### UNITED WHOLESALE MORTGAGE LOAN # 1221031532 CENLAR SERVICING ACCOUNT #0159075134

#### BORROWER: MARILYN MOSBY

**PROPERTY ADDRESS:** 

GULF OF MEXICO DR., REDACTED 4

LONG BOAT KEY, FL 34228

GOVT. EXHIBIT NO. 02

CASE NO. LKG-22-007

IDENTIFICATION \_\_\_\_\_\_

ADMITTED

## LOAN DOCUMENTS

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#### **DEPARTMENT OF HUMAN RESOURCES (DHR)**

7 E Redwood Street 17th Floor Baltimore, Maryland 21202 T (410) 396-3851 711 (TTY)

Email Us (mailto:deptofhumanresources@baltimorecity.gov)

Business Hours: Monday - Friday 8:30 a.m. - 4:30 p.m.

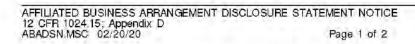
EAP Hours: Monday - Friday 8:30 a.m. - 6:30 p.m.

DHR Office	Location	Phone
Administration	17th Floor	(410) 396-3851
Classification & Compensation	20th Floor	(410) 396-4933
Communications	17th Floor	(410) 396-9912
Employee Assistance Program (EAP)	14th Floor	(410) 396-1859
Employee Benefits	20th Floor	(410) 396-5830 / (410) 396-5831
Executive	17th Floor	(410) 396-3851
HRIS / System Support	14th Floor	(410) 396-3868
Learning & Development	16th Floor	(410) 396-1411
Operations	17th Floor	(410) 361-9189
Policy & Compliance	17th Floor	(410) 396-9850

Loan Number: 1221031532

#### AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT NOTICE

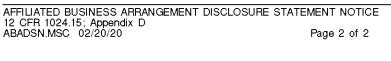
Date: JANUARY 12, 2021	
To: Marilyn J Mosby	
From: My Easy Mortgage, LLC (NMLS # 126848	35)
Property: Gulf of Mexico Dr , Long	g Boat Key, Florida 34228
This is to give you notice that	has a business relationship with
Because of this business relationship, the referral may prov	ide a financial or other benefit.
required to use the listed provider(s) as a condition for:  settlement of your loan or  purchase or sale  THERE ARE FREQUENTLY OTHER SETTLEMENT SER	arges for the following settlement services listed. You are NOT of the subject property  RVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. THAT YOU ARE RECEIVING THE BEST SERVICES AND
	\$
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	\$



**DocMagic @**Formina 20210112122029-1221031532-ED



	narges for the settlement services of an attorney, credit reporting Il require you to use, as a condition of your loan on this property,
	\$
	\$
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	\$
ACKNOWLEDGM ENT	
I/We have read this disclosure form, and understand that:	is referring me/us to
purchase the above-described settlement service(s) and may	y receive a financial or other benefit as the result of this referral.
Marilyn J Mosby 01/14/21 11:10:58 AM PST	
O1/14/21 11:10:58 AM PST Signature Marilyn J Mosby Date	





AFFILIATED BUSINESS A	ARRANGEMENT DISCLOSURE
Loan #: 1221031532	
Date: JANUARY 12, 2021	
To: Marilyn J Mosby	
From: UNITED WHOLESALE MORTGAGE, LLC	
Property: Gulf of Mexico Dr Long Boat Key, Florida 34228	
UNITED WHOLESALE MORTGAGE, LLC UNITED WHOLESALE MORTGAGE, LLC ("First Look"). Specifically, members of UNITED W senior management have a familial relationship UNITED WHOLESALE MORTGAGE, LLC Class or First Look, because of this affiliation, this rel MORTGAGE, LLC  A. Set forth below is the estimated charge or rat required to use the listed provider(s) as a condition for a FREQUENTLY OTHER SETTLEMENT SERVICE	Inc. ("Class"). More specifically a senior member of has an ownership interest in Class. also has a relationship with First Look Appraisals HOLESALE MORTGAGE, LLC with a member of First Look's ownership. Although does not have any direct financial interest in either
Provider and settlement service	Charge or range of charges
Lie	4
	nge of charges for the settlement services of an attorney, credit our lender, will require you to use, as a condition of your loan action.

Provider and settlement service	Charge or range of charges				
Class Valuation - Appraisal Fee	\$420-\$760*				
First Look Appraisals - Appraisal Fee	\$420-\$760*				
	- 40 11				
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Please note that consumers will not be required to obtain services from more than one of the above providers. \*In rare situations where a specialized appraisal is required, it may exceed the above cost range.

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE ABAD.UWM 10/14/20

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#### **ACKNOWLEDGMENT**

I/We have read this disclosure form, and understand that UNITED WHOLESALE MORTGAGE, LLC is referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

Marilyn J Mosby 01/14/21 11:10:56 AM PST

Borrower Marilyn J Mosby

Date

ENCE LINE PROCESSES RECORDS BEING CONTRACTOR TO A SECOND CONTRACTOR AND A SECOND CONTRACTOR ASSECTION ASSECTIO

#### INITIAL AMORTIZATION SCHEDULE

Loan Number: 1221031532

Borrower(s): Marilyn J Mosby

Property Address: Gulf of Mexico Dr , Long Boat Key, Florida 34228

#### General loan parameters:

Original Value: 476,000.00 Scheduled Cancellation Date: 03/01/2026

Original Principal Balance: 428,400.00

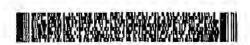
Term in months: 360 Scheduled Termination Date: 01/01/2027

Interest Rate: 2.875

Payment		Principal and Interest	Interest	Principal	Mortgage Insurance	Remaining	Resulting	
Number	Date	Payment	Portion	Portion	Payment	Balance	LTV	
1	04/01/21	1,777.40	1,026.38	751.02	99.96	427,648.98	89.84	
2	05/01/21	1,777.40	1,024.58	752.82	99.96	426,896.16	89.68	
3	06/01/21	1,777.40	1,022.77	754.63	99.96	426,141.53	89.53	
4	07/01/21	1,777.40	1,020.96	756.44	99.96	425,385.09	89.37	
5	08/01/21	1,777.40	1,019.15	758.25	99.96	424,626.84	89.21	
6 7	09/01/21	1,777.40	1,017.34	760.06	99.96	423,866.78	89.05	
7	10/01/21	1,777.40	1,015.51	761.89	99.96	423,104.89	88.89	
8	11/01/21	1,777.40	1,013.69	763.71	99.96	422,341.18	88.73	
9	12/01/21	1,777.40	1,011.86	765.54	99.96	421,575.64	88.57	
10	01/01/22	1,777.40	1,010.02	767.38	99.96	420,808.26	88.41	
11	02/01/22	1,777.40	1,008.19	769.21	99.96	420,039.05	88.24	
12	03/01/22	1,777.40	1,006.34	771.06	99.96	419,267.99	88.08	
13	04/01/22	1,777.40	1,004.50	772.90	99.96	418,495.09	87.92	
14	05/01/22	1,777.40	1,002.64	774.76	99.96	417,720.33	87.76	
15	06/01/22	1,777.40	1,000.79	776.61	99.96	416,943.72	87.59	
16	07/01/22	1,777.40	998.93	778.47	99.96	416,165.25	87.43	
17	08/01/22	1,777.40	997.06	780.34	99.96	415,384.91	87.27	
18	09/01/22	1,777.40	995.19	782.21	99.96	414,602.70	87.10	
19	10/01/22	1,777.40	993.32	784.08	99.96	413,818.62	86.94	
20	11/01/22	1,777.40	991.44	785.96	99.96	413,032.66	86.77	
21	12/01/22	1,777.40	989.56	787.84	99.96	412,244.82	86.61	
22	01/01/23	1,777.40	987.67	789.73	99.96	411,455.09	86.44	
23	02/01/23	1,777.40	985.78	791.62	99.96	410,663.47	86.27	
24	03/01/23	1,777.40	983.88	793.52	99.96	409,869.95	86.11	
25	04/01/23	1,777.40	981.98	795.42	99.96	409,074.53	85.94	
26	05/01/23	1,777.40	980.07	797.33	99.96	408,277.20	85.77	
27	06/01/23	1,777.40	978.16	799.24	99.96	407,477.96	85.60	
28	07/01/23	1,777.40	976.25	801.15	99.96	406,676.81	85.44	

INITIAL AMORTIZATION SCHEDULE IAS.PMI 12/03/20

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		Principal			Mortgage		
Payment	Payment	and Interest	Interest	Principal	Insurance	Remaining	Resulting
Number	Date	Payment	Portion	Portion	Payment	Balance	LTV
		•					
29	08/01/23	1,777.40	974.33	803.07	99.96	405,873.74	85.27
30	09/01/23	1,777.40	972.41	804.99	99.96	405,068.75	85.10
31	10/01/23	1,777.40	970.48	806.92	99.96	404,261.83	84.93
32	11/01/23	1,777.40	968.54	808.86	99.96	403,452.97	84.76
33	12/01/23	1,777.40	966.61	810.79	99.96	402,642.18	84.59
34	01/01/24	1,777.40	964.66	812.74	99.96	401,829.44	84.42
35	02/01/24	1,777.40	962.72	814.68	99.96	401,014.76	84.25
36 37	03/01/24	1,777.40	960.76	816.64	99.96	400,198.12	84.08
37	04/01/24	1,777.40	958.81	818.59	99.96	399,379.53	83.90
38	05/01/24	1,777.40	956.85	820.55	99.96	398,558.98	83.73
39	06/01/24	1,777.40	954.88	822.52	99.96	397,736.46	83.56
40	07/01/24	1,777.40	952.91	824.49	99.96	396,911.97	83.38
41	08/01/24	1,777.40	950.93	826.47	99.96	396,085.50	83.21
42	09/01/24	1,777.40	948.95	828.45	99.96	395,257.05	83.04
43	10/01/24	1,777.40	946.97	830.43	99.96	394,426.62	82.86
44	11/01/24	1,777.40	944.98	832.42	99.96	393,594.20	82.69
45	12/01/24	1,777.40	942.99	834.41	99.96	392,759.79	82.51
46	01/01/25	1,777.40	940.99	836.41	99.96	391,923.38	82.34
47	02/01/25	1,777.40	938.98	838.42	99.96	391,084.96	82.16
48	03/01/25	1,777.40	936.97	840.43	99.96	390,244.53	81.98
49	04/01/25	1,777.40	934.96	842.44	99.96	389,402.09	81.81
50	05/01/25	1,777.40	932.94	844.46	99.96	388,557.63	81.63
51	06/01/25	1,777.40	930.92	846.48	99.96	387,711.15	81.45
52	07/01/25	1,777.40	928.89	848.51	99.96	386,862.64	81.27
53	08/01/25	1,777.40	926.86	850.54	99.96	386,012.10	81.09
54	09/01/25	1,777.40	924.82	852.58	99.96	385,159.52	80.92
55	10/01/25	1,777.40	922.78	854.62	99.96	384,304.90	80.74
56	11/01/25	1,777.40	920.73	856.67	99.96	383,448.23	80.56
57	12/01/25	1,777.40	918.68	858.72	99.96	382,589.51	80.38
58	01/01/26	1,777.40	916.62	860.78	99.96	381,728.73	80.20
59	02/01/26	1,777.40	914.56	862.84	99.96	380,865.89	80.01
60	03/01/26	1,777.40	912.49	864.91	99.96	380,000.98	79.83
61	04/01/26	1,777.40	910.42	866.98	99.96	379,134.00	79.65
62	05/01/26	1,777.40	908.34	869.06	99.96	378,264.94	79.47
63	06/01/26	1,777.40	906.26	871.14	. 99.96	377,393.80	79.28
64	07/01/26	1,777.40	904.17	873.23	99.96	376,520.57	79.10
65	08/01/26	1,777.40	902.08	875.32	99.96	375,645.25	78.92
66	09/01/26	1,777.40	899.98	877.42	99.96	374,767.83	78.73
67	10/01/26	1,777.40	897.88	879.52	99.96	373,888.31	78.55
68	11/01/26	1,777.40	895.77	881.63	99.96	373,006.68	78.36
69	12/01/26	1,777.40	893.66	883.74	99.96	372,122.94	78.18
70	01/01/27	1,777.40	891.54	885.86	99.96	371,237.08	77.99
71	02/01/27	1,777.40	889.42	887.98	0.00	370,349.10	77.80
72	03/01/27	1,777.40	887.29	890.11	0.00	369,458.99	77.62
73	04/01/27	1,777.40	885.16	892.24	0.00	368,566.75	77.43
74	05/01/27	1,777.40	883.02	894.38	0.00	367,672.37	77.24
75	06/01/27	1,777.40	880.88	896.52	0.00	366,775.85	77.05
76	07/01/27	1,777.40	878.73	898.67	0.00	365,877.18	76.86

