



The Mortgage Industry's Utility

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1013016**Min Summary****Summary**

1013016-0000028303-5		Active (Registered)	
7517 PAMELA DR		MOM	
NORTH ROYALTON, OH 44133		First Lien	
Reg Date	05/24/2018		
County/Place	Cuyahoga County	Owner Occupied	Yes
Primary Borrower	CORDON, JAMIE	SSN	XXX-XX-XXXX
Note Amount	\$151,200.00	Note Date	05/24/2018
Pool Number	N/A	Investor Loan Number	N/A
Securitization	N/A		
Servicer	1013016 - Angel Oak Mortgage Solutions LLC		
Custodian	N/A		
Investor	1013016 - Angel Oak Mortgage Solutions LLC		
Subservicer	N/A		
Interim Funder	1001757 - Silvergate Bank		
Originating Organization	1013016 - Angel Oak Mortgage Solutions LLC		
Property Preservation Co.	N/A		

Pending Batches

Batch Number	Transfer Type	Status	Transfer Date	Sale Date
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No Pending Batches!



Uniform Residential Loan Application

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

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

Jamie Cordon

Borrower

Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage <input type="checkbox"/> VA	<input checked="" type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
Applied for: <input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service		801804108558	
Amount \$ 151,200.00	Interest Rate 7.625 %	No. of Months 360	Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM	<input type="checkbox"/> Other (explain): <input checked="" type="checkbox"/> ARM (type): 51LWSJ

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP) 7517 PAMELA DR, North Royalton, OH 44133 County: Cuyahoga	No. of Units 1
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Legal Description of Subject Property (attach description if necessary) See preliminary title report	Year Built 1969
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Purpose of Loan <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Refinance	<input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent	<input type="checkbox"/> Other (explain):	Property will be: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment Residence
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Complete this line if construction or construction-permanent loan.

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

Year Acquired	Original Cost \$	Amount Existing Liens \$	Purpose of Refinance	Describe Improvements <input type="checkbox"/> made Cost: \$	<input type="checkbox"/> to be made
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Title will be held in what Name(s) Jamie Cordon	Manner in which Title will be held	Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
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Borrower III. BORROWER INFORMATION Co-Borrower

Borrower's Name (include Jr. or Sr. if applicable) Jamie Cordon	Co-Borrower's Name (include Jr. or Sr. if applicable)
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Social Security Number 288-76-5499	Home Phone (incl. area code) 216-647-5907	DOB (MM/DD/YYYY) 05/27/1979	Yrs. School 3	Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School
<input type="checkbox"/> Married	<input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages		<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages	
<input type="checkbox"/> Separated		2 16,12		<input type="checkbox"/> Separated			

Present Address (street, city, state, ZIP) 292 Beeler Dr Berea, OH 44017	<input type="checkbox"/> Own	<input checked="" type="checkbox"/> Rent 0Y 6M	No.Yrs.	Present Address (street, city, state, ZIP)	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	No.Yrs.
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Mailing Address, if different from Present Address 292 Beeler Dr Berea, OH 44017	Mailing Address, if different from Present Address
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If residing at present address for less than two years, complete the following:							
Former Address (street, city, state, ZIP) 10078 Beaconsfield Dr Parma Hts, OH 44130	<input type="checkbox"/> Own	<input checked="" type="checkbox"/> Rent 3Y 3M	No.Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	No.Yrs.

IV. EMPLOYMENT INFORMATION			
Name & Address of Employer <input checked="" type="checkbox"/> Self Employed Christies Cabaret 1180 Main Ave Cleveland, OH 44113	Yrs. on this job 2 Y 1 M	Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job
	Yrs. employed in this line of work/profession 2		Yrs. employed in this line of work/profession

Position/Title/Type of Business Entertainer	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
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If employed in current position for less than two years or if currently employed in more than one position, complete the following:			
Name & Address of Employer <input type="checkbox"/> Self Employed Neil f sika, od 14365 Pearl Rd Strongsville, OH 44136	Dates (from-to) 2003-05-01 2016-05-03	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)
	Monthly Income \$		Monthly Income \$

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

Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
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V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 5,200.00	\$	\$ 5,200.00	Rent	\$ 1,400.00	
Overtime				First Mortgage (P&I)		\$ 1,070.18
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		71.17
Dividends/Interest				Real Estate Taxes		316.45
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
Total	\$ 5,200.00	\$	\$ 5,200.00	Total	\$ 1,400.00	\$ 1,457.80

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

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

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

ASSETS		Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.			
Description			LIABILITIES	Monthly Pmt. & Mos. Left to Pay	Unpaid Balance	
Cash Deposit toward purchase held by:	\$		Name and address of Company (B1) ALLY FINANCIAL 200 RENAISSANCE CTR, DETROIT, MI 48243	\$ Pmt./Mos. 253.00 / 64	\$ 14,157.00	
List checking and savings accounts below			Acct. no. 611925172049			
Name and address of Bank, S&L, or Credit Union Chase Bank			Name and address of Company (B1) DEPT OF ED/NAVIENT PO BOX 9635, WILKES BARRE, PA 18773	\$ Pmt./Mos. 68.00 / 81	\$ 6,876.00	
Acct. no. xxxx5596	\$ 3,820.00		Acct. no. 96457535461E00220131016			
Name and address of Bank, S&L, or Credit Union Chase Bank			Name and address of Company (B1) DEPT OF ED/NAVIENT PO BOX 9635, WILKES BARRE, PA 18773	\$ Pmt./Mos. 62.00 / 89	\$ 6,259.00	
Acct. no. xxxx6510	\$ 34,700.86		Acct. no. 96457535461E00420140606			
Name and address of Bank, S&L, or Credit Union			Name and address of Company (B1) CAPITAL ONE AUTO FINAN 3901 DALLAS PKWY, PLANO, TX 75093	\$ Pmt./Mos. 128.00 / 48	\$ 5,608.00	
Acct. no.	\$		Acct. no. 62063568318441001			
Name and address of Bank, S&L, or Credit Union			Name and address of Company (B1) DEPT OF ED/NAVIENT PO BOX 9635, WILKES BARRE, PA 18773	\$ Pmt./Mos. 46.00 / 89	\$ 4,640.00	
Acct. no.	\$		Acct. no. 96457535461E00320140606			
Stocks & Bonds (Company name/number & description)		\$	Name and address of Company (B1) DEPT OF ED/NAVIENT PO BOX 9635, WILKES BARRE, PA 18773	\$ Pmt./Mos. 41.00 / 107	\$ 4,155.00	
Life insurance net cash value	\$		Acct. no. 96457535461E01020151214151214			
Face amount: \$			Name and address of Company See Schedule of Liabilities	\$ Pmt./Mos. 126.00	\$ 12,491.00	
Subtotal Liquid Assets	\$ 38,520.86		Acct. no.			
Real estate owned (enter market value from schedule of real estate owned)	\$		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$		
Vested interest in retirement fund	\$		Job Related Expense (child care, union dues, etc.)	\$		
Net worth of business(es) owned (attach financial statement)	\$		Total Monthly Payments	\$ 724.00		
Automobiles owned (make and year)	\$					
Other Assets (itemize) Chase Bank	\$ 35,000.00					
Total Assets a.	\$ 73,520.86		Net Worth (a minus b)	\$ 19,334.86	Total Liabilities b.	\$ 54,186.00

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VI. ASSETS AND LIABILITIES (cont.)

SCHEDULE OF ASSETS AND LIABILITIES (cont.)						
Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)						
Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.
		\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name

Creditor Name

Account Number

VII. DETAILS OF TRANSACTION

a. Purchase price	\$ 168,000.00
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	
e. Estimated prepaid items	1,497.86
f. Estimated closing costs	11,141.70
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	
i. Total costs (add items a through h)	180,639.56
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	3,115.60
l. Other Credits (explain)	
Cash Deposit on sales contract	2,000.00
Seller Credit	5,000.00
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	151,200.00
n. PMI, MIP, Funding Fee financed	
o. Loan amount (add m & n)	151,200.00
p. Cash from/to Borrower (subtract j, k, l & o from i)	19,323.96

VIII. DECLARATIONS

		Borrower	Co-Borrower		
		Yes	No	Yes	No
If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.					
a.	Are there any outstanding judgments against you?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b.	Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c.	Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d.	Are you a party to a lawsuit?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e.	Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f.	Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g.	Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h.	Is any part of the down payment borrowed?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i.	Are you a co-maker or endorser on a note? -----	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j.	Are you a U.S. citizen?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k.	Are you a permanent resident alien?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l.	Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m.	Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(1)	What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)? _____				
(2)	How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? _____				

IX. ACKNOWLEDGMENT AND AGREEMENT

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

Equal Credit Opportunity Note: You are hereby provided the following "Equal Credit Opportunity" notice as required by Section 4112.021 of the Ohio Revised Code. "The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law."

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

Reporting Agency _____ Borrower's Signature _____ Date _____ Co-Borrower's Signature _____ Date _____

[Signature] **Signature** **Date**

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on any other you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex under Federal regulations, this lender is required to note the information on the basis of visual observation or surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER I do not wish to furnish this information.

Ethnicity: Hispanic or Latino Not Hispanic or

Race: American Indian or Alaskan Native Asian Black or African American Hispanic or Latino Not Hispanic or Latino

American Indian or
Alaska Native Asian

Native Hawaiian or Other Pacific Islander

Sex: Female

By the applicant and submitted by fax or mail
 By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature

Loan
X

Parte

X Loan Originator's Name (print or type)
Scott Paul Rucinski

Loan Origination Company's Name
Nations Lending Corporation

Uniform Residential Loan Application

Page 3 of 4



Fannie Mae Form 1003 7/05 (rev.6/09)
GURLA18DI3OH 0217
GURLA (CL/S)

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

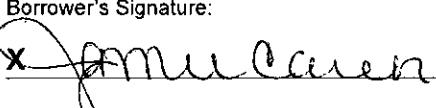
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower	Borrower: Jamie Cordon	Agency Case Number:
	Co-Borrower:	Lender Case Number: 801804108558

12MO BANK STATEMENT PROGRAM

LIABILITIES AND PLEDGED ASSETS CONTINUED

Name and address of Company	Pmt./Mos.	Unpaid Balance
(B1) DEPT OF ED/NAVIENT PO BOX 9635, WILKES BARRE, PA 18773 Acct. no. 96457535461E00120131016	36.00 /81	3,609.00
(B1) DEPT OF ED/NAVIENT PO BOX 9635, WILKES BARRE, PA 18773 Acct. no. 96457535461E00920151214151214	30.00 /107	3,095.00
(B1) DEPT OF ED/NAVIENT PO BOX 9635, WILKES BARRE, PA 18773 Acct. no. 96457535461E00520150306	19.00 /98	1,859.00
(B1) DEPT OF ED/NAVIENT PO BOX 9635, WILKES BARRE, PA 18773 Acct. no. 96457535461E00720150904	16.00 /104	1,547.00
(B1) DEPT OF ED/NAVIENT PO BOX 9635, WILKES BARRE, PA 18773 Acct. no. 96457535461E00820150904		1,097.00
(B1) DEPT OF ED/NAVIENT PO BOX 9635, WILKES BARRE, PA 18773 Acct. no. 96457535461E00620150306		960.00
(B1) CAPITALONE PO BOX 85520, RICHMOND, VA 23285 Acct. no. 400344*****	25.00 /13	324.00

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et. seq.

Borrower's Signature:	Date	Co-Borrower's Signature:	Date
	5/24/18	X	



Demographic Information Addendum. 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 the 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: Jamie Cordon

Uniform Residential Loan Application

Freddie Mac Form 65 • Fannie Mae Form 1003

Revised 09/2017



GURLADI_S 1017

FIXED/ADJUSTABLE RATE NOTE
(LIBOR One-Year Index (As Published In The Wall Street Journal)-Rate Caps)

THIS NOTE PROVIDES FOR A CHANGE IN MY FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE. THIS NOTE LIMITS THE AMOUNT MY ADJUSTABLE INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MINIMUM AND MAXIMUM RATES I MUST PAY.

May 24, 2018
[Date]

Atlanta,
[City]

Georgia
[State]

7517 PAMELA DR, North Royalton, OH 44133
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$151,200.00 (this amount is called "Principal"), plus interest, to the order of Lender. Lender is Angel Oak Mortgage Solutions LLC, a Limited Liability Corporation.

I will make all payments under this Note in the form of cash, check or money order.

I understand that Lender may transfer this Note. Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 7.625 %. The interest rate I will pay may change in accordance with Section 4 of this Note.

The interest rate required by this Section 2 and Section 4 of this Note is the rate I will pay both before and after any default described in Section 7(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payments on the 1st day of each month beginning on July 1, 2018.

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on June 1, 2048, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at 3060 Peachtree Road NW, Suite 500B
Atlanta, GA 30305

or at a different place if required by the Note Holder.

(B) Amount of My Initial Monthly Payments

Each of my initial monthly payments will be in the amount of U.S. \$1,070.18.

This amount may change.

(C) Monthly Payment Changes

Changes in my monthly payment will reflect changes in the unpaid principal of my loan and in the interest rate that I must pay. The Note Holder will determine my new interest rate and the changed amount of my monthly payment in accordance with Section 4 of this Note.

4. ADJUSTABLE INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The initial fixed interest rate I will pay will change to an adjustable interest rate on the 1st day of June, 2023 and the adjustable interest rate I will pay may change on that day every 12th month thereafter. The date on which my initial fixed interest rate changes to an adjustable interest rate, and each date on which my adjustable interest rate could change, is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my adjustable interest rate will be based on an Index. The "Index" is the average of interbank offered rates for one-year U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in The Wall Street Journal. The most recent Index value available as of the date 45 days before each Change Date is called the "Current Index," provided that if the Current Index is less than zero, then the Current Index will be deemed to be zero for purposes of calculating my interest rate.

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding FOUR

percentage point(s) (4.000 %) (the "Margin") to the Current Index.

The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.



(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than **9.625 %** or less than **5.625 %**. Thereafter, my adjustable interest rate will never be increased or decreased on any single Change Date by more than **TWO** percentage point(s) (**2.000 %**) from the rate of interest I have been paying for the preceding **12** month(s). My interest rate will never be greater than **12.625 %**.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my initial fixed interest rate to an adjustable interest rate and of any changes in my adjustable interest rate before the effective date of any change. The notice will include the amount of my monthly payment, any information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

5. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under this Note.

I may make a full Prepayment or partial Prepayments without paying any Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount before applying my Prepayment to reduce the Principal amount of this Note. If I make a partial Prepayment, there will be no changes in the due dates of my monthly payments unless the Note Holder agrees in writing to those changes. My partial Prepayment may reduce the amount of my monthly payments after the first Change Date following my partial Prepayment. However, any reduction due to my partial Prepayment may be offset by an interest rate increase.

6. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me that exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

7. BORROWER'S FAILURE TO PAY AS REQUIRED**(A) Late Charges for Overdue Payments**

If the Note Holder has not received the full amount of any monthly payment by the end of **15** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **5.000 %** of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal that has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

8. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Unless the Note Holder requires a different method, any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

10. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.



11. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses that might result if I do not keep the promises that I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions read as follows:

(A) Until my initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section 4 above, Uniform Covenant 18 of the Security Instrument shall read as follows:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

(B) When my initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section 4 above, Uniform Covenant 18 of the Security Instrument described in Section 11(A) above shall then cease to be in effect, and Uniform Covenant 18 of the Security Instrument shall instead read as follows:

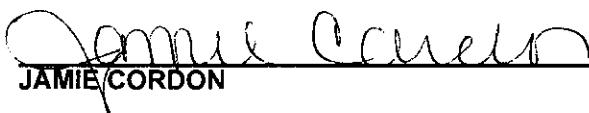
Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.



JAMIE CORDON

(Seal)

Lender: Angel Oak Mortgage Solutions LLC
 NMLS ID: 1160240
 Broker: Nations Lending Corporation
 NMLS ID: 32416
 Loan Originator: Scott Paul Rucinski
 NMLS ID: 1034870

[Sign Original Only]



ONE TIME COPY!

When recorded, return to:
Angel Oak Mortgage Solutions LLC
Attn: Final Document Department
3060 Peachtree Road NW, Suite 500B
Atlanta, GA 30305

LOAN #: 801804108558

[Space Above This Line For Recording Data]

MORTGAGE

MIN: 1013016-0000028303-5

MERS PHONE #: 1-888-679-6377

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated **May 24, 2018**, together with all Riders to this document.

(B) "Borrower" is **JAMIE CORDON**.^{Unmarried}

Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "Lender" is **Angel Oak Mortgage Solutions LLC**.

Lender is a Limited Liability Corporation, organized and existing under the laws of **Delaware**.
Lender's address is **3060 Peachtree Road NW, Suite 500B, Atlanta, GA 30305**

(E) "Note" means the promissory note signed by Borrower and dated **May 24, 2018**.

The Note states that Borrower owes Lender **ONE HUNDRED FIFTY ONE THOUSAND TWO HUNDRED AND NO/100******* Dollars (U.S. \$151,200.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **June 1, 2048**.

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."



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(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- | | | |
|---|---|---|
| <input checked="" type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Other(s) [specify] |
| <input type="checkbox"/> 1-4 Family Rider | <input type="checkbox"/> Biweekly Payment Rider | |
| <input type="checkbox"/> V.A. Rider | | |

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS the following described property located in the

County
Cuyahoga

[Type of Recording Jurisdiction] Of
[Name of Recording Jurisdiction]:

See Attached Exhibit "A"

which currently has the address of **7517 PAMELA DR, North Royalton,**

Ohio **44133**
[Zip Code]

("Property Address"):

[Street] [City]

OHIO--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3036 1/01
Ellie Mae, Inc. Page 2 of 11

OHEDEED 0315
OHEDEED (CLS)
05/22/2018 10:07 AM PST



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TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all



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notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.



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If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.



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9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. Borrower shall not surrender the leasehold estate and interests herein conveyed or terminate or cancel the ground lease. Borrower shall not, without the express written consent of Lender, alter or amend the ground lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the



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Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.



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Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants



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or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure



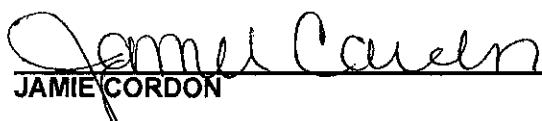
LOAN #: 801804108558

the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, costs of title evidence.

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

24. Certain Other Advances. In addition to any other sum secured hereby, this Security Instrument shall also secure the unpaid principal balance of, plus accrued interest on, any amount of money loaned, advanced or paid by Lender to or for the account and benefit of Borrower, after this Security Instrument is delivered to and filed with the Recorder's Office, **Cuyahoga** County, Ohio, for recording. Lender may make such advances in order to pay any real estate taxes and assessments, insurance premiums plus all other costs and expenses incurred in connection with the operation, protection or preservation of the Property, including to cure Borrower's defaults by making any such payments which Borrower should have paid as provided in this Security Instrument, it being intended by this Section 24 to acknowledge, affirm and comply with the provision of § 5301.233 of the Revised Code of Ohio.

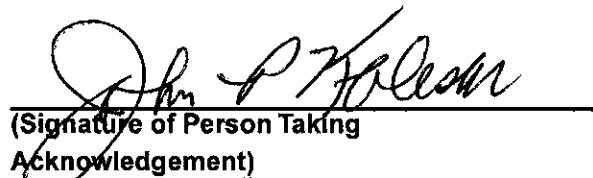
BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.


JAMIE CORDON

S-24-18 (Seal)
DATE

State of OHIO
County of CUYAHOGA

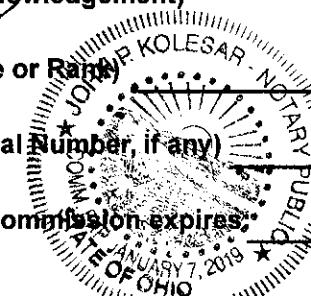
The foregoing instrument was acknowledged before me this
MAY 24TH 2018 (date) by JAMIE CORDON (name(s) of person(s)
acknowledged).


(Signature of Person Taking
Acknowledgement)

(Title or Rank)

(Serial Number, if any)

My commission expires:



LOAN #: 801804108558

Lender: Angel Oak Mortgage Solutions LLC
NMLS ID: 1160240
Broker: Nations Lending Corporation
NMLS ID: 32416
Loan Originator: Scott Paul Rucinski
NMLS ID: 1034870

THIS INSTRUMENT WAS PREPARED BY:
ANGEL OAK MORTGAGE SOLUTIONS LLC
3060 PEACHTREE ROAD NW, SUITE 500B
ATLANTA, GA 30305



LOAN #: 801804108558
MIN: 1013016-0000028303-5

FIXED/ADJUSTABLE RATE RIDER
(LIBOR One-Year Index (As Published In The Wall Street Journal)-Rate Caps)

THIS FIXED/ADJUSTABLE RATE RIDER is made this 24th day of May, 2018, 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 ("Borrower") to secure Borrower's Fixed/Adjustable Rate Note (the "Note") to Angel Oak Mortgage Solutions LLC, a Limited Liability Corporation

("Lender") of the same date and covering the property described in the Security Instrument and located at: 7517 PAMELA DR, North Royalton, OH 44133.

THE NOTE PROVIDES FOR A CHANGE IN BORROWER'S FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE. THE NOTE LIMITS THE AMOUNT BORROWER'S ADJUSTABLE INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MINIMUM AND MAXIMUM RATES BORROWER MUST PAY.

