

1e. Income from Other Sources

☒ Does not apply

Section 2: Financial Information — Assets and Liabilities.

This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

2a. Assets - Bank Accounts, Retirement, and Other Accounts You Have

Include all accounts below. Under Account Type, choose from the types listed here:

- Checking
- Savings
- Money Market
- Certificate of Deposit
- Mutual Fund
- Stocks
- Stock Options
- Bonds
- Retirement (e.g., 401k, IRA)
- Bridge Loan Proceeds
- Individual Development Account
- Trust Account
- Cash Value of Life Insurance (used for the transaction)

Account Type – use list above	Financial Institution	Account Number	Cash or Market Value
Checking Account	BOFA		\$196,969.51
Provide TOTAL Amount Here			\$196,969.51

2b. Other Assets and Credits You Have

☒ Does not apply

2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe

☐ Does not apply

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

- Revolving (e.g., credit cards)
- Installment (e.g., car, student, personal loans)
- Open 30-Day (balance paid monthly)
- Lease (not real estate)
- Other

Account Type – use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
Installment			\$76,482.00	<input type="checkbox"/>	\$1,417.00
Revolving			\$2,232.00	<input type="checkbox"/>	\$22.00
Installment			\$61.00	<input type="checkbox"/>	\$61.00
Revolving			\$2.00	<input type="checkbox"/>	\$0.00
				<input type="checkbox"/>	

2d. Other Liabilities and Expenses

☒ Does not apply

Section 3: Financial Information — Real Estate.

This section asks you to list all properties you currently own and what you owe on them. ☐ I do not own any real estate

3a. Property You Own

If you are refinancing, list the property you are refinancing FIRST.

Address _____ Unit # _____

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$505,000.00	Retained	Investment	\$530.68	\$	\$(3,636.80)

Mortgage Loans on this Property ☐ Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
		\$2,543.00	\$283,000.00	<input checked="" type="checkbox"/>		
				<input type="checkbox"/>		

3b. IF APPLICABLE, Complete Information for Additional Property

☒ Does not apply

3c. IF APPLICABLE, Complete Information for Additional Property

☒ Does not apply

Section 4: Loan and Property Information.

This section asks about the loan's purpose and the property you want to purchase or refinance.

4a. Loan and Property Information

Loan Amount \$ 404,000.00 Loan Purpose ☐ Purchase ☒ Refinance ☐ Other (specify) _____ Unit # _____
Property Address _____ State _____ ZIP _____ County _____
Number of Units 1 Property Value \$ 505,000.00

Occupancy ☐ Primary Residence ☐ Second Home ☒ Investment Property ☐ FHA Secondary Residence

1. Mixed-Use Property. If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop) ☒ NO ☐ YES
2. Manufactured Home. Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) ☒ NO ☐ YES

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing

☒ Does not apply

4c. Rental Income on the Property You Want to Purchase

For Purchase Only ☒ Does not apply

4d. Gifts or Grants You Have Been Given or Will Receive for this Loan

☒ Does not apply

Include all gifts and grants below. Under Source, choose from the sources listed here:

- Community Nonprofit
- Federal Agency
- Relative
- State Agency
- Lender
- Employer
- Local Agency
- Religious Nonprofit
- Unmarried Partner
- Other



Section 5: Declarations.

This section asks you specific questions about the property, your funding, and your past financial history.

5a. About this Property and Your Money for this Loan

A. Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input checked="" type="radio"/> NO <input type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES _____ _____
B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	<input checked="" type="radio"/> NO <input type="radio"/> YES
C. Are you borrowing any money for this real estate transaction (<i>e.g., money for your closing costs or down payment</i>) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?	<input checked="" type="radio"/> NO <input type="radio"/> YES \$ _____
D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit (<i>e.g., installment loan, credit card, etc.</i>) on or before closing this loan that is not disclosed on this application?	<input checked="" type="radio"/> NO <input type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES
E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (<i>e.g., the Property Assessed Clean Energy Program</i>)?	<input checked="" type="radio"/> NO <input type="radio"/> YES

5b. About Your Finances

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	<input checked="" type="radio"/> NO <input type="radio"/> YES
G. Are there any outstanding judgments against you?	<input checked="" type="radio"/> NO <input type="radio"/> YES
H. Are you currently delinquent or in default on a Federal debt?	<input checked="" type="radio"/> NO <input type="radio"/> YES
I. Are you a party to a lawsuit in which you potentially have any personal financial liability?	<input checked="" type="radio"/> NO <input type="radio"/> YES
J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	<input checked="" type="radio"/> NO <input type="radio"/> YES
K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?	<input checked="" type="radio"/> NO <input type="radio"/> YES
L. Have you had property foreclosed upon in the last 7 years?	<input checked="" type="radio"/> NO <input type="radio"/> YES
M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input checked="" type="radio"/> NO <input type="radio"/> YES



Section 6: Acknowledgements and Agreements. This section tells you about your legal obligations when you sign this application.

