

**IMPORTANT NOTE FOR DOCUMENT DELIVERY!
PLEASE READ!**

The shipping label for returning signed documents must read:

loanDepot.com, LLC
Attn: Collateral Department
4800 N Scottsdale Road, Suite 3800
Scottsdale, AZ 85251

Note: Failure to deliver the closed loan package within 48 hours may result in Lender's inability to meet an Investor's delivery deadline, requiring your financial reimbursement (to Lender) for any expenses or penalties.

Thank you for your attention and cooperation in making this closing a successful one.



NOTARY ATTESTATION TO QUALITY

CUSTOMER
Loan #: 400124273

Check each box to confirm the following has been reviewed and completed. Sign and date the bottom of this form.

Notary to validate that the following practices have been executed in the doc package:

- ☐ Confirm address and borrower name(s) on documents
 - Borrower names must match their vesting on title
- ☐ Have all parties sign consistently throughout the package
 - Be sure signature affidavit matches signature throughout
- ☐ Confirm all borrowers sign and date where Date field is indicated
 - Confirm the date is written on all documents that have "Date" fields
 - For loans closing in a trust, ensure the borrower dates the Deed of Trust/Mortgage/Riders and RTC (if applicable)
- ☐ Pay close attention to Right-to-Cancel dates - Incorrect dates will re-open rescission and delay funding
 - Borrower may correct dates only with borrower initials, when applicable
- ☐ Complete notary acknowledgment sections, including stamp
 - Confirm or correct and initial closing county, if applicable
- ☐ Instruct the borrower to "check boxes" when choices exist
 - Examples include Appraisal Notification and state specific forms, such as the CA Per Diem Form
- ☐ If signature line includes POA verbiage, signor must execute exactly as signature line indicates (no abbreviations).
 - If documents do not reflect POA verbiage, and borrower wants to sign via POA, LD must be notified immediately for updated documents to be provided. No alterations to documents will be accepted.

Notary to validate that the following mistakes are not present in doc package:

- ☐ Do not add signatures or dates on documents where not indicated
- ☐ Do not permit Borrowers to "under-sign" a different name than currently printed in doc package.
- ☐ Do not allow a "non-borrower" to sign the NOTE
 - Unless NOTE specifically has a signature block for them
- ☐ Please confirm the Borrower does not sign the Notice of Right-to-Cancel under "I wish to cancel".
 - Unless they intend to rescind the transaction - ***This action results in a complete cancelation of the loan***
- ☐ Do not allow anyone to write-on or mark-up documents
- ☐ Do not change numbers or terms on the documents - Please reach out to loanDepot instead to rectify.
- ☐ For loans closing in a trust, do not permit borrowers to write the word "trustee" in their signature, the borrower should only sign their name on all signature lines.
 - If signed incorrectly, loan will require a complete redraw.

NOTARY/ATTORNEY SIGNATURE:

I hereby certify with my signature that I have complied with all aforementioned loanDepot Notary policies and procedures that assist loanDepot in providing an excellent customer service experience.

Sign: _____ Date: _____

CLOSING WORKSHEET

Loan #: 400124273

Investor: LOANDEPOT.COM, LLC				Lender: LOANDEPOT.COM, LLC			
Loan Program: 84381 IM FNMA CONF 5/1 LIBOR ARM 2/2/5 CAPS		Type of Loan: <input checked="" type="checkbox"/> Conv <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> RD		Purpose of Loan: <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Cash-Out Refi. <input type="checkbox"/> No Cash-Out Refi. <input type="checkbox"/> Construction Only <input type="checkbox"/> Construction/Perm <input type="checkbox"/> HELOC		Program Type: <input checked="" type="checkbox"/> Conforming <input type="checkbox"/> Non-Conforming	
Amort: <input type="checkbox"/> Fixed <input checked="" type="checkbox"/> ARM		Repayment Options: <input type="checkbox"/> Interest Only <input type="checkbox"/> Balloon <input type="checkbox"/> Buydown		MERS #:			
New Construction: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		Occupancy: <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Second Home <input type="checkbox"/> Investment		Lien Position: <input checked="" type="checkbox"/> First <input type="checkbox"/> Second			
BORROWER/SELLER INFORMATION							
Borrower	First Name	Middle Name	Last Name	Suffix	SS #	Gender	
1st	KEN		CUSTOMER		500-50-7000	UNKNOWN	
Phone: (111) 111-1111		Vesting: KEN CUSTOMER;					
Street Address		City		County	State	Zip	
Mailing: 123 MAILING ADDRESS		EL TORO			CA	92630 UNITED STATES	
Property: 143895 TESTTESTRET980535		ALSIP		COOK	IL	60803	
B1 AKA:							
VA Relative Name:				Address:			
Seller	First Name	Middle Name	Last Name				
1st							
Builder:				Loan Processor:			
Loan Closer:				Loan Officer: MM BANKER			
Closer Phone:		Closer Fax:		Closer Email:			
<input type="checkbox"/> PUD <input type="checkbox"/> CONDO		Name:					
PUD Declaration:							
RIDERS							
<input checked="" type="checkbox"/> Adjustable Rate <input type="checkbox"/> Balloon <input type="checkbox"/> VA <input type="checkbox"/> Condo <input type="checkbox"/> PUD <input type="checkbox"/> Second Home <input type="checkbox"/> 1-4 Family <input type="checkbox"/> Biweekly <input type="checkbox"/> Other(s):							
TITLE/ESCROW INFORMATION							
Title Company: FIDELITY NAT TITLE COMPANY(92108)							
Address: 7565 MISSION VALLEY ROAD, SUITE 100				City: SAN DIEGO		State: CA	Zip: 92108-
Title Officer Name: MICHELLE RIGGS				Phone: (619) 725-2258		Fax:	
Escrow Co.: FIDELITY NATIONAL TITLE CO (4407174341)							
Address: 950 HAMPSHIRE ROAD				City: WESTLAKE VILLAGE		State: CA	Zip: 91361-
Escrow Officer: KIM CRUZ				Phone: (805) 370-1400		Fax:	
Trustee: FIDELITY NAT TITLE COMPANY(92108)							
Address: 7565 MISSION VALLEY ROAD, SUITE 100				City: SAN DIEGO		State: CA	Zip: 92108-
Title Policy		<input type="checkbox"/> 3R and 5 <input checked="" type="checkbox"/> 6 (ARMS)		<input type="checkbox"/> 4 (Condo)		<input type="checkbox"/> 6.2 (Neg Amort) <input type="checkbox"/> 5 (PUD)	
Endorsements		<input checked="" type="checkbox"/> 8.1 (Environ) <input checked="" type="checkbox"/> Location		<input checked="" type="checkbox"/> Comprehensive		<input type="checkbox"/> Other:	
Prelim Date:		Escrow #: 145236		Tax Message:		Schedule B Items:	
Parcel ID(s):							
ASSIGNMENT/PAYMENT INFORMATION							
Assignee Name: LOANDEPOT.COM LLC							
Address: 26642 TOWNE CENTRE DRIVE				City: FOOTHILL RANCH		State: CA	Zip: 92610
Assignment Date: 09/08/18		Assign. Loan #:		Phone: (888) 337-6888			
Assign. Officer: MM BANKER				Assign. Title:			
Corp. Officer:				Title: CORPORATE OFFICER			
Corp. Officer:				Title: CORPORATE OFFICER			
Pymt To: LOANDEPOT.COM LLC							
Address: P.O. BOX 60005		City: LOS ANGELES		State: CA	Zip: 90060-0005	Phone: 866-970-7520	
LOAN INFORMATION							
Loan Amount: \$453,100.00		Late Charge Percent: 5.000%			Est Closing Date: 09/08/18		
Sales Price: \$476,947.00		Late Charge Days: 15			Rescission Date:		
Appraised Value: \$476,947.00		Late Charge Min: N/A			Disbursement Date: 09/12/18		
Interest Rate: 5.125%		Late Charge Max: N/A			1st Payment Date: 11/01/18		
Loan Term Months: 360		Loan Number: 400124273			Balloon Maturity Date:		
Loan To Value: 95.000%		VA/FHA Case #:			Document Date:		
Base Loan Amount \$453,100.00		FHA Suffix:			Lock Date: 08/24/18		
Interest Only Months: 0		FHA Section:			Lock Expiration Date: 09/24/18		
HELOC Initial Advance:		PMI Certificate #:			Application Date: 08/13/18		
Monthly Principal and Interest: \$2,467.07							
SECONDARY MORTGAGE INFORMATION							
Loan Amount:		Term Months:			Interest Rate: %		
Payment:		Lien Holder:			Lien Trustee:		



CLOSING WORKSHEET

CUSTOMER, KEN

ADJUSTABLE INFORMATION 2 / 2 / 5			
Margin: 2.250%	1st Change Min Int Rate: 3.125%	1st Change Max Int Rate: 7.125%	Periodic Cap: 2.000%
Max Int Rate: 10.125%	Adj. Period Months: 12	1st Rate Change: 10/01/23	Index: 1.726%
ARM Index: ONE YEAR LIBOR	Initial Fixed Period Months: 60	Fully Indexed Rate: 4.000%	Life Floor: 2.250%
		Rounding Method: NEAREST EIGHTH	
Negative Amortization: NO	Fixed Rate Negative Amortization: NO	Pymt. Periodic Cap: 2.000%	Pymt. Periodic Floor: 2.250%
Principal Life Cap: 5.000%	Pymt. Adj. Period Months: 12	1st Pymt. Change Date: 11/01/23	
Buydown: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No _____ % for _____ Months _____ % for _____ Months _____ % for _____ Months			
Buydown Federal Disclosure Behavior: Nothing			
Depositor: NONE			

CONSTRUCTION PERIOD INFORMATION		
Construction Term Months: 0	Construction Rate: N/A	Construction Rate Type: N/A
Construction 1st Payment:	Construction Maturity:	Construction Max Rate: N/A
Construction Interest Charged On: N/A		Construction Min Rate (Prime Rate Plus): N/A

CLOSING FEES											
Aff = Paid to Affiliate Type B = Borrower, S = Seller, L = Lender, R = Branch, K = Broker, O = Other N = Not Using Lender Identified LF = Lender Financed RF = Required Fee TC = Tolerance Classification (0 = No Increase Allowed, 10 = Ten Percent in Total, GF = Good Faith/Can Rise)											
Sec.	Fee	Aff	Total Paid by Borrower	Portion Paid Before Closing	Total Paid by Alternate Payer	APR	N	LF	RF	TC	
A	3.206% OF LOAN AMOUNT (POINTS)	-	\$14,526.39			APR				0	
A	PROCESSING FEE	-	\$425.00			APR				0	
A	UNDERWRITING FEE	-	\$595.00			APR				0	
B	APPRAISAL FEE	-	\$475.00							0	
B	CREDIT REPORT	-	\$18.50							0	
B	FLOOD CERTIFICATE FEE	-	\$5.00			APR				0	
B	MORTGAGE INSURANCE PREMIUM	-				APR				0	
E	GOV'T RECORDING FEE	-	\$99.00							10	
E	CITY TAX/COUNTY TAX/STAMPS	-	\$990.00							0	
F	PER DIEM INTEREST (\$63.62 per day from 9/12/18 to 10/1/18)	-	\$1,208.78			APR			RF	GF	
G	MORTGAGE INSURANCE \$536.17 per month for 0 mo.					APR				GF	
G	COUNTY PROPERTY TAXES \$937.50 per month for 0 mo.									GF	
G	AGGREGATE ADJUSTMENT									GF	

CREDITS	
Total Lender Paid Fees:	Lump Sum Lender Credit Amount Included in APR: N/A + Lump Sum Lender Credit Amount Excluded from APR: N/A Lump Sum Lender Credit Total (APR plus non-APR): N/A
Total Seller Paid Fees:	Lump Sum Seller Credit:
Total Third Party Paid Fees:	Lump Sum Third Party Credit:

LE DISCLOSURE			
Early LE Sent on Date:	Latest Disclosed APR: 5.734%	Current APR: 5.734%	Latest Disclosed Finance Charge: \$431,218.87
Redisclosed LE Mailed on Date:	Redisclosed LE Accepted by Borrower Date:	Current Finance Charge: \$431,218.87	
Number of Payments	Payment Amount	Due Beginning	Included in APR Calculation
60	\$3,003.24	11/01/18	3.206% OF LOAN AMOUNT (POINTS) \$14,526.39
51	\$2,736.24	11/01/23	PROCESSING FEE \$425.00
248	\$2,200.07	02/01/28	UNDERWRITING FEE \$595.00
1	\$2,198.70	10/01/48	FLOOD CERTIFICATE FEE \$5.00
			PER DIEM INTEREST (19 days) \$1,208.78
Total of Payments: \$867,558.70		Total Prepaid Finance Charge: \$16,760.17	
Demand Feature: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Assumption: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Amount Financed: \$436,339.83	
Refund of Finance Charge: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Security: You are giving a security interest in the property located at 143895 TESTTESTRET980535, ALSIP, IL 60803 . (Property Address)		

MORTGAGE INSURANCE	
Premium Percent: 0.00000% 0 Months	Collected/Paid at Closing:
1st Renewal Percent: 1.42000% 120 Months	Financed Premium: 0.00000%
2nd Renewal Percent: 0.20000% 240 Months	Monthly MI: 0.00000% 0 Months
LTV Cutoff: 78.000%	



ESCROW							
Purpose	Escrowed	Description and Payee	Date(s) of Disbursement	Cushion	Months Collected	Annual Amount	Monthly Amount
Mortgage	X	MORTGAGE INSURANCE	11/01/18 12/01/18 01/01/19 02/01/19		0	\$6,434.04	\$536.17
County	X	COUNTY PROPERTY TAXES	12/01/18 04/01/19	2	0	\$11,250.00	\$937.50
Agg Adjust		AGGREGATE ADJUSTMENT					
Total Est. Monthly Payment: \$3,940.74					Total Est. Monthly Escrow: \$1,473.67		

TAX INFORMATION

County Tax Payee: **COOK**
 Address: _____ City: _____ State: _____ Zip: _____
 Delinq: _____ Taxes Last Pd: _____ \$ _____
 Taxes Paid: ☐ Annual ☐ Semi-Annual ☐ Quarterly

City Tax Payee:
 Address: _____ City: _____ State: _____ Zip: _____
 Delinq: _____ Taxes Last Pd: _____ \$ _____
 Taxes Paid: ☐ Annual ☐ Semi-Annual ☐ Quarterly

School Tax Payee:
 Address: _____ City: _____ State: _____ Zip: _____
 Delinq: _____ Taxes Last Pd: _____ \$ _____
 Taxes Paid: ☐ Annual ☐ Semi-Annual ☐ Quarterly

Town Property Tax Payee:
 Address: _____ City: _____ State: _____ Zip: _____
 Delinq: _____ Taxes Last Pd: _____ \$ _____
 Taxes Paid: ☐ Annual ☐ Semi-Annual ☐ Quarterly

Village Tax Payee:
 Address: _____ City: _____ State: _____ Zip: _____
 Delinq: _____ Taxes Last Pd: _____ \$ _____
 Taxes Paid: ☐ Annual ☐ Semi-Annual ☐ Quarterly

Other Tax (_____) Payee:
 Address: _____ City: _____ State: _____ Zip: _____
 Delinq: _____ Taxes Last Pd: _____ \$ _____
 Taxes Paid: ☐ Annual ☐ Semi-Annual ☐ Quarterly

INSURANCE INFORMATION

Hazard Insurance Payee:
 Address: _____ City: _____ State: _____ Zip: _____
 Agent: _____ Phone: _____ Fax: _____
 Amount of Coverage: \$ _____ Policy #: _____ Effective Date: _____ Expiration Date: _____
 Insurance Paid: ☐ Annual ☐ Semi-Annual ☐ Quarterly

Flood Insurance Payee:
 Address: _____ City: _____ State: _____ Zip: _____
 Agent: _____ Phone: _____ Fax: _____
 Amount of Coverage: \$ _____ Policy #: _____ Effective Date: _____ Expiration Date: _____
 Insurance Paid: ☐ Annual ☐ Semi-Annual ☐ Quarterly

Mortgage Insurance Payee: **MORTGAGE GUARANTY INSURANCE CORPORATION**
 Address: _____ City: _____ State: _____ Zip: _____
 Agent: _____ Phone: _____ Fax: _____
 Amount of Coverage: \$ _____ Policy #: _____ Effective Date: _____ Expiration Date: _____
 Insurance Paid: ☐ Annual ☒ Monthly

Wind/Storm/Hail Insurance Payee:
 Address: _____ City: _____ State: _____ Zip: _____
 Agent: _____ Phone: _____ Fax: _____
 Amount of Coverage: \$ _____ Policy #: _____ Effective Date: _____ Expiration Date: _____
 Insurance Paid: ☐ Annual ☐ Semi-Annual ☐ Quarterly

Earthquake Insurance Payee:
 Address: _____ City: _____ State: _____ Zip: _____
 Agent: _____ Phone: _____ Fax: _____
 Amount of Coverage: \$ _____ Policy #: _____ Effective Date: _____ Expiration Date: _____
 Insurance Paid: ☐ Annual ☐ Semi-Annual ☐ Quarterly

Loss Payee: **LOANDEPOT.COM, LLC ISAOA/ATIMA**
 Address: **PO BOX 202028** City: **FLORENCE** State: **SC** Zip: **29502**
 Flood Community: ☐ Flood Insurance Required

CLOSING CONDITIONS



LEGAL DESCRIPTION						
PREPAYMENT						
Prepayment Penalty: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		Percent Penalty: 0.000%		Months Penalty:		Prepay Type: NONE
Months in Effect:		When Exceeds: 0.000%		Tiered: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		Hard Prepay Months:
Tiered: _____% for Months 1-12 _____% for Months 13-24 _____% for Months 25-36 _____% for Months 37-48 _____% for Months 49-60						
ESCROW HOLDBACK						
Item	Contractor	Completion	Cost	Pct %	Borr. Cost	Seller Cost

Review

CLOSING INSTRUCTIONS

LOANDEPOT.COM, LLC
619 ALEXANDER ROAD, SUITE 101
PRINCETON, NJ 08540

P&I: \$2,467.07

Loan Type: **Conventional**

Funder Name:

Closing Date/Doc Date: **SEPTEMBER 8, 2018**

Funder Phone:

Disbursement Date: **SEPTEMBER 12, 2018**

Funder Fax:

1st Payment Date: **NOVEMBER 1, 2018**

Funder Email:

Last Payment Date: **OCTOBER 1, 2048**

Loan Closer:

Sales Price: **\$476,947.00**

Closer Phone:

Loan Amount: **\$453,100.00**

Closer Fax:

Interest Rate: **5.125%**

FIDELITY NATIONAL TITLE CO (4407174341)
950 HAMPSHIRE ROAD
WESTLAKE VILLAGE, CA 91361-

Term: **360**

Loan No.: **400124273**

Closing/Escrow Agent: **KIM CRUZ**

Case No.:

Escrow Phone: (805) 370-1400

This loan must fund by: _____

Escrow No.: **145236**

Escrow Fax:

Lender/Broker Name: **LOANDEPOT.COM, LLC**

Borrower(s)/Vesting: **KEN CUSTOMER;**

Property Address: **143895 TESTTESTRET980535
ALSIP, IL 60803**

Seller(s):

Borrower's Mailing Address: **123 MAILING ADDRESS
EL TORO, CA 92630 UNITED STATES**

Please date all undated documents on the day borrowers sign.

Fee Details	Sec.	Total Paid by Borrower	Portion Paid Before Closing	Total Paid by Alternate Payer
3.206% OF LOAN AMOUNT (POINTS)	A	\$14,526.39		
PROCESSING FEE	A	\$425.00		
UNDERWRITING FEE	A	\$595.00		
APPRAISAL FEE	B	\$475.00		
CREDIT REPORT	B	\$18.50		
FLOOD CERTIFICATE FEE	B	\$5.00		
GOV'T RECORDING FEE	E	\$99.00		
CITY TAX/COUNTY TAX/STAMPS	E	\$990.00		
PER DIEM INTEREST (\$63.62 per day from 9/12/18 to 10/1/18)	F	\$1,208.78		
MORTGAGE INSURANCE \$536.17 per month for 0 mo.	G			
COUNTY PROPERTY TAXES \$937.50 per month for 0 mo.	G			
AGGREGATE ADJUSTMENT	G			

SPECIAL INSTRUCTIONS TO CLOSER:

* ESCROW/TITLE PLEASE MAKE SURE ALL DOCUMENTS ARE SIGNED BY ALL PARTIES ON ALL SIGNATURE LINES

* ESCROW/TITLE -***TITLE - WHEN RECEIVING CORRECTED DOCUMENTS, PLEASE REPLACE THE OLD WITH THE NEW AND RETURN ONLY THE CORRECTED SIGNED DOCUMENTS WITH THE REST OF THE CLOSING PACKAGE***

* ESCROW/TITLE- RETURN A COPY OF ALL BORROWERS GOVERNMENT ISSUED PHOTO I.D. DRIVERS LICENSE, PASSPORT WITH DOC PACKAGE.

* ESCROW/TITLE - ALL POSTED PROPERTY TAX BILLS TO BE PAID CURRENT INCLUDING PENALTIES.

ESCROW/TITLE - BORROWER(S) FIRST PAYMENT IS TO BE MADE TO LOANDEPOT.COM, LLC UNLESS TRANSFER DOCUMENTATION IS RECEIVED STATING OTHERWISE.