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

A. ADJUSTABLE RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial fixed interest rate of 7.625 %. The Note also provides for a change in the initial fixed rate to an adjustable interest rate, as follows:

4. ADJUSTABLE INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The initial fixed interest rate I will pay will change to an adjustable interest rate on the 1st day of June, 2023, and the adjustable interest rate I will pay may change on that day every 12th month thereafter. The date on which my initial fixed interest rate changes to an adjustable interest rate, and each date on which my adjustable interest rate could change, is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my adjustable interest rate will be based on an Index. The "Index" is the average of interbank offered rates for one-year U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in **The Wall Street Journal**. The most recent Index value available as of the date 45 days before each Change Date is called the "Current Index," provided that if the Current Index is less than zero, then the Current Index will be deemed to be zero for purposes of calculating my interest rate.

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding FOUR percentage point(s) (4.000 %) (the "Margin") to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.



(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 9.625 % or less than 5.625 %. Thereafter, my adjustable interest rate will never be increased or decreased on any single Change Date by more than TWO percentage point(s) (2.000 %) from the rate of interest I have been paying for the preceding 12 month(s). My interest rate will never be greater than 12.625 %.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my initial fixed interest rate to an adjustable interest rate and of any changes in my adjustable interest rate before the effective date of any change. The notice will include the amount of my monthly payment, any information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

1. Until Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Uniform Covenant 18 of the Security Instrument shall read as follows:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

2. When Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Uniform Covenant 18 of the Security Instrument described in Section B1 above shall then cease to be in effect, and the provisions of Uniform Covenant 18 of the Security Instrument shall be amended to read as follows:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.



LOAN #: 801804108558

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Fixed/Adjustable Rate Rider.


JAMIE CORDON

S-24-18 (Seal)
DATE

MULTISTATE FIXED/ADJUSTABLE RATE RIDER-WSJ One-Year LIBOR-Single Family-Fannie Mae Uniform Instrument
Form 3187 6/01 (rev. 6/16)

Ellie Mae, Inc.

Page 3 of 3

F3187RDU 0816
F3187RLU (CLS)
05/22/2018 10:07 AM PST



Exhibit "A"

Situated in the City of North Royalton, County of Cuyahoga, and State of Ohio: and known as being Sublot No. 26 in C.B.M. Corporation's Re-Subdivision of Ridgeview Estates, Inc., Subdivision No. 2 of part of Original Royalton Township Section No. 11, as shown by the recorded plat in Volume 192 of Maps, Page 59, of Cuyahoga County Records, as appears by said plat, be the same more or less, but subject to all legal highways.

PPN: 482-10-035

7517 Pamela Drive
North Royalton, Ohio 44133

CERTIFIED TRUE COPY

GENERAL WARRANTY DEED

Michael Krancevic, Married to Denise A. Krancevic, the Grantor, for Ten Dollars (\$10.00) and other valuable consideration paid, grant with general warranty covenants, to **Jamie Cordon**, the Grantee, whose tax mailing address will be 7517 Pamela Drive, North Royalton, Ohio 44133, the following described property:

Situated in the City of North Royalton, County of Cuyahoga, and State of Ohio: and known as being Sublot No. 26 in C.B.M. Corporation's Re-Subdivision of Ridgeview Estates, Inc., Subdivision No. 2 of part of Original Royalton Township Section No. 11, as shown by the recorded plat in Volume 192 of Maps, Page 59, of Cuyahoga County Records, as appears by said plat, be the same more or less, but subject to all legal highways.

PPN: 482-10-035

Address: 7517 Pamela Drive, North Royalton, Ohio 44133

Prior Instrument Reference: Deed filed December 4, 2017 as Instrument No. 201712040480 of the Cuyahoga County Records.

GRANTOR does hereby covenant and warrant unto said GRANTEE, the Grantee's heirs, assigns, and successors, that at the time of the delivery of this deed, the Grantor was lawfully seized in fee simple of the granted premises, that the premises are free from all encumbrances, that the Grantor has good right to sell and convey the same to the Grantee, the Grantee's, heirs, assigns, or successors, and that the Grantor does warrant and does hereby agree to defend the same to the Grantee and the Grantee's heirs, assigns or successors, forever, against the lawful claims and demands of all persons.

Save and except from said warranties: easements, covenants, conditions, limitations and restrictions of record, zoning ordinances if any and taxes, both general and special which are a lien but not yet due and payable.

And the undersigned, **Denise A. Krancevic**, spouse of the Grantor herein, does hereby release and forever quitclaim to the Grantee, any and all right and expectancy to dower, in the property described above.

Executed on this 17TH day of MAY, 2018.

Michael Krancevic

Michael Krancevic

Denise A. Krancevic

Denise A. Krancevic

STATE OF OHIO
COUNTY OF CUYAHOGA

Before me a notary public in and for said State, personally appeared the above named **Michael Krancevic and Denise A. Krancevic**, who acknowledged that they did sign the forgoing document and that the same is their free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my name and official seal at FAIRVIEW PARK OHIO, this 17TH day of MAY, 2018.

John P. Kolesar

Notary Public

My Commission Expires _____

THIS INSTRUMENT PREPARED BY:

Smialek Law, LLC

Jill A. Smialek, Attorney Registration No. 0087645



Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued 5/22/2018
Closing Date 5/24/2018
Disbursement Date 5/24/2018
Settlement Agent Maximum Title & Escrow
File # 187941
Property 7517 PAMELA DR
 North Royalton, OH 44133
Sale Price \$168,000

Transaction Information

Borrower Jamie Cordon
 292 Beeler Dr
 Berea, OH 44017
Seller Michael Kranevic
 246 East Bridge
 Berea, OH 44017
Lender Angel Oak Mortgage Solutions LLC

Loan Information

Loan Term 30 years
Purpose Purchase
Product 5/1 Adjustable Rate
Loan Type Conventional FHA
 VA
Loan ID # 801804108558
MIC #

Loan Terms

Can this amount increase after closing?

Loan Amount	\$151,200	NO
Interest Rate	7.625 %	YES : Adjusts every year starting in year 6 : Can go as high as 12.625% in year 8 : See AIR Table on page 4 for details
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,070.18	YES : Adjusts every year starting in year 6 : Can go as high as \$1,567 in year 8
Does the loan have these features?		
Prepayment Penalty	NO	
Balloon Payment	NO	

Projected Payments

Payment Calculation	Years 1-5	Year 6	Year 7	Years 8-30
Principal & Interest	\$1,070.18	\$890 min \$1,264 max	\$760 min \$1,465 max	\$760 min \$1,567 max
Mortgage Insurance	+ 0	+ 0	+ 0	+ 0
Estimated Escrow <i>Amount can increase over time</i>	+ 387.62	+ 387.62	+ 387.62	+ 387.62
Estimated Total Monthly Payment	\$1,457.80	\$1,278-\$1,652	\$1,148-\$1,853	\$1,148-\$1,955
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i> <i>See page 4 for details</i>	\$387.62 Monthly	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	In escrow? YES YES	

Costs at Closing

Closing Costs	\$9,988.96	Includes \$7,887.60 in Loan Costs + \$2,101.36 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	\$19,818.50	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>



Closing Cost Details

	Borrower-Paid At Closing	Borrower-Paid Before Closing	Seller-Paid At Closing	Seller-Paid Before Closing	Paid by Others
Loan Costs					
A. Origination Charges	\$5,655.00				
01 % of Loan Amount (Points)					
02 Broker Fee	\$4,158.00				
03 Underwriting Fees	\$1,497.00				
04					
05					
06					
07					
08					
B. Services Borrower Did Not Shop For	\$501.10				
01 Appraisal Fee to LandMark		\$465.00			
02 Credit Report to Credit Plus	\$36.10				
03					
04					
05					
06					
07					
C. Services Borrower Did Shop For	\$1,731.50				
01 Title - Closing Protection Letter to Maximum Title & Escrow	\$60.00		\$55.00		
02 Title - Commitment Update Fee to Maximum Title & Escrow	\$100.00		\$40.00		
03 Title - Courier Fee to Maximum Title & Escrow	\$40.00		\$40.00		
04 Title - Escrow Fee to Maximum Title & Escrow	\$350.00		\$350.00		
05 Title - Lender's Title Insurance to Maximum Title & Escrow	\$606.50				
06 Title - Notary Fee to Maximum Title & Escrow	\$75.00		\$75.00		
07 Title - Survey to Exacta Land Survey	\$175.00				
08 Title - Tax Search Fee to Maximum Title & Escrow	\$35.00				
09 Title - Title Endorsement Fee to Maximum Title & Escrow	\$225.00				
10 Title - Title Examination to Maximum Title & Escrow			\$350.00		
11 Title - Title Search to Maximum Title & Escrow	\$65.00				
12 Title - Wire Transfer fee to Maximum Title & Escrow			\$35.00		
D. TOTAL LOAN COSTS (Borrower-Paid)	\$7,887.60				
Loan Costs Subtotals (A + B + C)	\$7,422.60	\$465.00			
Other Costs					
E. Taxes and Other Government Fees	\$160.00				
01 Recording Fees Deed: \$28.00 Mortgage: \$132.00	\$160.00				
02 City/County Tax/Stamps to Clerk of the Court			\$672.50		
F. Prepaids	\$1,110.24				
01 Homeowner's Insurance Premium (12 mo.) to State Farm	\$854.00				
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest (\$32.03 per day from 5/24/18 to 6/1/18)	\$256.24				
04 Property Taxes (mo.)					
05					
G. Initial Escrow Payment at Closing	\$387.62				
01 Homeowner's Insurance \$71.17 per month for 3 mo.	\$213.51				
02 Mortgage Insurance per month for mo.					
03 Property Taxes \$316.45 per month for 2 mo.	\$632.90				
04					
05					
06					
07					
08 Aggregate Adjustment	-\$458.79				
H. Other	\$443.50				
01 Attorney's Fees to Smialek			\$75.00		
02 Property Tax to Cuyahoga County			\$1,598.10		
03 Real Estate Commission to Re/Max Trinity			\$5,720.00		
04 Real Estate Commission to Tim Ali Realty			\$4,360.00		
05 Real Estate Transaction Fee to Tim Ali Realty, LLC	\$225.00				
06 Real Estate Transaction Fee to Re/Max Trinity			\$250.00		
07 Title - Owner's Title Insurance (optional) to Maximum Title & Escrow	\$218.50		\$218.50		
I. TOTAL OTHER COSTS (Borrower-Paid)	\$2,101.36				
Other Costs Subtotals (E + F + G + H)	\$2,101.36				
J. TOTAL CLOSING COSTS (Borrower-Paid)	\$9,988.96				
Closing Costs Subtotals (D + I)	\$9,523.96	\$465.00	\$13,839.10		
Lender Credits					



Calculating Cash to Close

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

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$12,729.00	\$9,988.96	YES · See Total Loan Costs (D) and Total Other Costs (I).
Closing Costs Paid Before Closing	\$0	-\$465.00	YES · You paid these Closing Costs before closing.
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$16,800.00	\$16,800.00	NO
Deposit	-\$2,000.00	\$0	YES · You decreased this payment. See Deposit in Section L.
Funds for Borrower	\$0	\$0	NO
Seller Credits	-\$4,000.00	-\$5,000.00	YES · See Seller Credits in Section L.
Adjustments and Other Credits	\$0	-\$1,505.46	YES · See details in Section L.
Cash to Close	\$23,529.00	\$19,818.50	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION			SELLER'S TRANSACTION		
K. Due from Borrower at Closing			M. Due to Seller at Closing		
01 Sale Price of Property			\$168,000.00		
02 Sale Price of Any Personal Property Included in Sale			\$168,000.00		
03 Closing Costs Paid at Closing (J)			01 Sale Price of Property		
04			02 Sale Price of Any Personal Property Included in Sale		
Adjustments			03		
05			04		
06			05		
07			06		
Adjustments for Items Paid by Seller in Advance			07		
08 City/Town Taxes to			08		
09 County Taxes to			Adjustments for Items Paid by Seller in Advance		
10 Assessments to			09 City/Town Taxes to		
11			10 County Taxes to		
12			11 Assessments to		
13			12		
14			13		
15			14		
L. Paid Already by or on Behalf of Borrower at Closing			15		
01 Deposit			16		
02 Loan Amount			N. Due from Seller at Closing		
03 Existing Loan(s) Assumed or Taken Subject to			\$18,839.10		
04			01 Excess Deposit		
05 Seller Credit			02 Closing Costs Paid at Closing (J)		
Other Credits			\$13,839.10		
06			03 Existing Loan(s) Assumed or Taken Subject to		
07			04 Payoff of First Mortgage Loan		
Adjustments			05 Payoff of Second Mortgage Loan		
08 Title Premium Adjustment			06		
09			07		
10			08 Seller Credit		
11			\$5,000.00		
Adjustments for Items Unpaid by Seller			09		
12 City/Town Taxes to			10		
13 County Taxes 01/01/18 to 05/24/18			11		
14 Assessments to			12		
15			13		
16			Adjustments for Items Unpaid by Seller		
17			14 City/Town Taxes to		
CALCULATION			15 County Taxes to		
Total Due from Borrower at Closing (K)			16 Assessments to		
Total Paid Already by or on Behalf of Borrower at Closing (L)			17		
Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower			18		
\$19,818.50			19		
CALCULATION			CALCULATION		
Total Due from Seller at Closing (N)			Total Due from Seller at Closing (N)		
\$168,000.00			\$168,000.00		
Total Due to Seller at Closing (M)			-\$18,839.10		
\$149,160.90			\$149,160.90		



Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender

will allow, under certain conditions, this person to assume this loan on the original terms.

will not allow assumption of this loan on the original terms.

Demand Feature

Your loan

has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.

does not have a demand feature.

Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the principal and interest overdue.

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.

may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.

do not have a negative amortization feature.

Partial Payments

Your lender

may accept payments that are less than the full amount due (partial payments) and apply them to your loan.

may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.

does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in
7517 PAMELA DR, North Royalton, OH 44133

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

For now, your loan

will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1	\$4,263.82	Estimated total amount over year 1 for your escrowed property costs: <i>Property Taxes, Homeowner's Insurance</i>
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment	\$387.62	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$387.62	The amount included in your total monthly payment.

will not have an escrow account because you declined it your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Adjustable Interest Rate (AIR) Table

Index + Margin	LIBOR12M + 4%
Initial Interest Rate	7.625%
Minimum/Maximum Interest Rate	4%/12.625%
Change Frequency	
First Change	Beginning of 61st month
Subsequent Changes	Every 12th month after first change
Limits on Interest Rate Changes	
First Change	2%
Subsequent Changes	2%



Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$369,845.25
Finance Charge. The dollar amount the loan will cost you.	\$216,342.65
Amount Financed. The loan amount available after paying your upfront finance charge.	\$144,763.76
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	7.557 %
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	138.996 %

Other Disclosures

Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of loan, and
- the rules for making payments before they are due.

Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

state law does not protect you from liability for the unpaid balance.

Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Angel Oak Mortgage Solutions LLC	Nations Lending Corporation	Tim Ali Realty	Re/Max Trinity	Maximum Title & Escrow
Address	3060 Peachtree Rd NW Ste 500B, Atlanta, GA 30305	4 Summit Park Dr Ste 200 Independence, OH 44131	19495 Bagley Road Middleburg Heights, OH 44130	7570 Chippewa Road Brecksville, OH 44141	22021 Brookpark Road 214 Fairview Park, OH 44126
NMLS ID	1160240	32416			
OH License ID			2909/2006007552	2005015122	30052
Contact	Customer Service	Scott Paul Rucinski	Jim Kolodny/Tracy	Shelia Stupka	Lindsay Paulett
Contact NMLS ID	1160240	1034870			
Contact OH License ID		MB.803080.000	2015002825	351644	
Email	info@angeloakms.com	scott.rucinski@nlcloans.com	jimk124@hotmail.com	shelia.stupka@remax.net	documents@maximumtitle.us
Phone	855-539-4910	216-503-1662	440-823-5892	440-263-8358	440-801-5000

Confirm Receipt

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


Applicant Signature

S-24-18
Date



Maximum Title & Escrow Services Inc.
ALTA Universal ID 30052
22021 Brookpark Road #124
Fairview Park, OH 44126

File No./Escrow No.: 18-7941
Print Date & Time: May 22, 2018 at 04:06 PM
Officer/Escrow Officer: Lindsay Paulett
Settlement Location: 22021 Brookpark Rd #124
Fairview Park, Oh 44126
Property Address: 7517 Pamela Drive
North Royalton, OH 44133
Borrower: Jamie Cordon
Seller: Michael Krancevic
Lender: Angel Oak Mortgage Solutions
LLC
Settlement Date: May 24, 2018
Disbursement Date: May 24, 2018

Description	Borrower/Buyer	
	Debit	Credit
Financial		
Sale Price of Property	\$ 168,000.00	
Loan Amount		\$ 151,200.00
Seller Credit		\$ 5,000.00
Prorations/Adjustments		
County Taxes 01/01/18 to 05/24/18		\$ 1,252.21
Title Premium Adjustment		\$ 253.25
Loan Charges to Angel Oak Mortgage Solutions LLC		
Underwriting Fees	\$ 1,497.00	
Prepaid Interest		\$ 256.24
\$32.03 per day from 05/24/18 to 06/01/18		
Other Loan Charges		
Broker Fee		\$ 4,158.00
Appraisal Fee	to Nations Lending Corporation	
	to Landmark	
POC \$ 465.00		
Paid by Borrower before closing		
Credit Report		\$ 36.10
Location Survey	to Credit Plus	
	to Exacta Land Surveying	
		\$ 175.00
Impounds		

ALTA Settlement Statement Borrower/Buyer - Continued

	Debit	Credit
Homeowner's Insurance 3 mo @ \$ 71.17 /mo		\$ 213.51
Property Taxes 2 mo @ \$ 316.45 /mo		\$ 632.90
Aggregate Adjustment		\$ -458.79

Title Charges & Escrow / Settlement Charges

Title - Owner's Title Insurance (optional) to Maximum Title & Escrow Services Inc.		\$ 218.50
Coverage: \$ 168,000.00 Premium: \$ 943.50		
Title - Lender's Title Insurance to Maximum Title & Escrow Services Inc.		\$ 606.50
Coverage: \$ 151,200.00 Premium: \$ 100.00		
Title - Closing Protection Coverage	to Maximum Title & Escrow Services Inc.	\$ 60.00
Title - Settlement Fee	to Maximum Title & Escrow Services Inc.	\$ 350.00
Title - Commitment	to Maximum Title & Escrow Services Inc.	\$ 100.00
Title - Delivery Fee	to Maximum Title & Escrow Services Inc.	\$ 40.00
Title - Special Tax Search	to Maximum Title & Escrow Services Inc.	\$ 35.00
Title - Notary/Signing Service	to Maximum Title & Escrow Services Inc.	\$ 75.00
Title - ALTA Endorsement Form 8.1 (Environmental Protection Lien)	to Maximum Title & Escrow Services Inc.	\$ 50.00
Title - [OH - 101] Survey Coverage - Lender	to Maximum Title & Escrow Services Inc.	\$ 25.00
Title - ALTA Endorsement Form 9 (Restrictions, Encroachments, Min.)	to Maximum Title & Escrow Services Inc.	\$ 150.00
Title - 24 Month Chain of Title	to Maximum Title & Escrow Services Inc.	\$ 65.00

Commission

Government Recording and Transfer Charges

Recording Fees	to Cuyahoga County Recorder	\$ 160.00
Deed:\$28.00 Mortgage:\$132.00		

Payoffs

Miscellaneous

ALTA Settlement Statement Borrower/Buyer - Continued

		Debit	Credit
Realty Co. Broker Fee/Administrative Fee	to Tim Ali Realty, LLC	\$ 225.00	
Homeowner's Insurance Premium (12 mo.)	to State Farm Insurance	\$ 854.00	
Subtotals		\$ 177,523.96	\$ 157,705.46
Balance Due FROM			\$ 19,818.50
TOTALS		\$ 177,523.96	\$ 177,523.96

Acknowledgement

We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize Maximum Title & Escrow Services Inc. to cause the funds to be disbursed in accordance with this statement.

Jamie Cordon
Jamie Cordon

Lindsay Paulett
Lindsay Paulett, Escrow Officer

Closing Disclosure Acknowledgement

I (we) have carefully reviewed the Closing Disclosure and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction.

I further certify that I have received a copy of the Closing Disclosure.