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		Principal			Mortgage		
Payment	Payment	and Interest	Interest	Principal	Insurance	Remaining	Resulting
Number	Date	Payment	Portion	Portion	Payment	Balance	LTV
77	08/01/27	1,777.40	876.58	900.82	0.00	364,976.36	76.68
78	09/01/27	1,777.40	874.42	902.98	0.00	364,073.38	76.49
79	10/01/27	1,777.40	872.26	905.14	0.00	363,168.24	76.30
80	11/01/27	1,777.40	870.09	907.31	0.00	362,260.93	76.11
81	12/01/27	1,777.40	867.92	909.48	0.00	361,351.45	75.91
82	01/01/28	1,777.40	865.74	911.66	0.00	360,439.79	75.72
83	02/01/28	1,777.40	863.55	913.85	0.00	359,525.94	75.53
84	03/01/28	1,777.40	861.36	916.04	0.00	358,609.90	75.34
85	04/01/28	1,777.40	859.17	918.23	0.00	357,691.67	75.15
86	05/01/28	1,777.40	856.97	920.43	0.00	356,771.24	74.95
87	06/01/28	1,777.40	854.76	922.64	0.00	355,848.60	74.76
88	07/01/28	1,777.40	852.55	924.85	0.00	354,923.75	74.56
89	08/01/28	1,777.40	850.34	927.06	0.00	353,996.69	74.37
90	09/01/28	1,777.40	848.12	929.28	0.00	353,067.41	74.17
91	10/01/28	1,777.40	845.89	931.51	0.00	352,135.90	73.98
92	11/01/28	1,777.40	843.66	933.74	0.00	351,202.16	73.78
93	12/01/28	1,777.40	841.42	935.98	0.00	350,266.18	73.59
94	01/01/29	1,777.40	839.18	938.22	0.00	349,327.96	73.39
95	02/01/29	1,777.40	836.93	940.47	0.00	348,387.49	73.19
96	03/01/29	1,777.40	834.68	942.72	0.00	347,444.77	72.99
97	04/01/29	1,777.40	832.42	944.98	0.00	346,499.79	72.79
98	05/01/29	1,777.40	830.16	947.24	0.00	345,552.55	72.60
99	06/01/29	1,777.40	827.89	949.51	0.00	344,603.04	72.40
100	07/01/29	1,777.40	825.61	951.79	0.00	343,651.25	72.20
101	08/01/29	1,777.40	823.33	954.07	0.00	342,697.18	72.00
102	09/01/29	1,777.40	821.05	956.35	0.00	341,740.83	71.79
103	10/01/29	1,777.40	818.75	958.65	0.00	340,782.18	71.59
104	11/01/29	1,777.40	816.46	960.94	0.00	339,821.24	71.39
105	12/01/29	1,777.40	814.16	963.24	0.00	338,858.00	71.19
106	01/01/30	1,777.40	811.85	965.55	0.00	337,892.45	70.99
107	02/01/30	1,777.40	809.53	967.87	0.00	336,924.58	70.78
108	03/01/30	1,777.40	807.22	970.18	0.00	335,954.40	70.58
109	04/01/30	1,777.40	804.89	972.51	0.00 0.00	334,981.89 334,007.05	70.37 70.17
110	05/01/30	1,777.40	802.56	974.84 977.17	0.00		69.96
111 112	06/01/30 07/01/30	1,777.40 1,777.40	800.23 797.88	979.52	0.00	333,029.88 332,050.36	69.76
113	08/01/30	1,777.40	795.54	981.86	0.00	331,068.50	69.55
114	09/01/30	1,777.40	793.18	984.22	0.00	330,084.28	69.35
115	10/01/30	1,777.40	790.83	986.57	0.00	329,097.71	69.14
116	11/01/30	1,777.40	788.46	988.94	0.00	328,108.77	68.93
117	12/01/30	1,777.40	786.09	991.31	0.00	327,117.46	68.72
118	01/01/31	1,777.40	783.72	993.68	0.00	326,123.78	68.51
119	02/01/31	1,777.40	781.34	996.06	0.00	325,127.72	68.30
120	03/01/31	1,777.40	778.95	998.45	0.00	324,129.27	68.09
121	04/01/31	1,777.40	776.56	1,000.84	0.00	323,128.43	67.88
122	05/01/31	1,777.40	774.16	1,003.24	0.00	322,125.19	67.67
123	06/01/31	1,777.40	771.76	1,005.64	0.00	321,119.55	67.46
124	07/01/31	1,777.40	769.35	1,008.05	0.00	320,111.50	67.25

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		Principal			Mortgage		
Payment	Payment	and Interest	Interest	Principal	Insurance	Remaining	Resulting
Number	Date	Payment	Portion	Portion	Payment	Balance	LTV
125	08/01/31	1,777.40	766.93	1,010.47	0.00	319,101.03	67.04
126	09/01/31	1,777.40	764.51	1,012.89	0.00	318,088.14	66.83
127	10/01/31	1,777.40	762.09	1,015.31	0.00	317,072.83	66.61
128	11/01/31	1,777.40	759.65	1,017.75	0.00	316,055.08	66.40
129	12/01/31	1,777.40	757.22	1,020.18	0.00	315,034.90	66.18
130	01/01/32	1,777.40	754.77	1,022.63	0.00	314,012.27	65.97
131	02/01/32	1,777.40	752.32	1,025.08	0.00	312,987.19	65.75
132	03/01/32	1,777.40	749.87	1,027.53	0.00	311,959.66	65.54
133	04/01/32	1,777.40	747.40	1,030.00	0.00	310,929.66	65.32
134	05/01/32	1,777.40	744.94	1,032.46	0.00	309,897.20	65.10
135	06/01/32	1,777.40	742.46	1,034.94	0.00	308,862.26	64.89
136	07/01/32	1,777.40	739.98	1,037.42	0.00	307,824.84	64.67
137	08/01/32	1,777.40	737.50	1,039.90	0.00	306,784.94	64.45
138	09/01/32	1,777.40	735.01	1,042.39	. 0.00	305,742.55	64.23
139	10/01/32	1,777.40	732.51	1,044.89	0.00	304,697.66	64.01
140	11/01/32	1,777.40	730.00	1,047.40	0.00	303,650.26	63.79
141	12/01/32	1,777.40	727.50	1,049.90	0.00	302,600.36	63.57
142	01/01/33	1,777.40	724.98	1,052.42	0.00	301,547.94	63.35
143	02/01/33	1,777.40	722.46	1,054.94	0.00	300,493.00	63.13
144	03/01/33	1,777.40	719.93	1,057.47	0.00	299,435.53	62.91
145	04/01/33	1,777.40	717.40	1,060.00	0.00	298,375.53	62.68
146	05/01/33	1,777.40	714.86	1,062.54	0.00	297,312.99	62.46
147	06/01/33	1,777.40	712.31	1,065.09	0.00	296,247.90	62.24
148	07/01/33	1,777.40	709.76	1,067.64	0.00	295,180.26	62.01
149	08/01/33	1,777.40	707.20	1,070.20	0.00	294,110.06	61.79
150	09/01/33	1,777.40	704.64	1,072.76	0.00	293,037.30	61.56 61.34
151	10/01/33	1,777.40	702.07	1,075.33	0.00 0.00	291,961.97	61.11
152 153	11/01/33 12/01/33	1,777.40 1,777.40	699.49 696.91	1,077.91 1,080.49	0.00	290,884.06 289,803.57	60.88
154	01/01/34	1,777.40	694.32	1,083.08	0.00	288,720.49	60.66
155	02/01/34	1,777.40	691.73	1,085.67	0.00	287,634.82	60.43
156	03/01/34	1,777.40	689.13	1,088.27	0.00	286,546.55	60.20
157	04/01/34	1,777.40	686.52	1,090.88	0.00	285,455.67	59.97
158	05/01/34	1,777.40	683.90	1,093.50	0.00	284,362.17	59.74
159	06/01/34	1,777.40	681.28	1,096.12	0.00	283,266.05	59.51
160	07/01/34	1,777.40	678.66	1,098.74	0.00	282,167.31	59.28
161	08/01/34	1,777.40	676.03	1,101.37	0.00	281,065.94	59.05
162	09/01/34	1,777.40	673.39	1,104.01	0.00	279,961.93	58.82
163	10/01/34	1,777.40	670.74	1,106.66	0.00	278,855.27	58.58
164	11/01/34	1,777.40	668.09	1,109.31	0.00	277,745.96	58.35
165	12/01/34	1,777.40	665.43	1,111.97	0.00	276,633.99	58.12
166	01/01/35	1,777.40	662.77	1,114.63	0.00	275,519.36	57.88
167	02/01/35	1,777.40	660.10	1,117.30	0.00	274,402.06	57.65
168	03/01/35	1,777.40	657.42	1,119.98	0.00	273,282.08	57.41
169	04/01/35	1,777.40	654.74	1,122.66	0.00	272,159.42	57.18
170	05/01/35	1,777.40	652.05	1,125.35	0.00	271,034.07	56.94
171	06/01/35	1,777.40	649.35	1,128.05	0.00	269,906.02	56.70
172	07/01/35	1,777.40	646.65	1,130.75	0.00	268,775.27	56.47

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		Principal			Mortgage		
Payment	Payment	and Interest	Interest	Principal	Insurance	Remaining	Resulting
Number	Date	Payment	Portion	Portion	Payment	Balance	LTV
173	08/01/35	1,777.40	643.94	1,133.46	0.00	267,641.81	56.23
174	09/01/35	1,777.40	641.23	1,136.17	0.00	266,505.64	55.99 55.75
175	10/01/35	1,777.40	638.50	1,138.90	0.00	265,366.74	55.75
176	11/01/35	1,777.40	635.77	1,141.63	0.00	264,225.11	55.51
177 178	12/01/35 01/01/36	1,777.40 1,777.40	633.04 630.30	1,144.36 1,147.10	0.00 0.00	263,080.75 261,933.65	55.27 55.03
179	02/01/36	1,777.40	627.55	1,147.10	0.00	260,783.80	54.79
180	03/01/36	1,777.40	624.79	1,152.61	0.00	259,631.19	54.54
181	04/01/36	1,777.40	622.03	1,155.37	0.00	258,475.82	54.30
182	05/01/36	1,777.40	619.26	1,158.14	0.00	257,317.68	54.06
183	06/01/36	1,777.40	616.49	1,160.91	0.00	256,156.77	53.81
184	07/01/36	1,777.40	613.71	1,163.69	0.00	254,993.08	53.57
185	08/01/36	1,777.40	610.92	1,166.48	0.00	253,826.60	53.32
186	09/01/36	1,777.40	608.13	1,169.27	0.00	252,657.33	53.08
187	10/01/36	1,777.40	605.32	1,172.08	0.00	251,485.25	52.83
188	11/01/36	1,777.40	602.52	1,174.88	0.00	250,310.37	52.59
189	12/01/36	1,777.40	599.70	1,177.70	0.00	249,132.67	52.34
190	01/01/37	1,777.40	596.88	1,180.52	0.00	247,952.15	52.09
191	02/01/37	1,777.40	594.05	1,183.35	0.00	246,768.80	51.84
192	03/01/37	1,777.40	591.22	1,186.18	0.00	245,582.62	51.59
193	04/01/37	1,777.40	588.38	1,189.02	0.00	244,393.60	51.34
194	05/01/37	1,777.40	585.53	1,191.87	0.00	243,201.73	51.09
195	06/01/37	1,777.40	582.67	1,194.73	0.00	242,007.00	50.84
196	07/01/37	1,777.40	579.81	1,197.59	0.00	240,809.41	50.59
197	08/01/37	1,777.40	576.94	1,200.46	0.00	239,608.95	50.34
198	09/01/37	1,777.40	574.06	1,203.34	0.00	238,405.61	50.09
199	10/01/37	1,777.40	571.18	1,206.22	0.00	237,199.39	49.83
200	11/01/37	1,777.40	568.29	1,209.11	0.00	235,990.28	49.58
201	12/01/37	1,777.40	565.39	1,212.01	0.00	234,778.27	49.32
202	01/01/38	1,777.40	562.49	1,214.91	0.00	233,563.36	49.07
203	02/01/38	1,777.40	559.58	1,217.82	0.00	232,345.54	48.81
204	03/01/38	1,777.40	556.66	1,220.74	0.00	231,124.80	48.56
205	04/01/38	1,777.40	553.74	1,223.66	0.00	229,901.14	48.30
206 207	05/01/38	1,777.40	550.80 547.97	1,226.60	0.00 0.00	228,674.54 227,445.01	48.04 47.78
207	06/01/38 07/01/38	1,777.40 1,777.40	547.87 544.92	1,229.53 1,232.48	0.00	226,212.53	
209	08/01/38	1,777.40	541.97	1,235.43	0.00	224,977.10	47.26
210	09/01/38	1,777.40	539.01	1,238.39	0.00	223,738.71	47.00
211	10/01/38	1,777.40	536.04	1,241.36	0.00	222,497.35	46.74
212	11/01/38	1,777.40	533.07	1,244.33	0.00	221,253.02	46.48
213	12/01/38	1,777.40	530.09	1,247.31	0.00	220,005.71	46.22
214	01/01/39	1,777.40	527.10	1,250.30	0.00	218,755.41	45.96
215	02/01/39	1,777.40	524.10	1,253.30	0.00	217,502.11	45.69
216	03/01/39	1,777.40	521.10	1,256.30	0.00	216,245.81	45.43
217	04/01/39	1,777.40	518.09	1,259.31	0.00	214,986.50	45.17
218	05/01/39	1,777.40	515.07	1,262.33	0.00	213,724.17	44.90
219	06/01/39	1,777.40	512.05	1,265.35	0.00	212,458.82	44.63
220	07/01/39	1,777.40	509.02	1,268.38	0.00	211,190.44	44.37

