



A Division of NFM, Inc. dba NFM Lending  
Corporate NMLS 2893  
607 N. Vulcan Avenue Unit 6  
Encinitas, CA 92024  
619-567-3330  
MLO NMLS 2453150

**John Homeowner**  
**123 Test Drive**  
**Hueytown, AL 35023**

Property Address: **TBD**

Loan Number: **1234567890**

Date: **7/25/2024**

Pre-approved Amount: \$128000.00  
Purchase Price: \$TBD  
Loan Type: FHA  
Preapproval Date: 7/23/2024  
Preapproval Expiration Date: 10/23/2024

Collins Family:

We're happy to let you know you have been Pre-Approved with BluPrint Home Loans for a mortgage with the terms outlined in the following pre-approval letter. This is one of the most important steps in your journey to homeownership; you are now prepared and educated of your options and expectations. With our guidance and your preparedness, it's time to find that perfect house called home.

You will receive a Loan Estimate upon the identification of your property and completion of any remaining application items. Loan terms, including interest rate, are subject to change. Commitment and final loan approval may be granted only upon the completion of a mortgage application and the conditions noted in the pre-approval letter.

Should you, your real estate agent, or any seller whose property you intend to purchase have any questions about the following pre-approval letter or the home buying process, do not hesitate to contact me.

**The following letter is prepared for you to present to your agent and listing party when submitting your offer to purchase.**

Sincerely,

*Tim Underwood*

NMLS ID: 2453150  
Phone: 205-401-7997  
Email: tunderwood@mybploan.com  
[www.blueprinthomeloans.com](http://www.blueprinthomeloans.com)  
Originating Lender Name: ABC, Inc. dba ABC Lending






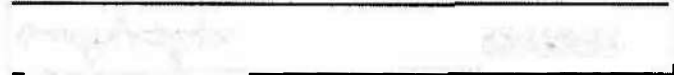
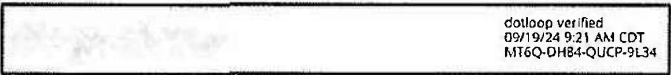


**Alabama REALTORS® 2024  
Addendum to Purchase Agreement**

This Addendum is part of the Purchase Agreement dated 07/24/2024 ("Purchase Agreement") between the undersigned Buyer(s) and Seller(s) to convey property located at: 123 Test Drive, Bessemer, AL 35023

Buyer(s) and Seller(s) agree to amend the Purchase Agreement as follows:

|  |  |
|--|--|
| Seller and Buyers agree to extend the closing date to on or before 9/24/2024       |  |
| 09/27/2024   |  |
| <del>09/25/2024</del>  |  |
|  |  |

All other terms of the Purchase Agreement, including all prior addenda not modified by this Addendum, remain in full force and effect. By signing below, the parties understand that this Addendum is a legally binding agreement, and if the parties have any questions, they are advised to seek the advice of legal counsel.

|   |  |  |  |
|---|--|--|--|
|  |  |  |  |
| Date  |  | Date   |  |
|  |  |  |  |
| Date  |  | Date   |  |

*Disclaimer: Alabama law expressly prohibits the unauthorized practice of law. This form should only be used for basic amendments to the Purchase Agreement, such as extending the closing date or removing a contingency.*

ADDENDUM TO REAL ESTATE PURCHASE AND SALE  
AGREEMENT

The undersigned parties to a Purchase and Sale Agreement dated July 24, 2024, by and between John Homeowner ("Purchaser"), and Sally Seller / Patrick Sangiorgio ("Seller"), for the purchase and sale of that certain property municipally known as 123 Test Drive. Bessemer, AL. 35023 ("Property"), hereby mutually agree to amend said Agreement as follows:

Remove earnest money from contract and return to buyer - \$500.00

Extend the contract date through 9/30/24

All other terms and conditions of the Sales Contract to remain the same.

