

ORIGIN ID:HW0A (954) 947-2040
TITLE NOW, LLC ACTWGT:0.06 LB
440 NORTHEAST 4TH AVENUE CAD:261633570/PAPI208
SUITE 2
FORTLAUDERDALE, FL 33301
UNITED STATES US

SHIP DATE: 13JUN25
ACTWGT:0.06 LB
CAD:261633570/PAPI208

TO SYMMETRY LENDING
ATTN: SHIPPING DEPT - DOC CONTROL
6600 PEACHTREE DUNWOODY ROAD
BUILDING 400, SUITE 290

ATLANTA GA 30328

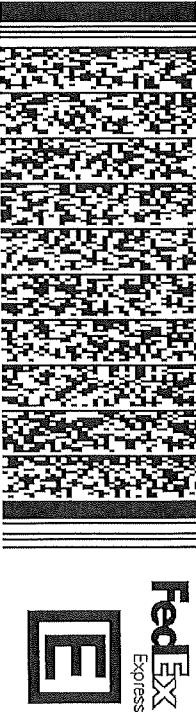
(954) 947-2040

REF: E25-05113BLBJ - LOAN PACKAGE - HM

58GJ5/0E74/59F2

PO:

DEPT:



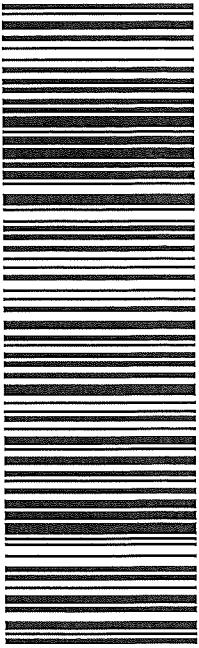
J252025040801uv

MON - 16 JUN 10:30A
PRIORITY OVERNIGHT

TRK#

0201 8820 1714 6035

XS TMAA 30328
GA-US ATL



After printing this label:

CONSIGNEE COPY - PLEASE PLACE IN FRONT OF POUCH
1. Fold the printed page along the horizontal line.
2. Place label in shipping pouch and affix it to your shipment.

Use of this system constitutes your agreement to the service conditions in the current FedEx Service Guide, available on fedex.com. FedEx will not be responsible for any claim in excess of \$100 per package, whether the result of loss, damage, delay, non-delivery, misdelivery, or misinformation, unless you declare a higher value, pay an additional charge, document your actual loss and file a timely claim. Limitations found in the current FedEx Service Guide apply. Your right to recover from FedEx for any loss, including intrinsic value of the package, loss of sales, income interest, profit, attorney's fees, costs, and other forms of damage whether direct, incidental, consequential, or special is limited to the greater of \$100 or the authorized declared value. Recovery cannot exceed actual documented loss. Maximum for items of extraordinary value is \$1,000, e.g. jewelry, precious metals, negotiable instruments and other items listed in our Service Guide. Written claims must be filed within strict time limits, see current FedEx Service Guide.

- Flood Notice
 - First Payment Letter aka Payment and Servicing Notification
 - Signature/Name Affidavit
 - Errors and Omissions Compliance Agreement
 - Mailing address cert
 - W-9
 - SSA-89
 - 4506-C
 - FL Anti-Coercion Form (FL only)
- 1st & Misc docs (For Piggyback Transactions)**
- 1st Lender Closing Disclosure
 - 1st Lender Note
 - 1st Lender Mortgage or Deed of Trust
 - Warranty/Grant Deed (Only for Purchases)

Please reach out with any questions or concerns.

Please send original docs after closing to:

Symmetry Lending
6600 Peachtree Dunwoody Rd. Building 400, Suite 290
Atlanta, GA 30328
Attn: SHIPPING DEPT./DOC. CONTROL

Best regards,



Ka Thao
Loan Processor



Office: 952.314.7649
Email: ka.thao@symmetrylending.com

775 Prairie Center Drive
Suite 250
Eden Prairie, MN 55344

symmetrylending.com

From: Evan Kohn Esq. <Evan@titlenowfl.com>
Sent: Tuesday, June 10, 2025 1:57 PM
To: Tamara Frye <tfrye@lower.com>; Ka Thao <ka.thao@symmetrylending.com>
Cc: Andrew Sassen <asassen@lower.com>
Subject: RE: E25-05113BLBJ || Notice 114345 - 331 NW 119th Dr, Coral Springs, FL 33071 - HELOC Fee Request

Guard Against Phishing: Think Before You Click

2 – 1st Mortgage / Other Documents

Required by Symmetry	Title / Escrow Officer / Closer Verified	Verified by Symmetry to Fund	
■ Purchase			
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Signed 1 st Lender Closing Disclosure
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Signed 1 st Lender Note
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Signed 1 st Lender Mortgage or Deed of Trust
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Signed 1 st Warranty/Grant Deed
The Following are Required to Fund if Applicable			
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Proof of debts paid at closing
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Quit Claim or inter-spousal transfer deed
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Proof of sale of existing home
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
■ Refinance			
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Signed 1 st Lender Closing Disclosure
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Signed 1 st Lender Note
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Signed 1 st Lender Mortgage or Deed of Trust
The Following are Required to Fund if Applicable			
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Proof of debts paid at closing
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Quit Claim or inter-spousal transfer deed
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
■ Standalone			
The Following are Required to Fund if Applicable			
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Proof of debts paid at closing
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Quit Claim or inter-spousal transfer deed
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Proof of sale of existing home
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Exhibit A/Legal Description
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____ Signed Affidavit
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____

3 - Please Scan and Send All Signed Funding Requirements to:

Processor Name: Ka Thao _____

Processor Email: Ka.Thao@symmetrylending.com _____

4 - Please Mail Original Non-Recordable and Certified Copies of Recordable Documents to:

Symmetry Lending
 Attn Shipping Dept / Doc Control
 6600 Peachtree Dunwoody Rd, Bldg 300, Ste 125,
 Atlanta, Georgia 30328

CLOSING INSTRUCTIONS

To:	Title Now, LLC	Date:	06/13/2025
Contact	Symmetry Lending	Application Number:	0000114345
Processor Name:	Ka Thao	Shipping/Closing Date:	06/13/2025
Processor Email:	ka.thao@symmetrylending.com	Funding/Disbursement Date:	06/18/2025
WIRE CUT OFF TIME: 2PM CST			
Mortgage Brokers:	Symmetry Lending and Lower, LLC		
Borrower(s):	Deborah Notice		
Property Address:	331 NW 119th Dr Coral Springs, FL 33071		

1. LOAN TERMS

Lender	USAlliance Federal Credit Union dba USAlliance Financial		
Loan Amount:	\$250,000.00	Loan Type:	HELOC
Interest Rate:	7.750%	Loan Purpose:	Other
Draw Period:	Years 0-5		
Repayment Period:	Years 6-30		

2. GENERAL INSTRUCTIONS

All conditions in these closing instructions, addenda to the closing instructions and any supplemental closing instructions must be satisfied before closing and funding this loan. You shall be deemed to have accepted and to be bound by these closing instructions if you fail to notify us in writing to the contrary within 48 hours of your receipt hereof or if you disburse any funds to or for the account of the Borrower(s). If you have knowledge of a concurrent or subsequent transaction which would transfer the subject property, do not close this loan. The consideration in this transaction, with the exception of the loan proceeds and approved secondary financing, must pass to you in the form of cash.

All non-recordable documents must be returned to Symmetry Lending within 48 hours of the signing to the mailing address listed below.

**Final Title Policies can be mailed to the address below or emailed to Symmetry Lending at:
PostClosing@symmetrylending.com**

All certified copies of recordable documents must be forwarded to the following address:

**Symmetry Lending
6600 Peachtree Dunwoody Rd.
Building 400, Suite 290
Atlanta, GA 30328**

These closing instructions can only be modified with Symmetry Lending's advance written approval and must be followed exactly. If any of the requirements cannot be met do not disburse funds and contact Symmetry Lending immediately. You may not impose any additional charges on Symmetry Lending's behalf without obtaining Symmetry Lending's prior approval.

Please see instructions below for corrections to document dates and contact Symmetry Lending immediately to



ensure accuracy and to establish new expected timeframes.

3. EXECUTION OF DOCUMENTS:

Proper identification must be obtained by the settlement agent. Each Borrower must sign all documents exactly as his or her name appears. All signatures must be witnessed where required or customary. All signature acknowledgements must be executed by a person authorized to take acknowledgements in the state of closing. All Truth in Lending Act Disclosures must be executed prior to execution of the Note/Agreement, Security Instrument and other loan documents.

Any correction to loan documents must be approved in writing by Symmetry Lending in advance. No white-out permitted. Approved deletions should be made by marking a single line through the language being deleted. All additions and deletions must be initialed by all borrowers.

Symmetry Lending loan documents are valid for seven (7) calendar days from the date on the loan documents. If the documents are not signed within that timeframe, please contact Symmetry Lending for further instructions.

4. RESCISSION:

If this transaction is subject to rescission, each Borrower and each person having ownership interest in the property must be provided with two (2) copies of the completed Notice of Right to Cancel. The Notice of Right to Cancel must be properly completed. Each borrower and person having ownership interest must execute an acknowledgement of receipt. Failure to provide the Notice of Right to Cancel to each person entitled to receive it will delay the closing. No Borrower or other person having an ownership interest in the Security Property may modify or waive his or her right to rescind without Symmetry Lending's prior written consent. All must be returned to and reviewed by Symmetry Lending prior to funding.

If the Borrower or person having an ownership interest in the property indicates that he or she wishes to cancel this transaction, contact Symmetry Lending immediately for further instructions. Do not disburse or deposit any funds until the rescission period has expired. Prior to disbursing the loan, the Closer must reconfirm with all parties, including Symmetry Lending, that the loan is closed.

The date of signing cannot be prior to the date already posted on the documents. You must ensure the rescission date is accurate. Any correction made to the dates already posted on the documents or to the rescission date must be approved by Symmetry Lending prior to funding.

Instructions on how to correct the Notice of Right to Cancel document:

In the section "Your Right to Cancel" - the first date listed reflects the true signing date, which is the same date as intended signature date. If the Closing package isn't executed on the date the documents are dated for, that date must be crossed out, initialed and corrected to the true signing date which must reflect the same date as the signature date.

In the section "How to Cancel" - that date must reflect the "rescission expiration date" from the true signing date as updated from the "your Right to Cancel". Any corrections should be crossed out and initialed by the borrower. This date cannot include Sundays or Federal holidays.

5. FEES

For transactions where the first lien and second lien loans close simultaneously, do not disclose fees for this Loan on the closing documents for the first lien. Closing costs for this loan must be disclosed on a separate document, settlement statement, or invoice. Fees cannot deviate from the list below. If any changes are required, you must contact Symmetry Lending to determine if a new Note will need to be provided.



ITEM	To	Total Amount	Paid by Seller	Paid by Lender	Paid by Other	POC Amount	POC Paid By	Paid by Borrower	APR
Valuation Fee	OTHER	\$165.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	\$165.00	
Lender Origination Fee	OTHER	\$450.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	\$450.00	Y
E-Recording Fee	OTHER	\$9.50	\$0.00	\$0.00	\$0.00	\$0.00	N/A	\$9.50	Y
Abstract/Exam>Title Search	OTHER	\$200.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	\$200.00	
FedEx/Courier	OTHER	\$35.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	\$35.00	Y
Wire Verification Fee	OTHER	\$50.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	\$50.00	Y
Non-ID Affidavit	OTHER	\$18.50	\$0.00	\$0.00	\$0.00	\$0.00	N/A	\$18.50	
Settlement Fee	OTHER	\$895.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	\$895.00	Y
Lender's Title Insurance	OTHER	\$1,325.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	\$1,325.00	
Recording Fee For Mortgage	OTHER	\$78.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	\$78.00	
Tax Stamp For State Mortgage	OTHER	\$875.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	\$875.00	
Wire Transfer Fee	OTHER	\$70.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	\$70.00	Y

Subtotal of Borrower Amount Column \$4,171.00

This is a HELOC transaction. When possible, a settlement statement format, other than a HUD-1 or HUD-1A settlement statement should be used. If a HUD-1 or HUD-1A is the only option, do not complete the GFE comparison page, as this information does not apply to HELOC transactions.

6. CONDITIONS TO BE SATISFIED PRIOR TO DISBURSEMENT:

You are authorized to use funds for the account of the Borrowers and to record all instruments when you comply with the following:

- a. This loan must record in Second Mortgage lien position
- b. Vesting to read: Deborah Notice f/k/a Deborah Martin
- c. **If this HELOC is for a purchase or refinance, do not close Symmetry loan if:**
 - First Mortgage amount is greater than: \$235,618.25
 - First Mortgage payment is greater than: \$3,050.99
 - This does not apply for a standalone transaction.
- d. Settlement Statement: Fees on the Final Settlement Statement must match the estimated statement provided prior to generated documents. If fees do not match, corrections will be requested prior to funding. A copy of the signed final Settlement Statement must be sent to Symmetry Lending.
- e. "Requirements to Find" checklist must be satisfied and returned to Symmetry Lending for review and approval, prior to finding.
- f. Debts to be paid at close:

Wire cut-off time is 2:00 PM Central

If for any reason this loan does not close within 5 business days of your receipt of funds, immediately contact **Symmetry Lending for further instructions.**

7. FINAL TITLE POLICY - must be provided to Symmetry Lending on all HELOC's with a loan greater than \$250,000. Additionally, a final title policy is required for all Standalones.

8. RECORDED SECURITY INSTRUMENT - A certified recorded Security Instrument must be provided to Symmetry Lending at the mailing address provided above.

9. POWER OF ATTORNEY - All Powers of Attorney must be provided to Symmetry Lending in advance of signing for approval and to ensure accurate vesting.

10. CLOSING IN A TRUST - For all loans closing in a Trust, Trust documents must be provided to Symmetry Lending in advance of signing for approval and to ensure accurate vesting.