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		Principal			Mortgage		
Payment	Payment	and Interest	Interest	Principal	Insurance	Remaining	Resulting
Number	Date	Payment	Portion	Portion		Balance	LTV
		•			Payment		
221	08/01/39	1,777.40	505.98	1,271.42	0.00	209,919.02	44.10
222	09/01/39	1,777.40	502.93	1,274.47	0.00	208,644.55	43.83
223	10/01/39	1,777.40	499.88	1,277.52	0.00	207,367.03	43.56
224	11/01/39	1,777.40	496.82	1,280.58	0.00	206,086.45	43.30
225	12/01/39	1,777.40	493.75	1,283.65	0.00	204,802.80	43.03
226	01/01/40	1,777.40	490.67	1,286.73	0.00	203,516.07	42.76
227	02/01/40	1,777.40	487.59	1,289.81	0.00	202,226.26	42.48
228	03/01/40	1,777.40	484.50	1,292.90	0.00	200,933.36	42.21
229	04/01/40	1,777.40	481.40	1,296.00	0.00	199,637.36	41.94
230	05/01/40	1,777.40	478.30	1,299.10	0.00	198,338.26	41.67
231	06/01/40	1,777.40	475.19	1,302.21	0.00	197,036.05	41.39
232	07/01/40	1,777.40	472.07	1,305.33	0.00	195,730.72	41.12
233	08/01/40	1,777.40	468.94	1,308.46	0.00	194,422.26	40.85
234	09/01/40	1,777.40	465.80	1,311.60	0.00	193,110.66	40.57
235	10/01/40	1,777.40	462.66	1,314.74	0.00	191,795.92	40.29
236	11/01/40	1,777.40	459.51	1,317.89	0.00	190,478.03	40.02
237	12/01/40	1,777.40	456.35	1,321.05	0.00	189,156.98	39.74
238	01/01/41	1,777.40	453.19	1,324.21	0.00	187,832.77	39.46
239	02/01/41	1,777.40	450.02	1,327.38	0.00	186,505.39	39.18
240	03/01/41	1,777.40	446.84	1,330.56	0.00	185,174.83	38.90
241	04/01/41	1,777.40	443.65	1,333.75	0.00	183,841.08	38.62
242	05/01/41	1,777.40	440.45	1,336.95	0.00	182,504.13	38.34
243	06/01/41	1,777.40	437.25	1,340.15	0.00	181,163.98	38.06
244	07/01/41	1,777.40	434.04	1,343.36	0.00	179,820.62	37.78
245	08/01/41	1,777.40	430.82	1,346.58	0.00	178,474.04	37.49
246	09/01/41	1,777.40	427.59	1,349.81	0.00	177,124.23	37.21
247	10/01/41	1,777.40	424.36	1,353.04	0.00	175,771.19	36.93
248	11/01/41	1,777.40	421.12	1,356.28	0.00	174,414.91	36.64
249	12/01/41	1,777.40	417.87	1,359.53	0.00	173,055.38	36.36
250	01/01/42	1,777.40	414.61	1,362.79	0.00	171,692.59	36.07 35.78
251	02/01/42	1,777.40	411.35	1,366.05	0.00	170,326.54	35.50
252 253	03/01/42 04/01/42	1,777.40 1,777.40	408.07 404.79	1,369.33 1,372.61	0.00 0.00	168,957.21 167,584.60	35.21
253 254	05/01/42	1,777.40	404.79	1,375.90	0.00	166,208.70	34.92
255		•		1,379.19	0.00	164,829.51	34.63
256	06/01/42 07/01/42	1,777.40 1,777.40	398.21 394.90	1,382.50	0.00	163,447.01	34.34
257	08/01/42	1,777.40	391.59	1,385.81	0.00	162,061.20	34.05
258	09/01/42	1,777.40	388.27	1,389.13	0.00	160,672.07	33.75
259	10/01/42	1,777.40	384.94	1,392.46	0.00	159,279.61	33.46
260	11/01/42	1,777.40	381.61	1,395.79	0.00	157,883.82	33.17
261	12/01/42	1,777.40	378.26	1,399.14	0.00	156,484.68	32.87
262	01/01/42	1,777.40	374.91	1,402.49	0.00	155,082.19	32.58
263	02/01/43	1,777.40	371.55	1,405.85	0.00	153,676.34	32.28
264	03/01/43	1,777.40	368.18	1,409.22	0.00	152,267.12	31.99
265	04/01/43	1,777.40	364.81	1,412.59	0.00	150,854.53	31.69
266	05/01/43	1,777.40	361.42	1,415.98	0.00	149,438.55	31.39
267	06/01/43	1,777.40	358.03	1,419.37	0.00	148,019.18	31.10
268	07/01/43	1,777.40	354.63	1,422.77	0.00	146,596.41	30.80
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		Principal			Mortgage		
Payment	Payment	and Interest	Interest	Principal	Insurance	Remaining	Resulting
Number	Date	Payment	Portion	Portion		Balance	LTV
					Payment		
269	08/01/43	1,777.40	351.22	1,426.18	0.00	145,170.23	30.50
270	09/01/43	1,777.40	347.80	1,429.60	0.00	143,740.63	30.20
271	10/01/43	1,777.40	344.38	1,433.02	0.00	142,307.61	29.90
272	11/01/43	1,777.40	340.95	1,436.45	0.00	140,871.16	29.59
273	12/01/43	1,777.40	337.50	1,439.90	0.00	139,431.26	29.29
274	01/01/44	1,777.40	334.05	1,443.35	0.00	137,987.91	28.99
275	02/01/44	1,777.40	330.60	1,446.80	0.00	136,541.11	28.69
276	03/01/44	1,777.40	327.13	1,450.27	0.00	135,090.84	28.38
277	04/01/44	1,777.40	323.66	1,453.74	0.00	133,637.10	28.08
278	05/01/44	1,777.40	320.17	1,457.23	0.00	132,179.87	27.77
279	06/01/44	1,777.40	316.68	1,460.72	0.00	130,719.15	27.46
280	07/01/44	1,777.40	313.18	1,464.22	0.00	129,254.93	27.15
281	08/01/44	1,777.40	309.67	1,467.73	0.00	127,787.20	26.85
282	09/01/44	1,777.40	306.16	1,471.24	0.00	126,315.96	26.54
283	10/01/44	1,777.40	302.63	1,474.77	0.00	124,841.19	26.23
284	11/01/44	1,777.40	299.10	1,478.30	0.00	123,362.89	25.92
285	12/01/44	1,777.40	295.56	1,481.84	0.00	121,881.05	25.61
286	01/01/45	1,777.40	292.01	1,485.39	0.00	120,395.66 118,906.71	25.29
287	02/01/45	1,777.40	288.45	1,488.95	0.00	117,414.19	24.98
288	03/01/45	1,777.40	284.88	1,492.52	0.00		24.67 24.35
289	04/01/45	1,777.40	281.30	1,496.10	0.00	115,918.09	
290	05/01/45	1,777.40	277.72	1,499.68	0.00	114,418.41	24.04 23.72
291	06/01/45	1,777.40	274.13	1,503.27	0.00	112,915.14	23.72
292	07/01/45	1,777.40	270.53	1,506.87 1,510.48	0.00 0.00	111,408.27 109,897.79	23.41
293	08/01/45	1,777.40 1,777.40	266.92	-	0.00	108,383.69	22.77
294 295	09/01/45	1,777.40	263.30 259.67	1,514.10 1,517.73	0.00	106,865.96	22.45
296	10/01/45 11/01/45	1,777.40	256.03	1,521.37	0.00	105,344.59	22.13
297	12/01/45	1,777.40	252.39	1,525.01	0.00	103,819.58	21.81
298	01/01/46	1,777.40	248.73	1,528.67	0.00	102,290.91	21.49
299	02/01/46	1,777.40	245.07	1,532.33	0.00	100,758.58	21.17
300	03/01/46	1,777.40	241.40	1,536.00	0.00	99,222.58	20.85
301	04/01/46	1,777.40	237.72	1,539.68	0.00	97,682.90	20.52
302	05/01/46	1,777.40	234.03	1,543.37	0.00	96,139.53	20.20
303	06/01/46	1,777.40	230.33	1,547.07	0.00	94,592.46	19.87
304	07/01/46	1,777.40	226.63	1,550.77	0.00	93,041.69	19.55
305	08/01/46	1,777.40	222.91	1,554.49	0.00	91,487.20	19.22
306	09/01/46	1,777.40	219.19	1,558.21	0.00	89,928.99	18.89
307	10/01/46	1,777.40	215.45	1,561.95	0.00	88,367.04	18.56
308	11/01/46	1,777.40	211.71	1,565.69	0.00	86,801.35	18.24
309	12/01/46	1,777.40	207.96	1,569.44	0.00	85,231.91	17.91
310	01/01/47	1,777.40	204.20	1,573.20	0.00	83,658.71	17.58
311	02/01/47	1,777.40	200.43	1,576.97	0.00	82,081.74	17.24
312	03/01/47	1,777.40	196.65	1,580.75	0.00	80,500.99	16.91
313	04/01/47	1,777.40	192.87	1,584.53	0.00	78,916.46	16.58
314	05/01/47	1,777.40	189.07	1,588.33	0.00	77,328.13	16.25
315	06/01/47	1,777.40	185.27	1,592.13	0.00	75,736.00	15.91
316	07/01/47	1,777.40	181.45	1,595.95	0.00	74,140.05	15.58

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		Principal			Mortgage		
Payment	Payment	and Interest	Interest	Principal	Insurance	Remaining	Resulting
Number	Date	Payment	Portion	Portion	Payment	Balance	LTV
317	08/01/47	1,777.40	177.63	1,599.77	0.00	72,540.28	15.24
317	09/01/47	1,777.40	177.03	1,603.61	0.00	72,540.26	14.90
319	10/01/47	1,777.40	169.95	1,607.45	0.00	69,329.22	14.56
320	11/01/47	1,777.40	166.10	1,611.30	0.00	67,717.92	14.23
321	12/01/47	1,777.40	162.24	1,615.16	0.00	66,102.76	13.89
322	01/01/48	1,777.40	158.37	1,619.03	0.00	64,483.73	13.55
323	02/01/48	1,777.40	154.49	1,622.91	0.00	62,860.82	13.21
324	03/01/48	1,777.40	150.60	1,626.80	0.00	61,234.02	12.86
325	04/01/48	1,777.40	146.71	1,630.69	0.00	59,603.33	12.52
326	05/01/48	1,777.40	142.80	1,634.60	0.00	57,968.73	12.18
327	06/01/48	1,777.40	138.88	1,638.52	0.00	56,330.21	11.83
328	07/01/48	1,777,40	134.96	1,642,44	0.00	54,687.77	11,49
329	08/01/48	1,777.40	131.02	1,646.38	0.00	53,041.39	11.14
330	09/01/48	1,777.40	127.08	1,650.32	0.00	51,391.07	10.80
331	10/01/48	1,777.40	123.12	1,654.28	0.00	49,736.79	10.45
332	11/01/48	1,777.40	119.16	1,658.24	0.00	48,078.55	10.10
333	12/01/48	1,777.40	115.19	1,662.21	0.00	46,416.34	9.75
334	01/01/49	1,777.40	111.21	1,666.19	0.00	44,750.15	9.40
335	02/01/49	1,777.40	107.21	1,670.19	0.00	43,079.96	9.05
336	03/01/49	1,777.40	103.21	1,674.19	0.00	41,405.77	8.70
337	04/01/49	1,777.40	99.20	1,678.20	0.00	39,727.57	8.35
338	05/01/49	1,777.40	95.18	1,682.22	0.00	38,045.35	7.99
339	06/01/49	1,777.40	91.15	1,686.25	0.00	36,359.10	7.64
340	07/01/49	1,777.40	87.11	1,690.29	0.00	34,668.81	7.28
341	08/01/49	1,777.40	83.06	1,694.34	0.00	32,974.47	6.93
342	09/01/49	1,777.40	79.00	1,698.40	0.00	31,276.07	6.57
343	10/01/49	1,777.40	74.93	1,702.47	0.00	29,573.60	6.21
344	11/01/49	1,777.40	70.85	1,706.55	0.00	27,867.05	5.85
345	12/01/49	1,777.40	66.76	1,710.64	0.00	26,156.41	5.50
346	01/01/50	1,777.40	62.67	1,714.73	0.00	24,441.68	5.13
347	02/01/50	1,777.40	58.56	1,718.84	0.00	22,722.84	4.77
348	03/01/50	1,777.40	54.44	1,722.96	0.00	20,999.88	4.41
349	04/01/50	1,777.40	50.31	1,727.09	0.00	19,272.79	4.05
350	05/01/50	1,777.40	46.17	1,731.23	0.00	17,541.56	3.69
351	06/01/50	1,777.40	42.03	1,735.37	0.00	15,806.19	3.32
352	07/01/50	1,777.40	37.87	1,739.53	0.00	14,066.66	2.96
353	08/01/50	1,777.40	33.70	1,743.70	0.00	12,322.96	2.59
354	09/01/50	1,777.40	29.52	1,747.88	0.00	10,575.08	2.22
35 <b>5</b>	10/01/50	1,777.40	25.34	1,752.06	0.00	8,823.02	1.85
356	11/01/50	1,777.40	21.14	1,756.26	0.00	7,066.76	1.48
357	12/01/50	1,777.40	16.93	1,760.47	0.00	5,306.29	1.11
358	01/01/51	1,777.40	12.71	1,764.69	0.00	3,541.60	0.74
359	02/01/51	1,777.40	8.49	1,768.91	0.00	1,772.69	0.37
360	03/01/51	1,776.94	4.25	1,772.69	0.00	0.00	0.00