ESCROW/ TITLE - DOCUMENTS ABSOLUTELY CANNOT BE SIGNED IN COUNTERPART BY BUYERS

***** ABSOLUTELY NO CHANGES TO FEES (DO NOT MOVE FROM BORROWER TO SELLER or SELLER TO BORROWER. DO NOT ADD FEES, DO NOT DELETE FEES, DO NOT CHANGE THE AMOUNT OF FEES IN ANY WAY), DOCUMENTS, INSTRUCTIONS OR CONDITIONS UNLESS IN WRITING FROM LOANDEPOT.COM, LLC CLOSING DEPARTMENT. NO OTHER PERSON, OFFICE OR DEPARTMENT HAS AUTHORITY TO MAKE ANY CHANGES *****

Zero Tolerance (Cannot Increase)	Loan Estimate/ Last Disclosed	Closing Disclosure	Cure
3.206% OF LOAN AMOUNT (POINTS)	\$14,526.39	\$14,526.39	
PROCESSING FEE	\$425.00	\$425.00	
UNDERWRITING FEE	\$595.00	\$595.00	
APPRAISAL FEE	\$475.00	\$475.00	
CREDIT REPORT	\$18.50	\$18.50	
FLOOD CERTIFICATE FEE	\$5.00	\$5.00	
CITY TAX/COUNTY TAX/STAMPS	\$990.00	\$990.00	
Total Zero Tolerance Cure:			\$0

10% Cumulative Tolerance	Loan Estimate/ Last Disclosed	Closing Disclosure	
GOV'T RECORDING FEE	\$99.00	\$99.00	
10% of the LE/Last Disclosed Total: \$108.90	\$99.00	\$99.00	
10% Cumulative Tolerance Cure:			\$0

"Good Faith" Limitation (Can Increase)	Loan Estimate/ Last Disclosed	Closing Disclosure
PER DIEM INTEREST	\$1,208.78	\$1,208.78
TOTAL:	\$1,833.78	\$1,208.78

AFTER THE CLOSING HAS BEEN COMPLETED, PLEASE RETURN COMPLETE PACKAGE TO OUR OFFICE AT:

LOANDEPOT.COM, LLC
4800 N. SCOTTSDALE ROAD, SUITE 3800
SCOTTSDALE, AZ 85251

AS SOON AS POSSIBLE **BEFORE RECORDING**. YOU MUST NOTARIZE WHERE APPLICABLE.

We will review the above documents and advise of our approval. Funds will be disbursed to you as indicated in the "TOTAL AMOUNT OF DRAFT." \$

You are authorized to record and disburse funds when you are in a position to issue your extended coverage ALTA Lenders policy of title insurance in the amount of \$453,100.00, insuring the enclosed Deed of Trust/Mortgage/Security Deed/Security Instrument to be a First Lien



or charge upon the real property described therein, subject only to the following exceptions contained in your commitment above numbered _____ and _____ all taxes and assessments must be brought current.

Issue Endorsements:

☐ 3R and 5 ☒ 6 (ARMs) ☐ 4 (Condo) ☐ 6.2 (Neg. Amort.) ☐ 5 (PUD)
☒ 8.1 (Environ.) ☒ Location ☒ Comprehensive ☐ Other

Additional Endorsements required:

Name of Insured on final title: loanDepot.com, LLC ISAOA/ATIMA

YOUR RECORDING OF THE ENCLOSED DOCUMENTS AND/OR THE DISBURSEMENT OF THE ABOVE MENTIONED FUNDS SHALL CONSTITUTE YOUR ACCEPTANCE TO BE BOUND BY THESE INSTRUCTIONS.

If the title policy is not correct in form and content and we have to return same to you for correction, we may be delayed in delivery of this loan to an investor for purchase. Such a delay could result in financial loss because of investor purchase deadlines and/or warehouse charges. We will hold you responsible. Minimum charge for late or incorrect policies is 1/8 of 1% of the original loan amount per date for the first 30 days late. We consider a title policy "late" if not delivered within thirty (30) working days of recordation.

****If sending the final title policy by email, please send it to iretail_finaldocs@loandepot.com****

LOANDEPOT.COM, LLC reserves the right to cancel or amend the terms of this loan and/or instructions at any time prior to recordation of our Deed of Trust/Mortgage/Security Deed/Security Instrument.

Date: **SEPTEMBER 8, 2018**

LOANDEPOT.COM, LLC

By: _____
Closing Department

The undersigned escrow agent agrees to comply with all instructions contained herein. No alteration, additions or deletions will be made to any documents. Any departure from the requirements and authorizations contained in these instructions must be approved by _____ . These instructions become your transmittal letter and request for funds when signed and dated below by a LICENSED Escrow Officer.

Date: _____

Company: **FIDELITY NATIONAL TITLE CO**
(4407174341)

By: _____
Licensed Escrow Officer

Addendum to Closing Instructions

Please follow the specific instructions below:

- **Borrower to only sign LOANDEPOT.COM, LLC provided Closing Disclosure, no copies of escrow produced Closing Disclosures can be presented to or signed by borrowers.**
- **LOANDEPOT.COM, LLC** requires that the final copy of the Closing Disclosure (CD) be signed by all borrowers at closing. The final Closing Disclosure will be delivered by your funder the day prior or day of signing.
- **LOANDEPOT.COM, LLC** requires a copy of the buyer executed final Closing Disclosure and note prior to disbursement.
- Note: The borrowers cannot sign their closing documents prior to the note date.
- Any changes to the Closing Disclosure must be communicated to and revised by the **LOANDEPOT.COM, LLC** Closing/Funding Departments only.
- If this is a purchase transaction, the escrow prepared Seller's copy of the Closing Disclosure must be returned to **LOANDEPOT.COM, LLC**.
- If you have any questions please contact the Loan Closer/Funder identified on the Closing Instructions or call our toll free number at 877-431-0100.
- Within 48 hours of disbursement, a Final Settlement Statement (ALTA) AND a Disbursement Ledger must be provided to Lender. Email: iretail_FinalSettlement@loanDepot.com. The ALTA (or similar) must list each fee as un-bundled line items with a payee listed for each item disbursed at closing based on the Lender's Closing Disclosure. The Disbursement Ledger must show a chronological history of all checks/payments disbursed from escrow.

Anytime there is an updated entry to the Disbursement Ledger that adjusts the original amount disbursed, both a revised ALTA & updated Disbursement Ledger must be sent to iretail_PDFees@loanDepot.com within 48 hours of the change.

- All documents with the exception of those to be recorded (Security Instrument, Riders, Grant Deed, POA, etc.) must be returned to our office within 48 hours of the signing. Please return certified copies of those documents that are held back to be recorded. Failure to deliver the closed loan package within 48 hours may result in Lender's inability to meet an Investor Delivery deadline, requiring your financial reimbursement to Lender for any expense or penalties.

Recording/E-recording and Trailing Doc Automation loanDepot is requesting that you use Simplifile Post Closing to do the following:

- Electronically record in all eligible counties.
IMPORTANT: Be sure to check the Loan Information page in Simplifile to determine if original paper documents are required. If it says "Not Needed" next to the Paper original label, you do not have to send original paper signed docs back to loanDepot.
- IF any ancillary docs are recorded (Grant Deed; QuitClaim Deed; POA; etc.), copies of these recorded documents along with recording FEES, should also be uploaded through Simplifile. loanDepot needs to have the recording receipts for these ancillary docs.
- Upload the final title policy through Simplifile (if uploaded through Simplifile, mailing an original paper title policy is no longer required).

Within 24 hours of the loan funding, as the Closing Agent, you will receive detailed instructions directly from Simplifile regarding e-recording & automation of trailing final docs.

For more details, training and updates please visit loanDepot.simplifile.com

- You hereby acknowledge receipt of funds from either **LOANDEPOT.COM, LLC** or such other third party warehouse bank, as applicable. If for any reason this loan does not close and/or disburse on a wet funding or disburse on a dry funding within 48 hours of your receipt of funds, immediately return all documents only to:

LOANDEPOT.COM, LLC
4800 N. Scottsdale Rd. #3800
Scottsdale, AZ 85251

Return all funds to the party that wired the funds. Funds should only be returned directly to **LOANDEPOT.COM, LLC** if **LOANDEPOT.COM, LLC** wired the funds.

Review

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 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: **KEN CUSTOMER**

Uniform Residential Loan Application

Freddie Mac Form 65 • Fannie Mae Form 1003

Revised 09/2017

 20787.24



ADDENDUM TO RESIDENTIAL MORTGAGE LOAN APPLICATION

Date: **SEPTEMBER 8, 2018**

CUSTOMER
Loan #: **400124273**

Borrower(s): **KEN CUSTOMER**

Property Address: **143895 TESTTESTRET980535, ALSIP, IL 60803**

It is the Borrower(s)' responsibility to obtain machine copies of all forms furnished for application by mail before mailing any signed documents back to the licensee.

III. Admin. Code tit. 38, § 1050.1150

Persons who enter into a Civil Union or Domestic Partnership may have all the same rights, obligations, and responsibilities of spouses in a marriage. As a result, Lender may require that Civil Union partners or Domestic Partners sign the security instrument to ensure enforceability of the Lender's lien.

Also, non-borrowing spouses may be required to sign the security instrument to ensure the enforceability of the Lender's lien as well.

You should consult an attorney for specific legal advice regarding your property rights and benefits, protections, and responsibilities.

Borrower: **Are you in a Civil Union or a Domestic Partnership, or do you have a non-borrowing spouse, or are you a party to a Designated Beneficiary Agreement?**

☐ **NO**

☐ **YES**

- BORROWER - KEN CUSTOMER - DATE -



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

CUSTOMER
Loan #: 400124273

**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.**

SEPTEMBER 8, 2018
[Date]

WESTLAKE VILLAGE
[City]

CALIFORNIA
[State]

143895 TESTTESTRET980535, ALSIP, IL 60803
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$**453,100.00** (this amount is called "Principal"), plus interest, to the order of Lender. Lender is **LOANDEPOT.COM, LLC**. 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 **5.125%**. 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 first day of each month beginning on **NOVEMBER 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 **OCTOBER 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 **P.O. BOX 60005, LOS ANGELES, CA 90060-0005** 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. \$**2,467.07**. 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

MULTISTATE FIXED/ADJUSTABLE RATE NOTE-WSJ One-Year LIBOR --Single Family-- FannieMae Uniform Instrument

 203.61

Form 3528 6/01 (rev. 6/16)
(page 1 of 5)



The initial fixed interest rate I will pay will change to an adjustable interest rate on the first day of **OCTOBER, 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 **TWO AND ONE-FOURTH** percentage points (**2.250%**) (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 **7.125%** or less than **3.125%**. Thereafter, my adjustable interest rate will never be increased or decreased on any single Change Date by more than two percentage points from the rate of interest I have been paying for the preceding 12 months. My interest rate will never be greater than **10.125%** or less than the Margin.

(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.

- BORROWER - KEN CUSTOMER - DATE -

[Sign Original Only]

Individual Loan Originator: **MM BANKER**, NMLSR ID: **987654231**

Loan Originator Organization: **LOANDEPOT.COM, LLC**, NMLSR ID: **174457**



Addendum to Uniform Residential Loan Application

CUSTOMER
Loan #: 400124273

Date: **SEPTEMBER 8, 2018**

Borrower(s): **KEN CUSTOMER**

Property Address: **143895 TESTTESTRET980535, ALSIP, IL 60803**

This Addendum is given in connection with, and forms a part of, the Uniform Residential Loan Application which has been provided to you, the Borrower(s). It is given pursuant to the provisions of 12 CFR § 1026.36(g), which requires a disclosure of the following information concerning the lender and broker of your loan (as applicable):

Individual Loan Originator: **MM BANKER, NMLSR ID: 987654231**

Loan Originator Organization: **LOANDEPOT.COM, LLC, NMLSR ID: 174457**

Acknowledgment

By signing below, you acknowledge receipt of this Addendum.

- BORROWER - KEN CUSTOMER - DATE -



LOAN SECURITY AGREEMENT

CUSTOMER
Loan #: 400124273
PIN:

THIS AGREEMENT IS A LOAN SECURITY AGREEMENT dated the 8TH day of SEPTEMBER, 2018 in favor of LOANDEPOT.COM, LLC incorporated under the laws of the State of DE and having an office at, 619 ALEXANDER ROAD, SUITE 101, PRINCETON, NJ 08540, (the "Lender"), by KEN CUSTOMER; (the "Borrower"), residing at 143895 TESTTESTRET980535, ALSIP, IL 60803.

In this Loan Security Agreement, the words "I," "me", "mine", and "Borrower" mean each and every person who signs this Loan Security Agreement. The words "you" and "your" mean the Lender named above, or any other person or organization to whom Lender assigns this Loan Security Agreement.

1. OWNERSHIP

I own _____ shares (the "Shares") of capital stock of _____ (the "Corporation") and am the tenant under a proprietary lease (the "Lease") for Apartment _____ (the "Apartment") in the building located at 143895 TESTTESTRET980535, ALSIP, IL 60803, (the "Building"). I represent to you that the Shares are all the shares of capital stock in the Corporation that are allocated to the Apartment. I represent that I have not been known by any other name during the last ten years except as I have already disclosed to you in the credit application or a separate writing.

2. TRANSFER OF INTEREST AS SECURITY

By signing this Loan Security Agreement, I give, assign, and pledge to you a security interest (the "Security Interest") in the property described in paragraph 4 below. There is no other existing security interest in that property. Similarly, neither the Lease, certificate of incorporation, nor the bylaws of the Corporation prohibit me from giving the Security Interest to you.

3. DEBT WHICH IS SECURED BY THIS LOAN SECURITY AGREEMENT

This Loan Security Agreement will secure the repayment of all amounts I owe you under the note (the "Note"), dated the date of this Loan Security Agreement, in the principal amount of \$453,100.00, plus interest as provided in the Note and any and all other amounts I owe you under this Loan Security Agreement. The terms and provisions of the Note form a part of this Loan Security Agreement as if they were repeated here, and must be considered included in the terms and provisions of this Loan Security Agreement.

4. SECURITY

All of the property in which a security interest is given by this Loan Security Agreement is called the "Security," and includes:

A. All my right, title, and interest in and to the Shares and the Lease. This includes any replacement, substitute, or additional shares allocated to the Apartment. It also includes any amendments and extensions to, replacements of, or substitutes for, the Lease; and

B. All proceeds, including: (i) any proceeds from any sale, assignment, or other transfer of the Shares, the Lease, or the Apartment; (ii) any proceeds attributable to the Shares, the Lease, or the Apartment received because of the dissolution, liquidation, or other termination of the existence of the Corporation; (iii) any proceeds received because of a capital or other distribution made by the Corporation with respect to the Shares, the Lease, or the Apartment; (iv) any proceeds of awards or claims for damages resulting from condemnation or other governmental taking of the Building, of the Lease, or of the Apartment; or (v) any proceeds paid to me under any insurance policy covering the Apartment, the Corporation, or the Building. All of these proceeds will be paid to you. If the proceeds are paid to me, I will hold them in trust for you and, promptly after receipt, deliver them to you. The proceeds will be used to reduce the amount I owe you under the Note and this Loan Security Agreement. If the proceeds are not sufficient to pay off what I owe you in full, then I must still pay you the difference. If any of the proceeds remain after the amount I owe you has been paid in full, the remaining proceeds will be paid to me.

5. PROMISE TO PAY

I promise to pay to you or anyone you name, all amounts I owe under the Note and under this Loan Security



Agreement.

6. DELIVERY OF INTEREST IN SHARES AND LEASE, END OF SECURITY INTEREST

I represent that I have delivered to you on or prior to the date of this Loan Security Agreement all of the certificate(s) for the Shares and the duplicate original of the Lease, together with an executed stock power and assignment of Lease. I shall, without notice or demand, immediately deliver to you any replacement, substitute, or additional certificate(s) for the Shares that may be allocated to the Apartment, and any amendments or extensions to, replacement of, or substitute for, the Lease.

After the term of the Note and this Loan Security Agreement have ended and I have repaid all amounts owing under those agreements, the Security Interest will terminate and you will return to me any certificate(s) for the shares and the duplicate original Lease (including any such replacement, substitute, or additional certificate[s] for the Shares, and any amendments or extensions to, replacement of, or substitute for, the Lease) then in your possession. You will thereafter have no further obligation or responsibility to me.

7. REPAIRS AND ALTERATIONS; INSURANCE

I will keep the Apartment in good repair and I will not make major alterations to it without obtaining your prior written consent. If any of the fixtures are destroyed or removed, I will replace them immediately with others of the same or better quality and condition. I will use my best efforts to cause the Corporation to maintain a hazard insurance policy on the Building which meets at least your minimum standards.

8. RIGHT TO INSPECT PROPERTY

You have the right to enter and inspect the Apartment at any reasonable time upon reasonable notice to me.

9. PAYMENT OF FEES AND ASSESSMENTS AND COMPLIANCE WITH OTHER DUTIES UNDER LEASE

I will pay all maintenance fees, any special assessments, and/or any other charges imposed by the Corporation or any governmental authority with respect to the Security when they are due. Even if the Corporation or any governmental authority gives me the choice to pay any maintenance fee, special assessment, or other charge in installments rather than all at the same time, you can require me to pay the whole amount of the maintenance fee, special assessment, or charge at the time the first installment is due. I will show you any receipts for payment of any maintenance fees, special assessments, or other charges within ten (10) days after you ask to see them. I also agree to perform all my other obligations under the Lease and to take any actions necessary to prevent any default under the Lease. If I do not pay any of these fees, assessments, or charges when they are due, do not perform my obligations, or take any actions necessary to prevent defaults under the Lease, you may, but are not required to do so, for me. If you do so, I will repay you the amount of those payments of the cost of those acts (including, but not limited to, reasonable attorneys' fees and costs) when you ask for repayment.

10. COMPLIANCE WITH LAWS AND REGULATIONS

I agree I will not use the Apartment for any unlawful purpose. If I receive a notice from any governmental authority that the Apartment, or my use or maintenance of it, violates any regulation, order, or law, then I agree that I must correct the violation and comply with the regulation, order, or laws as required, but in no event later than ninety (90) days after the date of such notice.

11. TRANSFER OF THE PROPERTY OR BENEFICIAL INTEREST IN BORROWER

If all or any part of the Security or any interest in it is sold or transferred (or if I am not a natural person and a beneficial interest in me is sold or transferred) without your prior written consent, you may, at your option, require immediate payment in full of all sums secured by this Loan Security Agreement. However, this option shall not be exercised by you if such exercise is prohibited by federal law as of the date of this Loan Security Agreement.

If you exercise the option, to require immediate payment in full, you shall give me notice of acceleration. The notice shall provide a period of not less than thirty (30) days from the date the notice is delivered or mailed within which I must pay all sums secured by this Loan Security Agreement. If I fail to pay these sums prior to the expiration of this period, you may invoke any remedies permitted by this Loan Security Agreement without further notice or demand on me.



12. CHANGES IN THE LAW

If any new law is passed which requires you to pay a tax or special charge because you are the owner and holder of the Note and this Loan Security Agreement, then you may request that I pay you all of the debt that I owe you. I will pay any and all of the amount that I owe you under the Note and this Loan Security Agreement within thirty (30) days after you notify me about the passage of such a law.

13. DEFAULT

In addition to any other provisions within this Loan Security Agreement, you may consider me to be in default under paragraph 15 of this Loan Security Agreement, can accelerate payment under paragraph 14, and may exercise any other of your rights related to these under this Loan Security Agreement, if any of the following occur:

- * I do not comply with any and all terms, conditions, or provisions of the Note, Loan Security Agreement, or Lease;
- * I do not pay the full amount of each payment on the date it is due or I am considered to be in default under the terms of the Note;
- * Any payments required by the Lease or of the Corporation (including regular or special assessments) are not made on time;
- * The Lease is canceled, surrendered, or terminated or it is assigned or sold (to anyone other than you) without your prior, written consent;
- * I sublet the Apartment or assign or sell the Shares (to anyone other than you) without your prior, written consent;
- * I fail to pay (or bond) any amounts owed of me arising from any judgment, tax deficiency, filing, or recording fees;
- * Any governmental authority or any court at the instance of any governmental authority shall take possession of, or assume control over, any substantial part of the Shares;
- * I fail to provide you with any and all of the documents required under paragraph 6;
- * I have made any conflicting security interest;
- * I die, become insolvent, am placed into bankruptcy (whether voluntarily or involuntarily), or any legal proceeding is instituted against me; or
- * Any statement or representation made by me under this Loan Security Agreement is not true or correct.

14. OBLIGATIONS WHEN PAYMENT IS ACCELERATED

If you accelerate payment, I must immediately pay you the entire amount I owe you under the Note and this Loan Security Agreement, plus any accrued interest on this amount, and any other charges I owe you under the Note and this Loan Security Agreement.

