

Sample Loan Package

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	4/15/2013	Borrower	Michael Jones and Mary Stone	Loan Term	30 years
Closing Date	4/15/2013		123 Anywhere Street	Purpose	Purchase
Disbursement Date	4/15/2013		Anytown, ST 12345	Product	Fixed Rate
Settlement Agent	Epsilon Title Co.	Seller	Steve Cole and Amy Doe	Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA
File #	12-3456		321 Somewhere Drive		<input type="checkbox"/> VA <input type="checkbox"/> _____
Property	456 Somewhere Ave		Anytown, ST 12345	Loan ID #	123456789
	Anytown, ST 12345	Lender	Ficus Bank	MIC #	000654321
Sale Price	\$180,000				

Loan Terms		Can this amount increase after closing?
Loan Amount	\$162,000	NO
Interest Rate	3.875%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$761.78	NO
Prepayment Penalty	Does the loan have these features?	
	YES	• As high as \$3,240 if you pay off the loan during the first 2 years
Balloon Payment	NO	

Projected Payments			
Payment Calculation	Years 1-7		Years 8-30
Principal & Interest	\$761.78		\$761.78
Mortgage Insurance	+	82.35	+ —
Estimated Escrow <i>Amount can increase over time</i>	+	206.13	+ 206.13
Estimated Total Monthly Payment	\$1,050.26		\$967.91
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	This estimate includes		In escrow?
	\$356.13 a month		YES YES NO
	See Escrow Account on page 4 for details. You must pay for other property costs separately.		

Costs at Closing	
Closing Costs	\$9,712.10 Includes \$4,694.05 in Loan Costs + \$5,018.05 in Other Costs – \$0 in Lender Credits. See page 2 for details.
Cash to Close	\$14,147.26 Includes Closing Costs. See Calculating Cash to Close on page 3 for details.

Closing Cost Details

Loan Costs		Borrower-Paid		Seller-Paid		Paid by Others
		At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges		\$1,802.00				
01	0.25 % of Loan Amount (Points)	\$405.00				
02	Application Fee	\$300.00				
03	Underwriting Fee	\$1,097.00				
04						
05						
06						
07						
08						
B. Services Borrower Did Not Shop For		\$236.55				
01	Appraisal Fee to John Smith Appraisers Inc.					\$405.00
02	Credit Report Fee to Information Inc.		\$29.80			
03	Flood Determination Fee to Info Co.	\$20.00				
04	Flood Monitoring Fee to Info Co.	\$31.75				
05	Tax Monitoring Fee to Info Co.	\$75.00				
06	Tax Status Research Fee to Info Co.	\$80.00				
07						
08						
09						
10						
C. Services Borrower Did Shop For		\$2,655.50				
01	Pest Inspection Fee to Pests Co.	\$120.50				
02	Survey Fee to Surveys Co.	\$85.00				
03	Title – Insurance Binder to Epsilon Title Co.	\$650.00				
04	Title – Lender’s Title Insurance to Epsilon Title Co.	\$500.00				
05	Title – Settlement Agent Fee to Epsilon Title Co.	\$500.00				
06	Title – Title Search to Epsilon Title Co.	\$800.00				
07						
08						
D. TOTAL LOAN COSTS (Borrower-Paid)		\$4,694.05				
Loan Costs Subtotals (A + B + C)		\$4,664.25	\$29.80			
Other Costs						
E. Taxes and Other Government Fees		\$85.00				
01	Recording Fees Deed: \$40.00 Mortgage: \$45.00	\$85.00				
02	Transfer Tax to Any State			\$950.00		
F. Prepays		\$2,120.80				
01	Homeowner’s Insurance Premium (12 mo.) to Insurance Co.	\$1,209.96				
02	Mortgage Insurance Premium (mo.)					
03	Prepaid Interest (\$17.44 per day from 4/15/13 to 5/1/13)	\$279.04				
04	Property Taxes (6 mo.) to Any County USA	\$631.80				
05						
G. Initial Escrow Payment at Closing		\$412.25				
01	Homeowner’s Insurance \$100.83 per month for 2 mo.	\$201.66				
02	Mortgage Insurance per month for mo.					
03	Property Taxes \$105.30 per month for 2 mo.	\$210.60				
04						
05						
06						
07						
08	Aggregate Adjustment	– 0.01				
H. Other		\$2,400.00				
01	HOA Capital Contribution to HOA Acre Inc.	\$500.00				
02	HOA Processing Fee to HOA Acre Inc.	\$150.00				
03	Home Inspection Fee to Engineers Inc.	\$750.00			\$750.00	
04	Home Warranty Fee to XYZ Warranty Inc.			\$450.00		
05	Real Estate Commission to Alpha Real Estate Broker			\$5,700.00		
06	Real Estate Commission to Omega Real Estate Broker			\$5,700.00		
07	Title – Owner’s Title Insurance (optional) to Epsilon Title Co.	\$1,000.00				
08						
I. TOTAL OTHER COSTS (Borrower-Paid)		\$5,018.05				
Other Costs Subtotals (E + F + G + H)		\$5,018.05				
J. TOTAL CLOSING COSTS (Borrower-Paid)		\$9,712.10				
Closing Costs Subtotals (D + I)		\$9,682.30	\$29.80	\$12,800.00	\$750.00	\$405.00
Lender Credits						

Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$8,054.00	\$9,712.10	YES • See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	\$0	– \$29.80	YES • You paid these Closing Costs before closing
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$18,000.00	\$18,000.00	NO
Deposit	– \$10,000.00	– \$10,000.00	NO
Funds for Borrower	\$0	\$0	NO
Seller Credits	\$0	– \$2,500.00	YES • See Seller Credits in Section L
Adjustments and Other Credits	\$0	– \$1,035.04	YES • See details in Sections K and L
Cash to Close	\$16,054.00	\$14,147.26	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing **\$189,762.30**

01	Sale Price of Property	\$180,000.00
02	Sale Price of Any Personal Property Included in Sale	
03	Closing Costs Paid at Closing (J)	\$9,682.30
04		

Adjustments

05		
06		
07		

Adjustments for Items Paid by Seller in Advance

08	City/Town Taxes	to	
09	County Taxes	to	
10	Assessments	to	
11	HOA Dues	4/15/13 to 4/30/13	\$80.00
12			
13			
14			
15			

L. Paid Already by or on Behalf of Borrower at Closing **\$175,615.04**

01	Deposit	\$10,000.00
02	Loan Amount	\$162,000.00
03	Existing Loan(s) Assumed or Taken Subject to	
04		
05	Seller Credit	\$2,500.00

Other Credits

06	Rebate from Epsilon Title Co.	\$750.00
07		

Adjustments

08		
09		
10		
11		

Adjustments for Items Unpaid by Seller

12	City/Town Taxes	1/1/13 to 4/14/13	\$365.04
13	County Taxes	to	
14	Assessments	to	
15			
16			
17			

CALCULATION

Total Due from Borrower at Closing (K)	\$189,762.30
Total Paid Already by or on Behalf of Borrower at Closing (L)	– \$175,615.04

Cash to Close ☒ **From** ☐ **To Borrower** **\$14,147.26**

SELLER'S TRANSACTION

M. Due to Seller at Closing **\$180,080.00**

01	Sale Price of Property	\$180,000.00
02	Sale Price of Any Personal Property Included in Sale	
03		
04		

05		
06		
07		
08		

Adjustments for Items Paid by Seller in Advance

09	City/Town Taxes	to	
10	County Taxes	to	
11	Assessments	to	
12	HOA Dues	4/15/13 to 4/30/13	\$80.00
13			
14			
15			
16			

N. Due from Seller at Closing **\$115,665.04**

01	Excess Deposit	
02	Closing Costs Paid at Closing (J)	\$12,800.00
03	Existing Loan(s) Assumed or Taken Subject to	
04	Payoff of First Mortgage Loan	\$100,000.00
05	Payoff of Second Mortgage Loan	

06		
07		
08	Seller Credit	\$2,500.00
09		

10		
11		
12		
13		

Adjustments for Items Unpaid by Seller

14	City/Town Taxes	1/1/13 to 4/14/13	\$365.04
15	County Taxes	to	
16	Assessments	to	
17			
18			
19			

CALCULATION

Total Due to Seller at Closing (M)	\$180,080.00
Total Due from Seller at Closing (N)	– \$115,665.04

Cash ☐ **From** ☒ **To Seller** **\$64,414.96**

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
456 Somewhere Ave., Anytown, ST 12345

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	\$2,473.56	Estimated total amount over year 1 for your escrowed property costs: <i>Homeowner’s Insurance</i> <i>Property Taxes</i>
Non-Escrowed Property Costs over Year 1	\$1,800.00	Estimated total amount over year 1 for your non-escrowed property costs: <i>Homeowner’s Association Dues</i> You may have other property costs.
Initial Escrow Payment	\$412.25	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$206.13	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 directly 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.	\$285,803.36
Finance Charge. The dollar amount the loan will cost you.	\$118,830.27
Amount Financed. The loan amount available after paying your upfront finance charge.	\$162,000.00
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	4.174%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	69.46%



Questions? If you have questions about the loan terms or 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

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	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Ficus Bank		Omega Real Estate Broker Inc.	Alpha Real Estate Broker Co.	Epsilon Title Co.
Address	4321 Random Blvd. Somecity, ST 12340		789 Local Lane Sometown, ST 12345	987 Suburb Ct. Someplace, ST 12340	123 Commerce Pl. Somecity, ST 12344
NMLS ID					
ST License ID			Z765416	Z61456	Z61616
Contact	Joe Smith		Samuel Green	Joseph Cain	Sarah Arnold
Contact NMLS ID	12345				
Contact ST License ID			P16415	P51461	PT1234
Email	joesmith@ficusbank.com		sam@omegare.biz	joe@alphare.biz	sarah@epsilontitle.com
Phone	123-456-7890		123-555-1717	321-555-7171	987-555-4321

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.

Applicant Signature

Date

Co-Applicant Signature

Date



A. Settlement Statement (HUD-1)

B. Type of Loan			
1. <input type="checkbox"/> FHA 2. <input type="checkbox"/> RHS 3. <input checked="" type="checkbox"/> Conv Unins		6. File Number xxxxx	7. Loan Number 111111111
4. <input type="checkbox"/> VA 5. <input type="checkbox"/> Conv Ins. 6. <input type="checkbox"/> Seller Fin		8. Mortgage Ins Case Number	
7. <input type="checkbox"/> Cash Sale.			
C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.			
D. Name & Address of Borrower John Homeowner and Jane Homeowner, husband and wife 123 Homeowner St Richmond, VA 23226		E. Name & Address of Seller ,	
		F. Name & Address of Lender SunTrust Mortgage, Inc. 901 Semmes Ave. RVW- 5023 Richmond, VA 23224	
G. Property Location 123 Homeowner St Richmond, VA 23226		H. Settlement Agent Name Boston National Title Agency, LLC 473 NW Prima Vista Blvd Port ST Lucie, FL 34983 772-879-2013 Underwritten By: Fidelity	
		I. Settlement Date 2/20/2015 Fund: 2/25/2015	
		Place of Settlement Boston National Title Agency LLC 129 W Trade Street 9th Floor Charlotte, NC 28202	
J. Summary of Borrower's Transaction			
100. Gross Amount Due from Borrower			
101. Contract sales price			
102. Personal property			
103. Settlement charges to borrower		\$2,363.95	
104. PAYOFF TO SUNTRUST MTG # 0294613716		\$323,119.30	
105.			
Adjustments for items paid by seller in advance			
106. City/Town taxes			
107. County property taxes			
108. HOA/Condo Fees			
109.			
110.			
111.			
112.			
113.			
114.			
115.			
116.			
120. Gross Amount Due From Borrower		\$325,483.25	
200. Amounts Paid By Or in Behalf Of Borrower			
201. Deposit or earnest money			
202. Principal amount of new loan(s)		\$323,500.00	
203. Existing loan(s) taken subject to			
204.			
205.			
206.			
207.			
208.			
209.			
Adjustments for items unpaid by seller			
210. City/Town taxes			
211. County property taxes			
212. HOA/Condo Fees			
213.			
214.			
215.			
216.			
217.			
218.			
219.			
220. Total Paid By/For Borrower		\$323,500.00	
300. Cash At Settlement From/To Borrower			
301. Gross Amount due from borrower (line 120)		\$325,483.25	
302. Less amounts paid by/for borrower (line 220)		\$323,500.00	
303. Cash From Borrower		\$1,983.25	
K. Summary of Seller's Transaction			
400. Gross Amount Due to Seller			
401. Contract sales price			
402. Personal property			
403.			
404.			
405.			
Adjustments for items paid by seller in advance			
406. City/Town taxes			
407. County property taxes			
408. HOA/Condo Fees			
409.			
410.			
411.			
412.			
413.			
414.			
415.			
416.			
420. Gross Amount Due to Seller		\$0.00	
500. Reductions in Amount Due to Seller			
501. Excess deposit (see instructions)			
502. Settlement charges to seller (line 1400)			
503. Existing loan(s) taken subject to			
504. Payoff of first mortgage loan			
505. Payoff of second mortgage loan			
506.			
507.			
508.			
509.			
Adjustments for items unpaid by seller			
510. City/Town taxes			
511. County property taxes			
512. HOA/Condo Fees			
513.			
514.			
515.			
516.			
517.			
518.			
519.			
520. Total Reduction Amount Due Seller		\$0.00	
600. Cash At Settlement To/From Seller			
601. Gross Amount due to seller (line 420)		\$0.00	
602. Less reductions in amt. due seller (line 520)		\$0.00	
603. Cash Seller		\$0.00	

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

POC (B) – Paid Outside of Closing by Borrower. POC (S) – Paid Outside of Closing by Seller. POC (L) – Paid Outside of Closing by Lender.

L. Settlement Charges

700. Total Real Estate Broker Fees		\$0.00	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of Commission (line 700) as follows:				
701.	to			
702.	to			
703. Commission Paid at Settlement			\$0.00	\$0.00

800. Items Payable in Connection with Loan				
801. Our origination charge (Includes Origination Point 0.000% or)		\$3,860.00	(from GFE #1)	
802. Your credit or charge (points) for the specific rate chosen (Includes Aggregate Discount Point % or \$)		\$-3,930.53	(from GFE #2)	
803. Your adjusted origination charges	to		(from GFE A)	\$-70.53
804. Appraisal Fee	to		(from GFE #3)	
805. Credit report	to	CREDCO	POC (B) \$12.50 (from GFE #3)	
806. Tax service	to		(from GFE #3)	
807. Flood certification	to	CORELOGIC	(from GFE #3)	\$6.00
808. PROPERTY INSPECTION WAIVER	to	SunTrust Mortgage, Inc.	(from GFE #3)	\$75.00

900. Items Required by Lender To Be Paid in Advance			
901. Daily interest charges from 2/25/2015 to 3/1/2015 @ \$24.82/day		(from GFE #10)	\$99.28
902. Mortgage Insurance Premium for months	to	(from GFE #3)	
903. Homeowner's insurance for years	to	(from GFE #11)	

1000. Reserves Deposited With Lender			
1001. Initial Deposit for your escrow account		(from GFE #9)	\$0.00
1002. Homeowner's insurance	months @	per month	
1003. Mortgage insurance	months @	per month	
1004. City/Town taxes	months @	per month	
1005. County property taxes	months @	per month	
1006. Assessment Taxes	months @	per month	
1007. School property taxes	months @	per month	
1008. Flood Insurance	months @	per month	
1009. HOA/Condo Fees	0 months @		
1010. Other taxes	0 months @		
1011. Aggregate Adjustment			

1100. Title Charges			
1101. Title services and lender's title insurance	to	(from GFE #4)	\$1,339.80
1102. Settlement or closing fee	to	Boston National Title Agency, LLC	\$395.00
1103. Owner's title insurance	to	(from GFE #5)	
1104. Lender's title insurance	to	Boston National Title Agency LLC	\$924.80
1105. Lender's title policy limit \$		\$323,500.00/\$944.80	
1106. Owner's title policy limit \$		\$0.00/\$0.00	
1107. Agent's portion of the total title insurance premium	to	Boston National Title Agency LLC	\$786.08
1108. Underwriter's portion of the total title insurance premium	to	Fidelity Underwriting	\$158.72
1109. Environmental Protection	to	Boston National Title Agency LLC	
1110. Rest., Encroach.,Minerals OPol	to	Boston National Title Agency LLC	
1111. VA CPL	to	Boston National Title Agency LLC	\$20.00

1200. Government Recording and Transfer Charges			
1201. Government recording charges		(from GFE #7)	\$55.00
1202. Deed ; Mortgage \$55.00 ,Release \$0.00		to Richmond City Clerk of the Circuit Co	
1203. Transfer taxes		(from GFE #8)	\$776.40
1204. City/County tax/stamps	Deed \$0.00 ; Mortgage \$776.40	to Richmond City Clerk of the Circuit Co	
1205. State tax/stamps	Deed \$0.00 ; Mortgage \$0.00		

1300. Additional Settlement Charges			
1301. Required services you can shop for		(from GFE #6)	\$83.00
1302. TAX SERVICE FEE	to	VALUTREE R/E SERVICES	\$83.00 (from GFE #6)

1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)	\$2,363.95	
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POC (B) – Paid Outside of Closing by Borrower. POC (S) – Paid Outside of Closing by Seller. POC (L) – Paid Outside of Closing by Lender.

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges	
Charges That Cannot Increase	HUD-1 Line Number
Our origination charge (Includes Origination Point 0.000% or)	# 801
Your credit or charge (points) for the specific rate chosen	# 802
Your adjusted origination charges	# 803
Transfer taxes	# 1203

Good Faith Estimate	HUD-1
\$3,860.00	\$3,860.00
\$-3,930.53	\$-3,930.53
\$-70.53	\$-70.53
\$776.40	\$776.40

Charges That in Total Cannot Increase More Than 10%	
Government recording charges	# 1201
Credit report	# 805
Flood certification	# 807
PROPERTY INSPECTION WAIVER	# 808
Title services and lender's title insurance	# 1101
TAX SERVICE FEE	# 1302
Total	
Increase between GFE and HUD-1 Charges	

Good Faith Estimate	HUD-1
\$75.00	\$55.00
\$12.50	\$12.50
\$6.00	\$6.00
\$75.00	\$75.00
\$1,339.80	\$1,339.80
\$83.00	\$83.00
\$1,591.30	\$1,571.30
\$-20.00	or -1.26%

Charges That Can Change	
Initial deposit for your escrow account	# 1001
Daily interest charges	# 901 \$24.82/day
Homeowner's insurance	# 903

Good Faith Estimate	HUD-1
\$0.00	\$0.00
\$297.84	\$99.28
\$0.00	\$0.00

Final

Loan Terms

Your initial loan amount is	\$323,500.00
Your loan term is	15 years
Your initial interest rate is	2.8%
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$2,203.05 includes <input checked="" type="checkbox"/> Principal <input checked="" type="checkbox"/> Interest <input type="checkbox"/> Mortgage Insurance
Can your interest rate rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, it can rise to a maximum of 0%. The first change will be on and can change again every after . Every change date, your interest rate can increase or decrease by 0%. Over the life of the loan, your interest rate is guaranteed to never be lower than 0% or higher than 0%.
Even if you make payments on time, can your loan balance rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, it can rise to a maximum of \$0.00
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, the first increase can be on and the monthly amount owed can rise to \$0.00 The maximum it can ever rise to is \$0.00
Does your loan have a prepayment penalty?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, your maximum prepayment penalty is \$0.00
Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, you have a balloon payment of \$0.00 due in 0 years on
Total monthly amount owed including escrow account payments	<input checked="" type="checkbox"/> You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. <input type="checkbox"/> You have an additional monthly escrow payment of that results in a total initial monthly amount owed of . This includes principal, interest, any mortgage insurance and any items checked below: <div><input checked="" type="checkbox"/> Property taxes<input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Flood insurance<input type="checkbox"/> <input type="checkbox"/><input type="checkbox"/></div>

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a completed copy of pages 1, 2 and 3 of this HUD-1 Settlement Statement.

John Homeowner

Jane Homeowner

SETTLEMENT AGENT CERTIFICATION

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused the funds to be disbursed in accordance with this statement.

Settlement Agent Date

Warning: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

MORTGAGE FRAUD IS INVESTIGATED BY THE FBI



Mortgage Fraud is investigated by the Federal Bureau of Investigation and is punishable by up to 30 years in federal prison or \$1,000,000 fine, or both. It is illegal for a person to make any false statement regarding income, assets, debt, or matters of identification, or to willfully overvalue any land or property, in a loan and credit application for the purpose of influencing in any way the action of a financial institution.

Some of the applicable Federal criminal statutes which may be charged in connection with Mortgage Fraud include:

- 18 U.S.C. § 1001 - Statements or entries generally
- 18 U.S.C. § 1010 - HUD and Federal Housing Administration Transactions
- 18 U.S.C. § 1014 - Loan and credit applications generally
- 18 U.S.C. § 1028 - Fraud and related activity in connection with identification documents
- 18 U.S.C. § 1341 - Frauds and swindles by Mail
- 18 U.S.C. § 1342 - Fictitious name or address
- 18 U.S.C. § 1343 - Fraud by wire
- 18 U.S.C. § 1344 - Bank Fraud
- 42 U.S.C. § 408(a) - False Social Security Number

Unauthorized use of the FBI seal, name, and initials is subject to prosecution under Sections 701, 709, and 712 of Title 18 of the United States Code. This advisement may not be changed or altered without the specific written consent of the Federal Bureau of Investigation, and is not an endorsement of any product or service.

John Homeowner

(Borrower) (Date)

(Borrower) (Date)

(Borrower) (Date)

(Borrower) (Date)

Originator Company: SUNTRUST MORTGAGE, INC., NMLS ID: 2915

Originator Name: LOAN OFFICER, NMLS ID:xxxxxx

To: **Settlement Agent:**
BOSTON NATIONAL TITLE AGE
7200 GLEN FOREST AVENUE, SUITE 31
RICHMOND, VA 23226
Attn: **JENNY HATCH**
Telephone No.: **704-378-4059**
Fax No.:
GF No./Escrow No.:

Closing Contact:
SUNTRUST MORTGAGE, INC.
5600 COX ROAD
GLEN ALLEN, VA 23060
Attn: **LEASA NICHOLAS**
Telephone No.: **111-111-1111**
Fax No.:
Ema **LEASA.Nil:** **ICHOLAS@SUNTRUST.COM**
Process No./Loan No.: **111111111**
Loan Officer: LOAN OFFICER

SUPPLEMENTAL CLOSING INSTRUCTIONS

Prepare and close this loan in accordance with the requirements as set forth in the Master Closing Instructions and these Supplemental Closing Instructions. In the event the Master and Supplemental Closing Instructions conflict, the Supplemental Closing Instructions will control. These Closing Instructions will expire on the Document Expiration Date or the Interest Rate Expiration Date, whichever occurs first. In the event this loan does not close by the first occurring date, or if the loan documentation does not conform to the information stated herein, do not close the loan. Contact the Closing Coordinator.