SETTLEMENT AGENT ACKNOWLEDGMENT:

On 06/13/2025, I/we have closed this loan in accordance with these Closing Instructions, Addenda to the Closing Instructions and any supplemental closing instructions. In addition, all required documentation is included in this closing package.

Settlement Agent:



Date

6/13/25PRINT NAME: Michael Bloom

A. Settlement Statement

U.S. Department of Housing and Urban Development

OMB Approval No 2502-0265

B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.	6. File No. E25-05113BLBJ	7. Loan No. 114345	8. Mortgage Insurance Case No.
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.				

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:
Deborah Notice

E. Name & Address of Seller:

F. Name & Address of Lender:
**USAlliance Financial
411 Theodore Fremd
Avenue
suite 350
Rye, NY 10580**

G. Property Location:
**331 Northwest 119th Drive
Coral Springs, FL 33071**

H. Settlement Agent:
Title Now, LLC

I. Settlement Date:
06/13/2025
Funding Date:
06/18/2025
Disbursement Date:
06/18/2025

Place of Settlement:
440 Northeast 4th Avenue Suite 2 Fort Lauderdale, FL 33301

J. Summary of Borrower's Transaction

100. Gross Amount Due from Borrower	
101. Contract sales price	
102. Personal property	
103. Settlement charges to borrower (line 1400)	\$4,171.00
104.	
105.	
Adjustment for items paid by seller in advance	
106. City/Town Taxes	
107. County Taxes	
108. Assessments	
109.	
110.	
111.	
112.	
120. Gross Amount Due from Borrower	\$4,171.00
200. Amount Paid by or in Behalf of Borrower	
201. Deposit	
202. Principal amount of new loan(s) \$250,000.00	
203. Existing loan(s) taken subject to	
204. Draw Amount	\$250,000.00
205.	
206.	
207.	
208.	
209.	
Adjustments for items unpaid by seller	
210. City/Town Taxes	
211. County Taxes	
212. Assessments	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. Total Paid by/for Borrower	\$250,000.00
300. Cash at Settlement from/to Borrower	
301. Gross amount due from borrower (line 120)	\$4,171.00
302. Less amounts paid by/for borrower (line 220)	\$250,000.00
303. Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	\$245,829.00

K. Summary of Seller's Transaction

400. Gross Amount Due to Seller	
401. Contract sales price	
402. Personal property	
403.	
404.	
405.	
Adjustment for items paid by seller in advance	
406. City/Town Taxes	
407. County Taxes	
408. Assessments	
409.	
410.	
411.	
412.	
420. Gross Amount Due to Seller	
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 Taxes	
512. Assessments	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. Total Reduction Amount Due Seller	
600. Cash at Settlement to/from Seller	
601. Gross amount due to seller (line 420)	
602. Less reductions in amounts due seller (line 520)	
603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller	

Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following: • HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services; • Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate; • Lenders must prepare and distribute with the Booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper.

The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

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.

The information requested does not lend itself to confidentiality.

L. Settlement Charges

		Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
700. Total Real Estate Broker Fees			
Division of commission (line 700) as follows :			
701. \$			
702. \$			
703. Commission paid at settlement			
704.			
800. Items Payable in Connection with Loan			
801. Our origination charge			
802. Your credit or charge (points) for the specific interest rate chosen			
803. Appraisal fee			
804. Credit report			
805. Tax service			
806. Flood certification			
807. Valuation Fee to USAlliance Financial	\$165.00		
808. Lender Origination Fee to USAlliance Financial	\$450.00		
809.			
810.			
900. Items Required by Lender to be Paid in Advance			
901. Daily interest charges from 06/18/2025 to 07/01/2025			
902. Mortgage insurance premium			
903. Homeowner's insurance			
904.			
1000. Reserves Deposited with Lender			
1001. Initial deposit for your escrow account			
1002. Homeowner's insurance			
1003. Mortgage insurance			
1004. Property taxes			
1005.			
1006.			
1007. Aggregate Adjustment \$0.00			
1100. Title Charges			
1101. Settlement or closing fee to Title Now, LLC			
1102. Owner's title insurance to Fidelity National Title Insurance Company			
1103. Lender's title insurance to Fidelity National Title Insurance Company	\$1,325.00		
1104. Lender's title policy limit \$250,000.00			
1105. Owner's title policy limit \$			
1106.			
1107.			
1108.			
1200. Government Recording and Transfer Charges			
1201. Recording fees: Deed \$ Mortgage \$78.00 Release \$ to Broward County Board of County Commissioners	\$78.00		
1202. City/County tax/stamps Deed \$ Mortgage \$			
1203. State tax/stamps Deed \$ Mortgage \$875.00 to Broward County Board of County Commissioners	\$875.00		
1204.			
1205. E-Recording Fee to Simplifile	\$9.50		
1206. Non-ID Affidavit to Broward County Board of County Commissioners	\$18.50		
1300. Additional Settlement Charges			
1301.			
1302.			
1303. Title - Title Search to Title Now, LLC	\$200.00		
1304. Wire Fees to Title Now, LLC	\$70.00		
1305. FedEx/Courier to Title Now, LLC	\$35.00		
1306. Title - Settlement Fee to Title Now, LLC	\$895.00		
1307. Wire Verification Fee to Title Now, LLC	\$50.00		
1308.			
1309.			
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)	\$4,171.00		

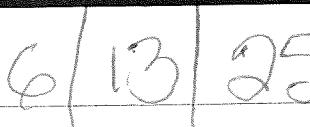
See signature addendum



Signature Addendum


Deborah Notice f/k/a Deborah Martin

Date


6/13/25

Date

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


6/13/25

Date

*I certify that this document is
a true copy of the original*
Signed: Hull
Date: 06/13/25

After Recording Return To:
Shenita Murray/Symmetry Lending
6600 Peachtree Dunwoody Rd.
Building 400, Suite 290
Atlanta, Georgia 30328
Attn: SHIPPING DEPT./DOC. CONTROL

Prepared By:
Bret Knott/Symmetry Lending
6600 Peachtree Dunwoody Rd, Bld 400
Atlanta, Georgia 30328

[Space Above This Line For Recording Data]

MORTGAGE (Line of Credit)

THIS MORTGAGE, dated June 13, 2025, is between Deborah Notice f/k/a Deborah Martin, an unmarried woman residing at 331 NW 119th Dr, Coral Springs, Florida 33071, the person or persons signing as "Mortgagor(s)" below and hereinafter referred to as "we" or "us" and USAlliance Federal Credit Union dba USAlliance Financial, with an address at 411 Theodore Fremd Avenue Suite 35, Rye, New York 10580 and hereinafter referred to as "you" or the "Mortgagee."

MORTGAGED PREMISES: In consideration of the loan hereinafter described, we hereby mortgage, grant and convey to you the premises located at:

331 NW 119th Dr [Street]
Coral Springs [Municipality], BROWARD [County], Florida [State], 33071 [Zip] (the "Premises").

and further described as:

SEE ATTACHED EXHIBIT "A"



0000000001143452632500606122025

[Handwritten signature]

Property Tax ID Number:484131-17-0810

The Premises includes all buildings and other improvements now or in the future on the Premises and all rights and interests which derive from our ownership, use or possession of the Premises and all appurtenances thereto.

LOAN: The Mortgage will secure your loan in the principal amount of \$ 250,000.00 or so much thereof as may be advanced and readvanced from time to time to **Deborah Notice**, the Borrower(s) under the Home Equity Line of Credit Agreement and Truth in Lending Disclosure and the Home Equity Addendum (collectively the "Note") dated June 13, 2025, plus interest and costs, late charges and all other charges related to the loan, all of which sums are repayable according to the Note. This Mortgage will also secure the performance of all of the promises and agreements made by us and each Borrower and Co-Signer in the Note, all of our promises and agreements in this Mortgage, any extensions, renewals, amendments, supplements and other modifications of the Note, and any amounts advanced by you under the terms of the section of this Mortgage entitled "Our Authority To You." Loans under the Note may be made, repaid and remade from time to time in accordance with the terms of the Note and subject to the Credit Limit set forth in the Note, for a period not to exceed 5 years from the date of the Note. The Note provides for a variable rate of interest/Annual Percentage Rate, which consists of the highest prime rate published in the *Wall Street Journal* plus a margin, as further described in the Note. The Draw Period is 5 years. At the Mortgagee's option, the draw period may be extended, but the term of 30 years from the date of the Note will not be exceeded.

OWNERSHIP: We are the sole owner(s) of the Premises. We have the legal right to mortgage the Premises to you.

BORROWER'S IMPORTANT OBLIGATIONS:

(1) **TAXES:** We will pay all real estate taxes, assessments, water charges and sewer rents relating to the Premises when they become due. We will not claim any credit on, or make deduction from, the loan under the Note because we pay these taxes and charges. We will provide you with proof of payment upon request.

(2) **MAINTENANCE:** We will maintain the building(s) on the Premises in good condition. We will not make major changes in the building(s) except for normal repairs. We will not tear down any of the building(s) on the Premises without first getting your consent. We will not use the Premises illegally. If this Mortgage is on a unit in a condominium or a planned unit development, we shall perform all of our obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development and constituent documents.

(3) **REHABILITATION LOAN AGREEMENT:** We shall fulfill all of our obligations under any home rehabilitation, improvement, repair, or other loan agreement which we may enter into with you. At the Mortgagee's option, you may require us to execute and deliver to you, in a form acceptable to you, an assignment of any rights, claims or defenses which we may have against parties who supply labor, materials or services in connection with improvements made to the Premises.

(4) **INSURANCE:** We will keep the building(s) on the Premises insured at all times against loss by fire, flood and any other hazards you may specify. We may choose the insurance company, but our choice is subject to your reasonable approval. The policies must be for at least the amounts and the time periods that you specify. We will deliver to you upon your request the policies or other proof of the insurance. The policies must name you as "mortgagee" and "loss-payee" so that you will receive payment on all insurance claims, to the extent of your interest under this Mortgage, before we do. The insurance policies must also provide that you be given not less than 10 days prior written notice of any cancellation or reduction in coverage, for any reason. Upon request, we shall deliver the policies, certificates or other evidence of insurance to you. In the event of loss or damage to the Premises, we will immediately notify you in writing and file a proof of loss with the insurer. You may file a proof of loss on our behalf if we fail or refuse to do so. You may also sign our name to any check, draft or other order for the payment of



insurance proceeds in the event of loss or damage to the Premises. If you receive payment of a claim, you will have the right to choose to use the money either to repair the Premises or to reduce the amount owing on the Note.

(5) CONDEMNATION: We assign to you the proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Premises, or part thereof, or for conveyance in lieu of condemnation, all of which shall be paid to you, subject to the terms of any Prior Mortgage.

(6) SECURITY INTEREST: We will join with you in signing and filing documents and, at our expense, in doing whatever you believe is necessary to perfect and continue the perfection of your lien and security interest in the Premises.

(7) OUR AUTHORITY TO YOU: If we fail to perform our obligations under this Mortgage, or if any action or proceeding is commenced which materially affects your interest in the Property, then you, at your option, upon notice to us, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect your interest. You may, if you choose, perform our obligations and pay such costs and expenses. You will add the amounts you advance to the sums owing on the Note, on which you will charge interest at the variable interest rate set forth in the Note. If, for example, we fail to honor our promises to maintain insurance in effect, or to pay filing fees, taxes or the costs necessary to keep the Premises in good condition and repair or to perform any of our other agreements with you, you may, if you choose, advance any sums to satisfy any of our agreements with you and charge us interest on such advances at the variable interest rate set forth in the Note. This Mortgage secures all such advances. Your payments on our behalf will not cure our failure to perform our promises in this Mortgage. Any replacement insurance that you obtain to cover loss or damages to the Premises may be limited to the amount owing on the Note plus the amount of any Prior Mortgages.

(8) PRIOR MORTGAGE; DEEDS OF TRUST; CHARGES; LIENS: We will perform all of our obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including our covenants to make payments when due. We shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Premises which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any. Within five days after any demand by you, we shall exhibit to you receipts showing all amounts due under this paragraph have been paid when due. We will not enter into any agreement with the holder of any mortgage, deed of trust or other security agreement which has priority over this Mortgage by which that security agreement is modified, amended, extended, or renewed, without your prior written consent. We shall neither request nor accept any future advance under a prior mortgage, deed of trust, or other security agreement without your prior written consent.

(9) HAZARDOUS SUBSTANCES: We shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Premises. We shall not do, nor allow anyone else to do, anything affecting the Premises that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Premises of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Premises. As used in this paragraph, "Hazardous Substances" are those substances defined as toxic or hazardous substances 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. As used in this paragraph, "Environmental Law" means federal laws and laws of the jurisdiction where the Premises are located that relate to health, safety or environmental protection.

(10) SALE OF PREMISES: We will not sell, transfer ownership of, mortgage or otherwise dispose of our interest in the Premises, in whole or in part, or permit any other lien or claim against the Premises without your prior written consent.

(11) TRANSFER OF THE PROPERTY: Subject to applicable law, you shall have the right to accelerate, that is, to demand immediate payment in full of all sums secured by this Mortgage or Deed of Trust, if we, without your written consent, sells or transfers all or part of the Property or any rights in the Premises. If you exercise the option



to accelerate, you shall give us notice of acceleration in accordance with paragraph (19) hereof. The notice shall provide a period of not less than 30 days from the date of the notice within which we may pay the sums declared due. If we fail to pay those sums prior to the expiration of such period, you may, without further notice or demand on us, invoke any remedies permitted by paragraph (14) hereof.

(12) INSPECTION: We will permit you to inspect the Premises at any reasonable time.

(13) NO LOSS OF RIGHTS: The Note and this Mortgage may be negotiated or assigned by you without releasing us or the Premises. You may add or release any person or property obligated under the Note and this Mortgage without losing your rights in the Premises.