15. YOUR RIGHT ON DEFAULT

A. If you accelerate payment and I do not pay you the entire amount of the debt I owe you, you will have the right to sell the Security at public or private sale, with or without advertisement of the time, place, or terms of sale, except that if it is a private sale, it will occur no less than five (5) days after written notice to me. You will determine the terms of any such sale in your sole discretion. A sale conducted according to the usual practice of financial institutions selling similar security will be considered reasonably conducted. You may sell the Security for immediate cash payment or on credit. If the sale is on credit, you shall retain the Security until the sale price is paid in full. You will not be liable if the buyer fails to pay and you may then re-sell the Security. You have the right to use the money you receive from any sale to pay collection and sale expenses (including, but not limited to, brokers' commissions and transfer taxes and fees), your reasonable attorneys' fees (as provided in paragraph 16), payments due under the Lease, what I owe on any superior liens, and my debt to you. If the money you receive from the sale is not enough to pay official expenses, amounts I owe the Corporation, the debt I owe on superior liens, and my debt to you, I must still pay you the difference and you can get a personal judgment against me for this amount. If the sale brings in more money than is needed to pay your expenses, amounts I owe the Corporation, my debt on superior liens, and my debt to you, the money left over will be paid to me.

B. You may elect to continue to hold the Shares and the Lease if you determine that a better price can be obtained at a later date and, absent gross negligence, you will not be liable to me for any loss in value in the Security. If you have



the right to sell the Security and have not begun to do so within ninety (90) days, I may demand that you proceed to sell the Security or I may make the sale myself, at my own expense. However, you will not be required to sell the Security Agreement. Similarly, you may not prevent me from making the sale if the net proceeds would be enough to repay my debt in full.

C. If you elect to retain the Security, you will give me timely notice of your election. If I object to your election within thirty (30) days after your notice, you shall offer the Security for sale and must sell if the net proceeds would be large enough to pay all that I owe you under the Note and this Loan Security Agreement.

D. You shall have the right, in connection with a sale, to complete a stock power and assignment of lease in order to transfer the Shares and the Lease. I hereby give you the right, in connection with such sale, to request that the Corporation terminate the Lease and take all lawful steps necessary to obtain possession of the Apartment for and on your behalf. I will promptly vacate my Apartment upon the sale of the Security or upon your earlier request. You may start legal proceedings to get possession of the Apartment if I refuse to so vacate. The cost of these proceedings shall be born by me, may be added to the amount I owe you under the Note, and will be secured by this Loan Security Agreement.

E. You, or anyone designated by you, may purchase the Security as stated above, free of my right to redeem the Security, which right of redemption I now waive.

F. You may seek the appointment of a receiver, without notice to me and without regard to the adequacy of the Security.

16. ENFORCEMENT

You can ask an attorney either to sell the Security as provided in paragraph 15, to collect the money I owe you under the Note and this Loan Security Agreement, or to enforce any of the promises I have not kept. If you hire an attorney to do any of these for you, you can add all reasonable legal fees, costs, allowances, and disbursements to the amount I owe you under this Loan Security Agreement, together with interest on such amount at the rate provided in the Note. You agree that I am only responsible for legal fees, costs, allowances, and disbursements paid to attorneys who are not your salaried employees and that such fees and other charges will not exceed 15% of the amount of my debt to you under the Note and this Loan Security Agreement at that time.

17. RECEIVER OF RENTS

If you commence a lawsuit to foreclose the Security Interest, you can ask the court to appoint someone to look after the Security and to collect rents from any tenants, subtenants, or occupants in the Apartment. Such appointed person is called a "Receiver." This action can be taken without prior notice to me and without consideration of the value of the Security. If I occupy all or any part of the Apartment, then the Receiver can collect a reasonable charge from me for the use and occupancy of it.

18. ASSIGNMENT OF RENTS

Notwithstanding paragraph 17, I give you the right to collect all rents due from any tenants, subtenants, or occupants of the Apartment. You agree that before you exercise your rights, I can collect the rents. You can collect the rents five (5) days after you have given me written notice that I have not kept the promises I have made in the Note or in this Loan Security Agreement. I will not assign the rents to any other person and I will not collect more than one (1) month's rent in advance without prior written consent.

19. FILING AND RECORDING FEES AND TAXES

You may file or record this Loan Security Agreement, financing statements, renewal or continuation financing statements, and any other documents which you decide may be advisable in order to protect your Security Interest. I agree to sign such financing statement, renewal or continuation financing statements, or other documents. I will sign these financing statements, renewal or continuation financing statements, and other documents on request or, at your option, you are authorized to sign them in my name as attorney-in-fact. I will also, at your request, sign any affidavits or other documents which may be



necessary to maintain the priority of the lien of this Loan Security Agreement or to release or enforce the lien including, but not limited to, any amendments, corrections, deletions, or additions to the Note or this Loan Security Agreement.

I agree to pay all filing, recording, and other fees or taxes that may be incurred, including filing fees for financing statements, as well as mortgage recording taxes (if any) which may be due with respect to this Loan Security Agreement, including any advances and re-advances under this Loan Security Agreement and the Note (except for any mortgage recording taxes which **ILLINOIS** law requires you to pay). If I do not pay any such filing, recording, or other fees or taxes when they are due, you may do so for me and I will repay you when you ask for repayment.

20. DEFENSE OF YOUR RIGHTS

If you have to defend your rights under the Note or this Loan Security Agreement, then any money you have to pay (including reasonable attorneys' fees and charges as provided in paragraph 16 will be added to the amount I owe you under the Note. I will pay this money promptly, at your request, together with interest on such amount at the rate provided in the Note.

21. NOTICES

You may give any written notices about the Note or this Loan Security Agreement to me by personal delivery to the Apartment, or by certified or ordinary mail sent to the address of the Apartment. I may give written notice by personal delivery, or by certified or ordinary mail to you either at **619 ALEXANDER ROAD, SUITE 101, PRINCETON, NJ 08540** or at a different address if I am given written notice of that address.

22. STATEMENTS ABOUT THE SECURED DEBT AND ADDITIONAL DUTIES

If you ask me, I will confirm in a signed statement of the amount I owe you under the Note and this Loan Security Agreement and whether or not I have any rights or claims to reduce, or not to pay, this amount. I must give you this statement within five (5) days if you ask me for the statement in person or within ten (10) days if you ask me for the statement by mail.

23. NON-LIABILITY OF CORPORATION

The Corporation, its directors, officers, agents, or attorneys will not be liable to me if the Corporation transfers the Shares and Lease as required by this Loan Security Agreement, or brings any proceeding to dispossess or evict me from the Apartment because of a default under this Loan Security Agreement. The Corporation may refuse to effect a transfer of the Shares and Lease made without your prior written consent.

24. CHANGES IN THIS LOAN SECURITY AGREEMENT

This Loan Security Agreement may be changed only in writing by you and me.

25. OTHER RIGHTS

A. If I do not perform any obligation of mine in this Loan Security Agreement, or if I otherwise breach an obligation of mine, you may, but are not required to, perform the obligation or remedy the breach. If you do so, I will repay you the amount it costs you to perform the obligation or remedy the breach (including, but not limited to, any reasonable attorneys' fees costs) when you ask for repayment. I will pay you interest on this amount at the rate provided for in the Note from the day you pay the amount to the date on which I reimburse you. The repayment of any such amount, including interest, is secured by this Loan Security Agreement.

B. In addition to the other agreements and rights which are in this Loan Security Agreement, you will have all of the rights provided under law, even if those rights are different from the rights which are in this Loan Security Agreement.

26. ENFORCEMENT OF YOUR RIGHTS

If you do not exercise or enforce any of the rights you may have under this Loan Security Agreement, the Note, or under the law at any time, you will still have all of those rights and you may exercise and enforce them in the future. Each of your rights under the Note and this Loan Security Agreement are separate. You can exercise and enforce one or more of those rights as well as any of your rights under the law one at a time or all at the same time.



27. MY RIGHTS BEFORE DEFAULT

Until there is a default under this Loan Security Agreement or the Note and you have demanded payment in full, I will have all rights, responsibilities, and privileges of a shareholder and lessee. Except as otherwise provided in this Loan Security Agreement, my obligations under the Lease will continue after any such default by me.

28. APPLICABLE LAW

This Loan Security Agreement shall be governed by the laws of the State of **ILLINOIS**. If any provision of this Loan Security Agreement is found invalid, the remainder of this Loan Security Agreement will still be binding and effective.

29. PERSONS OBLIGATED UNDER THIS SECURITY AGREEMENT

Until I have satisfied all my obligations under the Note and this Loan Security Agreement, the agreements and promises contained in this Loan Security Agreement will be binding upon me, my heirs, and all people acting for me, as well as upon all future owners and tenants of the Apartment. This paragraph shall not be read as giving me the right to sublet the Apartment, assign the Lease, or transfer the Shares. You may assign this Loan Security Agreement and your rights to the Security without my consent and this Loan Security Agreement is for your benefit, as well as for the benefit of anyone to whom you transfer, sell, or assign the Note, this Loan Security Agreement, and your rights in the Security, subject to applicable law. If there is more than one person signing this Loan Security Agreement, each shall be separately and jointly responsible for keeping the promises and agreements made in this Loan Security Agreement.

- BORROWER - KEN CUSTOMER - DATE -

STATE OF _____ }
COUNTY OF _____ }SS.:
_____ }

On this _____ day of _____ before me came **TESTTITLE NAMEHELD** who being known and duly sworn by me did depose and said that he/she/they executed the foregoing instrument as his/her/their own act and deed.

(Seal)

(Notary Public)

My commission expires: _____

Individual Loan Originator: **MM BANKER**, NMLSR ID: **987654231**

Loan Originator Organization: **LOANDEPOT.COM, LLC**, NMLSR ID: **174457**



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

CUSTOMER

Loan #: **400124273**

THIS FIXED/ADJUSTABLE RATE RIDER is made this **8TH** day of **SEPTEMBER, 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 **LOANDEPOT.COM, LLC** ("Lender") of the same date and covering the property described in the Security Instrument and located at:

143895 TESTTESTRET980535, ALSIP, IL 60803

[Property Address]

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 **5.125%**. The Note also provides for

MULTISTATE FIXED/ADJUSTABLE RATE RIDER-WSJ One-Year LIBOR --Single Family--

Fannie Mae Uniform Instrument

 758.34

Form 3187 6/01 (rev. 6/16)

(Page 1 of 4)



00180000000400124273

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 first day of **OCTOBER, 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 **TWO AND ONE-FOURTH** percentage points (**2.250%**) (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 **7.125%** or less than **3.125%**. Thereafter, my adjustable interest rate will never be increased or decreased on any single Change Date by more than two percentage points from the rate of interest I have been paying for the preceding 12 months. My interest rate will never be greater than **10.125%** or less than the Margin.


(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

MULTISTATE FIXED/ADJUSTABLE RATE RIDER-WSJ One-Year LIBOR --Single Family--

Fannie Mae Uniform Instrument

 758.34

Form 3187 6/01 (rev. 6/16)

(Page 2 of 4)



00180000000400124273

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

MULTISTATE FIXED/ADJUSTABLE RATE RIDER-WSJ One-Year LIBOR --Single Family--

Fannie Mae Uniform Instrument

758.34

Form 3187 6/01 (rev. 6/16)

(Page 3 of 4)



00180000000400124273

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.

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

- BORROWER - KEN CUSTOMER - DATE -

MULTISTATE FIXED/ADJUSTABLE RATE RIDER-WSJ One-Year LIBOR --Single Family--

Fannie Mae Uniform Instrument

 758.34

Form 3187 6/01 (rev. 6/16)

(Page 4 of 4)



00180000000400124273

**ASSIGNMENT OF SECURITY AGREEMENT AND OTHER COLLATERAL
DOCUMENTS**

CUSTOMER
Loan #: 400124273
PIN:

KNOW ALL PERSONS BY THESE PRESENTS: **LOANDEPOT.COM, LLC**, whose address is **619 ALEXANDER ROAD, SUITE 101, PRINCETON, NJ 08540** ("Assignor") for and in consideration of the sum of Ten and No/100 Dollars (\$10.00) to it in hand by **LOANDEPOT.COM LLC**, whose address is **26642 TOWNE CENTRE DRIVE, FOOTHILL RANCH, CA 92610** ("Assignee"), the receipt of which is hereby acknowledged, does hereby grant, bargain, sell, convey and assign to Assignee, its successors and assigns, all of Assignor's right, title, and interest in, to and under the following:

That certain Security Agreement executed by **KEN CUSTOMER;** ("Borrower(s)") dated **SEPTEMBER 8, 2018**, given to secure the sum of **FOUR HUNDRED FIFTY-THREE THOUSAND ONE HUNDRED AND 00/100 (\$453,100.00)** Dollars interest of Assignor in and to the encumbered property therein described which property has an address of **143895 TESTTESTRET980535, ALSIP, IL 60803**.

That certain Assignment of Lease dated _____, and executed by **KEN CUSTOMER;** in favor of Assignor, together with all right, title and interest of Assignor in and to the lease property.

TO HAVE AND TO HOLD unto Assignee, its successors and assigns forever.

ASSIGNOR further warrants that it is the legal and equitable owner of the Security Agreement, Assignment of Lease and Recognition Agreement, and the promissory note(s) secured thereby.

IN WITNESS WHEREOF, Assignor has duly executed this Assignment this _____ day of _____.

Signed, sealed and delivered in our presence as
witness

ASSIGNOR: LOANDEPOT.COM, LLC

By: _____

As to Assignor

Print: _____,
Name, Title

Attest:

State of _____ }
County of _____ } ss:

On this _____ day of _____, before me personally came _____ to me known, who, being by me duly sworn, did depose and say that he resides at _____ that he is the _____ of the **LOANDEPOT.COM, LLC** corporation described in and which executed the above instrument; and that he signed his name hereto by the authority of the board of directors of said corporation.

Notary Public

My Commission Expires: _____



ASSIGNMENT OF LEASE

CUSTOMER
Loan #: 400124273
PIN:

I/We received this day from **LOANDEPOT.COM, LLC** a loan amount of **\$453,100.00** in connection with cooperative apartment # _____ in the building located at: **143895 TESTTESTRET980535, ALSIP, IL 60803**

To secure the repayment of the loan, I/We hereby assign to the Lender and any subsequent holder of the Note evidencing the loan (the "Note"), all of my/our rights under a proprietary lease (the "Lease") made between me/us and _____ and dated _____ for the above apartment. This Assignment shall include all amendments to, and extensions and renewals of, the Lease. This Assignment shall remain in effect for as long as part of the loan remains unpaid, and is subject to all of the terms and conditions of the Lease.

Provided that, upon performance of all my obligations under the Note and the Loan Security Agreement entered into between me and the Lender on the date of this Agreement, this Agreement shall be void and of no further force of effect.

I/We hereby further covenant and represent to Lender that:

1. I/We have authority, right, and title to the Lease and are compliant with all provisions of the Lease;
2. I/We have not done or allowed anything to be done which could result in any liability against Lender; and
3. There are no claims, liens, security interests, or any other legal matters which may adversely affect: (a) the Lease; (b) the shares in the cooperative corporation which are allocated to the apartment that is the subject of the Lease ; or (c) to any of the fixtures or personal property installed in such apartment.

These covenants and representations shall remain in effect after execution of this Assignment.

IN WITNESS WHEREOF, I/We hereby execute this Assignment as of _____.

- BORROWER - KEN CUSTOMER - DATE -

STATE OF _____ }
COUNTY OF _____ } ss.:

On this _____ day of _____, before me, the undersigned, a Notary Public and for said State, personally appeared **TESTTITLE NAMEHELD**, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) subscribed to the within instrument, and acknowledged to me that executed the same in capacity(ies) and that by signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

Notary Public

My Commission Expires: _____

CONSENT TO ASSIGNMENT OF PROPRIETARY LEASE

CUSTOMER
Loan #: **400124273**

LOAN NO.: **400124273**
CLOSING DATE: **SEPTEMBER 8, 2018**
APARTMENT:
ADDRESS: **143895 TESTTESTRET980535, ALSIP, IL 60803**
NUMBER OF SHARES:

IT IS HEREBY CERTIFIED that consent has been granted by the undersigned corporation to the assignment of the shares allocated to the above apartment and the proprietary lease appurtenant thereto to: **KEN CUSTOMER;**

Such consent has been given in writing by a majority of the now authorized number of directors of the corporation or by duly adopted resolution by its-Board of Directors at a meeting duly held.

IT IS FURTHER CERTIFIED that all rent, maintenance or other charges due under the proprietary lease have been paid up to and including: **SEPTEMBER 8, 2018**

by: _____

Title: _____



IMPORTANT INFORMATION
UNDISCLOSED DEBT

Disclosure to Applicants

CUSTOMER
Loan #: 400124273

It is extremely important that all loan applicants of **LOANDEPOT.COM, LLC** ("Lender") disclose all outstanding debts, obligations and/or liabilities at time of loan application and the Lender urges applicants not to incur any new or additional debts (e.g. car loan, new credit card, installment loan for home furnishings, etc.) prior to closing the mortgage loan.

The Lender relies on the outstanding debts, obligations and/or liabilities disclosed by applicants during the loan application. The information provided is used for loan program qualification purposes.

It is the applicant's responsibility to disclose to the Lender all outstanding debts, obligations and/or liabilities as well as any new or additional liabilities the applicant will incur prior to mortgage loan closing.

If new and/or additional debts or obligations are identified prior to closing the mortgage loan, the Lender may re-underwrite the application to assess loan program qualification requirements are met. The Lender reserves the right to amend or rescind its loan approval based on the re-underwriting results.

Acknowledged by:

- BORROWER - KEN CUSTOMER - DATE -



ILLINOIS ESCROW ACCOUNT DISCLOSURE AGREEMENT

CUSTOMER
Loan #: 400124273

Date: **SEPTEMBER 8, 2018**

Lender: **LOANDEPOT.COM, LLC**

Borrower(s): **KEN CUSTOMER**

Property Address: **143895 TESTTESTRET980535, ALSIP, IL 60803**

In connection with this transaction, we, the Lender, require an escrow account for the payment of taxes and insurance premiums. We calculate the necessary initial and monthly deposits, based on estimates of the disbursement amounts and their due dates over the coming year, to ensure that the escrow account will contain sufficient funds to make all disbursements as they are due. At least annually, we conduct an analysis to determine the status of the account and to establish new estimates for the coming year.

You, the Borrower(s), agree to deposit into the escrow account the amounts necessary for the payment of taxes and insurance premiums. If an analysis reveals that there is a shortage or deficiency in the account, we will increase your monthly escrow payment to make up the shortage or deficiency for no more than twelve monthly payments. In such a case, we will notify you of the increased escrow payment amount at least 30 days before the increase is effective. If a shortage or deficiency is less than one month's escrow payment, we will require reimbursement of the full amount of such shortage or deficiency within 30 days.

If an analysis reveals that there are substantial, excessive amounts in the account, we will decrease your monthly escrow payment and use the excess amounts to cover the difference between your new payments and the actual costs, until most (if not all) of the excessive amounts are depleted, at which time your payments will increase to an appropriate level. When such increase occurs, we will notify you of the increased escrow payment amount at least 30 days before the increase is effective.

We also may adjust your escrow payment up or down to reflect new estimates of disbursements for the coming year. You will be informed of any increases at least 30 days before the increase is effective.

III. Admin. Code tit. 38, §1050.1360(b)

Execution

I/We, the Borrower(s), hereby agree to the terms and considerations of this Agreement.

- BORROWER - KEN CUSTOMER - DATE -

I, the Lender, or an authorized agent of the Lender, hereby agree to the terms and considerations of this Agreement.

By: **M Banker**
Lender Representative

AUGUST 24, 2018

- Date -



ILLINOIS PLEDGED TIME DEPOSIT ACCOUNT DISCLOSURE

CUSTOMER
Loan #: 400124273

Date: **SEPTEMBER 8, 2018**

Lender: **LOANDEPOT.COM, LLC**

Borrower(s): **KEN CUSTOMER**

Property Address: **143895 TESTTESTRET980535, ALSIP, IL 60803**

Pursuant to the Illinois Mortgage Escrow Account Act (specifically **765 Ill. Comp. Stat. Ann. 910/6 and Ill. Admin. Code tit. 38, §1050.1360[a][1]**), you, the Borrower(s), have the right to pledge an interest bearing time deposit account in lieu of establishing an escrow account in connection with your loan. Please check the appropriate blank to indicate your acceptance or rejection of this right:

Borrower(s) hereby ☐ accept(s)/ ☐ reject(s) the use of a pledged time deposit account in lieu of an escrow account.

By: **M Banker**

Lender Representative

AUGUST 24, 2018

-DATE-

- BORROWER - KEN CUSTOMER - DATE -



PRIVATE MORTGAGE INSURANCE DISCLOSURE
(Adjustable Rate Non-High Risk Loan)

Date: **SEPTEMBER 8, 2018**
Borrower: **KEN CUSTOMER**

CUSTOMER
Loan #: **400124273**

Property Address: **143895 TESTTESTRET980535, ALSIP, IL 60803**

You are obtaining a mortgage loan that requires private mortgage insurance ("PMI"). PMI protects lenders and others against financial loss when borrowers default. Charges for the insurance are added to your loan payments.

Under certain circumstances, federal law gives you the right to cancel PMI or requires that PMI automatically terminate. This disclosure describes when cancellation and termination may occur. Please note that PMI is *not* the same as property/casualty insurance -such as homeowner's or flood insurance-which protect you against damage to the property. Cancellation or termination of PMI does *not* affect any obligation you may have to maintain other types of insurance.

In this disclosure, "loan" means the mortgage loan you are obtaining; "you" means the original borrower (or his or her successors or assigns); and "property" means the property securing the mortgage loan.