SECTION I: LOAN INFORMATION

Closing Date: **February 2, 2014**
Document Expiration Date: **May 8, 2015**

Date Sent to Attorney: **February 20, 2015**
Interest Rate Expiration Date: **March 23, 2015**

Borrower(s): **John Homeowner**

Seller(s): **N/A**

Property Address:
123 Homeowner STREET, RICHMOND, VA 23226

Mailing Address:
123 Homeowner STREET, RICHMOND, VA 23226

Legal Description:
SEE ATTACHED SCHEDULE A

Property County: **RICHMOND CITY**
Loan Type: **11-15YR FNMA - OWNER OCCUPIED**
Loan Amount: **\$323,500.00**
Loan Purpose: **Refinance**
Sales Price: **N/A**
Down Payment: **N/A**
FHA/VA Case No.: **N/A**
Secondary Lien Amount: **N/A**
Occupancy: **Owner Occupied, Primary**

Term/Months Amortized: **180 / 180**
Initial Interest Rate: **2.800%**
Initial Payment Amount (excluding impounds): **\$2,203.05**

Margin: **N/A**
Current Index: **N/A**
Interest Rate Caps: **N/A**
First Payment Date: **April 1, 2015**
Final Payment Date: **March 1, 2030**

WITHIN 24 HOURS OF LOAN DISBURSEMENT YOU MUST FORWARD THE COMPLETED LOAN PACKAGE TO: SUNTRUST MORTGAGE, INC., 1001 SEMMES AVENUE, RICHMOND, VA 23224 - RVW 5023

FOR CONSTRUCTION/PERM LOANS ONLY: WITHIN 24 HOURS OF LOAN DISBURSEMENT YOU MUST FORWARD THE COMPLETED LOAN PACKAGE TO: SUNTRUST MORTGAGE, INC., 121 E. E. BUTLER PKWY, 2ND FL, GAINESVILLE, GA 30501, ATT: GA-GAINESVILLE 1130

FOR BOND HOUSING LOANS ONLY: WITHIN 24 HOURS OF LOAN DISBURSEMENT YOU MUST FORWARD THE COMPLETED LOAN PACKAGE AND ALL RECORDED DOCUMENTS (WHEN AVAILABLE) TO: SUNTRUST MORTGAGE, INC., 5600 COX ROAD, GLEN ALLEN, VA 23060, ATT: INSB 4444

FORWARD THE FINAL TITLE POLICY, RECORDED SECURITY INSTRUMENT, THE RECORDED SUBORDINATION AGREEMENT (IF APPLICABLE) AND OTHER FINAL DOCUMENTS TO SUNTRUST MORTGAGE, INC., 1001 SEMMES AVENUE, RVW 5023, RICHMOND, VA 23224

SECTION II: LOAN FEES AND ESCROWS

- A. Net Funding Amount. The following fees have been indicated as “deducted”. The term “deducted” means that the fee has been subtracted from the Lender’s funds.

ORIGINATION FEE:Netted*	\$3,235.00
DISCOUNT:Netted	-\$3,930.53
LOL FLOOD CERT (Paid to CORELOGIC):Netted	\$6.00
PROCESSING FEE (Paid to SUNTRUST MORTGAGE):Netted*	\$625.00
PROPERTY INSPECTION WAIVER (Paid to SUNTRUST MORTGAGE, INC):Netted	\$75.00
PER DIEM INTEREST (Paid to SUNTRUST MORTGAGE):Netted	\$99.28
TAX SERVICE FEE (Paid to VALUTREE R/E SERVICES):Netted	\$83.00

*Included in our origination charges

Sub-Total of Items Netted:	\$192.75
Amount of Estimated Net Funding:	\$323,307.25

LISTING OF LENDER/BROKER AND/OR SELLER PAID FEES/CREDITS

Please apply Zero Tolerance Cure to HUD 204 and 10% Tolerance Cure to HUD 205 on Page 1 of the HUD-1, as well as appropriate comparison sections on page 3.

<u>HUD #</u>	<u>Fee Description</u>	<u>Paid By</u>	<u>Amount</u>
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*Included in our origination charges

This Pro Forma HUD-1 is provided by Lender to facilitate the completion of applicable portions of the HUD-1 Settlement Statement. The information contained in this Pro Forma HUD-1 regarding the contents of the Good Faith Estimate (GFE) concerns the applicable GFE at the time the Pro Forma HUD-1 was issued. If this Pro Forma HUD-1 contains instructions contrary to any other instruction of Lender, Settlement Agent should cease further processing and seek further consistent instructions.

Settlement Agents are expected to be familiar with the Real Estate Settlement Procedures Act (RESPA) and Regulation X, as amended, so they may discuss the disclosures required therein with Borrowers if necessary. Settlement Agents are expected to be familiar with the fee tolerances permitted by Regulation X.

IF SETTLEMENT AGENT IS UNABLE TO CLOSE AND FUND THE LOAN AS SPECIFIED, CONTACT THE LENDER IMMEDIATELY.

Pro Forma HUD-1

J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due From Borrower		400. Gross Amount Due To Seller	
101. Contract sales price		401. Contract sales price	
102. Personal property		402. Personal property	
103. Settlement charges to Borrower (line 1400)	\$2,363.95	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due from Borrower		420. Gross Amount Due To Seller	
	\$2,363.95		
200. Amounts Paid by or in Behalf of Borrower		500. Reductions In Amount Due To Seller	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	\$323,500.00	502. Settlement charges to Seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan to	
205.		505. Payoff of second mortgage loan to	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustment for items unpaid by seller		Adjustment for items unpaid by Seller	
210. City/town taxes to		510. City/town taxes to	
211. County taxes to		511. County taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	

220. Total Paid by/for Borrower	\$323,500.00	520. Total Reduction Amount Due Seller	
300. Cash At Settlement from/to Borrower		600. Cash At Settlement to/from Seller	
301. Gross amount due from borrower (line 120)	\$2,363.95	601. Gross amount due to Seller (line 420)	
302. Less amounts paid by/for borrower (line 220)	(\$323,500.00)	602. Less reductions in amount due Seller (line 520)	()
303. Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower:	\$321,136.05	603. Cash <input type="checkbox"/> To <input checked="" type="checkbox"/> From Seller:	

L. Settlement Charges

700. Total Real Estate Broker Fees			Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of commission (line 700) as follows:				
701. \$	to			
702. \$	to			
703. Commission paid at settlement				
704.				
800. Items Payable In Connection With Loan				
801. Our origination charge (Includes Origination Point 0.000% or)	\$3,860.00	(from GFE #1)		
802. Your credit or charge (points) from the specific interest rate chosen (Includes Aggregate Discount Point % or \$)	-\$3,930.53	(from GFE #2)		
803 Your adjusted origination charges		(from GFE A)	-\$70.53	
804. Appraisal fee to		(from GFE #3)		
805. Credit report to CREDCO (POC: Borrower \$12.50)		(from GFE #3)		
806. Tax service to		(from GFE #3)		
807. Flood certification CORELOGIC		(from GFE #3)	\$6.00	
808.				
834. PROPERTY INSPECTION WAIVER to SUNTRUST MORTGAGE, INC		(from GFE #3)	\$75.00	
900. Items Required By Lender To Be Paid In Advance				
901. Daily interest charges from 02/25/2015 to 03/01/2015 @ \$24.82/day		(from GFE #10)	\$99.28	
902. Mortgage insurance premium for months to		(from GFE #3)		
903. Homeowner's insurance for year(s) to		(from GFE #11)		
904.				
1000. Reserves Deposited With Lender				
1001. Initial deposit for your escrow account		(from GFE #9)		
1002. Homeowner's insurance	months @ \$	per month		
1003. Mortgage insurance	months @ \$	per month		
1004. Property taxes	months @ \$	per month		
1005.	months @ \$	per month		
1006.	months @ \$	per month		
1100. Title Charges:				
1101. Title services and lender's title insurance		(from GFE #4)	\$1,339.80	
1102. Settlement or closing fee		\$395.00		
1103. Owner's title insurance		(from GFE #5)		
1104. Lender's title insurance		\$924.80		
1105. Lender's title policy limit		\$323,500.00		
1106. Owner's title policy limit				
1107. Agent's portion of the total title insurance premium				
1108. Underwriter's portion of the total title insurance premium				

1200. Government Recording And Transfer Charges			
1201. Government recording charges	(from GFE #7)	\$55.00	
1202. Deed \$; Mortgage \$; Releases \$			
1203. Transfer taxes	(from GFE #8)	\$776.40	
1204. City/county tax stamps: Deed \$; Mortgage \$			
1205. State tax/stamps: Deed \$; Mortgage \$			
1206.			
1300. Additional Settlement Charges			
1301. Required services that you can shop for	(from GFE #6)	\$83.00	
1302.			
1303.			
1304.			
1305.			
1315. TAX SERVICE FEE to VALUTREE R/E SERVICES	\$83.00		
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)		\$2,363.95	

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges		Good Faith Estimate	HUD-1
Charges that Cannot Increase	HUD-1 Line Number		
Our Origination Charge	# 801	\$3,860.00	\$3,860.00
Your Credit or Charge (points) for the specific interest rate	# 802	-\$3,930.53	-\$3,930.53
Your adjusted origination charges	# 803	-\$70.53	-\$70.53
Transfer taxes	#1203	\$776.40	\$776.40

Charges That in Total Cannot Increase More than 10%		Good Faith Estimate	HUD-1
Government recording charges	# 1201	\$75.00	\$55.00
CREDIT REPORT to CREDCO	# 805	\$12.50	\$12.50
LOL FLOOD CERT to CORELOGIC	# 807	\$6.00	\$6.00
PROPERTY INSPECTION WAIVER to SUNTRUST MORTGAGE, INC	# 834	\$75.00	\$75.00
TAX SERVICE FEE to VALUTREE R/E SERVICES	# 1315	\$83.00	\$83.00
Total		\$1,591.30	\$231.50
Increase between GFE and HUD-1 Charges		-\$1,359.80	or -85.452%

Charges That Can Change		Good Faith Estimate	HUD-1
Initial deposit for your escrow account	# 1001	\$0.00	\$0.00
Daily interest charges	# 901 \$24.8200/day	\$297.84	\$99.28
Homeowner's insurance	# 903	\$0.00	\$0.00
Title Services and Lender's Title Insurance	# 1101	\$1,339.80	\$1,339.80

Loan Terms

Your initial loan amount is	\$323,500.00						
Your loan term is	15 years						
Your initial interest rate is	2.800%						
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$2,203.05 includes <input checked="" type="checkbox"/> Principal <input checked="" type="checkbox"/> Interest <input type="checkbox"/> Mortgage Insurance						
Can your interest rate rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, it can rise to a maximum of N/A %. The first change will be on N/A and can change again every N/A after N/A . Every change date, your interest rate can increase or decrease by N/A %. Over the life of the loan, your interest rate is guaranteed to never be lower than N/A % or higher than N/A %.						
Even if you make payments on time, can your loan balance rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, it can rise to a maximum of \$N/A						
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, the first increase can be on N/A and the monthly amount owed can rise to \$N/A . The maximum it can ever rise is to \$N/A .						
Does your loan have a prepayment penalty?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, your maximum prepayment penalty is \$N/A .						
Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, you have a balloon payment of \$N/A due in N/A years on N/A .						
Total monthly amount owed including escrow account payments	<input checked="" type="checkbox"/> You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. <input type="checkbox"/> You have an additional monthly escrow payment of \$0.00 that results in a total initial monthly amount owed of \$2,203.05 . This includes principal, interest, any mortgage insurance and any items checked below: <table><tr><td><input type="checkbox"/> Property taxes</td><td><input type="checkbox"/> Homeowner's insurance</td></tr><tr><td><input type="checkbox"/> Flood insurance</td><td><input type="checkbox"/></td></tr><tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr></table>	<input type="checkbox"/> Property taxes	<input type="checkbox"/> Homeowner's insurance	<input type="checkbox"/> Flood insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Property taxes	<input type="checkbox"/> Homeowner's insurance						
<input type="checkbox"/> Flood insurance	<input type="checkbox"/>						
<input type="checkbox"/>	<input type="checkbox"/>						

B. Construction/Perm Data

If this loan is for a Construction Permanent produce, the following section will be completed. This section details the Construction Loan Holdback and Equity Funds due. The amount of estimated net funding in Section A. above will be adjusted by the Equity Funds due as detailed below.

Lot Cost	House
Lot Deposit	Construction Cost
Lot Advance at Closing	Down Payment Builder
	Advance - Builder at Closing
	Total Deposit to Builder
Construction Cost	Construction Cost
Down Payment Builder	Down Payment Builder
Advance - Builder at Closing	Advance - Builder at Closing
Total Deposit to Builder	Total Deposit to Builder
1st Mortgage/Lot Lien Payoff	Total Const Loan Holdback
Total Construction Costs	
Total Deposits	
Total Funds Due from Lender	Net Funding Amount
Equity Collected at Closing	Funds to be Remitted to Lender

- C. Interest and Escrow Fees. **Interest**. Unless otherwise specified in these Instructions, collect prepaid interest from Borrower(s) and remit by separate check to Lender.

Unless specified otherwise in the contract, all prepaid items, including interest, must be paid by the Borrower. Collect interest @ **24.8200** per day from date of funding (including funding date) to (but not including) the **1st** day of the month prior to the first payment due date.

Escrow Reserves. If an escrow account is to be established at closing, the maximum cushion the lender may require is 1/6 of the total annual disbursements using aggregate analysis accounting (RESPA, Regulation X).

- ☐ Escrows will be collected once construction is completed, **if applicable**.
- ☒ Escrow reserves are waived. Escrow waiver must be executed at closing.
- ☐ Collect the following escrow reserves and show these amounts on the HUD-1 or HUD-1A Settlement Statement under Section L. 1000. Initial Escrow Account Disclosure must be executed at closing. Reserves Deposited With Lender:

Aggregate Accounting Adjustment
Total Initial Escrow Deposit

Taxes must be paid through **December 31, 2014**. If taxes are due within 60 days of loan closing, you are instructed to pay the taxes unless tax escrows are waived and furnish this office with a paid receipt.

SECTION III: LOAN DOCUMENTS

Enclosed are the following documents regarding the loan referenced on page one of these Supplemental Closing Instructions. All papers must be signed as the legal documentation has been typed. If you have information that the typed names are incorrect, contact the lender immediately. Complete any necessary items and return these documents with the exception of the Master Closing Instructions to the Lender. If a Right of Rescission is included in this package, refer to the Truth-in-Lending section of the enclosed Master Closing Instructions regarding the Notice of Right to Cancel.

SETTLEMENT AGENT IS REQUIRED TO ATTACH PROPERLY COMPLETED, EXECUTED, AND RECORDABLE ACKNOWLEDGMENTS TO APPLICABLE DOCUMENTS PRIOR TO RECORDING.

NOTARY FORMS MUST BEAR THE STAMP/SEAL, EXPIRATION DATE, ACKNOWLEDGEMENT DATE, PRINTED NAME AND SIGNATURE OF THE NOTARY. IF THESE DOCUMENTS ARE TO BE EXECUTED IN A FOREIGN COUNTRY, ACKNOWLEDGEMENT REQUIREMENTS ESTABLISHED BY THE COUNTY RECORDER'S OFFICE IN WHICH THE PROPERTY IS LOCATED MUST BE MET.

- * **Fraud Warning**
- * **Retail Master Closing Instructions**
- * **Retail Supplemental Closing Instructions**
- * **Origination Statement Itemizing Our Origination Charge, Title Services, and Credits**
- * **First Payment Information**
- * **URLA Residential Loan Application - 2009**
- * **TIL (RESPA Transaction)**
- * **Explanation of TIL Act Disclosure Statement**
- * **Amortization Schedule - Letter Length**
- * **Addendum to HUD-1 Settlement Statement**
- * **Servicing Disclosure Statement (RESPA)**
- * **Notice of Right to Cancel (H8)**
- * **FNMA/FHLMC Fixed Rate Note (3200)**
- * **Security Instrument Conventional (MERS)**

- * **Notice to Borrowers Additional Credit and Debt Not Disclosed**
- * **Notice About Appraisal of Your Property**
- * **Correction Agreement**
- * **Name Affidavit**
- * **Occupancy Affidavit**
- * **Request for Transcript of Tax Return (4506T)**
- * **Tax and Hazard Insurance Record (MU)**
- * **W-8/W-9 (All Borrowers)**
- * **Waiver of Escrow Payment**
- * **Borrower's Authorization and Certification**
- * **Conventional Stacking Order**
- * **Hazard Insurance Binder Acknowledgement**
- * **Quick Answers to FAQs About Mortgages**
- * **Short Form Title Policy Ack. SunTrust Mtg, Inc.**
- * **The Suntrust Privacy Policy**
- * **Settlement Agent Flyer**
- * **Loan Package Last Page**

SECTION IV: CLOSING/FUNDING CONDITIONS

READ ALL CLOSING INSTRUCTIONS THOROUGHLY PRIOR TO COMMENCING THE CLOSING AND CONTACT LEASA NICHOLAS IMMEDIATELY IF FOR ANY REASON YOU CANNOT COMPLY WITH ALL CLOSING INSTRUCTIONS PRIOR TO May 8, 2015 (Document Expiration Date or Interest Rate Expiration Date, whichever occurs first). If this cannot be accomplished, then specific written approval must be obtained from the Lender prior to closing. The Fraud Prevention section of the Master Closing Instructions must be reviewed by Settlement Agent prior to closing.

All documents must be signed by the borrower in person. Obtain the proper identification. No closings are authorized using a power of attorney without prior written approval from the Lender.

SETTLEMENT AGENT IS NOT AUTHORIZED TO MAKE ANY CHANGES ON THE NOTE, SECURITY INSTRUMENT, TRUTH-IN-LENDING DISCLOSURE STATEMENT, OR ON ANY OTHER CLOSING DOCUMENTS. THE DOCUMENTS MUST BE REORDERED BY THE LENDER.

THIS LOAN QUALIFIES FOR A VIRGINIA AUTOMATED SUBORDINATION. The required language has been inserted on the first page of the Deed of Trust. Please complete all blanks in accordance with the attached Virginia Automated Subordination Checklist. All blanks must be completed."

LIFE ESTATES ARE NOT PERMITTED BY SUNTRUST MORTGAGE, INC. SETTLEMENT AGENT MUST ENSURE THAT NO PORTION OF THE MORTGAGED PREMISES IS HELD OR TITLED IN A LIFE ESTATE.

SETTLEMENT AGENT IS REQUIRED TO ENSURE THAT THE RECORDING FEES SHOWN ON THE FINAL HUD-1 SETTLEMENT STATEMENT ARE CORRECT, ACCURATE AND COMPLIANT WITH APPLICABLE STATE LAW.

SETTLEMENT AGENT MUST MAKE SURE ALL LIENS ARE RELEASED UNLESS THE LOAN SPECIFIC CONDITIONS INDICATE OTHERWISE.

SETTLEMENT AGENT MUST NOT FUND THE LOAN UNTIL AUTHORIZATION IS GIVEN BY SUNTRUST MORTGAGE, INC./CRESTAR.

THE FOLLOWING EXECUTED DOCUMENTS MUST BE FAXED TO THE CLOSER IN ORDER TO RECEIVE AUTHORIZATION TO RELEASE FUNDS:

SIGNED BY THE BORROWER

- * HUD 1 with all addendums and origination statement
- * Final TIL
- * Final 1003
- * Application Addendum
- * Note
- * Signature page of security instrument plus riders
- * 4506 T's
- * Right to Cancel if Applicable
- * Confirmation that borrowers do not want to rescind
- * Itemization of line 802
- * Borrowers Authorization and Certification
- * Homeowners Insurance
- * Copy of the executed deed (if applicable)

SIGNED BY SETTLEMENT AGENT

- * Acknowledgement of short form title policy
- * Confirmation of wiring instructions

*** As the Settlement Agent for this transaction, you are required to send the Mortgage/Deed of Trust for recordation within 24 hours immediately after disbursement of the loan funds.**

- * Settlement agent to ensure borrower fully executes, signs and dates the First Payment Information and Mailing Address Certification.
- * Borrower(s) must sign and date the Residential Loan Application (1003). Closer must approve any revisions and any corrections to be initialed by borrower(s). Return with closing documents.
- * The information transmitted to you by way of the enclosed loan documents includes elements of the borrower's nonpublic personal and financial information. All information about the borrower is to be regarded as **STRICTLY PRIVATE** and **CONFIDENTIAL** and is not to be further disseminated or disclosed under any circumstances. If you are unwilling or unable to safeguard the borrower's information, please immediately notify the Lender for instructions on the return of the closing document package.
- * Settlement Agent to add any additional language to Deed of Trust necessary to comply with local ordinances pertaining to Affordable Dwelling Unit (ADU) programs if applicable.
- * Settlement agent to ensure one fully executed, signed and dated First Payment Information and Mailing Address Certification is returned with the closing package. Additional copies of this document to be provided to borrower.
- * Settlement Agent to Prepare and Fully Execute. Borrower's and Seller's HUD-1 Settlement Statement with Certification of Receipts and Disbursements. Remit three (3) signed certified copies and one (1) original.

-
- 1-HUD-1 APPROVAL AND AUTHORIZATION TO CLOSE IS REQUIRED
 - 2-ATTORNEY TO FAX CORRECTED HUD-1 PRIOR TO CLOSING
 - 3-ATTORNEY TO CONFIRM TAXES PAID THROUGH 01/2015, NOT YET DUE FOR 01/2016
 - 4-ATTORNEY TO DELETE SCHED B-I, NO OUTSTANDING EXCEPTIONS ON FINAL TITLE POLICY
 - 5-ATTORNEY TO ISSUE AFFIRMATIVE COVERAGE ON FINAL POLICY
 - 6-ATTORNEY TO ISSUE FINAL POLICY IN THE AMOUNT OF \$323500.00
 - 7-ATTORNEY TO ISSUE FINAL POLICY WITHIN 30 DAYS OF CLOSING
 - 8-LEGAL DESCRIPTION MUST READ VERBATIM
 - 9-NO SURVEY EXCEPTIONS ON TITLE POLICY
 - 10- RELEASE OF ALL LIENS IS REQUIRED
 - 11- EXECUTED OWNER OCCUPANCY AFFIDAVIT
 - 12-FULLY EXECUTED FINAL 1003 APPLICATION
 - 13-EXECUTED THREE DAY RIGHT OF RESCISSION
 - 14-HUD-1 TO EVIDENCE THAT CASH BACK DOES NOT EXCEED \$-0-
 - 15-HUD-1 TO REFLECT THE PAYOFF AND CLOSING OF SUNTRUST MORTGAGE IN THE AMT OF \$ SUNTRUST MORTGAGE
 - 16-EXECUTED 4506T & AKA STATEMENT(S)
 - 17-CASH TO CLOSE CANNOT EXCEED \$ 1985.00
 - 18-NOTARY TO OBTAIN PROOF OF IDENTIFICATION PRIOR TO THE BORROWER(S) SIGNING CLOSING DOCUMENTS
 - 19-PLEASE SCAN AND SEND TO CLOSER ALL REQUIREMENTS IMMEDIATELY AFTER CLOSING
 - 20-***PLEASE CALL IF LOAN DOES NOT CLOSE***

YOU ARE NOT AUTHORIZED TO CLOSE THIS LOAN WITH A POWER OF ATTORNEY.
 EACH PARTY WHO HAS AN OWNERSHIP INTEREST IN THE PROPERTY AND USES IT AS THEIR PRIMARY RESIDENCE MUST BE FURNISHED WITH TWO COPIES OF THE NOTICE OF YOUR RIGHT TO CANCEL AND THE TRUTH-IN-LENDING DISCLOSURE.
 YOU MUST OBTAIN THE SIGNATURES OF ALL APPLICABLE PARTIES ON THE NOTICE AND DISCLOSURE.
 DO NOT RECORD OR DISBURSE PRIOR TO MIDNIGHT OF 02/24/2015
 YOU ARE NOT AUTHORIZED TO DEPOSIT THE SETTLEMENT PROCEEDS UNTIL THE DAY OF LOAN DISBURSEMENT WHICH IS 02/25/2015

RECORDING FEES:

Settlement Agent: In the event the fees charged by the County for document recordation (Mortgage/Deed of Trust, Deed, Satisfaction, POA, etc.) are less than that set forth on the HUD -1 signed at closing, you are required to refund any overpayment to the Borrower and provide proof of payment as well as evidence of the actual recording fee charged, either in

the closed loan package (if made at closing) or by mail to the attention of: SunTrust Mortgage, Inc. 1001 Semmes Avenue, Richmond, VA 23224-RVW 5023, (if the refund is made post closing).

COPY OF THE DEED:

Settlement Agent: If a new deed is to be recorded in connection with this transaction, please include an executed copy of the deed (if applicable) along with evidence of the actual recording fee (if available) with the closed loan package.

SECTION V: INSURANCE REQUIREMENTS

An insured closing letter must be issued in the name of the Lender providing the funds.

THE RECORDED SECURITY INSTRUMENT AND ANY RIDERS, MUST BE FORWARDED TO THE PARTY INDICATED ON THE SECURITY INSTRUMENT IF THEY ARE RETURNED TO YOU FROM THE RECORDING OFFICE.

