitration provision. The AAA Rules are available online at [www.adr.org](http://www.adr.org) or by calling the AAA at 1-800-778-7879. The AAA shall administer the arbitration. If the AAA is unavailable, the arbitration will be administered by another arbitration provider that the parties agree to or that the court selects. Arbitrators may consider but shall not be bound by rulings in prior arbitrations involving different customers. Arbitrators shall be bound by rulings in prior arbitrations involving the same customer to the extent required by applicable law. Unless the parties agree otherwise, any in-person arbitration hearings shall be in the county in which the underlying real estate at issue in the transaction is located.

**(c) Arbitration Costs.** The Escrowee will pay all AAA filing, administrative, and arbitrator fees for any arbitration that the Escrowee commences. If another party commences arbitration and the value of that claim is \$75,000 or less (to either party), the Escrowee will pay all AAA fees. If, however, the arbitrator finds that the substance of such a claim or the relief sought is frivolous or brought for an improper

purpose (as measured by the standards in Federal Rule of Civil Procedure 11(b)), then the payment of all AAA fees shall be governed by the AAA Rules.

**(d) Prohibition of Class or Representative Actions and Non-Individualized Relief. UNDER THIS AGREEMENT, ANY CLAIM MUST BE BROUGHT ONLY IN AN INDIVIDUAL CAPACITY. NO PARTY MAY SERVE AS A PLAINTIFF, CLASS MEMBER, OR PARTICIPANT IN ANY PURPORTED CLASS, REPRESENTATIVE, OR PRIVATE ATTORNEY GENERAL PROCEEDING.** Further, unless all parties agree otherwise, the arbitrator may not consolidate more than one person's claims, and may not otherwise preside over any form of a class, representative, or private attorney general proceeding. The arbitrator may award any relief that a court could award, so long as the relief is individualized to the claimant and would not affect other persons. No party may seek non-individualized relief that would affect persons other than the parties themselves. If a court decides that applicable law precludes enforcement of any of this paragraph's limitations as to a particular claim for relief, then that claim (and only that claim) must be severed from the arbitration and may be brought in court.

6. Notwithstanding the preceding section should any dispute arise between the parties, or any of them, and/or any other party, concerning the Property or funds involved in the Transaction, or in the event conflicting demands or claims are made with respect to this escrow or the rights of any of the parties hereto, it is expressly agreed that the Escrowee may, in its sole discretion and at its election, do any or all of the following: (a) withhold and stop all further proceedings in performance of this escrow; (b) hold all documents and funds in their existing status pending resolution of the dispute; (c) issue a check to either Lender or Borrower made payable jointly to Lender and Borrower, in the amount of the sums in dispute; or (d) where the substance of the underlying dispute involves competing claims to the funds held in escrow, join or commence a court action in interpleader, deposit the money and documents held by it with the court, and ask the court to determine the respective rights of the parties. Upon depositing said funds and documents with the court, Escrowee shall be immediately fully released and discharged and shall have no further duties or responsibilities under these instructions or this escrow. Borrower agrees to pay Escrowee's costs, expenses and reasonable attorney's fees incurred in any interpleader lawsuit arising out of or in connection with the Transaction or these instructions, whether such lawsuit is instituted by Escrowee, Borrower, or any other person.
7. If any documents have been deposited with Escrowee which Escrowee is being instructed to record but not insure, the depositing parties acknowledge and agree that Escrowee is recording these documents as an accommodation and as a courier only, out of physical convenience, and that no title insurance will be issued or escrow services rendered in connection therewith. By accepting and recording these documents Escrowee establishes no contractual or fiduciary responsibility with or to any parties and makes no representations or guarantees as to the content, authenticity, validity, recordability or effectiveness of the documents. Further, Escrowee makes no representations or guarantees as to the time, date or place of the recording, and the depositing parties shall be responsible for all recording costs, taxes and fees related to said documents. The depositing parties hereby indemnify Escrowee for any liability it may have, or be alleged to have, related to said documents, which indemnity includes a duty of defense and payment for any costs and attorney's fees incurred in defending or preparing to defend any claim or allegation of liability against Escrowee.
8. Any additional instructions given to the Escrowee shall be presented in writing.
9. Upon their request, Escrowee may furnish a copy of these instructions (and any amendments thereto), closing statements and/or any other documents deposited in this escrow to Lender, and to any mortgage broker or attorneys involved in the Transaction,
10. Borrower has been afforded adequate time and opportunity to read, understand and approve these Escrow Instructions and all documents referred to herein. Borrower acknowledges that Escrowee may receive instructions from third parties (e.g., Lender, etc.) which are necessary for the completion of this escrow and are, therefore, made a part hereof.