Buyer Jamie Cordon

Seller Michael Krancevic

Buyer _____

Seller _____

Buyer _____

Seller _____

Buyer _____

Seller _____

Closing Disclosure

Closing Information

Date Issued
Closing Date 05/23/18
Disbursement Date 05/23/18
Settlement Agent Maximum Title & Escrow Services Inc.
File # 18-7941
Property 7517 Pamela Drive
 North Royalton, OH 44133

Sale Price \$ 168,000.00

Transaction Information

Borrower Jamie Cordon
 292 Beeler Dr.
 Berea, OH 44017

Seller Michael Krancevic
 246 East Bridge
 Berea, OH 44017

Summaries of Transactions

SELLER'S TRANSACTION

M. Due to Seller at Closing		\$ 168,000.00
01	Sale Price of Property	\$ 168,000.00
02	Sale Price of Any Personal Property Included in Sale	
03		
04		
05		
06		
07		
08		
Adjustments for Items Paid by Seller in Advance		
09	City/Town Taxes	
10	County Taxes	
11	Assessments	
12		
13		
14		
15		
16		
N. Due from Seller at Closing		\$ 20,635.80
01	Excess Deposit	
02	Closing Costs Paid at Closing (J)	\$ 12,241.00
03	Existing Loan(s) Assumed or Taken Subject to	
04	Payoff of First Mortgage Loan	
05	Payoff of Second Mortgage Loan	
06		
07	Title Premium Adjustment	\$ 253.25
08	Seller Credit	\$ 5,000.00
09		
10		
11		
12	2nd half 2017 taxes	\$ 1,598.10
13	Hold for Final Water/Sewer	\$ 300.00
Adjustments for Items Unpaid by Seller		
14	City/Town Taxes	
15	County Taxes	01/01/18 to 05/23/18 \$ 1,243.45
16	Assessments	
17		
18		
19		
CALCULATION		
Total Due to Seller at Closing (M)		\$ 168,000.00
Total Due from Seller at Closing (N)		- \$ 20,635.80
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$ 147,364.20	

Contact Information

REAL ESTATE BROKER (B)

Name	Tim Ali Realty
Address	19495 Bagley Road Middleburg Heights, OH 44130
OH License ID	2909/2006007552
Contact	Jim Kolodny/Tracy Saglibene
Contact OH License ID	2015002825
Email	jimk124@hotmail.com; tsag44@gmail.com
Phone	(440)823-5892

REAL ESTATE BROKER (S)

Name	Re/Max Trinity
Address	7570 Chippewa Road Brecksville, OH 44141-2308
OH License ID	2005015122
Contact	Sheila Stupka
Contact OH License ID	351644
Email	sheila.stupka@remax.net
Phone	(440)263-8358

SETTLEMENT AGENT

Name	Maximum Title & Escrow Services Inc.
Address	22021 Brookpark Road #124 Fairview Park, OH 44126
OH License ID	30052
Contact	Lindsay Paulett
Contact OH License ID	N/A
Email	documents@maximumtitle.us
Phone	(440)801-5000

Confirm Receipt



Michael Krancevic

Total number of lines has been exceeded. Please use the individual 2a and 2b documents.

Closing Cost Details

Loan Costs	Seller-Paid At Closing	Seller-Paid Before Closing
A. Origination Charges		
01 % of Loan Amount (Points)		
02		
03		
04		
05		
06		
07		
08		
B. Services Borrower Did Not Shop For		
01		
02		
03		
04		
05		
06		
07		
08		
09		
10		
C. Services Borrower Did Shop For		
01		
02		
03		
04		
05		
06		
07		
08		
09		
10		
11		
12		

Other Costs

E. Taxes and Other Government Fees			
01 Recording Fees	Deed:	Mortgage:	
02 County Transfer Tax	to Cuyahoga County Recorder		\$ 672.50
F. Prepaids			
01 Homeowner's Insurance Premium (mo.)			
02 Mortgage Insurance Premium (mo.)			
03 Prepaid Interest (per day from to)			
04 Property Taxes (mo.)			
05			
G. Initial Escrow Payment at Closing			
01 Homeowner's Insurance		per month for mo.	
02 Mortgage Insurance		per month for mo.	
03 Property Taxes		per month for mo.	
04			
05			
06			
07			
08 Aggregate Adjustment			
H. Other			
01			
02			
03 Attorney's Fee(s)	to Smialek	Deed Prep	\$ 75.00
04 Commission	to Re/Max Trinity		\$ 5,720.00
05 Commission	to Tim Ali Realty, LLC		\$ 4,360.00
06			
07			
08 Realty Co. Broker Fee/Administrative Fee	to Re/Max Trinity		\$ 250.00
09 Title - Closing Protection Coverage	to Maximum Title & Escrow Servi		\$ 55.00
10 Title - Delivery Fee	to Maximum Title & Escrow Servi		\$ 40.00
11			
12 Title - Exam Fee	to Maximum Title & Escrow Servi		\$ 350.00
13			
14 Title - Notary/Signing Service	to Maximum Title & Escrow Servi		\$ 75.00
15 Title - Owner's Title Insurance (optional)	to Maximum Title & Escrow Servi		\$ 218.50
16 Title - Settlement Fee	to Maximum Title & Escrow Servi		\$ 350.00
17 Title - Transfer Fee	to Maximum Title & Escrow Servi		\$ 35.00
18			
19 Title - Update Fee	to Maximum Title & Escrow Servi		\$ 40.00
20			
J. TOTAL CLOSING COSTS			\$ 12,241.00

Closing Disclosure Form Addendum

Borrower(s):

Jamie Cordon
292 Beeler Dr.
Berea, OH 44017

Seller(s):

Michael Krancevic
246 East Bridge
Berea, OH 44017

Lender: Angel Oak Mortgage Solutions LLC
Settlement Agent: Maximum Title & Escrow Services Inc.
(440)801-5000
Settlement Date: May 23, 2018
Property Location: 7517 Pamela Drive
North Royalton, OH 44133

PAYEE/DESCRIPTION	NOTE/REF NO	LISTING BROKER	SELLING BROKER	OTHER BROKER	TOTAL
Re/Max Trinity Tim Ali Realty		\$ 5,720.00		\$ 4,360.00	

The following persons, firms or corporations received a portion of the real estate commission amount shown above:

Total	\$ 0.00	\$ 0.00	\$ 0.00
-------	---------	---------	---------

Confirm Receipt

Michael Krancevic

Maximum Title & Escrow Services Inc.
ALTA Universal ID 30052
22021 Brookpark Road #124
Fairview Park, OH 44126

File No./Escrow No.: 18-7941
Print Date & Time: May 17, 2018 at 02:04 PM
Officer/Escrow Officer: Lindsay Paulett
Settlement Location: 22021 Brookpark Rd #124
Fairview Park, Oh 44126

Property Address: 7517 Pamela Drive
North Royalton, OH 44133
Buyer: Jamie Cordon
Seller: Michael Krancevic
Lender: Angel Oak Mortgage Solutions
LLC
Settlement Date: May 23, 2018
Disbursement Date: May 23, 2018

Description	Seller Debit	Seller Credit
Financial		
Sale Price of Property		\$ 168,000.00
Seller Credit	\$ 5,000.00	
Prorations/Adjustments		
Title Premium Adjustment	\$ 253.25	
County Taxes	\$ 1,243.45	
01/01/18 to 05/23/18		
Loan Charges to Angel Oak Mortgage Solutions LLC		
Other Loan Charges		
Impounds		
Title Charges & Escrow / Settlement Charges		
Title - Owner's Title Insurance (optional) to Maximum Title & Escrow Services Inc.	\$ 218.50	
Coverage: \$ 168,000.00 Premium: \$ 943.50		
Title - Closing Protection to Maximum Title & Escrow Services Inc.	\$ 55.00	
Coverage		
Title - Delivery Fee to Maximum Title & Escrow Services Inc.	\$ 40.00	
Title - Exam Fee to Maximum Title & Escrow Services Inc.	\$ 350.00	
Title - Notary/Signing Service		
Copyright 2015 American Land Title Association All rights reserved		(18-7941.PFD/18-7941/14) Printed on 05/17/18 at 02:04 PM

ALTA Settlement Statement Seller - Continued

		Debit	Credit
	to Maximum Title & Escrow Services Inc.	\$ 75.00	
Title - Settlement Fee	to Maximum Title & Escrow Services Inc.	\$ 350.00	
Title - Transfer Fee	to Maximum Title & Escrow Services Inc.	\$ 35.00	
Title - Update Fee	to Maximum Title & Escrow Services Inc.	\$ 40.00	
Commission			
Commission	to Tim Ali Realty, LLC	\$ 4,360.00	
Commission	to Re/Max Trinity	\$ 5,720.00	
Government Recording and Transfer Charges			
County Transfer Tax	to Cuyahoga County Recorder	\$ 672.50	
Payoffs			
Miscellaneous			
2nd half 2017 taxes	to Cuyahoga County Treasurer	\$ 1,598.10	
Hold for Final Water/Sewer	to Maximum Title & Escrow	\$ 300.00	
Attorney's Fee(s)	to Smialek	\$ 75.00	
Deed Prep			
Realty Co. Broker	to Re/Max Trinity	\$ 250.00	
Fee/Administrative Fee			
Subtotals		\$ 20,635.80	\$ 168,000.00
Balance Due TO		\$ 147,364.20	
TOTALS		\$ 168,000.00	\$ 168,000.00

Acknowledgement

We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize Maximum Title & Escrow Services Inc. to cause the funds to be disbursed in accordance with this statement.



Michael Krancevic

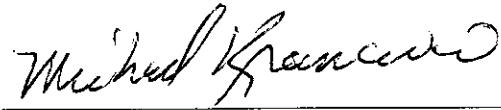


Lindsay Paulett, Escrow Officer

Closing Disclosure Acknowledgement

I (we) have carefully reviewed the Closing Disclosure and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction.

I further certify that I have received a copy of the Closing Disclosure.



Buyer Jamie Cordon

Seller Michael Krancevic

Buyer

Seller

Buyer

Seller

Buyer

Seller

FIRST PAYMENT LETTER

Angel Oak Mortgage Solutions LLC

LOAN NO.: 801804108558
 DATE: 05/24/2018
 BORROWER(S): Jamie Cordon

ADDRESS: 292 Beeler Dr
 Berea, OH 44017

We are pleased to have you as a mortgage loan customer. The following is a breakdown of your initial monthly payment:

Principal and Interest	\$ 1,070.18
Estimated Taxes	\$ 266.35
Hazard Insurance	\$ 71.17
Flood Insurance	\$
Mortgage Insurance	\$
City Property Tax	\$
	\$
	\$
	\$
	\$
	\$
	\$
TOTAL MONTHLY PAYMENT	\$ 1,407.70

Your first regular payment is due 07/01/2018. Questions regarding your payments should be directed to: 844-209-7424, Attn: Amber McVey

DATE CHECK CASH AMT.	MORTGAGE ACCOUNT NO. 801804108558 Jamie Cordon Angel Oak Mortgage Solutions LLC 980 Hammond Drive, Suite 850 Atlanta, GA 30328	PAYMENT DUE DATE 08/01/2018 AMOUNT DUE 1,407.70	IF NOT RECEIVED BY 08/15/2018 AMOUNT DUE 1,461.21							
	USE FOR ADDL. AMOUNTS <table border="1"> <tr> <td>PRINCIPAL</td> <td></td> </tr> <tr> <td>OTHER</td> <td></td> </tr> <tr> <td>ESCROW</td> <td></td> </tr> <tr> <td>TOTAL</td> <td></td> </tr> </table>			PRINCIPAL		OTHER		ESCROW		TOTAL
PRINCIPAL										
OTHER										
ESCROW										
TOTAL										

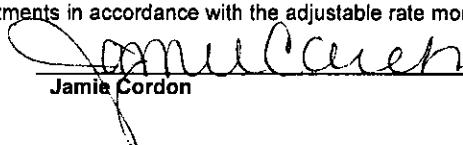
PROPERTY ADDRESS: COUPON MUST ACCOMPANY PAYMENT
 7517 PAMELA DR, North Royalton, OH 44133

DATE CHECK CASH AMT.	MORTGAGE ACCOUNT NO. 801804108558 Jamie Cordon Angel Oak Mortgage Solutions LLC 980 Hammond Drive, Suite 850 Atlanta, GA 30328	PAYMENT DUE DATE 07/01/2018 AMOUNT DUE 1,407.70	IF NOT RECEIVED BY 07/15/2018 AMOUNT DUE 1,461.21							
	USE FOR ADDL. AMOUNTS <table border="1"> <tr> <td>PRINCIPAL</td> <td></td> </tr> <tr> <td>OTHER</td> <td></td> </tr> <tr> <td>ESCROW</td> <td></td> </tr> <tr> <td>TOTAL</td> <td></td> </tr> </table>			PRINCIPAL		OTHER		ESCROW		TOTAL
PRINCIPAL										
OTHER										
ESCROW										
TOTAL										

PROPERTY ADDRESS: COUPON MUST ACCOMPANY PAYMENT
 7517 PAMELA DR, North Royalton, OH 44133

We hereby acknowledge receiving a copy of this letter.

We are aware that the total monthly payment may be subject to change each year due to increases or decreases in annual taxes and/or insurance premiums and when applicable, adjustments in accordance with the adjustable rate mortgage provisions of the Note.


 Jamie Cordon

S 24-18
 DATE



INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Loan Number: 801804108558	Date: May 24, 2018
Loan Amount: \$151,200.00	First Payment Date: July 1, 2018
Borrower Name(s): Jamie Cordon	Servicer Name and Address: Angel Oak Mortgage Solutions LLC 3060 Peachtree Road NW, Suite 500B Atlanta, GA 30305
	Servicer Telephone: Toll-Free Number:
Property Address: 7517 PAMELA DR, North Royalton, OH 44133	

THIS IS AN ESTIMATE OF ACTIVITY IN YOUR ESCROW ACCOUNT DURING THE COMING YEAR BASED ON PAYMENTS ANTICIPATED TO BE MADE FROM YOUR ACCOUNT.

(PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE ESCROW ACCOUNTING COMPUTATION YEAR.)

Cushion selected by servicer: \$ 775.24

Total disbursements: \$ 4,651.44

**YOUR FIRST MONTHLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE \$1,457.80, OF WHICH
\$1,070.18 WILL BE FOR PRINCIPAL AND INTEREST AND \$387.62 WILL GO INTO YOUR ESCROW ACCOUNT.**

SEE "SIGNATURE ADDENDUM" ATTACHED HERETO, AND MADE A PART HEREOF.



SIGNATURE ADDENDUM



JAMIE CORDON

5-24-18

DATE



Form 4506-T

(July 2017)

Department of the Treasury
Internal Revenue Service**Request for Transcript of Tax Return**

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

OMB No. 1545-1872

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

1a Name shown on tax return. If a joint return, enter the name shown first. Jamie Cordon	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) 288-76-5499
2a If a joint return, enter spouse's name shown on tax return. Jamie Cordon 292 Beeler Dr, Berea, OH 44017	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions) Jamie Cordon 292 Beeler Dr, Berea, OH 44017	
4 Previous address shown on the last return filed if different from line 3 (see instructions) 10078 Beaconsfield Dr, Parma Hts, OH 44130	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. CoreLogic Credco 10277 Scripps Ranch Blvd San Diego, CA 92131	

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

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ► 1040	
a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days.....	<input checked="" type="checkbox"/>
b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days.....	<input type="checkbox"/>
c Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days.....	<input checked="" type="checkbox"/>
7 Verification of Nonfiling, which is proof from the IRS that you did not file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days.....	<input type="checkbox"/>
8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days.....	<input type="checkbox"/>

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

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

| 2015-12-31**| 2016-12-31****| 2017-12-31****Caution:** Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.

Phone number of taxpayer on line 1a or 2a
216-647-5907

Sign Here**Signature (see instructions)****Date****S-84-18****Title (if line 1a above is a corporation, partnership, estate, or trust)****Spouse's signature****Date**

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

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

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

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

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

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

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

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

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

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

If you filed an individual return and lived in:

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address

Mail or fax to:

Internal Revenue Service
RAIVS Team
Stop 6716 AUSC
Austin, TX 73301

855-587-9604

Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming

Internal Revenue Service
RAIVS Team
Stop 37106
Fresno, CA 93888

855-800-8105

Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia

Internal Revenue Service
RAIVS Team
Stop 6705 P-6
Kansas City, MO 64999

855-821-0094

Chart for all other transcripts

If you lived in or your business was in:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address

Internal Revenue Service
RAIVS Team
P.O. Box 9941
Mail Stop 6734
Ogden, UT 84409

855-298-1145

Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin

Internal Revenue Service
RAIVS Team
P.O. Box 145500
Stop 2800 F
Cincinnati, OH 45250

855-800-8015

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

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

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

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

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

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

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.

of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

Privacy Act and Paperwork Reduction Act

Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: Learning about the law or the form, 10 min.; Preparing the form, 12 min.; and Copying, assembling, and sending the form to the IRS, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.



Form 4506-T

(July 2017)

Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

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

OMB No. 1545-1872

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

1a Name shown on tax return. If a joint return, enter the name shown first. Jamie Cordon	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) 288-76-5499
2a If a joint return, enter spouse's name shown on tax return. Jamie Cordon 292 Beeler Dr, Berea, OH 44017	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions) Jamie Cordon 10078 Beaconsfield Dr, Parma Hts, OH 44130	
4 Previous address shown on the last return filed if different from line 3 (see instructions) 10277 Scripps Ranch Blvd San Diego, CA 92131	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. CoreLogic Credco 10277 Scripps Ranch Blvd San Diego, CA 92131	

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

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ► 1040
a Return Transcript , which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days. <input checked="" type="checkbox"/>
b Account Transcript , which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days. <input type="checkbox"/>
c Record of Account , which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days. <input checked="" type="checkbox"/>
7 Verification of Nonfiling , which is proof from the IRS that you did not file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days. <input type="checkbox"/>
8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript . The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days. <input type="checkbox"/>

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

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

| 2015-12-31**| 2016-12-31****| 2017-12-31**

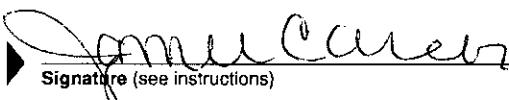
Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.

Phone number of taxpayer on line 1a or 2a

216-647-5907


Signature (see instructions)

S 24-18
Date

Sign Here

Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature

Date



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

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

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

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

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

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

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

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

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

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

If you filed an individual return and lived in:

Mail or fax to:

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address

Internal Revenue Service
RAIVS Team
Stop 6716 AUSC
Austin, TX 73301

855-587-9604

Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming

Internal Revenue Service
RAIVS Team
Stop 37106
Fresno, CA 93888

855-800-8105

Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia

Internal Revenue Service
RAIVS Team
Stop 6705 P-6
Kansas City, MO 64999

855-821-0094

Chart for all other transcripts

If you lived in or your business was in: Mail or fax to:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address

Internal Revenue Service
RAIVS Team
P.O. Box 9941
Mail Stop 6734
Ogden, UT 84409

855-298-1145

Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin

Internal Revenue Service
RAIVS Team
P.O. Box 145500
Stop 2800 F
Cincinnati, OH 45250

855-800-8015

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

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

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

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

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

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



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other

governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

Privacy Act and Paperwork Reduction Act

Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: Learning about the law or the form, 10 min.; Preparing the form, 12 min.; and Copying, assembling, and sending the form to the IRS, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.



W-9(Rev. November 2017)
Department of the Treasury
Internal Revenue Service

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.

**Print or type:
See Specific Instructions on page 2.**

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. Jamie Cordon	
2 Business name/disregarded entity name, if different from above	
3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes. <p style="margin-left: 20px;"> <input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) ► _____ <small>Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.</small> <input type="checkbox"/> Other (see instructions) ► _____ </p>	
5 Address (number, street, and apt. or suite no.) See instructions. 292 Beeler Dr	Requester's name and address (optional) Angel Oak Mortgage Solutions LLC 3060 Peachtree Road NW, Suite 500B Atlanta, GA 30305
6 City, state, and ZIP code Berea, OH 44017	
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. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number

2	8	8	-	7	6	-	5	4	9	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 ►	<i>Jamie Cordon</i>
		Date ► <i>5-24-18</i>

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.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS 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-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), 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.

If you do not 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. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. 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).

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



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

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

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

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

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

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

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

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

Backup Withholding

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 28% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

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

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester.
2. You do not certify your TIN when required (see the 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 under 4 above (for reportable interest and dividend accounts opened after 1983 only).

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

Also see *Special rules for partnerships*, earlier.

What is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code*, 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 no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account; for example, if the grantor of a grantor trust dies.

Penalties

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

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

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

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

Specific Instructions

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.

- a. **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: 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 1040/1040A/1040EZ you filed with your application.

- b. **Sole proprietor or single-member LLC.** Enter your individual name as shown on your 1040/1040A/1040EZ on line 1. You may enter your business, trade, or "doing business as" (DBA) name on line 2.

- c. **Partnership, LLC that is not a single-member LLC, C corporation, or S corporation.** 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.

- d. **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. You may enter any business, trade, or DBA name on line 2.

- e. **Disregarded entity.** For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a "disregarded entity." See Regulations section 301.7701-2(c)(2)(iii). Enter the owner's name on line 1. The name of the entity 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, "Business name/disregarded entity name." 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, you may enter it on line 2.

Line 3

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

IF the entity/person on line 1 is a(n)...	THEN check the box for...
• Corporation	Corporation
• Individual	Individual/sole proprietor or single-member LLC
• Sole proprietorship, or	
• Single-member limited liability company (LLC) owned by an individual and disregarded for U.S. federal tax purposes.	Limited liability company and enter the appropriate tax classification. (P= Partnership; C= C corporation; or S= S corporation)
• LLC treated as a partnership for U.S. federal tax purposes,	
• LLC that has filed Form 8832 or 2553 to be taxed as a corporation, or	
• LLC that is disregarded as an entity separate from its owner but the owner is another LLC that is not disregarded for U.S. federal tax purposes.	
• Partnership	Partnership
• Trust/estate	Trust/estate



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 in 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 possession, 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 possession

7 – A futures commission merchant registered with the Commodity Futures Trading Commission

8 – A real estate investment trust

9 – An entity registered at all times during the tax year under the Investment Company Act of 1940

10 – A common trust fund operated by a bank under section 584(a)

11 – A financial institution

12 – A middleman known in the investment community as a nominee or custodian

13 – A trust exempt from tax under section 664 or described in section 4947

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

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

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

² However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney 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) written or printed 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 possession, 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, write 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 individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

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

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). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note. See *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 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/Businesses and clicking on Employer Identification Number (EIN) under Starting a Business. 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 SS-4 mailed to you within 10 business days.