- ☒ Short Form Mortgagee Title Policy if available and requested by Lender.
- ☐ Closing Agent to provide Alta 6.2 Endorsement to final title policy.
- ☐ An original/signed Title Insurance Binder, Title Commitment or Mortgagee Policy in the amount of **\$323,500.00**, indicating the Security Instrument will be a first lien subject only to the items stated in the Master Closing Instructions must be obtained. Return a corrected hard copy of the Title Commitment or Binder to Lender with loan documents. In addition to the requirements contained in the Master Closing Instructions, the Title Commitment or Binder must be amended as follows:
 - PARCEL NUMBER: W0190292003**
 - INSURED CLOSING LETTER REQUIRED**
 - SCHEUDLE A - CORRECT INSURED AMOUNT TO: \$ 323500**
 - SCHEDULE B - SECTION/PART I - COMPLY WITH ALL REQUIREMENTS**
 - ITEMS TO DELETE FROM TITLE POLICY: NO OUTSTANDING EXCEPTIONS**
 - CURRENT TAXES PAID FOR ITEMS: MUST BE PAID CURRENT**
 - FORFEITURE/REVERSION INSURANCE: ISSUE ALTA 9**
 - INSURANCE AGAINST LOSS OR DAMAGE: ISSUE ALTA 9**
 - COPIES OF EASEMENTS OR RESTRICTIONS: ISSUE ALTA 9**
 - FINAL TITLE POLICY MUST INCLUDE THE FOLLOWING ENDORSEMENTS: ENVIRONMENTAL PROTECTION LIEN, ALTA 8.1 (1970)**
 - PROVIDE SUNTRUST TO BE IN FIRST LIEN POSITION, PAYOFF AND RELEASE ALL LIENS, ISSUE ALTA 9, FINAL TITLE POLICY CAN NOT CONTAIN ANY SURVEY EXCEPTION**
- ☐ A separate title policy is not required for a SUNTRUST MORTGAGE, INC. Combo loan unless the second mortgage loan amount is greater than \$100,000.00. The first mortgage policy must insure with priority over the second mortgage.
- ☐ The manufactured home must be permanently affixed to the real property and the Manufacturer's Statement of Origin or the Certificate of Title, for the manufactured home, must be transferred to the Borrower(s) at closing. Thereafter, the Borrower's Certificate of Title must be surrendered to the appropriate local authorities and the manufactured home converted from personal property to real property.
- ☐ Hazard Insurance for Purchase. At loan closing you must provide either an original Hazard Insurance Policy or Insurance Binder with a minimum coverage equal to the lesser of **\$323,500.00** or the replacement cost of the improvements, and a paid receipt for the first year's premium.
- ☒ Hazard Insurance for Refinance. At loan closing you must provide a copy of the existing insurance policy with a minimum coverage equal to the lesser of **\$323,500.00** or the replacement cost of the improvements. If the existing policy is due to expire within **60 days** of closing, you must also provide a paid receipt for next year's premium.

- ☐ Hazard Insurance for Condominium. At loan closing you must provide a Certificate of Insurance evidencing the condominium association's master policy.

Deductible and Mortgagee Clause. The deductible may not exceed \$1,000.00 or 1.00% of the policy face value, whichever is greater, unless state law requires the Lender to permit a higher deductible. If you must obtain a separate policy or endorsement for hail, hurricane and/or windstorm protection, the deductible may not exceed \$2,000.00 or 2.00% of the policy face value, whichever is greater, unless state law requires the Lender to permit a higher deductible. Policy must show Lender, its successors and assigns as follows:

**SUNTRUST MORTGAGE, INC.
ISAOA/ATIMA
PO BOX 47047
Atlanta, GA 30362**

- ☐ Flood Insurance. Provide to Lender Original Policy with Paid Receipt for one (1) year, with a minimum coverage of \$ _____ or Maximum available dollar amount with Maximum deductible of the greater of \$1,000.00, or 1% of the policy face value. Flood Insurance is required on all properties located in Special Flood Hazard area (zones A or V).
- ☐ Wind Storm Insurance . Provide to Lender Original Policy with Paid Receipt for one (1) year with a minimum coverage of \$ _____ or Maximum available dollar amount. with Maximum deductible of the greater of \$1000.00, or 1% of the policy face value.

SECTION VI: LOAN FUNDING

These instructions cannot be amended by any oral agreements or discussions. Any deviations from the Supplemental Closing Instructions or the Master Closing Instructions are at the risk of Settlement Agent.

A funding amount has been provided, but authority to disburse funds is contingent upon your securing a funding number from the Lender. Contact LEASA NICHOLAS at 111-111-1111 between the hours of 09:00AM to 05:00 PM for specific instructions regarding loan funding procedures. If funds are transferred but the transaction fails to fund, please contact the closing coordinator immediately to arrange for the return of such funds. Interest at the per diem rate will be charged to the Settlement Agent for failure to do so.

SECTION VII: DELIVERY OF DOCUMENTATION

Each of the indicated items should be delivered to Lender by courier or overnight delivery.

The settlement agent hereby acknowledges receipt of and has closed this loan in accordance with your Master and Supplemental Closing Instructions. In addition, all required documentation, noted as such, is included in this closing package.

THE UNDERSIGNED HEREBY ACKNOWLEDGES THAT THEY HAVE READ, UNDERSTAND AND AGREE TO COMPLY WITH ALL OF THE TERMS OF BOTH THE MASTER CLOSING INSTRUCTIONS AND THESE SUPPLEMENTAL CLOSING INSTRUCTIONS.

SETTLEMENT AGENT

Date: February 20, 2015
Borrower(s): John Homeowner
Lender: SUNTRUST MORTGAGE, INC.
Property Address: 123 Homeowner STREET, RICHMOND, VA 23226 Loan
Number: 11111111

ORIGINATION STATEMENT ITEMIZING “OUR ORIGINATION CHARGE”, TITLE SERVICES, AND CREDITS

The following statement is an itemization of the fees constituting “Our Origination Charge” on Line 801 of the HUD-1 Settlement Statement you received in connection with your loan.

<u>Purpose of Fee</u>	<u>Amount of Fee</u>
801 ORIGINATION FEE*	\$3,235.00
814 PROCESSING FEE* Paid to: SUNTRUST MORTGAGE	\$625.00
Total	\$3,860.00

The following statement is an itemization of the fees constituting “Title Services and Lender’s Title Insurance” on Line 1101 of the HUD-1 Settlement Statement you received in connection with your loan.

<u>Purpose of Fee</u>	<u>Amount of Fee</u>
1102 SETTLEMENT/CLOSING	\$395.00
1104 LENDERS TITLE POLICY	\$924.80
1114 CLS PROTECT LTR	\$20.00
Total	\$1,339.80

The following statement is an itemization of any seller credits reflected in the 200 series of the HUD-1 Settlement Statement you received in connection with your loan.

<u>Purpose of Fee</u>	<u>Amount of Fee</u>
Total	\$0.00

The following statement is an itemization of any lender/broker credits reflected in the 200 series of the HUD-1 Settlement Statement you received in connection with your loan.

<u>Purpose of Fee</u>	<u>Amount of Fee</u>
Total	\$0.00

The following statement is an itemization of any real estate agent/broker credits reflected in the 200 series of the HUD-1 Settlement Statement you received in connection with your loan.

Purpose of Fee
Total

Amount of Fee
\$0.00

John Homeowner (Borrower) (Date)

(Borrower) (Date)

(Borrower) (Date)

(Borrower) (Date)

Originator Company: SUNTRUST MORTGAGE, INC., NMLS ID:
2915 Originator Name: LOAN OFFICER, NMLS ID: xxxxx
Loan No.: 111111111

FIRST PAYMENT INFORMATION AND MAILING ADDRESS CERTIFICATION

Welcome to SunTrust Mortgage.

We are excited about the opportunity to serve you and are ready to answer any questions you may have regarding the servicing of your mortgage loan.

Important first payment information.

Our records indicate your first mortgage payment in reference to Loan Number **111111111**, made payable to SunTrust Mortgage, Inc., will be due on **April 1, 2014**.

Once your loan information has been entered into our servicing system, you will begin to receive monthly statements to help remind you when your next mortgage payment is due. If you do not receive a statement prior to your first payment due date (referenced above), please detach the coupon from the bottom of this page and mail your payment to the following address:

**SUNTRUST MORTGAGE, INC.
ATTN: PAYMENT PROCESSING
P.O. BOX 79041
BALTIMORE, MD 21279-0041**

We have included in the section below a breakdown of how your mortgage payments will be applied to your account:

Principal and Interest	\$2,203.05
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Total Payment	\$2,203.05
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How can I make my first payment to SunTrust Mortgage?

As a valued SunTrust Mortgage customer, you now have access to a wide array of payment options, including the following:

- Prefer paperless statements? Try our most popular payment option – ePay. With ePay, you can view your statements via email and click to make your payment when you want to make it.

- Through our SurePaySM ACH program, your monthly payment is automatically debited* from your bank account so you can forget about it.
- With our *Just-in-Time*SM service, just call our customer service department and pay right over the phone (fee may apply).
- Rather do things the old-fashioned way? No problem, you still have the option to receive a paper statement each month and send in a check via regular U.S. mail or you can overnight your payment and track it online.

What if I have questions about my mortgage payment?

If you have any questions relating to making mortgage payments, please call our customer service department at 1.800.634.7928 between 8:00 a.m. and 8:00 p.m. ET, Monday through Friday and from 9:00 a.m. to 3:00 p.m. ET on Saturday.

Is your mailing address different than your property address?

In order to provide you with monthly mortgage payment statements and to correspond with you on matters of importance, please provide the following information, if your mailing address is different from the property address:

Mailing Address:

Street Number Street Name Unit #

City State Zip Code

Anticipated move-in date _____

Telephone number (including area code) (if known) _____

Our commitment to serving you.

We are delighted to have you as a customer and are dedicated to serving you for years to come. If you have any questions about your current mortgage, or would like to speak with someone about a future mortgage, we'll be right here for you. Remember, go with what you know – everytime.

Acknowledgement of Receipt

By signing below, I acknowledge receipt of this First Payment Information Letter and Mailing Address Certification and further acknowledge that I understand its provisions.

John Homeowner

(Borrower) (Date)


(Borrower) (Date)

(Borrower) (Date)

(Borrower) (Date)

*Sufficient funds must be in your bank account at the time of debit.

SunTrust Client Commitment: SunTrust will never send emails asking clients to provide, update, or verify personal or account information, such as passwords, Social Security numbers, PINs, credit or Check Card numbers, or other confidential information.

 SunTrust Mortgage, Inc., 901 Semmes Avenue, Richmond, VA 23224, NMLS #2915 is licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act; is an Illinois Residential Mortgage Licensee; is a Lender in Massachusetts having Mortgage Lender license #s ML1216, ML0133, ML1432, ML1914, ML1913, ML1815, ML2411, ML1214, ML2442, ML2491, and ML2538; is licensed by the New Hampshire Banking Department; is licensed by the New Jersey Department of Banking and Insurance, toll free 1-800-330-4684; is a licensed lender in Rhode Island; and is doing business in Arizona as Crestar Mortgage, 7250 N. 16th Street, Ste. 100, Phoenix, AZ 85020.



First Payment Coupon

Loan Number: 111111111

Customer Name: John Homeowner

Date: ____/____/____ (mm/dd/yyyy)

Telephone Number: () ____ - ____

Indicate type of payment:

(Check all that apply)

☐ Regular Payment **\$2,203.05**

☐ Additional Principal \$ _____

☐ Fees \$ _____

☐ Additional Escrow \$ _____

☐ Escrow Shortage \$ _____

Total \$ _____

Uniform Residential Loan Application

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

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

Borrower		Co-Borrower	
I. TYPE OF MORTGAGE AND TERMS OF LOAN			
Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other (explain):
Agency Case Number		Lender Case Number 111111111	

Amount \$ 323,500.00	Interest Rate 2.800%	No. of Months 180 Loan Term 180 Amort.Term	Amortization Type: <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM	<input type="checkbox"/> Other (explain): <input type="checkbox"/> ARM (type):
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II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP) 123 Homeowner STREET, RICHMOND, VA 23226		No. of Units 1
Legal Description of Subject Property (attach description if necessary) LOT: , BLOCK: , SECTION: , S/D:		Year Built 1907
Purpose of Loan <input type="checkbox"/> Purchase <input checked="" type="checkbox"/> Refinance		<input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent
<input type="checkbox"/> Other (explain):		Property will be: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment

Complete this line if construction or construction-permanent loan

Year Lot Acquired	Original Cost \$	Amount Existing Liens \$	(a) Present Value of Lot \$	(b) Cost of Improvements \$	Total (a + b) \$
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Complete this line if this is a refinance loan

Year Acquired 2013	Original Cost \$529,950.00	Amount Existing Liens \$	Purpose of Refinance CHANGEINRATETERM	Describe Improvements Cost: \$	<input type="checkbox"/> made <input type="checkbox"/> to be made
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Title will be held in what Name(s) John Homeowner, Jane Homeowner	Manner in which Title will be held TENANTS BY ENTIRETY	Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		

III. BORROWER INFORMATION

Borrower				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable) John Homeowner				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number XXX-XX-XXXX	Home Phone (include area code) XXX-XXX-XXXX	DOB (mm/dd/yyyy) 03/01/1997	Yrs. School 16	Social Security Number	Home Phone (include area code)	DOB (mm/dd/yyyy)	Yrs. School
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Co-Borrower) no. ages 2 1,2		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Borrower) no. ages			
Present Address (street, city, state, ZIP) 123 Homeowner STREET RICHMOND, VA 23226				Present Address (street, city, state, ZIP) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. 1 yrs			
Mailing Address, if different from Present Address 123 Homeowner STREET RICHMOND, VA 23226				Mailing Address, if different from Present Address			

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

<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.
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Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer EMPLOYER INFO 123 EMPLOYER PLACE EMPLOYER, VA 12345	<input type="checkbox"/> Self-Employed	Yrs. on this job	Name & Address of Employer	<input type="checkbox"/> Self-Employed	Yrs. on this job
		Yrs. employed in this line of work/profession			Yrs. employed in this line of work/profession
Position/Title/Type of Business JOB TITLE		Business Phone (include area code)	Position/Title/Type of Business		Business Phone (include area code)

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

Name & Address of Employer	<input type="checkbox"/> Self-Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly income \$			Monthly Income \$
Position/Title/Type of Business		Business Phone (include area code)	Position/Title/Type of Business		Business Phone (include area code)
Name & Address of Employer	<input type="checkbox"/> Self-Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self-Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business		Business Phone (include area code)	Position/Title/Type of Business		Business Phone (include area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Employment Income*	\$ 2,916.68	\$	\$ 2,916.68	Rent	\$	
Overtime				First Mortgage (P& I)	1,614.00	\$ 2,203.05
Bonuses				Other Financing (P& I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing see the notice in "describe other income," below)				Homeowner Association Dues		
				Other:	576.00	
Total	\$ 2,917.00	\$	\$ 2,917.00	Total	\$ 2,190.00	\$ 2,203.05

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

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

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also. Completed: ☐ Jointly ☒ Not Jointly

ASSETS	Cash or Market Value	Liabilities And Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinance of the subject property.		
Description			Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$			
<i>List checking and savings accounts below</i>				
		LIABILITIES		
		Name and Address of Company SUNTRUST MORTGAGE/CC 5	\$ Payment/Months 1,614.00	\$ 323,119.30 *
Name and Address of Bank, S&L, or Credit Union	\$	Name and Address of Company ABC BANK	\$ Payment/Months	\$ 2,636.00
Account No.	\$			
Name and Address of Bank, S&L, or Credit Union		Name and Address of Company ABC AUTO	\$ Payment/Months 640.00	\$ 18,681.00
			55	
Account No.	\$			
Name and Address of Bank, S&L, or Credit Union			\$ Payment/Months	\$
Account No.	\$			
Stocks & Bonds (Company name/number and description)	\$		\$ Payment/Months	\$
Life insurance net cash value	\$	Account No. -3499909812876283		
Face Amount: \$		Name and Address of Company SHEFFIELD	\$ Payment/Months	\$
Subtotal Liquid Assets	\$			
Real estate owned (enter market value from schedule of real estate owned)	\$			
Vested interest in retirement fund	\$			
Net worth of business(es) owned (attach financial statement)	\$	Account No. 11-390		
Automobiles owned (make and year)	\$	Name and Address of Company US BANK	\$ Payment/Months	\$
		Account No. 4186210002982455		
Other Assets (itemize)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
		Job Related Expense (child care, union dues, etc.)	\$	
		Total Monthly Payments		
Total Assets a.	\$	Net Worth (a minus b)	\$	Total Liabilities b.

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 & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
123 Homeowner STREET 1) 123 Homeowner STREET		SFR	540,000.00	323,119.30		1,614.00	576.00	
		TOTALS	540,000.00	323,119.30		1,614.00	576.00	

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 No.
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Unit Homeowner

VII. DETAILS OF TRANSACTION

VIII. DECLARATIONS

VII. DETAILS OF TRANSACTION

VIII. DECLARATIONS

a.	Purchase price	\$	If you answer "yes" to any questions a through i, please use a continuation sheet for explanation.	Borrower Yes No		Co-Borrower Yes No	
b.	Alterations, improvements, repairs		a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c.	Land (if acquired separately)		b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d.	Refinance (include debts to be paid off)	323,119.30	c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e.	Estimated prepaid items	99.28	d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f.	Estimated closing costs	6,207.70	e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g.	PMI, MIP, Funding Fee						
h.	Discount (if Borrower will pay)	-3,930.53					
i.	Total Costs (add items a through h)	325,495.75	f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j.	Subordinate financing		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k.	Borrower's closing costs paid by Seller		h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l.	Other Credits (explain)		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			j. Are you a U.S. citizen?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m.	Loan Amount (exclude PMI, MIP, Funding Fee financed)	323,500.00	k. Are you a permanent resident alien?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n.	PMI, MIP, Funding Fee financed		l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o.	Loan Amount (add m and n)	323,500.00	m. Have you had an ownership interest in a property in the last three years?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p.	Cash from/to Borrower (subtract j, k, l, & o from i)	1,995.75	(1) What type of property did you own — principal residence (PR), second home (SH), or investment property (IP)?	PR			
			(2) How did you hold title to the home — solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	SP			

Use the following area if you need more space to complete the Residential Loan Application.

ACCOUNT	LIABILITY ITEM	LIABILITIES	TERM	PAYMENT	BALANCE PD ST
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IX. ACKNOWLEDGMENT AND AGREEMENT

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

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

Borrower's Signature X	Date	Co-Borrower's Signature X	Date
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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 checked="" 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 <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White	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
Sex:	<input type="checkbox"/> Female <input checked="" type="checkbox"/> Male	Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male

To be completed by Loan Originator

This application was taken by:

- ☐ 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
Loan Originator's Name (print or type) LOAN OFFICER	Loan Originator Identifier Loan Originator's Phone Number (including area code) XXX-XXX-XXXX
Loan Origination Company's Name SUNTRUST MORTGAGE, INC.	Loan Origination Company Identifier 2915 Loan Origination Company's Address 901 SEMMES AVENUE, RICHMOND, VA 23224

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: John Homeowner	Agency Case Number:
	Co-Borrower:	Lender Case Number: 111111111

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	Date	Co-Borrower's Signature X	Date

Originator Company: SUNTRUST MORTGAGE, INC., NMLS ID: 2915

Originator Name: LOAN OFFICER, NMLS ID: xxxxx

Loan No.: 11111111

AMORTIZATION SCHEDULE

Borrowers: John Homeowner

Property Address: 123 Homeowner STREET
RICHMOND, VA 23226

Original LTV: 59.907%

Interest Rate: 2.800%

LOAN AMOUNT:\$323,500.00 TERM: 180 MONTHS

Pmt #	Date	Payment	Interest	Principal	PMI	Balance	LTV
1	4/1/2015	2,203.05	754.83	1,448.22	0.00	322,051.78	59.600
2	5/1/2015	2,203.05	751.45	1,451.60	0.00	320,600.18	59.400
3	6/1/2015	2,203.05	748.07	1,454.98	0.00	319,145.20	59.100
4	7/1/2015	2,203.05	744.67	1,458.38	0.00	317,686.82	58.800
5	8/1/2015	2,203.05	741.27	1,461.78	0.00	316,225.04	58.600
6	9/1/2015	2,203.05	737.86	1,465.19	0.00	314,759.85	58.300
7	10/1/2015	2,203.05	734.44	1,468.61	0.00	313,291.24	58.000
8	11/1/2015	2,203.05	731.01	1,472.04	0.00	311,819.20	57.700
9	12/1/2015	2,203.05	727.58	1,475.47	0.00	310,343.73	57.500
10	1/1/2016	2,203.05	724.14	1,478.91	0.00	308,864.82	57.200
11	2/1/2016	2,203.05	720.68	1,482.37	0.00	307,382.45	56.900
12	3/1/2016	2,203.05	717.23	1,485.82	0.00	305,896.63	56.600
13	4/1/2016	2,203.05	713.76	1,489.29	0.00	304,407.34	56.400
14	5/1/2016	2,203.05	710.28	1,492.77	0.00	302,914.57	56.100
15	6/1/2016	2,203.05	706.80	1,496.25	0.00	301,418.32	55.800
16	7/1/2016	2,203.05	703.31	1,499.74	0.00	299,918.58	55.500
17	8/1/2016	2,203.05	699.81	1,503.24	0.00	298,415.34	55.300
18	9/1/2016	2,203.05	696.30	1,506.75	0.00	296,908.59	55.000
19	10/1/2016	2,203.05	692.79	1,510.26	0.00	295,398.33	54.700
20	11/1/2016	2,203.05	689.26	1,513.79	0.00	293,884.54	54.400
21	12/1/2016	2,203.05	685.73	1,517.32	0.00	292,367.22	54.100
22	1/1/2017	2,203.05	682.19	1,520.86	0.00	290,846.36	53.900
23	2/1/2017	2,203.05	678.64	1,524.41	0.00	289,321.95	53.600
24	3/1/2017	2,203.05	675.08	1,527.97	0.00	287,793.98	53.300
25	4/1/2017	2,203.05	671.52	1,531.53	0.00	286,262.45	53.000
26	5/1/2017	2,203.05	667.95	1,535.10	0.00	284,727.35	52.700
27	6/1/2017	2,203.05	664.36	1,538.69	0.00	283,188.66	52.400
28	7/1/2017	2,203.05	660.77	1,542.28	0.00	281,646.38	52.200
29	8/1/2017	2,203.05	657.17	1,545.88	0.00	280,100.50	51.900
30	9/1/2017	2,203.05	653.57	1,549.48	0.00	278,551.02	51.600
31	10/1/2017	2,203.05	649.95	1,553.10	0.00	276,997.92	51.300
32	11/1/2017	2,203.05	646.33	1,556.72	0.00	275,441.20	51.000
33	12/1/2017	2,203.05	642.70	1,560.35	0.00	273,880.85	50.700
34	1/1/2018	2,203.05	639.06	1,563.99	0.00	272,316.86	50.400
35	2/1/2018	2,203.05	635.41	1,567.64	0.00	270,749.22	50.100
36	3/1/2018	2,203.05	631.75	1,571.30	0.00	269,177.92	49.800
37	4/1/2018	2,203.05	628.08	1,574.97	0.00	267,602.95	49.600
38	5/1/2018	2,203.05	624.41	1,578.64	0.00	266,024.31	49.300
39	6/1/2018	2,203.05	620.72	1,582.33	0.00	264,441.98	49.000
40	7/1/2018	2,203.05	617.03	1,586.02	0.00	262,855.96	48.700
41	8/1/2018	2,203.05	613.33	1,589.72	0.00	261,266.24	48.400
42	9/1/2018	2,203.05	609.62	1,593.43	0.00	259,672.81	48.100
43	10/1/2018	2,203.05	605.90	1,597.15	0.00	258,075.66	47.800
44	11/1/2018	2,203.05	602.18	1,600.87	0.00	256,474.79	47.500
45	12/1/2018	2,203.05	598.44	1,604.61	0.00	254,870.18	47.200
46	1/1/2019	2,203.05	594.70	1,608.35	0.00	253,261.83	46.900
47	2/1/2019	2,203.05	590.94	1,612.11	0.00	251,649.72	46.600
48	3/1/2019	2,203.05	587.18	1,615.87	0.00	250,033.85	46.300