11. Escrowee may destroy these instructions and all records of this escrow, regardless of date of same, at any time after seven (7) years from the date of these instructions without liability and without further notice to or from Borrower.

**ADDITIONAL INSTRUCTIONS:**

Dated the 28 day of APRIL, 2020

**BORROWER:**

  
Thomas M. Fields

  
Shelby A. Fields

Mailing Address: 191616 East Game Farm Rd., Kennewick, WA 99337

## VOE Re-verification Report

Loan Number: **1000025349**  
D1C Report Id: **N15007875XZ2**

Date Submitted: **4/24/2020**  
Date Completed: **4/24/2020**  
Order ID: **1500790**  
Previous Order ID: **1446195**

**Borrower:**

**Thomas Fields**  
**5093087320**  
**8/6/1962**

**Phone:**

**DOB:**

Address: 2100 S Beech St City: Kennewick State: WA Zip: 99337

**Employer:**

**The Garden Christian Assembly**

Address: 6811 W. Okanogan PL City: Kennewick State: WA Zip: 99336

### Employment Verification Method and Contact

Verification Method:**Verbal**  
Employer Contact  
Contact Name:**Adriana Lerma**  
Contact Title:**Bookkeeper/Admin Assit.**  
Contact Phone Number:**(509) 735-1650**  
Verified CPA Info:**False**

### Employment Verification Result

Employment Status: **Active**  
Confirm borrower's date of hire as: **9/7/2006**  
Confirm borrower's job title as: **Senior Pastor**

For questions about this Verification of Employment, please contact Veri-Tax at (800) 969-5100.

#### Important Message:

NOTE: The information contained in this report is secured from numerous third parties as described and subject to the service agreement with Veri-Tax LLC. Recipient shall not use this information in a manner contrary to, or in violation of any applicable federal, state, or local law, rule or regulation.

Confirm borrower's possibility of continued employment  
as: **Likely**

Confirm borrower's Pay Rate:

**Pay Rate:** \$50470.04 **Frequency:** Annual

Remarks

Employee also receives a monthly house allowance of \$6,000.

Is overtime continuance likely?

2

Is bonus continuance likely?

1

What was the amount of the borrower's last pay increase?

1.75%

What is the amount of the borrower's next pay increase? 1%

### **Comments:**

Comment for customer

Entered  
Date:

4/24/2020  
11:56:36 adill  
AM

PH - Pass based on HR verification

4/24/2020  
11:56:24 adill  
AM

AC 509-735-1650 TT: Adriana with records access and completed voe

Email to employer: Hello Adriana, You recently completed a Verification of Employment for us on Thomas Fields. Our client needs to confirm that this person is still presently employed and nothing has changed in their employment (e.g., pay, hours) since you had completed the verification. If you can kindly reply and reference (ORDER ID 1500790) to let us know, it would be greatly appreciated. Thank you for your patience and prompt assistance so we can avoid any further delays in your employee's mortgage loan process.

4/24/2020  
11:13:30 kallen\_VOE  
AM

### **Re-verification Completed by:**

adill

For questions about this Verification of Employment, please contact Veri-Tax at (800) 969-5100.

#### Important Message:

NOTE: The information contained in this report is secured from numerous third parties as described and subject to the service agreement with Veri-Tax LLC. Recipient shall not use this information in a manner contrary to, or in violation of any applicable federal, state, or local law, rule or regulation.

## VOE Re-verification Report

Loan Number: **1000025349**  
D1C Report Id: **N15007885XZ1**

Date Submitted: **4/30/2020**  
Date Completed: **5/1/2020**  
Order ID: **1513678**  
Previous Order ID: **1500788**

**Borrower:** **Shelby Fields**  
**Phone:** **5093087319**  
**DOB:** **11/8/1965**

Address: 2100 S Beech St City: Kennewick State: WA Zip: 99337

**Employer:** **The Garden Christian Assembly**

Address: 6811 W. Okanogan PL City: Kennewick State: WA Zip: 99336

### Employment Verification Method and Contact

Verification Method:**Verbal**  
Employer Contact  
Contact Name:**Adriana Lerma**  
Contact Title:**Bookkeeper/ Admin assit.**  
Contact Phone Number:**(509) 735-1650**  
Verified CPA Info:**False**

### Employment Verification Result

Employment Status:	Active
Confirm borrower's date of hire as: <b>1/1/2007</b>	Yes
Confirm borrower's job title as: <b>Senior Pastor</b>	Yes
Confirm borrower's possibility of continued employment as: <b>Likely</b> Yes	

For questions about this Verification of Employment, please contact Veri-Tax at (800) 969-5100.