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#### INITIAL AMORTIZATION SCHEDULE

Loan Number: 1221031532

Borrower(s): Marilyn J Mosby

Property Address: Gulf of Mexico Dr , Long Boat Key, Florida 34228

#### General loan parameters:

Original Value: 476,000.00 Scheduled Cancellation Date: 03/01/2026

Original Principal Balance: 428,400.00

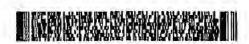
Term in months: 360 Scheduled Termination Date: 01/01/2027

Interest Rate: 2.875

		Principal			Mortgage		
Payment Number	Payment Date	and Interest Payment	Interest Portion	Principal Portion	Insurance Payment	Remaining Balance	Resulting LTV
1	04/01/21	1,777.40	1,026.38	751.02	99.96	427,648.98	89.84
2	05/01/21	1,777.40	1,024.58	752.82	99.96	426,896.16	89.68
2	06/01/21	1,777.40	1,022.77	754.63	99.96	426,141.53	89.53
4	07/01/21	1,777.40	1,020.96	756.44	99.96	425,385.09	89.37
5	08/01/21	1,777.40	1,019.15	758.25	99.96	424,626.84	89.21
6	09/01/21	1,777.40	1.017.34	760.06	99.96	423,866.78	89.05
7	10/01/21	1.777.40	1.015.51	761.89	99.96	423,104.89	88.89
8	11/01/21	1,777.40	1,013.69	763.71	99.96	422,341.18	88.73
9	12/01/21	1,777.40	1,011.86	765.54	99.96	421,575.64	88.57
10			1,010.02	767.38	99.96	420,808.26	88.41
11	01/01/22 02/01/22	1,777.40 1,777.40	1,008.19	769.21	99.96	420,039.05	88.24
				771.06	99.96	419,267.99	88.08
12	03/01/22	1,777.40	1,006.34			418,495.09	87.92
13	04/01/22	1,777.40	1,004.50	772.90	99.96		. 52.05.5
14	05/01/22	1,777.40	1,002.64	774.76	99.96	417,720.33	87.76
15	06/01/22	1,777.40	1,000.79	776.61	99.96	416,943.72	87.59
16	07/01/22	1,777.40	998.93	778.47	99.96	416,165.25	87.43
17	08/01/22	1,777.40	997.06	780.34	99.96	415,384.91	87.27
18	09/01/22	1,777.40	995.19	782.21	99.96	414,602.70	87.10
19	10/01/22	1,777.40	993.32	784.08		413,818.62	86.94
20	11/01/22	1,777.40	991.44	785.96	99.96	413,032.66	86.77
21	12/01/22	1,777.40	989.56	787.84	99.96	412,244.82	86.61
22	01/01/23	1,777.40	987.67	789.73	99.96	411,455.09	86.44
23	02/01/23	1,777.40	985.78	791.62	99.96	410,663.47	86.27
24	03/01/23	1,777.40	983.88	793.52	99.96	409,869.95	86.11
25	04/01/23	1,777.40	981.98	795.42	99.96	409,074.53	85.94
26	05/01/23	1,777.40	980.07	797.33	99.96	408,277.20	85.77
27	06/01/23	1,777.40	978.16	799.24	99.96	407,477.96	85.60
28	07/01/23	1,777.40	976.25	801.15	99.96	406,676.81	85.44