Acknowledgments and Agreements

Definitions:

- "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors or assigns.

I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
 - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
 - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 *et seq.*).

(2) The Property's Security

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

(3) The Property's Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
 - (a) electronic signature; or
 - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(5) Delinquency

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

(6) Authorization for Use and Sharing of Information

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Borrower Signature _____ Date (mm/dd/yyyy) _____



Section 7: Military Service.

This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? ☒ NO ☐ YES
If YES, check all that apply: ☐ Currently serving on active duty with projected expiration date of service/tour ____ / ____ / ____ (mm/dd/yyyy)
☐ Currently retired, discharged, or separated from service
☐ Only period of service was as a non-activated member of the Reserve or National Guard
☐ Surviving spouse

Section 8: Demographic Information.

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

Demographic Information of Borrower

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

Ethnicity: *Check one or more*

- ☒ Hispanic or Latino
☐ Mexican ☐ Puerto Rican ☐ Cuban
☒ Other Hispanic or Latino – *Print origin:* _____
na
For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.
- ☐ Not Hispanic or Latino
☐ I do not wish to provide this information
- Sex
☐ Female
☒ Male
☐ I do not wish to provide this information

Race: *Check one or more*

- ☐ American Indian or Alaska Native – *Print name of enrolled or principal tribe:* _____
- ☐ Asian
☐ Asian Indian ☐ Chinese ☐ Filipino
☐ Japanese ☐ Korean ☐ Vietnamese
☐ Other Asian – *Print race:* _____
For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.
- ☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
☐ Other Pacific Islander – *Print race:* _____
For example: Fijian, Tongan, and so on.
- ☒ White
☐ I do not wish to provide this information

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

Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
Was the sex of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
Was the race of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES

The Demographic Information was provided through:

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



Section 9: Loan Originator Information. To be completed by your **Loan Originator**.

Loan Originator Information

Loan Originator Organization Name _____

Address _____

Loan Originator Organization NMLSR ID# _____ State License ID# _____

Loan Originator Name _____

Loan Originator NMLSR ID# _____ State License ID# _____

Email _____ Phone _____

Signature _____ Date (mm/dd/yyyy) _____



Uniform Residential Loan Application — Unmarried Addendum

For Borrower Selecting the Unmarried Status

Lenders Instructions for Using the Unmarried Addendum

The Lender may use the Unmarried Addendum only when a Borrower selected "Unmarried" in Section 1 and the information collected is necessary to determine how State property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title.

For example, the Lender may use the Unmarried Addendum when the Borrower resides in a State that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships or when the property is located in such a State. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

If you selected "Unmarried" in Section 1, is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse? ☒ NO ☐ YES

If YES, indicate the type of relationship and the State in which the relationship was formed. For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the State in which you currently reside or where the property is located.

☐ Civil Union ☐ Domestic Partnership ☐ Registered Reciprocal Beneficiary Relationship ☐ Other (*explain*) _____

State _____



Uniform Residential Loan Application — Lender Loan Information

This section is completed by your Lender.

L1. Property and Loan Information

Community Property State

- ☐ At least one borrower lives in a community property state.
☐ The property is in a community property state.

Transaction Detail

- ☐ Conversion of Contract for Deed or Land Contract
☐ Renovation
☐ Construction-Conversion/Construction-to-Permanent
 ☐ Single-Closing ☐ Two-Closing

Construction/Improvement Costs \$ _____

Lot Acquired Date ____ / ____ / ____ (mm/dd/yyyy)

Original Cost of Lot \$ _____

Refinance Type

- ☐ No Cash Out
☐ Limited Cash Out
☒ Cash Out

Refinance Program

- ☐ Full Documentation
☐ Interest Rate Reduction
☐ Streamlined without Appraisal
☐ Other _____

Energy Improvement

- ☐ Mortgage loan will finance energy-related improvements.
☐ Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid for through property taxes (e.g., the *Property Assessed Clean Energy* program).