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

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

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

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if 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 Form 1099 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
For this type of account:	Give name and EIN of:
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 under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (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 and you may also enter your business or DBA name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

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

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

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

Secure Your Tax Records From Identity Theft

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

To reduce your risk:

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

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

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

For more information, see 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 1-877-777-4778 or TTY/TDD 1-800-829-4059.

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

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

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 1-800-366-4484. 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.

Visit 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 possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.



SIGNATURE/NAME AFFIDAVIT

RE:

LOAN NUMBER	PROPERTY ADDRESS
801804108558	7517 PAMELA DR, North Royalton, OH 44133

BEFORE ME, the undersigned authority, a Notary Public in and for said County and State, on this day personally appeared, Jamie Cordon

who, after being by me first duly sworn, upon oath does depose and say:

THAT, Jamie Cordon

as the name is signed on the note and/or security instrument is one and the same person as;

JAMIE L CORDON; JAMIE L PARR

as the name appears in various loan documents.

Jamie Cordon
JAMIE CORDON

5-24-18

DATE

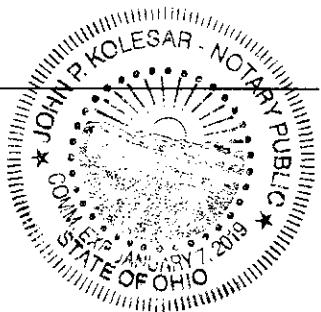
State of: OHIO

County of: CUYAHOGA

Subscribed and sworn to (or affirmed) before me on this 24th day of MAY 2018,
by JAMIE CORDON.

My Commission expires: _____

(Seal)



John P. Kolesar

(Notary Public)



TAX RECORD INFORMATION SHEET

**THIS FORM MUST BE COMPLETED BY TITLE OFFICER, ESCROW OFFICER AND/OR
CLOSING ATTORNEY AND SIGNED BY SAME.**

THIS SHEET MUST BE COMPLETELY FILLED OUT OR IT WILL BE RETURNED FOR COMPLETION.

INSTRUCTIONS FOR COMPLETION OF TAX RECORDS:

1. Tax legal description must be exactly as shown on tax records.
2. Show **only** all taxing authority where we are escrowing for payment.
3. Tax bills & information are obtained from this sheet. Therefore, it must be completed in full. Include any Assessments, Municipal Utility Districts, Ground Rents, etc. that are escrowed for payment.

The following information is Certified by: Lindsay Paulett

DATE LOAN CLOSED: May 24, 2018

TITLE/ESCROW/CLOSING ATTORNEY

REFINANCE [] Yes [] No

LOAN # 801804108558

BORROWER(S) NAME: Jamie Cordon

TAXES FOR CURRENT YEAR LISTED IN NAME OF: Michael Krancevic

PROPERTY ADDRESS: **7517 PAMELA DR**
North Royalton, OH 44133

CURRENT TAX ASSESSMENT BASED ON:

[] ACREAGE [] VACANT [] PARTIAL CONSTRUCTION [] COMPLETE CONSTRUCTION

LEGAL DESCRIPTION:

SECTION _____ BLOCK _____ LOT(S) _____ TRACT _____

MAP _____ UNIT# _____ Twnshp _____ Range _____

SUBDIVISION _____

METES & BOUNDS [] YES [] NO

TYPE OF TAX **County Tax** LAST AMOUNT PAID 1898.70

CURRENT TAXES PAID THRU DATE 12/31/18 NEXT DUE DATE 01/01/2019

NEXT AMOUNT DUE \$1,898.70 -THIS AMOUNTS IS [] ESTIMATE [] ACTUAL

PAYMENT FREQUENCY:

[] ANNUAL [] SEMI-ANNUAL [] QUARTERLY [] TRI-ANNUAL

TAXING AUTHORITY NAME & ADDRESS: PARCEL/PROPERTY ID/TMS #

Cuyahoga County Treasurer 482-10-035

2079 E 9th St PARCEL/PROPERTY ID/TMS #

Cleveland OH 44114

TYPE OF TAX LAST AMOUNT PAID

CURRENT TAXES PAID THRU DATE NEXT DUE DATE

NEXT AMOUNT DUE -THIS AMOUNTS IS [] ESTIMATE [] ACTUAL

PAYMENT FREQUENCY:

[] ANNUAL [] SEMI-ANNUAL [] QUARTERLY [] TRI-ANNUAL

TAXING AUTHORITY NAME & ADDRESS: PARCEL/PROPERTY ID/TMS #

PARCEL/PROPERTY ID/TMS #

TYPE OF TAX LAST AMOUNT PAID

CURRENT TAXES PAID THRU DATE NEXT DUE DATE

NEXT AMOUNT DUE -THIS AMOUNTS IS [] ESTIMATE [] ACTUAL

PAYMENT FREQUENCY:

[] ANNUAL [] SEMI-ANNUAL [] QUARTERLY [] TRI-ANNUAL

TAXING AUTHORITY NAME & ADDRESS: PARCEL/PROPERTY ID/TMS #

PARCEL/PROPERTY ID/TMS #



TYPE OF TAX _____
 CURRENT TAXES PAID THRU DATE _____
 NEXT AMOUNT DUE _____
PAYMENT FREQUENCY:
 ANNUAL SEMI-ANNUAL QUARTERLY TRI-ANNUAL
TAXING AUTHORITY NAME & ADDRESS:

LAST AMOUNT PAID _____
 NEXT DUE DATE _____
 -THIS AMOUNTS IS ESTIMATE ACTUAL
 PARCEL/PROPERTY ID/TMS #

 PARCEL/PROPERTY ID/TMS #

TYPE OF TAX _____
 CURRENT TAXES PAID THRU DATE _____
 NEXT AMOUNT DUE _____
PAYMENT FREQUENCY:
 ANNUAL SEMI-ANNUAL QUARTERLY TRI-ANNUAL
TAXING AUTHORITY NAME & ADDRESS:

LAST AMOUNT PAID _____
 NEXT DUE DATE _____
 -THIS AMOUNTS IS ESTIMATE ACTUAL
 PARCEL/PROPERTY ID/TMS #

 PARCEL/PROPERTY ID/TMS #

Kimberly Paulet
 SETTLEMENT AGENT



Instructions to Escrow/Title/Closing Agent

Transaction Details

From

Angel Oak Mortgage Solutions LLC
3060 Peachtree Road NW, Suite 500B
Atlanta, GA 30305
FAX: 404-953-4988
William Goodwin, william.goodwin@angeloakhomeloans.com

Loan Details

LOAN #: 801804108558
MIN #: 1013016-0000028303-5
Borrower Name(s): Jamie Cordon
Loan Type: Conventional

To

ESCROW #:
ATTN: Lindsay Paulett
Maximum Title & Escrow
22021 Brookpark Road 214
Fairview Park, OH 44126
PHONE: 440-801-5000
FAX:

To

TITLE #:
ATTN:
PHONE:
FAX:

Last Loan Estimate Received: 04/30/2018	Loan Amount: \$151,200.00	Principal and Interest: \$1,070.18
Initial Closing Disclosure Received: 05/21/2018	Appraised Value: \$168,000.00	Estimated Taxes: \$266.35
Document Date: 05/24/2018	Sales Price: \$168,000.00	Hazard Insurance: \$71.17
Closing Date: 05/24/2018	Interest Rate %: 7.625 %	Flood Insurance:
Signing Date: 05/24/2018	Loan Term: 30 years	Mortgage Insurance:
Disbursement/Settlement Date: 05/24/2018	Loan Purpose: Purchase	City Property Tax:
Rescission Date:	Occupancy: OWNER	
Consummation Date: 05/24/2018	Lien Position: FirstLien	
Interest Rate Expiration Date: 06/08/2018	First Payment Date: 07/01/2018	
	Maturity Date: 06/01/2048	Total: \$1,407.70

Property

Property details should read as follows:

7517 PAMELA DR
North Royalton, OH 44133

Vesting

The vesting details should read as follows:

JAMIE CORDON

Questions

All questions concerning these instructions, conditions and funding procedures should be...

Directed to: William Goodwin

At: Angel Oak Mortgage Solutions LLC

Phone:

Fax: 404-953-4988

E-MAIL: william.goodwin@angeloakhomeloans.com

ALL DOCUMENTS MUST BE IN OUR OFFICE 24 HOURS AFTER SIGNING OF LOAN DOCUMENTS.

This Loan MUST FUND BY 05/24/2018.

Failure to comply with these instructions may delay funding.

In the event this loan does not close on the date indicated in these closing instructions; or, if the loan documentation does not conform to the information stated herein, DO NOT CLOSE THE LOAN WITHOUT NOTIFYING THE LENDER.



Title Policy

A(n) ALTA

Policy with Endorsement(s) should be issued within 30 days of closing.

Final title policy when issued must reflect the following:

1. Lender's Title Policy is to be in the amount of \$151,200.00.
2. Secondary financing in the amount of N/A has been approved.
3. ALTA Policy must contain endorsements
4. Title is to be clear and is to show no special assessments pending or of record. All special assessments must be paid prior to closing, unless otherwise authorized by us.
5. Any and all encroachments must be insured over.
6. Issue said form of Policy free from encumbrances except items of preliminary Title Report dated
7. The vesting should read as referenced above.
8. Lien Position: We must be in First Lien Position. We must be in Second Lien Position.

9. Final Title Policy and Recorded Documents to be sent to:

Angel Oak Mortgage Solutions LLC

3060 Peachtree Road NW, Suite 500B

Atlanta, GA 30305

Attn: Final Document Department

Hazard Insurance

The Lender must have satisfactory evidence of hazard/fire insurance. Do not disburse without evidence of Hazard Insurance. The loss payable clause must be:

Angel Oak Mortgage Solutions LLC, a Limited Liability Corporation, Its Successors And/Or Assigns
3060 Peachtree Road NW, Suite 500B
Atlanta, GA 30305
LOAN NO.: 801804108558

Hazard Insurance coverage must be equal to the lesser of the loan amount or the full replacement value of the property improvements, and must extend for either a term of at least Twelve (12) Month(s) after the closing date for purchase transactions or Six (6) Month(s) after the closing date for refinance transactions.

California Civil Code 2955.5(a) provides: 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.

Flood Insurance

The Lender will obtain a flood certification, and if the property is located in a flood hazard area will specify the need, if any, for flood insurance. The loss payable clause for flood insurance is the same as hazard/fire insurance.

Flood Insurance is not required.

Flood Insurance is required.

Taxes and Assessments

All taxes and assessments, including special assessments, due are to be paid at the time of settlement and a receipt provided. Where taxes and assessments are shown on the Title Policy as an exception, the Title Policy must indicate "not yet due and payable." Additional instructions: N/A

Right to Cancel

On all refinance loans, second lien loans, and/or any transaction subject to rescission, the Notice of Right to Cancel must be given at closing. The Notice of Right To Cancel must be properly completed, including all dates. EACH Borrower, obligor and/or person holding an ownership interest in the property must be given two (2) copies. The signed originals acknowledging receipt of the completed Right To Cancel by each Borrower, obligor, and/or person given copies of the Notices must be returned with the closing package. Should the transaction be rescinded by any of the obligors, immediately notify our office. RIGHT OF RESCISSION MAY NOT BE WAIVED WITHOUT OUR PRIOR WRITTEN CONSENT.



Signatures	BORROWER(S) MUST SIGN ALL DOCUMENTS EXACTLY AS HIS OR HER NAME APPEARS ON THE BLANK LINE PROVIDED FOR HIS OR HER SIGNATURE(S). Where a witness is required, you must have the document witnessed. If an acknowledgment is provided, a person authorized to take acknowledgments in the state of closing must execute the acknowledgment. The acknowledgment date must be no earlier than the date of the document being acknowledged.
Corrections	Any correction to loan documents must be approved in writing by us in advance. NO WHITE-OUT PERMITTED. Approved deletion should be made by marking a single line through the language being deleted. All additions and deletions must be initialed by all borrowers.
Closing Disclosure	The Borrower(s) and Seller(s) Closing Disclosures must clearly indicate the recipient of each item shown on the disclosures. Both Borrower(s) and Seller(s) must sign the Closing Disclosure if signature lines appear on the document or any addendum to the document. The Final Closing Disclosure must be received by each consumer no later than 3 specific Business Days before consummation and must reflect all receipts and disbursements in these closing instructions. However, If Closing Disclosure becomes inaccurate before consummation, creditor shall provide Corrected Closing Disclosure reflecting any changed terms to consumer so consumer receives Corrected Closing Disclosure at or before consummation. The Closing Disclosure is prepared by the Lender. The Closing Agent is not allowed to make updates to the Closing Disclosure. If any changes to fees occur, the loan documents may need to be re-drawn and re-signed.
Power of Attorney	Prior written approval must be obtained from the Lender when closing a loan by Power of Attorney. If granted, the Power of Attorney must be specific to the loan transaction and must specifically show the complete property address (street number and name, city, state, county and zip code, or complete legal). It must be recorded prior to the security document in the same county in which the Security Instrument is recorded and the Lender must receive a copy of the recorded Power of Attorney as a trailing document. If seller is closing a loan by Power of Attorney, a certified copy of the signed Power of Attorney must be returned in our package.
FHA or VA	No fees or charges may be paid by Borrower(s) except as permitted by FHA or VA.
Occupancy	This loan is approved as an: <input checked="" type="checkbox"/> Owner-occupant <input type="checkbox"/> Non-owner occupant loan <input type="checkbox"/> Second Home. Do not close if circumstances of Borrower(s) are different.

Executed Closing Documents to be delivered to:
Angel Oak Mortgage Solutions LLC
3060 Peachtree Road NW, Suite 500B
Atlanta, GA 30305



Additional Items

Please furnish the following:

? IMPORTANT NOTICE TO AGENT: Angel Oak requires the security instrument, all applicable riders and addendums and/or affidavits, to be sent for recording following disbursement. A certified copy of the note/collateral must accompany the security instrument when released for recording and include a signed stamp as to when they were sent for recording. All closing agents must be able to provide to Angel Oak upon request evidence of when required documents were sent for recording as well as any reason for unexpected delays.

? IMPORTANT NOTICE TO AGENT: Angel Oak requires that only ACTUAL Government Recording and Transfer Fees (Lines 1200-1208) may be charged to the borrower on the Closing Disclosure (CD). Any overage collected for Recording Fees or transfer taxes must be refunded to borrower by the settlement agent. Send copies of letters and checks sent to borrowers to demonstrate compliance with Angel Oak overage policy. In addition, please send copies of all recorded documents, including Subordination Agreements and Assignments, related to the transaction to AOF.

? IMPORTANT NOTICE TO AGENT: AOHL requires ALL final documents- to include MORTGAGE, RIDERS, WARRANTY DEEDS for purchase loans AND FINAL TITLE POLICIES- to be returned within 60 days of disbursement.

? Funding-Endorsements: Final Title Policy to reflect endorsements: ALTA 8.1; ALTA 9; ALTA 4 (if Condo); ALTA 5 (if PUD)

? Disbursement: Angel Oak requires your closer issue a funding number as authorization to disburse wired funds; No other agent may issue authorization to fund without management approval

? Funding Authorization: All items noted on the Funding Approval Form must be faxed to your closer for review and approval prior to disbursement

? Funding-Disbursement: Loan must disburse on the day of closing or funds are to be sent back to Angel Oak immediately and loan will be re-closed at a future date

? Funding-Sales Price: Closer to confirm that the prelim title reflects the final sales price, loan amount, seller matches the CD, loan form title only, dated within 30 - 60 days of note date, and is signed by the closing attorney

? CD Disbursements: No repairs or maintenance allowed on the CD without lender approval; Angel Oak Funding audits all disbursements inclusive of both borrower and seller items; requests for applicable invoices may be required

? Property- Tax information Sheet: A completed tax information sheet verifying tax data provided within the commitment must be reviewed by the closer prior to disbursement

? Return of Closed Loan Package: Return Closed Loan Package to Angel Oak within 24 hours of disbursement date to address for lender as reflected in doc set

Credit - GAP Report:AOMS to pull credit Gap Report within 7 days of closing. EXPIRES _____

Closing - Funds to Close:Borrower's funds required at closing not to exceed \$25,000 Notify Angel Oak and do not close the loan if the funds paid by the borrower exceed this amount.

Closing - Hazard Insurance:Collect one year Hazard insurance premium at closing or provide paid receipt and show as "POC" on the CD.

Closing - Earnest Money Credit:Earnest money credit on the HUD not to exceed \$0.00

Closing - AKA Affidavit:JAMIE L CORDON; JAMIE L PARR

Closing - ***LOAN EXPIRATION & MAX DTI***:Loan must close on/before { enter date } or must return for UW for review (enter doc that will expire)-- MAX approved DTI for this loan is { 00%/00% }.

Closing - Seller Paid Closing Costs:Seller paid closing costs per contract are \$4,000 **MAX 6% OF SALES PRICE is permitted with fully executed addendum at closing (MAX 2% for non-owner).

Closing - Closing Date:The closing date per the contract is 5/18/18. If the actual closing date is after this date, all parties must fully execute an extension at/prior to closing.

Income - Verbal VOE/Bus Verification:Verbal VOE required 7 days prior to closing. EXPIRES _____

In the event this loan does not close on the date indicated in these instructions, or if the loan documentation does not conform to the information stated herein, please do not close the loan without notifying the office of the Lender. You shall be deemed to have accepted and to be bound by these closing instructions if you fail to notify us 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).

I hereby acknowledge receipt of these special instructions and agree to be bound by the terms contained herein.


Settlement Officer

5-24-18
Date



Loan Disbursement Instructions

Loan No.: 801804108558
Borrower: Jamie Cordon

Loan Amount: \$151,200.00
MIN #: 1013016-0000028303-5

F = Fee is Financed, included in the Loan Amount, and excluded from the Amount Due

PLEASE COLLECT/DISBURSE THE FOLLOWING:

Loan Costs	Borrower-Paid		Seller-Paid	
	At Closing	Before Closing	At Closing	Before Closing
A. Origination Charges				
01 % of Loan Amount (Points)				
02 Broker Fee	\$4,158.00			
03 Underwriting Fees	\$1,497.00			
04				
05				
06				
07				
08				
B. Services Borrower Did Not Shop For				
01 Appraisal Fee to LandMark			\$465.00	
02 Credit Report to Credit Plus	\$36.10			
03				
04				
05				
06				
07				
08				
C. Services Borrower Did Shop For				
01 Title - Closing Protection Letter to Maximum Title & Escrow	\$60.00		\$55.00	
02 Title - Commitment Update Fee to Maximum Title & Escrow	\$100.00		\$40.00	
03 Title - Courier Fee to Maximum Title & Escrow	\$40.00		\$40.00	
04 Title - Escrow Fee to Maximum Title & Escrow	\$350.00		\$350.00	
05 Title - Lender's Title Insurance to Maximum Title & Escrow	\$606.50			
06 Title - Notary Fee to Maximum Title & Escrow	\$75.00		\$75.00	
07 Title - Tax Search Fee to Maximum Title & Escrow	\$35.00			
08 Title - Title Endorsement Fee to Maximum Title & Escrow	\$225.00			
09 Title - Title Examination to Maximum Title & Escrow			\$350.00	
10 Title - Title Search to Maximum Title & Escrow	\$65.00			
11 Title - Wire Transfer fee to Maximum Title & Escrow			\$35.00	
Other Costs				
E. Taxes and Other Government Fees				
01 Recording Fees Deed: \$28.00 Mortgage: \$132.00	\$160.00			
02 City/County Tax/Stamps to Clerk of the Court			\$672.50	
F. Prepaids				
01 Homeowner's Insurance Premium (12 mo. @ \$71.17) to State Farm	\$854.00			
02 Mortgage Insurance Premium (mo.)				
03 Prepaid Interest (\$32.03 per day from 5/24/18 to 6/1/18)	\$256.24			
04 Property Taxes (mo.)				
05				
G. Initial Escrow Payment at Closing				
01 Homeowner's Insurance \$71.17 per month for 3 mo.	\$213.51			
02 Mortgage Insurance per month for mo.				
03 Property Taxes \$266.35 per month for 2 mo.	\$532.70			
04				
05				
06				
07				
08 Aggregate Adjustment	-\$408.69			
H. Other				
01 Attorney's Fees to Smialek			\$75.00	
02 Property Tax to Cuyahoga County			\$1,598.10	
03 Real Estate Commission to Re/Max Trinity			\$5,720.00	
04 Real Estate Commission to Tim Ali Realty			\$4,360.00	
05 Real Estate Transaction Fee to Tim Ali Realty, LLC	\$225.00			
06 Real Estate Transaction Fee to Re/Max Trinity			\$250.00	
07 Title - Owner's Title Insurance to Maximum Title & Escrow	\$218.50		\$218.50	



Wire Breakdown

Loan Amount	\$151,200.00
Over Wire Amount	
Total Deductions	
Lender Credits	
Wire Transfer Amount	\$151,200.00

SUBTOTAL OF FEES DUE FROM BORROWER	
Paid At Closing	\$9,298.86
Paid Before Closing	\$465.00
SUBTOTAL OF FEES DUE FROM SELLER	
Paid At Closing	\$13,839.10
Paid Before Closing	





22021 Brookpark Rd., #124 • Fairview Park, OH 44126
PH (440) 801-5000 • FAX (440) 801-9796

First Lien Letter

Borrower(s): Jamie Cordon

Lender: Angel Oak Mortgage Solutions LLC
980 Hammond Drive Suite 850
Atlanta, GA 30328

Loan# 30381710096820

Property Address: 7517 Pamela Drive
North Royalton, OH 44133

In connection with the property covered by the captioned title insurance commitment, we wish to advise you that we have closed and completely disbursed the FIRST mortgage in the amount of:

\$ 151,200.00

This mortgage is a valid first lien on the property, subject only to those encumbrances shown in schedule B of the captioned commitment. All taxes and special assessments which presently constitute a valid lien on the subject property have been paid in full.