INITIAL AMORTIZATION SCHEDULE IAS.PMI 12/03/20

Page 1



		Principal			Mortgage		
Payment	Payment	and Interest	Interest	Principal	Insurance	Remaining	Resulting
Number	Date	Payment	Portion	Portion	Payment	Balance	LTV
29	08/01/23	1,777.40	974.33	803.07	99.96	405,873.74	85.27
30	09/01/23	1,777.40	974.33	804.99	99.96 99.96	405,068.75	85.10
31	10/01/23	1,777.40	970.48	806.92	99.96	404,261.83	84.93
32	11/01/23	1,777.40	968.54	808.86	99.96	403,452.97	84.76
33	12/01/23	1,777.40	966.61	810.79	99.96	402,642.18	84.59
34	01/01/24	1,777.40	964.66	812.74	99.96	401,829.44	84.42
35	02/01/24	1,777.40	962.72	814.68	99.96	401,014.76	84.25
36	03/01/24	1,777.40	960.76	816.64	99.96	400,198.12	84.08
37	04/01/24	1,777.40	958.81	818.59	99.96	399,379.53	83.90
38	05/01/24	1,777.40	956.85	820.55	99.96	398,558.98	83.73
39	06/01/24	1,777.40	954.88	822.52	99.96	397,736.46	83.56
40	07/01/24	1,777.40	952.91	824.49	99.96	396,911.97	83.38
41	08/01/24	1,777.40	950.93	826.47	99.96	396,085.50	83.21
42	09/01/24	1,777.40	948.95	828.45	99.96	395,257.05	83.04
43	10/01/24	1,777.40	946.97	830.43	99.96	394,426.62	82.86
44	11/01/24	1,777.40	944.98	832.42	99.96	393,594.20	82.69
45	12/01/24	1,777.40	942.99	834.41	99.96	392,759.79	82.51
46	01/01/25	1,777.40	940.99	836.41	99.96	391,923.38	82.34
47	02/01/25	1,777.40	938.98	838.42	99.96	391,084.96	82.16
48	03/01/25	1,777.40	936.97	840.43	99.96	390,244.53	81.98
49	04/01/25	1,777.40	934.96	842.44	99.96	389,402.09	81.81
50	05/01/25	1,777.40	932.94	844.46	99.96	388,557.63	81.63
51	06/01/25	1,777.40	930.92	846.48	99.96	387,711.15	81.45
52	07/01/25	1,777.40	928.89	848.51	99.96	386,862.64	81.27
53	08/01/25	1,777.40	926.86	850.54	99.96	386,012.10	81.09
54	09/01/25	1,777.40	924.82	852.58	99.96	385,159.52	80.92
55	10/01/25	1,777.40	922.78	854.62	99.96	384,304.90	80.74
56	11/01/25	1,777.40	920.73	856.67	99.96	383,448.23	80.56
57	12/01/25	1,777.40	918.68	858.72	99.96	382,589.51	80.38
58	01/01/26	1,777.40	916.62	860.78	99.96	381,728.73	80.20
59	02/01/26	1,777.40	914.56	862.84	99.96	380,865.89	80.01
60	03/01/26	1,777.40	912.49	864.91	99.96	380,000.98	79.83
61	04/01/26	1,777.40	910.42	866.98	99.96	379,134.00	79.65
62	05/01/26	1,777.40	908.34	869.06	99.96	378,264.94	79.47
63	06/01/26	1,777.40	906.26	871.14	99.96	377,393.80	79.28
64	07/01/26	1,777.40	904.17	873.23	99.96	376,520.57	79.10
65 66	08/01/26	1,777.40	902.08	875.32	99.96	375,645.25	78.92
66 67	09/01/26	1,777.40	899.98	877.42	99.96	374,767.83	78.73
67 68	10/01/26	1,777.40 1,777.40	897.88 895.77	879.52 881.63	99.96 99.96	373,888.31 373,006.68	78.55 78.36
69	11/01/26		893.66	883.74	99.96	372,122.94	78.18
70	12/01/26 01/01/27	1,777.40 1,777.40	891.54	885.86	99.96	371,237.08	77.99
71	02/01/27	1,777.40	889.42	887.98	0.00	370,349.10	77.80
72	03/01/27	1,777.40	887.29	890.11	0.00	369,458.99	77.62
73	04/01/27	1,777.40	885.16	892.24	0.00	368,566.75	77.43
74	05/01/27	1,777.40	883.02	894.38	0.00	367,672.37	77.24
75	06/01/27	1,777.40	880.88	896.52	0.00	366,775.85	77.05
76	07/01/27	1,777.40	878.73	898.67	0.00	365,877.18	76.86
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Payment   Payment   Date   Payment   Date   Payment			Principal			Mortgage		
Number   Date   Payment   Portion   Portion   Payment   Balance   LTV	Payment	Payment	-	Interest	Principal		Remaining	Resulting
77	-	-			-		_	_
78         09/01/27         1,777.40         874.22         902.98         0.00         363.168.24         76.30           80         11/01/27         1,777.40         872.62         905.14         0.00         363.168.24         76.30           81         12/01/27         1,777.40         870.09         907.31         0.00         362,260.93         76.11           81         12/01/27         1,777.40         867.92         909.48         0.00         361,351.45         75.71           83         02/01/28         1,777.40         861.55         913.85         0.00         359,525.94         75.53           84         03/01/28         1,777.40         861.36         916.04         0.00         358,609.90         75.34           85         04/01/28         1,777.40         859.17         918.23         0.00         357,691.67         75.15           86         05/01/28         1,777.40         859.17         918.23         0.00         356,791.24         74.96           87         06/01/28         1,777.40         859.255         924.85         0.00         352,896.69         74.37           90         09/01/28         1,777.40         854.76         922.28			•					
19  10 01 27								
80								
81 12/01/27 1,777.40 867.92 909.48 0.00 361,351.45 75.91 82 01/01/28 1,777.40 865.74 911.66 0.00 350,369.39 75.72 83 02/01/28 1,777.40 863.55 913.85 0.00 359,525.94 75.53 84 03/01/28 1,777.40 861.36 916.04 0.00 388,609.90 75.34 85 04/01/28 1,777.40 859.17 918.23 0.00 357,691.67 75.15 86 05/01/28 1,777.40 856.97 920.43 0.00 356,771.24 74.95 87 06/01/28 1,777.40 856.97 920.43 0.00 356,771.24 74.95 87 06/01/28 1,777.40 856.97 920.43 0.00 356,771.24 74.95 90 09/01/28 1,777.40 852.55 924.85 0.00 355,848.60 74.76 88 07/01/28 1,777.40 850.34 927.06 0.00 353,966.99 74.37 90 09/01/28 1,777.40 850.34 927.06 0.00 353,966.99 74.37 91 10/01/28 1,777.40 845.89 931.51 0.00 352,135.90 73.98 92 11/01/28 1,777.40 841.42 935.98 0.00 353,067.41 74.17 91 10/01/28 1,777.40 841.42 935.98 0.00 350,266.18 73.59 94 01/01/29 1,777.40 834.86 933.74 0.00 350,266.18 73.59 94 01/01/29 1,777.40 834.89 931.59 0.00 350,266.18 73.59 94 01/01/29 1,777.40 834.89 931.8 938.22 0.00 349,327.96 73.39 95 02/01/29 1,777.40 834.68 942.72 0.00 349,327.96 73.39 95 02/01/29 1,777.40 834.68 942.72 0.00 349,327.96 73.39 96 03/01/28 1,777.40 834.68 942.72 0.00 347,444.77 72.99 98 05/01/29 1,777.40 830.16 947.24 0.00 345,552.55 72.60 10 06/01/29 1,777.40 830.16 947.24 0.00 345,651.25 72.60 10 06/01/29 1,777.40 821.05 956.35 0.00 349,697.18 72.00 10 06/01/29 1,777.40 821.05 956.35 0.00 343,651.25 72.60 10 06/01/29 1,777.40 821.05 956.35 0.00 343,651.25 72.00 10 06/01/29 1,777.40 821.05 956.35 0.00 343,651.25 72.00 10 06/01/29 1,777.40 821.05 956.35 0.00 343,651.25 72.00 10 06/01/29 1,777.40 818.75 958.65 0.00 343,651.25 72.00 10 06/01/29 1,777.40 818.75 958.65 0.00 343,651.25 72.60 10 06/01/29 1,777.40 818.75 958.65 0.00 343,651.25 72.60 10 06/01/29 1,777.40 818.75 958.65 0.00 339,821.24 71.39 10 06 01/01/30 1,777.40 818.75 958.65 0.00 339,821.24 71.39 10 06 01/01/30 1,777.40 818.75 958.65 0.00 339,821.24 71.39 10 06 01/01/30 1,777.40 818.75 958.65 0.00 339,821.24 71.39 10 06 01/01/30 1,777.40 818.89 975.25 0.00 330,084.28 69.35 115 01/01/30 1,777.40 788.46 989.								
82 01/01/28 1,777.40 865.74 911.66 0.00 350,439.79 75.72 83 02/01/28 1,777.40 863.55 913.85 0.00 359,525.94 75.53 84 03/01/28 1,777.40 861.36 916.04 0.00 359,609.90 75.34 85 04/01/28 1,777.40 869.17 918.23 0.00 357,691.67 75.15 86 05/01/28 1,777.40 865.91 918.23 0.00 357,691.67 75.15 86 05/01/28 1,777.40 859.17 918.23 0.00 357,691.67 75.15 86 05/01/28 1,777.40 854.76 922.64 0.00 355,848.60 74.76 88 07/01/28 1,777.40 855.55 924.85 0.00 355,848.60 74.76 88 07/01/28 1,777.40 850.34 927.06 0.00 355,948.60 74.37 90 09/01/28 1,777.40 850.34 927.06 0.00 353,996.69 74.37 90 09/01/28 1,777.40 848.12 929.28 0.00 353,096.69 74.37 91 10/01/28 1,777.40 848.89 931.51 0.00 352,135.90 73.98 92 11/01/28 1,777.40 843.66 933.74 0.00 351,202.16 73.78 93 12/01/28 1,777.40 843.86 933.74 0.00 351,202.16 73.78 93 12/01/28 1,777.40 843.86 933.74 0.00 351,202.16 73.78 93 12/01/29 1,777.40 839.18 938.22 0.00 349,327.96 73.39 95 02/01/29 1,777.40 834.68 942.72 0.00 349,327.96 73.39 95 02/01/29 1,777.40 834.68 942.72 0.00 347,444.77 72.99 97 04/01/29 1,777.40 834.68 942.72 0.00 347,444.77 72.99 98 05/01/29 1,777.40 832.42 944.98 0.00 346,499.79 72.79 98 05/01/29 1,777.40 825.61 951.79 0.00 344,635.125 72.60 100 07/01/29 1,777.40 825.61 951.79 0.00 344,635.125 72.60 101 08/01/29 1,777.40 823.33 954.07 0.00 344,635.125 72.20 102 09/01/29 1,777.40 823.33 954.07 0.00 344,635.125 72.20 102 09/01/29 1,777.40 823.33 954.07 0.00 344,635.125 72.00 102 09/01/29 1,777.40 825.61 951.79 0.00 344,635.125 72.00 102 09/01/29 1,777.40 816.46 960.94 0.00 339,821.24 71.39 105 12/01/29 1,777.40 816.46 960.94 0.00 339,821.24 71.39 105 12/01/29 1,777.40 816.46 960.94 0.00 339,821.24 71.39 105 12/01/29 1,777.40 816.86 960.94 0.00 334,082.18 71.59 104 11/01/29 1,777.40 816.86 960.94 0.00 334,082.85 0.00 341,740.83 71.79 108 03/01/30 1,777.40 816.86 960.94 0.00 334,082.85 0.00 336,934.86 9.96 11 000 07/01/30 1,777.40 816.86 960.94 0.00 334,082.85 0.00 336,934.86 9.96 11 000 07/01/30 1,777.40 800.53 967.87 0.00 336,934.88 90.90 32.000.30 96.76 11 000.00000000000000			•					
83 02/01/28 1,777.40 863.55 913.85 0.00 359,525.94 75.53 84 03/01/28 1,777.40 861.36 916.04 0.00 358,609.90 75.34 85 04/01/28 1,777.40 859.17 918.23 0.00 357,691.67 75.15 86 05/01/28 1,777.40 856.97 920.43 0.00 357,691.67 75.15 87 06/01/28 1,777.40 856.97 920.43 0.00 356,771.24 74.95 87 06/01/28 1,777.40 852.55 924.85 0.00 355,848.60 74.76 88 07/01/28 1,777.40 852.55 924.85 0.00 354,923.75 74.56 89 08/01/28 1,777.40 850.34 927.06 0.00 353,067.41 74.17 91 10/01/28 1,777.40 848.12 929.28 0.00 353,067.41 74.17 91 10/01/28 1,777.40 845.89 931.51 0.00 352,135.90 73.98 92 11/01/28 1,777.40 843.66 933.74 0.00 351,202.16 73.78 93 12/01/28 1,777.40 841.42 935.98 0.00 350,266.18 73.59 94 01/01/29 1,777.40 839.18 938.22 0.00 349,327.96 73.39 95 02/01/29 1,777.40 834.68 942.72 0.00 348,387.49 73.19 95 02/01/29 1,777.40 834.68 942.72 0.00 348,387.49 73.19 96 03/01/29 1,777.40 834.68 942.72 0.00 347,444.77 72.99 97 04/01/29 1,777.40 832.48 94.98 0.00 346,499.79 72.79 98 05/01/29 1,777.40 832.49 94.98 0.00 346,499.79 72.79 98 05/01/29 1,777.40 827.89 949.51 0.00 346,499.79 72.79 100 07/01/29 1,777.40 827.89 949.51 0.00 344,603.04 72.40 100 07/01/29 1,777.40 827.89 949.51 0.00 344,603.04 72.40 100 07/01/29 1,777.40 827.89 949.51 0.00 344,603.04 72.40 100 07/01/29 1,777.40 827.89 949.51 0.00 344,603.04 72.40 100 07/01/29 1,777.40 827.89 949.51 0.00 344,603.04 72.40 100 07/01/29 1,777.40 827.89 949.51 0.00 344,603.04 72.40 100 07/01/29 1,777.40 827.89 949.51 0.00 344,603.04 72.40 100 07/01/29 1,777.40 827.89 949.51 0.00 349.861.25 72.20 101 08/01/29 1,777.40 827.89 949.51 0.00 347.740.81 72.00 100 07/01/29 1,777.40 827.89 949.51 0.00 340,782.18 71.79 103 10/01/29 1,777.40 820.83 940.47 0.00 339.821.80 71.79 103 10/01/29 1,777.40 820.89 949.51 0.00 340,782.18 71.79 103 10/01/29 1,777.40 820.89 949.51 0.00 340,782.18 71.79 103 10/01/29 1,777.40 820.89 949.51 0.00 340,782.18 71.79 100 07/01/30 1,777.40 820.89 949.51 0.00 334,081.89 940.80 940.80 940.80 940.80 940.80 940.80 940.80 940.80 940.80 940.80 940.80 940.80 940.80 940.80 940								
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85         04/01/28         1,777.40         859.17         918.23         0.00         357,691.67         75.15           86         05/01/28         1,777.40         856.97         920.43         0.00         355,848.60         74.76           87         06/01/28         1,777.40         854.76         922.64         0.00         355,848.60         74.76           88         07/01/28         1,777.40         850.34         927.06         0.00         355,986.69         74.37           90         09/01/28         1,777.40         848.12         292.28         0.00         353,067.41         74.17           91         10/01/28         1,777.40         848.12         292.28         0.00         351,202.16         73.78           92         11/01/28         1,777.40         843.66         933.74         0.00         351,202.16         73.78           93         12/01/28         1,777.40         841.42         935.98         0.00         350,266.18         73.59           94         01/01/29         1,777.40         836.93         940.47         0.00         348,387.49         73.19           95         02/01/29         1,777.40         834.68         942.72								
86         05/01/28         1,777.40         856.97         920.43         0.00         355,742.4         74.95           87         06/01/28         1,777.40         854.76         922.64         0.00         355,848.60         74.76           88         07/01/28         1,777.40         852.55         924.85         0.00         353,967.41         74.76           89         08/01/28         1,777.40         848.12         292.28         0.00         353,967.41         74.17           91         10/01/28         1,777.40         848.12         292.28         0.00         352,067.41         74.17           91         10/01/28         1,777.40         843.66         933.74         0.00         351,202.16         73.78           93         12/01/28         1,777.40         841.42         935.98         0.00         349,327.96         73.39           95         02/01/29         1,777.40         836.93         940.47         0.00         348,387.49         73.19           96         03/01/29         1,777.40         834.68         942.72         0.00         347,444.77         72.99           97         04/01/29         1,777.40         832.42         944.98								
87         06/01/28         1,777,40         854,76         922,64         0,00         355,848,60         74,76           88         07/01/28         1,777,40         852,55         924,85         0,00         353,996,69         74,37           90         09/01/28         1,777,40         845,89         931,51         0,00         353,966,69         74,37           91         10/01/28         1,777,40         848,12         929,28         0,00         353,067,41         74,17           91         10/01/28         1,777,40         843,66         933,74         0,00         351,202.16         73,78           93         12/01/28         1,777,40         841,42         935,98         0,00         350,266.18         73,59           94         01/01/29         1,777,40         839,18         938,22         0,00         348,387.49         73,19           95         02/01/29         1,777,40         834,68         942,72         0,00         347,444.77         72,99           97         04/01/29         1,777,40         832,42         949,51         0,00         345,552.55         72,60           99         06/01/29         1,777,40         823,61         947,24			•					
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89         08/01/28         1,777.40         850.34         927.06         0.00         353,996.69         74.37           90         09/01/28         1,777.40         848.12         929.28         0.00         353,067.41         74.17           91         10/01/28         1,777.40         845.89         931.51         0.00         352,135.90         73.98           92         11/01/28         1,777.40         843.66         933.74         0.00         351,202.16         73.78           93         12/01/29         1,777.40         841.42         935.98         0.00         350,266.18         73.59           94         01/01/29         1,777.40         839.18         938.22         0.00         349,327.96         73.39           95         02/01/29         1,777.40         836.93         940.47         0.00         348,387.49         73.19           96         03/01/29         1,777.40         832.42         944.98         0.00         346,499.79         72.79           96         05/01/29         1,777.40         827.89         949.51         0.00         343,552.55         72.60           100         07/01/29         1,777.40         827.89         949.51								
90 09/01/28 1,777.40 848.12 929.28 0.00 353,067.41 74.17 91 10/01/28 1,777.40 845.89 931.51 0.00 352,135.90 73.98 92 11/01/28 1,777.40 843.66 933.74 0.00 351,202.16 73.78 93 12/01/28 1,777.40 841.42 935.98 0.00 350,266.18 73.59 94 01/01/29 1,777.40 839.18 938.22 0.00 349,327.96 73.39 95 02/01/29 1,777.40 836.93 940.47 0.00 348,387.49 73.19 96 03/01/29 1,777.40 834.68 942.72 0.00 347,444.77 72.99 97 04/01/29 1,777.40 832.42 944.98 0.00 346,499.79 72.79 98 05/01/29 1,777.40 830.16 947.24 0.00 346,499.79 72.79 98 05/01/29 1,777.40 832.42 944.98 0.00 346,499.79 72.79 99 06/01/29 1,777.40 827.89 949.51 0.00 344,603.04 72.40 100 07/01/29 1,777.40 825.61 951.79 0.00 344,603.04 72.40 100 07/01/29 1,777.40 825.61 951.79 0.00 344,603.04 72.40 101 08/01/29 1,777.40 823.33 954.07 0.00 342,697.18 72.00 102 09/01/29 1,777.40 821.05 956.35 0.00 341,740.83 71.79 103 10/01/29 1,777.40 818.75 956.65 0.00 340,782.18 71.59 104 11/01/29 1,777.40 816.46 960.94 0.00 338,821.24 71.39 105 12/01/29 1,777.40 816.46 960.94 0.00 338,821.24 71.39 107 02/01/30 1,777.40 816.46 960.94 0.00 338,858.00 71.19 106 01/01/30 1,777.40 807.22 970.18 0.00 337,892.45 70.99 107 02/01/30 1,777.40 809.53 967.87 0.00 338,924.56 70.78 109 04/01/30 1,777.40 809.53 967.87 0.00 335,924.56 70.78 109 04/01/30 1,777.40 804.89 972.51 0.00 334,981.89 70.37 110 05/01/30 1,777.40 804.89 972.51 0.00 334,981.89 70.37 110 05/01/30 1,777.40 804.89 972.51 0.00 334,981.89 70.37 111 06/01/30 1,777.40 795.84 979.52 0.00 330,084.28 69.96 112 07/01/30 1,777.40 795.84 979.52 0.00 330,084.28 69.35 115 09/01/30 1,777.40 795.89 979.52 0.00 330,084.28 69.35 115 09/01/30 1,777.40 788.46 988.94 0.00 321,119.76 68.72 118 01/01/31 1,777.40 788.46 988.94 0.00 322,125.19 69.85 119 02/01/31 1,777.40 788.46 988.94 0.00 322,125.19 68.93 115 09/01/31 1,777.40 788.46 988.94 0.00 322,125.19 68.93 115 09/01/31 1,777.40 788.46 988.94 0.00 322,125.19 68.93 115 09/01/31 1,777.40 788.56 1.000.84 0.00 322,125.19 67.67 68.30 120 03/01/31 1,777.40 776.56 1.000.84 0.00 322,125.19 67.67 67.67 123 06/01/3								
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94 01/01/29 1,777.40 839.18 938.22 0.00 349,327.96 73.39 95 02/01/29 1,777.40 836.93 940.47 0.00 348,387.49 73.19 96 03/01/28 1,777.40 834.68 942.72 0.00 347,444.77 72.99 97 04/01/29 1,777.40 832.42 944.98 0.00 346,499.79 72.79 98 05/01/29 1,777.40 830.16 947.24 0.00 345,552.55 72.60 99 06/01/29 1,777.40 827.89 949.51 0.00 344,603.04 72.40 100 07/01/29 1,777.40 825.61 951.79 0.00 344,603.04 72.40 101 08/01/29 1,777.40 825.61 951.79 0.00 342,697.18 72.00 102 09/01/29 1,777.40 821.05 956.35 0.00 341,740.83 71.79 103 10/01/29 1,777.40 818.75 958.65 0.00 341,740.83 71.79 104 11/01/29 1,777.40 816.46 960.94 0.00 339,821.24 71.39 105 12/01/29 1,777.40 814.16 963.24 0.00 339,821.24 71.39 105 01/01/30 1,777.40 811.85 965.55 0.00 337,892.45 70.99 107 02/01/30 1,777.40 809.53 967.87 0.00 336,924.58 70.78 108 03/01/30 1,777.40 807.22 970.18 0.00 334,981.89 70.37 108 03/01/30 1,777.40 804.89 972.51 0.00 334,981.89 70.37 101 05/01/30 1,777.40 804.89 972.51 0.00 334,981.89 70.37 101 05/01/30 1,777.40 802.56 974.84 0.00 334,981.89 70.37 102 07/01/30 1,777.40 802.3 977.17 0.00 334,981.89 70.37 103 08/01/30 1,777.40 795.84 975.52 0.00 332,050.36 69.76 114 09/01/30 1,777.40 795.84 981.86 0.00 331,058.50 69.55 114 09/01/30 1,777.40 795.84 981.86 0.00 332,050.36 69.76 115 10/01/30 1,777.40 795.84 981.86 0.00 332,050.36 69.76 116 11/01/30 1,777.40 798.8 979.52 0.00 322,050.36 69.76 117 12/01/30 1,777.40 795.84 981.86 0.00 324,129.27 68.99 117 12/01/30 1,777.40 788.46 988.94 0.00 328,108.77 68.93 117 12/01/30 1,777.40 788.46 988.94 0.00 324,129.27 68.99 117 12/01/31 1,777.40 778.95 998.45 0.00 324,129.27 68.09 120 03/01/31 1,777.40 778.95 998.45 0.00 324,129.27 68.09 121 04/01/31 1,777.40 778.95 998.45 0.00 322,125.19 67.67 123 06/01/31 1,777.40 774.16 1,005.64 0.00 321,119.55 67.46								
95 02/01/29 1,777.40 836.93 940.47 0.00 348,387.49 73.19 96 03/01/29 1,777.40 834.68 942.72 0.00 347,444.77 72.99 97 04/01/29 1,777.40 832.42 944.98 0.00 346,499.79 72.79 98 05/01/29 1,777.40 827.89 949.51 0.00 345,552.55 72.60 99 06/01/29 1,777.40 827.89 949.51 0.00 343,651.25 72.20 100 07/01/29 1,777.40 825.61 951.79 0.00 343,6651.25 72.20 101 08/01/29 1,777.40 823.33 954.07 0.00 342,697.18 72.00 102 09/01/29 1,777.40 821.05 956.35 0.00 341,740.83 71.79 103 10/01/29 1,777.40 818.75 958.65 0.00 340,782.18 71.59 104 11/01/29 1,777.40 816.46 960.94 0.00 339,821.24 71.39 105 12/01/29 1,777.40 814.16 963.24 0.00 338,858.00 71.19 106 01/01/30 1,777.40 811.85 965.55 0.00 337,892.45 70.99 107 02/01/30 1,777.40 811.85 965.55 0.00 337,892.45 70.99 107 02/01/30 1,777.40 809.53 967.87 0.00 336,924.58 70.78 108 03/01/30 1,777.40 804.89 972.51 0.00 334,981.89 70.37 110 05/01/30 1,777.40 804.89 972.51 0.00 334,981.89 70.37 111 06/01/30 1,777.40 802.56 974.84 0.00 334,007.05 70.17 111 06/01/30 1,777.40 797.88 979.52 0.00 332,050.36 69.76 113 08/01/30 1,777.40 797.88 979.52 0.00 332,050.36 69.76 113 08/01/30 1,777.40 795.54 981.86 0.00 332,050.36 69.76 113 08/01/30 1,777.40 795.54 981.86 0.00 332,050.36 69.76 114 09/01/30 1,777.40 795.54 981.86 0.00 332,050.36 69.76 115 10/01/30 1,777.40 798.46 988.94 0.00 320,084.28 69.35 116 11/01/30 1,777.40 798.86 989.94 117 12/01/30 1,777.40 788.46 988.94 0.00 320,084.28 69.35 115 10/01/31 1,777.40 788.46 988.94 0.00 326,123.78 68.51 119 02/01/31 1,777.40 788.46 988.94 0.00 326,123.78 68.51 119 02/01/31 1,777.40 788.37 993.68 0.00 326,123.78 68.51 120 03/01/31 1,777.40 776.55 1,000.84 0.00 322,125.19 67.67 123 06/01/31 1,777.40 776.56 1,000.84 0.00 322,125.19 67.67 123 06/01/31 1,777.40 771.76 1,005.64 0.00 321,119.55 67.46			•					
97 04/01/29 1,777.40 832.42 944.98 0.00 346,499.79 72.79 98 05/01/29 1,777.40 830.16 947.24 0.00 345,552.55 72.60 99 06/01/29 1,777.40 827.89 949.51 0.00 344,603.04 72.40 100 07/01/29 1,777.40 825.61 951.79 0.00 343,651.25 72.20 101 08/01/29 1,777.40 823.33 954.07 0.00 342,697.18 72.00 102 09/01/29 1,777.40 821.05 956.35 0.00 341,740.83 71.79 103 10/01/29 1,777.40 818.75 958.65 0.00 341,740.83 71.79 104 11/01/29 1,777.40 818.75 958.65 0.00 340,782.18 71.59 105 12/01/29 1,777.40 816.46 960.94 0.00 339,821.24 71.39 105 12/01/29 1,777.40 814.16 963.24 0.00 338,858.00 71.19 106 01/01/30 1,777.40 811.85 965.55 0.00 337,892.45 70.99 107 02/01/30 1,777.40 809.53 967.87 0.00 337,892.45 70.99 108 03/01/30 1,777.40 807.22 970.18 0.00 333,924.58 70.78 109 04/01/30 1,777.40 804.89 972.51 0.00 334,981.89 70.37 110 05/01/30 1,777.40 804.89 972.51 0.00 334,981.89 70.37 110 05/01/30 1,777.40 802.56 974.84 0.00 333,029.88 69.96 112 07/01/30 1,777.40 797.88 979.52 0.00 332,050.36 69.76 113 08/01/30 1,777.40 797.88 979.52 0.00 333,029.88 69.96 112 07/01/30 1,777.40 798.8 979.52 0.00 332,050.36 69.76 113 08/01/30 1,777.40 798.8 979.52 0.00 332,050.36 69.76 114 09/01/30 1,777.40 798.8 979.52 0.00 332,050.36 69.76 115 10/01/30 1,777.40 798.8 984.22 0.00 330,084.28 69.35 116 11/01/30 1,777.40 798.8 984.22 0.00 330,084.28 69.35 117 12/01/30 1,777.40 788.46 988.94 0.00 322,127.71 69.14 116 11/01/30 1,777.40 788.46 988.94 0.00 328,108.77 68.93 117 12/01/30 1,777.40 788.46 988.94 0.00 328,108.77 68.93 117 12/01/30 1,777.40 788.46 988.94 0.00 328,108.77 68.93 117 12/01/31 1,777.40 788.72 993.68 0.00 325,127.72 68.30 120 03/01/31 1,777.40 778.95 998.45 0.00 322,129.27 68.09 121 04/01/31 1,777.40 778.95 998.45 0.00 322,125.19 67.67 123 06/01/31 1,777.40 774.16 1,005.64 0.00 321,119.55 67.46		02/01/29	1,777.40		940.47	0.00	348,387.49	73.19
98         05/01/29         1,777.40         830.16         947.24         0.00         345,552.55         72.60           99         06/01/29         1,777.40         827.89         949.51         0.00         344,603.04         72.40           100         07/01/29         1,777.40         825.61         951.79         0.00         342,697.18         72.20           101         08/01/29         1,777.40         823.33         954.07         0.00         342,697.18         72.00           102         09/01/29         1,777.40         821.05         956.35         0.00         341,740.83         71.79           103         10/01/29         1,777.40         818.75         958.65         0.00         340,782.18         71.59           104         11/01/29         1,777.40         816.46         960.94         0.00         338,858.00         71.19           106         01/01/30         1,777.40         811.85         965.55         0.00         337,892.45         70.99           107         02/01/30         1,777.40         809.53         967.87         0.00         336,924.58         70.78           108         03/01/30         1,777.40         804.89         972.51	96	03/01/29	1,777.40	834.68	942.72	0.00	347,444.77	72.99