Project Type

- ☐ Condominium ☐ Cooperative ☐ Planned Unit Development (PUD) ☒ Property is not located in a project

L2. Title Information

Title to the Property Will be Held in What Name(s):

Bruno A Iarussi

For Refinance: Title to the Property is Currently Held in What Name(s):

Estate Will be Held in

- ☒ Fee Simple
☐ Leasehold Expiration Date ____ / ____ / ____ (mm/dd/yyyy)

Manner in Which Title Will be Held

- ☐ Sole Ownership ☐ Joint Tenancy with Right of Survivorship
☐ Life Estate ☐ Tenancy by the Entirety
☐ Tenancy in Common ☐ Other

Trust Information

- ☐ Title Will be Held by an *Inter Vivos (Living)* Trust
☐ Title Will be Held by a Land Trust

Indian Country Land Tenure

- ☐ Fee Simple On a Reservation
☐ Individual Trust Land (*Allotted/Restricted*)
☐ Tribal Trust Land On a Reservation
☐ Tribal Trust Land Off Reservation
☐ Alaska Native Corporation Land

L3. Mortgage Loan Information

Mortgage Type Applied For

- ☒ Conventional ☐ USDA-RD
☐ FHA ☐ VA ☐ Other: _____

Terms of Loan

Note Rate 8.499 %
 Loan Term 360 (months)

Mortgage Lien Type

- ☒ First Lien
☐ Subordinate Lien

Amortization Type

- ☒ Fixed Rate ☐ Other (explain): _____
☐ Adjustable Rate
 If Adjustable Rate:
 Initial Period Prior to First Adjustment _____ (months)
 Subsequent Adjustment Period _____ (months)

Loan Features

- ☐ Balloon / Balloon Term _____ (months)
☐ Interest Only / Interest Only Term _____ (months)
☐ Negative Amortization
☒ Prepayment Penalty / Prepayment Penalty Term 36 (months)
☐ Temporary Interest Rate Buydown / Initial Buydown Rate _____ %
☐ Other (explain): _____

Proposed Monthly Payment for Property

First Mortgage (P & I)	\$ <u>3,106.12</u>
Subordinate Lien(s) (P & I)	\$ _____
Homeowner's Insurance	\$ <u>137.25</u>
Supplemental Property Insurance	\$ _____
Property Taxes	\$ <u>393.43</u>
Mortgage Insurance	\$ _____
Association/Project Dues (Condo, Co-Op, PUD)	\$ _____
Other	\$ _____
Total	\$ <u>3,636.80</u>



L4. Qualifying the Borrower – Minimum Required Funds or Cash Back

DUE FROM BORROWER(S)	
A. Sales Contract Price	\$
B. Improvements, Renovations, and Repairs	\$
C. Land <i>(if acquired separately)</i>	\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction <i>(See Table 3a. Property You Own)</i>	\$ 283,000.00
E. Credit Cards and Other Debts Paid Off <i>(See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)</i>	\$
F. Borrower Closing Costs <i>(including Prepaid and Initial Escrow Payments)</i>	\$ 31,580.72
G. Discount Points	\$
H. TOTAL DUE FROM BORROWER(s) <i>(Total of A thru G)</i>	\$ 314,580.72
TOTAL MORTGAGE LOANS	
I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance <i>(or Mortgage Insurance Equivalent)</i> \$ 404,000.00 Financed Mortgage Insurance <i>(or Mortgage Insurance Equivalent)</i> Amount \$	\$ 404,000.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing <i>(See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)</i>	\$
K. TOTAL MORTGAGE LOANS <i>(Total of I and J)</i>	\$ 404,000.00
TOTAL CREDITS	
L. Seller Credits <i>(Enter the amount of Borrower(s) costs paid by the property seller)</i>	\$
M. Other Credits <i>(Enter the sum of all other credits — Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)</i>	\$
N. TOTAL CREDITS <i>(Total of L and M)</i>	\$
CALCULATION	
TOTAL DUE FROM BORROWER(s) <i>(Line H)</i>	\$ 314,580.72
LESS TOTAL MORTGAGE LOANS <i>(Line K)</i> AND TOTAL CREDITS <i>(Line N)</i>	-\$ 404,000.00
Cash From/To the Borrower <i>(Line H minus Line K and Line N)</i> NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.	(\$ 89,419.28)



Loan Estimate

DATE ISSUED
APPLICANTS

PROPERTY

EST. PROP. VALUE \$505,000

LOAN TERM 30 years
PURPOSE Refinance
PRODUCT Fixed Rate
LOAN TYPE ☒ Conventional ☐ FHA ☐ VA ☐ _____
LOAN ID # 92010153090
RATE LOCK ☒ NO ☐ YES, until
Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 1/8/2024 at 5:00 PM EST

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$404,000	NO
Interest Rate	8.499 %	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$3,106.12	NO
Prepayment Penalty	Does the loan have these features? YES • As high as \$20,200 if you pay off the loan during the first 3 Years	
Balloon Payment	NO	

Projected Payments		
Payment Calculation	Years 1-30	
Principal & Interest	\$3,106.12	
Mortgage Insurance	+	0
Estimated Escrow <i>Amount can increase over time</i>	+	531
Estimated Total Monthly Payment	\$3,637	
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	\$531 Monthly	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i> In escrow? YES YES

Costs at Closing		
Estimated Closing Costs	\$33,604	Includes \$18,373 in Loan Costs + \$15,231 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>
Estimated Cash to Close	\$89,419	Includes Closing Costs. <i>See Calculating Cash to Close on page 2 for details.</i> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.