#### Important Message:

NOTE: The information contained in this report is secured from numerous third parties as described and subject to the service agreement with Veri-Tax LLC. Recipient shall not use this information in a manner contrary to, or in violation of any applicable federal, state, or local law, rule or regulation.

Is overtime continuance likely?	2
Is bonus continuance likely?	1
What was the amount of the borrower's last pay increase?	1200.00
What is the amount of the borrower's next pay increase?	0.3%

**Comments:**

Comment for customer

Entered

Date:

5/1/2020 8:14:15 AM borjiakor

PH - Pass based on HR verification

5/1/2020 8:14:01 AM borjiakor

AC 509-735-1650 tt: Renee Carter //Office Manager conf access // comp  
reverify // 509-551-3224 alt number and NO CHANGES

Email to employer: Hello Adriana, You recently completed a Verification of Employment for us on Shelby Fields. Our client needs to confirm that this person is still presently employed and nothing has changed in their employment 4/30/2020 (e.g., pay, hours) since you had completed the verification. If you can kindly reply and reference (ORDER ID 1513678) to let us know, it would be greatly appreciated. Thank you for your patience and prompt assistance so we can avoid any further delays in your employee's mortgage loan process.

11:26:48 jngamsanith\_VOE  
AM

**Re-verification Completed by:**

borjiakor

For questions about this Verification of Employment, please contact Veri-Tax at (800) 969-5100.

**Important Message:**

NOTE: The information contained in this report is secured from numerous third parties as described and subject to the service agreement with Veri-Tax LLC. Recipient shall not use this information in a manner contrary to, or in violation of any applicable federal, state, or local law, rule or regulation.



May 2020

191616 E Game Farm Rd  
Kennewick, WA 99337

Dear Thomas & Shelby,

Gesa Credit Union closed on the above referenced home refinance on May 4, 2020 and we are enclosing the following for your records:

**Copy of the Final Closing Disclosure Statement**

If you have any questions or need anything further, please do not hesitate to call.

Sincerely,  
Gesa Credit Union

*Jessie Stanley*

Jessie Stanley  
Mortgage Operations  
51 Gage Blvd  
Richland, WA 99352  
[jstanley@gesa.com](mailto:jstanley@gesa.com)

# Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information		Transaction Information		Loan Information	
Date Issued	05/04/2020	Borrower	Thomas M Fields, Shelby A Fields 191616 E. Game Farm Rd. Kennewick, WA 99337	Loan Term	30 years
Closing Date	04/28/2020	Lender	Gesa Credit Union	Purpose	Refinance
Disbursement Date	05/04/2020			Product	Fixed Rate
Settlement Agent	First American Title Kennewick			Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> _____
File #	4381-3439377			Loan ID #	1000025349
Property	191616 E. Game Farm Rd. Kennewick, WA 99337			MIC #	
Appraised Prop. Value	\$600,000.00				

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$441,000	NO	
Interest Rate	3.375%	NO	
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$1,949.64	NO	
Projected Payments		Does the loan have these features?	
Prepayment Penalty		NO	
Balloon Payment		NO	
Payment Calculation		Years 1-30	
Principal & Interest			\$1,949.64
Mortgage Insurance		+ 0	
Estimated Escrow <small>Amount can increase over time</small>		+ 756.74	
Estimated Total Monthly Payment			\$2,706.38
Estimated Taxes, Insurance & Assessments <small>Amount can increase over time See page 4 for details</small>	\$756.74 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <small>See Escrow Account on page 4 for details. You must pay for other property costs separately.</small>	In escrow? YES YES
Costs at Closing			
Closing Costs	\$11,091.15	Includes \$7,482.46 in Loan Costs + \$3,608.69 in Other Costs - \$0 in Lender Credits. <small>See page 2 for details.</small>	
Cash to Close	\$152.55	Includes Closing Costs. <small>See Calculating Cash to Close on page 3 for details.</small> <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	