Originator Company: SUNTRUST MORTGAGE, INC., NMLS ID: 2915

Originator Name: LOAN OFFICER, NMLS ID: xxxxxx

Loan No.: 11111111

AMORTIZATION SCHEDULE

Borrowers: John Homeowner

Property Address: 123 Homeowner STREET
RICHMOND, VA 23226

Original LTV: 59.907%

Interest Rate: 2.800%

LOAN AMOUNT:\$323,500.00 TERM: 180 MONTHS

Pmt #	Date	Payment	Interest	Principal	PMI	Balance	LTV
49	4/1/2019	2,203.05	583.41	1,619.64	0.00	248,414.21	46.000
50	5/1/2019	2,203.05	579.63	1,623.42	0.00	246,790.79	45.700
51	6/1/2019	2,203.05	575.85	1,627.20	0.00	245,163.59	45.400
52	7/1/2019	2,203.05	572.05	1,631.00	0.00	243,532.59	45.100
53	8/1/2019	2,203.05	568.24	1,634.81	0.00	241,897.78	44.800
54	9/1/2019	2,203.05	564.43	1,638.62	0.00	240,259.16	44.500
55	10/1/2019	2,203.05	560.60	1,642.45	0.00	238,616.71	44.200
56	11/1/2019	2,203.05	556.77	1,646.28	0.00	236,970.43	43.900
57	12/1/2019	2,203.05	552.93	1,650.12	0.00	235,320.31	43.600
58	1/1/2020	2,203.05	549.08	1,653.97	0.00	233,666.34	43.300
59	2/1/2020	2,203.05	545.22	1,657.83	0.00	232,008.51	43.000
60	3/1/2020	2,203.05	541.35	1,661.70	0.00	230,346.81	42.700
61	4/1/2020	2,203.05	537.48	1,665.57	0.00	228,681.24	42.300
62	5/1/2020	2,203.05	533.59	1,669.46	0.00	227,011.78	42.000
63	6/1/2020	2,203.05	529.69	1,673.36	0.00	225,338.42	41.700
64	7/1/2020	2,203.05	525.79	1,677.26	0.00	223,661.16	41.400
65	8/1/2020	2,203.05	521.88	1,681.17	0.00	221,979.99	41.100
66	9/1/2020	2,203.05	517.95	1,685.10	0.00	220,294.89	40.800
67	10/1/2020	2,203.05	514.02	1,689.03	0.00	218,605.86	40.500
68	11/1/2020	2,203.05	510.08	1,692.97	0.00	216,912.89	40.200
69	12/1/2020	2,203.05	506.13	1,696.92	0.00	215,215.97	39.900
70	1/1/2021	2,203.05	502.17	1,700.88	0.00	213,515.09	39.500
71	2/1/2021	2,203.05	498.20	1,704.85	0.00	211,810.24	39.200
72	3/1/2021	2,203.05	494.22	1,708.83	0.00	210,101.41	38.900
73	4/1/2021	2,203.05	490.24	1,712.81	0.00	208,388.60	38.600
74	5/1/2021	2,203.05	486.24	1,716.81	0.00	206,671.79	38.300
75	6/1/2021	2,203.05	482.23	1,720.82	0.00	204,950.97	38.000
76	7/1/2021	2,203.05	478.22	1,724.83	0.00	203,226.14	37.600
77	8/1/2021	2,203.05	474.19	1,728.86	0.00	201,497.28	37.300
78	9/1/2021	2,203.05	470.16	1,732.89	0.00	199,764.39	37.000
79	10/1/2021	2,203.05	466.12	1,736.93	0.00	198,027.46	36.700
80	11/1/2021	2,203.05	462.06	1,740.99	0.00	196,286.47	36.300
81	12/1/2021	2,203.05	458.00	1,745.05	0.00	194,541.42	36.000
82	1/1/2022	2,203.05	453.93	1,749.12	0.00	192,792.30	35.700
83	2/1/2022	2,203.05	449.85	1,753.20	0.00	191,039.10	35.400
84	3/1/2022	2,203.05	445.76	1,757.29	0.00	189,281.81	35.100
85	4/1/2022	2,203.05	441.66	1,761.39	0.00	187,520.42	34.700
86	5/1/2022	2,203.05	437.55	1,765.50	0.00	185,754.92	34.400
87	6/1/2022	2,203.05	433.43	1,769.62	0.00	183,985.30	34.100
88	7/1/2022	2,203.05	429.30	1,773.75	0.00	182,211.55	33.700
89	8/1/2022	2,203.05	425.16	1,777.89	0.00	180,433.66	33.400
90	9/1/2022	2,203.05	421.01	1,782.04	0.00	178,651.62	33.100
91	10/1/2022	2,203.05	416.85	1,786.20	0.00	176,865.42	32.800
92	11/1/2022	2,203.05	412.69	1,790.36	0.00	175,075.06	32.400
93	12/1/2022	2,203.05	408.51	1,794.54	0.00	173,280.52	32.100
94	1/1/2023	2,203.05	404.32	1,798.73	0.00	171,481.79	31.800
95	2/1/2023	2,203.05	400.12	1,802.93	0.00	169,678.86	31.400
96	3/1/2023	2,203.05	395.92	1,807.13	0.00	167,871.73	31.100

Originator Company: SUNTRUST MORTGAGE, INC., NMLS ID: 2915

Originator Name: LOAN OFFICER, NMLS ID:xxxxx

Loan No.: 11111111

AMORTIZATION SCHEDULE

Borrowers: John Homeowner

Property Address: 123 Homeowner STREET

RICHMOND, VA 23226

Original LTV: 59.907%

Interest Rate: 2.800%

LOAN AMOUNT:\$323,500.00 TERM: 180 MONTHS

Pmt #	Date	Payment	Interest	Principal	PMI	Balance	LTV
97	4/1/2023	2,203.05	391.70	1,811.35	0.00	166,060.38	30.800
98	5/1/2023	2,203.05	387.47	1,815.58	0.00	164,244.80	30.400
99	6/1/2023	2,203.05	383.24	1,819.81	0.00	162,424.99	30.100
100	7/1/2023	2,203.05	378.99	1,824.06	0.00	160,600.93	29.700
101	8/1/2023	2,203.05	374.74	1,828.31	0.00	158,772.62	29.400
102	9/1/2023	2,203.05	370.47	1,832.58	0.00	156,940.04	29.100
103	10/1/2023	2,203.05	366.19	1,836.86	0.00	155,103.18	28.700
104	11/1/2023	2,203.05	361.91	1,841.14	0.00	153,262.04	28.400
105	12/1/2023	2,203.05	357.61	1,845.44	0.00	151,416.60	28.000
106	1/1/2024	2,203.05	353.31	1,849.74	0.00	149,566.86	27.700
107	2/1/2024	2,203.05	348.99	1,854.06	0.00	147,712.80	27.400
108	3/1/2024	2,203.05	344.66	1,858.39	0.00	145,854.41	27.000
109	4/1/2024	2,203.05	340.33	1,862.72	0.00	143,991.69	26.700
110	5/1/2024	2,203.05	335.98	1,867.07	0.00	142,124.62	26.300
111	6/1/2024	2,203.05	331.62	1,871.43	0.00	140,253.19	26.000
112	7/1/2024	2,203.05	327.26	1,875.79	0.00	138,377.40	25.600
113	8/1/2024	2,203.05	322.88	1,880.17	0.00	136,497.23	25.300
114	9/1/2024	2,203.05	318.49	1,884.56	0.00	134,612.67	24.900
115	10/1/2024	2,203.05	314.10	1,888.95	0.00	132,723.72	24.600
116	11/1/2024	2,203.05	309.69	1,893.36	0.00	130,830.36	24.200
117	12/1/2024	2,203.05	305.27	1,897.78	0.00	128,932.58	23.900
118	1/1/2025	2,203.05	300.84	1,902.21	0.00	127,030.37	23.500
119	2/1/2025	2,203.05	296.40	1,906.65	0.00	125,123.72	23.200
120	3/1/2025	2,203.05	291.96	1,911.09	0.00	123,212.63	22.800
121	4/1/2025	2,203.05	287.50	1,915.55	0.00	121,297.08	22.500
122	5/1/2025	2,203.05	283.03	1,920.02	0.00	119,377.06	22.100
123	6/1/2025	2,203.05	278.55	1,924.50	0.00	117,452.56	21.800
124	7/1/2025	2,203.05	274.06	1,928.99	0.00	115,523.57	21.400
125	8/1/2025	2,203.05	269.55	1,933.50	0.00	113,590.07	21.000
126	9/1/2025	2,203.05	265.04	1,938.01	0.00	111,652.06	20.700
127	10/1/2025	2,203.05	260.52	1,942.53	0.00	109,709.53	20.300
128	11/1/2025	2,203.05	255.99	1,947.06	0.00	107,762.47	20.000
129	12/1/2025	2,203.05	251.45	1,951.60	0.00	105,810.87	19.600
130	1/1/2026	2,203.05	246.89	1,956.16	0.00	103,854.71	19.200
131	2/1/2026	2,203.05	242.33	1,960.72	0.00	101,893.99	18.900
132	3/1/2026	2,203.05	237.75	1,965.30	0.00	99,928.69	18.500
133	4/1/2026	2,203.05	233.17	1,969.88	0.00	97,958.81	18.100
134	5/1/2026	2,203.05	228.57	1,974.48	0.00	95,984.33	17.800
135	6/1/2026	2,203.05	223.96	1,979.09	0.00	94,005.24	17.400
136	7/1/2026	2,203.05	219.35	1,983.70	0.00	92,021.54	17.000
137	8/1/2026	2,203.05	214.72	1,988.33	0.00	90,033.21	16.700
138	9/1/2026	2,203.05	210.08	1,992.97	0.00	88,040.24	16.300
139	10/1/2026	2,203.05	205.43	1,997.62	0.00	86,042.62	15.900
140	11/1/2026	2,203.05	200.77	2,002.28	0.00	84,040.34	15.600
141	12/1/2026	2,203.05	196.09	2,006.96	0.00	82,033.38	15.200
142	1/1/2027	2,203.05	191.41	2,011.64	0.00	80,021.74	14.800
143	2/1/2027	2,203.05	186.72	2,016.33	0.00	78,005.41	14.400
144	3/1/2027	2,203.05	182.01	2,021.04	0.00	75,984.37	14.100



Originator Company: SUNTRUST MORTGAGE, INC., NMLS ID: 2915

Originator Name: LOAN OFFICER, NMLS ID: xxxxx

Loan No.: 11111111

AMORTIZATION SCHEDULE

Borrowers: John Homeowner

Property Address: 123 Homeowner STREET

RICHMOND, VA 23226

Original LTV: 59.907%

Interest Rate: 2.800%

LOAN AMOUNT:\$323,500.00 TERM: 180 MONTHS

Pmt #	Date	Payment	Interest	Principal	PMI	Balance	LTV
145	4/1/2027	2,203.05	177.30	2,025.75	0.00	73,958.62	13.700
146	5/1/2027	2,203.05	172.57	2,030.48	0.00	71,928.14	13.300
147	6/1/2027	2,203.05	167.83	2,035.22	0.00	69,892.92	12.900
148	7/1/2027	2,203.05	163.08	2,039.97	0.00	67,852.95	12.600
149	8/1/2027	2,203.05	158.32	2,044.73	0.00	65,808.22	12.200
150	9/1/2027	2,203.05	153.55	2,049.50	0.00	63,758.72	11.800
151	10/1/2027	2,203.05	148.77	2,054.28	0.00	61,704.44	11.400
152	11/1/2027	2,203.05	143.98	2,059.07	0.00	59,645.37	11.000
153	12/1/2027	2,203.05	139.17	2,063.88	0.00	57,581.49	10.700
154	1/1/2028	2,203.05	134.36	2,068.69	0.00	55,512.80	10.300
155	2/1/2028	2,203.05	129.53	2,073.52	0.00	53,439.28	9.900
156	3/1/2028	2,203.05	124.69	2,078.36	0.00	51,360.92	9.500
157	4/1/2028	2,203.05	119.84	2,083.21	0.00	49,277.71	9.100
158	5/1/2028	2,203.05	114.98	2,088.07	0.00	47,189.64	8.700
159	6/1/2028	2,203.05	110.11	2,092.94	0.00	45,096.70	8.400
160	7/1/2028	2,203.05	105.23	2,097.82	0.00	42,998.88	8.000
161	8/1/2028	2,203.05	100.33	2,102.72	0.00	40,896.16	7.600
162	9/1/2028	2,203.05	95.42	2,107.63	0.00	38,788.53	7.200
163	10/1/2028	2,203.05	90.51	2,112.54	0.00	36,675.99	6.800
164	11/1/2028	2,203.05	85.58	2,117.47	0.00	34,558.52	6.400
165	12/1/2028	2,203.05	80.64	2,122.41	0.00	32,436.11	6.000
166	1/1/2029	2,203.05	75.68	2,127.37	0.00	30,308.74	5.600
167	2/1/2029	2,203.05	70.72	2,132.33	0.00	28,176.41	5.200
168	3/1/2029	2,203.05	65.74	2,137.31	0.00	26,039.10	4.800
169	4/1/2029	2,203.05	60.76	2,142.29	0.00	23,896.81	4.400
170	5/1/2029	2,203.05	55.76	2,147.29	0.00	21,749.52	4.000
171	6/1/2029	2,203.05	50.75	2,152.30	0.00	19,597.22	3.600
172	7/1/2029	2,203.05	45.73	2,157.32	0.00	17,439.90	3.200
173	8/1/2029	2,203.05	40.69	2,162.36	0.00	15,277.54	2.800
174	9/1/2029	2,203.05	35.65	2,167.40	0.00	13,110.14	2.400
175	10/1/2029	2,203.05	30.59	2,172.46	0.00	10,937.68	2.000
176	11/1/2029	2,203.05	25.52	2,177.53	0.00	8,760.15	1.600
177	12/1/2029	2,203.05	20.44	2,182.61	0.00	6,577.54	1.200
178	1/1/2030	2,203.05	15.35	2,187.70	0.00	4,389.84	0.800
179	2/1/2030	2,203.05	10.24	2,192.81	0.00	2,197.03	0.400
180	3/1/2030	2,202.16	5.13	2,197.03	0.00	0.00	0.000

Loan No.: 111111111

ADDENDUM TO HUD-1 SETTLEMENT STATEMENT

Borrower(s): John Homeowner

Property: 123 Homeowner STREET,
RICHMOND, VA 23226

CERTIFICATION

I have carefully reviewed the Settlement Statement and to the best of my knowledge and belief, certify that it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the Settlement Statement.

_____ John Homeowner	_____ (Borrower) (Date)	_____ (Borrower) (Date)
_____ (Borrower) (Date)	_____ (Borrower) (Date)	_____ (Borrower) (Date)
_____ (Seller) (Date)	_____ (Seller) (Date)	_____ (Seller) (Date)
_____ (Seller) (Date)	_____ (Seller) (Date)	_____ (Seller) (Date)

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were (i) received, or (ii) paid outside closing, and the funds received have been or will be disbursed by the undersigned as part of the settlement of this transaction. I further certify that I have obtained the above certifications, which were executed by the borrower(s) and seller(s) as indicated.

BOSTON NATIONAL TITLE AGE

JENNY HATCH (Settlement Agent) (Date)

Originator Company: SUNTRUST MORTGAGE, INC., NMLS ID: 2915
Originator Name: LOAN OFFICER, NMLS ID: xxxxx3
Loan No.: 11111111

SERVICING DISCLOSURE STATEMENT Date:

February 20, 2015

Applicant(s): John Homeowner

Lender: SUNTRUST MORTGAGE, INC.

Property: 123 Homeowner STREET, RICHMOND, VA 23226

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 2601 et seq.). RESPA gives you certain rights under Federal law. This statement tells you whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

SERVICING TRANSFER INFORMATION

The following is the best estimate of what will happen to the servicing of your mortgage loan:

A. ☒ We may assign, sell or transfer the servicing of your loan while the loan is outstanding.

OR

B. ☐ We do not service mortgage loans, of the type for which you have applied. We intend to assign, sell or transfer the servicing of your mortgage loan before the first payment is due.

OR

C. ☐ The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

ACKNOWLEDGMENT OF RECEIPT

I have read this disclosure statement and understand its contents as evidenced by my signature(s) below. Words used in this Servicing Disclosure Statement mean and include the plural and vice versa.

John Homeowner

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

Originator Company: SUNTRUST MORTGAGE, INC., NMLS ID: 2915

Originator Name: LOAN OFFICER, NMLS ID: xxxxx

Loan No.: 11111111

MIN.: xxxxx

Lender: **SUNTRUST MORTGAGE, INC.**

Property: **123 Homeowner STREET, RICHMOND, VA 23226**

NOTICE OF RIGHT TO CANCEL

YOUR RIGHT TO CANCEL. You are entering into a transaction that will result in a mortgage, lien or security interest on/in your home. 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 **February 20, 2015**; or
- (2) the date you received your Truth in Lending disclosures; or
- (3) the date you received this notice of your right to cancel.

If you cancel the transaction, the mortgage, lien or security interest is also canceled. Within 20 calendar days after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage, lien or security interest on/in your home has been canceled, and we must return to you any money or property you have given to us or to anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to 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 transaction, you may do so by notifying us in writing, at

**SUNTRUST MORTGAGE, INC.
5600 COX ROAD
GLEN ALLEN, VA 23060**

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 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 **February 24, 2015** (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)

Date:

RECEIPT OF NOTICE. I hereby acknowledge that the transaction identified on the face of this Notice was consummated and that I have received one (1) copy of the Federal Truth in Lending Disclosure and two (2) copies of this Notice.

Do not sign unless the dates in the boxes are completed.

John Homeowner
(Consumer)
Date: _____

XX

Originator Company: SUNTRUST MORTGAGE, INC., NMLS ID: 2915

Originator Name: LOAN OFFICER, NMLS ID: xxxxx

Loan No.: 11111111

MIN.: xxxxx

Lender: **SUNTRUST MORTGAGE, INC.**

Property: **123 Homeowner STREET, RICHMOND, VA 23226**

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John Homeowner

(Consumer)

Date:

Originator Company: SUNTRUST MORTGAGE, INC., NMLS ID: 2915

Originator Name: LOAN OFFICER, NMLS ID: xxxxx

Loan No.: 11111111

MIN.: xxxxx

Lender: **SUNTRUST MORTGAGE, INC.**

Property: **123 Homeowner STREET, RICHMOND, VA 23226**

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John Homeowner

(Consumer)

Date:

Originator Company: SUNTRUST MORTGAGE, INC., NMLS ID: 2915

Originator Name: LOAN OFFICER, NMLS ID: xxxxx

Loan No.: 11111111

MIN.: xxxxx

Lender: **SUNTRUST MORTGAGE, INC.**

Property: **123 Homeowner STREET, RICHMOND, VA 23226**

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Jane Homeowner

(Consumer)

Date:

Originator Company: SUNTRUST MORTGAGE, INC., NMLS ID: 2915

Originator Name: LOAN OFFICER, NMLS ID: xxxxx

Loan No.: 11111111

MIN.: xxxxx

Lender: **SUNTRUST MORTGAGE, INC.**

Property: **123 Homeowner STREET, RICHMOND, VA 23226**

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Date:

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Jane Homeowner

(Consumer)

Date:

Originator Company: SUNTRUST MORTGAGE, INC., NMLS ID: 2915

Originator Name: LOAN OFFICER, NMLS ID: xxxxx

Loan No.: 11111111

MIN.: xxxxx

Lender: **SUNTRUST MORTGAGE, INC.**

Property: **123 Homeowner STREET, RICHMOND, VA 23226**

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Jane Homeowner

(Consumer)

Date:

Loan No.: 11111111

NOTE

MIN.: xxxxx

February 20, 2015
[Date]

RICHMOND
[City]

Virginia
[State]

123 Homeowner STREET, RICHMOND, VA 23226
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ **323,500.00** (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is **SUNTRUST MORTGAGE, INC.** 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 **2.800** %.

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 **April 1, 2015**. 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 **March 1, 2030**, 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 **P.O. BOX 79041, BALTIMORE, MD 21279-0041** 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. \$ **2,203.05** .

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 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 and waive the benefit of the homestead exemption as to the Property described in the Security Instrument (as defined below). "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 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.

John Homeowner (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

[Sign Original Only]

Originator Company: SUNTRUST MORTGAGE, INC., NMLS ID: 2915
Originator Name: LOAN OFFICER, NMLS ID: xxxxxx

_____[Space Above This Line For Recording Data]_____

MIN: 100010~xxxxxxxxxxxxxxxxx9

DEED OF TRUST

The following information, as further defined below, is provided in accordance with Virginia law: This Deed of Trust is given by **John Homeowner, Jane Homeowner, HUSBAND AND WIFE** as Borrower (trustor), to **ANGELA M. BURTON**, as Trustee, for the benefit of **“MERS”** is **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.** MERS is a separate corporation that is acting solely as a nominee for Lender and Lender’s successors and assigns, as beneficiary.

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 **February 2, 2014**, together with all Riders to this document.

(B) **“Borrower”** is **John Homeowner, Jane Homeowner, HUSBAND AND WIFE**. Borrower is the trustor under this Security Instrument.

(C) **“Lender”** is **SUNTRUST MORTGAGE, INC.**. Lender is a **corporation** organized and existing under the laws of **THE COMMONWEALTH OF VIRGINIA**. Lender’s address is **901 SEMMES AVENUE, RICHMOND, VA 23224**.

(D) **“Trustee”** is **ANGELA M. BURTON**. Trustee (whether one or more persons) is a Virginia resident and/or a United States or Virginia chartered corporation whose principal office is located in Virginia. Trustee’s address is **1001 SEMMES AVE, RICHMOND, VA 23224**.

(E) **“MERS”** is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender’s successors and assigns. **MERS is the beneficiary under this Security Instrument**. 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.

(F) **“Note”** means the promissory note signed by Borrower and dated **February 2, 2014**. The Note states that Borrower owes Lender **Three Hundred Twenty Three Thousand Five Hundred and 00/100ths** Dollars (U.S. \$323,500.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **March 1, 2030**. The interest rate stated in the Note is **2.800%**. If this Security Instrument is an adjustable rate mortgage loan, this initial rate is subject to change in accordance with the attached Adjustable Rate Rider.

(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 type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input type="checkbox"/> 1-4 Family Rider | <input type="checkbox"/> Revocable Trust Rider | |
| <input type="checkbox"/> Other(s) [specify] | | |

(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 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

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender’s successors and assigns) and the successors and assigns of MERS. 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 **RICHMOND CITY**
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]
SEE ATTACHED SCHEDULE A

which currently has the address of **123 Homeowner STREET**
[Street]

RICHMOND / RICHMOND CITY, Virginia **23226** (“Property Address”):
[City/County] [Zip Code]

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 understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender’s successors and assigns) has the right: to exercise any or all of those interests, 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, releasing and canceling this Security Instrument.

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 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 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 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.

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.

(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 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 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 (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 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. The notice shall further inform Borrower of the right to reinstate after acceleration and 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. 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 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 or Trustee shall give to Borrower, the owner of the Property, and all other persons, notice of sale as required by Applicable Law. Trustee shall give public notice of sale by advertising, in accordance with Applicable Law, once a week for two successive weeks in a newspaper having general circulation in the county or city in which any part of the Property is located, and by such additional or any different form of advertisement the Trustee deems advisable. Trustee may sell the Property on the eighth day after the first advertisement or any day thereafter, but not later than 30 days following the last advertisement. 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 all or any parcel of the Property by advertising in accordance with Applicable Law. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property with special warranty of title. 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 discharge the expenses of executing the trust, including a reasonable commission to Trustee; (b) to discharge all taxes, levies, and

assessment, with costs and interest if these costs have priority over the lien of this Security Instrument, including the due pro rata thereof for the current year; (c) to discharge in the order of their priority, if any, the remaining debts and obligations secured by this Security Instrument, and any liens of record inferior to this Security Instrument under which sale is made, with lawful interest; and, (d) the residue of the proceeds shall be paid to Borrower or Borrower's assigns. Trustee shall not be required to take possession of the Property prior to the sale thereof or to deliver possession of the Property to the purchaser at the sale.