(14) DEFAULT; TERMINATION AND ACCELERATION; REMEDIES: Except as may be prohibited by applicable law, each of the following events shall constitute an event of default ("event of default") under this Mortgage: (a) We commit fraud or make a material misrepresentation in connection with this Mortgage or the Credit Agreement; (b) We do not meet the repayment terms of the Credit Agreement; or (c) Our action or inaction adversely affects your rights in the Premises secured by this Mortgage. If an event of default occurs, then prior to exercising any right or remedy provided for in this Mortgage and prior to acceleration, you shall give us notice as provided in paragraph (19) hereof specifying: (1) the event of default; (2) the action required to cure such event of default; (3) a date, not less than 10 days from the date the notice is mailed to us, by which such event of default must be cured; and (4) that failure to cure such event of default on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage and foreclosure or sale of the Premises. The notice shall further inform us of the right to reinstate after acceleration and the right to assert in court the nonexistence of an event of default or any other defense of us to acceleration and foreclosure or sale. If the event of default is not cured on or before the date specified in the notice, you, at your option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may invoke any of the remedies permitted by applicable law. This means that you may arrange for the Premises to be sold, as provided by law, in order to pay off what we owe on the Note and under this Mortgage. If the money you receive from the sale is not enough to pay off what we owe you, we will still owe you the difference which you may seek to collect from us in accordance with applicable law. In addition, you may, in accordance with applicable law, (i) enter on and take possession of the Premises; (ii) collect the rental payments, including over-due rental payments, directly from tenants; (iii) manage the Premises; and (iv) sign, cancel and change leases. We agree that the variable interest rate set forth in the Note will continue before and after a default, entry of a judgment and foreclosure. In addition, you shall be entitled to collect all reasonable fees and costs actually incurred by you in proceeding to foreclosure, including, but not limited to, reasonable attorneys fees and costs of documentary evidence, abstracts and title reports.

(15) BORROWER'S RIGHT TO REINSTATE: Notwithstanding your acceleration of the sums secured by this Mortgage due to our default, we shall have the right to have any proceedings begun by you to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) We pay you all sums which would be then due under the Mortgage and the Credit Agreement had no acceleration occurred; (b) We cure all events of default; (c) We pay all reasonable expenses incurred by you in enforcing the covenants and agreements contained in the Mortgage, and in enforcing your remedies as provided in paragraph (14) hereof, including, but not limited to reasonable attorneys' fees and court costs; and (d) We take such action as you may reasonably require to assure that the lien of this Mortgage, your interest in the Premises and our obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by us, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

(16) ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER: As additional security, we assign to you the rents of the Premises. You or a receiver appointed by the courts shall be entitled to enter upon, take possession of and manage the Premises and collect the rents of the Premises including those past due.

(17) WAIVERS: To the extent permitted by applicable law, we waive and release any error or defects in proceedings to enforce this Mortgage and hereby waive the benefit of any present or future laws providing for stay of execution, extension of time, exemption from attachment, levy and sale and homestead exemption. We hereby



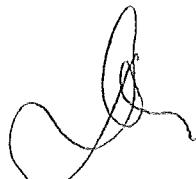
waive, to the full extent permitted by law, statutes of limitation as a defense to any demand or obligation secured by this Mortgage.

(18) BINDING EFFECT: Each of us shall be fully responsible for all of the promises and agreements in this Mortgage. Until the Note has been paid in full and your obligation to make further advances under the Note has been terminated, the provisions of this Mortgage will be binding on us, our legal representatives, our heirs and all future owners of the Premises. This Mortgage is for your benefit and for the benefit of anyone to whom you may assign it. Upon payment in full of all amounts owing to you under the Note and this Mortgage, and provided any obligation to make further advances under the Note has terminated, this Mortgage and your rights in the Premises shall end.

(19) NOTICE: Except for any notice required under applicable law to be given in another manner, (a) any notice to us provided for in this Mortgage shall be given by delivering it or by mailing such notice by regular first class mail addressed to us at the last address appearing in your records or at such other address as we may designate by notice to you as provided herein, and (b) any notice to you shall be given by certified mail, return receipt requested, to 411 Theodore Fremd Avenue Suite 350, Rye, New York 10580 or to such other address as you may designate by notice to us. Any notice provided for in this Mortgage shall be deemed to have been given to us or you when given in the manner designated herein.

(20) RELEASE: This Mortgage secures a revolving line of credit and advances may be made, repaid, and remade from time to time, under the terms of the Credit Agreement. When we (1) have paid all sums secured by this Mortgage and (2) have requested that the revolving line of credit be canceled, you shall discharge this Mortgage. To the extent permitted by law, you may charge us a fee for such discharge and require us to pay costs of recordation, if any.

(21) GENERAL: You can waive or delay enforcing any of your rights under this Mortgage without losing them. Any waiver by you of any provisions of this Mortgage will not be a waiver of that or any other provision on any other occasion.

A handwritten signature in black ink, appearing to read "John Doe".

THIS MORTGAGE has been signed by each of us under seal on the date first above written.

Deborah Notice

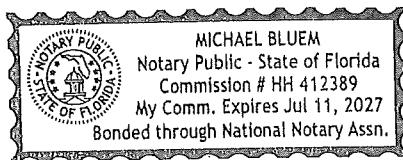
(Seal)
-Borrower

STATE OF FLORIDA
COUNTY OF BROWARD

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this 13 day of June, 2025, by Deborah Notice.

Personally Known OR Produced Identification

Type of Identification Produced: DL



AB
(Signature of Notary Public)

(Print, Type, or Stamp Commissioned Name of Notary Public)

My Commission expires: _____

Notary SEAL

Online Notary: (check if completed electronically)

USAlliance Federal Credit Union dba USAlliance Financial NMLS: 562301
Lower, LLC NMLS: 1124061

Andrew Sassen NMLS: 925963

Exhibit "A"
Property Description

Lot 81, Mariners Cove of Eagle Lake, according to the map or plat thereof, as recorded in Plat Book 161, Page(s) 7, of the Public Records of Broward County, Florida.

PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 13th day of June, 2025, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to **USAlliance Federal Credit Union dba USAlliance Financial** (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

331 NW 119th Dr, Coral Springs, Florida 33071

[Property Address]

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in the **Covenants, Conditions and Restrictions** (the "Declaration"). The Property is a part of a planned unit development known as

Mariners Cove of Eagle Lake

[Name of Planned Unit Development]

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

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

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

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

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

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

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

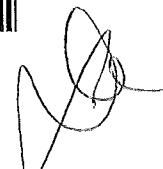
C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

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

MULTISTATE HELOC PUD RIDER

Page 1 of 2

helocpud

A handwritten signature is written in black ink in the bottom right corner of the page.

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

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

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

X _____
Deborah Notice

(Seal)
-Borrower

USAlliance Federal Credit Union dba USAlliance Financial NMLS: 562301
Lower, LLC NMLS: 1124061

Andrew Sassen NMLS: 925963

Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Name (First, Middle, Last, Suffix)

Deborah Notice

Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

DEBORAH MARTIN; DEBORAH A NOTICE

Social Security Number 595 - 41 - 2549

(or Individual Taxpayer Identification Number)

Date of Birth

(mm/dd/yyyy)

09 / 27 / 1972

Citizenship

U.S. Citizen

Permanent Resident Alien

Non-Permanent Resident Alien

Type of Credit

I am applying for individual credit.

I am applying for joint credit. Total Number of Borrowers:

Each Borrower intends to apply for joint credit. Your initials: _____

List Name(s) of Other Borrower(s) Applying for this Loan

(First, Middle, Last, Suffix) – Use a separator between names

Marital Status

Married

Separated

Unmarried

Dependents (not listed by another Borrower)

Number 3

Ages 16, 14, 11

Contact Information

Home Phone (954) 440 - 8417

Cell Phone (954) 440 - 8417

Work Phone () - - Ext. _____

Email debbienotice@yahoo.com

Current Address

Street 331 NW 119th Dr

Unit # _____

City Coral Springs

State FL

ZIP 33071

Country US

How Long at Current Address? 12 Years 9 Months Housing No primary housing expense Own Rent (\$ _____ /month)

If at Current Address for LESS than 2 years, list Former Address Does not apply

Mailing Address – if different from Current Address Does not apply

1b. Current Employment/Self-Employment and Income

Does not apply

Employer or Business Name UKG, Inc.

Phone (800) 432 - 1729

Street 2250 N Commerce Pkwy

Unit # _____

City Weston

State FL

ZIP 33326

Country US

Gross Monthly Income

Base \$ 13,133.47 /month

Overtime \$ _____ /month

Bonus \$ _____ /month

Commission \$ _____ /month

Military Entitlements \$ _____ /month

Other \$ _____ /month

TOTAL \$ 13,133.47/month

Position or Title Mgr Software Engineering

Check if this statement applies:

Start Date 04 / 24 / 2000 (mm/dd/yyyy)

I am employed by a family member, property seller, real estate agent, or other party to the transaction.

How long in this line of work? 25 Years 1 Months

Check if you are the Business I have an ownership share of less than 25%. Monthly Income (or Loss)
Owner or Self-Employed I have an ownership share of 25% or more. \$ 13,133.47

1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income

Does not apply

1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income

Does not apply

1e. Income from Other Sources Does not apply

Include income from other sources below. Under Income Source, choose from the sources listed here:

- | | | | | | |
|------------------------|---------------------------------|-------------------------------|---------------------|------------------------|-------------------------|
| • Alimony | • Child Support | • Interest and Dividends | • Notes Receivable | • Royalty Payments | • Unemployment Benefits |
| • Automobile Allowance | • Disability | • Mortgage Credit Certificate | • Public Assistance | • Separate Maintenance | • VA Compensation |
| • Boarder Income | • Foster Care | • Mortgage Differential | • Retirement | • Social Security | • Other |
| • Capital Gains | • Housing or Parsonage Payments | (e.g., Pension, IRA) | Trust | | |

NOTE: Reveal alimony, child support, separate maintenance, or other income ONLY if you want it considered in determining your qualification for this loan.

Income Source – use list above	Monthly Income
Child Support	\$ 348.01
RSU Income	\$ 1,124.18
Provide TOTAL Amount Here	\$ 1,472.19

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

Account Type – use list above	Financial Institution	Account Number	Cash or Market Value
		Provide TOTAL Amount Here	\$

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	GOODLEAP	2401213156	\$ 9,168.00	<input type="checkbox"/>	\$ 137.00
Revolving	CITI	8573	\$ 8,309.00	<input type="checkbox"/>	\$ 211.00
Installment	GOODLEAP	2412200974	\$ 6,259.00	<input type="checkbox"/>	\$ 103.00
Revolving	BARCLAYS BANK DELAWAR...	4410	\$ 1,944.00	<input type="checkbox"/>	\$ 71.00

2d. Other Liabilities and Expenses Does not apply


Borrower Name: Deborah Notice

Uniform Residential Loan Application

Freddie Mac Form 65 • Fannie Mae Form 1003

Effective 1/2021

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	Street	331 NW 119th Dr	Unit #	
City	Coral Springs	State	FL ZIP 33071	Country US

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. <i>If not included in Monthly Mortgage Payment</i>	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$ 850,000.00		Primary Residence	\$	\$	\$

Mortgage Loans on this Property Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	To be paid off at or before closing Unpaid Balance	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
PENNYMAC	SSE0018195698503	\$ 3,050.00	\$ 235,618.00 <input type="checkbox"/>		\$

3b. IF APPLICABLE, Complete Information for Additional Property

Does not apply

Address	Street	420 Morningside Dr	Unit #	
City	Lake Placid	State	FL ZIP 33852	Country US

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. <i>If not included in Monthly Mortgage Payment</i>	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$	Retained	Investment	\$ 11.75	\$	\$ -11.75

Mortgage Loans on this Property Does not apply

3c. IF APPLICABLE, Complete Information for Additional Property

Does not apply

Address	Street	Marion County	Unit #	
City	Ocala	State	FL ZIP 34471	Country US

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. <i>If not included in Monthly Mortgage Payment</i>	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$	Retained	Investment	\$ 29.94	\$	\$ -29.94

Mortgage Loans on this Property Does not apply

3d. IF APPLICABLE, Complete Information for Additional Property

Does not apply

Borrower Name: Deborah Notice

Uniform Residential Loan Application

Freddie Mac Form 65 • Fannie Mae Form 1003

Effective 1/2021

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 \$	250,000.00	Loan Purpose	<input type="radio"/> Purchase	<input type="radio"/> Refinance	<input checked="" type="radio"/> Other (specify) HELOC	Unit # _____	
Property Address Street	331 NW 119th Dr	City	Coral Springs	State	FL	ZIP 33071	County BROWARD
Number of Units	1	Property Value \$	850,000.00				
Occupancy	<input checked="" type="radio"/> Primary Residence	<input type="radio"/> Second Home	<input type="radio"/> Investment Property	FHA Secondary Residence <input type="checkbox"/>			
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)				<input checked="" type="radio"/> NO	<input type="radio"/> YES		
2. Manufactured Home. Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis)				<input checked="" type="radio"/> NO	<input type="radio"/> YES		

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

Does not apply

Creditor Name	Lien Type	Monthly Payment	Loan Amount/ Amount to be Drawn	Credit Limit (if applicable)
	<input type="radio"/> First Lien <input type="radio"/> Subordinate Lien	\$ 3,050.99	\$	\$ 250,000.00

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

Does not apply

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

Does not apply

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 type="radio"/> NO <input checked="" type="radio"/> YES <input type="radio"/> NO <input checked="" type="radio"/> YES PR _____ S _____
B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	<input type="radio"/> NO <input type="radio"/> YES
C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) 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 (e.g., installment loan, credit card, etc.) 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 (e.g., the Property Assessed Clean Energy Program)?	<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

Borrower Name: Deborah Notice
Uniform Residential Loan Application
Freddie Mac Form 65 • Fannie Mae Form 1003
Effective 1/2021



Section 6: Acknowledgments 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

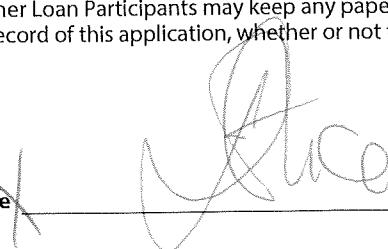
- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may 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)

6/13/25

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:

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

Not Hispanic or Latino

I do not wish to provide this information

Sex

- Female
 Male
 I do not wish to provide this information

Race: Check one or more

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

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

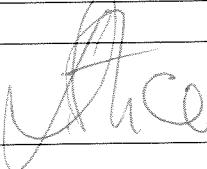
- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

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

Borrower Name: Deborah Notice

Uniform Residential Loan Application
Freddie Mac Form 65 • Fannie Mae Form 1003
Effective 1/2021

Section 9: Loan Originator Information. To be completed by your **Loan Originator**.**Loan Originator Information**Loan Originator Organization Name Lower, LLCAddress 5950 Symphony Woods Rd Suite 301, Columbia, MD, 21044Loan Originator Organization NMLSR ID# 1124061 State License ID# MLD1436Loan Originator Name Andrew SassenLoan Originator NMLSR ID# 925963 State License ID# L023291Email asassen@lower.com Phone (954) 708 - 4739Signature Date (mm/dd/yyyy) 06 / 13 / 2025

Lender: USAlliance Federal Credit Union dba USAlliance Financial
411 Theodore Fremd Avenue Suite 350
Rye, NY 10580

Borrower(s): Deborah Notice
Property: 331 NW 119th Dr
Coral Springs, FL 33071

SIGNATURE/NAME AFFIDAVIT

THIS IS TO CERTIFY THAT MY LEGAL SIGNATURE IS AS WRITTEN AND TYPED BELOW.
(This signature must exactly match signatures on the Note and Mortgage or Deed of Trust.)