# Closing Cost Details

Loan Costs			Borrower-Paid At Closing	Paid by Others
A. Origination Charges			\$6,202.50	
01	0.25% of Loan Amount (Points)		\$1,102.50	
02	Lender Fee		\$690.00	
03	Origination Fee		\$4,410.00	
04				
05				
06				
07				
B. Services Borrower Did Not Shop For			\$144.00	
01	Credit Report Fee	to Factual Data	\$74.00	
02	Flood Cert Fee	to FZDS	\$9.00	
03	Tax Service Fee	to CoreLogic	\$61.00	
04				
05				
06				
07				
C. Services Borrower Did Shop For			\$1,135.96	
01	Title - Lenders Title Insurance (Refi)	to First American Title Kennewick	\$701.56	
02	Title- Settlement Fee	to First American Title Kennewick	\$434.40	
03				
04				
05				
06				
D. TOTAL LOAN COSTS (Borrower-Paid)			\$7,482.46	
Loan Costs Subtotals (A + B + C)			\$7,482.46	
Other Costs				
E. Taxes and Other Government Fees			\$125.50	
01	Recording Fees	Deed:	\$125.50	
02				
03				
04				
05				
F. Prepaids			\$1,969.71	
01	Homeowner's Insurance Premium	( mo.)		
02	Mortgage Insurance Premium	( mo.)		
03	Prepaid Interest	(\$41.34 per day from 05/04/2020 to 05/01/2020)	-\$124.02	
04	Property Taxes	( mo.)		
05	Homeowners Insurance Premium	( 12 mo.) to Country Insurance & (1st Year)	\$1,848.33	
06	Irrigation Due At Closing	( mo.) to Kennewick Irrigation	\$245.40	
07				
08				
09				
10				
G. Initial Escrow Payment at Closing			\$1,513.48	
01	Homeowner's Insurance	\$154.03 per month for 2 mo.	\$308.06	
02	Mortgage Insurance	per month for mo.		
03	Property Taxes	\$561.81 per month for 3 mo.	\$1,685.43	
04	Irrigation Assessment	\$40.90 per month for 3 mo.	\$122.70	
05				
06				
07				
08				
09	Aggregate Adjustment		-\$602.71	
H. Other				
01				
02				
03				
04				
I. TOTAL OTHER COSTS (Borrower-Paid)			\$3,608.69	
Other Costs Subtotals (E + F + G + H)			\$3,608.69	
J. TOTAL CLOSING COSTS (Borrower-Paid)			\$11,091.15	
Closing Costs Subtotals (D + I)			\$11,091.15	
Lender Credits				



**Payoffs and Payments**

Use this table to see a summary of your payoffs and payments to others from your loan amount.

TO	AMOUNT
01 GESA CU to pay off mortgage loan	\$430,061.40
02	
03	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
<b>K. TOTAL PAYOFFS AND PAYMENTS</b>	<b>\$430,061.40</b>

**Calculating Cash to Close**

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Loan Amount	\$441,000	\$441,000.00	NO
Total Closing Costs (J)	-\$14,362	-\$11,091.15	YES See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	\$0	\$0	NO
Total Payoffs and Payments (K)	-\$429,484	-\$430,061.40	YES •See Payoffs and Payments (K)
Cash to Close	\$2,846 <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$152.55 <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	Closing Costs Financed (Paid from your Loan Amount) \$10,938.60



# Additional Information About This Loan

## Loan Disclosures

### Assumption

- If you sell or transfer this property to another person, your lender
- will allow, under certain conditions, this person to assume this loan on the original terms.
  - will not allow assumption of this loan on the original terms.

### Demand Feature

#### Your loan

- has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- does not have a demand feature.

### Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the monthly principal and interest payment.

### Negative Amortization (Increase in Loan Amount)

#### Under your loan terms, you

- are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- do not have a negative amortization feature.

### Partial Payments

#### Your lender

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

### Security Interest

You are granting a security interest in  
191616 E. Game Farm Rd.

Kennewick, WA 99337

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

### Escrow Account

#### For now, your loan

- will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

### Escrow

Escrowed Property Costs over Year 1	\$9,080.88	Estimated total amount over year 1 for your escrowed property costs: <i>See attached page for additional information.</i>
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs:  You may have other property costs.
Initial Escrow Payment	\$1,513.48	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$756.74	The amount included in your total monthly payment.