Closing Cost Details

Loan Costs

A. Origination Charges	\$12,905
% of Loan Amount (Points)	
Administration Fee	\$1,595
Broker Fee	\$11,110
Doc Prep by Lender	\$200

B. Services You Cannot Shop For

Appraisal Fee	\$886
Credit Report	\$150
Desk Review Fee	\$150
Final Inspection	\$350
Flood Certification	\$5
Tax Service	\$86
Verification of Employment	\$199

C. Services You Can Shop For

Survey Fee	\$375
Title - Abstract Or Title Search Fee	\$200
Title - Endorsements	\$247
Title - Lender's Title Insurance	\$2,095
Title - Notary Fee	\$175
Title - Settlement Fee	\$550

D. TOTAL LOAN COSTS (A + B + C)

Other Costs

E. Taxes and Other Government Fees

Recording Fees and Other Taxes	\$301
Transfer Taxes	\$2,222

F. Prepays

Homeowner's Insurance Premium (3 months)	\$412
Mortgage Insurance Premium (3 months)	
Prepaid Interest (\$95.38 per day for 27 days @8.499 %)	\$2,575
Property Taxes (3 months)	\$1,180
Property Tax (1 months)	\$1,441
Property Tax (1 months)	\$4,721

G. Initial Escrow Payment at Closing

Homeowner's Insurance	\$137.25 per month for 3 mo.	\$412
Mortgage Insurance	per month for mo.	
Property Taxes	\$393.43 per month for 5 mo.	\$1,967

H. Other

I. TOTAL OTHER COSTS (E + F + G + H)

J. TOTAL CLOSING COSTS

D + I	\$33,604
Lender Credits	

Calculating Cash to Close

Loan Amount	\$404,000
Total Closing Costs (J)	-\$33,604
Estimated Total Payoffs and Payments	-\$280,977
Estimated Cash to Close <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	\$89,419

Estimated Closing Costs Financed (Paid from your Loan Amount)	\$33,604
--	----------



Additional Information About This Loan

LENDER
NMLS/ ____ LICENSE ID
LOAN OFFICER
NMLS/ ____ LICENSE ID
EMAIL
PHONE

MORTGAGE BROKER
NMLS/ FL ____ LICENSE ID
LOAN OFFICER
NMLS/ FL ____ LICENSE ID
EMAIL
PHONE

Comparisons	Use these measures to compare this loan with other loans.
In 5 Years	\$207,315 Total you will have paid in principal, interest, mortgage insurance, and loan costs. \$18,222 Principal you will have paid off.
Annual Percentage Rate (APR)	8.953 % Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	177.422 % The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations	
Appraisal	We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
Assumption	If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input checked="" type="checkbox"/> will not allow assumption of this loan on the original terms.
Homeowner's Insurance	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
Late Payment	If your payment is more than 15 days late, we will charge a late fee of 5% of the principal and interest overdue.
Liability after Foreclosure	Taking this loan could end any state law protection you may currently have against liability for unpaid debt if your lender forecloses on your home. If you lose this protection, you may have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
Refinance	Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
Servicing	We intend <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input checked="" type="checkbox"/> to transfer servicing of your loan.

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature _____ Date _____



Addendum to the Loan Estimate

LOAN ID # 92010153090

MORTGAGE BROKER Paramount Residential Mortgage Group, Inc.



Acknowledgement of Intent to Proceed

Borrower(s):

Loan Number:

Property Address:

Lender/Broker:

Loan Originator:

License #:
NMLS #:

License #:
NMLS #:

The undersigned applicants hereby indicate their intention to proceed with the transaction identified in the Loan Estimate dated December 26, 2023, provided by NQM Funding, LLC.

By signing below, I hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

DATE



Acknowledgement of Receipt of Loan Estimate

Borrower(s):

Loan Number:

Property Address:

Lender/Broker:

Loan Originator:

License #:

NMLS #:

License #:

NMLS #:

The undersigned applicants hereby acknowledge receiving a Loan Estimate from NQM Funding, LLC.

Signing this acknowledgement does not constitute an obligation on your part to proceed with the transaction offered in the Loan Estimate. The Loan Estimate as provided to you expires on January 8, 2024, unless you contact us by January 8, 2024, indicating your intention to proceed with the transaction.