Deborah Notice
(Print or Type Name)

Deborah Notice

(If applicable, complete the following.)
I AM ALSO KNOWN AS:

DEBORAH MARTIN
(Print or Type Name)

Signature

DEBORAH A NOTICE
(Print or Type Name)

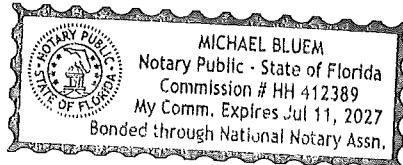
Signature

and that Deborah Notice, DEBORAH MARTIN, and DEBORAH A NOTICE
are one and the same person.

STATE OF FLORIDA, BROWARD County ss:

Signed and sworn to (or affirmed) before me this 13 day of June, 2021 Date by Deborah Notice.

Notary Public



FACTS**WHAT DOES USALLIANCE Financial
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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Account balances
- Payment history
- Credit history
- Credit scores
- Credit card or other debt

When you are no longer a member, we continue to share your information as described in this notice.

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons USALLIANCE Financial chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does USALLIANCE share?	Can you limit this sharing?
For our everyday business purposes- such as to 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	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes- information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes- information about your creditworthiness	No	We don't share
For our affiliates' to market to you	No	We don't share
For nonaffiliates' to market to you	No	We don't share

Questions?Call toll-free **800-431-2754** or go to www.usalliance.org

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40442

Who We Are

Who is providing this notice?

USAlliance Federal Credit Union is doing business as USALLIANCE Financial, and USA Specialty Lending.

What We Do

How does USALLIANCE Financial 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.

Where appropriate, we will use security coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.

How does USALLIANCE Financial collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Deposit money
- Pay your bills
- Apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes - information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

- *USALLIANCE Financial has no affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

- *USALLIANCE Financial does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include investment, financial product, brand loyalty, credit card or insurance companies.*

Other important information

For Alaska, Illinois, Maryland, and North Dakota Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For California Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

For Massachusetts, Mississippi, and New Jersey Members. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

Date: 6/12/2025

 Borrower Name: Notice Symmetry Account Number: 114345

1 - Symmetry Required Documents

Required by Symmetry	Title / Escrow Officer / Closer Verified	Verified by Symmetry to Fund	
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Signed Symmetry Uniform Residential Loan Application
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Notice of Right to Cancel (except for 2 nd home) <i>(If the signing date changed, the appropriate date corrections need to be made following Symmetry closing instructions)</i>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	HELOC Agreement (2 nd)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Home Equity Addendum
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Mortgage / Deed (2 nd)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Settlement Statement / HUD 2 nd / Credit Line Activity (2 nd) <i>(Fees on the Final Settlement Statement / HUD MUST match or be less than fees disclosed on our signed HELOC Agreement. If the fees do not match, appropriate corrections will be requested prior to funding the loan)</i>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Signature / Name Affidavit
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Mailing Address Certification
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Form SSA-89
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Form D W-9
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	4506T
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Errors and Omissions Compliance Agreement
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Flood Notice
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	State Specific Docs/ Fee Acknowledgement

USAlliance Federal Credit Union dba USAlliance Financial
411 Theodore Fremd Avenue Suite 350
Rye, NY 10580



Application Number: 0000114345
06/13/2025

Deborah Notice

Congratulations on your recent Home Equity Line of Credit and welcome to USAlliance Federal Credit Union dba USALLIANCE Financial!

About your Loan

While your loan is funded by USALLIANCE Financial, it is serviced by Cenlar. **To receive the best service possible, it is important that you make all payments to Cenlar and direct any questions about your loan to Cenlar.**

If you have any questions regarding your loan, please contact Cenlar Servicing center at:

- **Phone:** 855-839-6470
- **Address:** P.O. Box 77404, Ewing, NJ 08628

About Your Membership at USALLIANCE Financial

USALLIANCE Financial membership comes at no cost to you. In fact, it lets you take full advantage of the financial benefits at USALLIANCE Financial - including a savings account, which was opened for you with a complimentary \$1 savings deposit.

You can learn more about USALLIANCE Financial products and offerings on our website: www.USAlliance.org.

Please note: As long as you have an active loan with USALLIANCE Financial, you must maintain your USALLIANCE Financial savings account in accordance with our Account Agreement and Disclosures.

If you have any questions regarding your membership or saving account, please contact USALLIANCE Financial at 1 (800) 431-2754.

Sincerely,

USALLIANCE Financial



Date June 13, 2025
Borrower: Deborah Notice
Property Address: 331 NW 119th Dr, Coral Springs, FL 33071

Application #: 0000114345

Notice of Right to Cancel (Open-end Credit – When Opening Account)

Your Right to Cancel

We have agreed to establish an open-end credit account for you, and you have agreed to give us a mortgage/lien/security interest on/in your home as security for the account. You have a legal right under federal law to cancel this account, without cost, within three business days, from whichever of the following events occurs last:

- (1) the opening date of the account, which is **6/13/2025**; or
- (2) the date you received your Truth-in-Lending disclosures, or
- (3) the date you received this notice of your right to cancel the account

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

Symmetry Lending
6600 Peachtree Dunwoody Rd.
Building 400, Suite 290
Atlanta, GA 30328

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice no matter how you notify us because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of **June 17, 2025** (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

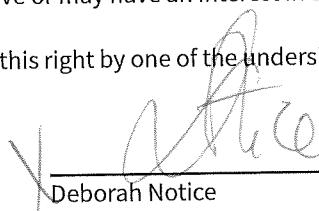
Consumer's Signature

Date

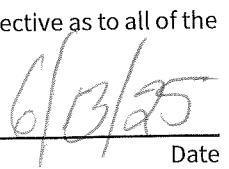
CONFIRMATION OF RECEIPT

Each of the undersigned acknowledges receipt of two (2) copies of this Notice of Right to Cancel and warrants that the undersigned are all the persons who are a party to the credit account who have or may have an interest in the property located at: 331 NW 119th Dr, Coral Springs, FL 33071

Each of the undersigned has the right to cancel. The exercise of this right by one of the undersigned shall be effective as to all of the undersigned.



Deborah Notice



6/13/25

Date



Date June 13, 2025 Application #: 0000114345
Borrower: Deborah Notice
Property Address: 331 NW 119th Dr, Coral Springs, FL 33071

Notice of Right to Cancel (Open-end Credit – When Opening Account)

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Symmetry Lending
6600 Peachtree Dunwoody Rd.
Building 400, Suite 290
Atlanta, GA 30328

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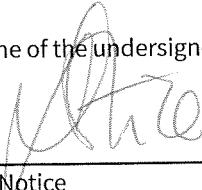
Consumer's Signature

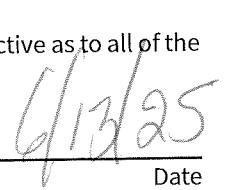
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Deborah Notice


Date



Date June 13, 2025
Borrower: Deborah Notice
Property Address: 331 NW 119th Dr, Coral Springs, FL 33071

Application #: 0000114345

Notice of Right to Cancel (Open-end Credit – When Opening Account)

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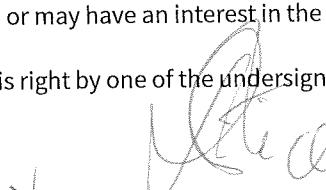
Consumer's Signature

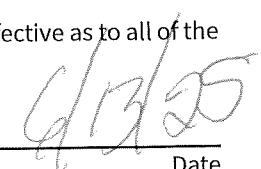
Date

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Each of the undersigned has the right to cancel. The exercise of this right by one of the undersigned shall be effective as to all of the undersigned.


Deborah Notice


Date



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):
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

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

Terms of Loan
Note Rate 7.75 %
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 1 (months)
Subsequent Adjustment Period 1 (months)
Proposed Monthly Payment for Property

First Mortgage (P & I)	\$ <u>1,791.03</u>
Subordinate Lien(s) (P & I)	\$ <u>3,050.99</u>
Homeowner's Insurance	\$ <u>0.00</u>
Supplemental Property Insurance	\$ <u>0.00</u>
Property Taxes	\$ <u>0.00</u>
Mortgage Insurance	\$ <u>0.00</u>
Association/Project Dues (Condo, Co-Op, PUD)	\$ <u>260.00</u>
Other	\$ <u>0.00</u>
TOTAL	\$ <u>5,102.02</u>

Loan Features

- Balloon/Balloon Term _____ (months)
 Interest Only / Interest Only Term _____ (months)
 Negative Amortization
 Prepayment Penalty / Prepayment Penalty Term _____ (months)
 Temporary Interest Rate Buydown/Initial Buydown Rate _____ %
 Other (explain): HELOC 5 Yr Draw/25 Yr Repay

Borrower Name(s): Deborah Notice

Uniform Residential Loan Application — Lender Loan Information

Freddie Mac Form 65 • Fannie Mae Form 1003

Effective 1/2021



L4. Qualifying the Borrower – Minimum Required Funds or Cash Back
DUE FROM BORROWER(S)

A. Sales Contract Price	\$ 0.00
B. Improvements, Renovations, and Repairs	\$ 0.00
C. Land (<i>if acquired separately</i>)	\$ 0.00
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>	\$ 0.00
E. Credit Cards and Other Debts Paid Off <i>(See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)</i>	\$ 0.00
F. Borrower Closing Costs (<i>including Prepaid and Initial Escrow Payments</i>)	\$ 4,171.00
G. Discount Points	\$ 0.00
H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)	\$ 4,171.00

TOTAL MORTGAGE LOANS

I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance (<i>or Mortgage Insurance Equivalent</i>) \$ 250,000.00 Financed Mortgage Insurance (<i>or Mortgage Insurance Equivalent</i>) Amount \$ 0.00	\$ 250,000.00
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>	\$ 0.00
K. TOTAL MORTGAGE LOANS (Total of I and J)	\$ 250,000.00

TOTAL CREDITS

L. Seller Credits (<i>Enter the amount of Borrower(s) costs paid by the property seller</i>)	\$ 0.00
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>)	\$ 0.00
N. TOTAL CREDITS (Total of L and M)	\$ 0.00

CALCULATION

TOTAL DUE FROM BORROWER(s) (<i>Line H</i>)	\$ 4,171.00
LESS TOTAL MORTGAGE LOANS (<i>Line K</i>) AND TOTAL CREDITS (<i>Line N</i>)	-\$ 250,000.00
Cash From/To the Borrower (Line H minus Line K and Line N) NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.	\$ -250,000.00

Florida Statement of Anti-Coercion

Pursuant to Fla. Admin. Code Ann. r. 69B-124.002, 69B-124.013

Borrower(s): Deborah Notice

Date: 06/13/2025

Lender: USAlliance Federal Credit Union dba
USAlliance Financial

Property: 331 NW 119th Dr
Coral Springs, Florida 33071

Loan Number: 0000114345

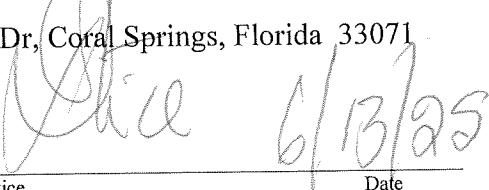
The Insurance Laws of this state provide that the lender may not require the borrower to take insurance through any particular insurance agent or company to protect the mortgaged property.

The borrower, subject to the rules adopted by the Chief Financial Officer, 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 rights to designate reasonable financial requirements as to the company and the adequacy of the coverage.

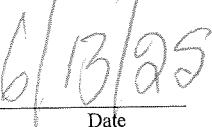
I have read the foregoing statement, or the rules of the Chief Financial Officer relative thereto, and understand my rights and privileges and those of the lender relative to the placing of such insurance.