- will not have an escrow account because  you declined it  your lender does not offer one. You must pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

### No Escrow

Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

### In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.



## Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$709,231.49
Finance Charge. The dollar amount the loan will cost you.	\$267,455.93
Amount Financed. The loan amount available after paying your upfront finance charge.	\$434,417.12
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	3.497%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	59.127%



**Questions?** If you have questions about the loan terms and costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

## Other Disclosures

### Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

### Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

### Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

state law does not protect you from liability for the unpaid balance.

### Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

### Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

## Contact Information

	Lender	Mortgage Broker	Settlement Agent
Name	Gesa Credit Union		First American Title Kennewick
Address	51 Gage Blvd Richland, WA 99352		8109 W Grandridge Blvd #A Kennewick, WA 99336
NMLS ID	402395		
WA License ID	601790657		600213895
Contact	Thomas Bright		Angela Herman
Contact NMLS ID	796740		
Contact WA License ID	601790657		11082
Email	<a href="mailto:tbright@gesa.com">tbright@gesa.com</a>		<a href="mailto:anherman@firstam.com">anherman@firstam.com</a>
Phone	(509) 316-4914		(509) 734-0771

## Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Thomas M Fields

Date



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\* M C T R I D C P \*

CLOSING DISCLOSURE PAGE 5 OF 5 • | Loan ID # 1000025349

## Addendum to Closing Disclosure *This is a continuation of your statement of final loan terms and closing costs.*

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Escrow		
Escrowed Property Costs over Year 1	\$9,080.88	Estimated total amount over year 1 for your escrowed property costs: <i>Hazard Insurance Premium (Monthly), Irrigation Assessment, Property Taxes (Monthly)</i>



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# Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information		Transaction Information		Loan Information	
Date Issued	05/04/2020	Borrower	Thomas M Fields, Shelby A Fields 191616 E. Game Farm Rd. Kennewick, WA 99337	Loan Term	30 years
Closing Date	04/28/2020	Lender	Gesa Credit Union	Purpose	Refinance
Disbursement Date	05/04/2020			Product	Fixed Rate
Settlement Agent	First American Title Kennewick			Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> _____
File #	4381-3439377			Loan ID #	1000025349
Property	191616 E. Game Farm Rd. Kennewick, WA 99337			MIC #	
Appraised Prop. Value	\$600,000.00				

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$441,000	NO	
Interest Rate	3.375%	NO	
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$1,949.64	NO	
Projected Payments		Does the loan have these features?	
Prepayment Penalty		NO	
Balloon Payment		NO	
Payment Calculation		Years 1-30	
Principal & Interest			\$1,949.64
Mortgage Insurance		+ 0	
Estimated Escrow <small>Amount can increase over time</small>		+ 756.74	
Estimated Total Monthly Payment			\$2,706.38
Estimated Taxes, Insurance & Assessments <small>Amount can increase over time See page 4 for details</small>	\$756.74 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <small>See Escrow Account on page 4 for details. You must pay for other property costs separately.</small>	In escrow? YES YES
Costs at Closing			
Closing Costs	\$11,091.15	Includes \$7,482.46 in Loan Costs + \$3,608.69 in Other Costs - \$0 in Lender Credits. <small>See page 2 for details.</small>	
Cash to Close	\$152.55	Includes Closing Costs. <small>See Calculating Cash to Close on page 3 for details.</small> <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	