Read and Acknowledged on the date indicated below.

DATE



Loan Number:

POTENTIAL WIRE FRAUD RISK WARNING
DISCLOSURE TO BORROWERS REGARDING RISK OF
RECEIVING FRAUDULENT WIRING INSTRUCTIONS

This notice is to inform you that criminals target email accounts of various parties involved in real estate transactions (i.e. mortgage loan originators, real estate agents, title companies, etc.). As a result, this has led to fraudulent wiring instructions being used to redirect funds to the criminal's bank account. These emails may look legitimate and delivered by the proper party, however, if received, you may be at risk.

We strongly advise that you refrain from placing any sensitive personal and/or financial information in an unsecured email, directly or through email attachments. If you must share Social Security numbers, bank accounts, credit card numbers, wiring instructions or similar sensitive information, we strongly advise a more secure means, such as providing the information in person, over the phone, or through password protected online portals, secure mail or package service, whenever possible.

Additionally, before you wire any funds to any party (including your title agent, loan officers, client manager (loan processor) or real estate agent) personally call them to confirm it is legitimate (e.g. confirm the ABA routing number, SWIFT code and credit account number). You should call them from a number you obtain yourself (i.e. from their website, a business card, etc.) and not use the phone number in the email to be certain that you are contacting a legitimate party.

Acknowledgement of Receipt:

Borrower

Date

Co-Borrower

Date



Additional Details for Services You Can Shop For

To get you started with shopping, this list identifies some providers for the services you can shop for (see Section C on page 2 of your Loan Estimate).

Service Provider List		You can select these providers or shop for your own providers.	
Service	Estimate	Provider We Identified	Contact Information
Title- Attorney Fee (if applicable)		First American Financial Corporation	1 First American Way Santa Ana, CA 92707 800-854-3643
Title- Closing/Settlement/Escrow			
Title- Lender's and Owners Title			
Title- Lien Search			
Title- Owners Title Insurance			
Title- Title Commitment/CPL Fee			
Title- Title and Escrow Related Fees			
Title- Title Endorsements			
Title- Title Search/Exam			
Title - Wire/Courier/Fax Fee			
Land Surveying		Millman National Land Services	4111 Bradley Circle NW, Ste 240 Canton, OH 44718 800-520-1010
Pest Inspection services		Orkin	2170 Piedmont Rd. NE Atlanta, GA 30324 888-675-4662
Septic Inspection		Roto-Rooter Group, Inc.	2500 First Financial Center Cincinnati, OH 45202 800-768-6911

APPLICANTS:

DATE ISSUED: 12/26/2023

LOAN ID #

ICE Mortgage Technology, Inc.



GTRIDLESSPJ_S 0416
GTRIDLESSPJS (INI)
12/26/2023 10:25 AM PST

AFFILIATED BUSINESS DISCLOSURE STATEMENT

Borrower(s):

Date:

Loan Number:

Property Address:

Lender/Broker:

Loan Originator:

License #:

License #:

NMLS #:

NMLS #:

This is to give you notice that **NQM Funding, LLC**

has a business relationship with **N/A**.

The nature of the relationship (and percentage of ownership interest) is **N/A, whose ownership interest is 0.00%**.

Because of this relationship, this referral may provide **NQM Funding, LLC**

a financial or other benefit.

☐ **A.** Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider(s) as a condition for ☐ settlement of your loan on, or ☐ purchase, sale, or refinance of, the subject property.

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.

Provider and Settlement Service	Charge or Range of Charges



- ☐ **B.** Set forth below is the estimated charge or range of charges for the settlement services of an attorney, credit reporting agency, or real estate appraiser that we, as your lender, will require you to use, as a condition of your loan on this property, to represent our interest in the transaction.

Provider and Settlement Service	Charge or Range of Charges

ACKNOWLEDGEMENT

I/We have read this disclosure form and understand that **NQM Funding, LLC**

is referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

DATE



BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION

Borrower(s):

Date:

Loan Number:

Property Address:

Lender:

I/We,

understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws.

The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

DATE



SERVICING DISCLOSURE STATEMENT

Lender/Broker:

Date: **December 26, 2023**

License #:

NMLS #:

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. 2601 et seq.). RESPA gives you certain rights under Federal law. This statement describes 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

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

Or

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

Or

☐ 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.