I have selected the _____ Insurance Agency, or Edison Insurance Company to write the hazard insurance to cover property located at:

331 NW 119th Dr, Coral Springs, Florida 33071



Borrower Deborah Notice



Date

symflant



0000000001143452759400106122025

Acknowledgement Regarding Fees Charged

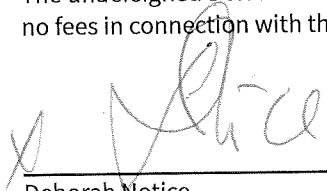
Borrower(s):
Deborah Notice

Mortgage Lender
USAlliance Federal Credit
Union dba USAlliance
Financial

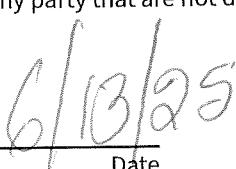
Property:
331 NW 119th Dr
Coral Springs, FL 33071

Loan Number: 0000114345

The undersigned Borrowers acknowledge they have reviewed the Settlement Statement and that they have paid no fees in connection with the loan to any party that are not disclosed on the Settlement Statement.



Deborah Notice



6/13/25

Date



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-C, visit www.irs.gov and search IVES.

1a. Current name i. First name Deborah			2a. Spouse's current name (<i>if joint return and transcripts are requested for both taxpayers</i>) i. Spouse's first name			
ii. Middle initial Notice			ii. Middle initial iii. Spouse's last name			
1b. First taxpayer identification number (<i>see instructions</i>) 595-41-2549			2b. Spouse's taxpayer identification number (<i>if joint return and transcripts are requested for both taxpayers</i>)			
1c. Previous name shown on the last return filed if different from line 1a i. First name			2c. Spouse's previous name shown on the last return filed if different from line 2a i. First name			
ii. Middle initial iii. Last name			ii. Middle initial iii. Last name			
3. Current address (<i>including apt., room, or suite no.</i> , city, state, and ZIP code (<i>see instructions</i>) a. Street address (<i>including apt., room, or suite no.</i>) 331 NW 119th Dr						
b. City Coral Springs			c. State FL			
d. ZIP code 33071						
4. Previous address shown on the last return filed if different from line 3 (<i>see instructions</i>) a. Street address (<i>including apt., room, or suite no.</i>)						
b. City			c. State			
d. ZIP code						
5a. IVES participant name, ID number, SOR mailbox ID, and address i. IVES participant name						
ii. IVES participant ID number			iii. SOR mailbox ID			
iv. Street address (<i>including apt., room, or suite no.</i>) v. City						
vi. State			vii. ZIP code			
5b. Customer file number (<i>if applicable</i>) (<i>see instructions</i>) 5c. Unique identifier (<i>if applicable</i>) (<i>see instructions</i>)						
5d. Client name, telephone number, and address (<i>this field cannot be blank or not applicable (NA)</i> i. Client name						
ii. Telephone number						
iii. Street address (<i>including apt., room, or suite no.</i>) iv. City						
v. State						
vi. ZIP code						
Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (<i>see instructions</i>)						
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 for line 6 transcripts 1040						
a. Return Transcript <input checked="" type="checkbox"/>		b. Account Transcript <input type="checkbox"/>		c. Record of Account <input type="checkbox"/>		
7. Wage and Income transcript (W-2, 1098-E, 1099-G, etc.) <input checked="" type="checkbox"/>						
a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.						
b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers Line 1a <input type="checkbox"/> Line 2a <input type="checkbox"/>						
8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format (<i>see instructions</i>) 12 / 31 / 2024 12 / 31 / 2023 12 / 31 / 2022 / /						
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, if applicable, line 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; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. 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-C on behalf of the taxpayer. Note: This form must be received by IRS within 120 days of the signature date.						
<input checked="" type="checkbox"/> Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.						
Sign Here	Signature for Line 1a (<i>see instructions</i>) <i>Notice</i>			Date 46/13/25	Phone number of taxpayer on line 1a or 2a (954) 440-8417	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative			<input type="checkbox"/> Signatory confirms document was electronically signed		
	Print/Type name Deborah Notice					
	Title (<i>if line 1a above is a corporation, partnership, estate, or trust</i>)					
	Spouse's signature (<i>required if listed on Line 2a</i>)			Date		
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative			<input type="checkbox"/> Signatory confirms document was electronically signed		
Print/Type name						

Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

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

Future Developments

For the latest information about Form 4506-C and its instructions, go to www.irs.gov and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

What's New. Form 4506-C includes the Client company requesting transcripts and increased the number of Wage and Income transcripts requests.

General Instructions

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

Designated Recipient Notification. Section 6103(c) limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

Taxpayer Notification. Section 6103(c) limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

Purpose of form. Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

Note: If you are unsure of which type of transcript you need, check with the party requesting your tax information.

Where to file. The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

Specific Instructions

Line 1a/2a (if spouse is also requested). For IMF Requests: Enter the First, Middle Initial, and Last Name in the indicated fields. If all characters will not fit, please enter up to 12 for First name and 22 for Last name. For BMF Requests: Enter the company name in the Last Name field. If all characters will not fit, please enter up to 22.

Line 1b/2b (if spouse is also requested). Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a including the dashes in the correct format, or enter the employer identification number (EIN) for the business listed on line 1a including the dashes in the correct format.

Line 1c/2c (if spouse is also requested). Enter your previous name as shown on your last filed tax return if different than line 1a.

Line 3. Enter your current address in the indicated fields. If you use a P.O. Box, include it and the number in the Current Address field.

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, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

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

Line 5c. Enter up to 10 alpha-numeric characters to create a unique identifier that will show in the mailbox file information. The unique identifier cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

Note. If you use an SSN, we will not input the information and the customer file number or unique identifier will reflect a generic entry of "9999999999".

Line 5d. Enter the Client company name, address, and phone number in the indicated fields. A Client company receives the requested tax transcripts from the IVES participant. If the IVES participant is also the Client company, the IVES participant information should be entered on Line 5a and 5d. These fields cannot be blank or Not Applicable (NA).

Line 6. Enter only one tax form number (1040, 1065, 1120, etc.) per request for all line 6 transcripts request types.

Line 6a. Return Transcript 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-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years.

Line 6b. Account Transcript 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.

Line 6c. Record of Account 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.

Line 7. The IRS can provide a transcript that includes data from these information returns: Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. Enter up to three information return types. If no specific type is requested, all forms will be provided. 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, Form W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need Form W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.

Line 8. Enter the end date of the tax year or period requested in mm dd yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12 31 2018 for a calendar year 2018 Form 1040 transcript.



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 if unchecked.

Signature and date. Form 4506-C must be signed and dated by the taxpayer listed on line 1a and, if listed, 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.

Authorized Representative: A representative can sign Form 4506-C for a taxpayer if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5a, and Form 2848 is attached to the Form 4506-C request. 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. If Form 4506-C is signed by a representative, the Authorized Representative check box must be marked.

Electronic Signature: Only IVES participants that opt in to the Electronic Signature usage can accept electronic signatures. Contact the IVES participant for approval and guidance for electronic signatures. If the Form 4506-C is signed electronically, the Electronic Signature check box must be marked.

Individuals. Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Signatures are required for all taxpayers listed on Line 1a and 2a.

Corporations. Generally, Form 4506-C 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-C but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

All others. See section 6103(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.

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.

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-C 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.
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-C 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.

Authorization for the Social Security Administration (SSA) To Release Social Security Number (SSN) Verification

Printed Name: Deborah Notice	Date of Birth: September 27, 1972	Social Security Number: 595-41-2549
---------------------------------	--------------------------------------	--

Reason for authorizing consent: (Please select one)

- | | | |
|---|---|--|
| <input checked="" type="checkbox"/> To apply for a mortgage | <input type="checkbox"/> To apply for a loan | <input type="checkbox"/> To meet a licensing requirement |
| <input type="checkbox"/> To open a bank account | <input type="checkbox"/> To open a retirement account | <input type="checkbox"/> Other |
| <input type="checkbox"/> To apply for a credit card | <input type="checkbox"/> To apply for a job | |

With the following company ("the Company"):

Company Name: USAlliance Federal Credit Union dba USAlliance Financial

Company Address: 411 Theodore Fremd Avenue Suite 350, Rye, NY 10580

The name and address of the Company's Agent (if applicable):

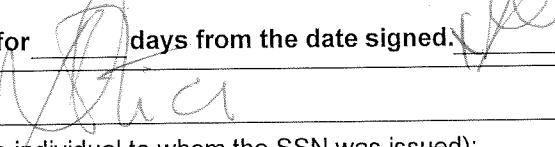
Agent's Name: Symmetry Lending

Agent's Address: 6600 Peachtree Dunwoody Rd, Bldg. 300, Suite 125, Atlanta, GA 30328

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified. I am the individual to whom the Social Security number was issued or the parent or legal guardian of a minor, or the legal guardian of a legally incompetent adult. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

This consent is valid only for one-time use. This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:

This consent is valid for 90 days from the date signed. (Please initial.)

Signature: 

Date Signed: 6/13/25

Relationship (if not the individual to whom the SSN was issued):

Privacy Act Statement Collection and Use of Personal Information

Sections 205(a) and 1106 of the Social Security Act, as amended, allow us to collect this information. Furnishing us this information is voluntary. However, failing to provide all or part of the information may prevent us from releasing information to a designated company or company's agent. We will use the information to verify your name and Social Security number (SSN). We may also share your information for the following purposes, called routine uses: - To contractors and other Federal agencies, as necessary, to assist us in efficiently administering our programs; and - To student volunteers, persons working under a personal services contract, and others, when they need access to information in our records in order to perform their assigned agency duties. In addition, we may share this information in accordance with the Privacy Act and other Federal laws. For example, where authorized, we may use and disclose this information in computer matching programs, in which our records are compared with other records to establish or verify a person's eligibility for Federal benefit programs and for repayment of incorrect or delinquent debts under these programs. A list of routine uses is available in our Privacy Act System of Records Notice (SORN) 60-0058, entitled Master Files of SSN Holders and SSN Applications, as published in the Federal Register (FR) on December 29, 2010, at 75 FR 82121. Additional information, and a full listing of all our SORNs, is available on our website at www.ssa.gov/privacy.

Paperwork Reduction Act Statement - This information collection meets the requirements of 44 U.S.C. § 3507, as amended by section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions unless we display a valid Office of Management and Budget (OMB) control number. We estimate that it will take about 20 minutes to read the instructions, gather the facts, and answer the questions. **Send only comments regarding this burden estimate or any other aspect of this collection, including suggestions for reducing this burden to:** SSA, 6401 Security Blvd., Baltimore, MD 21235-6401. .

TEAR OFF

NOTICE TO NUMBER HOLDER

The Company and/or its Agent have entered into an agreement with SSA that, among other things, includes restrictions on the further use and disclosure of SSA's verification of your SSN. To view a copy of the entire model agreement, visit <http://www.ssa.gov/cbsv/docs/SampleUserAgreement.pdf>.

Request for Taxpayer Identification Number and Certification

Go to www.irs.gov/FormW9 for instructions and the latest information.

Give form to the requester. Do not send to the IRS.

Before you begin. For guidance related to the purpose of Form W-9, see *Purpose of Form*, below.

Print or type. <i>See Specific Instructions on page 3.</i>	1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.) Deborah Notice					
	2 Business name/disregarded entity name, if different from above. 3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only one of the following seven boxes.					
	<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"/> LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) . . .					
	<small>Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner.</small>					
	<input type="checkbox"/> Other (see instructions) . . .					
	3b If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions . . .					
	5 Address (number, street, and apt. or suite no.). See instructions. 331 NW 119th Dr					Requester's name and address (optional)
	6 City, state, and ZIP code Coral Springs, FL 33071					
7 List account number(s) here (optional)						

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number										
5	9	5	-	4	1	-	2	5	4	9
or										
Employer identification number										
			-							

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and, generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here

Signature of
U.S. person

Date

6/13/25

General Instructions

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

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

What's New

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they



must obtain your correct taxpayer identification number (TIN), which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid).
- Form 1099-DIV (dividends, including those from stocks or mutual funds).
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds).
- Form 1099-NEC (nonemployee compensation).
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers).
- Form 1099-S (proceeds from real estate transactions).
- Form 1099-K (merchant card and third-party network transactions).
- Form 1098 (home mortgage interest), 1098-E (student loan interest), and 1098-T (tuition).
- Form 1099-C (canceled debt).
- Form 1099-A (acquisition or abandonment of secured property).

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

Caution: If you don't return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding*, later.

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued);
2. Certify that you are not subject to backup withholding; or
3. Claim exemption from backup withholding if you are a U.S. exempt payee; and
4. Certify to your non-foreign status for purposes of withholding under chapter 3 or 4 of the Code (if applicable); and
5. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting is correct. See *What Is FATCA Reporting*, later, for further information.

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

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

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

Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding. Payments made to foreign persons, including certain distributions, allocations of income, or transfers of sales proceeds, may be subject to withholding under chapter 3 or chapter 4 of the Code (sections 1441–1474). Under those rules, if a Form W-9 or other certification of non-foreign status has not been received, a withholding agent, transferee, or partnership (payor) generally applies presumption rules that may require the payor to withhold applicable tax from the recipient, owner, transferor, or partner (payee). See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities.

The following persons must provide Form W-9 to the payor for purposes of establishing its non-foreign status.

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

See Pub. 515 for more information on providing a Form W-9 or a certification of non-foreign status to avoid withholding.

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 (under Regulations section 1.1441-1(b)(2)(iv) or other applicable section for chapter 3 or 4 purposes), do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515). If you are a qualified foreign pension fund under Regulations section 1.897(l)-1(d), or a partnership that is wholly owned by qualified foreign pension funds, that is treated as a non-foreign person for purposes of section 1445 withholding, do not use Form W-9. Instead, use Form W-8EXP (or other certification of non-foreign status).

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 their 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 their scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

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

Backup Withholding

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 24% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include, but are not limited to, interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third-party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

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

Payments you receive will be subject to backup withholding if:

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

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

See also *Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding*, earlier.

What Is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all U.S. account holders that are specified U.S. persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code*, later, and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you are no longer 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

Line 1

You must enter one of the following on this line; **do not leave this line blank**. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

- **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

Note for ITIN applicant: Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040 you filed with your application.

- **Sole proprietor.** Enter your individual name as shown on your Form 1040 on line 1. Enter your business, trade, or "doing business as" (DBA) name on line 2.