Borrower Requested Cancellation of PMI

You have the right to request that PMI be canceled on or after the following dates:

- 1. The date the principal balance of your loan is first *scheduled* to reach 80% of the original value of the property.
- 2. The date the principal balance *actually* reaches 80% of the original value of the property.

"Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed. You will be notified when these dates are reached.

PMI will only be canceled on the cancellation date if all the following conditions are satisfied:

- 1. You submit a written request for cancellation;
- 2. You have a good payment history;
- 3. You are current on your loan payments; and
- 4. We receive, if requested and at your expense, evidence that the value of the property has not declined below its original value, and certification that there are no subordinate liens on the property.

For purposes of PMI cancellation, a "good payment history" means no payments 60 or more days past due within two years of, and no payments 30 or more days past due within one year of, the later of (i) the cancellation date; or (ii) the date on which you submit a request for cancellation.

Automatic Termination of PMI

If you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first *scheduled* to reach 78% of the original value of the property. This date is called the "termination date." If you are *not* current on your loan payments as of the termination date, PMI will automatically terminate when you thereafter become current on your payments. On or about the termination date, you will be notified that the PMI has been terminated or will be terminated when you become current on your loan payments.

Exceptions to Cancellation and Automatic Termination

The cancellation and automatic termination requirements described above do not apply to certain loans that may present a higher risk of default. Your loan, however, does not fall into this category. Accordingly, the cancellation and automatic termination provisions described above apply to your loan.

I/We have received a copy of this disclosure.

- BORROWER - KEN CUSTOMER - DATE -

Date: **SEPTEMBER 8, 2018**

FLOOD INSURANCE COVERAGE SUBJECT TO CHANGE DISCLOSURE

CUSTOMER

Loan #: **400124273**

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

Property Address: **143895 TESTTESTRET980535, ALSIP, IL 60803**

- BORROWER - KEN CUSTOMER - DATE -



Borrower's Certification & Authorization

Date: **SEPTEMBER 8, 2018**

CUSTOMER
Loan #: **400124273**

Certification

In this document, "I," "me," and other first person pronouns refer to the borrower(s), whether singularly or collectively, who applied for the loan referenced above.

I, the undersigned, hereby certify the following:

1. I have applied for a mortgage loan from **LOANDEPOT.COM, LLC**. In applying for the loan, I have 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 certify that all of the information is true and complete. I made no misrepresentations in the loan application or other documents, nor did I omit any pertinent information.
2. I understand and agree that **LOANDEPOT.COM, LLC** 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 any employer and/or any financial institution.
3. I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for a mortgage, as applicable under the provisions of 18 USCA § 1014.
4. I provided a verbal and/or written authorization to order a consumer credit report and verify other credit related information in connection with my loan application, including but not limited to any mortgage or landlord reference and any other source of credit as determined by **LOANDEPOT.COM, LLC**.
5. I further authorize **LOANDEPOT.COM, LLC** to order a consumer credit report and verify other credit related information in connection with my loan application, including but not limited to any mortgage or landlord reference and any other source of credit as determined by **LOANDEPOT.COM, LLC**. I understand that the purpose for this order is for **LOANDEPOT.COM, LLC** to determine my eligibility and creditworthiness for the loan being applied for, as well as for other legitimate purposes associated with my account.

Authorization to Release Information

To Whom It May Concern:

1. I have applied for a mortgage loan from **LOANDEPOT.COM, LLC**. As part of the application process, **LOANDEPOT.COM, LLC** and the mortgage guaranty insurer (if any), may verify information contained in my loan application and in other documents required in connection with the loan, including accessing a new credit report, either before the loan is closed or as part of its quality control program.
2. I authorize you to provide to **LOANDEPOT.COM, LLC**, and to any investor to whom **LOANDEPOT.COM, LLC** 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. **LOANDEPOT.COM, LLC** 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 **LOANDEPOT.COM, LLC**, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.
6. Mortgage guaranty insurer (if any): **N/A**

Execution

By signing below, I hereby certify and authorize (as applicable) the foregoing items of information.

- BORROWER - KEN CUSTOMER - DATE -

TILA-RESPA Integrated Disclosure Disclaimer

CUSTOMER
Loan #: 400124273

Date: **SEPTEMBER 8, 2018**

Lender: **LOANDEPOT.COM, LLC**

Borrower(s): **KEN CUSTOMER**

Property Address: **143895 TESTTESTRET980535, ALSIP, IL 60803**

Within your loan package, there are many different documents which are required under various laws and regulations - and the language of some of these documents are specifically prescribed by such laws.

These documents may reference other documents which were once required under the Federal Truth-in-Lending Act (TILA) or Real Estate Settlement Procedures Act (RESPA), but which have now been replaced by other documents. Due to legal restrictions, we are unable to update some of your documents to refer to these new documents.

However, a list of the old documents and the ones which replace them is provided below. **If one of your documents refers to an older document, please refer to this table to see which document you should refer to instead.**

Old Document	New Document
Good Faith Estimate (GFE)	Loan Estimate (LE)
HUD-1 Settlement Statement (HUD-1 or HUD-1/A)	Closing Disclosure (CD)
Settlement Costs Booklet	Your home loan toolkit
Truth-in-Lending Disclosure (TIL)	Loan Estimate (LE) Closing Disclosure (CD)

OCCUPANCY STATEMENT

CUSTOMER
Loan #: 400124273

Date: SEPTEMBER 8, 2018
Lender: LOANDEPOT.COM, LLC
Borrower(s): KEN CUSTOMER
Property Address: 143895 TESTTESTRET980535, ALSIP, IL 60803

Borrower hereby declares, under penalty of perjury, as follows:

- ☒ **Owner Occupied**
I/We will occupy the subject property as my/our principal residence within 60 days after the date of closing as required by, and in compliance with, the terms of the Deed of Trust/Mortgage/Security Instrument relating to the subject property. I/We will 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 or extenuating circumstances exist which are beyond my/our control.
- ☐ **Occupied as a Second Home**
I/We will occupy the subject property as my/our second residence as required by, and in compliance with, the terms of the Deed of Trust/Mortgage/Security Instrument relating to the subject property.
- ☐ **Investment Property - Will Not Occupy**
I/We will not occupy the subject property.

I/We are aware of and understand that if at any time it is determined that the foregoing statement is untrue, I/We will be subject to prosecution for fraud under applicable state laws.

I certify under penalty of Chapter 18, U.S.C. 1010 to 1014 that the statement contained herein is true and correct.

- BORROWER - KEN CUSTOMER - DATE -

STATE OF _____

COUNTY OF: _____

Subscribed and sworn to before me this _____ day of _____.

WITNESS my hand and official seal.

Signature: _____
Name (typed or printed)
My Commission Expires: _____

FACT Act Notice

Notice Regarding Furnishing Negative Information

CUSTOMER
Loan #: 400124273

Date: **SEPTEMBER 8, 2018**

Lender: **LOANDEPOT.COM, LLC**

Borrower(s): **KEN CUSTOMER**

Property Address: **143895 TESTTESTRET980535, ALSIP, IL 60803**

We (Lender) may report information about your (Borrower[s]) account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

15 USCA § 1681s-2(a)(7); 12 CFR § 1022.1(b)(2)(ii) & 12 CFR Pt. 1022, App. B

By signing below, you acknowledge receipt of this Notice.

- BORROWER - KEN CUSTOMER - DATE -



HAZARD INSURANCE AUTHORIZATION AND REQUIREMENTS

LENDER: LOANDEPOT.COM, LLC

ESCROW CO: FIDELITY NATIONAL TITLE CO (4407174341)

BORROWER'S NAME(S) KEN CUSTOMER

PROPERTY ADDRESS: 143895 TESTTESTRET980535, ALSIP, IL 60803

DATE: SEPTEMBER 8, 2018
LOAN #: 400124273
ESCROW #: 145236

Listed below are your Lender's policies and procedures, and minimum requirements, for the Hazard Insurance which must be provided covering the subject property.

1. Coverage must be in an amount at least equal to the sum of this loan plus any existing prior liens, not to exceed the maximum amount allowed by state law. If your loan program allows for potential negative amortization, your lender may require that the amount of coverage be increased to protect the amount of potential negative amortization.
2. The insurance company providing coverage must have an "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 this 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. Policies must contain deductibles on any peril. Deductibles may not exceed five percent of the face amount of the insurance policy.
5. Policy must provide coverage for a term of at least one year. 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.
6. If any existing policy is provided which will expire within six months 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. Lender's Loss Payable Endorsement 438 BFU to be affixed in favor of:
LOANDEPOT.COM, LLC ISAOA/ATIMA
PO BOX 202028
FLORENCE, SC 29502
11. Property address and insured's 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. The effective date of new policies, endorsements, and/or assignments shall be as of, or prior to, the date of recording of this loan.
14. Please notify your agent to forward future premium notices directly to you.
15. 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. 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.

- BORROWER - KEN CUSTOMER - DATE -

CORRECTION AGREEMENT - LIMITED POWER OF ATTORNEY

CUSTOMER
Loan #: 400124273

On **SEPTEMBER 8, 2018**, the undersigned borrower(s), for and in consideration of the approval, closing and funding of their mortgage loan (# **400124273**), hereby grant **FIDELITY NATIONAL TITLE CO (4407174341)** as settlement agent and/or **LOANDEPOT.COM, LLC** as lender limited power of attorney to correct and/or execute or initial all typographical or clerical errors discovered in any or all of the closing documentation required to be executed by the undersigned at settlement. In the event this limited power of attorney is exercised, the undersigned will be notified and receive a copy of the document executed or initialed on their behalf.

THIS LIMITED POWER OF ATTORNEY MAY NOT BE USED TO INCREASE THE INTEREST RATE THE UNDERSIGNED IS PAYING, INCREASE THE TERM OF THE UNDERSIGNED'S LOAN, INCREASE THE UNDERSIGNED'S OUTSTANDING PRINCIPAL BALANCE OR INCREASE THE UNDERSIGNED'S MONTHLY PRINCIPAL AND INTEREST PAYMENTS. Any of these specified changes must be executed directly by the undersigned.

IN WITNESS WHEREOF, the undersigned have executed this Limited Power of Attorney as of the date and year first above referenced.

- BORROWER - KEN CUSTOMER - DATE -

State of _____)
County of _____) SS

This instrument was acknowledged before me on _____.

Notary Public

My Commission Expires: _____

ILLINOIS COLLATERAL PROTECTION ACT NOTICE

Date: **SEPTEMBER 8, 2018**

CUSTOMER
Loan #: **400124273**

Lender: **LOANDEPOT.COM, LLC**

Borrower(s): **KEN CUSTOMER**

Property Address: **143895 TESTTESTRET980535, ALSIP, IL 60803**

Unless you provide us with evidence of the insurance coverage required by your agreement with us, we may purchase insurance at your expense to protect our interests in your collateral. This insurance may, but need not, protect your interests. The coverage that we purchase may not pay any claim that you make or any claim that is made against you in connection with the collateral. You may later cancel any insurance purchased by us, but only after providing us with evidence that you have obtained insurance as required by our agreement.

If we purchase insurance for the collateral, you will be responsible for the costs of that insurance, including interest and any other charges we may impose in connection with the placement of the insurance, until the effective date of the cancellation or expiration of the insurance. The costs of the insurance may be added to your total outstanding balance or obligation. The costs of the insurance may be more than the cost of insurance you may be able to obtain on your own.

815 Ill. Comp. Stat. Ann. 180/10(3)

By signing below, you acknowledge receipt of this Disclosure.

- BORROWER - **KEN CUSTOMER** - DATE -



ACCEPTANCE OF ASSIGNMENT AND ASSUMPTION OF LEASE

CUSTOMER
Loan #: 400124273

KNOW THAT **LOANDEPOT.COM, LLC** [collectively], the Assignee named in a certain instrument of assignment from **KEN CUSTOMER;** [collectively], as Assignor hereby accepts the assignment of a certain lease (the "Lease"), dated **SEPTEMBER 8, 2018** made by _____ ("Lessor Corporation") as lessor, and Assignor, or his predecessor in interest, as Lessee, for Apartment _____ in premises: **143895 TESTTESTRET980535, ALSIP, IL 60803**, which assignment is effective as of **SEPTEMBER 8, 2018**.

Assignee hereby agrees with Assignor and with Lessor Corporation to pay all the installments of rent and perform the covenants and conditions on the Lessee's part to be paid and performed under the Lease, from and after the effective date of the assignment.

IN WITNESS WHEREOF, Assignee has executed this Acceptance this **8TH** day of **SEPTEMBER, 2018**.

LOANDEPOT.COM, LLC

By: _____

State of _____

County of _____

On this _____ day of _____, before me personally came _____ who, being by me duly sworn, did depose and say that his/her business address is at **619 ALEXANDER ROAD, SUITE 101, PRINCETON, NJ 08540**; that he/she is the _____ of the **LOANDEPOT.COM, LLC** corporation described in and which executed the above instrument; and that he/she signed his/her name hereto by the authority of the board of directors of said corporation.

Notary Public

My Commission Expires:

IRREVOCABLE STOCK POWER

CUSTOMER
Loan #: 400124273

FOR VALUE RECEIVED, I/We hereby sell, assign and transfer to _____,
Social Security Number/Taxpayer ID Number _____, _____ number of shares of the Capital
Stock of _____ represented by Certificate Number(s)
_____ inclusive. Standing in my/our name on the books of said Company.

I/We hereby irrevocably constitute and appoint _____,
Attorney, to transfer the said stock on the books of said Company with full power of substitution of submission in
the premises.

- BORROWER - KEN CUSTOMER - DATE -

STATE OF _____

COUNTY OF _____

On the _____ day of _____ in the year _____ before me, the undersigned, a notary public
in and for said state, personally appeared **TESTTITLE NAMEHELD**, personally known to me or proved to me on
the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument
and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their
signature(s) on the instrument, the individual(s) or the person upon behalf of which the individual(s) acted, executed
the instrument.

Notary Public

My Commission Expires: _____

☒ Borrower's Affidavit
☒ Seller's Affidavit

Date: **SEPTEMBER 8, 2018**

**Affidavit of
No Further Encumbrances**

CUSTOMER
Loan #: **400124273**

To: **LOANDEPOT.COM, LLC**

Property Address: **143895 TESTTESTRET980535, ALSIP, IL 60803**

Lessee(s): **KEN CUSTOMER**

Seller(s):

In order to induce **LOANDEPOT.COM, LLC** to make a loan on the above, we confirm the following:

1. Lessee is/Lessees are, or upon loan closing will become, the Lessee(s) under the proprietary lease, (the "Lease"), and the owner(s) of the shares, (the "Shares"), pertaining to the cooperative apartment described above and
2. Lessee(s) and Seller(s) have examined the cooperative search attached to this Affidavit and verify: (i) to the best of our knowledge, it accurately reflects all encumbrances, including but not limited to the liens, pledges or judgments and (ii) we have not caused the creation of any additional encumbrances against the Shares and/or the Lease.

- BORROWER - KEN CUSTOMER - DATE -

- SELLER - - DATE -

Sworn to before me this _____ day of _____.

Notary Public

My Commission Expires: _____

Tax and Insurance Information Sheet

CLOSING DATE: SEPTEMBER 8, 2018

CUSTOMER
Loan #: 400124273
PIN:

BORROWER(S): KEN CUSTOMER

PROPERTY ADDRESS: 143895 TESTTESTRET980535, ALSIP, IL 60803

SHORT LEGAL:

NEW CONSTRUCTION ☐ EXISTING HOUSING ☒

1. TITLE COMPANY NAME: FIDELITY NAT TITLE COMPANY(92108)
Attn: KIM CRUZ
Address: 7565 MISSION VALLEY ROAD, SUITE 100, SAN DIEGO, CA 92108-
Phone #: (805) 370-1400
Escrow #: 145236
2. COUNTY TAXES: COOK
Address:
Phone #:
How Paid: Annual ☐ Semi-Annual ☐ Quarterly ☐
Amount Last Paid:
Amount Next Due:

Parcel #:
Date Paid:
Next Due Date: DECEMBER 1, 2018
Date Taxes Delinquent:
3. CITY TAXES:
Address:
Phone #:
How Paid: Annual ☐ Semi-Annual ☐ Quarterly ☐
Amount Last Paid:
Amount Next Due:

Parcel #:
Date Paid:
Next Due Date:
Date Taxes Delinquent:
4. SCHOOL TAXES:
Address:
Phone #:
How Paid: Annual ☐ Semi-Annual ☐ Quarterly ☐
Amount Last Paid:
Amount Next Due:

Parcel #:
Date Paid:
Next Due Date:
Date Taxes Delinquent:
5. FLOOD INSURANCE:
Address:
Phone #:
Coverage Amount:
Renewal Date:

Agent:
Premium:
Policy No:
6. HAZARD INSURANCE:
Address:
Phone #:
Coverage Amount:
Renewal Date:

Agent:
Premium:
Policy No:
7. WIND/STORM/HAIL INSURANCE:
Address:
Phone #:
Coverage Amount:
Renewal Date:

Agent:
Premium:
Policy No:



Addendum to Closing Disclosure

CUSTOMER
Loan #: 400124273

I 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 confirm that I have received a copy of the Closing Disclosure.

- SELLER - - DATE -

- SELLER - - DATE -

I have provided a Closing Disclosure or settlement statement, e.g., ALTA, which to the best of my knowledge, is a true and accurate statement evidencing all settlement costs to the borrower and seller.

SETTLEMENT AGENT:
KIM CRUZ

DATE

WARNING: *It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.*

IMPORTANT ADJUSTABLE RATE MORTGAGE LOAN INFORMATION
PLEASE READ CAREFULLY

5/1 LIBOR Non-Convertible ARM

CUSTOMER
Loan #: 400124273

Date: SEPTEMBER 8, 2018

This disclosure notice is given to you in connection with your application for an adjustable-rate mortgage loan with **LOANDEPOT.COM, LLC** ("Lender"), and provides information that you should read. An adjustable-rate mortgage loan ("ARM") is a type of loan that permits changes in the loan interest rate. Such changes generally are based on changes in an index, and normally result in an increase or decrease in the regular monthly loan payment. This disclosure notice describes the features of the ARM program you are considering. Information on other ARM programs is available upon request.

How Your Interest Rate and Payment Are Determined

- Your interest rate will be based on an index rate plus a margin.
- Your index is the average of interbank offered rates for one-year U.S. dollar-denominated deposits in the London market (LIBOR). If the index is no longer available at any time during the term of the loan, we (or the designated loan servicer) will choose a new index that is based upon comparable information and give you advance notice of this choice.
- The most recent index figure available 45 days before the adjustment date occurs will be used to determine your new interest rate. Information about the index rate is published in *The Wall Street Journal*.
- Your monthly payment will be based on the interest rate, loan balance, and the loan term.
- Your interest rate will equal the index rate, plus our margin, rounded to the nearest one-eighth of one percent (0.125%) unless interest rate "caps" limit the amount of change in the interest rate. Ask us for our current interest rate and margin.
- The initial interest rate will have a premium and will not be based on the index used to make later adjustments. Ask us for the current amount of our adjustable-rate mortgage discounts or premiums.
- The periodic payment may increase or decrease substantially depending on changes in the rate.

How Your Interest Rate Can Change

- Your interest rate can change at the end of five years and yearly thereafter.
- Your interest rate cannot increase or decrease more than **TWO** percentage points at the first rate adjustment.
- Your interest rate cannot increase or decrease more than **TWO** percentage points at each subsequent adjustment.
- Your interest rate cannot increase more than **FIVE** percentage points above the initial interest rate and cannot decrease below the margin over the term of the loan.

How Your Monthly Payment Can Change

- Your monthly payment can change after each interest rate adjustment based on changes in the interest rate.
- Your payment can change every **12** months beginning with payment number **61** based on changes in the interest rate.
- You will be notified at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment, resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.

Maximum Interest Rate and Payment Example

- On a \$10,000 loan with an initial interest rate of **5.125%** (in effect **SEPTEMBER, 2018**, reflects a premium of **1.125%**, and a margin of **2.250%**), the maximum amount the interest rate can rise under this program is **FIVE** percentage points to **10.125%**. The monthly payment can rise from an initial payment of **\$54.45** to a maximum of **\$83.77** in the **EIGHTY-FIFTH** month.
- To see what your payments would be, divide your mortgage amount by \$10,000, then multiply the monthly payment by that amount. For example, the monthly payment for a mortgage amount of \$60,000, using the initial interest rate shown above would be: \$60,000 divided by \$10,000 = 6; 6 times **\$54.45** = **\$326.70** per month.

Demand Feature: This obligation does not contain a demand feature.

Assumption Policy: Someone buying your house may, subject to conditions, be allowed to assume the remainder of the mortgage based upon the original terms.

Loan Term: The loan will have a term of **30** years.

I/We hereby acknowledge receiving and reading a copy of this disclosure and the booklet entitled "Consumer Handbook on Adjustable Rate Mortgages" at the time of my/our application.

- BORROWER - KEN CUSTOMER - DATE -



Date: **SEPTEMBER 8, 2018**

Borrower name(s): **KEN CUSTOMER**

Loan number: **400124273**

Authorization to be Contacted Regarding Market & Interest Rate Changes Telephone Consumer Protection Act Consent

Because you are a valued **LOANDEPOT.COM, LLC** customer, we would like to keep you informed of changing market conditions that could potentially save you money in the future and of promotions and new product offerings. However, the law requires that we obtain your consent before we call you to provide you this information.