99         06/01/29         1,777.40         827.89         949.51         0.00         344,603.04         72.40           100         07/01/29         1,777.40         825.61         951.79         0.00         343,651.25         72.20           101         08/01/29         1,777.40         823.33         954.07         0.00         342,697.18         72.00           102         09/01/29         1,777.40         821.05         956.35         0.00         341,740.83         71.79           103         10/01/29         1,777.40         818.75         958.65         0.00         340,782.18         71.59           104         11/01/29         1,777.40         814.16         960.94         0.00         338,858.00         71.19           105         12/01/29         1,777.40         814.16         963.24         0.00         338,858.00         71.19           106         01/01/30         1,777.40         814.18         965.55         0.00         337,892.45         70.99           107         02/01/30         1,777.40         809.53         967.87         0.00         336,924.58         70.78           108         03/01/30         1,777.40         807.22         970.18 <td>97</td> <td>04/01/29</td> <td>1,777.40</td> <td>832.42</td> <td>944.98</td> <td></td> <td>346,499.79</td> <td></td>	97	04/01/29	1,777.40	832.42	944.98		346,499.79	
100         07/01/29         1,777.40         825.61         951.79         0.00         343,651.25         72.20           101         08/01/29         1,777.40         823.33         954.07         0.00         342,697.18         72.00           102         09/01/29         1,777.40         821.05         956.35         0.00         341,740.83         71.79           103         10/01/29         1,777.40         818.75         958.65         0.00         340,782.18         71.59           104         11/01/29         1,777.40         816.46         960.94         0.00         339,821.24         71.39           105         12/01/29         1,777.40         814.16         963.24         0.00         338,858.00         71.19           106         01/01/30         1,777.40         811.85         965.55         0.00         337,892.45         70.99           107         02/01/30         1,777.40         807.22         970.18         0.00         336,924.58         70.78           108         03/01/30         1,777.40         804.89         972.51         0.00         334,981.89         70.37           110         05/01/30         1,777.40         802.56         974.84 <td></td> <td>05/01/29</td> <td>1,777.40</td> <td></td> <td></td> <td></td> <td></td> <td></td>		05/01/29	1,777.40					
101         08/01/29         1,777.40         823.33         954.07         0.00         342,697.18         72.00           102         09/01/29         1,777.40         821.05         956.35         0.00         341,740.83         71.79           103         10/01/29         1,777.40         818.75         958.65         0.00         340,782.18         71.59           104         11/01/29         1,777.40         816.46         960.94         0.00         339,821.24         71.39           105         12/01/29         1,777.40         814.16         963.24         0.00         338,858.00         71.19           106         01/01/30         1,777.40         811.85         965.55         0.00         337,892.45         70.99           107         02/01/30         1,777.40         809.53         967.87         0.00         336,924.58         70.78           108         03/01/30         1,777.40         807.22         970.18         0.00         335,954.40         70.58           109         04/01/30         1,777.40         802.56         974.84         0.00         334,007.05         70.17           11         06/01/30         1,777.40         802.56         974.84 <td></td> <td>06/01/29</td> <td>1,777.40</td> <td>827.89</td> <td></td> <td></td> <td>344,603.04</td> <td></td>		06/01/29	1,777.40	827.89			344,603.04	
102         09/01/29         1,777.40         821.05         956.35         0.00         341,740.83         71.79           103         10/01/29         1,777.40         818.75         958.65         0.00         340,782.18         71.59           104         11/01/29         1,777.40         816.46         960.94         0.00         338,858.00         71.19           105         12/01/29         1,777.40         814.16         963.24         0.00         338,858.00         71.19           106         01/01/30         1,777.40         811.85         965.55         0.00         337,892.45         70.99           107         02/01/30         1,777.40         809.53         967.87         0.00         336,924.58         70.78           108         03/01/30         1,777.40         807.22         970.18         0.00         335,954.40         70.58           109         04/01/30         1,777.40         802.56         974.84         0.00         334,007.05         70.17           11         06/01/30         1,777.40         800.23         977.17         0.00         332,050.36         69.96           112         07/01/30         1,777.40         795.54         981.86 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
103         10/01/29         1,777.40         818.75         958.65         0.00         340,782.18         71.59           104         11/01/29         1,777.40         816.46         960.94         0.00         339,821.24         71.39           105         12/01/29         1,777.40         814.16         963.24         0.00         338,858.00         71.19           106         01/01/30         1,777.40         811.85         965.55         0.00         337,892.45         70.99           107         02/01/30         1,777.40         809.53         967.87         0.00         336,924.58         70.79           108         03/01/30         1,777.40         807.22         970.18         0.00         335,954.40         70.58           109         04/01/30         1,777.40         804.89         972.51         0.00         334,981.89         70.37           110         05/01/30         1,777.40         802.56         974.84         0.00         334,007.05         70.17           111         06/01/30         1,777.40         800.23         977.17         0.00         332,050.36         69.76           112         07/01/30         1,777.40         795.84         981.86 <td></td> <td></td> <td>·</td> <td></td> <td></td> <td></td> <td></td> <td></td>			·					
104         11/01/29         1,777.40         816.46         960.94         0.00         339,821.24         71.39           105         12/01/29         1,777.40         814.16         963.24         0.00         338,858.00         71.19           106         01/01/30         1,777.40         811.85         965.55         0.00         337,892.45         70.99           107         02/01/30         1,777.40         809.53         967.87         0.00         336,924.58         70.78           108         03/01/30         1,777.40         807.22         970.18         0.00         335,954.40         70.58           109         04/01/30         1,777.40         804.89         972.51         0.00         334,981.89         70.37           110         05/01/30         1,777.40         802.56         974.84         0.00         334,007.05         70.17           111         06/01/30         1,777.40         800.23         977.17         0.00         333,029.88         69.96           112         07/01/30         1,777.40         795.54         981.86         0.00         331,068.50         69.76           113         08/01/30         1,777.40         793.18         984.22 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
105         12/01/29         1,777.40         814.16         963.24         0.00         338,858.00         71.19           106         01/01/30         1,777.40         811.85         965.55         0.00         337,892.45         70.99           107         02/01/30         1,777.40         809.53         967.87         0.00         336,924.58         70.78           108         03/01/30         1,777.40         807.22         970.18         0.00         335,954.40         70.58           109         04/01/30         1,777.40         804.89         972.51         0.00         334,981.89         70.37           110         05/01/30         1,777.40         802.56         974.84         0.00         334,007.05         70.17           111         06/01/30         1,777.40         800.23         977.17         0.00         333,029.88         69.96           112         07/01/30         1,777.40         797.88         979.52         0.00         332,050.36         69.76           113         08/01/30         1,777.40         793.18         984.22         0.00         330,084.28         69.35           114         09/01/30         1,777.40         798.84         986.57 <td></td> <td></td> <td>·</td> <td></td> <td></td> <td></td> <td></td> <td></td>			·					
106         01/01/30         1,777.40         811.85         965.55         0.00         337,892.45         70.99           107         02/01/30         1,777.40         809.53         967.87         0.00         336,924.58         70.78           108         03/01/30         1,777.40         807.22         970.18         0.00         335,954.40         70.58           109         04/01/30         1,777.40         804.89         972.51         0.00         334,981.89         70.37           110         05/01/30         1,777.40         802.56         974.84         0.00         334,007.05         70.17           111         06/01/30         1,777.40         800.23         977.17         0.00         333,029.88         69.96           112         07/01/30         1,777.40         797.88         979.52         0.00         332,050.36         69.76           113         08/01/30         1,777.40         795.54         981.86         0.00         331,068.50         69.55           114         09/01/30         1,777.40         793.18         984.22         0.00         330,084.28         69.35           115         10/01/30         1,777.40         786.09         991.31 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
107         02/01/30         1,777.40         809.53         967.87         0.00         336,924.58         70.78           108         03/01/30         1,777.40         807.22         970.18         0.00         335,954.40         70.58           109         04/01/30         1,777.40         804.89         972.51         0.00         334,981.89         70.37           110         05/01/30         1,777.40         802.56         974.84         0.00         334,007.05         70.17           111         06/01/30         1,777.40         800.23         977.17         0.00         333,029.88         69.96           112         07/01/30         1,777.40         797.88         979.52         0.00         332,050.36         69.76           113         08/01/30         1,777.40         795.54         981.86         0.00         331,068.50         69.55           114         09/01/30         1,777.40         793.18         984.22         0.00         330,084.28         69.35           115         10/01/30         1,777.40         790.83         986.57         0.00         329,097.71         69.14           116         11/01/30         1,777.40         788.46         988.94 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
108         03/01/30         1,777.40         807.22         970.18         0.00         335,954.40         70.58           109         04/01/30         1,777.40         804.89         972.51         0.00         334,981.89         70.37           110         05/01/30         1,777.40         802.56         974.84         0.00         334,007.05         70.17           111         06/01/30         1,777.40         800.23         977.17         0.00         333,029.88         69.96           112         07/01/30         1,777.40         797.88         979.52         0.00         332,050.36         69.76           113         08/01/30         1,777.40         795.54         981.86         0.00         331,068.50         69.55           114         09/01/30         1,777.40         793.18         984.22         0.00         330,084.28         69.35           115         10/01/30         1,777.40         790.83         986.57         0.00         329,097.71         69.14           116         11/01/30         1,777.40         788.46         988.94         0.00         328,108.77         68.93           117         12/01/30         1,777.40         786.09         991.31 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
109         04/01/30         1,777.40         804.89         972.51         0.00         334,981.89         70.37           110         05/01/30         1,777.40         802.56         974.84         0.00         334,007.05         70.17           111         06/01/30         1,777.40         800.23         977.17         0.00         333,029.88         69.96           112         07/01/30         1,777.40         797.88         979.52         0.00         332,050.36         69.76           113         08/01/30         1,777.40         795.54         981.86         0.00         331,068.50         69.55           114         09/01/30         1,777.40         793.18         984.22         0.00         330,084.28         69.35           115         10/01/30         1,777.40         790.83         986.57         0.00         329,097.71         69.14           116         11/01/30         1,777.40         788.46         988.94         0.00         328,108.77         68.93           117         12/01/30         1,777.40         786.09         991.31         0.00         327,117.46         68.72           118         01/01/31         1,777.40         781.34         996.06 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
110         05/01/30         1,777.40         802.56         974.84         0.00         334,007.05         70.17           111         06/01/30         1,777.40         800.23         977.17         0.00         333,029.88         69.96           112         07/01/30         1,777.40         797.88         979.52         0.00         332,050.36         69.76           113         08/01/30         1,777.40         795.54         981.86         0.00         331,068.50         69.55           114         09/01/30         1,777.40         793.18         984.22         0.00         330,084.28         69.35           115         10/01/30         1,777.40         790.83         986.57         0.00         329,097.71         69.14           116         11/01/30         1,777.40         788.46         988.94         0.00         328,108.77         68.93           117         12/01/30         1,777.40         786.09         991.31         0.00         327,117.46         68.72           118         01/01/31         1,777.40         781.34         996.06         0.00         326,123.78         68.51           120         03/01/31         1,777.40         778.95         998.45 <td></td> <td></td> <td>•</td> <td></td> <td></td> <td></td> <td></td> <td></td>			•					
111         06/01/30         1,777.40         800.23         977.17         0.00         333,029.88         69.96           112         07/01/30         1,777.40         797.88         979.52         0.00         332,050.36         69.76           113         08/01/30         1,777.40         795.54         981.86         0.00         331,068.50         69.55           114         09/01/30         1,777.40         793.18         984.22         0.00         330,084.28         69.35           115         10/01/30         1,777.40         790.83         986.57         0.00         329,097.71         69.14           116         11/01/30         1,777.40         788.46         988.94         0.00         328,108.77         68.93           117         12/01/30         1,777.40         786.09         991.31         0.00         327,117.46         68.72           118         01/01/31         1,777.40         783.72         993.68         0.00         326,123.78         68.51           120         03/01/31         1,777.40         778.95         998.45         0.00         325,127.72         68.09           121         04/01/31         1,777.40         776.56         1,000.84<								
112         07/01/30         1,777.40         797.88         979.52         0.00         332,050.36         69.76           113         08/01/30         1,777.40         795.54         981.86         0.00         331,068.50         69.55           114         09/01/30         1,777.40         793.18         984.22         0.00         330,084.28         69.35           115         10/01/30         1,777.40         790.83         986.57         0.00         329,097.71         69.14           116         11/01/30         1,777.40         788.46         988.94         0.00         328,108.77         68.93           117         12/01/30         1,777.40         786.09         991.31         0.00         327,117.46         68.72           118         01/01/31         1,777.40         783.72         993.68         0.00         326,123.78         68.51           119         02/01/31         1,777.40         781.34         996.06         0.00         325,127.72         68.30           120         03/01/31         1,777.40         778.95         998.45         0.00         324,129.27         68.09           121         04/01/31         1,777.40         776.56         1,000.84<			•					
113         08/01/30         1,777.40         795.54         981.86         0.00         331,068.50         69.55           114         09/01/30         1,777.40         793.18         984.22         0.00         330,084.28         69.35           115         10/01/30         1,777.40         790.83         986.57         0.00         329,097.71         69.14           116         11/01/30         1,777.40         788.46         988.94         0.00         328,108.77         68.93           117         12/01/30         1,777.40         786.09         991.31         0.00         327,117.46         68.72           118         01/01/31         1,777.40         783.72         993.68         0.00         326,123.78         68.51           119         02/01/31         1,777.40         781.34         996.06         0.00         325,127.72         68.30           120         03/01/31         1,777.40         778.95         998.45         0.00         324,129.27         68.09           121         04/01/31         1,777.40         776.56         1,000.84         0.00         323,128.43         67.88           122         05/01/31         1,777.40         774.16         1,005.6								
114         09/01/30         1,777.40         793.18         984.22         0.00         330,084.28         69.35           115         10/01/30         1,777.40         790.83         986.57         0.00         329,097.71         69.14           116         11/01/30         1,777.40         788.46         988.94         0.00         328,108.77         68.93           117         12/01/30         1,777.40         786.09         991.31         0.00         327,117.46         68.72           118         01/01/31         1,777.40         783.72         993.68         0.00         326,123.78         68.51           119         02/01/31         1,777.40         781.34         996.06         0.00         325,127.72         68.30           120         03/01/31         1,777.40         778.95         998.45         0.00         324,129.27         68.09           121         04/01/31         1,777.40         776.56         1,000.84         0.00         323,128.43         67.88           122         05/01/31         1,777.40         774.16         1,003.24         0.00         322,125.19         67.67           123         06/01/31         1,777.40         771.76         1,005								
115         10/01/30         1,777.40         790.83         986.57         0.00         329,097.71         69.14           116         11/01/30         1,777.40         788.46         988.94         0.00         328,108.77         68.93           117         12/01/30         1,777.40         786.09         991.31         0.00         327,117.46         68.72           118         01/01/31         1,777.40         783.72         993.68         0.00         326,123.78         68.51           119         02/01/31         1,777.40         781.34         996.06         0.00         325,127.72         68.30           120         03/01/31         1,777.40         778.95         998.45         0.00         324,129.27         68.09           121         04/01/31         1,777.40         776.56         1,000.84         0.00         323,128.43         67.88           122         05/01/31         1,777.40         774.16         1,003.24         0.00         322,125.19         67.67           123         06/01/31         1,777.40         771.76         1,005.64         0.00         321,119.55         67.46								
116         11/01/30         1,777.40         788.46         988.94         0.00         328,108.77         68.93           117         12/01/30         1,777.40         786.09         991.31         0.00         327,117.46         68.72           118         01/01/31         1,777.40         783.72         993.68         0.00         326,123.78         68.51           119         02/01/31         1,777.40         781.34         996.06         0.00         325,127.72         68.30           120         03/01/31         1,777.40         778.95         998.45         0.00         324,129.27         68.09           121         04/01/31         1,777.40         776.56         1,000.84         0.00         323,128.43         67.88           122         05/01/31         1,777.40         774.16         1,003.24         0.00         322,125.19         67.67           123         06/01/31         1,777.40         771.76         1,005.64         0.00         321,119.55         67.46								
117         12/01/30         1,777.40         786.09         991.31         0.00         327,117.46         68.72           118         01/01/31         1,777.40         783.72         993.68         0.00         326,123.78         68.51           119         02/01/31         1,777.40         781.34         996.06         0.00         325,127.72         68.30           120         03/01/31         1,777.40         778.95         998.45         0.00         324,129.27         68.09           121         04/01/31         1,777.40         776.56         1,000.84         0.00         323,128.43         67.88           122         05/01/31         1,777.40         774.16         1,003.24         0.00         322,125.19         67.67           123         06/01/31         1,777.40         771.76         1,005.64         0.00         321,119.55         67.46								
118         01/01/31         1,777.40         783.72         993.68         0.00         326,123.78         68.51           119         02/01/31         1,777.40         781.34         996.06         0.00         325,127.72         68.30           120         03/01/31         1,777.40         778.95         998.45         0.00         324,129.27         68.09           121         04/01/31         1,777.40         776.56         1,000.84         0.00         323,128.43         67.88           122         05/01/31         1,777.40         774.16         1,003.24         0.00         322,125.19         67.67           123         06/01/31         1,777.40         771.76         1,005.64         0.00         321,119.55         67.46			•					
119     02/01/31     1,777.40     781.34     996.06     0.00     325,127.72     68.30       120     03/01/31     1,777.40     778.95     998.45     0.00     324,129.27     68.09       121     04/01/31     1,777.40     776.56     1,000.84     0.00     323,128.43     67.88       122     05/01/31     1,777.40     774.16     1,003.24     0.00     322,125.19     67.67       123     06/01/31     1,777.40     771.76     1,005.64     0.00     321,119.55     67.46			•					
120     03/01/31     1,777.40     778.95     998.45     0.00     324,129.27     68.09       121     04/01/31     1,777.40     776.56     1,000.84     0.00     323,128.43     67.88       122     05/01/31     1,777.40     774.16     1,003.24     0.00     322,125.19     67.67       123     06/01/31     1,777.40     771.76     1,005.64     0.00     321,119.55     67.46								68.30
121     04/01/31     1,777.40     776.56     1,000.84     0.00     323,128.43     67.88       122     05/01/31     1,777.40     774.16     1,003.24     0.00     322,125.19     67.67       123     06/01/31     1,777.40     771.76     1,005.64     0.00     321,119.55     67.46							324,129.27	68.09
123 06/01/31 1,777.40 771.76 1,005.64 0.00 321,119.55 67.46			1,777.40			0.00		
			1,777.40					
124 07/01/31 1,777.40 769.35 1,008.05 0.00 320,111.50 67.25								
	124	07/01/31	1,777.40	769.35	1,008.05	0.00	320,111.50	67.25

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		Principal			Mortgage		
Payment	Payment	and Interest	Interest	Principal	Insurance	Remaining	Resulting
Number	Date	Payment	Portion	Portion	Payment	Balance	LTV
					<u> </u>		
125 126	08/01/31	1,777.40 1,777.40	766.93 764.51	1,010.47 1,012.89	0.00 0.00	319,101.03 318,088.14	67.04 66.83
127	09/01/31 10/01/31	1,777.40	762.09	1,015.31	0.00	317,072.83	66.61
128	11/01/31	1,777.40	759.65	1,017.75	0.00	316,055.08	66.40
129	12/01/31	1,777.40	757.22	1,020.18	0.00	315,034.90	66.18
130	01/01/32	1,777.40	754.77	1,022.63	0.00	314,012.27	65.97
131	02/01/32	1,777.40	752.32	1,025.08	0.00	312,987.19	65.75
132	03/01/32	1,777.40	749.87	1,027.53	0.00	311,959.66	65.54
133	04/01/32	1,777.40	747.40	1,030.00	0.00	310,929.66	65.32
134	05/01/32	1,777.40	744.94	1,032.46	0.00	309,897.20	65.10
135	06/01/32	1,777.40	742.46	1,034.94	0.00	308,862.26	64.89
136	07/01/32	1,777.40	739.98	1,037.42	0.00	307,824.84	64.67
137	08/01/32	1,777.40	737.50	1,039.90	0.00	306,784.94	64.45
138	09/01/32	1,777.40	735.01	1,042.39	0.00	305,742.55	64.23
139	10/01/32	1,777.40	732.51	1,044.89	0.00	304,697.66	64.01
140	11/01/32	1,777.40	730.00	1,047.40	0.00	303,650.26	63.79
141	12/01/32	1,777.40	727.50	1,049.90	0.00	302,600.36	63.57
142	01/01/33	1,777.40	724.98	1,052.42	0.00	301,547.94	63.35
143	02/01/33	1,777.40	722.46	1,054.94	0.00	300,493.00	63.13
144	03/01/33	1,777.40	719.93	1,057.47	0.00	299,435.53	62.91
145	04/01/33	1,777.40	717.40	1,060.00	0.00	298,375.53	62.68
146	05/01/33	1,777.40	714.86	1,062.54	0.00	297,312.99	62.46
147	06/01/33	1,777.40	712.31	1,065.09	0.00	296,247.90	62.24 62.01
148 149	07/01/33	1,777.40	709.76 707.20	1,067.64 1,070.20	0.00 0.00	295,180.26 294,110.06	61.79
150	08/01/33 09/01/33	1,777.40 1,777.40	707.20	1,070.20	0.00	293,037.30	61.56
151	10/01/33	1,777.40	702.07	1,075.33	0.00	291,961.97	61.34
152	11/01/33	1,777.40	699.49	1,077.91	0.00	290,884.06	61.11
153	12/01/33	1,777.40	696.91	1,080.49	0.00	289,803.57	60.88
154	01/01/34	1,777.40	694.32	1,083.08	0.00	288,720.49	60.66
155	02/01/34	1,777.40	691.73	1,085.67	0.00	287,634.82	60.43
156	03/01/34	1,777.40	689.13	1,088.27	0.00	286,546.55	60.20
157	04/01/34	1,777.40	686.52	1,090.88	0.00	285,455.67	59.97
158	05/01/34	1,777.40	683.90	1,093.50	0.00	284,362.17	59.74
159	06/01/34	1,777.40	681.28	1,096.12	0.00	283,266.05	59.51
160	07/01/34	1,777.40	678.66	1,098.74	0.00	282,167.31	59.28
161	08/01/34	1,777.40	676.03	1,101.37	0.00	281,065.94	59.05
162	09/01/34	1,777.40	673.39	1,104.01	0.00	279,961.93	58.82
163	10/01/34	1,777.40	670.74	1,106.66	0.00	278,855.27	58.58
164	11/01/34	1,777.40	668.09	1,109.31	0.00	277,745.96	58.35
165	12/01/34	1,777.40	665.43	1,111.97	0.00	276,633.99	58.12
166	01/01/35	1,777.40	662.77	1,114.63	0.00	275,519.36	57.88
167	02/01/35	1,777.40	660.10	1,117.30	0.00	274,402.06	57.65 57.41
168	03/01/35	1,777.40	657.42	1,119.98	0.00	273,282.08	57.41 57.18
169 170	04/01/35	1,777.40	654.74	1,122.66 1,125.35	0.00 0.00	272,159.42 271,034.07	56.94
170	05/01/35 06/01/35	1,777.40 1,777.40	652.05 649.35	1,128.05	0.00	269,906.02	56.70
172	07/01/35	1,777.40	646.65	1,120.05	0.00	268,775.27	56.47
112	01701100	1,777.40	0-0.00	1,130.73	0.00	200,110.21	00.47