Sincerely,

A handwritten signature in black ink that reads "Monica Schumacher".

Monica Schumacher
Escrow Agent

5-24-18

Date

nlc loans

NEO-PURCHASE TEAM

4 Summit Park Drive, Suite 200
Independence OH 44131
NMLS# 32416

844-LOAN-NLC

www.NEOPurchaseTeam.NLCLoans.com
NEOPurchaseTeam@NLCLoans.com

7517 Pamela Drive

Craigleigh Dr

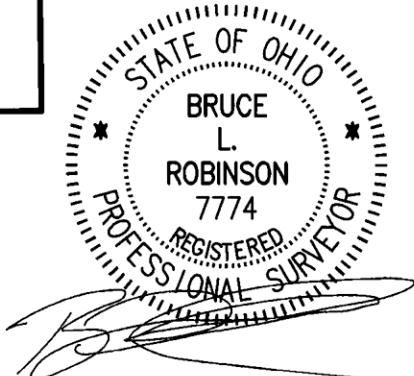
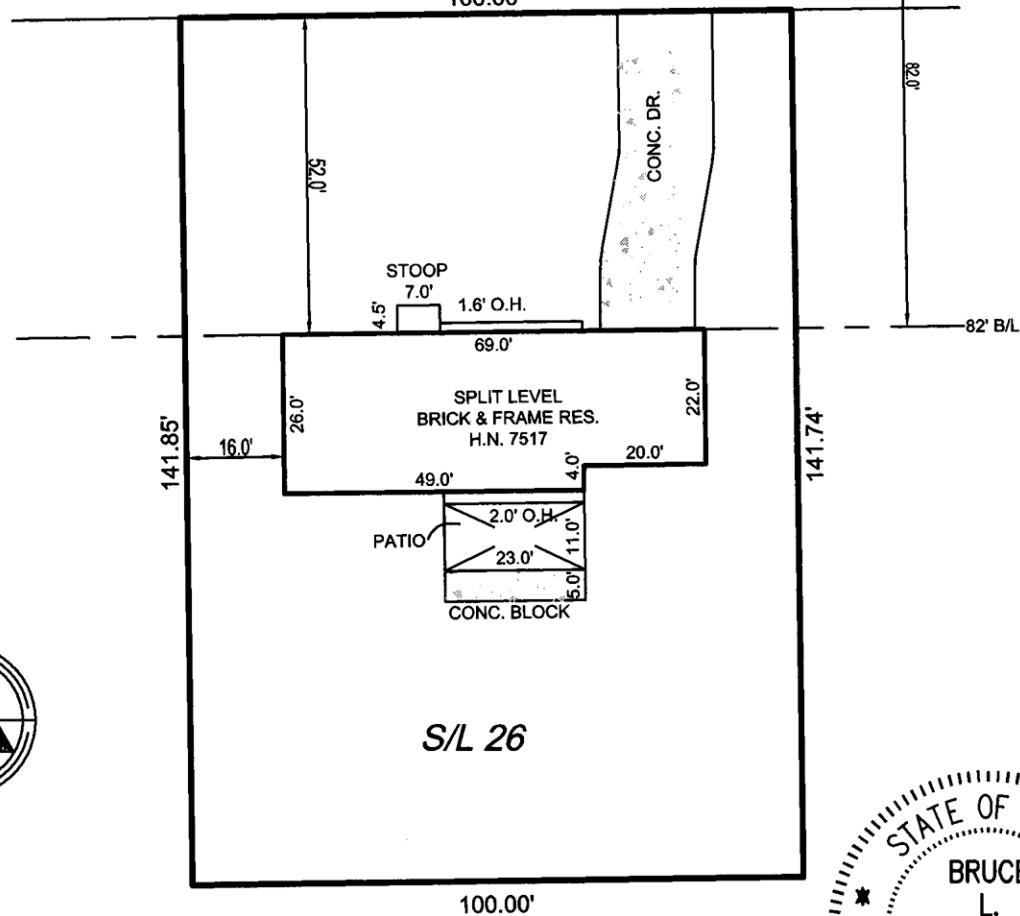


PROPERTY ADDRESS: 7517 PAMELA DRIVE, NORTH ROYALTON, OHIO 44133

SURVEY NUMBER: 260959

PAMELA DRIVE 60'

N 89°13'36" E
100.00'



ACKNOWLEDGED & ACCEPTED

BY: Jamie Cordon S-24-18

BY: _____

DATE

10 20 30 60

Exacta: 260959/MN

SCALE: 1" = 30'

THIS SEAL EXPIRES 12/31/2018

POINTS OF INTEREST: NONE VISIBLE

CLIENT NUMBER: 30381710096820 DATE: 04/11/18

BUYER: JAMIE CORDON

SELLER: MICHAEL KRANCEVIC

SUBLOT / ORIGINAL LOT: 26

SUBDIVISION: RIDGEVIEW ESTATES INC SUBDIVISION NO. 2

PLAT: 192 PG: 59 COUNTY: CUYAHOGA

CERTIFIED TO: NLC LOANS & MAXIMUM TITLE & ESCROW SERVICES INC.

THAT A VISUAL INSPECTION OF THE PROPERTY AND BUILDINGS SHOWN (IF ANY) HAS BEEN MADE AND THERE ARE NO APPARENT ENCROACHMENTS UNLESS OTHERWISE SHOWN. THIS SERVICE WAS NOT PERFORMED FOR THE PURPOSE OF ESTABLISHING BOUNDARY LINES, AND IS NOT TO BE USED FOR THAT PURPOSE OR THE INSTALLATION OF IMPROVEMENTS. THIS SURVEY IS FOR THE SOLE USE OF THE MORTGAGEE AND TITLE INSURER. THIS PLAT IS NOT TO BE USED TO ERECT FENCES OR OTHER STRUCTURES AND MAY NOT SHOW ALL EASEMENTS AFFECTING THE SUBJECT TRACT.

THIS MORTGAGE LOCATION SURVEY HAS BEEN PREPARED IN ACCORDANCE WITH CHAPTER 4733-38, OF THE OHIO ADMINISTRATIVE CODE AND IS NOT A BOUNDARY SURVEY PURSUANT TO CHAPTER 4733-37 OF THE ADMINISTRATIVE CODE.

TRACY SAGLIBENE
REALTOR®

440.816.1111
WWW.TIMALI.COM



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LAND SURVEYING

Exacta Land Surveying
1232 East Ninth Street, Suite 203
Cleveland, Ohio 44115

P: 216.751.9000
F: 216.751.9510
www.exactasurvey.com

Old Republic National Title Insurance Company

SCHEDULE A

1. Commitment Date: April 3, 2018
2. Policy to be issued:
 - (a) ALTA Owners Policy (6/17/06)
Proposed Insured: Jamie Cordon
Proposed Policy Amount \$ 168,000.00
 - (b) ALTA Loan Policy (6/17/06)
Proposed Insured: Angel Oak Mortgage Solutions LLC, its successors and/or assigns as their respective interests may appear.
Proposed Policy Amount \$ 151,200.00
3. The estate or interest in the Land described or referred to in this Commitment is Fee Simple.
4. Title to the Fee Simple estate or interest in the Land is at the Commitment Date vested in:
Michael Krancevic, by document recorded December 4, 2017 in Instrument No. 201712040480, of the Cuyahoga County Records.
5. The Land is described as follows:

SEE EXHIBIT A ATTACHED HERETO

CERTIFIED TRUE COPY
*[Signature]***Old Republic National Title Insurance Company**By: Dale D. Kolesey
Maximum Title & Escrow Services Inc.Jamie Cordon

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(18-7941.PFD/18-7941/12)

Old Republic National Title Insurance Company

SCHEDULE B, PART I
Requirements

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
 - a. Deed from Michael Krancevic, with release of dower by spouse, if any, to Jamie Cordon
 - b. Mortgage from Jamie Cordon to Angel Oak Mortgage Solutions LLC, securing the principal amount of \$151,200.00
5. Payment of the full consideration to, or for the account of the grantors or mortgagors should be made.
6. Instruments necessary to create the estate or interest to be insured must be properly executed, delivered and duly filed for record. Any instrument of conveyance creating an insured interest must comply with local rules on descriptions and conveyances pursuant to Sections 315.251 and 319.203 of the Ohio Revised Code.
7. Payment of taxes, charges, and assessments levied and assessed against subject premises, which are due and payable.
8. Owners/Sellers Affidavit covering matters of title in a form acceptable to the Company.
9. Further exceptions and/or requirements may be made upon review of the proposed documents and/or upon further ascertaining the details of the transaction.
10. Properly executed Deed from Michael Krancevic with release of dower by Denise A. Krancevic, to Jamie Cordon.
11. Properly executed Mortgage Deed from Jamie Cordon, with release of dower by spouse, if any, to Angel Oak Mortgage Solutions LLC.

SCHEDULE B, PART II
Exceptions

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

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SCHEDULE B
(Continued)

The Policy will not insure against loss or damage resulting from the terms and provisions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

1. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I-Requirements are met.
2. Defects, liens, encumbrances, adverse claims or other matters, if any created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires for value of record the estate or interest or mortgage thereon.
3. Assessments, if any, not yet certified to the County Auditor.
4. Rights or claims of parties other than Insured in actual possession of any or all property.
5. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land. The term "encroachment" includes encroachments of existing improvements located on the Land onto adjoining land, and encroachments onto the Land of existing improvements located on adjoining land.
6. Unfiled mechanic's or materialman's liens.
7. No liability is assumed for tax increases occasioned by retroactive revaluation change in land usage, or loss of any homestead exemption status for insured premises.
8. Any inaccuracy in the specific quantity of acreage contained on any survey, if any, or contained with the legal description of premises insured herein.
9. Any covenant, condition or restriction referred to above indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status or national origin is omitted as provided in 42 U.S.C. Section 3604, unless and only to the extent that the restriction (a) is not in violation of state or federal law, (b) is exempt under 42 U.S.C. Section 3607, or (c) relates to a handicap, but does not discriminate against handicapped people.
10. Covenants, conditions and restrictions and other instruments recorded in the public records and purporting to impose a transfer fee or conveyance fee payable upon the conveyance of an interest in real property or payable for the right to make or accept such a transfer, and any and all fees, liens or charges, whether recorded or unrecorded, if any, currently due payable or that will become due or payable, and any other rights deriving therefrom, that are assessed pursuant thereto.
11. Subject to any oil, gas, coal and other mineral interests together with the rights appurtenant thereto whether created by deed, lease, grant, reservation, severance, sufferance or exception.

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(18-7941.PFD/18-7941/12)

SCHEDULE B
(Continued)

12. Any facts, rights, interest or claims which are not shown by the public records but which could be ascertained by an inspection of the land or by making inquiry of person(s) in possession thereof.
13. Subject to any oil and/or gas lease, pipeline agreement, or other instrument related to the production or sale of oil or natural gas which may arise subsequent to Date of Policy.
14. Terms and provisions of Restrictions, easements, setbacks and other conditions as shown on plat recorded in Volume 192 of Maps, Page 59, of the Cuyahoga County Records.
15. Pole Line Easement filed for record in Volume 10175, Page 94, of the Cuyahoga County Records.
16. Taxes for the Year 2018 and subsequent years are a lien, but are not yet due and payable. The County Treasurer's General Tax record for the Tax Year 2017 are as follows:

Taxes for the first half are paid.

Taxes for the second half are a lien, not yet due and payable.

Per half amount \$1,598.10.

PPN: 482-10-035

Taxes subject to Homestead reduction in the amount of \$300.59 per half year, and taxes may be subject to increase upon change in status or ownership or upon failure to otherwise qualify for Homestead.

17. NOTE: The Policy(s) of insurance may contain a clause permitting arbitration of claims at the request of either the Insured or the Company. Upon request, the Company will provide a copy of this clause and the accompanying arbitration rules prior to the closing of the transaction.

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(18-7941.PFD/18-7941/12)

Old Republic National Title Insurance Company

Commitment Number: 18-7941

EXHIBIT A
PROPERTY DESCRIPTION

The land referred to in this Commitment is described as follows:

Situated in the City of North Royalton, County of Cuyahoga, and State of Ohio; and known as being Sublot No. 26 in C.B.M. Corporation's Re-Subdivision of Ridgeview Estates, Inc., Subdivision No. 2 of part of Original Royalton Township Section No. 11, as shown by the recorded plat in Volume 192 of Maps, Page 59, of Cuyahoga County Records, as appears by said plat, be the same more or less, but subject to all legal highways.

PPN: 482-10-035

7517 Pamela Drive
North Royalton, Ohio 44133

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

ALTA Commitment for Title Insurance

Issued by Old Republic National Title Insurance Company

NOTICE:



IMPORTANT—READ CAREFULLY: THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT. THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACONTRACTUAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED. THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and the Commitment Conditions, Old Republic National Title Insurance Company, a Florida Corporation (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Policy Amount and the name of the Proposed Insured. If all of the Schedule B, Part I—Requirements have not been met within 6 months after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

COMMITMENT CONDITIONS

1. DEFINITIONS

- (a) "Knowledge" or "Known": Actual or imputed knowledge, but not constructive notice imparted by the Public Records.
 - (b) "Land": The land described in Schedule A and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways or waterways, but this does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
 - (c) "Mortgage": A mortgage, deed of trust, or other security instrument, including one evidenced by electronic means authorized by law.
 - (d) "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
 - (e) "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
 - (f) "Proposed Policy Amount": Each dollar amount specified in Schedule A as the Proposed Policy Amount of each Policy to be issued pursuant to this Commitment.
 - (g) "Public Records": Records established under statutes at the Commitment Date for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge.
 - (h) "Title": The estate or interest described in Schedule A.
2. If all of the Schedule B, Part I—Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.
 3. The Company's liability and obligation is limited by and this Commitment is not valid without:
 - (a) the Notice;
 - (b) the Commitment to Issue Policy;
 - (c) the Commitment Conditions;
 - (d) Schedule A;
 - (e) Schedule B, Part I—Requirements;
 - (f) Schedule B, Part II—Exceptions; and
 - (g) a counter-signature by the Company or its issuing agent that may be in electronic form.

4. COMPANY'S RIGHT TO AMEND

The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company shall not be liable for any other amendment to this Commitment.

This page is only a part of a 2016 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions.

ORT Form 4690 8-1-16
ALTA Commitment for Title Insurance

(18-7941.PFD/18-7941/12)

5. LIMITATIONS OF LIABILITY (a) The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to: (i) comply with the Schedule B, Part I—Requirements; (ii) eliminate, with the Company's written consent, any Schedule B, Part II—Exceptions; or (iii) acquire the Title or create the Mortgage covered by this Commitment. (b) The Company shall not be liable under Commitment Condition 5(a) if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing. (c) The Company will only have liability under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured. (d) The Company's liability shall not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Conditions 5(a)(i) through 5(a)(iii) or the Proposed Policy Amount. (e) The Company shall not be liable for the content of the Transaction Identification Data, if any. (f) In no event shall the Company be obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I Requirements have been met to the satisfaction of the Company. (g) In any event, the Company's liability is limited by the terms and provisions of the Policy.

6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT

- (a) Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
- (b) Any claim must be based in contract and must be restricted solely to the terms and provisions of this Commitment.
- (c) Until the Policy is issued, this Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
- (d) The deletion or modification of any Schedule B, Part II—Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
- (e) Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.
- (f) When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.

7. IF THIS COMMITMENT HAS BEEN ISSUED BY AN ISSUING AGENT

The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for the purpose of providing closing or settlement services.

8. PRO-FORMA POLICY

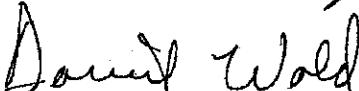
The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.

9. ARBITRATION

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Policy Amount is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Proposed Insured as the exclusive remedy of the parties. A Proposed Insured may review a copy of the arbitration rules at <http://www.alta.org/arbitration>.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
A Stock Company
400 Second Avenue South, Minneapolis, Minnesota 55401
(612) 371-1111


MAXIMUM TITLE & ESCROW SERVICES INC.

By 
Matt Bissell President
Attest 
David Wold Secretary

This page is only a part of a 2016 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions.

ORT Form 4690 8-1-16
ALTA Commitment for Title Insurance

(18-7941.PFD/18-7941/12)

DISCLOSURE OF RIGHT NOT TO CLOSE
Ohio Revised Code Section 1345.031(B)(8)

This Is An Important Disclosure That Must Be Provided To You And
Signed Before You Sign Any Other Document At The Closing

To: Jamie Cordon

From: Angel Oak Mortgage Solutions LLC

Re: Loan Number **801804108558**

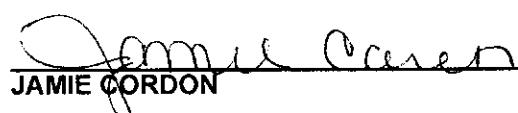
Mortgage Loan Amount **\$151,200.00**

Property Address: **7517 PAMELA DR**
North Royalton, OH 44133

Under Ohio law, you are not required to complete this transaction merely because you received prior estimates of closing costs or have signed an application.

You should not close this loan transaction if it contains different terms and conditions than those you were promised.

Your signature below means that you have read this Disclosure of Right Not to Close.



JAMIE CORDON

S-24-18

DATE



DISCLOSURE OF RIGHT NOT TO CLOSE

Ohio Revised Code Section 1345.031(B)(8)

This Is An Important Disclosure That Must Be Provided To You And
Signed Before You Sign Any Other Document At The Closing

To: **Jamie Cordon**

From: **Angel Oak Mortgage Solutions LLC**

Re: Loan Number **801804108558**

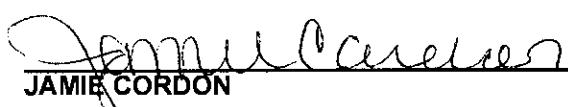
Mortgage Loan Amount **\$151,200.00**

Property Address: **7517 PAMELA DR**
North Royalton, OH 44133

Under Ohio law, you are not required to complete this transaction merely because you received prior estimates of closing costs or have signed an application.

You should not close this loan transaction if it contains different terms and conditions than those you were promised.

Your signature below means that you have read this Disclosure of Right Not to Close.


JAMIE CORDON

S-24-18
DATE





ADDENDUM: A

This is an Addendum to the Purchase Agreement dated April 2, 2018,
for the purchase and sale of the Property known as (Street Address) 7517 Pamela Drive, (City) North Royalton, Ohio,
between Jamie Cordon ("BUYER")
and Michael Krancevic ("SELLER").

The following is hereby mutually agreed upon by said BUYERS and the SELLERS:

earnest money collected will not be credit to the buyer's funds to close.

Earnest money collected will be returned to the buyer at the time of closing.

Samuel Caren 5-4-18

BUYER

DATE

BUYER

DATE

SELLER

DATE

SELLER

DATE



ADDENDUM: A

This is an Addendum to the Purchase Agreement dated April 2, 2018,
for the purchase and sale of the Property known as (Street Address) 7517 Pamela Drive, (City) North Royalton, Ohio,
between Jamie Cordon ("BUYER")
and Michael Krancevic ("SELLER").

The following is hereby mutually agreed upon by said BUYERS and the SELLERS:

earnest money collected will not be credit to the buyer's funds to close.

Earnest money collected will be returned to the buyer at the time of closing.

BUYER	DATE	BUYER	DATE
-------	------	-------	------

Michael Krancevic 5/17/18

SELLER	DATE	SELLER	DATE
--------	------	--------	------

USA PATRIOT ACT INFORMATION FORM
Customer Identification Verification

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies every customer. When applying for a loan, applicants will be asked for their name, address, date of birth, and other information that will allow lenders to identify them. Applicants may also be asked to show their driver's license or other identifying documents.

THE FOLLOWING CUSTOMER INFORMATION MUST BE OBTAINED TO BE IN COMPLIANCE WITH THE USA PATRIOT ACT. THIS INFORMATION MUST BE RETAINED FOR FIVE YEARS AFTER THE ACCOUNT IS CLOSED.

Borrower Name: Jamie Cordon

Date of Birth: May 27, 1979

Residential Address: 292 Beeler Dr
Berea, OH 44017

Tax Identification Number (SSN): 288-76-5499

COMPLETE A SEPARATE FORM FOR EACH BORROWER.

FORMS OF IDENTIFICATION: Only One form of Verification is Required.