# Closing Cost Details

Loan Costs			Borrower-Paid At Closing	Paid by Others
A. Origination Charges			\$6,202.50	
01	0.25% of Loan Amount (Points)		\$1,102.50	
02	Lender Fee		\$690.00	
03	Origination Fee		\$4,410.00	
04				
05				
06				
07				
B. Services Borrower Did Not Shop For			\$144.00	
01	Credit Report Fee	to Factual Data	\$74.00	
02	Flood Cert Fee	to FZDS	\$9.00	
03	Tax Service Fee	to CoreLogic	\$61.00	
04				
05				
06				
07				
C. Services Borrower Did Shop For			\$1,135.96	
01	Title - Lenders Title Insurance (Refi)	to First American Title Kennewick	\$701.56	
02	Title- Settlement Fee	to First American Title Kennewick	\$434.40	
03				
04				
05				
06				
D. TOTAL LOAN COSTS (Borrower-Paid)			\$7,482.46	
Loan Costs Subtotals (A + B + C)			\$7,482.46	
Other Costs				
E. Taxes and Other Government Fees			\$125.50	
01	Recording Fees	Deed:	\$125.50	
02				
03				
04				
05				
F. Prepaids			\$1,969.71	
01	Homeowner's Insurance Premium	( mo.)		
02	Mortgage Insurance Premium	( mo.)		
03	Prepaid Interest	(\$41.34 per day from 05/04/2020 to 05/01/2020)	-\$124.02	
04	Property Taxes	( mo.)		
05	Homeowners Insurance Premium	( 12 mo.) to Country Insurance & (1st Year)	\$1,848.33	
06	Irrigation Due At Closing	( mo.) to Kennewick Irrigation	\$245.40	
07				
08				
09				
10				
G. Initial Escrow Payment at Closing			\$1,513.48	
01	Homeowner's Insurance	\$154.03 per month for 2 mo.	\$308.06	
02	Mortgage Insurance	per month for mo.		
03	Property Taxes	\$561.81 per month for 3 mo.	\$1,685.43	
04	Irrigation Assessment	\$40.90 per month for 3 mo.	\$122.70	
05				
06				
07				
08				
09	Aggregate Adjustment		-\$602.71	
H. Other				
01				
02				
03				
04				
I. TOTAL OTHER COSTS (Borrower-Paid)			\$3,608.69	
Other Costs Subtotals (E + F + G + H)			\$3,608.69	
J. TOTAL CLOSING COSTS (Borrower-Paid)			\$11,091.15	
Closing Costs Subtotals (D + I)			\$11,091.15	
Lender Credits				



**Payoffs and Payments**

Use this table to see a summary of your payoffs and payments to others from your loan amount.

TO	AMOUNT
01 GESA CU to pay off mortgage loan	\$430,061.40
02	
03	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
<b>K. TOTAL PAYOFFS AND PAYMENTS</b>	<b>\$430,061.40</b>

**Calculating Cash to Close**

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Loan Amount	\$441,000	\$441,000.00	NO
Total Closing Costs (J)	-\$14,362	-\$11,091.15	YES See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	\$0	\$0	NO
Total Payoffs and Payments (K)	-\$429,484	-\$430,061.40	YES •See Payoffs and Payments (K)
Cash to Close	\$2,846 <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$152.55 <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	Closing Costs Financed (Paid from your Loan Amount) \$10,938.60



# Additional Information About This Loan

## Loan Disclosures

### Assumption

- If you sell or transfer this property to another person, your lender
- will allow, under certain conditions, this person to assume this loan on the original terms.
  - will not allow assumption of this loan on the original terms.

### Demand Feature

#### Your loan

- has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- does not have a demand feature.

### Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the monthly principal and interest payment.

### Negative Amortization (Increase in Loan Amount)

#### Under your loan terms, you

- are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- do not have a negative amortization feature.

### Partial Payments

#### Your lender

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

### Security Interest

You are granting a security interest in  
191616 E. Game Farm Rd.

Kennewick, WA 99337

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

### Escrow Account

#### For now, your loan

- will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

### Escrow

Escrowed Property Costs over Year 1	\$9,080.88	Estimated total amount over year 1 for your escrowed property costs: <i>See attached page for additional information.</i>
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs:  You may have other property costs.
Initial Escrow Payment	\$1,513.48	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$756.74	The amount included in your total monthly payment.

- will not have an escrow account because  you declined it  your lender does not offer one. You must pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

### No Escrow

Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

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## Contact Information

	Lender	Mortgage Broker	Settlement Agent
Name	Gesa Credit Union		First American Title Kennewick
Address	51 Gage Blvd Richland, WA 99352		8109 W Grandridge Blvd #A Kennewick, WA 99336
NMLS ID	402395		
WA License ID	601790657		600213895
Contact	Thomas Bright		Angela Herman
Contact NMLS ID	796740		
Contact WA License ID	601790657		11082
Email	<a href="mailto:tbright@gesa.com">tbright@gesa.com</a>		<a href="mailto:anherman@firstam.com">anherman@firstam.com</a>
Phone	(509) 316-4914		(509) 734-0771

## Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Shelby A Fields

Date



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\* M C T R I D C P \*

CLOSING DISCLOSURE PAGE 5 OF 5 • | Loan ID # 1000025349

## Addendum to Closing Disclosure *This is a continuation of your statement of final loan terms and closing costs.*

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Escrow		
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