23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to release this Security Instrument and shall surrender all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. Substitute Trustee. Lender, at its option, may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. 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.

NOTICE: THE DEBT SECURED HEREBY IS SUBJECT TO CALL IN FULL OR THE TERMS THEREOF BEING MODIFIED IN THE EVENT OF SALE OR CONVEYANCE OF THE PROPERTY CONVEYED.

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.

John Homeowner (Seal)
-Borrower
[Printed Name]

ACKNOWLEDGMENT

State of §
County of §

The foregoing instrument was acknowledged before me on _____ by
John Homeowner.

Signature of Person Taking Acknowledgment

Printed Name

Title or Rank

Serial Number, if any:

(Seal) My Commission Expires:

(Seal)

Jane Homeowner -Borrower
[Printed Name]

ACKNOWLEDGMENT

State of §
County of §
§

The foregoing instrument was acknowledged before me on _____ by
Jane Homeowner.

Signature of Person Taking Acknowledgment

Printed Name

Title or Rank

Serial Number, if any:

(Seal)

My Commission Expires:

Originator Company: SUNTRUST MORTGAGE, INC., NMLS ID: 2915
Originator Name: LOAN OFFICER, NMLS ID: XXXXXX

NOTICE TO BORROWERS

ADDITIONAL CREDIT AND DEBT NOT DISCLOSED

SUNTRUST MORTGAGE, INC. must confirm and validate the information that you provided on your mortgage loan application. A number of tools are used to verify your income, your assets, your debts/liabilities, your employment, and your credit accounts in order to ensure that your loan application is accurate and current.

Your mortgage loan approval is based not only on the information that you provided in your mortgage loan application, but also on your credit report and other sources of information utilized by **SUNTRUST MORTGAGE, INC.** **SUNTRUST MORTGAGE, INC.** must make sure the information you provided on your mortgage loan application is still accurate and current at the time that your mortgage loan is closed. Remember that it is critical that you notify **SUNTRUST MORTGAGE, INC.** of *any* new or additional credit that you applied for, or any debts/liabilities that you incurred, after you submitted your loan application and *during the mortgage loan process*.

This disclosure serves as a reminder:

Immediately prior to closing your mortgage loan, **SUNTRUST MORTGAGE, INC.** will re-check your credit for any new credit accounts that you have obtained or for any new debts/liabilities that you have incurred after you submitted your mortgage loan application. If **SUNTRUST MORTGAGE, INC.** discovers that you have incurred any new credit accounts or new debts/liabilities, your mortgage loan application will be re-qualified based on this new information, which could result in a delay in closing, a directive to stop funding or a possible denial for the original loan requested.

PLEASE READ THESE IMPORTANT NOTICES

YOUR FAILURE TO REPORT TO SUNTRUST MORTGAGE, INC. ANY NEW APPLICATIONS FOR CREDIT (SUCH AS A CAR LOAN OR A DEPARTMENT STORE CREDIT CARD), OR ANY NEW DEBTS/LIABILITIES AFTER THE SUBMISSION OF YOUR MORTGAGE LOAN APPLICATION, COULD BE CONSIDERED MORTGAGE FRAUD.

IF YOUR LOAN IS SUBJECT TO RE-QUALIFICATION AND RE-APPROVAL AS SET FORTH ABOVE, AND IT IS DETERMINED THAT YOU NO LONGER MEET THE GUIDELINES OF THE LOAN PROGRAM FOR WHICH YOU WERE APPROVED, SUNTRUST MORTGAGE, INC. MAY, AS A RESULT OF THIS CHANGE IN CIRCUMSTANCE, STOP THE FUNDING OF YOUR MORTGAGE LOAN.

BY SIGNING THIS DISCLOSURE, I ACKNOWLEDGE THAT I HAVE READ AND UNDERSTAND THIS DISCLOSURE AND THAT I HAVE RECEIVED A COPY OF THIS DISCLOSURE.

John Homeowner (Borrower) (Date)

(Borrower) (Date)

(Borrower) (Date)

(Borrower) (Date)

Originator Company: SUNTRUST MORTGAGE, INC., NMLS ID: 2915
Originator Name: LOAN OFFICER, NMLS ID: xxxxx
Loan No.: 11111111

NOTICE ABOUT APPRAISAL
OF YOUR PROPERTY

Lender: SUNTRUST MORTGAGE, INC.

Property: 123 Homeowner STREET,
RICHMOND, VA 23226

- 1. If your mortgage loan meets certain requirements, your lender may decide not to obtain an appraisal of your property as a condition for approving or granting your mortgage loan. A decision by your lender not to obtain an appraisal would be strictly for loan processing purposes and would not mean the lender has valued your property. Therefore, you should not rely on such a decision as support of the value of your property or for any other purpose.
- 2. You may decide that you want an appraisal to protect your own interests in the transaction. For example, you may decide to obtain an appraisal of your property in order to confirm that you are not paying too much for the property.
- 3. If you decide that you want an appraisal to be performed to protect your interests in the transaction, you will be required to pay for the appraisal.

By signing in the space below, you agree that your lender may approve and grant your mortgage loan **WITHOUT obtaining an appraisal** of your property.

Signature **John Homeowner**

Date _____

Signature

Date _____

CORRECTION AGREEMENT

Words used in this Agreement are defined below. Words in the singular mean and include the plural and vice versa.

“Borrower” is John Homeowner and Jane Homeowner.

“Lender” is SUNTRUST MORTGAGE, INC., and its successors or assigns.

“Loan” means the debt evidenced by the Note and all sums due under the Security Instrument.

“Note” means the promissory note(s) signed by Borrower in favor of Lender.

“Security Instrument” means the Deed of Trust/Mortgage/Security Instrument, signed by Borrower in favor of Lender, securing payment of the Note.

“Settlement Agent” is BOSTON NATIONAL TITLE AGE.

AGREEMENT TO CORRECT OR PROVIDE ADDITIONAL DOCUMENTATION OR FEES: In consideration of Lender disbursing funds for the closing of the Loan, and regardless of the reason for any loss, misplacement, omission, misstatement or inaccuracy in any Loan documentation, Borrower agrees as follows: If any document is lost, misplaced, omitted, misstated or inaccurately reflects the true and correct terms and conditions of the Loan, upon request of Lender (including any assignee of Lender), Borrower will comply with Lender's request to execute, acknowledge, initial and/or deliver to Lender any documentation Lender deems necessary to replace and/or correct the lost, misplaced, omitted, misstated or inaccurate document(s). If the original Note is replaced, Lender hereby indemnifies Borrower against any loss associated with a demand on the original Note. All documents Lender requests of Borrower shall be referred to as “Requested Documents.” Borrower agrees to deliver the Requested Documents within ten (10) days after receipt by Borrower of a written request for such replacement. Borrower also agrees that upon request Borrower will supply additional amounts and/or pay to Lender any additional sum previously disclosed to Borrower as a cost or fee associated with the Loan, which for whatever reason was not collected at closing. Borrower does hereby agree and covenant in order to assure that the Loan documentation executed this date will enable Lender to seek insurance or guaranty from the Department of Housing and Urban Development (HUD) or Department of Veteran's Affairs (VA), if applicable, or to conform with and be acceptable to the Federal National Mortgage Association (FNMA), Federal Home Loan Mortgage Corporation (FHLMC), Government National Mortgage Association (GNMA), or any other investor.

QUALITY CONTROL AUTHORIZATION: As part of a continuing effort to assure that all mortgage loans are originated in accordance with the highest standards of professional ethics and business practices, a quality control audit is performed on a random sampling of loan closings each month. As a result of this random sampling, an audit may be performed on your Loan after closing. During this review, Lender, or its assigns, may reverify employment, deposit, credit standings, loan verification and appraisal reports. Borrower acknowledges that the Loan may be selected as part of Lender's quality control procedure and authorize the reverification of various information supplied in conjunction with obtaining the mortgage. A photocopy of this form shall be regarded as valid as the original for reverification purposes.

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

BORROWER LIABILITY: If Borrower fails or refuses to execute, acknowledge, initial or deliver the Requested Documents or fees to Lender more than ten (10) days after being requested to do so by Lender, Borrower understands that Lender is relying on the representations contained herein and agrees to be liable for any and all loss or damage which Lender reasonably sustains thereby including, but not limited to, all reasonable attorneys' fees and costs incurred by Lender.

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

ACKNOWLEDGMENT OF RECEIPT

I hereby acknowledge receipt of this Correction Agreement and further acknowledge that I understand its provisions. Words used in this Correction Agreement mean and include the plural and vice versa.

John Homeowner (Borrower) (Date)

Jane Homeowner (Borrower) (Date)

(Borrower) (Date)

(Borrower) (Date)

NAME AFFIDAVIT

Borrower(s): **John Homeowner**

Property: **123 Homeowner STREET,
RICHMOND, VA 23226**

Words used in this Affidavit are defined below. Where the context requires, words in the singular mean and include the plural and vice versa.

“**Borrower**” is **John Homeowner**

“**Lender**” is **SUNTRUST MORTGAGE, INC.**, and its successors or assigns.

“**Loan**” means the debt evidenced by the Note and all sums due under the Security Instrument.

“**Note**” means the promissory note(s) dated **February 2, 2014**, signed by Borrower in favor of Lender.

“**Security Instrument**” means the Deed of Trust/Mortgage/Security Deed/Security Instrument signed by Borrower in favor of Lender, securing payment of the Note.

BEFORE ME, the undersigned authority duly authorized to take acknowledgements and administer oaths, on this day personally appeared Borrower, who upon being duly sworn on oath stated the following:

1. I am the same person named in the Note and the Security Instrument.
2. I am one and the same person as:
ohn A. Homeowner, John Homeowner, J. Homeowner
3. I also swear and affirm that the signature below is my true and exact signature for execution of the Loan documentation.
4. I understand that this Affidavit is given as a material inducement to cause Lender to make the Loan to me and that any false statements, misrepresentations or material omissions may result in civil and criminal penalties.

John Homeowner

(Borrower)

Subscribed and sworn to before me on

by John Homeowner

Notary Public in and for the State of

My Commission Expires:

(Seal)

OCCUPANCY AFFIDAVIT

Words used in this Affidavit are defined below. Words in the singular mean and include the plural and vice versa.

“Borrower” is **John Homeowner**

“Lender” is **SUNTRUST MORTGAGE, INC.**, and its successors or assigns.

“Loan” means the debt evidenced by the Note and all sums due under the Security Instrument.

“Note” means the promissory note(s) dated **February 20, 2015**, signed by Borrower in favor of Lender.

“Property” means the property commonly known as **123 Homeowner STREET, RICHMOND, VA 23226**.

“Security Instrument” means the Deed of Trust/Mortgage/Security Deed/Security Instrument signed by Borrower in favor of Lender, securing payment of the Note.

BEFORE ME, the undersigned authority duly authorized to take acknowledgments and administer oaths, on this day personally appeared the undersigned Borrower(s), who upon being duly sworn on oath stated the following:

- 1.1 ☒ The Property is/will be Borrower's(s') Primary Residence. This means at least one of the Borrowers who executes the Note and Security Instrument will take title to and occupy the Property. The Property is now occupied as Borrower's(s') principal residence or will be occupied as Borrower's(s') principal residence no later than sixty (60) days after this date or sixty (60) days after the Property shall first become ready for occupancy as a habitable dwelling, whichever is later. Borrower(s) has no present intention that is contrary to this representation.

Furthermore, all bills for utilities, water, and/or sewerage are in Borrower's(s') name.

- 1.2 ☐ The Property is/will be Borrower's(s') Secondary Residence. A Secondary Residence is a single-family property that is currently or will be occupied by at least one of the undersigned Borrower(s) in addition to his/her/their Primary Residence. It will not be income producing.

- 1.3 ☐ The Property is/will be Investment Property. The Property will not be occupied or claimed as a Primary or Secondary Residence by any of the Borrowers, and may produce revenue.

2. If Borrower(s) has indicated that the Property is his/her/their Primary Residence, Borrower(s) represents that he/she/they has no present intention to sell, lease, rent or otherwise dispose of said Residence, and that upon occupancy of said Residence Borrower(s) will not have any other permanent and Primary Residence. Borrower(s) also represents that the Residence is not to be used for any investment purpose. Borrower(s) agrees to furnish upon Lender's request evidence satisfactory to Lender of Borrower's(s') continuing occupancy of the Property as his/her/their permanent full time residence.

3. Lender has advised Borrower(s) that it has originated the Loan in reliance upon the occupancy status indicated above. If the occupancy status is not as represented above, and in consideration of Lender making the Loan, Borrower(s) hereby agrees to indemnify Lender and hold Lender harmless from and against any and all loss, damage, liability or expense, including loss of market value of the loan represented by the Note, costs and reasonable attorneys' fees, to which Lender may be put or which Lender may incur

by reason of or in connection with Borrower's(s') failure to provide the correct representation as to occupancy. Borrower(s) understands that Lender may be entitled to receive from Borrower(s) an amount sufficient to reduce the principal amount of the Loan to the maximum amount allowed for non-occupant owners under applicable regulations or industry guidelines.

4. Borrower(s) also understands that any false statements, misrepresentations or material omissions may result in civil and criminal penalties, under applicable state and federal laws including:

18 United States Code Section 1014:

“Whoever knowingly makes any false statement or report... for the purpose of influencing in any way the action of... any institution the accounts of which are insured by the Federal Savings and Loan Insurance Corporation... any member of the Federal Home Loan Bank System, the Federal Deposit Insurance Corporation, the Resolution Trust Corporation, or the Office of Thrift Supervision... upon any application... or loan... shall be fined not more than \$1,000,000.00 or imprisoned not more than 30 years or both”

5. The representations and comments contained herein shall survive the closing of this Loan transaction.

John Homeowner (Borrower) (Date)

(Borrower) (Date)

(Borrower) (Date)

(Borrower) (Date)

Subscribed and sworn to before me on

by **John Homeowner**.

Notary Public in and for the State of

(Seal)

My Commission Expires:

Request for Transcript of Tax Return

- ▶ **Do not sign this form unless all applicable lines have been completed.**
▶ **Request may be rejected if the form is incomplete or illegible.**
▶ **For more information about Form 4506-T, visit www.irs.gov/form4506t.**

OMB No. 1545-1872

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

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
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)	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.	

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

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

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days ☐

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

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

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

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

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

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

	/	/		/	/		/	/		/	/
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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.

Sign Here	<input type="checkbox"/> 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.	Phone number of taxpayer on line 1a or 2a	
	Signature (see instructions)	Date	
	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. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

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

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

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

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

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

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

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

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

If you filed an individual return and lived in:

Mail or fax to:

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301
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	855-587-9604
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999
	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, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	855-298-1145
	Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250
	855-800-8015

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

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

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

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

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

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. 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.

John Homeowner
130 WESTMORELAND STREET, RICHMOND, VA 23226

TAX AND HAZARD INSURANCE RECORD

(This form must be typed)

Originator Company: SUNTRUST MORTGAGE, INC., NMLS ID: 2915

Originator Name: LOAN OFFICER, NMLS ID:xxxxxxx

Loan No.: 11111111

TAXING AUTHORITY	TAX INFORMATION
Payable To:	Exemptions:
Address	<input type="checkbox"/> Improved <input type="checkbox"/> Unimproved <input type="checkbox"/> Taxes Estimated
City: State: ZIP:	Annual Tax: \$
Telephone:	Monthly Escrow Amount: \$
Tax ID/Parcel/TMS/Account No.:	Taxes Paid Through:
Tax Description:	Amount of Taxes Last Paid: \$
Map: Block: Lot:	Next Due Date:
Township: Subdivision:	Billing Cycle: <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annually <input type="checkbox"/> Annually
Exemptions:	Discount/Penalty Dates:
Hazard Insurance Information	
Name of Insurance Company:	
Insurance Agent's Name:	Policy No.:
Address:	Annual Premium: \$
City: State: Zip:	Monthly Escrow Amount: \$
Telephone:	Next Due Date:

INSTRUCTIONS FOR COMPLETION OF TAX RECORD

1. Tax bills are prepared from the information on this form. All applicable information must be fully completed.
2. Do not show special assessments unless they are to be paid from the escrow amount. No escrow is to be set up for the payment of assessment without prior written approval of the lender.
3. The city taxing authority should be shown only if the city taxes are to be paid.
4. The tax description must be shown exactly as shown on the tax records.
5. Annual Amount: Amounts specified above are based upon the improved value of the Property (and without exemption(s) if the exemption(s) will no longer apply). [If the Property is new construction or subject to an exemption that will no longer apply, please indicate taxes are estimates. Attach copies of all paid tax certificates and/or tax receipts.]

Settlement Agent

BOSTON NATIONAL TITLE AGE

By: _____

Its: _____

Form **W-9**
(Rev. August 2013)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

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

Print or type See Specific Instruction on page 2.	Name (as shown on your income tax return) John Homeowner	
	Business name/disregarded entity name, if different from above	
	Check appropriate box for federal tax classification: <input checked="" type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ► _____ <input type="checkbox"/> Other (see instructions) ► _____	Exemptions (see instructions): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____
	Address (number, street, and apt. or suite no.) 123 Homeowner STREET	Requester's name and address (optional)
	City, state, and ZIP code RICHMOND, VA 23226	
List account number(s) here (optional) 111111111		

Part I Taxpayer Identification Number (TIN)

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

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

Social security number

269-54-6048

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 on page 3.

Sign Here	Signature of U.S. person ►	Date ►
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General Instructions

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

Future developments. The IRS has created a page on IRS.gov for information about Form W-9, at www.irs.gov/w9. Information about any future developments affecting Form W-9 (such as legislation enacted after we release it) will be posted on that page.

Purpose of Form

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, payments made to you in settlement of payment card and third party network transactions, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

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.

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

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

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

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

United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

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

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

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

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

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

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

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

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

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

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

Payments you receive will be subject to backup withholding if:

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

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

Also see *Special rules for partnerships* on page 1.

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

Updating Your Information

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

Penalties

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

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

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

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

Specific Instructions

Name

If you are an individual, you must generally enter the name shown on your income tax return. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first, and then circle, the name of the person or entity whose number you entered in Part I of the form.

Sole proprietor. Enter your individual name as shown on your income tax return on the “Name” line. You may enter your business, trade, or “doing business as (DBA)” name on the “Business name/disregarded entity name” line.

Partnership, C Corporation, or S Corporation. Enter the entity’s name on the “Name” line and any business, trade, or “doing business as (DBA) name” on the “Business name/disregarded entity name” line.

Disregarded entity. For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a “disregarded entity.” See Regulation section 301.7701-2(c)(2)(iii). Enter the owner’s name on the “Name” line. The name of the entity entered on the “Name” line should never be a disregarded entity. The name on the “Name” line must 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 the “Name” line. 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 the “Business name/disregarded entity name” line. 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.

Note. Check the appropriate box for the U.S. federal tax classification of the person whose name is entered on the “Name” line (Individual/sole proprietor, Partnership, C Corporation, S Corporation, Trust/estate).

Limited Liability Company (LLC). If the person identified on the “Name” line is an LLC, check the “Limited liability company” box only and enter the appropriate code for the U.S. federal tax classification in the space provided. If you are an LLC that is treated as a partnership for U.S. federal tax purposes, enter “P” for partnership. If you are an LLC that has filed a Form 8832 or a Form 2553 to be taxed as a corporation, enter “C” for C corporation or “S” for S corporation, as appropriate. If you are an LLC that is disregarded as an entity separate from its owner under Regulation section 301.7701-3 (except for employment and excise tax), do not check the LLC box unless the owner of the LLC (required to be identified on the “Name” line) is another LLC that is not disregarded for U.S. federal tax purposes. If the LLC is disregarded as an entity separate from its owner, enter the appropriate tax classification of the owner identified on the “Name” line.

Other entities. Enter your business name as shown on required U.S. federal tax documents on the “Name” line. 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 the “Business name/disregarded entity name” line.

Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the *Exemptions* box, any code(s) that may apply to you. See *Exempt payee code* and *Exemption from FATCA reporting code* on page 3.

Exempt payee code. Generally, individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends. Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.

Note. If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

The following codes identify payees that are exempt from backup withholding:

- 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 possession of the United States, 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 possession of the United States
- 7 — A futures commission merchant registered with the Commodity Futures Trading Commission
- 8 — A real estate investment trust
- 9 — An entity registered at all times during the tax year under the Investment Company Act of 1940
- 10 — A common trust fund operated by a bank under section 584(a)
- 11 — A financial institution
- 12 — A middleman known in the investment community as a nominee or custodian
- 13 — A trust exempt from tax under section 664 or described in section 4947

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

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

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

² However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney, 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 — 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 possession of the United States, 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 Reg. 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 Reg. section 1.1472-1(c)(1)(i)

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

G — A real estate investment trust

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

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

J — A bank as defined in section 581

K — A broker

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

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

Part I. Taxpayer Identification Number (TIN)

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

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

If you are a single-member LLC that is disregarded as an entity separate from its owner (see *Limited Liability Company (LLC)* on page 2), enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note. See the chart on page 4 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 Social Security Administration office or get this form online at www.ssa.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/businesses and clicking on Employer Identification Number (EIN) under Starting a Business. You can get Forms W-7 and SS-4 from the IRS by visiting IRS.gov or by calling 1-800-TAX-FORM (1-800-829-3676).

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

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

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

Part II. Certification

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

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

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

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

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

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

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



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

What Name and Number To Give the Requester	
For this type of account:	Give name and SSN of:
1. Individual	The Individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor ²
4. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee ¹
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
5. Sole proprietorship or disregarded entity owned by an individual	The owner ³
6. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulation section 1.671-4(b)(2)(i)(A))	The grantor *
For this type of account:	Give name and EIN of:
7. Disregarded entity not owned by an individual	The owner
8. A valid trust, estate, or pension trust	Legal entity ⁴
9. Corporate or LLC electing corporate status on Form 8832 or Form 2553	The corporation
10. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
11. Partnership or multi-member LLC	The partnership
12. A broker or registered nominee	The broker or nominee
13. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
14. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulation section 1.671-4(b)(2)(i)(B))	The trust

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

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

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

⁴ List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships* on page 1.

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

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

Secure Your Tax Records from Identity Theft

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

To reduce your risk:

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

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

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

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

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

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

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

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

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

Privacy Act Notice

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

WAIVER OF ESCROW PAYMENT

Words used in this Waiver of Escrow Payment ("Waiver") are defined below. Words in the singular mean and include the plural and vice versa.

"Borrower" is **John Homeowner**.

"Escrow Items" includes, but is not limited to: (a) real estate taxes and assessments and other items which can attain priority over the 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 homeowner's hazard, wind/hail, and/or flood insurance required by Lender; and/or (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums; and does not include, when applicable, the one-time tax service fee collected by Lender at the closing of the Loan.

"Funds" means the sum included in Borrower's monthly payment to provide for the payment of Escrow Items.

"Lender" is **SUNTRUST MORTGAGE, INC.**, and its successors or assigns.

"Loan" means the debt evidenced by the Note and all sums due and payable under the Note and the Security Instrument.

"Mortgage Insurance" means insurance protecting Lender against the non-payment of, or default on, the Loan.

"Note" means the promissory note dated **February 20, 2015**, signed by Borrower in favor of Lender.

"Property" means the real property, and the improvements thereon, commonly known as

"Security Instrument" means the deed of trust, mortgage, or security deed signed by Borrower in favor of Lender, securing the payment of the Note.

"Servicer" means the company designated, from time to time, by the Lender to service the Loan and to which Borrower is required to remit monthly all sums due and payable under the Note and the Security Instrument, including, but not limited to, principal, interest and the Funds.