ACKNOWLEDGEMENT OF MORTGAGE LOAN APPLICANT(S)

**I/We have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below.
I/We understand that this acknowledgement is a required part of the mortgage loan application.**

DATE

ACKNOWLEDGEMENT OF RECEIPT OF RESPA'S HOMEOWNERSHIP COUNSELING ORGANIZATIONS LIST

Borrower(s):

Date: **December 26, 2023**

Loan Number:

Property Address:

Lender/Broker:

Loan Originator:

License #:
NMLS #:

License #:
NMLS #:

The undersigned hereby acknowledge(s) receiving a list of the ten closest HUD-approved Homeownership Counseling Organizations to the primary borrower's current address. The RESPA Homeownership Counseling Organizations list was provided by **NQM Funding, LLC**

as required by RESPA's Regulation X, 12 C.F.R. § 1024.20.

NQM Funding, LLC

retrieved the list of Homeownership Counseling Organizations from:

- ☒ the CFPB's website at www.consumerfinance.gov/find-a-housing-counselor
☐ HUD's website at www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of the Homeownership Counseling Organizations List on the date indicated below.

DATE



HOMEOWNERSHIP COUNSELING ORGANIZATION LIST

Borrower(s):

Home Counseling Disclosure Date: **December 26, 2023**

Loan Number:

Present Address:

Lender/Broker:

The counseling agencies on this list are approved by the U.S. Department of Housing and Urban Development (HUD), and they can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on your objectives and circumstances, often at little or no cost to you. This list shows you several approved agencies in your area. You can find other approved counseling agencies at the Consumer Financial Protection Bureau's (CFPB) website: <http://www.consumerfinance.gov/find-a-housing-counselor/> or by calling 1-855-411-CFPB (2372). You can also access a list of nationwide HUD approved counseling intermediaries at <https://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You can find additional third-party homeownership education providers aligned with the National Industry Standards (NIS) for Homeownership Education and Counseling at <https://homeownershipstandards.org/home/Home.aspx>.



Housing counselors near you
10 CLOSEST RESULTS TO ZIP CODE 32819

- | | |
|--|---|
| <p>1. Agency Name:
Address:

Phone Direct:
Web Address:
Distance:
Languages Supported:</p> | <p>Counseling Services Provided:
Mortgage Delinquency and Default Resolution
Course,Financial Management/Budget Counseling,Pre-
purchase Counseling,Pre-purchase Homebuyer Education
Workshops</p> |
| <p>2. Agency Name:
Address:
Phone Direct:
Phone Toll Free:
Fax #:
Email:
Web Address:
Distance:
Languages Supported:</p> | <p>Counseling Services Provided:
Mortgage Delinquency and Default Resolution
Course,Resolving/Preventing Mortgage Delinquency
Workshop,Pre-purchase Counseling,Pre-purchase
Homebuyer Education Workshops</p> |
| <p>3. Agency Name:

Address:

Phone Direct:
Fax #:
Email:
Web Address:
Distance:
Languages Supported:</p> | <p>Counseling Services Provided:
Mortgage Delinquency and Default Resolution
Course,Resolving/Preventing Mortgage Delinquency
Workshop,Financial Management/Budget
Counseling,Financial, Budgeting and Credit Repair
Workshops,Fair Housing Pre-Purchase Education
Workshops,Home Improvement and Rehabilitation
Counseling,Non-Delinquency Post Purchase
Workshops,Predatory Lending Education Workshops,Pre-
purchase Counseling,Pre-purchase Homebuyer Education
Workshops,Rental Housing Counseling</p> |
| <p>4. Agency Name:

Address:
Phone Direct:
Phone Toll Free:
Fax #:
Web Address:
Distance:
Languages Supported:</p> | <p>Counseling Services Provided:
Mortgage Delinquency and Default Resolution
Course,Resolving/Preventing Mortgage Delinquency
Workshop,Financial Management/Budget Counseling,Fair
Housing Pre-Purchase Education Workshops,Home
Improvement and Rehabilitation Counseling,Non-
Delinquency Post Purchase Workshops,Predatory Lending
Education Workshops,Pre-purchase Counseling,Pre-
purchase Homebuyer Education Workshops</p> |
| <p>5. Agency Name:
Address:

Phone Direct:
Email:
Web Address:
Distance:
Languages Supported:</p> | <p>Counseling Services Provided:
Financial Management/Budget Counseling,Pre-purchase
Counseling,Pre-purchase Homebuyer Education
Workshops</p> |