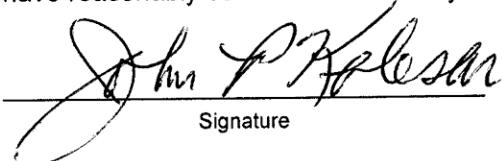
First Document List -	Country/State of Origin	ID Number	Issuance Date	Expiration Date
<input checked="" type="checkbox"/> State Issued Driver License	OHIO	RM778695	5/31/16	05/27/20
<input type="checkbox"/> State Issued ID Card				
<input type="checkbox"/> Military ID Card				
<input type="checkbox"/> Passport				
<input type="checkbox"/> US Alien Registration Card				
<input type="checkbox"/> Canadian Driver License				

Second Document List -	Name of Issuer on Form	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> Social Security Card	U.S. Govt			
<input type="checkbox"/> Government Issued Visa				
<input type="checkbox"/> Non-US/Canadian Driver License				
<input type="checkbox"/> Most Recent Signed Tax Returns ¹	<input type="checkbox"/> Fed <input type="checkbox"/> State	TIN:		
<input type="checkbox"/> Property Tax Bill		APN:		
<input type="checkbox"/> Voter Registration Card				
<input type="checkbox"/> Organizational Membership Card				
<input type="checkbox"/> Bank/Investment/Loan Statements ¹				
<input type="checkbox"/> Paycheck stub with name ¹				
<input type="checkbox"/> Most Recent W-2 ¹				
<input type="checkbox"/> Home/car/renter insurance papers				
<input type="checkbox"/> Recent utility bill				

¹Do not verify identity with documents that illustrate income and/or assets if the documentation type for this loan precludes collection of such documentation.

Comments: _____

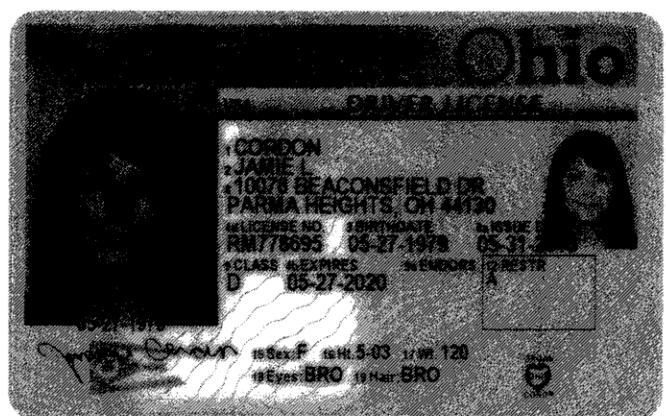
I certify that I have personally viewed and accurately recorded the information from the documents identified above, and have reasonably confirmed the identity of the Borrower.


Signature



5/24/18
Date







Acknowledgement that Loan Assumptions Are Not Permitted

Loan Number: 801804108558

Borrower(s): Jamie Cordon

Property Address: 7517 PAMELA DR North Royalton, OH 44133

Federal lending requirements mandate that lenders disclose certain loan features in an effort to help consumers understand their loan terms and associated rights regarding an extension of credit. One of those requirements is to disclose whether an assumption is permitted. Assumption generally refers to the ability of someone buying your house to take over the remainder of your loan on its original terms.

As noted on your Loan Estimate and Closing Disclosure, Angel Oak Mortgage Solutions LLC will not allow, under any condition, someone buying your home to assume your loan. We have no plans to change our policy or sell your loan to a party who will allow an assumption, but we reserve the right to do so.

Your signature(s) below represent your receipt, acknowledgement, and understanding of the assumption feature of your loan.

Executed and acknowledged on this date 05/24/2018 as evidenced below:

A handwritten signature in black ink that reads "Jamie Cordon".

Borrower

Co-Borrower

© Angel Oak Mortgage Solutions LLC NMLS #1160240, Corporate office, 980 Hammond Drive, Suite 850, Atlanta, GA 30328. This communication is sent only by Angel Oak Mortgage Solutions LLC and is not intended to imply that any of our loan products will be offered by or in conjunction with HUD, FHA, VA, the U.S. government or any federal, state or local governmental body. This is a business-to-business communication and is intended for licensed mortgage professionals only and is not intended to be distributed to the consumer or the general public.



AFFIDAVIT OF OCCUPANCY

STATE OF **OHIO**
 COUNTY OF **Cuyahoga**
7517 PAMELA DR
North Royalton, OH 44133

} SS.

Before me, the undersigned authority duly authorized to take acknowledgments and administer oaths personally appeared: **Jamie Cordon**

("Affiants") who, upon being duly sworn, depose and say as follows:

1. Affiants hereby certify that, upon taking title to the real property described above, their occupancy status will be as follows:
 - [] 1.1 **Primary Residence:** At least one borrower will occupy, establish, and use the Property identified above as my/our principal residence within 60 days after the execution of the Security Instrument and shall continue to occupy the Property as my/our principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing.
 - [] 1.2 **Second Home:** At least one borrower will occupy the property as a second home (vacation, etc) while maintaining a principal residence elsewhere.
 - [] 1.3 **Investment Property:** Not owner occupied. Purchased as an investment to be held or rented.
 - [] 1.4 **REFINANCES ONLY**
I/We the undersigned certify that the property referenced above is NOT currently listed for sale or under contract to be listed for sale.

I/We the undersigned acquired the property on

2. Affiants acknowledge that this Affidavit of Occupancy is given as a material inducement to cause: **Angel Oak Mortgage Solutions LLC**

to make a mortgage loan to Affiants and that any false statements, misrepresentations or material omissions shall constitute a breach of the Affiant's obligation to:
Angel Oak Mortgage Solutions LLC

and that all the provisions of the mortgage indenture concerning default on the Promissory Note will thereupon be in full force and effect.

3. Affiants further acknowledge that they have read and understand the following:
18 United States Code Section 1014:
 "Whoever knowingly makes any false statement or report,...for the purpose of influencing in any way the action of...any institution the accounts of which are insured by the Federal Deposit Insurance Corporation, any Federal home loan bank, the Federal Housing Finance Board, the Federal Deposit Insurance Corporation, the Farm Credit System Insurance Corporation, or the National Credit Union Administration Board,...upon any application,...or loan,...shall be fined not more than \$1,000,000 or imprisoned not more than 30 years or both."
4. The agreements and covenants contained herein shall survive the closing of the mortgage loan transaction.

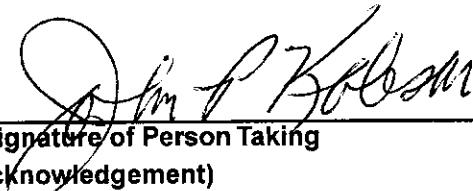

JAMIE CORDON

S-24-18
 DATE



State of Ohio
County of Cuyahoga

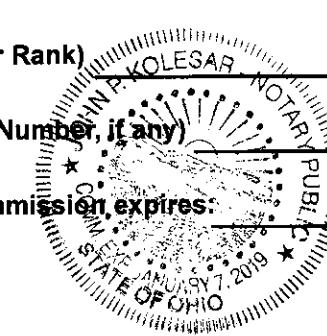
The foregoing instrument was acknowledged before me this MAY 24TH 2018 (date)
by JAMIE CORDON (name(s) of person(s) acknowledged).


(Signature of Person Taking
Acknowledgement)

(Title or Rank)

(Serial Number, if any)

My commission expires:



AMORTIZATION SCHEDULE

Loan No.: 801804108558
 Borrower(s): Jamie Cordon

Date: 05/24/2018
 Loan Amount: \$151,200.00
 Term: 30 years
 Interest Rate: 7.625 %

Lender: Angel Oak Mortgage Solutions LLC

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
1	07/01/2018	\$1,070.18	\$109.43	\$960.75	\$151,090.57	\$0.00	89.9349%
2	08/01/2018	\$1,070.18	\$110.13	\$960.05	\$150,980.44	\$0.00	89.8693%
3	09/01/2018	\$1,070.18	\$110.83	\$959.35	\$150,869.61	\$0.00	89.8033%
4	10/01/2018	\$1,070.18	\$111.53	\$958.65	\$150,758.08	\$0.00	89.7370%
5	11/01/2018	\$1,070.18	\$112.24	\$957.94	\$150,645.84	\$0.00	89.6701%
6	12/01/2018	\$1,070.18	\$112.95	\$957.23	\$150,532.89	\$0.00	89.6029%
7	01/01/2019	\$1,070.18	\$113.67	\$956.51	\$150,419.22	\$0.00	89.5352%
8	02/01/2019	\$1,070.18	\$114.39	\$955.79	\$150,304.83	\$0.00	89.4672%
9	03/01/2019	\$1,070.18	\$115.12	\$955.06	\$150,189.71	\$0.00	89.3986%
10	04/01/2019	\$1,070.18	\$115.85	\$954.33	\$150,073.86	\$0.00	89.3297%
11	05/01/2019	\$1,070.18	\$116.59	\$953.59	\$149,957.27	\$0.00	89.2603%
12	06/01/2019	\$1,070.18	\$117.33	\$952.85	\$149,839.94	\$0.00	89.1904%
13	07/01/2019	\$1,070.18	\$118.07	\$952.11	\$149,721.87	\$0.00	89.1202%
14	08/01/2019	\$1,070.18	\$118.82	\$951.36	\$149,603.05	\$0.00	89.0494%
15	09/01/2019	\$1,070.18	\$119.58	\$950.60	\$149,483.47	\$0.00	88.9783%
16	10/01/2019	\$1,070.18	\$120.34	\$949.84	\$149,363.13	\$0.00	88.9066%
17	11/01/2019	\$1,070.18	\$121.10	\$949.08	\$149,242.03	\$0.00	88.8345%
18	12/01/2019	\$1,070.18	\$121.87	\$948.31	\$149,120.16	\$0.00	88.7620%
19	01/01/2020	\$1,070.18	\$122.65	\$947.53	\$148,997.51	\$0.00	88.6890%
20	02/01/2020	\$1,070.18	\$123.42	\$946.76	\$148,874.09	\$0.00	88.6155%
21	03/01/2020	\$1,070.18	\$124.21	\$945.97	\$148,749.88	\$0.00	88.5416%
22	04/01/2020	\$1,070.18	\$125.00	\$945.18	\$148,624.88	\$0.00	88.4672%
23	05/01/2020	\$1,070.18	\$125.79	\$944.39	\$148,499.09	\$0.00	88.3923%
24	06/01/2020	\$1,070.18	\$126.59	\$943.59	\$148,372.50	\$0.00	88.3170%
25	07/01/2020	\$1,070.18	\$127.40	\$942.78	\$148,245.10	\$0.00	88.2411%
26	08/01/2020	\$1,070.18	\$128.21	\$941.97	\$148,116.89	\$0.00	88.1648%
27	09/01/2020	\$1,070.18	\$129.02	\$941.16	\$147,987.87	\$0.00	88.0880%
28	10/01/2020	\$1,070.18	\$129.84	\$940.34	\$147,858.03	\$0.00	88.0107%
29	11/01/2020	\$1,070.18	\$130.67	\$939.51	\$147,727.36	\$0.00	87.9330%
30	12/01/2020	\$1,070.18	\$131.50	\$938.68	\$147,595.86	\$0.00	87.8547%
31	01/01/2021	\$1,070.18	\$132.33	\$937.85	\$147,463.53	\$0.00	87.7759%
32	02/01/2021	\$1,070.18	\$133.17	\$937.01	\$147,330.36	\$0.00	87.6966%
33	03/01/2021	\$1,070.18	\$134.02	\$936.16	\$147,196.34	\$0.00	87.6169%
34	04/01/2021	\$1,070.18	\$134.87	\$935.31	\$147,061.47	\$0.00	87.5366%
35	05/01/2021	\$1,070.18	\$135.73	\$934.45	\$146,925.74	\$0.00	87.4558%
36	06/01/2021	\$1,070.18	\$136.59	\$933.59	\$146,789.15	\$0.00	87.3745%
37	07/01/2021	\$1,070.18	\$137.46	\$932.72	\$146,651.69	\$0.00	87.2927%
38	08/01/2021	\$1,070.18	\$138.33	\$931.85	\$146,513.36	\$0.00	87.2103%
39	09/01/2021	\$1,070.18	\$139.21	\$930.97	\$146,374.15	\$0.00	87.1275%
40	10/01/2021	\$1,070.18	\$140.09	\$930.09	\$146,234.06	\$0.00	87.0441%
41	11/01/2021	\$1,070.18	\$140.98	\$929.20	\$146,093.08	\$0.00	86.9602%
42	12/01/2021	\$1,070.18	\$141.88	\$928.30	\$145,951.20	\$0.00	86.8757%
43	01/01/2022	\$1,070.18	\$142.78	\$927.40	\$145,808.42	\$0.00	86.7907%
44	02/01/2022	\$1,070.18	\$143.69	\$926.49	\$145,664.73	\$0.00	86.7052%
45	03/01/2022	\$1,070.18	\$144.60	\$925.58	\$145,520.13	\$0.00	86.6191%
46	04/01/2022	\$1,070.18	\$145.52	\$924.66	\$145,374.61	\$0.00	86.5325%
47	05/01/2022	\$1,070.18	\$146.45	\$923.73	\$145,228.16	\$0.00	86.4453%
48	06/01/2022	\$1,070.18	\$147.38	\$922.80	\$145,080.78	\$0.00	86.3576%
49	07/01/2022	\$1,070.18	\$148.31	\$921.87	\$144,932.47	\$0.00	86.2693%
50	08/01/2022	\$1,070.18	\$149.25	\$920.93	\$144,783.22	\$0.00	86.1805%
51	09/01/2022	\$1,070.18	\$150.20	\$919.98	\$144,633.02	\$0.00	86.0911%
52	10/01/2022	\$1,070.18	\$151.16	\$919.02	\$144,481.86	\$0.00	86.0011%
53	11/01/2022	\$1,070.18	\$152.12	\$918.06	\$144,329.74	\$0.00	85.9106%
54	12/01/2022	\$1,070.18	\$153.08	\$917.10	\$144,176.66	\$0.00	85.8194%
55	01/01/2023	\$1,070.18	\$154.06	\$916.12	\$144,022.60	\$0.00	85.7277%
56	02/01/2023	\$1,070.18	\$155.04	\$915.14	\$143,867.56	\$0.00	85.6355%
57	03/01/2023	\$1,070.18	\$156.02	\$914.16	\$143,711.54	\$0.00	85.5426%



AMORTIZATION SCHEDULE

Loan No.: 801804108558
 Borrower(s): Jamie Cordon

Date: 05/24/2018
 Loan Amount: \$151,200.00
 Term: 30 years
 Interest Rate: 7.625 %

Lender: Angel Oak Mortgage Solutions LLC

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
58	04/01/2023	\$1,070.18	\$157.01	\$913.17	\$143,554.53	\$0.00	85.4491%
59	05/01/2023	\$1,070.18	\$158.01	\$912.17	\$143,396.52	\$0.00	85.3551%
60	06/01/2023	\$1,070.18	\$159.01	\$911.17	\$143,237.51	\$0.00	85.2604%
61	07/01/2023	\$989.64	\$183.93	\$805.71	\$143,053.58	\$0.00	85.1509%
62	08/01/2023	\$989.64	\$184.96	\$804.68	\$142,868.62	\$0.00	85.0408%
63	09/01/2023	\$989.64	\$186.00	\$803.64	\$142,682.62	\$0.00	84.9301%
64	10/01/2023	\$989.64	\$187.05	\$802.59	\$142,495.57	\$0.00	84.8188%
65	11/01/2023	\$989.64	\$188.10	\$801.54	\$142,307.47	\$0.00	84.7068%
66	12/01/2023	\$989.64	\$189.16	\$800.48	\$142,118.31	\$0.00	84.5942%
67	01/01/2024	\$989.64	\$190.22	\$799.42	\$141,928.09	\$0.00	84.4810%
68	02/01/2024	\$989.64	\$191.29	\$798.35	\$141,736.80	\$0.00	84.3671%
69	03/01/2024	\$989.64	\$192.37	\$797.27	\$141,544.43	\$0.00	84.2526%
70	04/01/2024	\$989.64	\$193.45	\$796.19	\$141,350.98	\$0.00	84.1375%
71	05/01/2024	\$989.64	\$194.54	\$795.10	\$141,156.44	\$0.00	84.0217%
72	06/01/2024	\$989.64	\$195.64	\$794.00	\$140,960.80	\$0.00	83.9052%
73	07/01/2024	\$989.64	\$196.74	\$792.90	\$140,764.06	\$0.00	83.7881%
74	08/01/2024	\$989.64	\$197.84	\$791.80	\$140,566.22	\$0.00	83.6704%
75	09/01/2024	\$989.64	\$198.96	\$790.68	\$140,367.26	\$0.00	83.5519%
76	10/01/2024	\$989.64	\$200.07	\$789.57	\$140,167.19	\$0.00	83.4329%
77	11/01/2024	\$989.64	\$201.20	\$788.44	\$139,965.99	\$0.00	83.3131%
78	12/01/2024	\$989.64	\$202.33	\$787.31	\$139,763.66	\$0.00	83.1927%
79	01/01/2025	\$989.64	\$203.47	\$786.17	\$139,560.19	\$0.00	83.0715%
80	02/01/2025	\$989.64	\$204.61	\$785.03	\$139,355.58	\$0.00	82.9498%
81	03/01/2025	\$989.64	\$205.76	\$783.88	\$139,149.82	\$0.00	82.8273%
82	04/01/2025	\$989.64	\$206.92	\$782.72	\$138,942.90	\$0.00	82.7041%
83	05/01/2025	\$989.64	\$208.09	\$781.55	\$138,734.81	\$0.00	82.5802%
84	06/01/2025	\$989.64	\$209.26	\$780.38	\$138,525.55	\$0.00	82.4557%
85	07/01/2025	\$989.64	\$210.43	\$779.21	\$138,315.12	\$0.00	82.3304%
86	08/01/2025	\$989.64	\$211.62	\$778.02	\$138,103.50	\$0.00	82.2045%
87	09/01/2025	\$989.64	\$212.81	\$776.83	\$137,890.69	\$0.00	82.0778%
88	10/01/2025	\$989.64	\$214.00	\$775.64	\$137,676.69	\$0.00	81.9504%
89	11/01/2025	\$989.64	\$215.21	\$774.43	\$137,461.48	\$0.00	81.8223%
90	12/01/2025	\$989.64	\$216.42	\$773.22	\$137,245.06	\$0.00	81.6935%
91	01/01/2026	\$989.64	\$217.64	\$772.00	\$137,027.42	\$0.00	81.5639%
92	02/01/2026	\$989.64	\$218.86	\$770.78	\$136,808.56	\$0.00	81.4337%
93	03/01/2026	\$989.64	\$220.09	\$769.55	\$136,588.47	\$0.00	81.3027%
94	04/01/2026	\$989.64	\$221.33	\$768.31	\$136,367.14	\$0.00	81.1709%
95	05/01/2026	\$989.64	\$222.57	\$767.07	\$136,144.57	\$0.00	81.0384%
96	06/01/2026	\$989.64	\$223.83	\$765.81	\$135,920.74	\$0.00	80.9052%
97	07/01/2026	\$989.64	\$225.09	\$764.55	\$135,695.65	\$0.00	80.7712%
98	08/01/2026	\$989.64	\$226.35	\$763.29	\$135,469.30	\$0.00	80.6365%
99	09/01/2026	\$989.64	\$227.63	\$762.01	\$135,241.67	\$0.00	80.5010%
100	10/01/2026	\$989.64	\$228.91	\$760.73	\$135,012.76	\$0.00	80.3647%
101	11/01/2026	\$989.64	\$230.19	\$759.45	\$134,782.57	\$0.00	80.2277%
102	12/01/2026	\$989.64	\$231.49	\$758.15	\$134,551.08	\$0.00	80.0899%
103	01/01/2027	\$989.64	\$232.79	\$756.85	\$134,318.29	\$0.00	79.9514%
104	02/01/2027	\$989.64	\$234.10	\$755.54	\$134,084.19	\$0.00	79.8120%
105	03/01/2027	\$989.64	\$235.42	\$754.22	\$133,848.77	\$0.00	79.6719%
106	04/01/2027	\$989.64	\$236.74	\$752.90	\$133,612.03	\$0.00	79.5310%
107	05/01/2027	\$989.64	\$238.07	\$751.57	\$133,373.96	\$0.00	79.3893%
108	06/01/2027	\$989.64	\$239.41	\$750.23	\$133,134.55	\$0.00	79.2468%
109	07/01/2027	\$989.64	\$240.76	\$748.88	\$132,893.79	\$0.00	79.1034%
110	08/01/2027	\$989.64	\$242.11	\$747.53	\$132,651.68	\$0.00	78.9593%
111	09/01/2027	\$989.64	\$243.47	\$746.17	\$132,408.21	\$0.00	78.8144%
112	10/01/2027	\$989.64	\$244.84	\$744.80	\$132,163.37	\$0.00	78.6687%
113	11/01/2027	\$989.64	\$246.22	\$743.42	\$131,917.15	\$0.00	78.5221%
114	12/01/2027	\$989.64	\$247.61	\$742.03	\$131,669.54	\$0.00	78.3747%

AMORTIZATION SCHEDULE

Loan No.: 801804108558
 Borrower(s): Jamie Cordon

Date: 05/24/2018
 Loan Amount: \$151,200.00
 Term: 30 years
 Interest Rate: 7.625 %