Date:

9/27/24

Date:

Date:

Date:

Date:

Date:

DEPARTMENT OF HOMELAND SECURITY  
FEDERAL EMERGENCY MANAGEMENT AGENCY  
**STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)**

OMB Control No. 1660-0040  
Expires: 09-30-2023

| SECTION I - LOAN INFORMATION   |   |   |   |
|--|---|---|---|
| 1. LENDER/SERVICER NAME AND ADDRESS<br><br><b>ABC FINANCIAL CORP</b><br><b>7500 COLLEGE BLVD SUITE 1150</b><br><b>OVERLAND PARK, KS 66210</b><br><b>LWD - 97930708</b>   |   | 2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property)<br>(See instructions for more information)<br><b>John Homeowner</b><br><b>123 Test Drive</b><br><b>BESSEMER, AL 35023</b>   |   |
| 3. LENDER/SERVICER ID #  | 4. LOAN IDENTIFIER<br><b>1234567890</b>                         | 5. AMOUNT OF FLOOD INSURANCE REQUIRED   |   |
| SECTION II   |   |   |   |
| A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION  |   |   |   |
| 1. NFIP Community Name<br><br><b>HUEYTOWN, CITY OF</b>   | 2. County(ies)<br><br><b>JEFFERSON</b>                          | 3. State<br><br><b>AL</b>   | 4. NFIP Community Number<br><br><b>010337</b> |
| B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING / MOBILE HOME   |   |   |   |
| 1. NFIP Map Number or Community-Panel Number<br>(Community name, if not the same as "A")<br><br><b>01073C0528 G</b>  | 2. NFIP Map Panel Effective/Revised Date<br><br><b>09/29/06</b> | 3. Is there a Letter of Map Change (LOMC)?<br><br><input checked="" type="radio"/> NO<br><input type="radio"/> YES (If yes, and LOMC date/no. is available, enter date and case no. below).<br><div style="display: flex; justify-content: space-between; margin-top: 5px;"> <span>Date</span> <span>Case No.</span> </div> |   |
| 4. Flood Zone<br><br><b>X</b>  | 5. No NFIP Map  |   |   |
| C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply.)  |   |   |   |
| 1. <input checked="" type="checkbox"/> Federal Flood Insurance is available (community participates in the NFIP). <input checked="" type="checkbox"/> Regular Program <input type="checkbox"/> Emergency Program of NFIP<br>2. <input type="checkbox"/> Federal Flood Insurance is not available (community does not participate in the NFIP).<br>3. <input type="checkbox"/> Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available.<br>CBRA/OPA Designation Date: _____  |   |   |   |
| D. DETERMINATION:  |   |   |   |
| <b>IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")?</b> <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO<br>If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.<br>If no, flood insurance is not required by the Flood Disaster Protection Act of 1973. Please note, the risk of flooding in this area is only reduced, not removed.<br>This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map. |   |   |   |
| E. COMMENTS (Optional)   |   |   |   |
| Service Type: Life of Loan /Census Tract      Requester: lofcepc<br>Date of Original Determination: 08/30/24      Determination #: 24083017025435      Account ID: LWD - 97930708<br>Program Entry Date: 01/02/81<br><br>Census Data:    STATE CODE #: 01    COUNTY CODE #: 073    MSA/MD: 13820    CENSUS TRACT #: 0100.02    BLOCK GROUP #: 3003<br><br><b>THIS FLOOD DETERMINATION IS PROVIDED TO THE LENDER PURSUANT TO THE FLOOD DISASTER PROTECTION ACT AND FOR NO OTHER PURPOSE</b>   |   |   |   |
| F. PREPARER'S INFORMATION  |   |   |   |
| NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)<br><br><b>DataVerify Flood Services</b><br><b>PO Box 530223</b><br><b>Atlanta, GA 30353-0223</b><br><b>PHONE: 866-895-3282 / FAX: 800-841-0663 / EMAIL: floodscs@DataVerifyflood.com</b>  |   | <b>DATE OF DETERMINATION</b><br><br><b>08/30/24</b>   |   |