Housing counselors near you
10 CLOSEST RESULTS TO ZIP CODE 32819

- | | |
|--|--|
| <p>6. Agency Name:</p> <p>Address:</p> <p>Phone Direct:</p> <p>Phone Toll Free:</p> <p>Fax #:</p> <p>Email:</p> <p>Web Address:</p> <p>Distance:</p> <p>Languages Supported:</p> | <p>Counseling Services Provided:
 Mortgage Delinquency and Default Resolution
 Course,Resolving/Preventing Mortgage Delinquency
 Workshop,Financial Management/Budget
 Counseling,Financial, Budgeting and Credit Repair
 Workshops,Fair Housing Pre-Purchase Education
 Workshops,Services for Homeless Counseling,Non-
 Delinquency Post Purchase Workshops,Predatory Lending
 Education Workshops,Pre-purchase Counseling,Pre-
 purchase Homebuyer Education Workshops,Rental
 Housing Counseling,Rental Housing Workshops</p> |
| <p>7. Agency Name:</p> <p>Address:</p> <p>Phone Direct:</p> <p>Email:</p> <p>Web Address:</p> <p>Distance:</p> <p>Languages Supported:</p> | <p>Counseling Services Provided:
 Mortgage Delinquency and Default Resolution
 Course,Financial Management/Budget Counseling,Pre-
 purchase Counseling,Pre-purchase Homebuyer Education
 Workshops</p> |
| <p>8. Agency Name:</p> <p>Address:</p> <p>Phone Direct:</p> <p>Fax #:</p> <p>Email:</p> <p>Web Address:</p> <p>Distance:</p> <p>Languages Supported:</p> | <p>Counseling Services Provided:
 Mortgage Delinquency and Default Resolution
 Course,Resolving/Preventing Mortgage Delinquency
 Workshop,Financial Management/Budget
 Counseling,Financial, Budgeting and Credit Repair
 Workshops,Non-Delinquency Post Purchase
 Workshops,Pre-purchase Counseling,Pre-purchase
 Homebuyer Education Workshops,Rental Housing
 Counseling</p> |
| <p>9. Agency Name:</p> <p>Address:</p> <p>Phone Direct:</p> <p>Phone Toll Free:</p> <p>Fax #:</p> <p>Email:</p> <p>Web Address:</p> <p>Distance:</p> <p>Languages Supported:</p> | <p>Counseling Services Provided:
 Mortgage Delinquency and Default Resolution
 Course,Resolving/Preventing Mortgage Delinquency
 Workshop,Financial Management/Budget Counseling,Fair
 Housing Pre-Purchase Education Workshops,Services for
 Homeless Counseling,Non-Delinquency Post Purchase
 Workshops,Predatory Lending Education Workshops,Pre-
 purchase Counseling,Pre-purchase Homebuyer Education
 Workshops,Rental Housing Counseling,Rental Housing
 Workshops</p> |
| <p>10. Agency Name:</p> <p>Address:</p> <p>Phone Direct:</p> <p>Fax #:</p> <p>Email:</p> <p>Web Address:</p> <p>Distance:</p> <p>Languages Supported:</p> | <p>Counseling Services Provided:
 Mortgage Delinquency and Default Resolution
 Course,Resolving/Preventing Mortgage Delinquency
 Workshop,Fair Housing Pre-Purchase Education
 Workshops,Predatory Lending Education
 Workshops,Rental Housing Counseling</p> |



DISCLOSURE NOTICES

Borrower(s):

Date: December 26, 2023

Loan Number

Property Address:

Lender/Broker:

Loan Originator:

License #:

License #:

NMLS #:

NMLS #:

() Occupancy Statement

This is to certify that I/we **do not** intend to occupy the subject property as it is my/our **investment property**.
I/We hereby certify under penalty of U.S. Criminal Code Section 1010 Title 18 U.S.C., that the above statement submitted for the purpose of obtaining mortgage insurance under the National Housing Act is true and correct.

Fair Credit Reporting Act

An investigation will be made as to the credit standing of all individuals seeking credit in this application. The nature and scope of any investigation will be furnished to you upon written request made within a reasonable period of time. In the event of denied credit due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and of right to request within sixty (60) days the reason for the adverse action, pursuant to provisions of section 615(b) of the Fair Credit Reporting Act.

Equal Credit Opportunity Act

The Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. Income which you receive as alimony, child support, or separate maintenance need not be disclosed to this creditor unless you choose to rely on such sources to qualify for the loan. Income from these and other sources, including part-time or temporary employment, will not be discounted by this lender because of your sex or marital status. However, we will consider very carefully the stability and probable continuity of any income you disclose to us. The Federal Agency that administers compliance with this law concerning this creditor is:

Federal Trade Commission
Equal Credit Opportunity
Washington, DC 20580

(x) Right to Financial Privacy Act

I/We acknowledge that this is notice to me/us as required by the Right to Financial Privacy Act of 1978 that the Veterans Administration (in the case of a VA Loan) or Department of Housing and Urban Development (in the case of an FHA Loan) has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to me/us. Financial records involving my/our transactions will be available to the VA (in the case of a VA Loan) or to HUD (in the case of an FHA Loan) without further notice or authorization but will not be disclosed or released to another government agency or department without my/our consent, except as required or permitted by law.