- **Partnership, C corporation, S corporation, or LLC, other than a disregarded entity.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.

- **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. Enter any business, trade, or DBA name on line 2.

- **Disregarded entity.** In general, a business entity that has a single owner, including an LLC, and is not a corporation, is disregarded as an entity separate from its owner (a disregarded entity). See Regulations section 301.7701-2(c)(2). A disregarded entity should check the appropriate box for the tax classification of its owner. Enter the owner's name on line 1. The name of the owner entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For

example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2. If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, enter it on line 2.

Line 3a

Check the appropriate box on line 3a for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3a.

IF the entity/individual on line 1 is a(n) ...	THEN check the box for ...
• Corporation	Corporation.
• Individual or	Individual/sole proprietor.
• Sole proprietorship	
• LLC classified as a partnership for U.S. federal tax purposes or	Limited liability company and enter the appropriate tax classification:
• LLC that has filed Form 8832 or 2553 electing to be taxed as a corporation	P = Partnership, C = C corporation, or S = S corporation.
• Partnership	Partnership.
• Trust/estate	Trust/estate.

Line 3b

Check this box if you are a partnership (including an LLC classified as a partnership for U.S. federal tax purposes), trust, or estate that has any foreign partners, owners, or beneficiaries, and you are providing this form to a partnership, trust, or estate, in which you have an ownership interest. You must check the box on line 3b if you receive a Form W-8 (or documentary evidence) from any partner, owner, or beneficiary establishing foreign status or if you receive a Form W-9 from any partner, owner, or beneficiary that has checked the box on line 3b.

Note: A partnership that provides a Form W-9 and checks box 3b may be required to complete Schedules K-2 and K-3 (Form 1065). For more information, see the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

If you are required to complete line 3b but fail to do so, you may not receive the information necessary to file a correct information return with the IRS or furnish a correct payee statement to your partners or beneficiaries. See, for example, sections 6698, 6722, and 6724 for penalties that may apply.

Line 4 Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third-party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space on line 4.

1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2).

- 2—The United States or any of its agencies or instrumentalities.
- 3—A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.
- 4—A foreign government or any of its political subdivisions, agencies, or instrumentalities.
- 5—A corporation.
- 6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or territory.
- 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 as defined under section 581.
- 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 Information, 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 reportable under section 6045(f), and payments for services paid by a federal executive agency.

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) entered on the line for a FATCA exemption code.

A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37).

B—The United States or any of its agencies or instrumentalities.

C—A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.

D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i).

E—A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i).

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

G—A real estate investment trust.

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

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

J—A bank as defined in section 581.

K—A broker.

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

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

Note: You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, enter "NEW" at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have, and are not eligible to get, an SSN, your TIN is your IRS ITIN. Enter it in the entry space for the Social security number. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN.

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner's SSN (or EIN, if the owner has one). If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note: See *What Name and Number To Give the Requester*, later, for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at www.SSA.gov. You may also get this form by calling 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/EIN. Go to www.irs.gov/Forms to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to www.irs.gov/OrderForms to place an order and have Form W-7 and/or Form SS-4 mailed to you within 15 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and enter "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, you will generally 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. See also *Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding*, earlier, for when you may instead be subject to withholding under chapter 3 or 4 of the Code.

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

Part II. Certification

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

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code*, earlier.

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

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

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

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

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

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

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account other than an account maintained by an FFI)	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor ²
5. a. The usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law	The grantor-trustee ¹
6. Sole proprietorship or disregarded entity owned by an individual	The actual owner ¹
7. Grantor trust filing under Optional Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))**	The owner ³
	The grantor*

For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity ⁴
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee
14. 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
15. Grantor trust filing Form 1041 or under the Optional Filing Method 2, requiring Form 1099 (see Regulations 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 on line 1, and enter your business or DBA name, if any, on line 2. 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.)

* Note: The grantor must also provide a Form W-9 to the trustee of the trust.

** For more information on optional filing methods for grantor trusts, see the Instructions for Form 1041.

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

Secure Your Tax Records From Identity Theft

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

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax return 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 a questionable credit report, contact the IRS Identity Theft Hotline at 800-908-4490 or submit Form 14039.

For more information, see Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 877-777-4778 or TTY/TDD 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 (TIGTA) at 800-366-4484. You can forward suspicious emails to the Federal Trade Commission at spam@uce.gov or report them at www.ftc.gov/complaint. You can contact the FTC at www.ftc.gov/idtheft or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see www.IdentityTheft.gov and Pub. 5027.

Go to www.irs.gov/IdentityTheft to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

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

MAILING ADDRESS CERTIFICATION

LOAN NUMBER: 0000114345

LENDER: **USAlliance Federal Credit Union dba USAlliance Financial**
LENDER ADDRESS: **411 Theodore Fremd Avenue Suite 350, Rye, New York 10580**

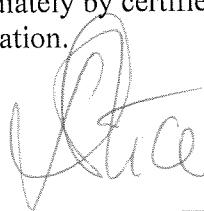
BORROWER: **Deborah Notice**

PROPERTY ADDRESS
331 NW 119th Dr
Coral Springs, Florida 33071

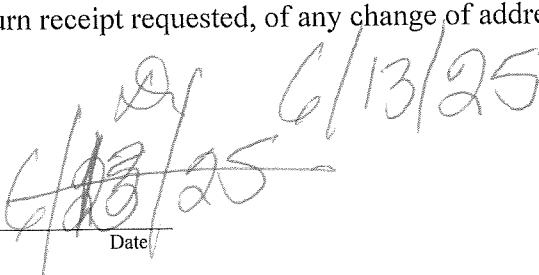
MAILING ADDRESS
331 NW 119th Dr
Coral Springs, Florida 33071

ACKNOWLEDGEMENT

I certify that the above information is true and correct and agree to notify Lender, its successors, assigns, or agents immediately by certified mail, return receipt requested, of any change of address or other change in the above information.



Deborah Notice



6/13/25

Date

mailcert



0000000001143452705900106122025

Loan No.: 0000114345

**NOTICE CONCERNING THE FURNISHING
OF NEGATIVE INFORMATION TO
CONSUMER REPORTING AGENCY**

Lender: **USAlliance Federal Credit Union dba USAlliance Financial**

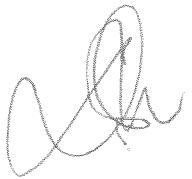
Borrower: **Deborah Notice**

Property Address: **331 NW 119th Dr, Coral Springs, Florida 33071**

**WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT
TO CREDIT BUREAUS.**

**LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR
ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.**

NOTICE CONCERNING THE FURNISHING OF
NEGATIVE INFORMATION TO CONSUMER REPORTING AGENCY
FCRA §623(a)(7); REGULATION V/MODEL B-1
neginfo



0000000001143451414800106122025

Errors and Omissions - Compliance Agreement

Lender USAlliance Federal Credit Union dba USAlliance Financial 411 Theodore Fremd Avenue Suite 350 Rye, New York 10580	Borrower Deborah Notice Property 331 NW 119th Dr Coral Springs, Florida 33071	Date June 13, 2025 Loan Number 0000114345
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The undersigned, in consideration of the lender disbursing funds for the property located at **331 NW 119th Dr, Coral Springs, Florida 33071**, agree(s), if requested by the lender or someone acting on behalf of said lender, to fully cooperate and adjust for clerical errors on any and all loan documentation deemed necessary or desirable in the reasonable discretion of the lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to an investor, Federal National Mortgage Association (FNMA), Government National Mortgage Association (GNMA), Federal Home Loan Mortgage Corporation (FHLMC), Department of Housing and Urban Development, Veterans Administration, or any municipal bonding authority, or to insure enforceability of this loan if kept in lender's portfolio.

The undersigned agree(s) to comply with all requests by lender within 30 days from date of mailing of said request by the lender. Borrower(s) agree to assume all cost including by way of illustration and not limitation, actual expense, legal fees and marketing losses for failing to comply with lenders requests within the 30 day time period.

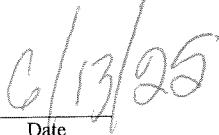
The undersigned borrower(s) do hereby so agree and covenant in order to assure that the loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by lender of its interest in and to said loan documentation.

Borrower



Borrower Deborah Notice

Date


6/13/25

usacomp



0000000001143450455300106122025

USAlliance Federal Credit Union dba USAlliance Financial
411 Theodore Fremd Avenue Suite 350, Rye, New York 10580

Application Number: 0000114345
Date: 06/13/2025

Payment and Servicing Notification

Dear Homeowner:

Regarding Property Address: **331 NW 119th Dr**
Coral Springs, Florida 33071

Thank you for choosing **USAlliance Federal Credit Union dba USAlliance Financial** for your Home Equity Line of Credit (HELOC) loan. This notice provides information about your payments and the servicing provider for your HELOC.

The servicing of your HELOC is being provided by Central Loan Administration & Reporting (Cenlar), effective as of the date of this notice. This means that Cenlar will be collecting your HELOC payments from you. Nothing else about your loan will change.

If you receive your initial loan proceeds on or before 07/10/2025, your first payment will be due on 08/05/2025. If you receive your initial loan proceeds after that date, your loan will be due on the 5th of the month following 08/05/2025. After that, your payment is due on the 5th day of each month and shall be submitted to Cenlar at the address provided below, or through other electronic means that Cenlar may offer. USAlliance Federal Credit Union dba USAlliance Financial will not accept a payment for your HELOC.

Your loan number is **0199731928**. Please include this number on all checks, letters, communications, etc., otherwise they will be returned.

If you submit your payment by mail, please send it to Cenlar at the following address:

Cenlar
P.O Box 11733
Newark, NJ 07101-4733

Late fees will be assessed for late payments as specified in your Credit Agreement & Truth in Lending Disclosure - Home Equity Addendum.

If you have any questions about your payments or loan servicing, please contact Cenlar Customer Service at **855-839-6470**.

Any other questions may be directed to USAlliance Federal Credit Union dba USAlliance Financial at (800) 431-2754.

FINANCIAL BREAKDOWN:

Original Principal Balance: **\$250,000.00**
Initial Interest Rate: **7.750%**
Escrow (Tax and Insurance): **\$0.00**

Initial minimum monthly payment (interest only): The amount of your initial payment will depend upon the amount of your initial draw and whether you elect to draw additional sums before your first payment is due. The amount of your initial minimum monthly payment will be reflected on your first billing statement from Cenlar.

sympmtes



Lender: USAlliance Federal Credit Union dba USAlliance Financial
411 Theodore Fremd Avenue Suite 350
Rye, NY 10580

Borrower(s): Deborah Notice
Property: 331 NW 119th Dr
Coral Springs, FL 33071

Notice of Property NOT in Special Flood Hazard Area

This Notice is to inform you that the improved real estate or mobile home that will be serving as security for the loan you are contemplating is NOT in a Special Flood Hazard Area and you will not be required to purchase flood insurance at this time

Special Flood Hazard Areas are areas delineated on the Flood Insurance Rate Map (FIRM) or, if the FIRM is unavailable, on the Flood Hazard Boundary Map (FHBM) of a given community. These areas have a 1% chance of being flooded within any given year. The risk of exceeding the 1% chance increases with time periods longer than one year. For example, during the life of a 30-year mortgage, a structure located in a Special Flood Hazard Area has a 26 percent chance of being flooded.

If, during the term of your loan, the subject property is identified as being in a Special Flood Hazard Area, you will be required to purchase and maintain flood insurance at your expense. Upon notice, and after failure to comply, flood insurance will be force placed at your expense, as authorized by the National Flood Disaster Protection Act of 1973, as amended by the National Flood Insurance Reform Act of 1994.

Flood Insurance Coverage Subject to Change Disclosure: We may assign, sell, or transfer the servicing of your mortgage loan. Your new lender/servicer may require more flood insurance coverage than the minimum amount that has been identified in your Notice of Special Flood Hazard (NSFH). The new lender/servicer may require coverage in an amount greater than the minimum, and has the right to require flood coverage at least equal to 100% of the insurable value (also known as the replacement cost value of the building(s) used as collateral to secure the loan or the maximum available under the National Flood Insurance Program (NFIP) for the particular type of building. You should review your exposure to flood damage with your insurance provider, as you may wish to increase your coverage above the minimum amount required at the time of closing your loan versus what subsequently the new lender/servicer may require.

I/we have read the above document, and acknowledge receiving a copy of by signing below.

Deborah Notice

Date



USAlliance Federal Credit Union dba USAlliance Financial
 411 Theodore Fremd Avenue Suite 350
 Rye, NY 10580

HOME EQUITY ADDENDUM

This Addendum is incorporated into and becomes a part of your Home Equity Line of Credit Agreement and Truth in Lending Disclosure

OPENING DATE June 13, 2025	CREDIT LIMIT \$250,000.00	ACCOUNT NUMBER 0000114345	
BORROWER NAME AND ADDRESS Deborah Notice 331 NW 119th Dr Coral Springs, FL 33071	ADDRESS OF PROPERTY SECURING ACCOUNT 331 NW 119th Dr Coral Springs, FL 33071		
INDEX RATE 7.500%	MARGIN ADDED TO INDEX 0.250 %	ANNUAL PERCENTAGE RATE 7.750 %	
DAILY PERIODIC RATE 0.0212329 %		MINIMUM ANNUAL PERCENTAGE RATE 5.750%	
SCHEDULE OF CLOSING COSTS: DESCRIPTION Valuation Fee Abstract/Exam>Title Search Non-ID Affidavit Lender's Title Insurance Recording Fee For Mortgage Tax Stamp For State Mortgage	AMOUNT \$ 165.00 \$ 200.00 \$ 18.50 \$ 1325.00 \$ 78.00 \$ 875.00	FINANCE CHARGES: DESCRIPTION Lender Origination Fee E-Recording Fee FedEx/Courier Wire Verification Fee Settlement Fee Wire Transfer Fee	AMOUNT \$ 450.00 \$ 9.50 \$ 35.00 \$ 50.00 \$ 895.00 \$ 70.00

PAYMENT INFORMATION: You can obtain credit advances for five (5) years. This period is called the "draw period." At our option, we may renew or extend the draw period. The Minimum Payment will be due monthly. Your minimum monthly payment during the draw period will be the greater of \$50 or the amount by which your outstanding principal loan balance exceeds your credit limit (if any), plus the amount of accrued but unpaid finance charges, late charges, and any other charges authorized by your agreement with us. If the account balance is less than the minimum monthly payment, then your monthly payment will equal your account balance. Your minimum payments during the draw period may not reduce the principal balance that is outstanding on your account.