By signing this document, you agree that **LOANDEPOT.COM, LLC** may call you at the phone number below via automated technology, including autodialing, prerecorded message, artificial voice, and text message (MMS and/or SMS). You understand that **LOANDEPOT.COM, LLC** may call this number even if it is a cell phone number and even if it is registered on a federal, state, or corporate do-not-call list.

You are not required to provide this consent in order to obtain goods or services from **LOANDEPOT.COM, LLC**.

Please verify your contact information below. If it is incorrect or blank, please add your updated information on the line provided so **LOANDEPOT.COM, LLC** can update its records. If any of this information changes in the future, please contact the **LOANDEPOT.COM, LLC** Servicing Department to have your records updated.

Borrower Email Address: **LDTESTRANDOM@YOPMAIL.COM**

Telephone Number: **(111) 111-1111**

Change to: _____

Mailing Address: **123 MAILING ADDRESS
EL TORO, CA 92630**

Change to: _____

- BORROWER - KEN CUSTOMER - DATE -

Loan No: 400124273

Initial Amortization Schedule

General Loan Parameters:

Appraised Value: \$476,947.00
Sales Price: \$476,947.00
Original Principal Balance: \$453,100.00
Amortization Term: 360
Interest Rate: 5.125%

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Mortgage Insurance	Interest Paid	Remaining Balance	Resulting LTV
1	11/01/2018	\$2,467.07	\$1,935.11	\$531.96	\$536.17	\$1,935.11	\$452,568.04	94.89
2	12/01/2018	\$2,467.07	\$1,932.84	\$534.23	\$536.17	\$3,867.95	\$452,033.81	94.78
3	01/01/2019	\$2,467.07	\$1,930.56	\$536.51	\$536.17	\$5,798.51	\$451,497.30	94.66
4	02/01/2019	\$2,467.07	\$1,928.27	\$538.80	\$536.17	\$7,726.78	\$450,958.50	94.55
5	03/01/2019	\$2,467.07	\$1,925.97	\$541.10	\$536.17	\$9,652.75	\$450,417.40	94.44
6	04/01/2019	\$2,467.07	\$1,923.66	\$543.41	\$536.17	\$11,576.41	\$449,873.99	94.32
7	05/01/2019	\$2,467.07	\$1,921.34	\$545.73	\$536.17	\$13,497.75	\$449,328.26	94.21
8	06/01/2019	\$2,467.07	\$1,919.01	\$548.06	\$536.17	\$15,416.76	\$448,780.20	94.09
9	07/01/2019	\$2,467.07	\$1,916.67	\$550.40	\$536.17	\$17,333.43	\$448,229.80	93.98
10	08/01/2019	\$2,467.07	\$1,914.31	\$552.76	\$536.17	\$19,247.74	\$447,677.04	93.86
11	09/01/2019	\$2,467.07	\$1,911.95	\$555.12	\$536.17	\$21,159.69	\$447,121.92	93.75
12	10/01/2019	\$2,467.07	\$1,909.58	\$557.49	\$536.17	\$23,069.27	\$446,564.43	93.63
13	11/01/2019	\$2,467.07	\$1,907.20	\$559.87	\$536.17	\$24,976.47	\$446,004.56	93.51
14	12/01/2019	\$2,467.07	\$1,904.81	\$562.26	\$536.17	\$26,881.28	\$445,442.30	93.39
15	01/01/2020	\$2,467.07	\$1,902.41	\$564.66	\$536.17	\$28,783.69	\$444,877.64	93.28
16	02/01/2020	\$2,467.07	\$1,900.00	\$567.07	\$536.17	\$30,683.69	\$444,310.57	93.16
17	03/01/2020	\$2,467.07	\$1,897.58	\$569.49	\$536.17	\$32,581.27	\$443,741.08	93.04
18	04/01/2020	\$2,467.07	\$1,895.14	\$571.93	\$536.17	\$34,476.41	\$443,169.15	92.92
19	05/01/2020	\$2,467.07	\$1,892.70	\$574.37	\$536.17	\$36,369.11	\$442,594.78	92.80
20	06/01/2020	\$2,467.07	\$1,890.25	\$576.82	\$536.17	\$38,259.36	\$442,017.96	92.68
21	07/01/2020	\$2,467.07	\$1,887.79	\$579.28	\$536.17	\$40,147.15	\$441,438.68	92.56
22	08/01/2020	\$2,467.07	\$1,885.31	\$581.76	\$536.17	\$42,032.46	\$440,856.92	92.43
23	09/01/2020	\$2,467.07	\$1,882.83	\$584.24	\$536.17	\$43,915.29	\$440,272.68	92.31
24	10/01/2020	\$2,467.07	\$1,880.33	\$586.74	\$536.17	\$45,795.62	\$439,685.94	92.19
25	11/01/2020	\$2,467.07	\$1,877.83	\$589.24	\$536.17	\$47,673.45	\$439,096.70	92.06
26	12/01/2020	\$2,467.07	\$1,875.31	\$591.76	\$536.17	\$49,548.76	\$438,504.94	91.94
27	01/01/2021	\$2,467.07	\$1,872.78	\$594.29	\$536.17	\$51,421.54	\$437,910.65	91.82
28	02/01/2021	\$2,467.07	\$1,870.24	\$596.83	\$536.17	\$53,291.78	\$437,313.82	91.69
29	03/01/2021	\$2,467.07	\$1,867.69	\$599.38	\$536.17	\$55,159.47	\$436,714.44	91.56
30	04/01/2021	\$2,467.07	\$1,865.13	\$601.94	\$536.17	\$57,024.60	\$436,112.50	91.44
31	05/01/2021	\$2,467.07	\$1,862.56	\$604.51	\$536.17	\$58,887.16	\$435,507.99	91.31
32	06/01/2021	\$2,467.07	\$1,859.98	\$607.09	\$536.17	\$60,747.14	\$434,900.90	91.18
33	07/01/2021	\$2,467.07	\$1,857.39	\$609.68	\$536.17	\$62,604.53	\$434,291.22	91.06
34	08/01/2021	\$2,467.07	\$1,854.79	\$612.28	\$536.17	\$64,459.32	\$433,678.94	90.93
35	09/01/2021	\$2,467.07	\$1,852.17	\$614.90	\$536.17	\$66,311.49	\$433,064.04	90.80
36	10/01/2021	\$2,467.07	\$1,849.54	\$617.53	\$536.17	\$68,161.03	\$432,446.51	90.67
37	11/01/2021	\$2,467.07	\$1,846.91	\$620.16	\$536.17	\$70,007.94	\$431,826.35	90.54
38	12/01/2021	\$2,467.07	\$1,844.26	\$622.81	\$536.17	\$71,852.20	\$431,203.54	90.41
39	01/01/2022	\$2,467.07	\$1,841.60	\$625.47	\$536.17	\$73,693.80	\$430,578.07	90.28
40	02/01/2022	\$2,467.07	\$1,838.93	\$628.14	\$536.17	\$75,532.73	\$429,949.93	90.15
41	03/01/2022	\$2,467.07	\$1,836.24	\$630.83	\$536.17	\$77,368.97	\$429,319.10	90.01
42	04/01/2022	\$2,467.07	\$1,833.55	\$633.52	\$536.17	\$79,202.52	\$428,685.58	89.88
43	05/01/2022	\$2,467.07	\$1,830.84	\$636.23	\$536.17	\$81,033.36	\$428,049.35	89.75
44	06/01/2022	\$2,467.07	\$1,828.13	\$638.94	\$536.17	\$82,861.49	\$427,410.41	89.61
45	07/01/2022	\$2,467.07	\$1,825.40	\$641.67	\$536.17	\$84,686.89	\$426,768.74	89.48
46	08/01/2022	\$2,467.07	\$1,822.66	\$644.41	\$536.17	\$86,509.55	\$426,124.33	89.34
47	09/01/2022	\$2,467.07	\$1,819.91	\$647.16	\$536.17	\$88,329.46	\$425,477.17	89.21
48	10/01/2022	\$2,467.07	\$1,817.14	\$649.93	\$536.17	\$90,146.60	\$424,827.24	89.07
49	11/01/2022	\$2,467.07	\$1,814.37	\$652.70	\$536.17	\$91,960.97	\$424,174.54	88.94
50	12/01/2022	\$2,467.07	\$1,811.58	\$655.49	\$536.17	\$93,772.55	\$423,519.05	88.80
51	01/01/2023	\$2,467.07	\$1,808.78	\$658.29	\$536.17	\$95,581.33	\$422,860.76	88.66
52	02/01/2023	\$2,467.07	\$1,805.97	\$661.10	\$536.17	\$97,387.30	\$422,199.66	88.52
53	03/01/2023	\$2,467.07	\$1,803.14	\$663.93	\$536.17	\$99,190.44	\$421,535.73	88.38
54	04/01/2023	\$2,467.07	\$1,800.31	\$666.76	\$536.17	\$100,990.75	\$420,868.97	88.24
55	05/01/2023	\$2,467.07	\$1,797.46	\$669.61	\$536.17	\$102,788.21	\$420,199.36	88.10



Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Mortgage Insurance	Interest Paid	Remaining Balance	Resulting LTV
56	06/01/2023	\$2,467.07	\$1,794.60	\$672.47	\$536.17	\$104,582.81	\$419,526.89	87.96
57	07/01/2023	\$2,467.07	\$1,791.73	\$675.34	\$536.17	\$106,374.54	\$418,851.55	87.82
58	08/01/2023	\$2,467.07	\$1,788.85	\$678.22	\$536.17	\$108,163.39	\$418,173.33	87.68
59	09/01/2023	\$2,467.07	\$1,785.95	\$681.12	\$536.17	\$109,949.34	\$417,492.21	87.53
60	10/01/2023	\$2,467.07	\$1,783.04	\$684.03	\$536.17	\$111,732.38	\$416,808.18	87.39
61	11/01/2023	\$2,200.07	\$1,389.36	\$810.71	\$536.17	\$113,121.74	\$415,997.47	87.22
62	12/01/2023	\$2,200.07	\$1,386.66	\$813.41	\$536.17	\$114,508.40	\$415,184.06	87.05
63	01/01/2024	\$2,200.07	\$1,383.95	\$816.12	\$536.17	\$115,892.35	\$414,367.94	86.88
64	02/01/2024	\$2,200.07	\$1,381.23	\$818.84	\$536.17	\$117,273.58	\$413,549.10	86.71
65	03/01/2024	\$2,200.07	\$1,378.50	\$821.57	\$536.17	\$118,652.08	\$412,727.53	86.54
66	04/01/2024	\$2,200.07	\$1,375.76	\$824.31	\$536.17	\$120,027.84	\$411,903.22	86.36
67	05/01/2024	\$2,200.07	\$1,373.01	\$827.06	\$536.17	\$121,400.85	\$411,076.16	86.19
68	06/01/2024	\$2,200.07	\$1,370.25	\$829.82	\$536.17	\$122,771.10	\$410,246.34	86.02
69	07/01/2024	\$2,200.07	\$1,367.49	\$832.58	\$536.17	\$124,138.59	\$409,413.76	85.84
70	08/01/2024	\$2,200.07	\$1,364.71	\$835.36	\$536.17	\$125,503.30	\$408,578.40	85.67
71	09/01/2024	\$2,200.07	\$1,361.93	\$838.14	\$536.17	\$126,865.23	\$407,740.26	85.49
72	10/01/2024	\$2,200.07	\$1,359.13	\$840.94	\$536.17	\$128,224.36	\$406,899.32	85.31
73	11/01/2024	\$2,200.07	\$1,356.33	\$843.74	\$536.17	\$129,580.69	\$406,055.58	85.14
74	12/01/2024	\$2,200.07	\$1,353.52	\$846.55	\$536.17	\$130,934.21	\$405,209.03	84.96
75	01/01/2025	\$2,200.07	\$1,350.70	\$849.37	\$536.17	\$132,284.91	\$404,359.66	84.78
76	02/01/2025	\$2,200.07	\$1,347.87	\$852.20	\$536.17	\$133,632.78	\$403,507.46	84.60
77	03/01/2025	\$2,200.07	\$1,345.02	\$855.05	\$536.17	\$134,977.80	\$402,652.41	84.42
78	04/01/2025	\$2,200.07	\$1,342.17	\$857.90	\$536.17	\$136,319.97	\$401,794.51	84.24
79	05/01/2025	\$2,200.07	\$1,339.32	\$860.75	\$536.17	\$137,659.29	\$400,933.76	84.06
80	06/01/2025	\$2,200.07	\$1,336.45	\$863.62	\$536.17	\$138,995.74	\$400,070.14	83.88
81	07/01/2025	\$2,200.07	\$1,333.57	\$866.50	\$536.17	\$140,329.31	\$399,203.64	83.70
82	08/01/2025	\$2,200.07	\$1,330.68	\$869.39	\$536.17	\$141,659.99	\$398,334.25	83.52
83	09/01/2025	\$2,200.07	\$1,327.78	\$872.29	\$536.17	\$142,987.77	\$397,461.96	83.33
84	10/01/2025	\$2,200.07	\$1,324.87	\$875.20	\$536.17	\$144,312.64	\$396,586.76	83.15
85	11/01/2025	\$2,200.07	\$1,321.96	\$878.11	\$536.17	\$145,634.60	\$395,708.65	82.97
86	12/01/2025	\$2,200.07	\$1,319.03	\$881.04	\$536.17	\$146,953.63	\$394,827.61	82.78
87	01/01/2026	\$2,200.07	\$1,316.09	\$883.98	\$536.17	\$148,269.72	\$393,943.63	82.60
88	02/01/2026	\$2,200.07	\$1,313.15	\$886.92	\$536.17	\$149,582.87	\$393,056.71	82.41
89	03/01/2026	\$2,200.07	\$1,310.19	\$889.88	\$536.17	\$150,893.06	\$392,166.83	82.22
90	04/01/2026	\$2,200.07	\$1,307.22	\$892.85	\$536.17	\$152,200.28	\$391,273.98	82.04
91	05/01/2026	\$2,200.07	\$1,304.25	\$895.82	\$536.17	\$153,504.53	\$390,378.16	81.85
92	06/01/2026	\$2,200.07	\$1,301.26	\$898.81	\$536.17	\$154,805.79	\$389,479.35	81.66
93	07/01/2026	\$2,200.07	\$1,298.26	\$901.81	\$536.17	\$156,104.05	\$388,577.54	81.47
94	08/01/2026	\$2,200.07	\$1,295.26	\$904.81	\$536.17	\$157,399.31	\$387,672.73	81.28
95	09/01/2026	\$2,200.07	\$1,292.24	\$907.83	\$536.17	\$158,691.55	\$386,764.90	81.09
96	10/01/2026	\$2,200.07	\$1,289.22	\$910.85	\$536.17	\$159,980.77	\$385,854.05	80.90
97	11/01/2026	\$2,200.07	\$1,286.18	\$913.89	\$536.17	\$161,266.95	\$384,940.16	80.71
98	12/01/2026	\$2,200.07	\$1,283.13	\$916.94	\$536.17	\$162,550.08	\$384,023.22	80.52
99	01/01/2027	\$2,200.07	\$1,280.08	\$919.99	\$536.17	\$163,830.16	\$383,103.23	80.32
100	02/01/2027	\$2,200.07	\$1,277.01	\$923.06	\$536.17	\$165,107.17	\$382,180.17	80.13
101	03/01/2027	\$2,200.07	\$1,273.93	\$926.14	\$536.17	\$166,381.10	\$381,254.03	79.94
102	04/01/2027	\$2,200.07	\$1,270.85	\$929.22	\$536.17	\$167,651.95	\$380,324.81	79.74
103	05/01/2027	\$2,200.07	\$1,267.75	\$932.32	\$536.17	\$168,919.70	\$379,392.49	79.55
104	06/01/2027	\$2,200.07	\$1,264.64	\$935.43	\$536.17	\$170,184.34	\$378,457.06	79.35
105	07/01/2027	\$2,200.07	\$1,261.52	\$938.55	\$536.17	\$171,445.86	\$377,518.51	79.15
106	08/01/2027	\$2,200.07	\$1,258.40	\$941.67	\$536.17	\$172,704.26	\$376,576.84	78.96
107	09/01/2027	\$2,200.07	\$1,255.26	\$944.81	\$536.17	\$173,959.52	\$375,632.03	78.76
108	10/01/2027	\$2,200.07	\$1,252.11	\$947.96	\$536.17	\$175,211.63	\$374,684.07	78.56
109	11/01/2027	\$2,200.07	\$1,248.95	\$951.12	\$536.17	\$176,460.58	\$373,732.95	78.36
110	12/01/2027	\$2,200.07	\$1,245.78	\$954.29	\$536.17	\$177,706.36	\$372,778.66	78.16
111	01/01/2028	\$2,200.07	\$1,242.60	\$957.47	\$536.17	\$178,948.96	\$371,821.19	77.96
112	02/01/2028	\$2,200.07	\$1,239.40	\$960.67	\$0.00	\$180,188.36	\$370,860.52	77.76
113	03/01/2028	\$2,200.07	\$1,236.20	\$963.87	\$0.00	\$181,424.56	\$369,896.65	77.56
114	04/01/2028	\$2,200.07	\$1,232.99	\$967.08	\$0.00	\$182,657.55	\$368,929.57	77.35
115	05/01/2028	\$2,200.07	\$1,229.77	\$970.30	\$0.00	\$183,887.32	\$367,959.27	77.15
116	06/01/2028	\$2,200.07	\$1,226.53	\$973.54	\$0.00	\$185,113.85	\$366,985.73	76.94
117	07/01/2028	\$2,200.07	\$1,223.29	\$976.78	\$0.00	\$186,337.14	\$366,008.95	76.74
118	08/01/2028	\$2,200.07	\$1,220.03	\$980.04	\$0.00	\$187,557.17	\$365,028.91	76.53
119	09/01/2028	\$2,200.07	\$1,216.76	\$983.31	\$0.00	\$188,773.93	\$364,045.60	76.33
120	10/01/2028	\$2,200.07	\$1,213.49	\$986.58	\$0.00	\$189,987.42	\$363,059.02	76.12
121	11/01/2028	\$2,200.07	\$1,210.20	\$989.87	\$0.00	\$191,197.62	\$362,069.15	75.91
122	12/01/2028	\$2,200.07	\$1,206.90	\$993.17	\$0.00	\$192,404.52	\$361,075.98	75.71
123	01/01/2029	\$2,200.07	\$1,203.59	\$996.48	\$0.00	\$193,608.11	\$360,079.50	75.50
124	02/01/2029	\$2,200.07	\$1,200.27	\$999.80	\$0.00	\$194,808.38	\$359,079.70	75.29



Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Mortgage Insurance	Interest Paid	Remaining Balance	Resulting LTV
125	03/01/2029	\$2,200.07	\$1,196.93	\$1,003.14	\$0.00	\$196,005.31	\$358,076.56	75.08
126	04/01/2029	\$2,200.07	\$1,193.59	\$1,006.48	\$0.00	\$197,198.90	\$357,070.08	74.87
127	05/01/2029	\$2,200.07	\$1,190.23	\$1,009.84	\$0.00	\$198,389.13	\$356,060.24	74.65
128	06/01/2029	\$2,200.07	\$1,186.87	\$1,013.20	\$0.00	\$199,576.00	\$355,047.04	74.44
129	07/01/2029	\$2,200.07	\$1,183.49	\$1,016.58	\$0.00	\$200,759.49	\$354,030.46	74.23
130	08/01/2029	\$2,200.07	\$1,180.10	\$1,019.97	\$0.00	\$201,939.59	\$353,010.49	74.01
131	09/01/2029	\$2,200.07	\$1,176.70	\$1,023.37	\$0.00	\$203,116.29	\$351,987.12	73.80
132	10/01/2029	\$2,200.07	\$1,173.29	\$1,026.78	\$0.00	\$204,289.58	\$350,960.34	73.58
133	11/01/2029	\$2,200.07	\$1,169.87	\$1,030.20	\$0.00	\$205,459.45	\$349,930.14	73.37
134	12/01/2029	\$2,200.07	\$1,166.43	\$1,033.64	\$0.00	\$206,625.88	\$348,896.50	73.15
135	01/01/2030	\$2,200.07	\$1,162.99	\$1,037.08	\$0.00	\$207,788.87	\$347,859.42	72.93
136	02/01/2030	\$2,200.07	\$1,159.53	\$1,040.54	\$0.00	\$208,948.40	\$346,818.88	72.72
137	03/01/2030	\$2,200.07	\$1,156.06	\$1,044.01	\$0.00	\$210,104.46	\$345,774.87	72.50
138	04/01/2030	\$2,200.07	\$1,152.58	\$1,047.49	\$0.00	\$211,257.04	\$344,727.38	72.28
139	05/01/2030	\$2,200.07	\$1,149.09	\$1,050.98	\$0.00	\$212,406.13	\$343,676.40	72.06
140	06/01/2030	\$2,200.07	\$1,145.59	\$1,054.48	\$0.00	\$213,551.72	\$342,621.92	71.84
141	07/01/2030	\$2,200.07	\$1,142.07	\$1,058.00	\$0.00	\$214,693.79	\$341,563.92	71.61
142	08/01/2030	\$2,200.07	\$1,138.55	\$1,061.52	\$0.00	\$215,832.34	\$340,502.40	71.39
143	09/01/2030	\$2,200.07	\$1,135.01	\$1,065.06	\$0.00	\$216,967.35	\$339,437.34	71.17
144	10/01/2030	\$2,200.07	\$1,131.46	\$1,068.61	\$0.00	\$218,098.81	\$338,368.73	70.94
145	11/01/2030	\$2,200.07	\$1,127.90	\$1,072.17	\$0.00	\$219,226.71	\$337,296.56	70.72
146	12/01/2030	\$2,200.07	\$1,124.32	\$1,075.75	\$0.00	\$220,351.03	\$336,220.81	70.49
147	01/01/2031	\$2,200.07	\$1,120.74	\$1,079.33	\$0.00	\$221,471.77	\$335,141.48	70.27
148	02/01/2031	\$2,200.07	\$1,117.14	\$1,082.93	\$0.00	\$222,588.91	\$334,058.55	70.04
149	03/01/2031	\$2,200.07	\$1,113.53	\$1,086.54	\$0.00	\$223,702.44	\$332,972.01	69.81
150	04/01/2031	\$2,200.07	\$1,109.91	\$1,090.16	\$0.00	\$224,812.35	\$331,881.85	69.58
151	05/01/2031	\$2,200.07	\$1,106.27	\$1,093.80	\$0.00	\$225,918.62	\$330,788.05	69.36
152	06/01/2031	\$2,200.07	\$1,102.63	\$1,097.44	\$0.00	\$227,021.25	\$329,690.61	69.13
153	07/01/2031	\$2,200.07	\$1,098.97	\$1,101.10	\$0.00	\$228,120.22	\$328,589.51	68.89
154	08/01/2031	\$2,200.07	\$1,095.30	\$1,104.77	\$0.00	\$229,215.52	\$327,484.74	68.66
155	09/01/2031	\$2,200.07	\$1,091.62	\$1,108.45	\$0.00	\$230,307.14	\$326,376.29	68.43
156	10/01/2031	\$2,200.07	\$1,087.92	\$1,112.15	\$0.00	\$231,395.06	\$325,264.14	68.20
157	11/01/2031	\$2,200.07	\$1,084.21	\$1,115.86	\$0.00	\$232,479.27	\$324,148.28	67.96
158	12/01/2031	\$2,200.07	\$1,080.49	\$1,119.58	\$0.00	\$233,559.76	\$323,028.70	67.73
159	01/01/2032	\$2,200.07	\$1,076.76	\$1,123.31	\$0.00	\$234,636.52	\$321,905.39	67.49
160	02/01/2032	\$2,200.07	\$1,073.02	\$1,127.05	\$0.00	\$235,709.54	\$320,778.34	67.26
161	03/01/2032	\$2,200.07	\$1,069.26	\$1,130.81	\$0.00	\$236,778.80	\$319,647.53	67.02
162	04/01/2032	\$2,200.07	\$1,065.49	\$1,134.58	\$0.00	\$237,844.29	\$318,512.95	66.78
163	05/01/2032	\$2,200.07	\$1,061.71	\$1,138.36	\$0.00	\$238,906.00	\$317,374.59	66.54
164	06/01/2032	\$2,200.07	\$1,057.92	\$1,142.15	\$0.00	\$239,963.92	\$316,232.44	66.30
165	07/01/2032	\$2,200.07	\$1,054.11	\$1,145.96	\$0.00	\$241,018.03	\$315,086.48	66.06
166	08/01/2032	\$2,200.07	\$1,050.29	\$1,149.78	\$0.00	\$242,068.32	\$313,936.70	65.82
167	09/01/2032	\$2,200.07	\$1,046.46	\$1,153.61	\$0.00	\$243,114.78	\$312,783.09	65.58
168	10/01/2032	\$2,200.07	\$1,042.61	\$1,157.46	\$0.00	\$244,157.39	\$311,625.63	65.34
169	11/01/2032	\$2,200.07	\$1,038.75	\$1,161.32	\$0.00	\$245,196.14	\$310,464.31	65.09
170	12/01/2032	\$2,200.07	\$1,034.88	\$1,165.19	\$0.00	\$246,231.02	\$309,299.12	64.85
171	01/01/2033	\$2,200.07	\$1,031.00	\$1,169.07	\$0.00	\$247,262.02	\$308,130.05	64.60
172	02/01/2033	\$2,200.07	\$1,027.10	\$1,172.97	\$0.00	\$248,289.12	\$306,957.08	64.36
173	03/01/2033	\$2,200.07	\$1,023.19	\$1,176.88	\$0.00	\$249,312.31	\$305,780.20	64.11
174	04/01/2033	\$2,200.07	\$1,019.27	\$1,180.80	\$0.00	\$250,331.58	\$304,599.40	63.86
175	05/01/2033	\$2,200.07	\$1,015.33	\$1,184.74	\$0.00	\$251,346.91	\$303,414.66	63.62
176	06/01/2033	\$2,200.07	\$1,011.38	\$1,188.69	\$0.00	\$252,358.29	\$302,225.97	63.37
177	07/01/2033	\$2,200.07	\$1,007.42	\$1,192.65	\$0.00	\$253,365.71	\$301,033.32	63.12
178	08/01/2033	\$2,200.07	\$1,003.44	\$1,196.63	\$0.00	\$254,369.15	\$299,836.69	62.87
179	09/01/2033	\$2,200.07	\$999.46	\$1,200.61	\$0.00	\$255,368.61	\$298,636.08	62.61
180	10/01/2033	\$2,200.07	\$995.45	\$1,204.62	\$0.00	\$256,364.06	\$297,431.46	62.36
181	11/01/2033	\$2,200.07	\$991.44	\$1,208.63	\$0.00	\$257,355.50	\$296,222.83	62.11
182	12/01/2033	\$2,200.07	\$987.41	\$1,212.66	\$0.00	\$258,342.91	\$295,010.17	61.85
183	01/01/2034	\$2,200.07	\$983.37	\$1,216.70	\$0.00	\$259,326.28	\$293,793.47	61.60
184	02/01/2034	\$2,200.07	\$979.31	\$1,220.76	\$0.00	\$260,305.59	\$292,572.71	61.34
185	03/01/2034	\$2,200.07	\$975.24	\$1,224.83	\$0.00	\$261,280.83	\$291,347.88	61.09
186	04/01/2034	\$2,200.07	\$971.16	\$1,228.91	\$0.00	\$262,251.99	\$290,118.97	60.83
187	05/01/2034	\$2,200.07	\$967.06	\$1,233.01	\$0.00	\$263,219.05	\$288,885.96	60.57
188	06/01/2034	\$2,200.07	\$962.95	\$1,237.12	\$0.00	\$264,182.00	\$287,648.84	60.31
189	07/01/2034	\$2,200.07	\$958.83	\$1,241.24	\$0.00	\$265,140.83	\$286,407.60	60.05
190	08/01/2034	\$2,200.07	\$954.69	\$1,245.38	\$0.00	\$266,095.52	\$285,162.22	59.79
191	09/01/2034	\$2,200.07	\$950.54	\$1,249.53	\$0.00	\$267,046.06	\$283,912.69	59.53
192	10/01/2034	\$2,200.07	\$946.38	\$1,253.69	\$0.00	\$267,992.44	\$282,659.00	59.26



Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Mortgage Insurance	Interest Paid	Remaining Balance	Resulting LTV
193	11/01/2034	\$2,200.07	\$942.20	\$1,257.87	\$0.00	\$268,934.64	\$281,401.13	59.00
194	12/01/2034	\$2,200.07	\$938.00	\$1,262.07	\$0.00	\$269,872.64	\$280,139.06	58.74
195	01/01/2035	\$2,200.07	\$933.80	\$1,266.27	\$0.00	\$270,806.44	\$278,872.79	58.47
196	02/01/2035	\$2,200.07	\$929.58	\$1,270.49	\$0.00	\$271,736.02	\$277,602.30	58.20
197	03/01/2035	\$2,200.07	\$925.34	\$1,274.73	\$0.00	\$272,661.36	\$276,327.57	57.94
198	04/01/2035	\$2,200.07	\$921.09	\$1,278.98	\$0.00	\$273,582.45	\$275,048.59	57.67
199	05/01/2035	\$2,200.07	\$916.83	\$1,283.24	\$0.00	\$274,499.28	\$273,765.35	57.40
200	06/01/2035	\$2,200.07	\$912.55	\$1,287.52	\$0.00	\$275,411.83	\$272,477.83	57.13
201	07/01/2035	\$2,200.07	\$908.26	\$1,291.81	\$0.00	\$276,320.09	\$271,186.02	56.86
202	08/01/2035	\$2,200.07	\$903.95	\$1,296.12	\$0.00	\$277,224.04	\$269,889.90	56.59
203	09/01/2035	\$2,200.07	\$899.63	\$1,300.44	\$0.00	\$278,123.67	\$268,589.46	56.31
204	10/01/2035	\$2,200.07	\$895.30	\$1,304.77	\$0.00	\$279,018.97	\$267,284.69	56.04
205	11/01/2035	\$2,200.07	\$890.95	\$1,309.12	\$0.00	\$279,909.92	\$265,975.57	55.77
206	12/01/2035	\$2,200.07	\$886.59	\$1,313.48	\$0.00	\$280,796.51	\$264,662.09	55.49
207	01/01/2036	\$2,200.07	\$882.21	\$1,317.86	\$0.00	\$281,678.72	\$263,344.23	55.21
208	02/01/2036	\$2,200.07	\$877.81	\$1,322.26	\$0.00	\$282,556.53	\$262,021.97	54.94
209	03/01/2036	\$2,200.07	\$873.41	\$1,326.66	\$0.00	\$283,429.94	\$260,695.31	54.66
210	04/01/2036	\$2,200.07	\$868.98	\$1,331.09	\$0.00	\$284,298.92	\$259,364.22	54.38
211	05/01/2036	\$2,200.07	\$864.55	\$1,335.52	\$0.00	\$285,163.47	\$258,028.70	54.10
212	06/01/2036	\$2,200.07	\$860.10	\$1,339.97	\$0.00	\$286,023.57	\$256,688.73	53.82
213	07/01/2036	\$2,200.07	\$855.63	\$1,344.44	\$0.00	\$286,879.20	\$255,344.29	53.54
214	08/01/2036	\$2,200.07	\$851.15	\$1,348.92	\$0.00	\$287,730.35	\$253,995.37	53.25
215	09/01/2036	\$2,200.07	\$846.65	\$1,353.42	\$0.00	\$288,577.00	\$252,641.95	52.97
216	10/01/2036	\$2,200.07	\$842.14	\$1,357.93	\$0.00	\$289,419.14	\$251,284.02	52.69
217	11/01/2036	\$2,200.07	\$837.61	\$1,362.46	\$0.00	\$290,256.75	\$249,921.56	52.40
218	12/01/2036	\$2,200.07	\$833.07	\$1,367.00	\$0.00	\$291,089.82	\$248,554.56	52.11
219	01/01/2037	\$2,200.07	\$828.52	\$1,371.55	\$0.00	\$291,918.34	\$247,183.01	51.83
220	02/01/2037	\$2,200.07	\$823.94	\$1,376.13	\$0.00	\$292,742.28	\$245,806.88	51.54
221	03/01/2037	\$2,200.07	\$819.36	\$1,380.71	\$0.00	\$293,561.64	\$244,426.17	51.25
222	04/01/2037	\$2,200.07	\$814.75	\$1,385.32	\$0.00	\$294,376.39	\$243,040.85	50.96
223	05/01/2037	\$2,200.07	\$810.14	\$1,389.93	\$0.00	\$295,186.53	\$241,650.92	50.67
224	06/01/2037	\$2,200.07	\$805.50	\$1,394.57	\$0.00	\$295,992.03	\$240,256.35	50.37
225	07/01/2037	\$2,200.07	\$800.85	\$1,399.22	\$0.00	\$296,792.88	\$238,857.13	50.08
226	08/01/2037	\$2,200.07	\$796.19	\$1,403.88	\$0.00	\$297,589.07	\$237,453.25	49.79
227	09/01/2037	\$2,200.07	\$791.51	\$1,408.56	\$0.00	\$298,380.58	\$236,044.69	49.49
228	10/01/2037	\$2,200.07	\$786.82	\$1,413.25	\$0.00	\$299,167.40	\$234,631.44	49.19
229	11/01/2037	\$2,200.07	\$782.10	\$1,417.97	\$0.00	\$299,949.50	\$233,213.47	48.90
230	12/01/2037	\$2,200.07	\$777.38	\$1,422.69	\$0.00	\$300,726.88	\$231,790.78	48.60
231	01/01/2038	\$2,200.07	\$772.64	\$1,427.43	\$0.00	\$301,499.52	\$230,363.35	48.30
232	02/01/2038	\$2,200.07	\$767.88	\$1,432.19	\$0.00	\$302,267.40	\$228,931.16	48.00
233	03/01/2038	\$2,200.07	\$763.10	\$1,436.97	\$0.00	\$303,030.50	\$227,494.19	47.70
234	04/01/2038	\$2,200.07	\$758.31	\$1,441.76	\$0.00	\$303,788.81	\$226,052.43	47.40
235	05/01/2038	\$2,200.07	\$753.51	\$1,446.56	\$0.00	\$304,542.32	\$224,605.87	47.09
236	06/01/2038	\$2,200.07	\$748.69	\$1,451.38	\$0.00	\$305,291.01	\$223,154.49	46.79
237	07/01/2038	\$2,200.07	\$743.85	\$1,456.22	\$0.00	\$306,034.86	\$221,698.27	46.48
238	08/01/2038	\$2,200.07	\$738.99	\$1,461.08	\$0.00	\$306,773.85	\$220,237.19	46.18
239	09/01/2038	\$2,200.07	\$734.12	\$1,465.95	\$0.00	\$307,507.97	\$218,771.24	45.87
240	10/01/2038	\$2,200.07	\$729.24	\$1,470.83	\$0.00	\$308,237.21	\$217,300.41	45.56
241	11/01/2038	\$2,200.07	\$724.33	\$1,475.74	\$0.00	\$308,961.54	\$215,824.67	45.25
242	12/01/2038	\$2,200.07	\$719.42	\$1,480.65	\$0.00	\$309,680.96	\$214,344.02	44.94
243	01/01/2039	\$2,200.07	\$714.48	\$1,485.59	\$0.00	\$310,395.44	\$212,858.43	44.63
244	02/01/2039	\$2,200.07	\$709.53	\$1,490.54	\$0.00	\$311,104.97	\$211,367.89	44.32
245	03/01/2039	\$2,200.07	\$704.56	\$1,495.51	\$0.00	\$311,809.53	\$209,872.38	44.00
246	04/01/2039	\$2,200.07	\$699.57	\$1,500.50	\$0.00	\$312,509.10	\$208,371.88	43.69
247	05/01/2039	\$2,200.07	\$694.57	\$1,505.50	\$0.00	\$313,203.67	\$206,866.38	43.37
248	06/01/2039	\$2,200.07	\$689.55	\$1,510.52	\$0.00	\$313,893.22	\$205,355.86	43.06
249	07/01/2039	\$2,200.07	\$684.52	\$1,515.55	\$0.00	\$314,577.74	\$203,840.31	42.74
250	08/01/2039	\$2,200.07	\$679.47	\$1,520.60	\$0.00	\$315,257.21	\$202,319.71	42.42
251	09/01/2039	\$2,200.07	\$674.40	\$1,525.67	\$0.00	\$315,931.61	\$200,794.04	42.10
252	10/01/2039	\$2,200.07	\$669.31	\$1,530.76	\$0.00	\$316,600.92	\$199,263.28	41.78
253	11/01/2039	\$2,200.07	\$664.21	\$1,535.86	\$0.00	\$317,265.13	\$197,727.42	41.46
254	12/01/2039	\$2,200.07	\$659.09	\$1,540.98	\$0.00	\$317,924.22	\$196,186.44	41.13
255	01/01/2040	\$2,200.07	\$653.95	\$1,546.12	\$0.00	\$318,578.17	\$194,640.32	40.81
256	02/01/2040	\$2,200.07	\$648.80	\$1,551.27	\$0.00	\$319,226.97	\$193,089.05	40.48
257	03/01/2040	\$2,200.07	\$643.63	\$1,556.44	\$0.00	\$319,870.60	\$191,532.61	40.16
258	04/01/2040	\$2,200.07	\$638.44	\$1,561.63	\$0.00	\$320,509.04	\$189,970.98	39.83
259	05/01/2040	\$2,200.07	\$633.24	\$1,566.83	\$0.00	\$321,142.28	\$188,404.15	39.50
260	06/01/2040	\$2,200.07	\$628.01	\$1,572.06	\$0.00	\$321,770.29	\$186,832.09	39.17



Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Mortgage Insurance	Interest Paid	Remaining Balance	Resulting LTV
261	07/01/2040	\$2,200.07	\$622.77	\$1,577.30	\$0.00	\$322,393.06	\$185,254.79	38.84
262	08/01/2040	\$2,200.07	\$617.52	\$1,582.55	\$0.00	\$323,010.58	\$183,672.24	38.51
263	09/01/2040	\$2,200.07	\$612.24	\$1,587.83	\$0.00	\$323,622.82	\$182,084.41	38.18
264	10/01/2040	\$2,200.07	\$606.95	\$1,593.12	\$0.00	\$324,229.77	\$180,491.29	37.84
265	11/01/2040	\$2,200.07	\$601.64	\$1,598.43	\$0.00	\$324,831.41	\$178,892.86	37.51
266	12/01/2040	\$2,200.07	\$596.31	\$1,603.76	\$0.00	\$325,427.72	\$177,289.10	37.17
267	01/01/2041	\$2,200.07	\$590.96	\$1,609.11	\$0.00	\$326,018.68	\$175,679.99	36.83
268	02/01/2041	\$2,200.07	\$585.60	\$1,614.47	\$0.00	\$326,604.28	\$174,065.52	36.50
269	03/01/2041	\$2,200.07	\$580.22	\$1,619.85	\$0.00	\$327,184.50	\$172,445.67	36.16
270	04/01/2041	\$2,200.07	\$574.82	\$1,625.25	\$0.00	\$327,759.32	\$170,820.42	35.82
271	05/01/2041	\$2,200.07	\$569.40	\$1,630.67	\$0.00	\$328,328.72	\$169,189.75	35.47
272	06/01/2041	\$2,200.07	\$563.97	\$1,636.10	\$0.00	\$328,892.69	\$167,553.65	35.13
273	07/01/2041	\$2,200.07	\$558.51	\$1,641.56	\$0.00	\$329,451.20	\$165,912.09	34.79
274	08/01/2041	\$2,200.07	\$553.04	\$1,647.03	\$0.00	\$330,004.24	\$164,265.06	34.44
275	09/01/2041	\$2,200.07	\$547.55	\$1,652.52	\$0.00	\$330,551.79	\$162,612.54	34.09
276	10/01/2041	\$2,200.07	\$542.04	\$1,658.03	\$0.00	\$331,093.83	\$160,954.51	33.75
277	11/01/2041	\$2,200.07	\$536.52	\$1,663.55	\$0.00	\$331,630.35	\$159,290.96	33.40
278	12/01/2041	\$2,200.07	\$530.97	\$1,669.10	\$0.00	\$332,161.32	\$157,621.86	33.05
279	01/01/2042	\$2,200.07	\$525.41	\$1,674.66	\$0.00	\$332,686.73	\$155,947.20	32.70
280	02/01/2042	\$2,200.07	\$519.82	\$1,680.25	\$0.00	\$333,206.55	\$154,266.95	32.34
281	03/01/2042	\$2,200.07	\$514.22	\$1,685.85	\$0.00	\$333,720.77	\$152,581.10	31.99
282	04/01/2042	\$2,200.07	\$508.60	\$1,691.47	\$0.00	\$334,229.37	\$150,889.63	31.64
283	05/01/2042	\$2,200.07	\$502.97	\$1,697.10	\$0.00	\$334,732.34	\$149,192.53	31.28
284	06/01/2042	\$2,200.07	\$497.31	\$1,702.76	\$0.00	\$335,229.65	\$147,489.77	30.92
285	07/01/2042	\$2,200.07	\$491.63	\$1,708.44	\$0.00	\$335,721.28	\$145,781.33	30.57
286	08/01/2042	\$2,200.07	\$485.94	\$1,714.13	\$0.00	\$336,207.22	\$144,067.20	30.21
287	09/01/2042	\$2,200.07	\$480.22	\$1,719.85	\$0.00	\$336,687.44	\$142,347.35	29.85
288	10/01/2042	\$2,200.07	\$474.49	\$1,725.58	\$0.00	\$337,161.93	\$140,621.77	29.48
289	11/01/2042	\$2,200.07	\$468.74	\$1,731.33	\$0.00	\$337,630.67	\$138,890.44	29.12
290	12/01/2042	\$2,200.07	\$462.97	\$1,737.10	\$0.00	\$338,093.64	\$137,153.34	28.76
291	01/01/2043	\$2,200.07	\$457.18	\$1,742.89	\$0.00	\$338,550.82	\$135,410.45	28.39
292	02/01/2043	\$2,200.07	\$451.37	\$1,748.70	\$0.00	\$339,002.19	\$133,661.75	28.02
293	03/01/2043	\$2,200.07	\$445.54	\$1,754.53	\$0.00	\$339,447.73	\$131,907.22	27.66
294	04/01/2043	\$2,200.07	\$439.69	\$1,760.38	\$0.00	\$339,887.42	\$130,146.84	27.29
295	05/01/2043	\$2,200.07	\$433.82	\$1,766.25	\$0.00	\$340,321.24	\$128,380.59	26.92
296	06/01/2043	\$2,200.07	\$427.94	\$1,772.13	\$0.00	\$340,749.18	\$126,608.46	26.55
297	07/01/2043	\$2,200.07	\$422.03	\$1,778.04	\$0.00	\$341,171.21	\$124,830.42	26.17
298	08/01/2043	\$2,200.07	\$416.10	\$1,783.97	\$0.00	\$341,587.31	\$123,046.45	25.80
299	09/01/2043	\$2,200.07	\$410.15	\$1,789.92	\$0.00	\$341,997.46	\$121,256.53	25.42
300	10/01/2043	\$2,200.07	\$404.19	\$1,795.88	\$0.00	\$342,401.65	\$119,460.65	25.05
301	11/01/2043	\$2,200.07	\$398.20	\$1,801.87	\$0.00	\$342,799.85	\$117,658.78	24.67
302	12/01/2043	\$2,200.07	\$392.20	\$1,807.87	\$0.00	\$343,192.05	\$115,850.91	24.29
303	01/01/2044	\$2,200.07	\$386.17	\$1,813.90	\$0.00	\$343,578.22	\$114,037.01	23.91
304	02/01/2044	\$2,200.07	\$380.12	\$1,819.95	\$0.00	\$343,958.34	\$112,217.06	23.53
305	03/01/2044	\$2,200.07	\$374.06	\$1,826.01	\$0.00	\$344,332.40	\$110,391.05	23.15
306	04/01/2044	\$2,200.07	\$367.97	\$1,832.10	\$0.00	\$344,700.37	\$108,558.95	22.76
307	05/01/2044	\$2,200.07	\$361.86	\$1,838.21	\$0.00	\$345,062.23	\$106,720.74	22.38
308	06/01/2044	\$2,200.07	\$355.74	\$1,844.33	\$0.00	\$345,417.97	\$104,876.41	21.99
309	07/01/2044	\$2,200.07	\$349.59	\$1,850.48	\$0.00	\$345,767.56	\$103,025.93	21.60
310	08/01/2044	\$2,200.07	\$343.42	\$1,856.65	\$0.00	\$346,110.98	\$101,169.28	21.21
311	09/01/2044	\$2,200.07	\$337.23	\$1,862.84	\$0.00	\$346,448.21	\$99,306.44	20.82
312	10/01/2044	\$2,200.07	\$331.02	\$1,869.05	\$0.00	\$346,779.23	\$97,437.39	20.43
313	11/01/2044	\$2,200.07	\$324.79	\$1,875.28	\$0.00	\$347,104.02	\$95,562.11	20.04
314	12/01/2044	\$2,200.07	\$318.54	\$1,881.53	\$0.00	\$347,422.56	\$93,680.58	19.64
315	01/01/2045	\$2,200.07	\$312.27	\$1,887.80	\$0.00	\$347,734.83	\$91,792.78	19.25
316	02/01/2045	\$2,200.07	\$305.98	\$1,894.09	\$0.00	\$348,040.81	\$89,898.69	18.85
317	03/01/2045	\$2,200.07	\$299.66	\$1,900.41	\$0.00	\$348,340.47	\$87,998.28	18.45
318	04/01/2045	\$2,200.07	\$293.33	\$1,906.74	\$0.00	\$348,633.80	\$86,091.54	18.05
319	05/01/2045	\$2,200.07	\$286.97	\$1,913.10	\$0.00	\$348,920.77	\$84,178.44	17.65
320	06/01/2045	\$2,200.07	\$280.59	\$1,919.48	\$0.00	\$349,201.36	\$82,258.96	17.25
321	07/01/2045	\$2,200.07	\$274.20	\$1,925.87	\$0.00	\$349,475.56	\$80,333.09	16.84
322	08/01/2045	\$2,200.07	\$267.78	\$1,932.29	\$0.00	\$349,743.34	\$78,400.80	16.44
323	09/01/2045	\$2,200.07	\$261.34	\$1,938.73	\$0.00	\$350,004.68	\$76,462.07	16.03
324	10/01/2045	\$2,200.07	\$254.87	\$1,945.20	\$0.00	\$350,259.55	\$74,516.87	15.62
325	11/01/2045	\$2,200.07	\$248.39	\$1,951.68	\$0.00	\$350,507.94	\$72,565.19	15.21
326	12/01/2045	\$2,200.07	\$241.88	\$1,958.19	\$0.00	\$350,749.82	\$70,607.00	14.80
327	01/01/2046	\$2,200.07	\$235.36	\$1,964.71	\$0.00	\$350,985.18	\$68,642.29	14.39
328	02/01/2046	\$2,200.07	\$228.81	\$1,971.26	\$0.00	\$351,213.99	\$66,671.03	13.98



Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Mortgage Insurance	Interest Paid	Remaining Balance	Resulting LTV
329	03/01/2046	\$2,200.07	\$222.24	\$1,977.83	\$0.00	\$351,436.23	\$64,693.20	13.56
330	04/01/2046	\$2,200.07	\$215.64	\$1,984.43	\$0.00	\$351,651.87	\$62,708.77	13.15
331	05/01/2046	\$2,200.07	\$209.03	\$1,991.04	\$0.00	\$351,860.90	\$60,717.73	12.73
332	06/01/2046	\$2,200.07	\$202.39	\$1,997.68	\$0.00	\$352,063.29	\$58,720.05	12.31
333	07/01/2046	\$2,200.07	\$195.73	\$2,004.34	\$0.00	\$352,259.02	\$56,715.71	11.89
334	08/01/2046	\$2,200.07	\$189.05	\$2,011.02	\$0.00	\$352,448.07	\$54,704.69	11.47
335	09/01/2046	\$2,200.07	\$182.35	\$2,017.72	\$0.00	\$352,630.42	\$52,686.97	11.05
336	10/01/2046	\$2,200.07	\$175.62	\$2,024.45	\$0.00	\$352,806.04	\$50,662.52	10.62
337	11/01/2046	\$2,200.07	\$168.88	\$2,031.19	\$0.00	\$352,974.92	\$48,631.33	10.20
338	12/01/2046	\$2,200.07	\$162.10	\$2,037.97	\$0.00	\$353,137.02	\$46,593.36	09.77
339	01/01/2047	\$2,200.07	\$155.31	\$2,044.76	\$0.00	\$353,292.33	\$44,548.60	09.34
340	02/01/2047	\$2,200.07	\$148.50	\$2,051.57	\$0.00	\$353,440.83	\$42,497.03	08.91
341	03/01/2047	\$2,200.07	\$141.66	\$2,058.41	\$0.00	\$353,582.49	\$40,438.62	08.48
342	04/01/2047	\$2,200.07	\$134.80	\$2,065.27	\$0.00	\$353,717.29	\$38,373.35	08.05
343	05/01/2047	\$2,200.07	\$127.91	\$2,072.16	\$0.00	\$353,845.20	\$36,301.19	07.61
344	06/01/2047	\$2,200.07	\$121.00	\$2,079.07	\$0.00	\$353,966.20	\$34,222.12	07.18
345	07/01/2047	\$2,200.07	\$114.07	\$2,086.00	\$0.00	\$354,080.27	\$32,136.12	06.74
346	08/01/2047	\$2,200.07	\$107.12	\$2,092.95	\$0.00	\$354,187.39	\$30,043.17	06.30
347	09/01/2047	\$2,200.07	\$100.14	\$2,099.93	\$0.00	\$354,287.53	\$27,943.24	05.86
348	10/01/2047	\$2,200.07	\$93.14	\$2,106.93	\$0.00	\$354,380.67	\$25,836.31	05.42
349	11/01/2047	\$2,200.07	\$86.12	\$2,113.95	\$0.00	\$354,466.79	\$23,722.36	04.97
350	12/01/2047	\$2,200.07	\$79.07	\$2,121.00	\$0.00	\$354,545.86	\$21,601.36	04.53
351	01/01/2048	\$2,200.07	\$72.00	\$2,128.07	\$0.00	\$354,617.86	\$19,473.29	04.08
352	02/01/2048	\$2,200.07	\$64.91	\$2,135.16	\$0.00	\$354,682.77	\$17,338.13	03.64
353	03/01/2048	\$2,200.07	\$57.79	\$2,142.28	\$0.00	\$354,740.56	\$15,195.85	03.19
354	04/01/2048	\$2,200.07	\$50.65	\$2,149.42	\$0.00	\$354,791.21	\$13,046.43	02.74
355	05/01/2048	\$2,200.07	\$43.49	\$2,156.58	\$0.00	\$354,834.70	\$10,889.85	02.28
356	06/01/2048	\$2,200.07	\$36.30	\$2,163.77	\$0.00	\$354,871.00	\$8,726.08	01.83
357	07/01/2048	\$2,200.07	\$29.09	\$2,170.98	\$0.00	\$354,900.09	\$6,555.10	01.37
358	08/01/2048	\$2,200.07	\$21.85	\$2,178.22	\$0.00	\$354,921.94	\$4,376.88	00.92
359	09/01/2048	\$2,200.07	\$14.59	\$2,185.48	\$0.00	\$354,936.53	\$2,191.40	00.46
360	10/01/2048	\$2,198.70	\$7.30	\$2,191.40	\$0.00	\$354,943.83	\$0.00	00.00

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.

- BORROWER - KEN CUSTOMER - DATE -

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):

Borrower		Co-Borrower	
I. TYPE OF MORTGAGE AND TERMS OF LOAN			
Mortgage Applied for:	<input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other: (explain)	Agency Case Number	Lender Case Number 400124273
<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service			
Amount \$453,100.00	Interest Rate 5.125%	No. of Months 360	Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input checked="" type="checkbox"/> ARM (type): 1M FNMA CONF 5/1 LIB
II. PROPERTY INFORMATION AND PURPOSE OF LOAN			
Subject Property Address (street, city, state & ZIP) 143895 TESTTESTRET980535, ALSIP, IL 60803			No. of Units 1
Legal Description of Subject Property (attach description if necessary)			Year Built 2000
Purpose of Loan	<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	Property will be: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	
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) \$	
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 <input type="checkbox"/> to be made Cost: \$
Title will be held in what Name(s) TESTTITLE NAMEHELD		Manner in which Title will be held INDIVIDUAL	Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) BRIDGE LOAN			

Borrower		III. BORROWER INFORMATION		Co-Borrower	
Borrower's Name (include Jr. or Sr. if applicable) KEN CUSTOMER				Co-Borrower's Name (include Jr. or Sr. if applicable)	
Social Security Number 500-50-7000	Home Phone (incl. area code) (111) 111-1111	DOB (mm/dd/yyyy) 12/12/1971	Yrs. School 12	Social Security Number	Home Phone (incl. area code)
DOB (mm/dd/yyyy)		Yrs. School		DOB (mm/dd/yyyy)	Yrs. School
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Borrower) no. 0 ages		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	
<input type="checkbox"/> Separated				<input type="checkbox"/> Separated	
Present Address (street, city, state, ZIP) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 12 No. Yrs. 143895 TESTTESTRET980535, ALSIP, IL 60803				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ____ No. Yrs.	
Mailing Address, if different from Present Address 123 MAILING ADDRESS, EL TORO, CA 92630 UNITED STATES				Mailing Address, if different from Present Address	
If residing at present address for less than two years, complete the following:					
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ____ No. Yrs.				Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ____ No. Yrs.	

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer <input type="checkbox"/> Self Employed EMPLOYER 123 EMPLOYERADDRESS EL TORO, CA 92630	Yrs. on this job 12	Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job		
	Yrs. employed in this line of work/profession 15		Yrs. employed in this line of work/profession		
Position/Title/Type of Business JOB POSITION	Business Phone (incl. area code) (444) 444-4444	Position/Title/Type of Business	Business Phone (incl. area code)		

If employed in current position for less than two years or if currently employed in more than one position, complete the following:



Borrower		IV. EMPLOYMENT INFORMATION (cont'd)		Co-Borrower	
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	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		Monthly Income
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	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		Monthly Income
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$9,000.00		\$9,000.00	Rent		
Overtime				First Mortgage (P&I)		\$2,467.07
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes	\$750.00	\$794.91
Net Rental Income	\$1,500.00		\$1,500.00	Mortgage Insurance		\$536.17
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$10,500.00		\$10,500.00	Total	\$750.00	\$3,798.15

* 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.

B/C	Monthly Amount

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.

Completed ☐ Jointly ☒ Not Jointly

ASSETS	Cash or Market Value	LIABILITIES
Description		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.
Cash Deposit toward purchase held by:		
<i>List checking and savings accounts below</i>		
Name and address of Bank, S&L, or Credit Union — EXAMPLE DEPOSITORY 123 MAIN STREET NEW YORK, NY 10101		Name and address of Company HILLSIDE BANK
Acct. no. 50000	\$500,000.00	Acct. no. 291443C81189
Name and address of Bank, S&L, or Credit Union		Name and address of Company HEMLOCKS
		Acct. no. 98E543184026
Acct. no.		Name and address of Company
Name and address of Bank, S&L, or Credit Union		Acct. no.
Acct. no.		



VI. ASSETS AND LIABILITIES (cont'd)

Name and address of Bank, S&L, or Credit Union		Name and address of Company		\$ Payment/Months	
				/	
Acct. no.		Acct. no.			
Stocks & Bonds (Company name/ number & description)		Name and address of Company		\$ Payment/Months	
				/	
		Acct. no.			
Life insurance net cash value Face amount:		Name and address of Company		\$ Payment/Months	
				/	
Subtotal Liquid Assets	\$500,000.00				
Real estate owned (enter market value from schedule of real estate owned)	\$476,947.00	Acct. no.			
Vested interest in retirement fund		Name and address of Company		\$ Payment/Months	
Net worth of business(es) owned (attach financial statement)				/	
Automobiles owned (make and year)		Acct. no.			
		Alimony/Child Support/Separate Maintenance Payments Owed to:			
Other Assets (itemize)		Job-Related Expense (child care, union dues, etc.)			
		Total Monthly Payments		\$469.00	
Total Assets a.	\$976,947.00	Net Worth (a minus b) »		\$961,762.00	Total Liabilities b.
					\$15,185.00

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.	Net Rental Income
123 ADDOWNED EL TORO, CA 92630	R SFR	\$476,947.00	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	
	Totals	\$476,947.00	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	

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	\$476,947.00
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	
e. Estimated prepaid items	\$8,708.77
f. Estimated closing costs	\$2,607.50
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	\$14,526.39
i. Total cost(s) (add items a through h)	\$502,789.66

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"/>



VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS	
j. Subordinate financing		If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower Yes No
k. Borrower's closing costs paid by Seller		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="checkbox"/> <input checked="" type="checkbox"/>
l. Other Credits (explain) CASH DEPOSIT		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/> <input checked="" type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	\$453,100.00	h. Is any part of the down payment borrowed?	<input type="checkbox"/> <input checked="" type="checkbox"/>
		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/> <input checked="" type="checkbox"/>

n. PMI, MIP, Funding Fee financed		j. Are you a U.S. citizen?	<input checked="" type="checkbox"/> <input type="checkbox"/>
		k. Are you a permanent resident alien?	<input type="checkbox"/> <input checked="" type="checkbox"/>
o. Loan amount (add m & n)	\$453,100.00	l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	<input checked="" 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"/>
p. Cash from/to Borrower (subtract j, k, l, & o from i)	\$49,689.66	(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 - 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.

Acknowledgment. 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.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

Loan Originator's Signature X M Banker		Date 08/13/18
Loan Originator's Name (print or type) MM BANKER	Loan Originator Identifier NMLS: 987654231	Loan Originator's Phone Number (including area code) (609) 454-3482
Loan Origination Company's Name LOANDEPOT.COM, LLC	Loan Origination Company Identifier MB.6850061 NMLS: 174457	Loan Origination Company's Address 619 ALEXANDER ROAD, SUITE 101 PRINCETON, NJ 08540



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:
KEN CUSTOMER
Co-Borrower:

Agency Case Number:

Lender Case Number:
400124273

Review

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

X**X**

Uniform Residential Loan Application
Freddie Mac Form 65 7/05 (rev. 6/09)

 4193.738

Fannie Mae Form 1003 7/05 (rev. 6/09)

Page 5 of 5



0078000000400124273

Request for Transcript of Tax Return

OMB No. 1545-1872

» 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.

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. KEN CUSTOMER	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) 500-50-7000
2a If a joint return, enter spouse's name shown on tax return.	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) KEN CUSTOMER, 143895 TESTTESTRET980535, ALSIP, IL 60803	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
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. LOANDEPOT.COM LLC 4800 N. SCOTTSDALE ROAD, SUITE 3800 SCOTTSDALE, AZ 85251 480-627-0100	

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 checked="" 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.
12/31/2017 12/31/2016 12/31/2015 12/31/2014

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.

<input checked="" type="checkbox"/> 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 (111) 111-1111
Sign Here » Signature (see instructions)	Date
» 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.



CAUTION 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.

ASSIGNMENT OF PROPRIETARY LEASE

CUSTOMER
Loan #: 400124273

KNOW THAT **KEN CUSTOMER;** (collectively, "Assignor"), in consideration of the sum of One (\$1.00) Dollar paid by _____ (collectively, "Assignee") and for other good and valuable consideration, does hereby assign unto Assignee a certain lease (the "Lease") made by _____ ("Lessor Corporation") with Assignor, or his predecessor in interest, dated _____ for Apartment _____ in premises: **143895 TESTTESTRET980535, ALSIP, IL 60803.**

TO HAVE AND TO HOLD the same unto Assignee, and Assignee's personal representatives and assigns, from and after **SEPTEMBER 8, 2018** for all the rest of the term of the Lease, or any renewals or extensions thereof, and subject to the covenants, conditions and limitations therein contained.

Assignor represents to Assignee and to Lessor Corporation that (1) there are no claims, security interests or liens against the Lease or the shares allocated to said Apartment, (2) Assignor has full right and authority to assign the Lease and shares, (3) there are no unsatisfied judgments, tax liens or undischarged bankruptcy proceedings either of record or outstanding against Assignor, and (4) there are no filed mechanic's liens for work performed within the Apartment or materials supplied on account of such work, and (5) there are no unpaid regular or special assessments currently due the cooperative association governing the Apartment.

IN WITNESS WHEREOF, Assignor has executed this Assignment on **SEPTEMBER 8, 2018.**

- BORROWER - KEN CUSTOMER - DATE -

STATE OF _____ }
COUNTY OF _____ } ss.:

On this _____ day of _____, before me, the undersigned, personally appeared **TESTTITLE NAMEHELD**, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies) and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

Notary Public

My Commission Expires: _____



ERRORS AND OMISSIONS / COMPLIANCE AGREEMENT

CUSTOMER
Loan #: 400124273

BORROWER(S): **KEN CUSTOMER**

PROPERTY ADDRESS: **143895 TESTTESTRET980535, ALSIP, IL 60803**

LENDER: **LOANDEPOT.COM, LLC**

The undersigned Borrower(s) for and in consideration of the above-referenced Lender funding the closing of this loan agrees, if requested by Lender or Closing Agent for Lender, to fully cooperate and adjust for clerical errors, any or all loan closing documentation if 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, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Government National Mortgage Association, Federal Housing Authority or the Department of Veterans Affairs, or any Municipal Bonding Authority.

The undersigned Borrower(s) agree(s) to comply with all above noted requests by the above-referenced Lender within 30 days from date of mailing of said requests. Borrower(s) agree(s) to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees and marketing losses for failing to comply with correction requests in the above noted time period, unless prohibited by applicable law.

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

DATED this **8TH** day of **SEPTEMBER, 2018**.

- BORROWER - **KEN CUSTOMER** - DATE -
STATE OF / COMMONWEALTH OF _____
COUNTY OF _____

Sworn to and Subscribed before me this _____ day of _____.

Notary Public

My Commission Expires: _____



INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

CUSTOMER
Loan #: 400124273

Your monthly mortgage payment for the coming year will be \$3,940.74 of which \$2,467.07 will be for principal and interest and \$1,473.67 will go into your escrow account.

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account.

Starting Balance is: \$0.00

Pymt Date	Deposit	Mortgage Insurance	County Property Taxes	Withdrawal	Balance
November	1,473.67	536.17		536.17	937.50
December	1,473.67	536.17	5,625.00	6,161.17	-3,750.00
January	1,473.67	536.17		536.17	-2,812.50
February	1,473.67	536.17		536.17	-1,875.00
March	1,473.67	536.17		536.17	-937.50
April	1,473.67	536.17	5,625.00	6,161.17	-5,625.00
May	1,473.67	536.17		536.17	-4,687.50
June	1,473.67	536.17		536.17	-3,750.00
July	1,473.67	536.17		536.17	-2,812.50
August	1,473.67	536.17		536.17	-1,875.00
September	1,473.67	536.17		536.17	-937.50
October	1,473.67	536.17		536.17	0.00

(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: \$1,875.00

Homeowner's Insurance payable to:

Mortgage Insurance payable to:

Property Taxes payable to: COOK

- BORROWER - KEN CUSTOMER - DATE -

FIRST PAYMENT LETTER

CUSTOMER
Loan #: 400124273

DATE: SEPTEMBER 8, 2018

LOAN NUMBER: 400124273

PROPERTY ADDRESS: 143895 TESTTESTRET980535, ALSIP, IL 60803

TO: KEN CUSTOMER
123 MAILING ADDRESS
EL TORO, CA 92630

The first regular monthly payment on the above mortgage loan is due on **NOVEMBER 1, 2018**, and will continue monthly until **OCTOBER 1, 2048**. Based on the preliminary information now available for the amount of taxes and insurance, the undersigned understands that the ESTIMATE of the total monthly payment is as follows:

Principal and Interest	\$ 2,467.07
Homeowner's Insurance	\$
Mortgage Insurance	\$ 536.17
Property Taxes	\$ 937.50
	\$
	\$
TOTAL PAYMENT:	\$ 3,940.74

The undersigned further acknowledges that monthly statements will be sent to the undersigned, and that the amount of monthly payment may differ from the amount shown above, depending upon the latest estimate of the amount for taxes and insurance.