WHEREAS, Borrower is or will become indebted to Lender as evidenced by the Note and the Security Instrument;

WHEREAS, the Security Instrument provides that Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, the Funds for payment of the Escrow Items;

WHEREAS, Lender is willing to waive the payment of some, or all, of the Funds by the Borrower;

WHEREAS, Borrower has paid Lender the sum of _____ associated with this Waiver and acknowledges that, in the event that this Waiver is terminated as a result of Borrower's failure to provide paid

receipts to Servicer, the Borrower shall not be entitled to the return of any part of the fee paid by the Borrower to Lender to secure this Waiver;

NOW THEREFORE, in consideration of the foregoing premises and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereto agree as follows:

1. Lender hereby waives the requirement that Borrower pay to Servicer the Funds for the following Escrow Items as indicated with an "X":
 - ☐ City Real Estate Taxes and/or Assessments
 - ☐ County Real Estate Taxes and/or Assessments
 - ☐ Ground Rents
 - ☐ School Taxes
 - ☐ Miscellaneous Taxes
 - ☐ Hazard Insurance Premiums
 - ☐ Wind/Hail Insurance Premiums
 - ☐ Flood Insurance Premiums

Mortgage Insurance Premiums, if required by Lender, may not be waived.

2. Borrower will pay the waived Escrow Items when they become due and payable and will provide to Servicer receipts marked "paid" for each waived Escrow Item. Upon Borrower's failure to provide paid receipts to Servicer as required, Lender and/or Servicer may require that Borrower's monthly mortgage payment be immediately increased to include the Funds for the waived Escrow Items to the extent, and on the conditions, required by applicable law; and this Waiver will be of no further force and effect.
3. It is expressly understood that by entering into this Waiver, Borrower shall personally and directly pay any and all waived Escrowed Items in addition to paying all other monthly payments due and payable to Lender pursuant to the terms and conditions set forth in the Note and the Security Instrument.
4. It is expressly understood that by entering into this Waiver, Lender does not waive or modify, in any way, any rights or remedies for default that Lender may have under the terms of the Note and the Security Instrument, including specifically, without limiting the generality of this Waiver, the rights or remedies for default arising from the untimely or incomplete payment of the waived Escrow Items, or any other items to be paid or performed pursuant to the Note and the Security Instrument.
5. Nothing in this Waiver supersedes or limits Lender's right to revoke this Waiver, at any time, by notice given to the Borrower, as set forth in the Security Instrument.
6. It is expressly understood that Borrower's failure to pay any required homeowner's hazard, wind/hail, and/or flood insurance premiums may result in Lender's forced placement of such insurance at a potentially higher cost to Borrower, including but not limited to, commission payments to the Servicer, and/or the reduction of coverage for Borrower.
7. It is further understood that no waiver by Lender or non-compliance by Borrower with the requirement for timely and complete payment of the Escrow Items will constitute more than a waiver of that single failure. As used herein, "timely and complete payment" means, as the context requires, payment so as to prevent delinquency, cancellation or lapse of coverage, or landlord default notice or remedies.



8. Borrower acknowledges and understands that, in most cases, Borrower may contact the Servicer of the Loan to set up an escrow account if Borrower elects to do so, even after the closing of the Loan.

Borrower acknowledges the receipt of a copy of this Waiver and understands its provisions.

John Homeowner (Borrower) (Date)

(Borrower) (Date)

(Borrower) (Date)

(Borrower) (Date)

SUNTRUST MORTGAGE, INC.

By: _____

Title: _____

Date: _____



Borrower's Authorization and Certification

Borrower's Authorization

To Whom It May Concern:

- 1) I have applied for a mortgage loan from **SUNTRUST MORTGAGE, INC.** ("Lender"). As part of the application process, Lender may verify information contained in my 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 authorize you to provide to Lender, or to any investor to whom Lender may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income, bank, money market, and similar account balance; credit history; and copies of income tax returns. Furthermore, Lender or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
- 3) A copy of this signed authorization may be accepted as an original.
- 4) Your prompt reply to Lender, or the Investor that purchased the mortgage, is appreciated.
- 5) I further authorize Lender to order a consumer credit report and verify other credit or liability information including past and present mortgages and landlord references. It is understood that a photocopy of this form will serve as authorization.
- 6) The information obtained by Lender pursuant to this authorization may be used only for processing my mortgage loan application.

Borrower's Certification

The undersigned certifies the following:

- 1) I have applied for a mortgage loan from Lender. In applying for the loan, I completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I certify that the information in the application is true and correct. I, as of the date set forth opposite my signature on the application, made no misrepresentations in the loan application or other documents, nor did I omit any pertinent information. Furthermore, I fully understand that I have a continuing obligation to amend and/or supplement the information provided in the loan application if any of the material facts which have been represented should change prior to closing.

- 2) I authorize Lender to provide information, as Lender deems reasonably necessary, regarding my loan application, any information set forth therein, and any information obtained by Lender stemming from my loan application, with third parties, including, but not limited to, settlement service providers, holders of an existing lien on my real property that Lender requires to be subordinated, and any third parties that are providing me downpayment assistance, concurrent financing, or any funds necessary to close the mortgage loan.
- 3) If the loan is an alternate documentation mortgage, I understand and agree that Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
- 4) I fully understand that any intentional or negligent misrepresentation(s) of the information contained in the application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under 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 which I made on the application.
- 5) I fully understand that my original loan application may be retained by Lender, even if the loan is not approved.

Borrower's Signature	John Homeowner	Date	Social Security Number	XXX-XX-5555
Borrower's Signature		Date	Social Security Number	
Borrower's Signature		Date	Social Security Number	
Borrower's Signature		Date	Social Security Number	

Originator Company: SUNTRUST MORTGAGE, INC., NMLS ID: 2915
Originator Name: LOAN OFFICER, NMLS ID: xxxxxx

SETTLEMENT PACKAGE STACKING ORDER- CONVENTIONAL LOANS

Borrower: **John Homeowner**

SunTrust Mortgage Loan Number: **11111111**

- _____ Original Note/ Allonge
- _____ Modification Agreement
- _____ Buydown Agreement
- _____ Copy of Security Instrument with applicable Rider(s)
- _____ Copy of Assignment of Security Instrument
- _____ HUD-1 Final
- _____ Short Form Title Policy
- _____ Hazard Policy
- _____ Flood/Windstorm Policy
- _____ Tax Information Certification
- _____ Termite Inspection (signed by borrower and seller)
- _____ Underwriting conditions present at closing table
- _____ Final signed loan application (1003)
- _____ Final Truth in Lending Disclosure
- _____ Right to Cancel
- _____ W-9
- _____ IRS 4506
- _____ Title Commitment
- _____ Survey
- _____ Power of Attorney/Trust Agreement
- _____ Subordination Agreement
- _____ Preliminary Closing Documents
- _____ Miscellaneous executed documents and conditions

DO NOT include loan payoff checks in the settlement package. Loan Payoff checks must be sent to the Loan Payoff Department, UNDER A SEPARATE MAILING.

DO NOT include additional copies of documents in the settlement package

Originator Company: SUNTRUST MORTGAGE, INC., NMLS ID: 2915
Originator Name: LOAN OFFICER, NMLS ID: xxxxxx

HAZARD INSURANCE BINDER ACKNOWLEDGEMENT

Loan Number **111111111**

Borrower Name(s) **John Homeowner**

Property Address **123 Homeowner STREET, RICHMOND, VA 23226**

I hereby agree to the following terms and conditions, should my hazard insurance be evidenced by a binder instead of a policy at the time of loan settlement.

- 1. My binder will comply with all state mandated term requirements.
- 2. My insurance agent must forward my hazard insurance policy to **SUNTRUST MORTGAGE, INC.** (“Lender”), within 45 days of my settlement date, or expiration of the binder, whichever is sooner.
- 3. Forced insurance coverage will be placed by Lender on my property, at my expense, if a hazard insurance policy has not been received by Lender by the expiration of my binder.

Borrower's Signature John Homeowner	Date
Borrower's Signature	Date
Borrower's Signature	Date
Borrower's Signature	Date

Answers to FAQs About SunTrust Mortgages

Who should I contact if I have questions?

- **General Inquires** – You can reach a member of our Client Services Department at 800.634.7928, Monday through Friday 8 a.m. to 8 p.m. and Saturday 9 a.m. to 3 p.m., ET.
- **Trouble Making Your Payments** – You can reach a member of our Collections Department at 800.443.1032, Monday through Friday 8 a.m. to 8 p.m. and Saturday, 9a.m. to 3 p.m., ET.
- **Insurance Renewals/Bills** – You can reach a member of our Insurance Department at 855.223.4680, Monday through Friday 8 a.m. to 10 p.m., and Saturday 9 a.m. to 3 p.m. ET.

General Inquires/Research Requests:	Mail Monthly Payments:	Insurance Renewals/Bills:
SunTrust Mortgage, Inc. Mail Code RVW 3003 PO Box 26149 Richmond, VA 23260-6149	SunTrust Mortgage, Inc. PO Box 79041 Baltimore, MD 21279-0041	SunTrust Mortgage, Inc. ISAOA/ATIMA P.O. Box 47047 Atlanta, GA 30362

Please be sure to include your loan number on all correspondence or payments.

What are my payment options?

- You can make payments at your local branch, and they will be applied the following business day.
- SunTrust Bank's Online Bill Pay allows for 24-hour access to your SunTrust account(s) from which you can pay all your bills electronically. Go to suntrust.com to sign up for Online Banking along with Bill Pay.
- Set an automatic debit¹ every two weeks from your checking account, which allows you to build equity in your home faster. Please call 800.209.9700. Cost will vary.
- Pay via check using U.S. Mail and include the coupon on your monthly statement.
- Pay electronically from your own bank.
- Go to suntrustmortgage.com and click "Logon To My Account" to sign up for the following payment options:
 - SurePaySM (ACH) – to authorize a reoccurring debit¹ from your bank account. You can also complete and return the SurePay form on the back of your monthly statement.
 - ePay – to schedule a one-time payment¹ online, at your convenience. You'll need your mortgage loan number and bank account number, along with your routing and transit numbers.
 - SpeedPay[®] – to authorize a one-time payment¹ from your bank account for a payment that is processed and applied the same day (for payments made before 7:30 p.m. ET). Click the "Pay My Bill" link in the left menu, then the SpeedPay[®] link. Or you may contact a representative by calling 800.634.7928, Monday through Friday 8 a.m. to 8 p.m. and Saturday 9 a.m. to 3 p.m., ET. Some fees apply.

¹ Sufficient funds must be in your bank account at the time of automatic debit.

Can I access my loan information online?

Yes, you can access your loan information 24/7 at suntrustmortgage.com. Click on "Logon To My Account" and create your secure username and password to access your mortgage loan information, view and print an electronic copy of your monthly mortgage statement, update your contact information, obtain a copy of your 1098 form, sign up for email alerts and much more.

What is an escrow account?

We collect funds from you as part of your monthly mortgage payments, and deposit them into an account which we maintain on your behalf. We use the account to pay your real estate taxes, hazard insurance premiums, and if applicable, your flood insurance and/or mortgage insurance premiums. This allows us to ensure that your annual expenses for real estate taxes and insurance are paid in full and in a timely manner.

Who do I contact to get a payoff amount?

To get a payoff amount, please call our Client Services Department at 800.634.7928, Monday through Friday 8 a.m. to 8 p.m. and Saturday 9 a.m. to 3 p.m., ET.

Why is the principal balance on my monthly billing statement not my payoff amount?

Your principal balance is not the payoff amount because the interest on your loan is calculated in arrears. For example, when you paid your August payment you actually paid interest for July and principal for August. The payoff amount also includes any escrow adjustments, release fees, and other charges and credits due on the loan.

How can I payoff my loan more quickly?

In most cases the terms of the loan permit borrowers to make additional payments to principal, either by making an extra payment periodically or by increasing the regular monthly payment. Be sure to check with your lender to make sure those extra payments will be directed where you want them to, reducing the loan principal. SunTrust Mortgage also offers a program called Equity Accelerator which allows you to pay one-half of your monthly payment every two weeks, which equals 13 payments a year. So, at the end of the year you have an extra mortgage payment that will get applied to your principal balance. This method of payment saves you interest and will allow you to pay off your mortgage faster. To enroll, contact our Equity Accelerator Department at 800.209.9700, Monday through Friday 8 a.m. to 7 p.m., MT.

Can I set up automatic payments for my mortgage?

You can have your payment deducted from your checking or savings account on the 1st through the 15th of each month using our free SurePaySM service. You can sign up online at suntrustmortgage.com by logging onto your account and clicking "Payment Options" or sign up using the form on the back of your billing statement. You may also be able to set up automated payments using your own bank's online payment system.

Who should I contact to discuss payment assistance?

We are here to help you. We want to assist you with resolving issues that affect your ability to make timely mortgage payments. Whether your challenges are temporary or long term, we may have options to help. The sooner you contact us, the quicker we can evaluate your circumstances to determine the best options available for you. We will assign a specific Home Preservation Specialist to review your situation and guide you through the process. To discuss payment assistance, please contact a Home Preservation Specialist at 855.223.4680, Monday through Friday 8 a.m. to 10 p.m., and Saturday 9 a.m. to 3 p.m. ET.

Originator Company: SUNTRUST MORTGAGE, INC., NMLS ID: 2915

Originator Name: LOAN OFFICER, NMLS ID:XXXXX

Short Form Title Policy Acknowledgment SUNTRUST MORTGAGE, INC.

Borrower(s): **John Homeowner**

Property: **123 Homeowner STREET, RICHMOND, VA 23226**

Loan Number: **111111111**

SUNTRUST MORTGAGE, INC. requires an ALTA Short Form Residential Loan Policy (6/17/06), for all loan settlements, when available.

I, the settlement agent, agree to the following:

1. An *ALTA Short Form Residential Loan Policy (6/17/06)* will be issued for this loan settlement, if available.
2. The Short Form Policy will be forwarded to **SUNTRUST MORTGAGE, INC.**, no later than with the return of the final settlement package or within 5 business days of settlement, for purchase money loans or loan disbursement for loans subject to the right of rescission.
3. Prior to disbursement of the loan funds, this fully executed and signed Acknowledgement will be faxed to the closing Department at .

Settlement Agent

Date



Rev 11/14

FACTS	WHAT DOES SUNTRUST DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • account balances and payment history • credit history and credit scores
How?	All financial companies need to share customers' information to run their everyday business—to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons SunTrust chooses to share; and whether you can limit this sharing.

Reason we can share your personal information	Does SunTrust share?	Can you limit this sharing?
For our everyday business purposes— such as process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	Yes (<i>See below</i>)
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes (<i>See below</i>)
For our affiliates to market to you	Yes	Yes (<i>See below</i>)
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> • Call 1-800-432-9472—our menu will prompt you through your choices or • Visit us online: www.suntrust.com/privacy <p>If you are a <i>new</i> customer, we can begin sharing information 30 days from the date you receive this notice. When you are <i>no longer</i> our customer, we may continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing and to <u>restrict telemarketing, direct marketing postal mail and email solicitations.</u></p>
Questions?	<ul style="list-style-type: none"> • Call 1-800-432-9472 or go to www.suntrust.com/privacy

Who we are	
Who is providing this notice?	SunTrust Banks, Inc., and its affiliates
What we do	
How does SunTrust protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does SunTrust collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan • use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit sharing only for</p> <ul style="list-style-type: none"> • affiliates everyday business purposes—information about your creditworthiness • affiliates to market to you • nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply individually unless you tell us otherwise.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include companies with a SunTrust name and other financial companies, such as GenSpring Family Offices LLC. SunTrust does not own any nonfinancial companies.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>SunTrust does not share information with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>SunTrust does not have any joint marketing partners.</i>

Other important information

State and Local Regulations: If, in addition to federal law, you are protected by specific state or local rules concerning information sharing and marketing, SunTrust will fully comply with these regulations as well.

Use of Third Parties: We have arrangements with companies whose experience is essential for our own services to operate properly. These companies, some of which may be located outside the United States, work at SunTrust's direction, only receive the information necessary to perform these functions, and adhere to SunTrust's data security guidelines.

Credit Reporting: We may report information about your account(s) to credit bureaus. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report.

Do Not Call Policy: This notice is SunTrust's Do Not Call Policy under the Telephone Consumer Protection Act. SunTrust abides by all federal and state regulations on telephone usage, maintains an internal Do Not Call list and makes no telemarketing calls to numbers on this list. All Do Not Call requests are implemented within 30 days and the selection is permanent – unless you elect to remove your number from the list.

Se ofrece la versión en español a los interesados

File No. xxxxx

****ATTENTION: NOTARY****

(please place this form at front of package)

PLEASE COLLECT \$_____

From the borrower(s) at time of closing, payable to
Boston National Title Agency, LLC

.

****if over \$500.00, it must be in the form of certified funds****

Notary Public acknowledges receipt of the above referenced funds payable to Boston National Title Agency, LLC at the time of closing. Said funds are attached to this document and are being returned with the closing package.

Funds in the form of:

Certified Funds	Personal Check	Wired Funds
Not Provided	No Funds Required	

Notary Public

SPECIFIC STATE REQUIREMENTS FOR NOTARY: IF YOU ARE CLOSING ON A PROPERTY LOCATED IN ANY OF THE ATTACHED STATES THE FOLLOWING REQUIREMENTS MUST BE MET AT CLOSING IF APPLICABLE:

NOTARY: All 3 pages MUST be returned w/Closing package to Boston National Title.

- **Initial by the State requirements** to acknowledge you have been met the requirements for the specific state the property is located in.
- **Sign the Acknowledgment section at the bottom portion of the requirements** to verify you have provided all documentation for the specific state the property is located in.
- **DEEDS OF TRANSFER FOR ALL STATES:** _____ (NOTARY INITIALS IF APPLICABLE)
MUST BE SIGNED AS STATED ON THE 1ST PAGE – ALL NKA, FKA, ACQUIRED TITLE AS NAMES
MUST BE SIGNED by the Seller as stated on the deed AND ACKNOWLEDGED exactly how they signed.

ARKANSAS: _____ (NOTARY INITIALS IF APPLICABLE)

- ALL RECORDABLE DOCUMENTS MUST BE PRINTED ON 8 ½ X 11 SIZE PAPER ONLY

COLORADO: _____ (NOTARY INITIALS IF APPLICABLE)

- For ALL Deeds: A “Transfer Declaration (TD1000) form” MUST be signed by EITHER the seller or buyer

DELAWARE: _____ (NOTARY INITIALS IF APPLICABLE)

- For ALL Deeds: “RETR & Affidavit of Gain and Value” AND “RETR Declaration of Estimated Income Tax forms” MUST be completed and signed
New Castle County REQUIRES the above forms PLUS (2) New Castle County Transfer Forms to be signed and completed

DISTRICT OF COLUMBIA: _____ (NOTARY INITIALS IF APPLICABLE)

- An FP-7 form MUST be completed/signed/notarized in Section L of the form by ALL borrowers OR a Addendum Affidavit Must be signed by any parties that do not sign Section L (A separate FP-7 form is required for all documents requiring the form such as: Deed, Deed of Trust, Modification)
- A Spousal Affidavit MUST be signed by ALL SIGNORS and notarized for a Deed
- A Security Affidavit MUST be signed by ALL SIGNORS and notarized for a Deed of Trust

NOTE: EVERYONE WHO SIGNS THE DEED OF TRUST MUST SIGN THE SECURITY AFFIDAVIT - WHETHER THEY ARE A NON-BORROWING SPOUSE SIGNING ONLY DUE TO MARITAL STATUS OR A CO-SIGNOR - EACH PARTY IS REQUIRED TO SIGN.

FLORIDA: _____ (NOTARY INITIALS IF APPLICABLE)

- 2 Witness signatures REQUIRED– The notary can be one of the witnesses as long as a 2nd witness signature is applied (someone other than the borrowers/signors)

ILLINOIS: _____ (NOTARY INITIALS IF APPLICABLE)

- ALL RECORDABLE DOCUMENTS MUST BE PRINTED ON 8 ½ X 11 SIZE PAPER ONLY
- Village of Skokie: REQUIRES the signed deed to be presented to Village of Skokie by the (buyer) at the time of closing with the “Village of Skokie RETT form” completed/signed
- Village of River Grove: *Exempt deeds* Require the “SELLER” to sign an “Inspection for Zoning Application” OR *Non-Exempt deeds* Require the “SELLER” to sign a “Transfer of Full inspection for Code Violations Application” BOTH forms MUST be submitted to the Village by the SELLER before closing.
- METES AND BOUNDS Property: MUST have a “Plat Act Affidavit” signed by the buyers

IOWA: _____ (NOTARY INITIALS IF APPLICABLE)

- Deeds: If there is money exchanged (consideration value) then 2 forms need to accompany the Deed for recording: 1) Groundwater Hazard Statement 2) Real Estate Transfer - DECLARATION OF VALUE

KENTUCKY: _____ (NOTARY INITIALS IF APPLICABLE)

- ALL Deeds: MUST include a “Consideration of Grantee” AND “Consideration of Grantor” statement

LOUISIANA: _____ (NOTARY INITIALS IF APPLICABLE)

- 2 Witness signatures REQUIRED neither can be the notary

PENNSYLVANIA: _____ (NOTARY INITIALS IF APPLICABLE)

- ALL Names MUST be signed/notarized as stated on page 1 of the recordable document and under the signature line of the document – this refers to all NKA, FKA OR ACQUIRED TITLE AS SIGNATURES
- Philadelphia and Hampton County: BOTH REQUIRE 8 ½ X 11 size paper ONLY for all recordable documents.

MARYLAND: _____ (NOTARY INITIALS IF APPLICABLE)

If the “property address” is their PRINCIPAL RESIDENCE A Generic Finance Affidavit MUST be signed by ALL SIGNOR’S at closing. (see below for specific county requirements)

- **Prince Georges county** REQUIRES the Finance Affidavit to be signed and initialed in the appropriate boxes for Principal OR Non-Principal residence – (a Prince George’s county finance affidavit MUST be completed only and MUST be signed/initialed for EVERY DEED OF TRUST)
- **Frederick County** REQUIRES the Frederick County Finance Affidavit - (for principal residence only)
- **PURCHASE DEEDS:** REQUIRE A “1ST Time Home Buyers Application” (if applicable) AND “Buyer and Seller Certificate of Residence” form - ALL forms MUST be signed/initialed

NOTE: EVERYONE WHO SIGNS THE DEED OF TRUST MUST SIGN THE FINANCE AFFIDAVIT - WHETHER THEY ARE A NON-BORROWING SPOUSE SIGNING ONLY DUE TO MARITAL STATUS OR A CO-SIGNOR - EACH PARTY IS REQUIRED TO SIGN.

MISSOURI: _____ (NOTARY INITIALS IF APPLICABLE)

- ALL RECORDABLE DOCUMENTS MUST BE PRINTED ON 8 ½ X 11 SIZE PAPER ONLY

MONTANA: _____ (NOTARY INITIALS IF APPLICABLE)

- ALL Deeds: Must have a “Realty Transfer Certificate” (Form 488RTC) signed by the SELLER at closing

NEW HAMPSHIRE: _____ (NOTARY INITIALS IF APPLICABLE)

- PURCHASE Deeds: REQUIRE Form CD-57(P) and Form CD-57(S) Real Estate Transfer Tax Declaration of Consideration & must be signed separately by the purchaser and seller of a real estate transaction(s)

NEW JERSEY: _____ (NOTARY INITIALS IF APPLICABLE)

- ALL Deeds: REQUIRE a “Seller’s Affidavit of Consideration” form to be signed by ALL seller’s (a separate form MUST be signed by each seller *SPOUSES ONLY MAY SIGN THE SAME FORM*)
- ACKNOWLEDGMENT Section: The following MUST be incorporated into the acknowledgment section “I certify that on (Date) Personally came before me and acknowledged under Oath” if not already stated.

SOUTH CAROLINA: _____ (NOTARY INITIALS IF APPLICABLE)

- 2 Witness signatures MUST be completed twice by each witness (once by the signatures and once by the acknowledgment) – The notary CAN be one of the witnesses
- ALL Deeds: Require an “Affidavit of Exemption” (if claiming exemption only) to be signed by the buyer OR an “Affidavit of Consideration” to be signed by the buyer IF money is exchanged.

WISCONSIN:

- MUST use BLACK INK ONLY on all recordable documents

Notary's Acknowledgment: I have acknowledged the requirements above for the state in which the property is located and insure that all documentation required has been completed and provided.