Lender: Angel Oak Mortgage Solutions LLC

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
115	01/01/2028	\$989.64	\$249.00	\$740.64	\$131,420.54	\$0.00	78.2265%
116	02/01/2028	\$989.64	\$250.40	\$739.24	\$131,170.14	\$0.00	78.0775%
117	03/01/2028	\$989.64	\$251.81	\$737.83	\$130,918.33	\$0.00	77.9276%
118	04/01/2028	\$989.64	\$253.22	\$736.42	\$130,665.11	\$0.00	77.7769%
119	05/01/2028	\$989.64	\$254.65	\$734.99	\$130,410.46	\$0.00	77.6253%
120	06/01/2028	\$989.64	\$256.08	\$733.56	\$130,154.38	\$0.00	77.4728%
121	07/01/2028	\$989.64	\$257.52	\$732.12	\$129,896.86	\$0.00	77.3196%
122	08/01/2028	\$989.64	\$258.97	\$730.67	\$129,637.89	\$0.00	77.1654%
123	09/01/2028	\$989.64	\$260.43	\$729.21	\$129,377.46	\$0.00	77.0104%
124	10/01/2028	\$989.64	\$261.89	\$727.75	\$129,115.57	\$0.00	76.8545%
125	11/01/2028	\$989.64	\$263.36	\$726.28	\$128,852.21	\$0.00	76.6977%
126	12/01/2028	\$989.64	\$264.85	\$724.79	\$128,587.36	\$0.00	76.5401%
127	01/01/2029	\$989.64	\$266.34	\$723.30	\$128,321.02	\$0.00	76.3816%
128	02/01/2029	\$989.64	\$267.83	\$721.81	\$128,053.19	\$0.00	76.2221%
129	03/01/2029	\$989.64	\$269.34	\$720.30	\$127,783.85	\$0.00	76.0618%
130	04/01/2029	\$989.64	\$270.86	\$718.78	\$127,512.99	\$0.00	75.9006%
131	05/01/2029	\$989.64	\$272.38	\$717.26	\$127,240.61	\$0.00	75.7385%
132	06/01/2029	\$989.64	\$273.91	\$715.73	\$126,966.70	\$0.00	75.5754%
133	07/01/2029	\$989.64	\$275.45	\$714.19	\$126,691.25	\$0.00	75.4115%
134	08/01/2029	\$989.64	\$277.00	\$712.64	\$126,414.25	\$0.00	75.2466%
135	09/01/2029	\$989.64	\$278.56	\$711.08	\$126,135.69	\$0.00	75.0808%
136	10/01/2029	\$989.64	\$280.13	\$709.51	\$125,855.56	\$0.00	74.9140%
137	11/01/2029	\$989.64	\$281.70	\$707.94	\$125,573.86	\$0.00	74.7463%
138	12/01/2029	\$989.64	\$283.29	\$706.35	\$125,290.57	\$0.00	74.5777%
139	01/01/2030	\$989.64	\$284.88	\$704.76	\$125,005.69	\$0.00	74.4081%
140	02/01/2030	\$989.64	\$286.48	\$703.16	\$124,719.21	\$0.00	74.2376%
141	03/01/2030	\$989.64	\$288.09	\$701.55	\$124,431.12	\$0.00	74.0661%
142	04/01/2030	\$989.64	\$289.71	\$699.93	\$124,141.41	\$0.00	73.8937%
143	05/01/2030	\$989.64	\$291.34	\$698.30	\$123,850.07	\$0.00	73.7203%
144	06/01/2030	\$989.64	\$292.98	\$696.66	\$123,557.09	\$0.00	73.5459%
145	07/01/2030	\$989.64	\$294.63	\$695.01	\$123,262.46	\$0.00	73.3705%
146	08/01/2030	\$989.64	\$296.29	\$693.35	\$122,966.17	\$0.00	73.1941%
147	09/01/2030	\$989.64	\$297.96	\$691.68	\$122,668.21	\$0.00	73.0168%
148	10/01/2030	\$989.64	\$299.63	\$690.01	\$122,368.58	\$0.00	72.8384%
149	11/01/2030	\$989.64	\$301.32	\$688.32	\$122,067.26	\$0.00	72.6591%
150	12/01/2030	\$989.64	\$303.01	\$686.63	\$121,764.25	\$0.00	72.4787%
151	01/01/2031	\$989.64	\$304.72	\$684.92	\$121,459.53	\$0.00	72.2973%
152	02/01/2031	\$989.64	\$306.43	\$683.21	\$121,153.10	\$0.00	72.1149%
153	03/01/2031	\$989.64	\$308.15	\$681.49	\$120,844.95	\$0.00	71.9315%
154	04/01/2031	\$989.64	\$309.89	\$679.75	\$120,535.06	\$0.00	71.7471%
155	05/01/2031	\$989.64	\$311.63	\$678.01	\$120,223.43	\$0.00	71.5616%
156	06/01/2031	\$989.64	\$313.38	\$676.26	\$119,910.05	\$0.00	71.3750%
157	07/01/2031	\$989.64	\$315.15	\$674.49	\$119,594.90	\$0.00	71.1874%
158	08/01/2031	\$989.64	\$316.92	\$672.72	\$119,277.98	\$0.00	70.9988%
159	09/01/2031	\$989.64	\$318.70	\$670.94	\$118,959.28	\$0.00	70.8091%
160	10/01/2031	\$989.64	\$320.49	\$669.15	\$118,638.79	\$0.00	70.6183%
161	11/01/2031	\$989.64	\$322.30	\$667.34	\$118,316.49	\$0.00	70.4265%
162	12/01/2031	\$989.64	\$324.11	\$665.53	\$117,992.38	\$0.00	70.2336%
163	01/01/2032	\$989.64	\$325.93	\$663.71	\$117,666.45	\$0.00	70.0396%
164	02/01/2032	\$989.64	\$327.77	\$661.87	\$117,338.68	\$0.00	69.8445%
165	03/01/2032	\$989.64	\$329.61	\$660.03	\$117,009.07	\$0.00	69.6483%
166	04/01/2032	\$989.64	\$331.46	\$658.18	\$116,677.61	\$0.00	69.4510%
167	05/01/2032	\$989.64	\$333.33	\$656.31	\$116,344.28	\$0.00	69.2525%
168	06/01/2032	\$989.64	\$335.20	\$654.44	\$116,009.08	\$0.00	69.0530%
169	07/01/2032	\$989.64	\$337.09	\$652.55	\$115,671.99	\$0.00	68.8524%
170	08/01/2032	\$989.64	\$338.99	\$650.65	\$115,333.00	\$0.00	68.6506%
171	09/01/2032	\$989.64	\$340.89	\$648.75	\$114,992.11	\$0.00	68.4477%



AMORTIZATION SCHEDULE

Loan No.: 801804108558
 Borrower(s): Jamie Cordon

Date: 05/24/2018
 Loan Amount: \$151,200.00
 Term: 30 years
 Interest Rate: 7.625 %

Lender: Angel Oak Mortgage Solutions LLC

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
172	10/01/2032	\$989.64	\$342.81	\$646.83	\$114,649.30	\$0.00	68.2436%
173	11/01/2032	\$989.64	\$344.74	\$644.90	\$114,304.56	\$0.00	68.0384%
174	12/01/2032	\$989.64	\$346.68	\$642.96	\$113,957.88	\$0.00	67.8321%
175	01/01/2033	\$989.64	\$348.63	\$641.01	\$113,609.25	\$0.00	67.6246%
176	02/01/2033	\$989.64	\$350.59	\$639.05	\$113,258.66	\$0.00	67.4159%
177	03/01/2033	\$989.64	\$352.56	\$637.08	\$112,906.10	\$0.00	67.2060%
178	04/01/2033	\$989.64	\$354.54	\$635.10	\$112,551.56	\$0.00	66.9950%
179	05/01/2033	\$989.64	\$356.54	\$633.10	\$112,195.02	\$0.00	66.7827%
180	06/01/2033	\$989.64	\$358.54	\$631.10	\$111,836.48	\$0.00	66.5693%
181	07/01/2033	\$989.64	\$360.56	\$629.08	\$111,475.92	\$0.00	66.3547%
182	08/01/2033	\$989.64	\$362.59	\$627.05	\$111,113.33	\$0.00	66.1389%
183	09/01/2033	\$989.64	\$364.63	\$625.01	\$110,748.70	\$0.00	65.9218%
184	10/01/2033	\$989.64	\$366.68	\$622.96	\$110,382.02	\$0.00	65.7036%
185	11/01/2033	\$989.64	\$368.74	\$620.90	\$110,013.28	\$0.00	65.4841%
186	12/01/2033	\$989.64	\$370.82	\$618.82	\$109,642.46	\$0.00	65.2634%
187	01/01/2034	\$989.64	\$372.90	\$616.74	\$109,269.56	\$0.00	65.0414%
188	02/01/2034	\$989.64	\$375.00	\$614.64	\$108,894.56	\$0.00	64.8182%
189	03/01/2034	\$989.64	\$377.11	\$612.53	\$108,517.45	\$0.00	64.5937%
190	04/01/2034	\$989.64	\$379.23	\$610.41	\$108,138.22	\$0.00	64.3680%
191	05/01/2034	\$989.64	\$381.36	\$608.28	\$107,756.86	\$0.00	64.1410%
192	06/01/2034	\$989.64	\$383.51	\$606.13	\$107,373.35	\$0.00	63.9127%
193	07/01/2034	\$989.64	\$385.66	\$603.98	\$106,987.69	\$0.00	63.6831%
194	08/01/2034	\$989.64	\$387.83	\$601.81	\$106,599.86	\$0.00	63.4523%
195	09/01/2034	\$989.64	\$390.02	\$599.62	\$106,209.84	\$0.00	63.2201%
196	10/01/2034	\$989.64	\$392.21	\$597.43	\$105,817.63	\$0.00	62.9867%
197	11/01/2034	\$989.64	\$394.42	\$595.22	\$105,423.21	\$0.00	62.7519%
198	12/01/2034	\$989.64	\$396.63	\$593.01	\$105,026.58	\$0.00	62.5158%
199	01/01/2035	\$989.64	\$398.87	\$590.77	\$104,627.71	\$0.00	62.2784%
200	02/01/2035	\$989.64	\$401.11	\$588.53	\$104,226.60	\$0.00	62.0396%
201	03/01/2035	\$989.64	\$403.37	\$586.27	\$103,823.23	\$0.00	61.7995%
202	04/01/2035	\$989.64	\$405.63	\$584.01	\$103,417.60	\$0.00	61.5581%
203	05/01/2035	\$989.64	\$407.92	\$581.72	\$103,009.68	\$0.00	61.3153%
204	06/01/2035	\$989.64	\$410.21	\$579.43	\$102,599.47	\$0.00	61.0711%
205	07/01/2035	\$989.64	\$412.52	\$577.12	\$102,186.95	\$0.00	60.8256%
206	08/01/2035	\$989.64	\$414.84	\$574.80	\$101,772.11	\$0.00	60.5786%
207	09/01/2035	\$989.64	\$417.17	\$572.47	\$101,354.94	\$0.00	60.3303%
208	10/01/2035	\$989.64	\$419.52	\$570.12	\$100,935.42	\$0.00	60.0806%
209	11/01/2035	\$989.64	\$421.88	\$567.76	\$100,513.54	\$0.00	59.8295%
210	12/01/2035	\$989.64	\$424.25	\$565.39	\$100,089.29	\$0.00	59.5770%
211	01/01/2036	\$989.64	\$426.64	\$563.00	\$99,662.65	\$0.00	59.3230%
212	02/01/2036	\$989.64	\$429.04	\$560.60	\$99,233.61	\$0.00	59.0676%
213	03/01/2036	\$989.64	\$431.45	\$558.19	\$98,802.16	\$0.00	58.8108%
214	04/01/2036	\$989.64	\$433.88	\$555.76	\$98,368.28	\$0.00	58.5525%
215	05/01/2036	\$989.64	\$436.32	\$553.32	\$97,931.96	\$0.00	58.2928%
216	06/01/2036	\$989.64	\$438.77	\$550.87	\$97,493.19	\$0.00	58.0317%
217	07/01/2036	\$989.64	\$441.24	\$548.40	\$97,051.95	\$0.00	57.7690%
218	08/01/2036	\$989.64	\$443.72	\$545.92	\$96,608.23	\$0.00	57.5049%
219	09/01/2036	\$989.64	\$446.22	\$543.42	\$96,162.01	\$0.00	57.2393%
220	10/01/2036	\$989.64	\$448.73	\$540.91	\$95,713.28	\$0.00	56.9722%
221	11/01/2036	\$989.64	\$451.25	\$538.39	\$95,262.03	\$0.00	56.7036%
222	12/01/2036	\$989.64	\$453.79	\$535.85	\$94,808.24	\$0.00	56.4335%
223	01/01/2037	\$989.64	\$456.34	\$533.30	\$94,351.90	\$0.00	56.1618%
224	02/01/2037	\$989.64	\$458.91	\$530.73	\$93,892.99	\$0.00	55.8887%
225	03/01/2037	\$989.64	\$461.49	\$528.15	\$93,431.50	\$0.00	55.6140%
226	04/01/2037	\$989.64	\$464.09	\$525.55	\$92,967.41	\$0.00	55.3377%
227	05/01/2037	\$989.64	\$466.70	\$522.94	\$92,500.71	\$0.00	55.0599%
228	06/01/2037	\$989.64	\$469.32	\$520.32	\$92,031.39	\$0.00	54.7806%



AMORTIZATION SCHEDULE

Loan No.: 801804108558
 Borrower(s): Jamie Cordon

Date: 05/24/2018
 Loan Amount: \$151,200.00
 Term: 30 years
 Interest Rate: 7.625 %

Lender: Angel Oak Mortgage Solutions LLC

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
229	07/01/2037	\$989.64	\$471.96	\$517.68	\$91,559.43	\$0.00	54.4997%
230	08/01/2037	\$989.64	\$474.62	\$515.02	\$91,084.81	\$0.00	54.2171%
231	09/01/2037	\$989.64	\$477.29	\$512.35	\$90,607.52	\$0.00	53.9330%
232	10/01/2037	\$989.64	\$479.97	\$509.67	\$90,127.55	\$0.00	53.6474%
233	11/01/2037	\$989.64	\$482.67	\$506.97	\$89,644.88	\$0.00	53.3600%
234	12/01/2037	\$989.64	\$485.39	\$504.25	\$89,159.49	\$0.00	53.0711%
235	01/01/2038	\$989.64	\$488.12	\$501.52	\$88,671.37	\$0.00	52.7806%
236	02/01/2038	\$989.64	\$490.86	\$498.78	\$88,180.51	\$0.00	52.4884%
237	03/01/2038	\$989.64	\$493.62	\$496.02	\$87,686.89	\$0.00	52.1946%
238	04/01/2038	\$989.64	\$496.40	\$493.24	\$87,190.49	\$0.00	51.8991%
239	05/01/2038	\$989.64	\$499.19	\$490.45	\$86,691.30	\$0.00	51.6020%
240	06/01/2038	\$989.64	\$502.00	\$487.64	\$86,189.30	\$0.00	51.3032%
241	07/01/2038	\$989.64	\$504.83	\$484.81	\$85,684.47	\$0.00	51.0027%
242	08/01/2038	\$989.64	\$507.66	\$481.98	\$85,176.81	\$0.00	50.7005%
243	09/01/2038	\$989.64	\$510.52	\$479.12	\$84,666.29	\$0.00	50.3966%
244	10/01/2038	\$989.64	\$513.39	\$476.25	\$84,152.90	\$0.00	50.0910%
245	11/01/2038	\$989.64	\$516.28	\$473.36	\$83,636.62	\$0.00	49.7837%
246	12/01/2038	\$989.64	\$519.18	\$470.46	\$83,117.44	\$0.00	49.4747%
247	01/01/2039	\$989.64	\$522.10	\$467.54	\$82,595.34	\$0.00	49.1639%
248	02/01/2039	\$989.64	\$525.04	\$464.60	\$82,070.30	\$0.00	48.8514%
249	03/01/2039	\$989.64	\$527.99	\$461.65	\$81,542.31	\$0.00	48.5371%
250	04/01/2039	\$989.64	\$530.96	\$458.68	\$81,011.35	\$0.00	48.2210%
251	05/01/2039	\$989.64	\$533.95	\$455.69	\$80,477.40	\$0.00	47.9032%
252	06/01/2039	\$989.64	\$536.95	\$452.69	\$79,940.45	\$0.00	47.5836%
253	07/01/2039	\$989.64	\$539.97	\$449.67	\$79,400.48	\$0.00	47.2622%
254	08/01/2039	\$989.64	\$543.01	\$446.63	\$78,857.47	\$0.00	46.9390%
255	09/01/2039	\$989.64	\$546.07	\$443.57	\$78,311.40	\$0.00	46.6139%
256	10/01/2039	\$989.64	\$549.14	\$440.50	\$77,762.26	\$0.00	46.2871%
257	11/01/2039	\$989.64	\$552.23	\$437.41	\$77,210.03	\$0.00	45.9584%
258	12/01/2039	\$989.64	\$555.33	\$434.31	\$76,654.70	\$0.00	45.6278%
259	01/01/2040	\$989.64	\$558.46	\$431.18	\$76,096.24	\$0.00	45.2954%
260	02/01/2040	\$989.64	\$561.60	\$428.04	\$75,534.64	\$0.00	44.9611%
261	03/01/2040	\$989.64	\$564.76	\$424.88	\$74,969.88	\$0.00	44.6249%
262	04/01/2040	\$989.64	\$567.93	\$421.71	\$74,401.95	\$0.00	44.2869%
263	05/01/2040	\$989.64	\$571.13	\$418.51	\$73,830.82	\$0.00	43.9469%
264	06/01/2040	\$989.64	\$574.34	\$415.30	\$73,256.48	\$0.00	43.6050%
265	07/01/2040	\$989.64	\$577.57	\$412.07	\$72,678.91	\$0.00	43.2613%
266	08/01/2040	\$989.64	\$580.82	\$408.82	\$72,098.09	\$0.00	42.9155%
267	09/01/2040	\$989.64	\$584.09	\$405.55	\$71,514.00	\$0.00	42.5679%
268	10/01/2040	\$989.64	\$587.37	\$402.27	\$70,926.63	\$0.00	42.2182%
269	11/01/2040	\$989.64	\$590.68	\$398.96	\$70,335.95	\$0.00	41.8666%
270	12/01/2040	\$989.64	\$594.00	\$395.64	\$69,741.95	\$0.00	41.5131%
271	01/01/2041	\$989.64	\$597.34	\$392.30	\$69,144.61	\$0.00	41.1575%
272	02/01/2041	\$989.64	\$600.70	\$388.94	\$68,543.91	\$0.00	40.7999%
273	03/01/2041	\$989.64	\$604.08	\$385.56	\$67,939.83	\$0.00	40.4404%
274	04/01/2041	\$989.64	\$607.48	\$382.16	\$67,332.35	\$0.00	40.0788%
275	05/01/2041	\$989.64	\$610.90	\$378.74	\$66,721.45	\$0.00	39.7151%
276	06/01/2041	\$989.64	\$614.33	\$375.31	\$66,107.12	\$0.00	39.3495%
277	07/01/2041	\$989.64	\$617.79	\$371.85	\$65,489.33	\$0.00	38.9817%
278	08/01/2041	\$989.64	\$621.26	\$368.38	\$64,868.07	\$0.00	38.6119%
279	09/01/2041	\$989.64	\$624.76	\$364.88	\$64,243.31	\$0.00	38.2401%
280	10/01/2041	\$989.64	\$628.27	\$361.37	\$63,615.04	\$0.00	37.8661%
281	11/01/2041	\$989.64	\$631.81	\$357.83	\$62,983.23	\$0.00	37.4900%
282	12/01/2041	\$989.64	\$635.36	\$354.28	\$62,347.87	\$0.00	37.1118%
283	01/01/2042	\$989.64	\$638.93	\$350.71	\$61,708.94	\$0.00	36.7315%
284	02/01/2042	\$989.64	\$642.53	\$347.11	\$61,066.41	\$0.00	36.3491%
285	03/01/2042	\$989.64	\$646.14	\$343.50	\$60,420.27	\$0.00	35.9644%



AMORTIZATION SCHEDULE

Loan No.: 801804108558
 Borrower(s): Jamie Cordon

Date: 05/24/2018
 Loan Amount: \$151,200.00
 Term: 30 years
 Interest Rate: 7.625 %