(x) Information Disclosure Authorization

I/We hereby authorize you to release to **Paramount Residential Mortgage Group, Inc.** for verification purposes, information concerning:

- (x) Employment History, dates, title(s), income, hours worked, etc.
- (x) Banking (checking & savings) account of record
- (x) Mortgage loan rating, (opening date, high credit, payment amount, loan balance and payment)
- (x) Any information deemed necessary in connection with consumer credit report for real estate transaction

This information is for the confidential use of this lender in compiling a mortgage loan credit report. A copy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original.

(x) Anti-Coercion Statement

The insurance laws of this state provide that the lender may not require the applicant to take insurance through any particular insurance agent or company to protect the mortgaged property. The applicant, subject to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirements of the lender. The lender has the right to designate reasonable financial requirements as to the company and the adequacy of the coverage.

I have read the foregoing statement, or the rules of the Insurance Commissioner relative thereto, and understand my rights and privileges and those of the lender relative to the placing of such insurance. I have selected the following agencies to write the insurance covering the property described above:
Agent:

(x) Flood Insurance Notification

Federal regulations require us to inform you that the property used as security for this loan is located in an area identified by the Federal Emergency Management Agency as having special flood hazards and that in the event of damage to the property caused by flooding in a federally-declared disaster, federal disaster relief assistance, if authorized, will be available for the property.

At the closing you will be asked to acknowledge your receipt of this information. If you have any questions concerning this notice, kindly contact your loan officer.

Important: Please notify your insurance agent that the "loss payee" clause for the mortgagee on both the hazard and flood insurance must read as follows, unless otherwise advised:

() Consumer Handbook on Adjustable Rate Mortgages

I/We hereby acknowledge receipt from **N/A** of a copy of the booklet titled "Consumer Handbook on Adjustable Rate Mortgages", this information was prepared by the Bureau of Consumer Financial Protection.

I/We hereby certify that I/we have read the Notices set forth above and fully understand all of the above.

DATE



LOAN #:

FAIR CREDIT REPORTING ACT

This notice is provided to you in accordance with § 601 et seq. of the Federal Fair Credit Reporting Act (FCRA). In connection with processing your loan application, we will request a consumer credit report on your credit standing, credit capacity and creditworthiness from a Consumer Reporting Agency. If adverse action is taken on your loan application, we will advise you of the name, address and telephone number of the Consumer Reporting Agency and you will have the right to obtain within 60 days of adverse action a free copy of the consumer credit report from the Consumer Reporting Agency. You also have the right to dispute the accuracy or completeness of any information in the credit report furnished by the Consumer Credit Reporting Agency.

DATE



LOAN #:

DATE: December 26, 2023

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); or because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is:

**Federal Trade Commission
Equal Credit Opportunity
Washington, DC 20580
877-382-4357**

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered in determining your creditworthiness.

DATE



NOTICE OF RIGHT TO COPY OF APPRAISAL (ECOA)

Borrower(s):

Date: **December 26, 2023**

Loan Number:

Property Address:

Lender/Broker:

Loan Originator:

License #:

License #:

NMLS #:

NMLS #:

This notice is being provided to you pursuant to 12 CFR § 1002.14(a).

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

You will be provided a copy of each appraisal or written valuation concerning this property promptly upon completion, or three (3) business days prior to the time you become contractually obligated on the transaction (for closed-end credit) or account opening (for open-end credit), whichever is earlier.

You may request a reconsideration of value (ROV) if you have concerns regarding the accuracy of your appraisal or written valuation report. Contact your lender for information about the reconsideration of value (ROV) process.

ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

DATE



APPRAISAL: WAIVER OF 3-DAY DELIVERY

Disclosure Date: December 26, 2023

Loan Number:

Lender:

Borrower Name(s):

Property Address:

You are entitled to receive a copy of the appraisal report(s) obtained in connection with your application for credit at least 3 business days prior to the closing of your loan. You have the right to waive the 3 business-day waiting period, so long as your loan is not considered a covered "higher priced mortgage loan" under the Truth in Lending Act (TILA).

ACKNOWLEDGEMENT

By signing below, I acknowledge the following:

- 1) I understand that I have the right to receive a copy of the appraisal report obtained in connection with my loan application three or more business days prior to my loan closing,
- 2) I am exercising my right to waive the 3 business-day review period prior to closing,
- 3) If my loan is a covered "higher priced mortgage loan" under TILA, I will be required to receive my appraisal report at least 3 business days prior to closing, and
- 4) I understand that, regardless of whether I sign this waiver, I will receive a copy of the appraisal report at or before closing.

Borrower Signature

Date

Borrower Signature

Date