Notary Signature Required: _____

End Page 3



National Title & Closing Services

**Notary/Closer
Instructions**

**After-Hours
Call**

888-777-4793

Borrowers
Name



Closing
Date





Send

1

- **Original Documents** must be returned within 24 hours of the loan closing to the address below!
- If the closing occurs in the evening, the docs must be sent out the next business day.

- Any Title & Escrow, Inc.
- Post-Closing Department
- 1 Main Street Drive, Suite 0
- Anywhere, VA 12345
- 301-279-0303
- Fedex Account # 291649505

- *If the documents are printed incorrectly or not returned to us in timely manner, it may result in a reduction of your fee!*

Follow

2

• BORROWER PROCEEDS (BRINGING MONEY TO TABLE)

- IF THE BORROWER OWES MONEY AT TABLE, YOU **MUST** COLLECT THOSE FUNDS AND SEND BACK WITH THE CLOSING PACKAGE. IF THE BORROWER DOES NOT HAVE FUNDS AT TABLE, PLEASE CONTACT THE PERSON THAT SCHEDULED THIS WITH YOU OR CALL THE AFTER-HOURS NUMBER 888-777-4793. IF FUNDS ARE BEING WIRED ---- **WE NEED THEM BY EOB THE NEXT BUSINESS DAY**

- Borrowers owe \$750 or less - This can be in the form of a personal check but **MUST** be made payable to Any Title & Escrow. **(Please staple check to form.)**
- Borrowers owe over **\$750**. This cannot be a personal check regardless of what the lender tells the borrower. Unless an Any Title Manager approves the personal check over **\$750** by phone or email, one of the following methods **MUST** be used (choose one):
 - 1 - Certified Funds or Cashiers Check – Payable to Any Title & Escrow
 - If made payable to the borrower(s), they must sign over on the back of the check to us. **(Please staple check to form.)**
 - 2 - Wire Transfer to Any Title & Escrow – If this option is chosen, please provide borrowers with the wiring instructions (2 pages) at the end of this form.
 - *These are the only options for borrowers short to close. Failure to not follow these directions could result in a reduction of your closing fee.*

Wire
Instructions

5

- VIRGINIA

- ANY BANK
- ONE BANK STREET
- ANYWHERE, VA 12345

- ***CREDIT TO:***

- ANY TITLE & ESCROW
- ABA # 00100200
- ACCOUNT #003004005

ANY TITLE & ESCROW, INC.

SETTLEMENT AGREEMENT AND DISCLOSURE

Buyers/Br:

Seller(s)/Owner(s):

Property:

In reference to this case, the undersigned does agree, understand and affirm to the best of his/her knowledge that:

1) **ACKNOWLEDGEMENT OF RECEIPT:** The Purchaser(s)/Borrower(s) and Seller(s)/Owner(s) do hereby acknowledge receipt of a copy of the settlement statement and do approve and accept the same as a correct representation of the agreement. ANY Title & Escrow, Inc. ("Settlement Agent") has no liability for matters not appearing of record subsequent to the date of the title examination. The parties hereby acknowledge notification that ANY Title & Escrow, Inc., as the title insurance agent, receives a commission on the title insurance premium.

2) **SETTLEMENT STATEMENT:** The Seller(s) or Owner(s) state that there are no unpaid obligations affecting the property other than those shown on the settlement statement. The parties further state that those matters listed on the settlement statement are true and correct. The Seller(s)/Owner(s) further guarantee the prompt and immediate payment, release and full satisfaction of all unpaid liens/bills affecting said property not shown on the settlement statement and hereby indemnifies and holds harmless the Settlement Agent from the same.

3) **THIRD PARTY INFORMATION:** The parties understand and agree that the accuracy of third-party information furnished to ANY Title & Escrow, Inc. as to contract provisions, water and sewer charges, taxes, assessments, balances on notes secured by mortgages, deeds of trust and other evidences of indebtedness, as well as the amount of escrow funds, lender charges and similar items are not guaranteed by ANY Title & Escrow, Inc. ANY Title & Escrow, Inc. does not guarantee the accuracy of this information and the parties acknowledge that they will be responsible as to any discrepancies affecting them.

4) **LIABILITY:** It is understood and agreed that ANY Title & Escrow, Inc. has no liability, express or implied, for notices of and/or actual violations of governmental orders or requirements, if any, issued by any department, office or other authority of local, state, county or federal government as to occupancy, zoning and/or similar laws, truth-in-lending or consumer protection regulations and/or ordinances.

5) **FDIC WAIVER:** The undersigned does hereby understand and agree that the Federal Deposit Insurance Corporation ("FDIC") coverages apply only to a maximum amount of \$100,000 for each individual depositor. The funds for this settlement are being deposited in Sandy Spring, Potomac Valley n/k/a PNC or Citibank for disbursement. We understand that the Settlement Agent assumes no responsibility for, nor will we hold the same liable for, loss occurring which arises from the fact that the amount of the above account may cause the aggregate amount of any individual depositor's account to exceed \$100,000 and that the excess amount is not insured by the FDIC or that FDIC insurance is not available on certain types of bank instruments.

6) **CLOSING CONDITIONS:** The Purchaser(s)/Borrower(s) and Seller(s)/Owner(s) agree that settlement is not complete until the following conditions have been met:

- a) All funds in the form of certified funds have been received and have cleared our escrow account;
- b) All checks (including assignment of funds check) are received and have cleared our escrow account;
- c) All documents [both Purchaser(s)/Borrower(s) and Seller(s)/Owner(s)] have been properly executed and delivered;
- d) All lender's requirements have been fulfilled; and,

The title search to the property has been brought current to the time of recordation.

7) **ACKNOWLEDGEMENT OF LEGAL REPRESENTATION:** In the event that attorney of the Law Firm has been requested to conduct the settlement, the undersigned Purchaser(s)/Borrower(s) and/or Seller(s)/Owner(s) acknowledge that such attorney is not representing either Purchaser(s)/Borrower(s) or Seller(s)/Owner(s) and that no attorney-client relationship is being created as a result of such attorney conducting the settlement.

8) **ADJUSTMENTS:** The parties understand and agree that ANY Title & Escrow, Inc. may make any subsequent corrections and proper adjustments in the event any information and/or items on the settlement statement are incorrect, or if funds collected for any item prove to be insufficient, and agree to pay and/or reimburse ANY Title & Escrow, Inc. any further sums found to be due since all computations and entries on this settlement statement are subject to final audit. If any legal action is required to collect any such sums, the parties agree to pay all costs and reasonable attorney's fees directly resulting from necessary collection actions.

9) **CORRECTION AGREEMENT - LIMITED POWER OF ATTORNEY:** The undersigned Purchaser(s)/Borrower(s) and Seller(s)/Owner(s), for and in consideration of the Lender funding the closing of the loan and the Settlement Agent closing this transaction, agree that, if requested by the Lender or ANY Title & Escrow, Inc., to fully cooperate and adjust all typographical or clerical errors discovered in any or all of the closing documentation presented at settlement.

The undersigned appoint ANY Title & Escrow, Inc. and its authorized representatives as their attorney-in-fact, to correct any such errors, place our initials on documents where changes are made, and/or sign our names to any document or form. In the event this procedure is utilized, the party involved shall be notified and receive a copy of the amended document.

ANY TITLE & ESCROW, INC.

Page 2

10) CERTIFICATE OF TRUE IDENTITY: The undersigned does certify and agree that they are the actual parties of record to this transaction and that the representations made to the Settlement Agent with regard to identity are true and correct.

11) CERTIFICATION: I have carefully reviewed the HUD-1 SETTLEMENT STATEMENT and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 SETTLEMENT STATEMENT.

12) TENANCY FOR TITLE DEED: Please confirm your selection

_____ **JOINT TENANTS:** Each owner obtains an undivided, equal interest in the property and each has reciprocal rights of survivorship.

_____ **TENANTS IN COMMON:** Each owner obtains a certain undivided percentage interest in the property (the interests may be split in equal or unequal portions, for example: two owners may have a 50/50% split, or 60/40%, or 90/10%, etc.). Unlike a joint tenancy, tenants in common do not have reciprocal rights of survivorship. If a tenant in common dies, his or her interest will pass according to the terms of his or her Last Will and Testament, or under the laws of intestate succession if he/she dies without a Will. Unless otherwise set forth, a tenancy in common is presumed to create equal undivided interests. Purchasers may indicate a different breakdown as follows: Buyer #1 _____ %; Buyer #2 _____ %; Buyer #3 _____ %; Buyer #4 _____ %.

_____ **TENANTS BY THE ENTIRETY:** Undivided ownership by husband and wife with right of survivorship in surviving spouse.

_____ **SOLE OWNERSHIP:** 100% title vested in Grantee.

_____ **TRUST OWNERSHIP:** Title vested in Grantee(s) Trust.

14) SURVEY REVIEW ACKNOWLEDGEMENT: I/We, the undersigned Purchaser(s), hereby acknowledge receipt of a copy of this survey and acknowledge that all house locations, lot lines, building restriction lines, easements, rights of way, encroachments and fence lines, if any, have been explained to us at settlement.

We, the undersigned, have agreed to the foregoing as a condition for settlement by ANY Title & Escrow, Inc.. If applicable:

15) PRIVACY POLICY: The Financial Services Modernization Act recently enacted by Congress has brought many changes to the financial services industry, which includes title insurance companies and companies that conduct closings. The new law requires that ANY Title & Escrow, Inc., provide our privacy policy to all buyers, borrowers and sellers. The new law also requires that all purchasers purchasing an owners title insurance policy receive the privacy policy of the title insurance underwriter, which provides such policy.

Below is our Privacy Policy. Attached in a separate form is our underwriter's policy.

We collect nonpublic personal information about you from the following sources:

- **Information we receive from your agent, such as your name, address, phone number, or social security number;**
- **Information about your transactions with our affiliates, others, or us. We receive this information from your lender, attorney, real estate broker, etc; and**
- **Information from public records**

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide the products or services requested by you or your lender.

We maintain physical, electronic, and procedural safeguards that comply with appropriate federal and state regulations.

ANY TITLE & ESCROW, INC.

Page 3

Dated this _____ day of _____, 20__.

Buyer

Buyer

Buyer

Buyer

Notary Public

My Comm. Exp.:

Purchaser's or Borrower's forwarding address:

E-mail address:

Purchaser's or Borrower's phone numbers:

Work: _____

Home_____

Cell: _____

Attached is Certified To Be a True and Correct Copy of the Original Settlement Statement. ANY TITLE &
ESCROW, INC.

Title Insurance, Search and Examination Disclosure Form

- That the title search and examination is intended for use solely by the agent in evaluating whether title will be insurable, and if so, communicating the conditions on which a title insurance policy may be issued.
- That the title search and examination is not intended for use by a customer for the customer's own purposes.
- That a title insurer or its agent prepares a commitment to limit its own risk—by locating and excluding items from coverage—and not on behalf of any party to a real estate transaction.
- That any title insurance commitment issued (and any supplements or amendments thereto), is solely for the purpose of facilitating the issuance of a policy of title insurance and is not a written representation as to the condition of title and may not list all liens, defects, and encumbrances affecting title to the land.
- That the search of the public record that is performed is for title insurance purposes only. If the customer wishes to have a search performed for another purpose, the customer should contact an abstractor and separately order and purchase such other search.
- That the only product you provide is title insurance and the only services you provide are closing services.
- That a party who does not purchase title insurance may not rely on the title insurer or its agent to protect his or her interests or to disclose all detrimental information contained in the public record.
- That parties who desire protection against the possibility that negative information exists that was not revealed in the agent's or title insurer's search of the records and/or commitment must obtain title insurance.

Acknowledge and Agreed:

BUYER _____

BUYER _____



Affiliated Business Arrangement Disclosure Statement

From: ANY Title & Escrow, Inc.

Date:

This is to give you notice that ANY Title & Escrow, Inc. (FTE) is the parent company of Closing Management Services, LLC. (CMS) and Abstracts USA, LLLC. (AUSA). FTE may refer to you the services of either or both of these wholly-owned subsidiary companies. Because of these relationships, referrals to any of these companies by another may provide the referring company, FTE and/or its affiliates with a financial or other benefit.

Set forth below is the estimated charge or range of charges for each of the services listed. You are NOT required to use any of these service providers as a condition of the refinance or sale of the subject property or to obtain access to any settlement service.

THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

Service Provider	Service Provided		Charge or Range of Charges
Closing Management Services, LLC.	settlement scheduling provider		\$140.00 - \$175.00
Abstracts USA, LLC.	Document Recording Services		\$45.00 - \$65.00
	Courthouse Courier Services		\$30.00 - \$100.00

ACKNOWLEDGEMENT: I/we have read this disclosure form, and understand that I/we are being referred to the above-described services and any of these companies and/or their parents/subsidiaries/affiliates may receive a financial or other benefit as a result of any such referral.

Buyer Signature

Date

Buyer Signature

Date

**NOTICE OF AVAILABILITY OF OWNER'S TITLE INSURANCE OR
HOMEOWNERS TITLE INSURANCE
FOR ONE-TO-FOUR FAMILY RESIDENTIAL PROPERTY
Issued by**

Buyer's Name ("You" or "Your"): _____
(Buyer's Mailing Address: _____
[Buyer's E-mail Address:] _____
Address of Property ("Property"): _____

Date: _____
File Number: _____

An ALTA Loan Policy of Title Insurance ("Loan Policy") only insures your lender's mortgage on the Property you are purchasing. Even though You pay for that Loan Policy, it will not provide title insurance protection to You.

If You want the benefit of Your own title insurance protection, You must buy Your own ALTA Owner's Policy of Title Insurance ("Owner's Policy").

An Owner's Policy is available with a coverage amount equal to the purchase price of the Property. An Owner's Policy is purchased for a one-time premium and protects you for as long as you own the Property. Possible problems covered by an Owner's Policy can include:

- Someone else claims to own an interest in your Property;
- Someone else claims a lien on your Property, including an unpaid lien for real estate taxes, a mortgage, a judgment, or an unpaid homeowner's association lien; or
- you do not have a legal right of access to your Property.

Another benefit of your Owner's Policy is that the title insurance company will pay the cost of defending you if someone sues you over a covered matter.

A preliminary report or title insurance commitment issued in connection with the Property is an offer to provide title insurance, is not a representation as to the condition of title, does not constitute an abstract of title, and does not provide you the protection of an Owner's Policy.

You also have the option of purchasing an **ALTA Homeowner's Policy of Title Insurance** that covers 25 additional Risks including Risks that may occur after you purchase your property. ("**Homeowner's Title Policy**"). Ask your ANY Title representative for an explanation of a Homeowner's Title Policy so that you can decide which policy is the best one for you. The Homeowner's Title Policy is not available in FL, NM, NY, OR, or TX.

If you would like to review a sample of an Owner's Policy or a Homeowner's Title Policy, it will be provided to you on request.

If you would like a quote as to the cost for an Owner's Policy or a Homeowner's Title Policy, it will be provided to you on request.

If you are uncertain as to whether You should obtain an Owner's Policy [or a Homeowner's Title Policy], You are urged to seek independent advice.

_____ I/We [Buyer] do request [_____] an Owner's Policy / [_____] an (Enhanced) Homeowner's Title Policy (*check one*). **Note: Enhanced policy is not available on any investment property.**

_____ I/We [Buyer] decline an Owner's Policy [or an (Enhanced) Homeowner's Title Policy]. I/We [Buyer] understand and agree to accept the risks associated with this decision.

_____ (Initials)

I/We acknowledge that we have made the selection listed above and that the One-Time premium will be included in the costs of the transaction at the time of Settlement, unless declined on this form.

ANY Title & Escrow, Inc.

By: _____
AUTHORIZED SIGNATORY

BUYER

By: _____
AUTHORIZED SIGNATORY

BUYER

By: _____
AUTHORIZED SIGNATORY



A. Settlement Statement (HUD-1)

B. Type of Loan

1. ☐ FHA

2. ☐ RHS

3. ☐ Conv. Unins.

4. ☐ VA

5. ☐ Conv. Ins.

6. File Number:

7. Loan Number:

8. Mortgage Insurance Case Number:

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agents are shown. Items marked "(p.o.c)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

F. Name & Address of Lender:
CASH

I. Settlement Date: 08/17/2008
Disbursement Date:
08/17/2008

TitleExpress
Printed 08/16/2018 at 3:08 pm
by SFL

J. Buyer's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due from Borrower		400. Gross Amount Due to Seller	
101. Contract sales price	165,000.00	401. Contract sales price	165,000.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	7,685.18	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes to		406. City/town taxes to	
107. County taxes 08/17/2018 to 06/30/2019	2,694.44	407. County taxes 08/17/2018 to 06/30/2019	2,694.44
108. Assessments to		408. Assessments to	
109. HOA assessments 8/ 08/17/2018 to 08/31/2018	99.19	409. HOA assessments 8/ 08/17/2018 to 08/31/2018	99.19
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due from Borrower	175,478.81	420. Gross Amount Due to Seller	167,793.63
200. Amounts Paid by or in Behalf of Borrower		500. Reductions In Amount Due to Seller	
201. Deposit or earnest money	16,500.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)		502. Settlement charges to seller (line 1400)	14,009.50
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes to		510. City/town taxes to	
211. County taxes to		511. County taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid by/for Borrower	16,500.00	520. Total Reduction Amount Due Seller	14,009.50
300. Cash at Settlement from/to Borrower		600. Cash at Settlement to/from Seller	
301. Gross amount due from borrower (line 120)	175,478.81	601. Gross amount due to seller (line 420)	167,793.63
302. Less amounts paid by/for borrower (line 220)	16,500.00	602. Less reductions in amount due seller (line 520)	14,009.50
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	158,978.81	603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller	153,784.13

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

Previous editions are obsolete

Page 1 of 4

HUD-1

L. Settlement Charges

700. Total Real Estate Broker Fees				Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of commission (line 700) as follows:					
701.	\$4,950.00				
702.	\$4,950.00				
703.	Commission paid at settlement				9,900.00
704.	Admin Fee	to Remax Components		495.00	
800. Items Payable in Connection with Loan					
801.	Our origination charge (Includes Origination Point 0.000% or \$0.00)	\$	(from GFE #1)		
802.	Your credit or charge (points) for the specific interest rate chosen	\$	(from GFE #2)		
803.	Your adjusted origination charges		(from GFE A)		
804.	Appraisal fee	to	(from GFE #3)		
805.	Credit report	to	(from GFE #3)		
806.	Tax service	to	(from GFE #3)		
807.	Flood certification	to	(from GFE #3)		
808.		to			
900. Items Required by Lender to be Paid in Advance					
901.	Daily interest charges from	from 08/17/2018 to 09/01/2018 @ \$0.00/day	(from GFE #10)		
902.	Mortgage insurance premium	months to	(from GFE #3)		
903.	Homeowner's insurance	months to	(from GFE #11)		
904.		months to	(from GFE #11)		
1000. Reserves Deposited with Lender					
1001.	Initial deposit for your escrow account			(from GFE #9)	
1002.	Homeowner's insurance	months @ \$	/month		
1003.	Mortgage insurance	months @ \$	/month		
1004.	Property taxes	months @ \$	/month		
1005.	County taxes	months @ \$	257.72/month \$		
1006.	Assessments	months @ \$	0.00/month \$		
1007.	Aggregate Adjustment	\$			
1100. Title Charges					
1101.	Title services and lender's title insurance	\$	(from GFE #4)	1,270.00	
1102.	Settlement or closing fee	to \$			
1103.	Owner's title insurance (Optional)	\$	(from GFE)		792.00
1104.	Lender's title insurance - Stewart Title Guaranty Company			\$	
1105.	Lender's title policy limit \$0.00 Lender's Policy				
1106.	Owner's title policy limit \$165,000.00 Owner's Policy				
1107.	Agent's portion of the total title insurance premium	\$673.20			
	to First Title & Escrow, Inc.				
1108.	Underwriter's portion of the total title insurance premium	\$118.80			
	to Stewart Title Guaranty Company				
1109.	Title Search Fee	to First Title & Escrow, Inc.			280.00
1110.	Recording Service Fee	to Abstracts USA, LLC	\$45.00		
1111.	Closing Service Fee	to First Title & Escrow, Inc.	\$545.00		
1112.	Delivery/Wire Fee	to First Title & Escrow, Inc.	\$45.00		
1113.	Lien/Cert/Municipal Cert	to	\$425.00		
1114.	Deed Prep	to Papermaster Law, LLC	\$60.00		
1115.	Signing Fee	to Closing Management Services LLC	\$150.00		
1200. Government Recording and Transfer Charges					
1201.	Government recording charges	\$	(from GFE #7)	60.00	
1202.	Deed \$60.00	Mortgage \$	Release \$		
1203.	Transfer taxes	\$	(from GFE #8)	2,062.50	
1204.	State Recordation Tax	Deed \$825.00	Mortgage \$		412.50
1205.	State Transfer Tax	Deed \$825.00	Mortgage \$		412.50
1206.	County Transfer Tax	Deed \$2,475.00	Mortgage \$		1,237.50
1300. Additional Settlement Charges					
1301.	Required services that you can shop for			(from GFE #6)	3,797.68
1302.	HOA Transfer fee	\$500.00			
1303.	HOA Monthly Due 9/1 late fee 9/15 to COndominium	\$205.00			
1304.	Closing Service Fee	\$			650.00
1305.	Pre Contract Lien Search Fee				325.00
1306.	taxes 7/1/18 to 6/30/19 del 9/30	\$3,092.68			
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)				7,685.18	14,009.50

*Paid outside of closing by (B)orrower, (S)eller, (L)ender, (I)nvestor, Bro(K)er. **Credit by lender shown on page 1. ***Credit by seller shown on page 1.

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges	
Charges That Cannot Increase	HUD-1 Line Number
Our origination charge	# 801
Your credit or charge (points) for the specific interest rate chosen	# 802
Your adjusted origination charges	# 803
Transfer taxes	# 1203

Good Faith Estimate	HUD-1
0.00	0.00
0.00	0.00
0.00	0.00
0.00	2,062.50

Charges That in Total Cannot Increase More Than 10%	
Government recording charges	# 1201
Title services and lender's title insurance	# 1101
Owner's title insurance	# 1103
HOA Transfer fee	# 1302
HOA Monthly Due 9/1 late fee 9/15	# 1303
Closing Service Fee	# 1304
Pre Contract Lien Search Fee	# 1305
Taxes 7/1/18 to 6/30/19 del 9/30	# 1306
Total	
Increase between GFE and HUD-1 Charges	

Good Faith Estimate	HUD-1
0.00	60.00
0.00	1,270.00
0.00	0.00
0.00	500.00
0.00	205.00
0.00	0.00
0.00	0.00
0.00	3,092.68
0.00	5,127.68
\$ 5,127.68 or	999.9999%

Charges That Can Change	
Initial deposit for your escrow account	# 1001
Daily interest charges from	# 901 \$ /day
Homeowner's insurance	# 903
	#
	#
	#

Good Faith Estimate	HUD-1
0.00	0.00
0.00	0.00
0.00	0.00

Loan Terms

Your initial loan amount is	\$
Your loan term is	30. years
Your initial interest rate is	%
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	<div>\$ includes</div> <div><input type="checkbox"/> Principal</div> <div><input type="checkbox"/> Interest</div> <div><input type="checkbox"/> Mortgage Insurance</div>
Can your interest rate rise?	<div><input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, it can rise to a maximum of %.</div> <div>The first change will be on / / and can change again every years after / / . Every change date, your interest rate can increase or decrease by %.</div> <div>Over the life of the loan, your interest rate is guaranteed to never be lower than % or higher than %.</div>
Even if you make payments on time, can your loan balance rise?	<div><input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, it can rise to a maximum of \$</div>
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	<div><input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, the first increase can be on / / and the monthly amount owed can rise to \$</div> <div>The maximum it can ever rise to is \$</div>
Does your loan have a prepayment penalty?	<div><input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, your maximum prepayment penalty is \$</div>
Does your loan have a balloon payment?	<div><input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, you have a balloon payment of \$ due in years on / / .</div>
Total monthly amount owed including escrow account payments	<div><input checked="" type="checkbox"/> You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself.</div> <div><input type="checkbox"/> You have an additional monthly escrow payment of \$ that results in a total initial monthly amount owed of \$. This includes principal, interest, any mortgage insurance and any items checked below:</div> <div><div><input type="checkbox"/> Property taxes</div><div><input type="checkbox"/> Homeowner's insurance</div><div><input type="checkbox"/> Flood insurance</div><div><input type="checkbox"/></div><div><input type="checkbox"/></div></div>

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.