Lender: Angel Oak Mortgage Solutions LLC

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
286	04/01/2042	\$989.64	\$649.78	\$339.86	\$59,770.49	\$0.00	35.5777%
287	05/01/2042	\$989.64	\$653.43	\$336.21	\$59,117.06	\$0.00	35.1887%
288	06/01/2042	\$989.64	\$657.11	\$332.53	\$58,459.95	\$0.00	34.7976%
289	07/01/2042	\$989.64	\$660.80	\$328.84	\$57,799.15	\$0.00	34.4043%
290	08/01/2042	\$989.64	\$664.52	\$325.12	\$57,134.63	\$0.00	34.0087%
291	09/01/2042	\$989.64	\$668.26	\$321.38	\$56,466.37	\$0.00	33.6109%
292	10/01/2042	\$989.64	\$672.02	\$317.62	\$55,794.35	\$0.00	33.2109%
293	11/01/2042	\$989.64	\$675.80	\$313.84	\$55,118.55	\$0.00	32.8087%
294	12/01/2042	\$989.64	\$679.60	\$310.04	\$54,438.95	\$0.00	32.4041%
295	01/01/2043	\$989.64	\$683.42	\$306.22	\$53,755.53	\$0.00	31.9973%
296	02/01/2043	\$989.64	\$687.27	\$302.37	\$53,068.26	\$0.00	31.5882%
297	03/01/2043	\$989.64	\$691.13	\$298.51	\$52,377.13	\$0.00	31.1769%
298	04/01/2043	\$989.64	\$695.02	\$294.62	\$51,682.11	\$0.00	30.7632%
299	05/01/2043	\$989.64	\$698.93	\$290.71	\$50,983.18	\$0.00	30.3471%
300	06/01/2043	\$989.64	\$702.86	\$286.78	\$50,280.32	\$0.00	29.9288%
301	07/01/2043	\$989.64	\$706.81	\$282.83	\$49,573.51	\$0.00	29.5080%
302	08/01/2043	\$989.64	\$710.79	\$278.85	\$48,862.72	\$0.00	29.0850%
303	09/01/2043	\$989.64	\$714.79	\$274.85	\$48,147.93	\$0.00	28.6595%
304	10/01/2043	\$989.64	\$718.81	\$270.83	\$47,429.12	\$0.00	28.2316%
305	11/01/2043	\$989.64	\$722.85	\$266.79	\$46,706.27	\$0.00	27.8014%
306	12/01/2043	\$989.64	\$726.92	\$262.72	\$45,979.35	\$0.00	27.3687%
307	01/01/2044	\$989.64	\$731.01	\$258.63	\$45,248.34	\$0.00	26.9335%
308	02/01/2044	\$989.64	\$735.12	\$254.52	\$44,513.22	\$0.00	26.4960%
309	03/01/2044	\$989.64	\$739.25	\$250.39	\$43,773.97	\$0.00	26.0559%
310	04/01/2044	\$989.64	\$743.41	\$246.23	\$43,030.56	\$0.00	25.6134%
311	05/01/2044	\$989.64	\$747.59	\$242.05	\$42,282.97	\$0.00	25.1684%
312	06/01/2044	\$989.64	\$751.80	\$237.84	\$41,531.17	\$0.00	24.7209%
313	07/01/2044	\$989.64	\$756.03	\$233.61	\$40,775.14	\$0.00	24.2709%
314	08/01/2044	\$989.64	\$760.28	\$229.36	\$40,014.86	\$0.00	23.8184%
315	09/01/2044	\$989.64	\$764.56	\$225.08	\$39,250.30	\$0.00	23.3633%
316	10/01/2044	\$989.64	\$768.86	\$220.78	\$38,481.44	\$0.00	22.9056%
317	11/01/2044	\$989.64	\$773.18	\$216.46	\$37,708.26	\$0.00	22.4454%
318	12/01/2044	\$989.64	\$777.53	\$212.11	\$36,930.73	\$0.00	21.9826%
319	01/01/2045	\$989.64	\$781.90	\$207.74	\$36,148.83	\$0.00	21.5172%
320	02/01/2045	\$989.64	\$786.30	\$203.34	\$35,362.53	\$0.00	21.0491%
321	03/01/2045	\$989.64	\$790.73	\$198.91	\$34,571.80	\$0.00	20.5785%
322	04/01/2045	\$989.64	\$795.17	\$194.47	\$33,776.63	\$0.00	20.1051%
323	05/01/2045	\$989.64	\$799.65	\$189.99	\$32,976.98	\$0.00	19.6292%
324	06/01/2045	\$989.64	\$804.14	\$185.50	\$32,172.84	\$0.00	19.1505%
325	07/01/2045	\$989.64	\$808.67	\$180.97	\$31,364.17	\$0.00	18.6691%
326	08/01/2045	\$989.64	\$813.22	\$176.42	\$30,550.95	\$0.00	18.1851%
327	09/01/2045	\$989.64	\$817.79	\$171.85	\$29,733.16	\$0.00	17.6983%
328	10/01/2045	\$989.64	\$822.39	\$167.25	\$28,910.77	\$0.00	17.2088%
329	11/01/2045	\$989.64	\$827.02	\$162.62	\$28,083.75	\$0.00	16.7165%
330	12/01/2045	\$989.64	\$831.67	\$157.97	\$27,252.08	\$0.00	16.2215%
331	01/01/2046	\$989.64	\$836.35	\$153.29	\$26,415.73	\$0.00	15.7236%
332	02/01/2046	\$989.64	\$841.05	\$148.59	\$25,574.68	\$0.00	15.2230%
333	03/01/2046	\$989.64	\$845.78	\$143.86	\$24,728.90	\$0.00	14.7196%
334	04/01/2046	\$989.64	\$850.54	\$139.10	\$23,878.36	\$0.00	14.2133%
335	05/01/2046	\$989.64	\$855.32	\$134.32	\$23,023.04	\$0.00	13.7042%
336	06/01/2046	\$989.64	\$860.14	\$129.50	\$22,162.90	\$0.00	13.1922%
337	07/01/2046	\$989.64	\$864.97	\$124.67	\$21,297.93	\$0.00	12.6773%
338	08/01/2046	\$989.64	\$869.84	\$119.80	\$20,428.09	\$0.00	12.1596%
339	09/01/2046	\$989.64	\$874.73	\$114.91	\$19,553.36	\$0.00	11.6389%
340	10/01/2046	\$989.64	\$879.65	\$109.99	\$18,673.71	\$0.00	11.1153%
341	11/01/2046	\$989.64	\$884.60	\$105.04	\$17,789.11	\$0.00	10.5888%
342	12/01/2046	\$989.64	\$889.58	\$100.06	\$16,899.53	\$0.00	10.0592%



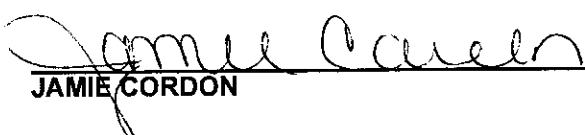
AMORTIZATION SCHEDULE

Loan No.: **801804108558**
 Borrower(s): **Jamie Cordon**

Date: **05/24/2018**
 Loan Amount: **\$151,200.00**
 Term: **30 years**
 Interest Rate: **7.625 %**

Lender: **Angel Oak Mortgage Solutions LLC**

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
343	01/01/2047	\$989.64	\$894.58	\$95.06	\$16,004.95	\$0.00	9.5268%
344	02/01/2047	\$989.64	\$899.61	\$90.03	\$15,105.34	\$0.00	8.9913%
345	03/01/2047	\$989.64	\$904.67	\$84.97	\$14,200.67	\$0.00	8.4528%
346	04/01/2047	\$989.64	\$909.76	\$79.88	\$13,290.91	\$0.00	7.9113%
347	05/01/2047	\$989.64	\$914.88	\$74.76	\$12,376.03	\$0.00	7.3667%
348	06/01/2047	\$989.64	\$920.02	\$69.62	\$11,456.01	\$0.00	6.8191%
349	07/01/2047	\$989.64	\$925.20	\$64.44	\$10,530.81	\$0.00	6.2683%
350	08/01/2047	\$989.64	\$930.40	\$59.24	\$9,600.41	\$0.00	5.7145%
351	09/01/2047	\$989.64	\$935.64	\$54.00	\$8,664.77	\$0.00	5.1576%
352	10/01/2047	\$989.64	\$940.90	\$48.74	\$7,723.87	\$0.00	4.5975%
353	11/01/2047	\$989.64	\$946.19	\$43.45	\$6,777.68	\$0.00	4.0343%
354	12/01/2047	\$989.64	\$951.52	\$38.12	\$5,826.16	\$0.00	3.4680%
355	01/01/2048	\$989.64	\$956.87	\$32.77	\$4,869.29	\$0.00	2.8984%
356	02/01/2048	\$989.64	\$962.25	\$27.39	\$3,907.04	\$0.00	2.3256%
357	03/01/2048	\$989.64	\$967.66	\$21.98	\$2,939.38	\$0.00	1.7496%
358	04/01/2048	\$989.64	\$973.11	\$16.53	\$1,966.27	\$0.00	1.1704%
359	05/01/2048	\$989.64	\$978.58	\$11.06	\$987.69	\$0.00	0.5879%
360	06/01/2048	\$993.25	\$987.69	\$5.56	\$0.00	\$0.00	0.0000%


JAMIE CORDON

S-24-18
 DATE

THIS AMORTIZATION SCHEDULE IS BASED ON THE TERMS SET FORTH ABOVE AND ASSUMES THAT PAYMENTS ARE MADE AS SCHEDULED AND THAT NO PREPAYMENTS OCCUR PRIOR TO THE MATURITY DATE OF THE LOAN. IT IS PROVIDED AS AN EXAMPLE ONLY. IF IT IS FOR AN ADJUSTABLE RATE MORTGAGE LOAN, IT ASSUMES HYPOTHETICAL INTEREST RATE AND PAYMENT CHANGES THAT MAY DIFFER FROM ACTUAL CHANGES. PMI PAYMENT MAY BE DISCONTINUED PRIOR TO REACHING THE PMI CANCELLATION DATE IF PREMIUMS WERE PAID AT THE TIME OF LOAN CLOSING.



**Angel Oak Mortgage Solutions LLC
3060 Peachtree Road NW, Suite 500B
Atlanta, GA 30305**

HAZARD INSURANCE ENDORSEMENT LETTER

POLICY NUMBER:

AGENT'S NAME AND ADDRESS:

**State Farm
1440 Granville Road
Newark, OH 43055**

INSURED'S NAME: **Jamie Cordon**

PROPERTY ADDRESS: **7517 PAMELA DR, North Royalton, OH 44133**

Please make the changes requested below:

Correct Mortgagee Clause to read:
**Angel Oak Mortgage Solutions LLC, Its Successors And/Or Assigns
3060 Peachtree Road NW, Suite 500B
Atlanta, GA 30305
LOAN #: 801804108558**

Change Property address to:

Change Insured's Name to:

The amount of coverage is not sufficient. Please increase coverage to: _____

Other: _____

Please send the endorsement(s) directly to:
**Angel Oak Mortgage Solutions LLC
3060 Peachtree Road NW, Suite 500B
Atlanta, GA 30305
LOAN #: 801804108558**



Borrower Acknowledgement of Appraisal Delivery

DATE: //

BORROWER: Jamie Cordon

LOAN NO: 801804108558

PROPERTY: 7517 PAMELA DR
North Royalton, OH 44133

As earlier disclosed in the Appraisal Report Delivery Disclosure, I understand that I am entitled to receive a copy of any appraisal concerning the subject property at least three business days prior to signing my loan documents (also called the loan closing) and that I may waive this three-day requirement.

- By signing below, I acknowledge receipt of any appraisal concerning the subject property at least three (3) business days prior to closing.
 - I acknowledge that I have waived the three (3) business day advance receipt of any appraisal concerning the subject property and have agreed to receive a copy of any appraisal no later than at the time of the loan closing.

If there are multiple borrowers on this loan application, then only one borrower is required to sign below.

Jamie Caren S-24-18
Borrower Date

Borrower	Date
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NOTICE OF FURNISHING NEGATIVE INFORMATION

Borrower: **Jamie Cordon**

Date: **May 24, 2018**

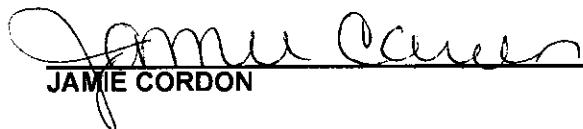
Loan Number: **801804108558**

Property Address: **7517 PAMELA DR
North Royalton, OH 44133**

Lender: **Angel Oak Mortgage Solutions LLC**

In accordance with the implementation of the Fair and Accurate Credit Transactions Act of 2003, we are required to provide you the following statement as prescribed by Section 217:

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.


JAMIE CORDON

S-24-18

DATE



BORROWER'S CERTIFICATION & AUTHORIZATION**Certification**

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **Angel Oak Mortgage Solutions LLC**

("Lender").

- In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.
2. I/We understand and agree that Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the Financial Institution.
 3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Lender. As part of the application process, Lender and the mortgage guaranty insurer (if any) may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Lender and to any investor to whom Lender may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. Lender or any investor that purchases the mortgage or the mortgage guaranty insurer (if any) may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Lender, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.
6. Mortgage guaranty insurer (if any):

VA and FHA Loans

This is notice to you as required by the Right to Financial Privacy Act of 1978 that:

N/A Department of Veterans Affairs (VA)
 N/A Department of Housing and Urban Development

has a right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the agency indicated above without further notice or authorization, but will not be disclosed or released to another Government Agency or Department without your consent except as required or permitted by law. Prior to the time that your financial records are disclosed, you may revoke this authorization at any time; however, your refusal to provide the information may cause your application to be delayed or rejected. If you believe that your financial records have been disclosed improperly, you may have legal rights under the Right to Financial Privacy Act of 1978.



JAMIE CORDON

S. 241-18
DATE



HAZARD INSURANCE AUTHORIZATION, REQUIREMENTS AND DISCLOSURE

Borrower(s): **Jamie Cordon**

Date: **05/24/2018**

Loan Number: **801804108558**

Property Address: **7517 PAMELA DR, North Royalton, OH 44133**

Lender: **Angel Oak Mortgage Solutions LLC, a Limited Liability Corporation**

Listed below are your Lender's policies and procedures and minimum requirements for Hazard Insurance which must be provided covering the subject property unless otherwise provided by applicable state law:

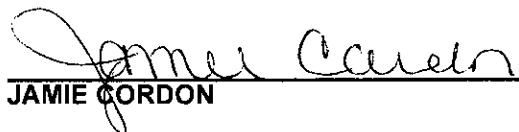
1. Coverage must equal the lesser of the following:
 - 100% of the insurable value of the improvements, as established by the property insurer, or
 - the unpaid principal balance of the mortgage, as long as it equals the minimum amount—80% of the insurable value of the improvements—required to compensate for damage or loss on a replacement cost basis. If it does not, then coverage that does provide the minimum required amount must be obtained.
2. The insurance company providing coverage must have a(n) **"A"** rating or better in the latest edition of "Best's Insurance Guide," must be licensed in the State in which the property described above is located, and must be licensed to transact the lines of insurance required in the transaction.
3. Policy shall provide at least "Broad Form" coverage on properties of one to four units, and at least "Vandalism & Malicious Mischief" on properties with over four units, with no deviation. Homeowners policies must provide coverage equal to "HO 2" form.
4. The maximum deductible must not exceed **5.000 % of the face amount of the insurance policy.**
5. Policy must provide coverage for a term of at least **One (1) Year(s).** Premiums may be paid on an annual installment basis only if the policy provides that the Lender will be notified in writing of cancellation 30 days prior to expiration of coverage, for any cause. Binders are not acceptable, unless otherwise mandated by state law.
6. If any existing policy is provided which will expire within **Six (6) Month(s)** from the date of the recording of this loan, said policy must be renewed for the required term as noted in #5 above.
7. All forms and endorsements pertaining to the Lender's requirements must appear on the "Declaration Page" of the policy.
8. New policies must be accompanied by a signed "Broker of Record Authorization" if borrower(s) have changed Insurance Agents.
9. Verification of renewal of insurance policies must be in the Lender's office at least thirty days prior to the expiration date of the existing policy. If this requirement is not met, the LENDER OR ITS SUCCESSORS OR ASSIGNS MAY AT THEIR OPTION, BUT WITHOUT OBLIGATION TO DO SO, PROVIDE COVERAGE TO REPLACE ANY EXPIRING POLICIES WHICH HAVE NOT BEEN PROPERLY RENEWED. The premium for such coverage will be remitted promptly by the undersigned, or Lender may charge borrower's account for the cost thereof.
10. The policy must include a standard "mortgagee loss payee clause" (Lenders Loss Payable Endorsement form 438 BFU or equivalent) in favor of:
**Angel Oak Mortgage Solutions LLC, a Limited Liability Corporation, Its Successors And/Or Assigns
3060 Peachtree Road NW, Suite 500B
Atlanta, GA 30305**
11. Property address and insureds' names must be designated on the policy as on the ALTA Title Policy.
12. The Lender's loan number must appear on the policy and any subsequent endorsements.
13. Effective date of new policies, endorsements, and/or assignments shall be as of, or prior to, the date of recording this loan.



14. If the security property is a condominium, the master insurance policy must contain a minimum of **\$1,000,000.00** coverage for "Directors & Officers" liability as well as "walls-in" coverage policy (commonly known as HO-6 policy). The policy must include replacement of improvements and betterment coverage to cover any improvements that you may have made to the unit. A copy of the master policy must be submitted to the Lender prior to funding.

AN ACCEPTABLE POLICY, WITH ENDORSEMENTS AND/OR ASSIGNMENTS, MUST BE FORWARDED TO AND RECEIVED BY LENDER BEFORE THIS LOAN CAN BE FUNDED: OTHERWISE, LENDER MAY BE FORCED TO PLACE INTERIM COVERAGE ON THE PROPERTY AT AN ADDITIONAL COST TO THE BORROWER(S).

Each of the undersigned acknowledges that he or she has read and understands the foregoing provisions and insurance requirements. This authorization will remain irrevocable for the undersigned as owner(s) of the subject property, and for any assignees, for as long as this loan remains on subject property.


JAMIE CORDON

S-26-18

DATE



COMPLIANCE AGREEMENT

Borrower(s): **Jamie Cordon**

Date: **May 24, 2018**

Loan Number: **801804108558**

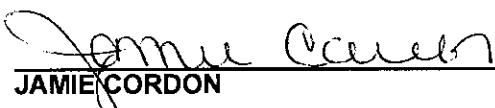
Property Address: **7517 PAMELA DR
North Royalton, OH 44133**

Lender: **Angel Oak Mortgage Solutions LLC**

The undersigned borrower(s), for and in consideration of Lender disbursing loan proceeds for the purchase or refinancing of, or construction of improvements on the aforementioned property, agree(s), if requested by the Lender or someone acting on behalf of said Lender, to fully cooperate in adjusting for clerical errors, on any or all loan closing documentation deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to, an investor, Fannie Mae (FNMA), Government National Mortgage Association (GNMA), Freddie Mac (FHLMC), Department of Housing and Urban Development, Department of Veterans Affairs or any municipal bonding authority.

The undersigned borrower(s) do hereby so agree and covenant as aforesaid 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.

Dated effective this 24th day of May, 2018.


JAMIE CORDON

5-24-18

DATE

State of OHIO
County of CUYAHOGA

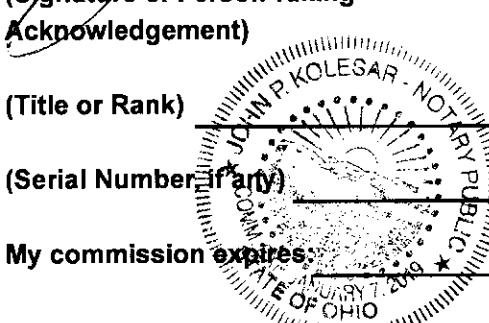
The foregoing instrument was acknowledged before me this MAY 24th 2018 (date)
by JAMIE CORDON (name(s) of person(s) acknowledged).


(Signature of Person Taking
Acknowledgement)

(Title or Rank)

(Serial Number, if any)

My commission expires:



FLOOD HAZARD DETERMINATION

Date: May 24, 2018

Borrower(s) Name(s): Jamie Cordon

Property Address: 7517 PAMELA DR, North Royalton, OH 44133

Pursuant to federal regulations, the Lender has evaluated whether or not the improved real property or mobile home (the "Property") which will secure your loan is located in an area designated by the Federal Emergency Management Agency ("FEMA") as a "Special Flood Hazard Area." The Lender has determined that according to FEMA the Property is NOT located in a designated Special Flood Hazard Area. Therefore, flood insurance will NOT be required by the Lender as a condition of closing this loan transaction.

The National Flood Insurance Reform Act of 1994 provides that if the loan servicer at any time during the term of the loan determines that the Property is in a Special Flood Hazard Area the loan servicer must notify the borrower that flood insurance must be obtained. In these cases, the borrower has 45 days to respond and provide evidence of acceptable insurance to the loan servicer; if no response is made by the borrower, the loan servicer can force-place flood insurance after 45 days from the date of notification.

The undersigned Borrower(s) agree that flood insurance will be purchased if the Property is located in a Special Flood Hazard Area, and if flood insurance is available in the community. The undersigned Borrower(s) further agree that if the Property at any time is determined to be in a Special Flood Hazard Area, and if insurance is available, Borrower(s) will obtain and pay for such insurance in an amount as required by the Lender or loan servicer.



JAMIE CORDON

S-24-18

DATE



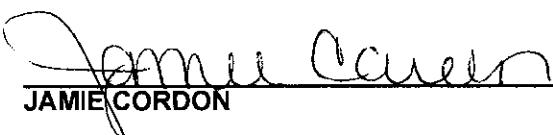
Angel Oak Mortgage Solutions LLC

EQUAL CREDIT OPPORTUNITY ACT NOTICE

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

Federal Trade Commission
Equal Credit Opportunity
Washington, DC 20580
202-326-2222

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for reporting.



JAMIE CORDON

S.24-18

DATE





Loan #: 801804108558

PURCHASE

HOLD HARMLESS AFFIDAVIT

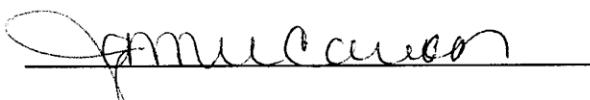
The undersigned Borrower/Co-Borrower hereby acknowledges that they have freely negotiated into a sales contract with the sellers for the property described below which has requirements for some of the following inspections:

- Termite
- Well and Septic
- Other (Please insert)

The Borrower(s) hereby indemnify and hold harmless Angel Oak Mortgage Solutions, LLC, its successors and or assigns from any damages, monetary or otherwise, which may result from any legal action, administrative proceedings or claim of any kind whatsoever arising from the failure to obtain the above described inspections.

Property Address: 7517 PAMELA DR North Royalton, OH 44133

Date: 05/24/2018



A handwritten signature in black ink that reads "Jamie Cordon". The signature is fluid and cursive, with "Jamie" on top and "Cordon" on the line below.

Borrower: Jamie Cordon

Borrower:

