

Prepared By: **Keystone Premier Settlement Services, LLC**
ATTN: Sandra Capone
404 Park Avenue
Stroudsburg, PA18360
Phone: 570-213-4850

Return To: **Keystone Premier Settlement Services, LLC**
ATTN: Sandra Capone
404 Park Avenue
Stroudsburg, PA18360
Phone: 570-213-4850

189.01-05-60
Lot 37 Sec. 3-B Bluebird Lane, Bushkill, PA 18324
File No. 305-004098

Fee Simple Deed

This Deed, made on February 8, 2020, between,

Dennis Linsell and Amy L. Linsell, husband and wife

hereinafter called the Grantors of the one part, and

Vedabrat Anand Etwaru

hereinafter called the Grantee of the other part,

Witnesseth, that in consideration of **Five Hundred and 00/100 Dollars, (\$500.00)** in hand paid, the receipt whereof is hereby acknowledged, the said Grantors do hereby grant and convey unto the said Grantee, his/her/their heirs and assigns as sole owner;

ALL THAT CERTAIN lot, parcel or piece of ground, situate in the Township of Lehman, County of Pike and Commonwealth of Pennsylvania, being Lot No. 37, Section 3B, as shown on map of Pocono Mountain Lake Estates, Inc., on file in the Recorder's Office of Milford, Pennsylvania, in Plan Book 9 Page 120.

Being the same premises which **ROMEC, Inc.**, a corporation duly organized and existing under the laws of the State of Pennsylvania, by Deed dated 5/8/1991 and recorded 5/9/1991 in Pike County in Deed Book 389 Page 39 conveyed unto **Dennis E. Linsell and Amy L. Linsell, his wife**, in fee.

CERTIFICATION OF IDENTIFICATION

Premises: Lot 37 Sec. 3-B Bluebird Lane, Bushkill, PA 18324

I, Vedabrat Anand Etwaru, have provided the following documentation as proof of identity and hereby certify that the same is authentic.

1 form of ID required

ID

____ Driver's License/Gov't issued Photo ID: E 8406 76361 10872

Document Number _____

Date of Issue: 9-8-2017 Date of Expiration: 1-31-2022

The license contains the photo which corroborates that the party signing this acknowledgement is the same person shown on the license. ☒ Yes ☐ No STATE OF ISSUANCE NJ

Date of Birth: 10/12/1987 Vedabrat Etwaru
Vedabrat Etwaru
Vedabrat Anand Etwaru

State/Commonwealth of Connecticut

County of Hartford

Sworn to and subscribed before me on this 19th day of February, 2020. MY COMMISSION EXPIRES 01-31-2024

LAUREN ANDERSON
NOTARY PUBLIC
CONNECTICUT

Lauren Anderson
Notary Public
My commission expires: 01-31-2024

I hereby certify I have examined the identifying document captioned above, which was presented to me by Vedabrat Anand Etwaru. Said document appears to be genuine and the photograph on the document appears to be of the individual named.

Signature of Closer

Sandra Capone

CERTIFICATION DISCLAIMER NOTICE

Fidelity National Title Insurance Company and/or its agents make no representations and do not guarantee nor insure any test results in relation to mechanical, electrical, water, sewer, septic or fuel oil tanks or well systems in or under the land and servicing insured premises nor any and all tests including, but not limited to termite inspection, home inspection, smoke detector, radon, asbestos, lead paint or any other type of liquids or gases or any structural components relating to or in connection with the habitability of the building located or to be erected on the premises.

The undersigned hereby acknowledge(s) that he/she/they has/have read and understand(s) and acknowledge(s) receipt and explanation of these notices and disclosures.

Vedabrat Etwaru
Vedabrat Anand Etwaru

2-18-2020
Date

Date: February , 2020

DOMESTIC RELATIONS AFFIDAVIT

State/Commonwealth of _____

County of _____

The undersigned, being first duly sworn according to law, and having personal knowledge of that which is set forth herein, deposes and says as follows:

1. The land to which this affidavit relates is legally described as: **Lot 37 Sec. 3-B Bluebird Lane, Bushkill, PA 18324**

2. My name is **Vedabrat Anand Etwaru.**

I may also be known as _____.

My Social Security Number is **148 842721**.

3. PLEASE READ CAREFULLY AND CHECK ONE OF THE FOLLOWING STATEMENTS:

☐ I do have a court ordered Child Support payment in this County and/or State which may become a lien on the above referenced property. Said order is paid current.

☐ I do have a court ordered Child Support payment in _____ County, State/Commonwealth of _____ which may become a lien on the above referenced property.

☒ I do not have a court ordered Child Support payment in this County and State nor in any other State or County.

I understand that on and after the date it is due, each and every support obligation shall constitute a judgment against the obligor by operation of law, with the full force, effect and attributes of a judgment of court, including the ability to be enforced, and shall be entitled as a judgment in full faith and credit in this or any other state.

I understand that overdue support obligations of this or any other state which are on record at the domestic relations section shall constitute a lien by operation of law against all real property owned by me within the judicial district.

I agree to indemnify and hold harmless **Cash Transaction and Keystone Premier Settlement Services, LLC** for any damages or Lenders loss occasioned by said overdue support obligations. If it is determined there are additional monies due and owing, the undersigned will immediately make payment of such sums due and reduce the account to a zero balance.

If the Company receives information contrary to the facts set forth herein, the Company reserves the right to institute legal action, in a court of competent jurisdiction, against the undersigned in the event any of the statements contained herein prove to be false, incorrect or inaccurate.

Signed Vedabrat Anand Etwaru
Vedabrat Anand Etwaru

Sworn to and subscribed before me this **February 19, 2020**
February 14, 2020.

[Signature]

Notary Public

My commission expires: **01-31-2024**

LAUREN ANDERSON
NOTARY PUBLIC
CONNECTICUT
MY COMMISSION EXPIRES 01-31-2024



PRIVACY NOTICE
Purpose of This Notice

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of **Keystone Premier Settlement Services, LLC and Fidelity National Title Insurance Company**.

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you, such as on applications or other forms.
- Information about your transactions we secure from our files, or from our affiliates or others.
- Information we may receive from a consumer reporting agency.
- Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law. This will only be done in the event the information is required for subsequent insurance, for a claim or for record keeping purposes.

We do not provide nonpublic information about you to any nonaffiliated company whose products and services are being marketed unless you authorize us to do so. These non-affiliated companies are not allowed to use this information for purposes beyond your specific authorization.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

The Undersigned Customers and their heirs, successors and assigns hereby stipulate and acknowledge that all documents relating to the above referenced file, whether now existing or created hereafter may be stored as electronic images. The originals of the electronically stored documents will be destroyed and the electronic document shall be deemed to serve as the original of the instrument or document thereafter. The Undersigned hereby agree and stipulate that a printed reproduction of the electronically stored document may be used in place of the original in any litigation, correspondence or other proceeding requiring production of the original.

I/We hereby agree and stipulate that the paper original of the electronically stored document will be destroyed after the document is electronically imaged and stored and Keystone Premier Settlement Services, LLC is entitled to enforce the instrument at the time the paper instrument is destroyed.

Vedabrat Anand Etwaru
Vedabrat Anand Etwaru

2-18-2020
Date

FIDELITY NATIONAL FINANCIAL PRIVACY NOTICE

Fidelity National Financial, Inc. and its majority-owned subsidiary companies providing real estate- and loan-related services (collectively, "FNF", "our" or "we") respect and are committed to protecting your privacy. This Privacy Notice lets you know how and for what purposes your Personal Information (as defined herein) is being collected, processed and used by FNF. We pledge that we will take reasonable steps to ensure that your Personal Information will only be used in ways that are in compliance with this Privacy Notice.

This Privacy Notice is only in effect for any generic information and Personal Information collected and/or owned by FNF, including collection through any FNF website and any online features, services and/or programs offered by FNF (collectively, the "Website"). This Privacy Notice is not applicable to any other web pages, mobile applications, social media sites, email lists, generic information or Personal Information collected and/or owned by any entity other than FNF.

Collection and Use of Information

The types of personal information FNF collects may include, among other things (collectively, "Personal Information"): (1) contact information (e.g., name, address, phone number, email address); (2) demographic information (e.g., date of birth, gender marital status); (3) Internet protocol (or IP) address or device ID/UDID; (4) social security number (SSN), student ID (SIN), driver's license, passport, and other government ID numbers; (5) financial account information; and (6) information related to offenses or criminal convictions.

In the course of our business, we may collect Personal Information about you from the following sources:

- Applications or other forms we receive from you or your authorized representative;
- Information we receive from you through the Website;
- Information about your transactions with or services performed by us, our affiliates, or others; and
- From consumer or other reporting agencies and public records maintained by governmental entities that we either obtain directly from those entities, or from our affiliates or others.

Information collected by FNF is used for three main purposes:

- To provide products and services to you or one or more third party service providers (collectively, "Third Parties") who are obtaining services on your behalf or in connection with a transaction involving you.
- To improve our products and services that we perform for you or for Third Parties.
- To communicate with you and to inform you about FNF's, FNF's affiliates and third parties' products and services.

Additional Ways Information is Collected Through the Website

Browser Log Files. Our servers automatically log each visitor to the Website and collect and record certain information about each visitor. This information may include IP address, browser language, browser type, operating system, domain names, browsing history (including time spent at a domain, time and date of your visit), referring/exit web pages and URLs, and number of clicks. The domain name and IP address reveal nothing personal about the user other than the IP address from which the user has accessed the Website.

Cookies. From time to time, FNF or other third parties may send a "cookie" to your computer. A cookie is a small piece of data that is sent to your Internet browser from a web server and stored on your computer's hard drive and that can be re-sent to the serving website on subsequent visits. A cookie, by itself, cannot read other data from your hard disk or read other cookie files already on your computer. A cookie, by itself, does not damage your system. We, our advertisers and other third parties may use cookies to identify and keep track of, among other things, those areas of the Website and third party websites that you have visited in the past in order to enhance your next visit to the Website. You can choose whether or not to accept cookies by changing the settings of your Internet browser, but some functionality of the Website may be impaired or not function as intended. See the Third Party Opt Out section below.

Web Beacons. Some of our web pages and electronic communications may contain images, which may or may not be visible to you, known as Web Beacons (sometimes referred to as "clear gifs"). Web Beacons collect only limited information that includes a cookie number; time and date of a page view; and a description of the page on which the Web Beacon resides. We may also carry Web Beacons placed by third party advertisers. These Web Beacons do not carry any Personal Information and are only used to track usage of the Website and activities associated with the Website. See the Third Party Opt Out section below.

Unique Identifier. We may assign you a unique internal identifier to help keep track of your future visits. We may use this information to gather aggregate demographic information about our visitors, and we may use it to personalize the information you see on the Website and some of the electronic communications you receive from us. We keep this information for our internal use, and this information is not shared with others.

Third Party Opt Out. Although we do not presently, in the future we may allow third-party companies to serve advertisements and/or collect certain anonymous information when you visit the Website. These companies may use non-personally identifiable information (e.g., click stream information, browser type, time and date, subject of advertisements clicked or scrolled over) during your visits to the Website in order to provide advertisements about products and services likely to be of greater interest to you. These companies typically use a cookie or third party Web Beacon to collect this information, as further described above. Through these technologies, the third party may have access to and use non-personalized information about your online usage activity.

You can opt-out of online behavioral services through any one of the ways described below. After you opt-out, you may continue to receive advertisements, but those advertisements will no longer be as relevant to you.

- You can opt-out via the Network Advertising Initiative industry opt-out at <http://www.networkadvertising.org/>.
- You can opt-out via the Consumer Choice Page at www.aboutads.info.
- For those in the U.K., you can opt-out via the IAB UK's industry opt-out at www.youronlinechoices.com.
- You can configure your web browser (Chrome, Firefox, Internet Explorer, Safari, etc.) to delete and/or control the use of cookies.

More information can be found in the Help system of your browser. Note: If you opt-out as described above, you should not delete your cookies. If you delete your cookies, you will need to opt-out again.

When Information Is Disclosed By FNF

We may provide your Personal Information (excluding information we receive from consumer or other credit reporting agencies) to various individuals and companies, as permitted by law, without obtaining your prior authorization. Such laws do not allow consumers to restrict these disclosures. Disclosures may include, without limitation, the following:

- To agents, brokers, representatives, or others to provide you with services you have requested, and to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure in connection with an insurance transaction;
- To third-party contractors or service providers who provide services or perform marketing services or other functions on our behalf;
- To law enforcement or other governmental authority in connection with an investigation, or civil or criminal subpoenas or court orders; and/or
- To lenders, lien holders, judgment creditors, or other parties claiming an encumbrance or an interest in title whose claim or interest must be determined, settled, paid or released prior to a title or escrow closing.

In addition to the other times when we might disclose information about you, we might also disclose information when required by law or in the good-faith belief that such disclosure is necessary to: (1) comply with a legal process or applicable laws; (2) enforce this Privacy Notice; (3) respond to claims that any materials, documents, images, graphics, logos, designs, audio, video and any other information provided by you violates the rights of third parties; or (4) protect the rights, property or personal safety of FNF, its users or the public.

We maintain reasonable safeguards to keep the Personal Information that is disclosed to us secure. We provide Personal Information and non-Personal Information to our subsidiaries, affiliated companies, and other businesses or persons for the purposes of processing such information on our behalf and promoting the services of our trusted business partners, some or all of which may store your information on servers outside of the United States. We require that these parties agree to process such information in compliance with our Privacy Notice or in a similar, industry-standard manner, and we use reasonable efforts to limit their use of such information and to use other appropriate confidentiality and security measures. The use of your information by one of our trusted business partners may be subject to that party's own Privacy Notice. We do not, however, disclose information we collect from consumer or credit reporting agencies with our affiliates or others without your consent, in conformity with applicable law, unless such disclosure is otherwise permitted by law.

We also reserve the right to disclose Personal Information and/or non-Personal Information to take precautions against liability, investigate and defend against any third-party claims or allegations, assist government enforcement agencies, protect the security or integrity of the Website, and protect the rights, property, or personal safety of FNF, our users or others.

We reserve the right to transfer your Personal Information, as well as any other information, in connection with the sale or other disposition of all or part of the FNF business and/or assets. We also cannot make any representations regarding the use or transfer of your Personal Information or other information that we may have in the event of our bankruptcy, reorganization, insolvency, receivership or an assignment for the benefit of creditors, and you expressly agree and consent to the use and/or transfer of your Personal Information or other information in connection with a sale or transfer of some or all of our assets in any of the above described proceedings. Furthermore, we cannot and will not be responsible for any breach of security by any third parties or for any actions of any third parties that receive any of the information that is disclosed to us.

Information from Children

We do not collect Personal Information from any person that we know to be under the age of thirteen (13). Specifically, the Website is not intended or designed to attract children under the age of thirteen (13). You affirm that you are either more than 18 years of age, or an emancipated minor, or possess legal parental or guardian consent, and are fully able and competent to enter into the terms, conditions, obligations, affirmations, representations, and warranties set forth in this Privacy Notice, and to abide by and comply with this Privacy Notice. In any case, you affirm that you are over the age of 13, as **THE WEBSITE IS NOT INTENDED FOR CHILDREN UNDER 13 THAT ARE UNACCOMPANIED BY HIS OR HER PARENT OR LEGAL GUARDIAN.**

Parents should be aware that FNF's Privacy Notice will govern our use of Personal Information, but also that information that is voluntarily given by children – or others – in email exchanges, bulletin boards or the like may be used by other parties to generate unsolicited communications. FNF encourages all parents to instruct their children in the safe and responsible use of their Personal Information while using the Internet.

Privacy Outside the Website

The Website may contain various links to other websites, including links to various third party service providers. FNF is not and cannot be responsible for the privacy practices or the content of any of those other websites. Other than under agreements with certain reputable organizations and companies, and except for third party service providers whose services either we use or you voluntarily elect to utilize, we do not share any of the Personal Information that you provide to us with any of the websites to which the Website links, although we may share aggregate, non-Personal Information with those other third parties. Please check with those websites in order to determine their privacy policies and your rights under them.

European Union Users

If you are a citizen of the European Union, please note that we may transfer your Personal Information outside the European Union for use for any of the purposes described in this Privacy Notice. By providing FNF with your Personal Information, you consent to both our collection and such transfer of your Personal Information in accordance with this Privacy Notice.

Choices with Your Personal Information

Whether you submit Personal Information to FNF is entirely up to you. You may decide not to submit Personal Information, in which case FNF may not be able to provide certain services or products to you. You may choose to prevent FNF from disclosing or using your Personal Information under certain circumstances ("opt out"). You may opt out of any disclosure or use of your Personal Information for purposes that are incompatible with the purpose(s) for which it was originally collected or for which you subsequently gave authorization by notifying us by one of the methods at the end of this Privacy Notice. Furthermore, even where your Personal Information is to be disclosed and used in accordance with the stated purposes in this Privacy Notice, you may elect to opt out of such disclosure to and use by a third party that is not acting as an agent of FNF. As described above, there are some uses from which you cannot opt-out.

Please note that opting out of the disclosure and use of your Personal Information as a prospective employee may prevent you from being hired as an employee by FNF to the extent that provision of your Personal Information is required to apply for an open position.

If FNF collects Personal Information from you, such information will not be disclosed or used by FNF for purposes that are incompatible with the purpose(s) for which it was originally collected or for which you subsequently gave authorization unless you affirmatively consent to such disclosure and use.

You may opt out of online behavioral advertising by following the instructions set forth above under the above section "Additional Ways That Information Is Collected Through the Website," subsection "Third Party Opt Out."

Access and Correction

To access your Personal Information in the possession of FNF and correct inaccuracies of that information in our records, please contact us in the manner specified at the end of this Privacy Notice. We ask individuals to identify themselves and the information requested to be accessed and amended before processing such requests, and we may decline to process requests in limited circumstances as permitted by applicable privacy legislation.

Your California Privacy Rights

Under California's "Shine the Light" law, California residents who provide certain personally identifiable information in connection with obtaining products or services for personal, family or household use are entitled to request and obtain from us once a calendar year information about the customer information we shared, if any, with other businesses for their own direct marketing uses. If applicable, this information would include the categories of customer information and the names and addresses of those businesses with which we shared customer information for the immediately prior calendar year (e.g., requests made in 2013 will receive information regarding 2012 sharing activities).

To obtain this information on behalf of FNF, please send an email message to privacy@fnf.com with "Request for California Privacy Information" in the subject line and in the body of your message. We will

provide the requested information to you at your email address in response.

Please be aware that not all information sharing is covered by the "Shine the Light" requirements and only information on covered sharing will be included in our response.

Additionally, because we may collect your Personal Information from time to time, California's Online Privacy Protection Act requires us to disclose how we respond to "do not track" requests and other similar mechanisms. Currently, our policy is that we do not recognize "do not track" requests from Internet browsers and similar devices.

Your Consent to This Privacy Notice

By submitting Personal Information to FNF, you consent to the collection and use of information by us as specified above or as we otherwise see fit, in compliance with this Privacy Notice, unless you inform us otherwise by means of the procedure identified below. If we decide to change this Privacy Notice, we will make an effort to post those changes on the Website. Each time we collect information from you following any amendment of this Privacy Notice will signify your assent to and acceptance of its revised terms for all previously collected information and information collected from you in the future. We may use comments, information or feedback that you may submit in any manner that we may choose without notice or compensation to you. If you have additional questions or comments, please let us know by sending your comments or requests to:

Fidelity National Financial, Inc.
601 Riverside Avenue
Jacksonville, Florida 32204
Attn: Chief Privacy Officer
(888) 934-3354
privacy@fnf.com

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EFFECTIVE AS OF: JANUARY 24, 2014
LAST UPDATED: JANUARY 24, 2014

SELLER(S):

Dennis Linsell Date: _____

Amy L. Linsell Date: _____

BUYER(S):

Vedabrat Anand Etwaru

Vedabrat Anand Etwaru Date: 2-18-2020
2/19/2020

Subscribed and Sworn to before me, a Notary Public in and for the County of Hartford and State of Connecticut, this 19th day of February 19, 2020

Lauren Anderson
Notary Public
LAUREN ANDERSON
NOTARY PUBLIC
CONNECTICUT
MY COMMISSION EXPIRES 01-31-2024

PURCHASER'S AFFIDAVIT
All questions on the affidavit must be answered.

Premises: **Lot 37 Sec. 3-B Bluebird Lane, Bushkill, PA 18324**

On the date below, before me, a Notary Public, for the State/Commonwealth of Pennsylvania residing in **Pike County** personally appeared **Vedabrat Anand Etwaru** who, being duly sworn according to law, and intending to be legally bound, depose and say that the following is true:

I am/ We are the purchaser(s) of the above described Premises; and

I am / We are eighteen years and upwards of age and under no legal disability; and

I/We have not borrowed any money for the purpose of buying this property or equipment, or any other purpose excepting mortgage being created in this settlement or signed any judgment notes; and

There are no outstanding support judgments or arrearages in the appropriate office of the state wherein the subject property lies against the undersigned herein.

I/We have not initiated bankruptcy proceedings in any jurisdiction or have not ever been declared bankrupt.

I/We have not received a notice of claim from any Real Estate Broker claiming a right to a lien in accordance with Act 34 of 1998 (PA ONLY).

That as to any corporate entity (e.g. - corporations, partnerships, limited liability companies) purchasing: (i) it has been duly formed according to the laws of its state of incorporation or formation; (ii) it is in good standing; (iii) the parties signatory are duly authorized to execute all documents on behalf of the corporate entity; and (iv) there are no taxes due.

This affidavit is made for the purpose of inducing **Fidelity National Title Insurance Company** or its duly authorized agent to hold settlement for the transfer of said premises, and to issue its Title Insurance Policy, insuring the title thereto and to make disbursement of funds arising out of said transaction.

Vedabrat Etwaru Vedabrat Etwaru
Vedabrat Anand Etwaru

State/Commonwealth of Connecticut

County of Hartford

Sworn to and subscribed before me on this 19th day of February, 2020.

[Signature]

Notary Public

My commission expires: 01-31-2024

LAUREN ANDERSON
NOTARY PUBLIC
CONNECTICUT

MY COMMISSION EXPIRES 01-31-2024

ERRORS AND OMISSIONS

PROPERTY ADDRESS: Pocono Mountain Lake Estates Lot 37 Sec. 3-B Bluebird Lane, Bushkill, PA 18324

SELLER(S): Dennis Linsell and Amy L. Linsell

BUYER(S)/ BORROWER(S): Vedabrat Anand Etwaru

LENDER: Cash Transaction

In the event any of the documents evidencing the above referenced transaction, misstate, omit, or inaccurately reflect the true and correct terms and provisions of the above referenced transaction or otherwise fail to comply with terms of the sales agreement and/or lenders instructions, it is hereby agreed and understood between the undersigned parties that if errors are discovered with any documents relative to this transaction, whether, in mathematical computation, by reason of omission, misstatement, clerical error, or by reason of verbal information used, i.e. the municipal lien letter, tax certifications, water and sewage letters, homeowners association and payoff statements may be not have been available in writing, said errors will be corrected and adjusted by the borrower and/or seller (whichever is applicable) as soon as said errors are discovered and disclosed to said parties by Keystone Premier Settlement Services, LLC. If any funds are necessary to remedy any errors, misstatements or omissions, the undersigned hereby agree to accept full responsibility for paying any fees necessary and will remit any funds within 5 days of being requested to do so.

Overnight couriers are generally used by Keystone Premier Settlement Services, LLC to send out the payoff check(s). On occasion, such overnight couriers do not meet the delivery date requirements due to weather or other unusual conditions. Should the payoff check(s) be insufficient due to such delay, we agree to reimburse Keystone Premier Settlement Services, LLC within 48 hours of written notice of a shortage in the payoff check(s) resulting from such a delay.

If either seller or borrower shall fail or refuse to immediately adjust and correct any error, misstatement, or omission (and to make any payment or refund necessitated by such adjustment and correction) upon written demand by Keystone Premier Settlement Services, LLC, and if, as a result thereof Keystone Premier Settlement Services, LLC shall be required to retain the services of an attorney as to compel adjustment and correction (and any necessary payment or refund) then the party who or which fails to make the adjustment and correction (and any necessary payment or refund) upon demand as aforesaid shall reimburse Keystone Premier Settlement Services, LLC for its reasonable attorney's fees, court cost and investigative expenses thereby incurred.

I / We hereby authorize Keystone Premier Settlement Services, LLC, its agents or assigns, to verify or re-verify any and all information as may be necessary as a part of a post quality control plan. A photographic or fax copy of this authorization of the signature(s) of the undersigned may be deemed to be the equivalent of the original and may be used as a duplicate original.

Vedabrat Anand Etwaru

Street: 52 Yale Ave

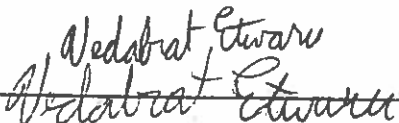
City, State, Zip: Jersey City, NJ, 07304

Home Phone: 2012048791

Work Phone: 2012048791

Cell: (201) 204-8791

Email: vedabrat@gmail.com


Vedabrat Anand Etwaru

State/Commonwealth of Connecticut

County of Hartford

On this 19th day of February, 2020 before me, the undersigned, a Notary Public in and for said state, personally appeared Vedabrat Anand Etwaru ~~personally known to me~~ (or proved to me on the basis of satisfactory evidence) to be the persons whose names are subscribed by their signatures on the instrument the persons, or the entity upon behalf of which the persons acted, executed the instrument.

In witness whereof, I hereto set my hand and official seal.



Notary Public

My commission expires: 01-31-2024

LAUREN ANDERSON
NOTARY PUBLIC
CONNECTICUT
MY COMMISSION EXPIRES 01-31-2024



Keystone Premier

SETTLEMENT SERVICES

An Affiliate of Title Alliance, Ltd.

404 Park Avenue, Stroudsburg, PA 18360

Phone: 570-213-4850 Fax: 888-476-1308

RELEASE AUTHORIZATION

Re: Lot 37 Sec. 3-B Bluebird Lane, Bushkill, PA 18324

I/We hereby authorize the settlement agent/officer to release a copy of the preliminary ALTA Settlement Statement or HUD prior to closing, as it breaks down all the fees and charges that the seller and buyer will pay and allow other parties that the sellers and buyers may be working with (see list below) to review it prior to closing for items that may be omitted or that may be inaccurate.

In addition, I/we also give authorization to release a copy of the commitment as necessary to any party who may need it to assist with the clearing of the title.

I/We also authorize the settlement agent/officer to review my documentation at the closing, including documents containing non-public personal information, in the presence of parties related to my transaction, including, but not limited to, those in the list below and allow the release the of final signed ALTA Settlement Statement/HUD to those parties as well:

- Listing and selling real estate brokers
- Mortgage brokers / companies / investors
- Lenders
- Attorneys
- Other title agencies
- Sellers and/or their representatives
- Municipality and/or municipal authorities
- Homeowners and/or Condominium associations

Please advise the settlement agent/officer in advance if you choose to have your information presented in a private area.

I/We have read, understand and agree to the terms of the Release Authorization and will advise the settlement agent/officer of any objections in advance of the closing.

Vedabrat Etwaru
Vedabrat Anand Etwaru

Date: 2-18-2020

SALES AGREEMENT SATISFACTION

Premises: **Pocono Mountain Lake Estates Lot 37 Sec. 3-B Bluebird Lane, Bushkill, PA 18324**

The undersigned buyers and sellers agree that all conditions of the Sales Agreement have been satisfied or waived.

Buyers agree to accept property in "as is" condition.

Buyers and sellers further agree to hold harmless all and any real estate agents, real estate companies, lenders, closing and title companies, including employees and agents thereof, from further liabilities and/or remedies.

SELLER(S):

Dennis Linsell Date: _____

Amy L. Linsell Date: _____

BUYER(S):

Vedabrat Etwaru
Vedabrat Etwaru

Vedabrat Anand Etwaru Date: ~~2-18-2020~~ 2/19/2020

Subscribed and Sworn to before me, a Notary
Public in and for the County of Hartford
and State of Connecticut, this 19th day of
February, 2020

Lauren Anderson

Notary Public

LAUREN ANDERSON
NOTARY PUBLIC
CONNECTICUT
MY COMMISSION EXPIRES 01-31-2024

A. Settlement Statement**U.S. Department of Housing
and Urban Development**

OMB No. 2502-0265

B. Type of Loan

1. ☐ FHA 2. ☐ FmHA 3. ☐ Conv Unins
 4. ☐ VA 5. ☐ Conv Ins. 6. ☐ Seller Finance
 7. ☒ Cash Sale.

6. File Number
305-004098

7. Loan Number

8. Mortgage Ins Case Number

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower
Vedabrat Anand Etwaru

52 Yale Ave, Jersey City, NJ, 07304

E. Name & Address of Seller
Dennis LinsellF. Name & Address of Lender
Cash Transaction**G. Property Location**Lot 37 Sec. 3-B Bluebird Lane
Bushkill, PA 18324**H. Settlement Agent Name**Keystone Premier Settlement Services, LLC
404 Park Avenue
Stroudsburg, PA 18360 Tax ID: 27-0364531
Underwritten By: Fidelity National Title Insurance Co**I. Settlement Date**Keystone Premier Settlement Services, LLC
404 Park Avenue
Stroudsburg, PA 183602/14/2020
Fund: 2/14/2020**J. Summary of Borrower's Transaction****100. Gross Amount Due from Borrower**

101. Contract Sales Price	\$500.00
102. Personal Property	
103. Settlement Charges to borrower	\$3,307.75
104.	
105.	

Adjustments for items paid by seller in advance

106. City property taxes	
107. County property taxes	
108. Assessment Taxes	
109. School property taxes 02/14/20 to 06/30/20	\$137.08
110. HOA Dues	
111. Special Reserve Assessment	
112.	
113.	
114.	
115.	
116.	

120. Gross Amount Due From Borrower \$3,944.83

200. Amounts Paid By Or in Behalf Of Borrower

201. Deposit or earnest money	\$500.00
202. Principal amount of new loan(s)	
203. Existing loan(s) taken subject to	
204. Loan Amount 2nd Lien	
205.	
206.	
207.	
208.	
209.	

Adjustments for items unpaid by seller

210. City property taxes	
211. County property taxes 01/01/20 to 02/14/20	\$9.57
212. Assessment Taxes	
213. School property taxes	
214. HOA Dues 01/01/20 to 02/14/20	\$101.22
215. Special Reserve	

K. Summary of Seller's Transaction**400. Gross Amount Due to Seller**

401. Contract Sales Price	\$500.00
402. Personal Property	
403.	
404.	
405.	

Adjustments for items paid by seller in advance

406. City property taxes	
407. County property taxes	
408. Assessment Taxes	
409. School property taxes 02/14/20 to 06/30/20	\$137.08
410. HOA Dues	
411. Special Reserve Assessment	
412.	
413.	
414.	
415.	
416.	

420. Gross Amount Due to Seller \$637.08

500. Reductions in Amount Due to Seller

501. Excess Deposit	
502. Settlement Charges to Seller (line 1400)	
503. Existing Loan(s) Taken Subject to	
504. Payoff of first mortgage loan to	
505. Payoff of second mortgage loan to	
506.	
507.	
508.	
509.	

Adjustments for items unpaid by seller

510. City property taxes	
511. County property taxes 01/01/20 to 02/14/20	\$9.57
512. Assessment Taxes	
513. School property taxes	
514. HOA Dues 01/01/20 to 02/14/20	\$101.22
515. Special Reserve	

L. Settlement Charges

700. Total Sales/Broker's Commission based on price	\$	@ % = \$0.00	Paid From	Paid From
Division of Commission (line 700) as follows:			Borrower's	Seller's
			Funds at	Funds at
			Settlement	Settlement
701. _____ to _____				
702. _____ to _____				
703. Commission Paid at Settlement			\$0.00	\$0.00
800. Items Payable in Connection with Loan				
801. Loan Origination Fee % to _____				
802. Loan Discount % to _____				
803. Appraisal Fee to _____				
804. Credit Report to _____				
805. Lender's Inspection Fee to _____				
806. Mortgage Insurance Application to _____				
807. Assumption Fee to _____				
900. Items Required by Lender To Be Paid in Advance				
901. Interest from 2/14/2020 to 3/1/2020 @ \$0/day				
902. Mortgage Insurance Premium for months to _____				
903. Hazard Insurance Premium for years to _____				
1000. Reserves Deposited With Lender				
1001. Error L1001 Description months @ _____ per month				
1002. Mortgage insurance months @ _____ per month				
1003. City property taxes months @ _____ per month				
1004. County property taxes months @ _____ per month				
1005. Assessment Taxes months @ _____ per month				
1006. School property taxes months @ _____ per month				
1007. HOA Dues months @ _____ per month				
1008. Other taxes months @ _____ per month				
1011. Aggregate Adjustment				
1100. Title Charges				
1101. Settlement or closing fee to Sandra J. Capone			\$35.00	
1102. Abstract or title search to Keystone Premier Settlement Services, LLC				
1103. Title examination to Keystone Premier Settlement Services, LLC				
1104. Title insurance binder to Keystone Premier Settlement Services, LLC				
1105. Document preparation for Deed to Keystone Premier Settlement Services, LLC			\$100.00	
1106. Notary fees to _____				
1107. Attorney's fees to _____				
(includes above items numbers: _____)				
1108. Title insurance to Keystone Premier Settlement Services, LLC			\$569.00	
(includes above items numbers: 1102, 1103, 1104)				
1109. Lender's coverage \$0.00/\$0.00 .				
1110. Owner's coverage \$500.00/\$569.00				
1111. Escrow fee to _____				
1112. Type of Insurance Rate to _____				
1113. Tax Cert. Reimbursement to Keystone Premier Settlement Services, LLC			\$55.00	
1114. Title - Wire Fee to Keystone Premier Settlement Services, LLC			\$25.00	
1200. Government Recording and Transfer Charges				
1201. Recording Fees Deed \$81.75 ; Mortgage ; Rel _____ to Pike County Recorder of Deeds			\$81.75	
1202. City/county tax/stamps Deed \$5.00 ; Mortgage _____ to Pike County Recorder of Deeds			\$5.00	
1203. State tax/stamps Deed \$5.00 ; Mortgage _____ to Pike County Recorder of Deeds			\$5.00	
1204. Tax certificates to _____				
1205. Courier/Messenger Fee to _____				
1300. Additional Settlement Charges				
1301. Survey to _____				
1302. Pest Inspection to _____				
1303. Assignment Fee to Turbo Cash Offers, LLC			\$1,500.00	
1304. 2020 County/Township Tax (Estimate) to Bonnie Wargo			\$85.00	
1305. Duplicate Tax Bill to Ronnie Warren			\$5.00	

DEED

File No. 305-004098

Grantor: Dennis Linsell and Amy L. Linsell husband and wife

Grantee: Vedabrat Anand Etwaru

I certify the address of the Grantee to be, and mail tax bill to:

52 Yale Ave, Jersey City, NJ, 07304

Certified by: _____

Premises: Lot 37 Sec. 3-B Bluebird Lane, Bushkill, Lehman Township, Pike County, State/Commonwealth of Pennsylvania