HUD CERTIFICATION OF BUYER AND SELLER

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Buyers

Sellers

Settlement Agent

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

SETTLEMENT AGENT

DATE

WARNING: IT IS A CRIME TO KNOWINGLY MAKE FALSE STATEMENTS TO THE UNITED STATES ON THIS OR ANY SIMILAR FORM. PENALTIES UPON CONVICTION CAN INCLUDE A FINE AND IMPRISONMENT. FOR DETAILS SEE TITLE 18: U.S. CODE SECTION 1001 AND SECTION 1010.

MORTGAGORS AFFIDAVIT
(INDIVIDUAL)

THIS IS AN AFFIDAVIT MADE UNDER OATH. THE MAKING OF A FALSE STATEMENT WILL SUBJECT THE AFFIANT TO SEVERE CRIMINAL PENALTIES.

BEFORE ME, the undersigned authority, personally appeared Affiant(s), John Homeowner and Jane Homeowner, husband and wife who being by me first duly sworn on oath, depose(s) and say(s):

1. Affiant(s) is/are the owner(s) of the following described property:

The following described real estate, to-wit:

ALL that certain lot, piece or parcel of land, with all improvements thereon and appurtenances thereto belonging, lying and being in the City of Richmond, Virginia, and known, numbered and designated as a copy of which plat is attached to and recorded with a Deed in the Clerk's Office, Circuit Court, City of Richmond, Virginia, in Deed Book xx, Page xxx, and to which plat reference is hereby made for a more particular description of the property.

TAX ID: xxxxxxxx

NOTE: The Property address and tax parcel identification number listed are provided solely for informational purposes, without warranty as to accuracy or completeness and are not hereby insured.

Being that parcel of land conveyed to John Homeowner and Jane Homeowner, husband and wife, as tenants by the entirety with the right of survivorship as at common law from public registry.

- 2. Affiant(s) is/are in exclusive, full, complete and undisputed possession of the above described property and any personal property included therewith; there are no leases, options, claims, unpaid taxes, assessments or interest of any kind held thereon; title has not been transferred; and said property is free and clear of all liens, taxes, encumbrances, and claims of every kind, nature and description, except for real property taxes for the current year, and except as shown in Title Commitment Number xxxxxxxx.
- 3. There have been no improvements, alterations, or repairs to the above described property for which costs thereof remain unpaid; there are no claims for labor, material or services furnished or performed for repairing or improving the same which remain unpaid; there are no mechanics', materialman's or laborers' liens against the above described property; and no labor has been performed within the last 90 days which has not been paid in full in regards to said premises or personal property.
- 4. No judgments or decrees have been entered in any Court of this State or of the United States of America against Affiant which remain unsatisfied or unpaid; there exist no funds due to the Internal Revenue Service which remain unpaid which may result in a lien against the above described real property; and Affiant is not a nonresident alien for United States Income Tax purposes and Affiant's Federal Tax Payer I.D. Number (SS#) is as shown as below.
- 5. This affidavit is made for the purpose of inducing SunTrust Mortgage, Inc. ISAOA to accept the mortgage loan being given to refinance the above described property, and inducing Fidelity National Title Insurance Company hereinafter, "Underwriter", to authorize Boston National Title Agency, LLC hereinafter "Policy Issuing Agent", to issue Underwriter's Policy of Title Insurance insuring the lien of mortgage.
- 6. Affiant(s) agree(s) to indemnify and hold Policy Issuing Agent and Underwriter harmless of and from all loss, cost, damage and expense of every kind, including attorneys' fees, which Policy Issuing Agent and Underwriter shall sustain or become liable for under It's policy of title insurance now to be issued on account of or in reliance upon any statements made herein, including but not limited to, any matters that may be recorded between the effective date of the Commitment referenced above and the time of the recording the instrument described in said Commitment.
- 7. Affiant(s) is/are familiar with the nature of an oath and with the penalties as provided by the laws of the State of Virginia for falsely swearing to statements in an instrument of this nature. Affiant(s) affirm(s) he has read the foregoing affidavit and fully understands the facts contained herein. For the purposes of this affidavit. The use of the word "he" is intended and understood to mean all persons executing this affidavit be it "he", "she" or "they", and singular shall include plural, when indicated.
- 8. That affiant(s) (check one)
[] belong to a Homeowners Association, to which dues are paid and current
[] belong to a Homeowners Association, to which dues are delinquent
[] does not belong to a Homeowners Association

- 9. Affiant (s)(check one)
[]acknowledges there are no Homeowners Association refinance fees
[]acknowledges that there are Homeowners Association refinance fees , to which are paid and current through the

affiant(s)

10 For properties in the state of New Jersey ONLY
Marital/Civil Union History Check where Appropriate
☐ We are not married or civil union partners.
☐ We are married to each other or are civil union partners.
☐ This Property has never been occupied as the principal matrimonial/civil union residence of any of us.
(If it has, or if it was acquired before May 28, 1980, each spouse/partner must sign the Mortgage and Affidavit
N.J.S.A.3B:28-2,3.)

Further, Affiant Sayeth naught.

John Homeowner

Jane Homeowner

Social Security Numbers, respectively:

State of: _____

County of: _____

Sworn to and subscribed before me on _____ by John Homeowner and Jane Homeowner, husband
and wife who is/are personally known to me or who has/have produced _____ as
identification and who did take an oath.

Notary Public Signature

Print Notary Public Name: _____

My Commission expires: _____

Notary Seal

AFFIDAVIT OF NO LIENS

**STATE OF VIRGINIA
COUNTY OF RICHMOND**

Before me, the undersigned authority, on this day personally appeared **John Homeowner and Jane Homeowner, husband and wife**, who, upon being by me first duly sworn, deposes and says:

The affiant(s) is/are the owners of the following described real property

The following described real estate, to-wit:

ALL that certain lot, piece or parcel of land, with all improvements thereon and appurtenances thereto belonging, lying and being in the City of Richmond, Virginia, and known, numbered and designated as Lot 3, Wakefield Gardens and further shown as 123 Homeowner Street, on a plat by and to which plat reference is hereby made for a more particular description of the property.

TAX ID: xxx-xxx-xxx

NOTE: The Property address and tax parcel identification number listed are provided solely for informational purposes, without warranty as to accuracy or completeness and are not hereby insured.

Being that parcel of land conveyed to John Homeowner and Jane Homeowner, husband and wife, af the City of Richmond, VA public registry.

Being that parcel of land conveyed to the City of Richmond, VA public registry.

The affiant(s) is/are in full and exclusive constructive or actual possession of the above described premises and have no knowledge of any claim or assertion of title to those premises, other than N/A.

There are no delinquent taxes or outstanding assessments or pending assessments of any kind against the property for street paving, sewer, lighting or water services in respect to said property.

There are no unpaid bills or claims for labor or services performed or material furnished or delivered to said

property.

The affiant(s) is/are not involved in any court proceedings affecting the above described real property, or in any proceedings in which a money judgment might be entered against them, and that the affiant(s) owe to the United States no money for overdue unpaid taxes.

The affiant(s) have not and will not execute any instrument or do any act whatsoever which would or might in any way affect the title to the foregoing property to the detriment of **SunTrust Mortgage, Inc. ISAOA**, which is now making a loan secured by a mortgage on said property.

All of the statements and representations set forth above are made in order to induce the aforesaid lender to make a mortgage loan on said property, and to induce the title insurance company to issue title insurance in relation to said property.

AFFIANT(S) KNOW THAT IF ANY OF THESE STATEMENTS AND REPRESENTATIONS ARE FALSE THEN AFFIANT(S) IS/ARE OBTAINING MONEY UNDER FALSE PRETENSES.

John Homeowner

Jane Homeowner

Sworn to, subscribed and acknowledged before me this **20th day of February, 2015.**

Notary Public

Notary Printed Name _____

My Commission Expires:

File Number: xxxxx

Prepared by and return to:
Boston National Title Agency, LLC

473 NW Prima Vista Blvd
Port ST Lucie, FL 34983

File Number: **xxxxx**
Folio Number: **XXX**

BORROWER'S SURVEY AFFIDAVIT

State of **Virginia**
County of **Richmond**

I/We, **John Homeowner and Jane Homeowner, husband and wife**, the undersigned Affiants, after being duly sworn, depose, and say the following:

1. That I/we am/are the owner(s) of the following described property:

The following described real estate, to-wit:

ALL that certain lot, piece or parcel of land, with all improvements thereon and appurtenances thereto belonging, lying and being in the City of Richmond, Virginia, and known, numbered and designated as L a copy of which plat is attached to and recorded with a Deed in the Clerk's Office, Circuit Court, City of Richmond, Virginia, in Deed Bookand to which plat reference is hereby made for a more particular description of the property.

TAX ID: xxx-xxxx-xxx

NOTE: The Property address and tax parcel identification number listed are provided solely for informational purposes, without warranty as to accuracy or completeness and are not hereby insured.

Being that parcel of land conveyed to John Homeowner and Jane Homeowner, husband and wife, as tenants by the entirety with the right of survivorship as at common law from of the City of Richmond, VA public registry.

2. That attached hereto is a survey of the above described property drawn by _____, dated _____, being Job/Order No. _____ and certified to us.
3. That since the date of the survey, there have been no modifications or additions to the improvements shown on the survey.
4. That, since that date of the survey to the best of affiant's knowledge, there have been no improvements or fences erected on any adjacent property.
5. That we have not granted any easement of any nature across the above described property.
6. That this Affidavit is made for the purpose of inducing **Boston National Title Agency, LLC** and **Fidelity National Title Insurance Company** to issue a policy of title insurance without the survey and unrecorded easement exceptions, insuring a new mortgage on the above described property.
7. Affiants further states that Affiants are familiar with the nature of an oath, and with the penalties as provided by the laws of the State of **Virginia** for falsely swearing to statements made in an instrument of this nature. Affiants further certifies that affiants have read, or have had read to themselves, the full facts of this affidavit and understands its context.

John Homeowner

Jane Homeowner

State of _____
County of _____

The foregoing instrument was sworn to before me on _____ by **John Homeowner and Jane Homeowner, husband and wife** who are personally known to me or who produced a _____ as identification and who did/did not take an oath.

Notary Public
State of **Virginia** at Large

My Commission Expires: _____



Real Estate Transactions
For the 21st Century

Toll Free: 1-800-940-7005
Fax: 1-888-454-0720
www.bostonnationaltitle.com

AGREEMENT

Regarding the Disbursements of Funds

TO: **John Homeowner and Jane Homeowner, husband and wife**, (hereinafter referred to as
"Borrower") and
SunTrust Mortgage, Inc. ISAOA, (hereinafter referred to as "Lender")

Closing Date: **February 20, 2015**

Borrower: **John Homeowner and Jane Homeowner, husband and wife**

Property Address: **123 Homeowner St, Richmond, VA 23226**

The undersigned do hereby acknowledge that payoff amounts of outstanding mortgages, liens and closing costs as reflected in the HUD-1 form signed at closing in some instances are estimates, and that, prior to disbursement of funds, said payoff amounts shall be verified by the Lender's Escrow Agent.

We (I) also acknowledge that a change in these payoff amounts may result in a change in the amount of the net proceeds to be disbursed to the borrowers. We (I) hereby authorize **Boston National Title Agency, LLC**, as the Lender's Escrow Agent to make these changes, if any, and to disburse funds accordingly.

BORROWER(S)

John Homeowner

Jane Homeowner

Witness



**Real Estate Transactions
For the 21st Century**

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Fax: 1-888-454-0720
www.bostonnationaltitle.com**

I hereby certify I have examined the identifying document checked off below which was presented to me by _____, Said document appears to be genuine and the photograph on the document appears to be the individual named.

_____ Drivers License for the State of: _____

_____ Social Security Card

_____ State ID for the State of: _____

_____ Passport Photo ID: YES or NO

_____ Other: _____

Document Number: _____

Date of Issue: _____

Date of Expiration: _____

Date of Birth: _____

Signature of Notary Public/Commissioner of Deeds _____

Printed Name _____

Commission Expires: _____



**Real Estate Transactions
For the 21st Century**

**Toll Free: 1-800-940-7005
Fax: 1-888-454-0720
www.bostonnationaltitle.com**

I hereby certify I have examined the identifying document checked off below which was presented to me by _____. Said document appears to be genuine and the photograph on the document appears to be the individual named.

_____ Drivers License for the State of: _____

_____ Social Security Card

_____ State ID for the State of: _____

_____ Passport

Photo ID: YES or NO

_____ Other: _____

Document Number: _____

Date of Issue: _____

Date of Expiration: _____

Date of Birth: _____

Signature of Notary Public/Commissioner of Deeds _____

Printed Name _____

Commission Expires: _____



**Real Estate Transactions
For the 21st Century**

**Toll Free: 1-800-940-7005
Fax: 1-888-454-0720
www.bostonnationaltitle.com**

LIMITED POWER OF ATTORNEY

Closing Date: February 20, 2015
Loan Number: 111111111
Address of Property: 123 Homeowner St, Richmond, VA 23226
Name of Borrower(s): John Homeowner and Jane Homeowner, husband
Name of Lender: and wife SunTrust Mortgage, Inc. ISAOA

POWERS:

In the event a clerical or typographical error is discovered on any document pertaining to this transaction, my Agent, and/or its assignees, is hereby authorized to correct any clerical or typographical error and to initial, sign, seal and deliver as my act, any instrument which my Agent determines to be necessary to effectuate the correction. Specifically, my Agent may make a correction limited to the matters stated below on an original document, and is authorized to re-record that original document where appropriate. The undersigned declares that any and all corrections made by my Agent shall be as valid as if they had been initialed, signed, and delivered by me personally. The undersigned ratifies whatsoever my said Agent shall lawfully do or cause to be done in the correction of clerical and typographical errors as limited below.

LIMITATION:

My Agent is authorized to correct clerical and typographical errors as to the names of the Borrower(s) to this transaction, dates which look unclear, borrowers initials (if required), name of Lender, the legal description, county or street address of the real property which is the subject of this transaction and the Document Date on the documents.

My agent is not authorized to make any changes or corrections as to the interest rate stated on the security instrument or promissory Note; the amount of the principal indebtedness stated on the security instrument or promissory Note; or the amount of consideration stated on the security instrument.

This Power of Attorney is made of my own free will for the purpose of facilitating necessary corrections.

The undersigned understands that signing this Power of Attorney is not mandatory.

BORROWER(S)/BUYER(S)

John Homeowner

Jane Homeowner

Witness

NOTICE TO BORROWER - REFINANCE

Please initial

_____ _____ TERMITE INSPECTION:

I/We, the undersigned Borrowers, acknowledge that we have received a copy of the Termite Inspection Report regarding the subject property. I/We, am/are aware of and understand the findings, remarks, observations, recommendations, conditions and other health considerations as contained therein. I/We am/are satisfied with the condition of the Termite Inspection Report and am/are willing to accept the property in its "as is" condition. I/We further agree to hold Boston National Title Agency, LLC , Lender and/or its designated assignees harmless from any liability in the event of any future infestation.

_____ _____ COMPLIANCE:

The undersigned agrees, if requested by Closing Agent, to fully cooperate and adjust for clerical errors, any or all documentation deemed necessary or desirable in the reasonable discretion of Closing Agent.

_____ _____ RULE 4-21.001:

Pursuant to Rule 4-21.001 of the Insurance Commission and Treasure, notice is hereby given by Boston National Title Agency, LLC to the undersigned mortgagor that a mortgagee title insurance policy is to be issued to your mortgagee lender, and that such policy does not provide title insurance protection to you as the owner of said real estate. FURTHER, the undersigned acknowledges they have read this notice, and understands that such mortgagee title insurance policy to be issued to the mortgagee lender does not provide title insurance protection to the undersigned as owner.

_____ _____ ENDORSEMENT:

Please be sure to properly endorse your proceeds check. All parties shown on the face of the proceeds check must endorse the reverse of the check. For your protection, if this procedure is not followed your check will be returned by our bank.

_____ _____ PAYOFF:

I/We, the undersigned, acknowledge that the figures and information used in calculating the payoff to all existing lenders as shown on the Settlement Statement and attached payoff statement were obtained by the best means available by this company. In the event this information proves incorrect, we agree to hold Boston National Title Agency, LLC harmless of any liability thereof. Any overpayment shall be refunded by the lender directly to the Borrowers. Any shortage shall be paid to Boston National Title Agency, LLC, and advanced to the lender, within twenty-four (24) hours of notification.

_____ _____ HOLD HARMLESS:

In the event that Boston National Title Agency, LLC engaged the services of outside agencies for the survey and/or termite or other inspections, it is hereby understood and agreed that such action was undertaken by Boston National Title Agency, LLC as a convenience to the parties of this transaction and to facilitate the closing. Boston National Title Agency, LLC has no affiliation with nor does it receive compensation from said agencies; therefore the undersigned hereby holds Boston National Title Agency, LLC harmless from any damages or claims which may result from said engagement of services.

Dated and accepted this 20th day of February, 2015 in reference to the property located at 123 Homeowner St, Richmond, VA 23226

John Homeowner

Jane Homeowner

File Number: xxxxx



Real Estate Transactions
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Toll Free: 1-800-940-7005
Fax: 1-888-454-0720
www.bostonnationaltitle.com

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan through SunTrust Mortgage, Inc. ISAOA. As part of the application process, SunTrust Mortgage, Inc. ISAOA and/or **Boston National Title Agency, LLC as Its Agent**, 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 to SunTrust Mortgage, Inc. ISAOA and/or **Boston National Title Agency, LLC, acting as its Agent**, any all information and documentation that they request. Such information includes, but is not limited to:

Mortgage Payoff(s)

Verification of Mortgage(s)

Lien / Judgment Payoff(s)

Municipal Charges

Insurance Binder Requests and Changes to Coverage, Loss Payee, & Endorsements

3. SunTrust Mortgage, Inc. ISAOA or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this Authorization may be accepted as the original.
5. If this loan is being obtained in connection with the purchase of the property, it may be useful, but not necessary for SunTrust Mortgage, Inc. ISAOA and/or Boston National Title Agency, LLC, as its Agent, to communicate directly with the real estate brokers involved in this property transaction. SunTrust Mortgage, Inc. ISAOA and/or Boston National Title Agency, LLC, as its Agent, will only engage in such communication with your express permission. Your signature below authorizes SunTrust Mortgage, Inc. ISAOA and/or Boston National Title Agency, LLC, as its Agent, to discuss the status of your loan with the Listing and/or Selling Brokers and to provide them with a copy of your mortgage commitment/denial letter. This authorization may only be revoked in writing. Your written revocation will only be effective when received by and/or Boston National Title Agency, LLC, as its Agent.

Borrower Name (Please Print)

Co-Borrower Name (Please Print)

Social Security Number

Social Security Number

Signature

Date

Signature

Date

MARITAL STATUS AFFIDAVIT AND INDEMNITY

State of **Virginia**
County of **Richmond**

Affiant: John Homeowner

Current Address: 123 Homeowner St Richmond, VA 23226
Property to be insured: 123 Homeowner St, Richmond, VA 23226

I, _____, am a resident of the above county and state, currently residing at the address above. I hereby certify as follows:

- ☐ I am married to _____
- ☐ I am unmarried, having never been married.
- ☐ I am separated from _____, pursuant to Separation Agreement dated _____.
- ☐ I am divorced from _____, pursuant to the decree dated _____, issued by the _____ Court of _____ (County) of _____ (State), and have never remarried.
- ☐ I am a widow/widower, having been married to who died on _____, and have never remarried.

I hereby give this affidavit for the purpose of inducing Boston National to insure title in connection with the present transaction involving the subject property. I agree to hold Boston National harmless from any and all costs, losses or damages, including courts costs and attorney fees, it may incur with the defense of said assurance or due to any inaccuracy in the statements made herein.

This the **13** ___ day of **February, 2015**

, Affiant

STATE OF **Virginia**
COUNTY OF _____

I, _____, a Notary Public for said County and State, do hereby certify that _____, Affiant, personally appeared before me this day and, being duly sworn, acknowledged the due execution of the foregoing instrument.

Witness my hand and official seal, this the day of February, 20____.

Notary Public
My Commission Expires:

AGREEMENT REGARDING THE DISBURSEMENT OF BORROWER'S FUNDS

Closing Date: February 2, 2014

Borrower: **John Homeowner** and **Jane Homeowner**, husband and wife

Property Address: **123 Homeowner St**, Richmond, VA 23226

I/WE, the undersigned Borrower(s), would like to have my/our net proceeds from this transaction sent via:

☐ U.S Postal Service (no charge)

☐ Standard Overnight for \$25

☐ Wire Transfer for \$25

to the following address:

Name: _____

Address: _____

Suite, Unit, Apt# _____

City _____

State _____

I/WE acknowledge that should I/WE elect to have our proceeds sent via Standard Overnight or wire transfer as indicated above, a shipping fee of \$25.00 will be deducted from my/our net proceeds.

For wire transfer fees, please include a VOIDED check, or provide the following information:

Bank Name: _____

Name on Account _____

Routing/ABA# _____

Account # _____

BORROWER(S)

John Homeowner

Jane Homeowner

Indemnity Agreement
(Municipal/County Liens & Association Assessments)

Date: February 2, 2014 File Number: xxxxx Title Wave Number: _____
Borrowers: John Homeowner and Jane Homeowner ("Borrowers")
Title Insurance Underwriter: Fidelity National Title Insurance Company (the "Company")
Property: , 123 Homeowner St, Richmond 23226 (the "Property")

Borrowers hereby represent to the Company that there are no charges, assessments or liens for the Property which are due and unpaid for the following items:

1. Service charges or liens for water, sewer or waste;
2. Special assessments in favor of any city or county; and
3. Assessments (regular or special) in favor of any homeowners' or condominium association.

(collectively or individually, a "Lien")

Indemnity. Borrowers indemnify the Company and agree to hold the Company harmless from any and all loss, costs, damages, attorneys' fees and expenses of every kind and nature, which the Company may suffer, expend or incur by reason of a Lien, including those incurred in actions brought to enforce this Agreement.

Borrowers' Duty to Defend. Borrowers shall provide for the defense at their own expense, on behalf and for the protection of the Company and parties insured or who may become insured (but without prejudice to the right of the Company to defend if it so elects), in all litigation or proceedings in which a Lien is asserted, established or enforced against all or part of the Property.

Borrowers' Duty to Remove Title Defect. If a Lien is recorded against the Property, Borrowers agree to pay, discharge, satisfy or remove it when called upon by the Company after 10 days' written notice.

Company's Authority to Settle. Upon failure of Borrowers to so act, the Company shall have the right, at any time, when it shall deem it necessary or desirable, in its sole discretion, to pay, discharge, satisfy or remove a Lien from the Property. Borrowers covenant and agree to reimburse the Company promptly on demand for amounts so expended.

BORROWERS:

Borrowers' Contact Information:

Escrow File No.: xxxxx

EXHIBIT "A"

The following described real estate, to-wit:

ALL that certain lot, piece or parcel of land, with all improvements thereon and appurtenances thereto belonging, lying and being in the City of Richmond, Virginia, and known, numbered and designated as and to which plat reference is hereby made for a more particular description of the property.

TAX ID: xxx-xxxx-xxx

NOTE: The Property address and tax parcel identification number listed are provided solely for informational purposes, without warranty as to accuracy or completeness and are not hereby insured.

Being that parcel of land conveyed to John Homeowner and Jane Homeowner, husband and wife, as tenants by the entirety with the right of survivorship as at common law from , of the City of Richmond, VA public registry.

Being that parcel of land conveyed to , of the City of Richmond, VA public registry.

PARCEL NUMBER(S): xxxx-xxxxx