After the draw period ends the repayment period will begin. The length of the repayment period will be twenty five (25) years. The Minimum Payment for the repayment period will be due monthly on the date shown on your periodic statement. At the beginning of the repayment period, we will amortize your outstanding balance at the current annual percentage rate over 300 months. The Minimum Payment amount during the repayment period is the amount necessary to fully amortize the outstanding balance at the beginning of the repayment period (plus interest) over the repayment period. The Minimum Payment during the repayment period also includes the amount of accrued but unpaid finance charges, late charges, and any other charges authorized by your agreement with us. Your Minimum Payment amount and the date it is due will be reflected on your periodic statement. Each time the index increases or decreases, it will cause a change to the annual percentage rate. When the annual percentage rate increases or decreases, we will adjust your Minimum Payment by increasing it or decreasing it in order to repay the balance within the original twenty five (25) years.

The maturity date is the date on which your last payment is due. On the maturity date, you must pay the amount of any outstanding balance remaining on your account. The Minimum Payments may not be sufficient to repay the principal that is outstanding on your account. If they are not, you will be required to pay the entire outstanding balance in a single balloon payment. Unless otherwise required by applicable law, we are under no obligation to refinance the balloon payment at that time. You may be required to make payments out of other assets you own or find a lender, which may be us, willing to lend you the money. If you refinance the balloon with us, you may have to pay some or all of the closing costs.

GOVERNING LAW (Whichever box is checked will apply)

- Federal law and the law of the jurisdiction in which the property is located shall govern this Agreement
 Federal law and Maryland law and specifically subtitle 9 of Title 12 of the Commercial Article of the Maryland Code apply to this Agreement.

PERIODIC RATE AND CORRESPONDING ANNUAL PERCENTAGE RATE: This HELOC has a variable rate feature. We will determine the periodic rate and the corresponding annual percentage rate as follows. We start with an independent index, (the "Index"), which is the Wall Street Journal Prime Rate. To determine the periodic rate that will apply to your account, we add a margin, as disclosed above, to the value of the Index. Then we divide this sum by the number of days in a year (365). To obtain the annual percentage rate we will multiply the periodic rate by the number of days in a year (365). This result is the annual percentage rate.

If the index changes, the annual percentage rate will change. A



change in the annual percentage rate will become effective the day following the day the index changes. There is no limit on the amount by which the annual percentage rate can change during any one (1) year period. The maximum ANNUAL PERCENTAGE RATE that can apply is 18% or the maximum permitted by law, whichever is less. However, under no circumstances will your ANNUAL PERCENTAGE RATE go below the minimum ANNUAL PERCENTAGE RATE as disclosed above.

TRANSACTION REQUIREMENTS: The minimum Credit Limit that we offer is \$50,000.00. If you don't qualify for the minimum Credit Limit, your loan application will be denied. The required minimum initial draw is \$50,000.00, unless otherwise required by state law. Subsequent draws have no limit unless otherwise required by state law.

OTHER CHARGES:

Annual Fee: \$150.00 annual fee to maintain a line of credit. This fee will be paid to the Servicer following loan closing and annually thereafter during the Draw Period.

Late Charges: If you make your minimum payment after the due date, you may be assessed a late fee as permitted by state law. The late fee will be assessed as follows: If your payment is more than 10 days late, you will be charged 5% of the minimum payment due.

Non-Sufficient Funds Fee: You agree to pay a returned check charge of \$25.00, or up to the maximum permitted by law, for each check or other instrument tendered as payment under this Agreement and Addendum that is returned or dishonored.

COLLECTION COSTS:

For Borrowers in CO: You promise to pay, subject to any limits under applicable law, all costs of collecting the amount you owe under this agreement. This includes but is not limited to reasonable attorney's fees not to exceed 15% of the unpaid debt after termination or acceleration of your account and referral to an attorney not our salaried employee, as well as legal expenses for any bankruptcy, appeals or postjudgment proceedings. If not prohibited by applicable law you will also pay any court costs.

For Borrowers in DE: You promise to pay, subject to any limits under applicable law, all costs of collecting the amount you owe under this agreement. This includes but is not limited to legal expenses for any bankruptcy, appeals or postjudgment proceedings. If not prohibited by applicable law, you will also pay any court costs.

For Borrowers in GA: You promise to pay, subject to any limits under applicable law, all costs of collecting the amount you owe under this agreement. If collected by or through an attorney, you promise to pay attorney's fees not to exceed 15% of the principal and interest owing as well as legal expenses for any bankruptcy, appeals or postjudgment proceedings. If not prohibited by applicable law you will also

pay any court costs.

For Borrowers in IA: You promise to pay subject to any limits under the Iowa Uniform Consumer Credit Code, all costs of collecting the amount you owe under this agreement. This includes but is not limited to reasonable attorney's fees and court costs as well as legal expenses for any bankruptcy, appeals or postjudgment proceedings.

For Borrowers in ID: You promise to pay, subject to any limits under the Idaho Credit Code, all costs of collecting the amount you owe under this agreement. This includes but is not limited to reasonable attorney's fees paid or to be paid to an attorney who is not our salaried employee, as well as legal expenses for any bankruptcy, appeals or postjudgment proceedings. If not prohibited by applicable law, you will also pay any court costs.

For Borrowers in IL: You promise to pay, subject to applicable law, all costs of collecting what you owe under this agreement or realizing on security including court costs, collection agency fees and reasonable attorney's fees. We may enter into a contingent or hourly fee arrangement with an attorney or collection agency and you agree that such an agreement is reasonable. This provision also applies to bankruptcy, appeals or postjudgment proceedings.

For Borrowers in KS: You promise to pay, subject to any limits under applicable law, all costs of collecting the amount you owe under this agreement. This includes but is not limited to reasonable attorney's fees and court costs as well as legal expenses for any bankruptcy, appeals or postjudgment proceedings incurred by an individual who is not a salaried employee of the Lender.

For Borrowers in MI: You promise to pay, subject to any limits under applicable law, all costs of collecting the amount you owe under this agreement. This includes but is not limited to reasonable attorney's fees as fixed by the court as well as legal expenses for any bankruptcy, appeals or postjudgment proceedings. If not prohibited by applicable law you will also pay any court costs.

For Borrowers in NE: You promise to pay, except to the extent that our obtaining your agreement to do so is prohibited by applicable law and our enforcing such an agreement may be limited by applicable law, all costs of collecting the amount you owe under this agreement. This includes but is not limited to reasonable attorney's fees and court costs as well as legal expenses for any bankruptcy, appeals or postjudgment proceedings.

For Borrowers in NH: You promise to pay, subject to any limits under applicable law, all costs of collecting the amount you owe under this agreement. This includes but is not limited to reasonable attorney's fees and court costs as well as legal expenses for any bankruptcy, appeals or postjudgment



proceedings. If, by applicable law, we are permitted to collect attorney's fees from you as part of our costs of collecting under this agreement, then you, to the extent required by New Hampshire Revised Statutes Annotated Chapter 361-C as amended, shall be entitled to reasonable attorney's fees if you prevail in (a) any action, suit or proceeding brought by us, or (b) any action brought by you. If you successfully assert a partial defense or setoff, recoupment or counterclaim to any action brought by us, the court may withhold from us the entire amount or such portion of the attorney's fees as the court considers equitable.

For Borrowers in OK: You promise to pay, subject to any limits under applicable law, all costs of collecting the amount you owe under this agreement. This includes but is not limited to reasonable attorney's fees not to exceed 15% of the unpaid debt after termination or acceleration of your account and referral to an attorney not our salaried employee, as well as legal expenses for any bankruptcy, appeals or postjudgment proceedings. If not prohibited by applicable law you will also pay any court costs.

For Borrowers in SC: You promise to pay, subject to any limits under the South Carolina Consumer Protection Code, all costs of collecting the amount you owe under this agreement. This includes but is not limited to reasonable attorney's fees not to exceed 15% of the unpaid debt upon referral to any attorney who is not our salaried employee, as well as legal expenses for any bankruptcy, appeals or postjudgment proceedings. If not prohibited by applicable law you will also pay any court costs.

For Borrowers in TX: To the extent permitted by law, you promise to pay all reasonable costs and expenses we incur in collecting the amount you owe under this Plan. This includes but is not limited to reasonable attorney's fees.

For Borrowers in WI: Unless this agreement is subject to the Wisconsin Consumer Act you promise to pay all costs of collecting the amount you owe under this agreement. This includes but is not limited to reasonable attorney's fees and court costs as well as legal expenses for any bankruptcy, appeals or postjudgment proceedings.

For Borrowers in WV: No collection costs.

For Borrowers in AK, AL, AR, AZ, CA, CT, DC, FL, HI, IN, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, ND, NJ, NM, NV, NY, OH, OR, PA, RI, SD, TN, UT, VA, VT, WA, WY: You promise to pay, subject to any limits under applicable law, all costs of collecting the amount you owe under this agreement. This includes but is not limited to reasonable attorney's fees and court costs as well as legal expenses for any bankruptcy, appeals or postjudgment proceedings.

The following notice is required by California law: No Lender shall require a borrower, as a condition of receiving or maintaining a

loan secured by real property, to provide hazard insurance coverage against risks to the improvements on that real property in an amount exceeding the replacement value of the improvements on the property.

ADDITIONAL PROVISIONS FOR TEXAS BORROWERS: You and the Lender will sign a written acknowledgement as to the fair market value of the Property described in the Deed of Trust, on the date this Plan is established.

You shall be liable for the indebtedness under this Plan only to the extent of the Property described in the Deed of Trust that secures the payment of this Plan. If you default in the payment of such indebtedness or in your performance under this Plan or the Deed of Trust, any judicial proceedings brought by us against you shall be limited to enforcement and foreclosure of the lien created by the Deed of Trust. If there is foreclosure of such lien, no judgment for any deficiency shall be sought or obtained by us against you. Notwithstanding the foregoing limitation of liability, you shall be fully and personally liable if you or your spouse committed actual fraud in obtaining or in connection with this Plan or any instrument governing, securing or pertaining to the payment hereof.

Except as may be otherwise provided in this Plan or the Deed of Trust securing this Plan, and subject to applicable law, you waive your rights to require us to do certain things. Those things are (A) to give notice of intent to accelerate the maturity date of the outstanding principal balance under this Plan (known as "notice of intent to accelerate"); (B) to demand payment of amounts due (known as "presentment"); (C) to give notice that amounts due have not been paid (known as "notice of dishonor"); (D) to obtain an official certification of nonpayment (known as a "protest").

You and your spouse may within three days after closing rescind this Plan without penalty or charge. Notwithstanding what is provided in Section 13(c) of this Plan, we may not unilaterally change the terms of this Plan.

HOME EQUITY LINE OF CREDIT ACCESS: We may authorize you to obtain credit advances by writing Home Equity Line of Credit checks that we provide to you for your Account. We reserve the right to reject, decline and return any unpaid check at our discretion, including but not limited to the following circumstances:

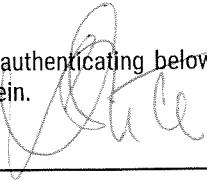
- (a) Your Credit Limit has been or would be exceeded by paying the check.
- (b) Your check is post-dated. If a post-dated check is paid and as a result any other check is returned or not paid, we are not responsible.
- (c) Your checks have been reported lost or stolen. You should notify us at once if your checks are lost or stolen.
- (d) Your check is not signed by an "Authorized Signer", which means a person who signed this Agreement, or has signed a separate signature card for the Account.
- (e) Your Account has been terminated or suspended as provided in this Agreement.
- (f) The amount of your check is less than the minimum



amount required by this Agreement or you are in violation of any other transaction requirement.

If we pay any check under these conditions, you must repay us for the amount of the check and any charges permitted by law. If your check is returned unpaid, we will charge you a fee for that returned check. The check itself will be evidence of your debt to us together with this Agreement. Our liability, if any, for wrongful dishonor of a check is limited to your actual damages. Dishonor for any reason as provided in the Agreement is not wrongful dishonor. We may not return the check along with your periodic statements; however,

By signing or otherwise authenticating below, you agree that you have read the Addendum and agree to be bound by the terms and conditions contained herein.


Deborah Notice

Date

your use of a check will be reflected on your periodic statement as a draw advance. We do not "certify" checks drawn on your account. If you ask us to stop payment on a check, you may be charged a stop payment fee. Home Equity Line of Credit Checks may include an expiration date printed on the check. We will honor checks received for payment before the expiration date printed on the check, provided your Account is open and in good standing, with available credit.



USAlliance Federal Credit Union dba USAlliance Financial
411 Theodore Fremd Avenue Suite 350
Rye, NY 10580

Home Equity Line of Credit Agreement and Truth in Lending Disclosure

BORROWER 1 NAME Deborah Notice	ACCOUNT NUMBER 0000114345
BORROWER 2 NAME	
PROPERTY ADDRESS 331 NW 119th Dr, Coral Springs, FL 33071	
CREDIT AGREEMENT AND TRUTH IN LENDING DISCLOSURE	

INTRODUCTION. This disclosure contains important information about your Home Equity Line of Credit. You should read it carefully and keep a copy for your records. This Home Equity Line of Credit Agreement and Truth in Lending Disclosure will be referred to as the "Agreement". This Agreement consists of (1) this Home Equity Line of Credit Agreement and Truth in Lending Disclosure, and (2) the accompanying Home Equity Addendum ("Addendum") which is incorporated into and becomes a part of this Agreement. The words "you," "your," and "Borrower" mean each person who signs this Agreement. The words "we," "us," "our," and "Lender" mean the Lender whose name appears herein or anyone to whom the Lender transfers its rights under this Agreement.

