

LENDER ESCROW INSTRUCTIONS

Escrow No.: CT346240323

Date: October 4, 2024

Mona Lisa Financial LLC, as to a 100% undivided interest (hereinafter, "LENDER") whose address is 10632 N Scottsdale Rd, Ste B238, Scottsdale, AZ 85254.

-and-

Xclusive Wraps and Tint LLC, an Arizona limited liability company, (Hereinafter, "BORROWER"), whose address is 17470 N. Pacesetter Way, Scottsdale, AZ 85255

hereby employ Chicago Title Agency (hereinafter called "Escrow Agent") to act as escrow agent in connection with a real estate loan made by Lender to Borrower in the sum of Two Hundred Thousand dollars (\$200,000.00) (the "Note");

The Guaranty is collateralized by one Deed of Trust on 1 (one) parcel(s) situated in Maricopa County, ARIZONA, and further described in Exhibit 1 attached hereto and incorporated herein by this reference and a security interest in certain collateral of the Borrower as more particularly described in the Deed of Trust to be executed by Guarantors at Closing.

At the Closing, The Borrower and/or Guarantor, as appropriate, will execute in favor of the Lender (contingent upon Lender's review of the preliminary title report and approval of insurance certificates, as well as the requirements outlined in these Escrow Instructions) the Note, Deed of Trust encumbering the property(ies) described in Exhibit 1 and situated in Maricopa County Arizona securing said Note, Security Agreement, Management Agreement, Listing Agreement, Financing Statement, Personal Guarantees and Servicing Agreement all to be in form provided by Lender. The Deed of Trust shall provide a **second** position lien with respect to the property.

If Escrow Agent is not a title insurance company then Escrow Agent will immediately request and provide to the Lender a Closing Letter of Protection from the title insurer covering this transaction. Such letter is to be faxed to Corey Schwartz at 602-532-7274.

The Escrow Agent will confirm that the Borrower's name and identity appearing on the Promissory Note and the Guarantor's name appearing on the Guaranty and Deed of trust **exactly** matches the owner of the properties represented in this transaction.

The Escrow Agent will confirm that the commonly known address or tax assessor's parcel number used in each Loan Document corresponds to the property represented by the legal description contained in Exhibit 1.

The Escrow Agent will confirm that the legal description in the loan documents exactly matches the legal description contained in title policy.

If the Borrower is a corporation the Escrow Agent is hereby directed to obtain a certificate of good standing, Articles of Incorporation, Bylaws and statement of current shareholders and officers from the state in which the corporation was formed. If the Borrower is an LLC the Escrow Agent is hereby directed to obtain a certificate of existence from the state in which the

Limited Liability Company was formed, list of current members, the operating agreement and articles of organization.

The Escrow Agent is to issue its ALTA EXTENDED form of Lender's Title Insurance Policy in favor of the Lender in the amount of the loan for the Arizona property(ies) previously described. Such title insurance policy will insure that the title to said properties is vested in the Borrower and free from encumbrances and will contain the following endorsements:

LTAA endorsement 3R, Restrictions, Easements and Minerals
LTAA endorsement 5, Type of Improvements
ALTA 8.1 Endorsement
ALTA 9 Endorsement

The Escrow Agent is authorized to show exceptions as noted in Schedule B exceptions of the title commitment, unless otherwise notified by Lender.

The Escrow Agent is hereby instructed to pay any delinquent property taxes or insurance out of escrow.

The Escrow Agent is hereby directed to calculate and distribute to the servicing agent or beneficiary, as appropriate, prepaid interest from the closing date through December 1, 2024 based on the figures represented in the Promissory Note.

Escrow Agent shall pay to Lender Originator Compensation in the amount of \$6,000.

The Escrow Agent is hereby instructed to prepare a settlement statement for all expected costs. The settlement statement must be approved by lender prior to releasing it to any other party. The Lender costs, which are to be paid by the Borrower include:

Cost	Description
\$6,000	Loanatik, L.L.C. Originator Compensation
Waived	Loanatik, L.L.C. Underwriting Fee to Lender
\$Waived	Mortgage Processing Pros Contract Processing Fee
\$0	CPL Cost
\$35	Wire Fee
\$1,000	Legal Fee to Greenburg Traurig
\$750	Documentation Fee

Escrow Agent is hereby directed to pay above fees due to Loanatik, LLC and Mortgage Processing Pros by .wire transfer:

FOR CREDIT TO: Loanatik, LLC
4701 E Grandview Rd
Phoenix, AZ 85255
602-558-1833

BANK: BOK Financial
BRANCH ADDRESS: 7000 E Mayo BLVD Bldg 22
Phoenix, AZ 85054
ACCOUNT NUMBER: 8097792166
ROUTING NUMBER: 122105498

Escrow Agent is hereby directed to pay account setup fees of \$150 to:

Account Setup Department
Weststar Pacific Mortgage, Inc.
2525 E. Camelback Rd. Ste. 1101
Phoenix AZ 85016

Escrow Agent is hereby directed to pay legal fees of \$0.00 to:

NAME (BANK): Wachovia Bank, N.A.- First Union National Bank
BRANCH: 200 S. Buscayne Blvd., 11th Floor
Miami, Florida USA 33131

ABA ROUTING NUMBER: 063000021
FOR CREDIT TO: Greenberg Traurig Depository Account
ACCOUNT NUMBER: 2000014648663
REFERENCE: Client Matter #Loanatik/Corey Schwartz
Attention Kevin Morris - Phoenix Office

Escrow Agent is to record the deed of trust and file and record the UCC-1's, if applicable, in the appropriate state and county.

Escrow Agent is to pay from borrowers net proceeds all Escrow Agent costs and fees associated with the loan.

Calculation of Daily Interest:

Principal Amount: \$200,000.00
Note Rate: 12%
Days/Yr.: 360
Daily Interest: \$ 66.67

Copies of all closing documents recorded documents and the title insurance policy shall be delivered to Loanatik, LLC at 4701 E Grandview Road, Phoenix, AZ 85032.

Escrow Agent is not authorized to make any disbursements of the Loan funds until all conditions set forth in these Lender Escrow Instructions have been satisfied. If Escrow Agent is unable to comply with these Lender Escrow Instructions within 3 days from the date of this letter, the Lender may withdraw all money and papers belonging to the Lender, on demand; but, in the absence of such demand, Escrow Agent shall proceed to comply with these instructions as soon as practicable.

All disbursements may be made by check of Escrow Agent. Escrow Agent is not to perform account servicing.

THESE ESCROW INSTRUCTIONS HAVE BEEN ACCEPTED & APPROVED:

MONA LISA FINANCIAL LLC

By: _____
ELISABETTA WIDERHORN, Its manager

Chicago Title Agency

Tanya Daly, Escrow Officer

Xclusive Wraps and Tint LLC, an Arizona limited liability company:

By: _____
Leandra Maranto, Member-Manager

By: _____
Alec Maranto, Member-Manager

Exhibit 1

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

A portion of the Southwest quarter of Section 35, Township 6 North, Range 3 East of the Gila and Salt River Base and Meridian, Maricopa County, Arizona, being further described as Lot 15, as said Lot 15 is shown on the Official G.L.O. Plat of said Section 35, more particularly described as follows:

Beginning at a point of the East line of said Lot 15, from which the Southwest corner of said section 35 bears the following two (2) courses: (1) South 00 degrees 08 minutes 32 seconds East 932.95 feet, and (2) South 90 degrees 00 minutes 00 seconds West 1987.83 feet;

thence from said point of beginning, South 89 degrees 51 minutes 26 seconds West 331.20 feet;

thence along the West line of said Lot 15, North 00 degrees 07 minutes 49 seconds West 159.79 feet;

thence North 89 degrees 51 minutes 17 seconds East 331.17 feet to a point on the East line of Lot 15;

thence South 00 degrees 08 minutes 32 seconds East 159.81 feet to the point of beginning;

Excepting all oil, gas and other Mineral deposits as reserved unto the United States of America in the patent to said land.

For information purposes only:

Commonly referred to as: 36404 N 27th St, Cave Creek, AZ 85331-0905

APN/Parcel ID: 211-67-057A