RECEIVED AND ACKNOWLEDGED:

- BORROWER - KEN CUSTOMER - DATE -

PAYMENT MUST BE SENT TO:
LOANDEPOT.COM LLC
P.O. BOX 60005
LOS ANGELES, CA 90060-0005

Any correspondence, or calls, in reference to your loan, please refer to the above loan number.

The total estimated monthly escrow account contribution is \$1,473.67.



ILLINOIS MORTGAGE ESCROW ACCOUNT ACT

CUSTOMER
Loan #: 400124273

Date: **SEPTEMBER 8, 2018**

Lender: **LOANDEPOT.COM, LLC**

Borrower(s): **KEN CUSTOMER**

Property Address: **143895 TESTTESTRET980535, ALSIP, IL 60803**

Illinois law (specifically 765 Ill. Comp. Stat. Ann. 910/11) requires that the borrowers of a mortgage loan that is secured by a residence be informed of the provisions of the Mortgage Escrow Account Act (765 Ill. Comp. Stat. 910/1 et seq.) if the maintenance of an escrow account is or may be a condition of obtaining an extension of credit.

Sec. 1. This Act shall be known as the "Mortgage Escrow Account Act."

Sec. 2. As used in this Act, unless the context requires otherwise:

(a) "Escrow Account" means any account established by the mortgage lender in conjunction with a mortgage loan on a residence, into which the borrower is required to make regular periodic payments and out of which the lender pays the taxes on the property covered by the mortgage.

(b) "Borrower" means the person obligated under the mortgage loan.

(c) "Mortgage Lender" means any bank, savings bank, savings and loan association, credit union, mortgage banker, or other institution, association, partnership, corporation or person who extends the loan of monies for the purpose of enabling another to purchase a residence or who services the loan, including successors in interest of the foregoing.

(d) "Escrow-like Arrangement" means any arrangement the intent of which is to serve the same purposes as an escrow account but which does not require the formal establishment of an account.

Sec. 3. Escrow accounts or escrow-like arrangements established after the effective date of this Act in conjunction with mortgage agreements for single-family owner occupied residential property are hereby declared separate and distinct transactions from mortgages and, hence, subject to the laws and regulations of this State.

Sec. 4. On or after the effective date of this Act, each mortgage lender in conjunction with the granting or servicing of a mortgage on a single-family owner occupied residential property, shall comply with the provisions of this Act.

Sec. 5. When the mortgage is reduced to 65% of its original amount by payments of the borrower, timely made according to the provisions of the loan agreement secured by the mortgage, and the borrower is otherwise not in default on the loan agreement, the mortgage lender must notify the borrower that he may terminate such escrow account or that he may elect to continue it until he requests a termination thereof, or until the mortgage is paid in full, whichever occurs first.

Sec. 6. In lieu of the mortgage lender establishing an escrow account or an escrow-like arrangement, a borrower may pledge an interest bearing time deposit with the mortgage lender in an amount sufficient to secure the payment of anticipated taxes.

Sec. 6.5 Homeownership preservation program.

(a) For purposes of this Section, "Homeownership Preservation Program" means

(1) a program that is expressly intended to assist homeowners by refinancing or restructuring existing mortgage obligations either (i) to avoid default or foreclosure, or both, or (ii) to lower interest rates, and that is sponsored by a federal, state, or local government authority or a non-profit organization; or



(2) a lender-sponsored program that is expressly intended to assist homeowners by restructuring existing mortgage obligations to avoid default or foreclosure, or both.

"Subprime Mortgage Lender" means a mortgage lender that has, for at least 2 of the prior 3 reporting years, reported the rate spread, as required under 12 CFR §203.4(a)(12), for at least 75% of the loans reported by the mortgage lender in the Loan/Application Register filed in compliance with the federal Home Mortgage Disclosure Act, 12 USC §§2801 *et seq.*, and implementing Regulation C, 12 CFR §§201 *et seq.*

(b) Section 6 shall not apply:

(1) to a mortgage loan made by a subprime mortgage lender in compliance with the requirements for higher-priced mortgage loans established in Regulation Z, 12 CFR Part 226, issued by the Board of Governors of the Federal Reserve System to implement the federal Truth in Lending Act, whether or not the mortgage loan is a higher-priced mortgage loan, provided that:

(A) for loans that are not higher-priced mortgage loans, the escrow account must be terminated upon the borrower's request at no cost to the borrower; and

(B) for loans that are higher-priced mortgage loans, the escrow account must be terminated upon the borrower's request at no cost to the borrower on terms no stricter than the following conditions:

(i) the escrow termination requirements established in Regulation Z are satisfied;

(ii) the borrower has maintained a satisfactory payment history (no payments more than 30 days late) for the 12 months prior to the mortgage lender's receipt of the borrower's termination request; and

(iii) the borrower has reimbursed the mortgage lender for any escrow advances or escrow deficiencies existing at the time of the borrower's termination request.

(2) to a refinance or modification made by a subprime mortgage lender under a homeownership preservation program that requires establishment of an escrow account as a condition or requirement of the refinance or modification, provided that the escrow account must be terminated upon the borrower's request at no cost to the borrower on terms no stricter than the following conditions:

(A) termination is permitted under the terms of the government or non-profit sponsored homeownership preservation program, if applicable, and the borrower complies with all conditions or requirements for termination established by or allowed under such program;

(B) the borrower has maintained a satisfactory payment history (no payments more than 30 days late) for the 12 months prior to the mortgage lender's receipt of the borrower's termination request; and

(C) the borrower has reimbursed the mortgage lender for any escrow advances or escrow deficiencies existing at the time of the borrower's termination request.

Termination may not be denied for failure to reimburse escrow advances or escrow deficiencies under item (iii) of subparagraph (B) of paragraph (1) of subsection (b), or subparagraph (C) of paragraph (2) of subsection b) if the borrower claims, in writing, that there is an error with such advances or deficiencies. In such case, the lender must terminate the escrow account if all other conditions of termination are satisfied; however, such termination will not alter or affect any other rights of the mortgage lender or the borrower with respect to the collection of such escrow advances or escrow deficiencies.

Sec. 7. The borrower shall not have the right to terminate any such arrangement under Section 5 in conjunction with mortgages insured, guaranteed, supplemented, or assisted by the State of Illinois or the federal government that require an escrow arrangement for their continuation.



Sec. 8. If after terminating an escrow arrangement under the conditions of this Act, the borrower does not furnish to the lender sufficient evidence of payment of the taxes when due on the residence covered by the mortgage with respect to which the escrow arrangement was established, the lender, after taking reasonably good faith steps to verify nonpayment, may, within thirty days after such payment is due, establish or reestablish an escrow arrangement notwithstanding the provisions of this Act.

Sec. 9. Failure of any mortgage lender operating within this State to comply with the provisions of this Act shall entitle the borrower to actual damages in a court action.

Sec. 10. The provisions of this Act shall not be applicable to a mortgage lender using the capitalization method of accounting for receipt of payments for taxes. The capitalization method shall mean crediting such tax payments directly to the loan principal upon receipt and increasing the loan balance when the taxes are paid.

Sec. 11. Notice of the requirements of the Act shall be furnished in writing to the borrower at the date of closing.

Sec. 12. This Act takes effect on January 1, 1976.

Sec. 15. Notice of tax payments.

(a) When any mortgage lender pays the property tax from an escrow account, the mortgage lender must give the borrower written notice of the following, within 45 business days after the tax payment:

1. the date the taxes were paid;
2. the amount of taxes paid; and
3. the permanent index number, mortgage account number, address of the property, or other property description that is used for assessment and taxation purposes under the Property Tax Code.

(b) The notice required in subsection (a) may be included on or with other documents, notices, or statements provided to the borrower. If more than one borrower is obligated on the loan, only one borrower who is primarily liable on the loan need be given notice. Notice may be delivered, mailed, or transmitted by any usual means of communication.

(c) Notwithstanding the requirements in subsection (a), a mortgage lender that provides notice at least annually to a borrower in the manner provided in subsection (b) of a means of communication for the borrower to access the information set forth in subsection (a) by telephone, facsimile, e-mail, Internet access, or other means of communication, is deemed to be in compliance with subsection (a).

765 Ill. Comp. Stat. Ann. 910/11

I/We, the Borrower(s), hereby acknowledge receipt of this document at closing.

- BORROWER - KEN CUSTOMER - DATE -



Itemization of Fees

CUSTOMER
Loan #: 400124273

Date: SEPTEMBER 8, 2018

Lender: LOANDEPOT.COM, LLC

Borrower(s): KEN CUSTOMER

Property Address: 143895 TESTTESTRET980535, ALSIP, IL 60803

The following is a list of fees which are anticipated to be charged in connection with your loan.

Fees to Be Paid on Your Account by You or Others

Paid by S* Seller L* Lender K* Broker R* Branch O* Other	Paid Outside of Closing	Amounts Paid by Others	Amounts Paid by You
3.206% OF LOAN AMOUNT (POINTS)			\$14,526.39
PROCESSING FEE			\$425.00
UNDERWRITING FEE			\$595.00
APPRAISAL FEE			\$475.00
CREDIT REPORT			\$18.50
FLOOD CERTIFICATE FEE			\$5.00
GOV'T RECORDING FEE			\$99.00
CITY TAX/COUNTY TAX/STAMPS			\$990.00
Prepaid Interest (\$63.62 per day from 9/12/18 to 10/1/18)			\$1,208.78

Acknowledgment

I/We, the Borrower(s), hereby acknowledge receipt of this Itemization.

- BORROWER - KEN CUSTOMER - DATE -

NOTICE REGARDING LENDER & SELLER CONTRIBUTIONSDate: **AUGUST 24, 2018**Loan Number: **400124273**Borrower(s): **KEN CUSTOMER**Property Address: **143895 TESTTESTRET980535
ALSIP, IL 60803**

Our policy is to apply any credits provided to you-including lender credits based on the interest rate you choose and seller credits-to offset the costs that you are required to pay at closing.

Seller contributions will be applied first, followed by lender credits, in the following order:

1. Amounts that are considered "finance charges" under Regulation Z;
2. Other amounts that are considered "points and fees" under Regulation Z; and
3. Any other closing costs.

If any seller contributions are left over, the amount of the remaining contribution will be retained by the seller.

If any lender credits are left over, we may apply them to reduce your principal balance to the extent allowable under the selected loan program.

Please contact your Mortgage Professional with any questions.

Licensed Lending Officer: **MM BANKER**NMLS: **987654231**Direct Phone Number: **(609) 454-3482**

We look forward to helping facilitate this transaction.

loanDepot.com, LLC

- BORROWER - KEN CUSTOMER - DATE -



USA Patriot Act Disclosure
Borrower Identification

CUSTOMER
Loan #: 400124273

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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 each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Please provide the following information. We require two forms of identification for each borrower to comply with section 326 of the Act.

Borrower's Name:
KEN CUSTOMER

Address:
**123 MAILING ADDRESS
EL TORO, CA 92630 UNITED STATES**

Loan Number: **400124273**

Date of Birth: **DECEMBER 12, 1971**

Social Security # / Tax ID #¹: **500-50-7000**

IMPORTANT - Information listed below must be exactly as indicated on the document.

Primary Forms of Identification - must display Borrower's name

Document	Country/State of Origin	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> State Issued Driver License				
<input type="checkbox"/> State Issued ID Card				
<input type="checkbox"/> Military ID Card				
<input type="checkbox"/> Passport				
<input type="checkbox"/> U.S. Alien Registration Card				
<input type="checkbox"/> Canadian Driver License				

Secondary Forms of Identification - must display Borrower's name

Document	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"/> Birth Certificate				
<input type="checkbox"/> Non-US/Canadian Driver License				
<input type="checkbox"/> Most Recent Signed Tax Returns	<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				
<input type="checkbox"/> Paycheck stub with name				
<input type="checkbox"/> Most Recent W-2				
<input type="checkbox"/> Home/car/renter insurance papers				
<input type="checkbox"/> Recent utility bill				

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 applicant.

Certifier's Signature

Date

Certifier's Printed Name and Title

SIGNATURE/NAME AFFIDAVIT

Date: **SEPTEMBER 8, 2018**

Lender: **LOANDEPOT.COM, LLC**

Borrower(s): **KEN CUSTOMER**

CUSTOMER

Loan #: **400124273**

I, the undersigned Borrower, state that I am one and the same person named in the Note and Security Instrument. I also swear and affirm that the signature below is my true and exact signature for execution of the loan documentation.

KEN CUSTOMER

(Print or Type Name)

Signature

KEN CUSTOMER

Date

State of _____
County of _____

)
)

On this _____ day of _____, before me, the undersigned, a Notary Public in and for said State, personally appeared **KEN CUSTOMER** known to me, or proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Signature

Notary Public for _____

My Commission Expires: _____



Coversheet

for

Form SSA-89

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

Note: This document is included solely for the purpose of providing technical annotations for Form SSA-89, and should not be considered to be part of Form SSA-89, nor should this Coversheet be submitted to the Social Security Administration as part of Form SSA-89.

2 pages to follow.

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

Printed Name: KEN CUSTOMER	Date of Birth: 12/12/1971	Social Security Number: 500-50-7000
--------------------------------------	-------------------------------------	---

I want this information released because I am conducting the following business transaction:

Seeking a mortgage from the Company (Loan # 400124273)

Reason (s) for using CBSV: (Please select all that apply)

- | | |
|--|--|
| <input checked="" type="checkbox"/> Mortgage Service | <input type="checkbox"/> Banking Service |
| <input type="checkbox"/> Background Check | <input type="checkbox"/> License Requirement |
| <input type="checkbox"/> Credit Check | <input type="checkbox"/> Other |

with the following company ("the Company"):

Company Name: **LOANDEPOT.COM, LLC**

Company Address: **619 ALEXANDER ROAD, SUITE 101, PRINCETON, NJ 08540**

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified.

The name and address of the Company's Agent is:

CORELOGIC, 10277 SCRIPPS RANCH BLVD, SAN DIEGO, CA 92131

I am the individual to whom the Social Security number was issued or the parent or legal guardian of a minor, or the legal guardian of a legally incompetent adult. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

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

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

Signature: _____

Date Signed: _____

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

Contact information of individual signing authorization:

Address: **123 MAILING ADDRESS**

City/State/Zip: **EL TORO, CA 92630 UNITED STATES**

Phone Number: **(111) 111-1111**

Privacy Act Statement Collection and Use of Personal Information

Sections 205(a) and 1106 of the Social Security Act, as amended, allow us to collect this information. Furnishing us this information is voluntary. However, failing to provide all or part of the information may prevent us from releasing information to a designated company or company's agent.

We will use the information to verify your name and Social Security number (SSN). In addition, we may share this information in accordance with the Privacy Act and other Federal laws. For example, where authorized, we may use and disclose this information in computer matching programs, in which our records are compared with other records to establish or verify a person's eligibility for Federal benefit programs and for repayment of incorrect or delinquent debts under these programs.

A list of routine uses is available in our Privacy Act System of Records Notice (SORN) 60-0058, entitled Master Files of SSN Holders and SSN Applications. Additional information and a full listing of all our SORNs are available on our website at www.socialsecurity.gov/foia/bluebook.

Paperwork Reduction Act Statement - This information collection meets the requirements of 44 U.S.C. § 3507, as amended by section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions unless we display a valid Office of Management and Budget control number. We estimate that it will take about 3 minutes to complete the form. You may send comments on our time estimate above to: SSA, 6401 Security Blvd., Baltimore, MD 21235-6401. ***Send to this address only comments relating to our time estimate, not the completed form.***

TEAR OFF

NOTICE TO NUMBER HOLDER

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

**Request for Taxpayer
Identification Number and Certification**

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

**Give Form to the
requester. Do not
send to the IRS.**

Print or type.
See Specific Instructions on page 3.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. KEN CUSTOMER	
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. <input checked="" type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ► 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. <input type="checkbox"/> Other (see instructions) ►	
4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ (Applies to accounts maintained outside the U.S.)	
5 Address (number, street, and apt. or suite no.) See instructions. 123 MAILING ADDRESS	Requester's name and address (optional) LOANDEPOT.COM, LLC 619 ALEXANDER ROAD, SUITE 101 PRINCETON, NJ 08540
6 City, state, and ZIP code EL TORO, CA 92630 UNITED STATES	
7 List account number(s) here (optional) 400124273	

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
500-50-7000
or
Employer identification number
-

Part II Certification

Under penalties of perjury, I certify that:

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

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

Sign Here	Signature of U.S. person ►	Date ► SEPTEMBER 8, 2018
-----------	----------------------------	---------------------------------

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.	
• LLC treated as a partnership 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 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)	The grantor-trustee ¹
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
6. Sole proprietorship or disregarded entity owned by an individual	The owner ³
7. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(i) (A))	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.

Review

WELCOME TO SERVICING

Loan Number: 400124273

Your loan number will change after closing.

- Your new loan number will be communicated to you on your first statement.
- You should receive your first statement approximately 20 days after your loan closes.
- It is very important to include your new loan number on all correspondence and payments.

Loan Transfers:

The servicing of your loan will likely be transferred to our NJ Servicing Center or a new lender. This means that you may need to start making your monthly payment to a different address at loanDepot, or to a different mortgage company in the next 30-90 days. If this happens, within the first 30-90 days after closing, you will receive a letter with instructions to begin sending your payment to a new address. This letter will be mailed to you 15 days prior to the transfer, identifying your new servicer, your new payment address and updated contact information for your new servicer. It is important that you review all correspondence that is mailed to you. When your loan transfers, you will be provided a new loan number. If you still have questions regarding any information you have received about the servicing of your loan, please call us at 866-258-6572, Monday through Friday, between 7:00 a.m. and 7:00 p.m. Central Standard Time or email us at servicing@loandepot.com.

Payment Options During Your First 90 Days:

Automated Clearing House ("ACH"), and other automated payment methods were not setup on your account during the origination process. Although this payment option may be available after your loan is transferred, in 30-90 days, the following payment options are available to you now and until the time your loan is transferred.

Mail, By Check

1. If you want to make your first mortgage payment, due **NOVEMBER 1, 2018**, but have not yet received your first monthly mortgage statement, you can still make your payment by using the First Payment Letter that was included in the copy of loan documents you received at closing. Be sure to include the loan number on your check and mail the payment to:
 - P.O. Box 60005, Los Angeles, CA 90060-0005
2. If you want to make your first mortgage payment and you have received your first monthly mortgage statement, you can mail in your first payment with the coupon included in your monthly mortgage statement. You will receive a statement each month. Be sure to include the loan number on your check and mail the payment to:
 - P.O. Box 60005, Los Angeles, CA 90060-0005
3. If you need to make an overnight payment, follow the same steps noted in #1 or #2 above, but send your payment to:
 - 5465 Legacy Drive, Suite 200, Plano, TX 75024

Phone

1. If you don't have your new loan number and you want to make a payment prior to receiving your first statement, contact Servicing from 7:00 a.m. to 7:00 p.m. CST, Monday-Friday at 866-258-6572. A Customer Service Representative can provide your new loan number.
2. If you have your new loan number and you want to pay by phone, you can call our automated phone system at 866-258-6572 anytime. There is no charge for this service.

loanDepot is unable to accept the following methods of payment initially, but they may be available to you after 90 days. Please visit [Pay My Bill page link] for more information.

Questions? Please contact us at 866-258-6572, Monday through Friday, between the hours of 7:00 a.m. and 7:00 p.m. Central Standard Time or by emailing us at servicing@loandepot.com.



WELCOME TO SERVICING

1. Special Payment Options

- Budget Draft
 - This may assist you in reducing the total amount of interest you pay over the life of your loan.
- Monthly Auto Drafting
 - This allows your servicer to draft your monthly mortgage payment each month. A one-time set up is required.

2. Credit Card

3. Debit Card

Property Taxes:

- Depending on the location of the property securing your transaction and the type of transaction, it is possible that a supplemental tax bill may be generated.
 - This bill will be sent to you directly from the taxing authorities.
 - Payment of this bill is your responsibility, even if your taxes are escrowed.
- You may receive a notification of an increase in the tax assessment on your property.
 - We may need to adjust your monthly payment to cover any increase in your tax assessment after we have completed the annual escrow analysis on your loan. We will contact you if that happens.

Questions? Please contact us at 866-258-6572, Monday through Friday, between the hours of 7:00 a.m. and 7:00 p.m. Central Standard Time or by emailing us at servicing@loandepot.com.

