

Vontive

1000 2nd Ave, Suite 2500
Seattle, WA 98104
Tel: 833-747-3927 | Fax: 415-887-1192

October 28, 2025

VIA E-MAIL

<https://www.fabianpa.com/>
Carmen Ramos
carmen@fabianpa.onmicrosoft.com
(305) 856 - 6700

RE: Closing of Loan Number 1015061-0000038334-2 in the amount of \$1,203,750.00 to TRIPLE J AND E INVESTMENTS ("Borrower"); https://www.fabianpa.com/ ("Escrow Company") File No. RE0825-2001

To Whom It May Concern:

This letter constitutes Vontive, Inc. ("Lender") closing instructions (the "Closing Instructions") to you in connection with the loan in the above-referenced amount (the "Loan") to be made by Lender to Borrower. The Loan is to be secured by the real property located at **6021 Southwest 34th Street, Miami, FL 33155** and is described further in the Security Instrument (as defined below) (the "Property").

A. DOCUMENT DELIVERIES

In connection with the Closing, you should have received, or you will be receiving, the following original documents, duly executed, acknowledged, and in proper form for recording (where applicable) (the "Loan Documents"):

1. **Mortgage** dated **2025-10-28**, made by Borrower to Lender (the "Security Instrument");

2. The following documents:

6021 Southwest 34th Street, Miami, FL 33155
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Net Wire Calculation

Total Loan Amount	\$1,203,750.00
Initial Funding	\$1,203,750.00
Origination Fee	\$0.00
Appraisal Fee	\$700.00
Underwriting Fee	\$1,495.00
Prepaid Interest	\$493.20
Initial Escrow Deposit	\$2,577.30
Appraisal Deposit (Credit)	(\$500.00)
Net Wire Amount	\$1,198,984.50

Please collect on Settlement Statement \$24,075.00 payable to Dan @ Adler Capital and \$1,495.00 payable to Dan @ Adler Capital.

and:

- a. Lender receives your acceptance of these Closing Instructions by signing and returning these Closing Instructions;
 - b. You acknowledge receipt of the signed Loan Documents;
 - c. Lender has received **COPIES** of all other Loan Documents relating to the closing of the Loan; and
 - d. Any cash to close must come from the Borrower. The account in which borrower funds are provided from must match the Borrower's name. In the event it does not, third party authorization is required and must be approved by Lender in writing prior to closing.
2. The Loan Proceeds represent the funds available for disbursement in accordance with the disbursement instructions (the "Settlement Statement") in the form approved by Lender.
 3. It is understood by Borrower that interest shall accrue on the Loan at the interest rate set forth in the promissory note evidencing the Loan from (and including) the date that the Loan Proceeds are wired to escrow. Borrower shall be liable for all such accrued interest, regardless of the date the Loan Proceeds are disbursed from escrow or if the Loan Proceeds are returned to Lender. Any interest earned on the Loan Proceeds held in escrow shall be disbursed to Borrower along with the Loan Proceeds; provided, however, if the Loan does not close as described herein, the Loan Proceeds, including any interest earned thereon, will be paid to Lender.

1. Term Sheet
2. Promissory Note
3. Mortgage
4. Agreement to Provide Insurance
5. Unconditional Guaranty of Payment and Performance
6. Environmental Indemnity Agreement
7. Occupancy and Financial Status Affidavit
8. Business Purpose Affidavit
9. Borrower Certification and Authorization
10. Patriot Act Information Disclosure
11. Servicing Transfer Disclosure
12. Borrower Certification
13. ACH Letter
14. Escrow Disclosure

**Please ship documents to: 1000 2nd Ave, Suite 2500 Seattle, WA 98104
Attention: Servicing Department**

B. EXECUTION OF DOCUMENTS

You are responsible for verifying the execution (including initialing of certain provisions, where indicated, as well as dates that need completion) and acknowledgement, where indicated, by all parties to each of the Loan Documents in accordance with the instructions provided herein.

1. Be advised that some documents require initials or signatures in the body and/or exhibits of the document in addition to the signatures at the end of the document.
2. No changes, interlineations, margin notations, or other modifications shall be made to the Loan Documents without the express written approval of Lender.
3. All exhibits must be completed and attached to the Loan Documents in the form approved by Lender.
4. The legal descriptions contained in the Loan Documents and the Lender's Policy must be identical.
5. All Loan Documents must be executed by the specific individuals indicated in the typed signature blocks personally, and not under power of attorney.