- HOW THIS LOAN WORKS.** This Agreement establishes a revolving line of credit Account ("Account"). You and the Lender anticipate that you will obtain a series of advances under this Agreement from time to time. The maximum amount you can borrow ("credit limit") is disclosed in the Addendum. It is the amount of credit you may borrow, repay all or a portion, and re-borrow subject to the terms of this Agreement.
- PROMISE TO PAY.** You promise to repay to the Lender, all advances made to you under this Account, plus finance charges, other applicable charges, and collection costs for which you are responsible under this Agreement. You agree to pay the minimum payment on or before the due date.
- JOINT ACCOUNTS.** If this is a joint Account, each of you must sign this Agreement and you will be individually and jointly responsible for the promises you make in this Agreement, including paying all amounts

owed. This means that the Lender can require any one of you to repay all advances plus applicable finance charges. Unless the Lender's written policy requires all of you to sign for an advance, each of you authorizes the other(s) to obtain advances individually and agrees to repay advances made to the other(s). The Lender can release one of you from responsibility under this Agreement without releasing the other(s).

- SECURITY INTEREST.** This Account is secured by a mortgage, deed of trust, security deed, or security agreement (the "security instrument") in your property which is described in the Addendum.
- PROMISES IN SECURITY INSTRUMENT.** The security instrument you sign the same day you sign this Agreement is incorporated by reference into this Agreement. You must keep all the promises you made in the security instrument.
- APPLICATION OF PAYMENTS.** Payments will be applied in the order the Lender chooses to any finance charges and other applicable charges due before being applied to your unpaid balance.
- CREDIT LIMIT.** You promise not to request or obtain an advance that will make your balance exceed your credit limit. Your credit limit will not be increased if you exceed your credit limit. If you exceed your credit limit, you agree to repay the excess immediately.
- ACCESS DEVICES.** You can obtain credit advances in any manner authorized by the Lender from time to time. Specifically, you may obtain credit advances by using Home Equity Line of Credit Checks provided to you for this Account. Your application for this Account also

(Continued on next page)

SIGNATURES

By signing or otherwise authenticating below, you agree that you have read the Addendum and this Agreement and agree to be bound by the terms and conditions contained herein. You also acknowledge receipt of a copy of this Agreement, and the Home Equity Early Disclosure and handbook entitled "What You Should Know About Home Equity Lines of Credit" given to you at the time of application.

Notice to Vermont Borrowers: NOTICE TO COSIGNER: YOUR SIGNATURE ON THIS NOTE MEANS THAT YOU ARE EQUALLY LIABLE FOR REPAYMENT OF THIS LOAN. IF THE BORROWER DOES NOT PAY, THE LENDER HAS A LEGAL RIGHT TO COLLECT FROM YOU.

NOTICE TO NEW JERSEY BORROWERS: Read this promissory note or loan agreement before you sign. Do not sign this promissory note or loan agreement if it contains blank spaces. The promissory note or loan agreement is secured by a secondary mortgage on your real property.

Borrower 1 Signature	Date
X	4/17/21
(Seal)	

Borrower 2 Signature	Date
X	
(Seal)	



CREDIT AGREEMENT AND TRUTH IN LENDING DISCLOSURE (Continued)

- serves as a request to receive any additional access devices which may be available in the future in connection with this Account. The terms of this Agreement will also apply to any future access devices we issue to you for accessing this Account.
- 9. COST OF CREDIT.** The finance charge is the cost you pay for credit. Unless described otherwise on the Addendum, the finance charge on each new advance begins on the date of the advance and continues until the advance has been paid in full. There is no "free ride period" which would allow you to avoid a finance charge. We figure the finance charge on your account by applying the periodic rate to the "daily balance" of your Account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your Account each day, add any new purchases or advances and subtract any payments or credits. This gives us the daily balance. The daily balance is multiplied by the applicable periodic rate and that is the finance charge owed for that day. The sum of the daily finance charge for the period identified on your periodic statement is the amount due for that period. The periodic rate and corresponding annual percentage rate are disclosed in the Addendum. Your periodic statement will also reflect your current rate.
- 10. ANNUAL PERCENTAGE RATE.** The annual percentage rate for this Account includes only interest and no other costs. The Addendum shows the current interest rate as a periodic rate and a corresponding annual percentage rate. The interest rate for this Account is a variable interest rate. The Addendum explains how the variable interest rate works. If we forego an annual percentage rate increase, we may return to the full index and margin at a later adjustment subject to any rate limitations.
- 11. OTHER CHARGES.** In addition to finance charges, your Account is subject to certain other charges as described in this Agreement and the Addendum. The Lender can add any of these other charges to your balance or you can pay them in cash. You may also incur other charges for the servicing of your Account. Servicing charges will be provided to you by the Servicer of your Account prior to the service being rendered. For a list of Servicing Fees, contact the Loan Servicer identified on your periodic statement.
- 12. CHARGES TO YOUR ACCOUNT.** We may charge your Account to pay other fees and costs that you are obligated to pay under this Agreement or under the security instrument. In addition, we may charge your Account for funds required for continuing property insurance coverage or costs to protect or perfect our security interest in your property. These costs or expenses include, without limitation, payments to cure defaults under any existing liens on your property. If you do not pay your property taxes, we may charge your Account and pay the delinquent taxes. Any amount so charged to your Account will be a credit advance. However, we have no obligation to provide any of the credit advances referred to in this paragraph.
- 13. LENDER'S RIGHTS:**
- Termination and Acceleration.** In accordance with applicable law, we can terminate your credit line and require you to pay us the entire outstanding balance in one payment, charge you certain fees, suspend additional extensions of credit, or reduce your credit limit, if any of the following happen:

For Wisconsin Borrowers Only:

 - You fail to make a required payment when due two (2) times within a twelve (12) month period, or

- Your failure to observe the terms of this Agreement materially impairs the condition, value or protection of, or our rights in, the property securing this Agreement.

For Iowa Borrowers Only:

If this transaction is subject to the Iowa Uniform Consumer Credit Code, you will be in default if:

- You fail to make a payment within ten days of the time required by agreement; or
- You fail to observe any other covenant of the transaction, breach of which materially impairs the condition, value or protection of or the Lender's right in any collateral securing the transaction, or materially impairs your prospect to pay amounts due under the transaction.

For All Other Borrowers:

- You engage in fraud or make a material misrepresentation at any time in connection with this Agreement. This can include, for example, a false statement about your income, assets, liabilities, or any other aspects of your financial condition, or
- You do not meet the repayment terms of this Agreement, or
- Your action or inaction adversely affects the collateral for this Agreement or our rights in the collateral. This can include, for example, failure to maintain required insurance, waste or destructive use of the property, failure to pay taxes, death of all persons liable on the Account, transfer of title or sale of the property, creation of a senior lien on the property without our permission, foreclosure by a prior lienholder, use of the property for prohibited purposes, or taking of the property through eminent domain.

- (b) Suspension or Reduction.** In addition to any other rights we may have, we can suspend additional extensions of credit or reduce your credit limit during any period in which any of the following are in effect:

- The value of the property securing this Agreement declines significantly below the property's appraised value for purposes of this Agreement. This includes, for example, a decline such that the initial difference between the credit limit and the available equity is reduced by fifty (50) percent and may include a smaller decline depending on the individual circumstances.
- We reasonably believe that you will be unable to fulfill your payment obligations under this Agreement due to a material change in your financial circumstances.
- You are in default of a material obligation of this Agreement. We consider all of your obligations to be material. Before exercising any of our rights under this Agreement, we will mail or deliver a notice of default to you.
- We are precluded by government action from imposing the annual percentage rate provided for under this Agreement.
- The priority of our security interest is adversely affected by government action to the extent that the value of the security interest is less than 120 percent of the credit limit.

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CREDIT AGREEMENT AND TRUTH IN LENDING DISCLOSURE (Continued)

- (6) We have been notified by a regulatory authority that continued advances may constitute an unsafe and unsound business practice.
- (7) The maximum annual percentage rate under this Agreement has been reached.
- (8) **For Wisconsin Borrowers Only:** You engage in fraud or material misrepresentation in connection with the Agreement.
- (c) **Change in Terms.** We may make changes to the terms of this Agreement if you agree to the change in writing at that time, if the change will unequivocally benefit you throughout the remainder of this Agreement, or if the change is insignificant (such as changes relating to our data processing systems). We may also change the terms of this Agreement in accordance with other reasons, if stated on the Addendum. If this Agreement follows an index and the index is no longer available, we will choose a new index and margin. The new index will have a historical movement substantially similar to the original index, and the new index and margin will result in an annual percentage rate that is substantially similar to the rate in effect at the time the original index becomes unavailable.
- 14. USE OF ACCOUNT.** You promise to use your Account only for consumer (personal, family or household) purposes.
- 15. MEMBERSHIP IN CREDIT UNION.** If the Lender is a credit union, you must be a member of the credit union to obtain this Account and any credit advances.
- 16. CONFLICTING INSTRUCTIONS.** You agree not to provide conflicting instructions to us regarding your Account (such as instructing us not to make credit advances to a joint borrower).
- 17. PREPAYMENT AND CURTAILMENT.** You may prepay all or part of what you owe at any time without any prepayment penalty. If you make a curtailment payment, your payment will be applied towards the balance of the Account. However, there will be a holding period of ten (10) calendar days before you may draw upon the credit line in the amount equal to the curtailed amount.
- 18. CANCELLATION BY YOU.** You can cancel your right to future credit advances under this Agreement, by notifying us in writing. If this is a joint Account and one of you cancels future credit advances under this Agreement, the cancellation will apply to both of you, unless the Lender gives written notice to one of you that you may continue to obtain advances. Despite cancellation, your obligations under this Agreement will remain in full force and effect until you have paid us all amounts due.
- 19. TAX CONSEQUENCES.** You should consult a tax advisor regarding the deductibility of interest and charges under this Account.
- 20. STATEMENT AND NOTICES.** You will be provided a periodic statement showing all transactions on your Account during the period covered by the statement. You must provide the Lender and any Loan Servicer current contact information, including but not limited to, address, phone number, and email address. Notice to any one of you will be notice to all.
- 21. TRANSFER OR ASSIGNMENT.** You cannot assign your rights and obligations under this Agreement. In spite of any divorce or agreement between joint borrowers, each is responsible for the total amount owed under this Agreement. Subject to applicable law, we reserve the right to sell or transfer this Agreement to another lender, entity or person, and to assign our rights under the security instrument.
- 22. UPDATING INFORMATION.** You promise that you will give us updated financial information and information about matters affecting the title and value of the property securing this Account. You agree that we may obtain credit reports and appraisals at our option. You may be responsible for the cost of the appraisal.
- 23. PROPERTY INSURANCE.** You promise to insure the property that secures this Account, in the amount the Lender requires, against fire and other hazards (including flood insurance as required). You may obtain property insurance from anyone you want that is acceptable to the Lender and that is authorized to do business in the state or is an eligible surplus lines insurer. You must name us or our designee as the person to be paid under the policy in the event of a loss. If we request it, you must deliver to us a copy of the policy and proof that the premiums have been paid. We have the right not to accept the insurer for reasonable cause. Subject to applicable law, if you fail to obtain or maintain insurance as required, we may purchase insurance to protect our own interest, add the premium to your balance and/or pursue any other remedies available to us.
- 24. NO WAIVER.** The Lender can delay enforcing any of its rights under this Agreement without losing any of its rights.
- 25. CONTINUED EFFECTIVENESS.** If the law makes any term(s) of this Agreement unenforceable, the other terms will remain in effect.
- 26. DUE ON SALE.** You promise to notify the Lender immediately if you enter into an agreement to sell or transfer ownership of all or any part of the property securing this Account. If you sell or transfer ownership without first obtaining the written consent of the Lender, the Lender may exercise its rights described in the security instrument, including the right to demand immediate payment in full of all sums secured by the security instrument.
- 27. THE FOLLOWING NOTICE IS REQUIRED BY CALIFORNIA LAW: TRANSFER OF THE PROPERTY.** Subject to applicable law, Lender shall have the right to accelerate, that is, to demand immediate payment in full of all sums secured by this Mortgage or Deed of Trust, if Borrower, without the written consent of Lender, sells or transfers all or part of the property or any rights in the property.
- 28. NOTICE TO GEORGIA BORROWERS.**
 - (a) This is an instrument under seal.
 - (b) O.C.G.A. § 7-1-1014(3) requires that we inform you that if you fail to meet any condition or term of the documents that you sign in connection with obtaining a mortgage loan you may lose the property that serves as collateral for the mortgage loan through foreclosure.
- 29. NOTICE TO UTAH BORROWERS.** This written agreement is a final expression of the agreement between you and the Lender. This written agreement may not be contradicted by evidence of any oral agreement.
- 30. THE FOLLOWING NOTICE IS REQUIRED BY NEW YORK LAW: Default in the payment of this loan agreement may result in the loss of the property securing the loan. Under federal law, you may have the right to cancel this agreement. If you have this right, the creditor is required to provide you with a separate written note specifying the circumstances and times under which you can exercise this right.**
- 31. NOTICE TO WASHINGTON BORROWERS. ORAL AGREEMENTS OR ORAL COMMITMENTS TO LOAN**

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USAlliance Federal Credit Union dba USAlliance Financial

Date 6/13/2025

CREDIT AGREEMENT AND TRUTH IN LENDING DISCLOSURE (Continued)

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

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BILLING RIGHTS -- KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT. If you think your statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet at the address listed on your statement. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and Account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay a credit card Account automatically from your share Account or share draft Account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE. We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either

correct the error or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to send statements to you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your statement. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your statement was correct.