C. DELIVERY OF LOAN FUNDS

1. Lender will wire the amount of **\$1,198,984.50** (the "Loan Proceeds") to you by federal wire transfer in accordance with Escrow's provided wiring instructions. The net wire amount is calculated based on the following:

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D. CLOSING CONDITIONS

The following are conditions precedent which must be fully satisfied before the Loan Proceeds may be disbursed:

1. You have received the Loan Proceeds and all other funds necessary to close the transaction, if any (collectively, the "Closing Funds") and are prepared to immediately disburse the Closing Funds in accordance with the Settlement Statement upon proper authorization in accordance with these Closing Instructions. **The lender must give funding authorization before disbursement of Loan Proceeds.**
2. You have determined that all the Loan Documents are complete and all exhibits thereto have been attached (including, without limitation, the correct legal descriptions), have been properly executed, and are in proper form for recording and/or filing in the Official Records of **Miami-Dade County** (the "Official Records"), or the office of the Secretary of State of **Florida**, as applicable.
3. You have received all other documents, certificates, affidavits, and forms necessary to record and/or file the Loan Documents and close the transaction.
4. You have performed a search of the Borrower using his or her name and social security number, to confirm the Borrower does not have any recorded items against him or her.
5. **Old Republic National Title Insurance Company** is irrevocably committed to issue a final ALTA Lender's Policy of Title Insurance Form, either as adopted October 17, 1992 or June 17, 2006 in favor of Lender (the "Lender's Policy") that satisfies all of the following requirements:
 - a. Title to the Property must be vested in Borrower;
 - b. Lender's Policy shall insure the Security Instrument as a first and valid lien on the Property, subject only to the exceptions marked in Schedule B of the **PRELIMINARY REPORT** Order No. **1671622** as approved by Lender (the "Title Commitment"), and all non-standard exceptions have been removed;
 - c. Lender's Policy must not contain any exception for mechanic's liens or any other deletion or exception based on the commencement of construction. If construction has commenced on the Property, you must procure any terminations, releases, waivers, and indemnities as required to remove such exceptions from the Lender's Policy;
 - d. Coverage shall be in the amount of the Loan;

- e. Lender's Policy shall be dated effective as of the date and time of the recording of the Security Instrument;
- f. Lender's Policy shall include the following endorsements, deletions or protections:
 - i. "Gap" protection, insuring the validity and priority of the Security Instrument against any liens or other matters of record which may come of record between the date and time of the Title Commitment and the date and time of the recording of the Security Instrument;
 - i. endorsements numbered 100, 8.1, ALTA 6.0 or 6.1 , ALTA 22 (address verification, showing the address as described above).
- g. You have received authorization by email from the undersigned (each the "Lender's Representative") to proceed with the closing in accordance with Section 5 herein.

E. CLOSING

When all conditions to closing are satisfied, you may close escrow by taking the following steps, in the order listed:

1. Date all the documents deposited in escrow as of the closing date (unless otherwise already dated), and attach original counterpart signature pages for each document to form fully-executed originals of each document executed by the parties as may be applicable.
2. Record in the Official Records in the following order of recordation and priority:
 - a. the Security Instrument
3. Upon confirmation of recording, disburse the Loan Proceeds in accordance with the Settlement Statement.
4. Upon disbursement of the Loan Proceeds, confirmation via email must be sent to **Vontive, Inc.** that funds have been disbursed to all parties within 1 business day of the Close Date. Any delays in the disbursement of funds within 1 business day of the Close Date must be communicated to **Vontive, Inc.** for resolution.

F. POST-CLOSING OBLIGATIONS

The following are the post-closing obligations to be performed by you:

1. Upon recordation of the Loan Documents (the “Recording Date”), you shall immediately confirm recordation of the Loan Documents and provide all the recording information for the Loan Documents to the undersigned; and
2. No later than **one (1)** business day(s) after Recording Date, you shall deliver to the undersigned:
 - a. Conformed copies of the Loan Documents;
 - b. A certified copy of the final Settlement Statement

G. EXPENSES

Borrower shall pay all costs and expenses in connection with the closing of the Loan, including those which may be incurred for the Lender’s Policy and endorsements, escrow fees, photocopying, recording and filing fees, mortgage taxes, title company services, and all other such fees, charges, and taxes. Lender shall have no responsibility or liability for any costs or expenses which may be incurred in connection with closing the Loan.

Any cash to close must come from Borrower. The account in which Borrower funds are provided must match the Borrower’s name.

By your execution of these Closing Instructions, you hereby acknowledge and agree to strictly abide by these Closing Instructions and perform your obligations hereunder. You acknowledge and agree that your signature transmitted to the undersigned by email shall represent the valid and binding execution of these Closing Instructions. Notwithstanding your failure to execute these Closing Instructions, your disbursement of the Loan Proceeds shall conclusively evidence your agreement to strictly abide by these Closing Instructions and perform your obligations hereunder. Upon your disbursement of the Loan Proceeds:

1. **Old Republic National Title Insurance Company**’s commitment to issue the Lender’s Policy in accordance with these Closing Instructions is irrevocable.

2. **Old Republic National Title Insurance Company** accepts all risks and liabilities for the issuance of the Lender’s Policy notwithstanding the fact that certain Loan Documents may not have been recorded or filed.

Please contact the undersigned if you require further information regarding these Closing Instructions or any other matter.

ACCEPTED AND AGREED TO this October 30,
2025 by <https://www.fabianpa.com/>.

By: 

Name: Carmen Ramos

Note: Person signing must be an Authorized Agent.