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		Principal			Mortgage		
Payment	Payment	and Interest	Interest	Principal	Insurance	Remaining	Resulting
Number	Date	Payment	Portion	Portion	Payment	Balance	LTV
173	08/01/35	1,777.40	643.94	1,133.46	0.00	267,641.81	56.23
174	09/01/35	1,777.40	641.23	1,136.17	0.00	266,505.64	55.99 55.75
175	10/01/35	1,777.40	638.50	1,138.90	0.00	265,366.74	55.75
176	11/01/35	1,777.40	635.77	1,141.63	0.00	264,225.11	55.51
177 178	12/01/35 01/01/36	1,777.40 1,777.40	633.04 630.30	1,144.36 1,147.10	0.00 0.00	263,080.75 261,933.65	55.27 55.03
179	02/01/36	1,777.40	627.55	1,147.10	0.00	260,783.80	54.79
180	03/01/36	1,777.40	624.79	1,152.61	0.00	259,631.19	54.54
181	04/01/36	1,777.40	622.03	1,155.37	0.00	258,475.82	54.30
182	05/01/36	1,777.40	619.26	1,158.14	0.00	257,317.68	54.06
183	06/01/36	1,777.40	616.49	1,160.91	0.00	256,156.77	53.81
184	07/01/36	1,777.40	613.71	1,163.69	0.00	254,993.08	53.57
185	08/01/36	1,777.40	610.92	1,166.48	0.00	253,826.60	53.32
186	09/01/36	1,777.40	608.13	1,169.27	0.00	252,657.33	53.08
187	10/01/36	1,777.40	605.32	1,172.08	0.00	251,485.25	52.83
188	11/01/36	1,777.40	602.52	1,174.88	0.00	250,310.37	52.59
189	12/01/36	1,777.40	599.70	1,177.70	0.00	249,132.67	52.34
190	01/01/37	1,777.40	596.88	1,180.52	0.00	247,952.15	52.09
191	02/01/37	1,777.40	594.05	1,183.35	0.00	246,768.80	51.84
192	03/01/37	1,777.40	591.22	1,186.18	0.00	245,582.62	51.59
193	04/01/37	1,777.40	588.38	1,189.02	0.00	244,393.60	51.34
194	05/01/37	1,777.40	585.53	1,191.87	0.00	243,201.73	51.09
195	06/01/37	1,777.40	582.67	1,194.73	0.00	242,007.00	50.84
196	07/01/37	1,777.40	579.81	1,197.59	0.00	240,809.41	50.59
197	08/01/37	1,777.40	576.94	1,200.46	0.00	239,608.95	50.34
198	09/01/37	1,777.40	574.06	1,203.34	0.00	238,405.61	50.09
199	10/01/37	1,777.40	571.18	1,206.22	0.00	237,199.39	49.83
200	11/01/37	1,777.40	568.29	1,209.11	0.00	235,990.28	49.58
201	12/01/37	1,777.40	565.39	1,212.01	0.00	234,778.27	49.32
202	01/01/38	1,777.40	562.49	1,214.91	0.00	233,563.36	49.07
203	02/01/38	1,777.40	559.58	1,217.82	0.00	232,345.54	48.81
204	03/01/38	1,777.40	556.66	1,220.74	0.00	231,124.80	48.56
205	04/01/38	1,777.40	553.74	1,223.66	0.00	229,901.14	48.30
206 207	05/01/38	1,777.40	550.80 547.97	1,226.60	0.00 0.00	228,674.54 227,445.01	48.04 47.78
207	06/01/38 07/01/38	1,777.40 1,777.40	547.87 544.92	1,229.53 1,232.48	0.00	226,212.53	
209	08/01/38	1,777.40	541.97	1,235.43	0.00	224,977.10	47.26
210	09/01/38	1,777.40	539.01	1,238.39	0.00	223,738.71	47.00
211	10/01/38	1,777.40	536.04	1,241.36	0.00	222,497.35	46.74
212	11/01/38	1,777.40	533.07	1,244.33	0.00	221,253.02	46.48
213	12/01/38	1,777.40	530.09	1,247.31	0.00	220,005.71	46.22
214	01/01/39	1,777.40	527.10	1,250.30	0.00	218,755.41	45.96
215	02/01/39	1,777.40	524.10	1,253.30	0.00	217,502.11	45.69
216	03/01/39	1,777.40	521.10	1,256.30	0.00	216,245.81	45.43
217	04/01/39	1,777.40	518.09	1,259.31	0.00	214,986.50	45.17
218	05/01/39	1,777.40	515.07	1,262.33	0.00	213,724.17	44.90
219	06/01/39	1,777.40	512.05	1,265.35	0.00	212,458.82	44.63
220	07/01/39	1,777.40	509.02	1,268.38	0.00	211,190.44	44.37

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		Principal			Mortgage		
Payment	Payment	and Interest	Interest	Principal	Insurance	Remaining	Resulting
Number	Date	Payment	Portion	Portion		Balance	LTV
		•			Payment		
221	08/01/39	1,777.40	505.98	1,271.42	0.00	209,919.02	44.10
222	09/01/39	1,777.40	502.93	1,274.47	0.00	208,644.55	43.83
223	10/01/39	1,777.40	499.88	1,277.52	0.00	207,367.03	43.56
224	11/01/39	1,777.40	496.82	1,280.58	0.00	206,086.45	43.30
225	12/01/39	1,777.40	493.75	1,283.65	0.00	204,802.80	43.03
226	01/01/40	1,777.40	490.67	1,286.73	0.00	203,516.07	42.76
227	02/01/40	1,777.40	487.59	1,289.81	0.00	202,226.26	42.48
228	03/01/40	1,777.40	484.50	1,292.90	0.00	200,933.36	42.21
229	04/01/40	1,777.40	481.40	1,296.00	0.00	199,637.36	41.94
230	05/01/40	1,777.40	478.30	1,299.10	0.00	198,338.26	41.67
231	06/01/40	1,777.40	475.19	1,302.21	0.00	197,036.05	41.39
232	07/01/40	1,777.40	472.07	1,305.33	0.00	195,730.72	41.12
233	08/01/40	1,777.40	468.94	1,308.46	0.00	194,422.26	40.85
234	09/01/40	1,777.40	465.80	1,311.60	0.00	193,110.66	40.57
235	10/01/40	1,777.40	462.66	1,314.74	0.00	191,795.92	40.29
236	11/01/40	1,777.40	459.51	1,317.89	0.00	190,478.03	40.02
237	12/01/40	1,777.40	456.35	1,321.05	0.00	189,156.98	39.74
238	01/01/41	1,777.40	453.19	1,324.21	0.00	187,832.77	39.46
239	02/01/41	1,777.40	450.02	1,327.38	0.00	186,505.39	39.18
240	03/01/41	1,777.40	446.84	1,330.56	0.00	185,174.83	38.90
241	04/01/41	1,777.40	443.65	1,333.75	0.00	183,841.08	38.62
242	05/01/41	1,777.40	440.45	1,336.95	0.00	182,504.13	38.34
243	06/01/41	1,777.40	437.25	1,340.15	0.00	181,163.98	38.06
244	07/01/41	1,777.40	434.04	1,343.36	0.00	179,820.62	37.78
245	08/01/41	1,777.40	430.82	1,346.58	0.00	178,474.04	37.49
246	09/01/41	1,777.40	427.59	1,349.81	0.00	177,124.23	37.21
247	10/01/41	1,777.40	424.36	1,353.04	0.00	175,771.19	36.93
248	11/01/41	1,777.40	421.12	1,356.28	0.00	174,414.91	36.64
249	12/01/41	1,777.40	417.87	1,359.53	0.00	173,055.38	36.36
250	01/01/42	1,777.40	414.61	1,362.79	0.00	171,692.59	36.07 35.78
251	02/01/42	1,777.40	411.35	1,366.05	0.00	170,326.54	35.50
252 253	03/01/42 04/01/42	1,777.40 1,777.40	408.07 404.79	1,369.33 1,372.61	0.00 0.00	168,957.21 167,584.60	35.21
253 254	05/01/42	1,777.40	404.79	1,375.90	0.00	166,208.70	34.92
255		•		1,379.19	0.00	164,829.51	34.63
256	06/01/42 07/01/42	1,777.40 1,777.40	398.21 394.90	1,382.50	0.00	163,447.01	34.34
257	08/01/42	1,777.40	391.59	1,385.81	0.00	162,061.20	34.05
258	09/01/42	1,777.40	388.27	1,389.13	0.00	160,672.07	33.75
259	10/01/42	1,777.40	384.94	1,392.46	0.00	159,279.61	33.46
260	11/01/42	1,777.40	381.61	1,395.79	0.00	157,883.82	33.17
261	12/01/42	1,777.40	378.26	1,399.14	0.00	156,484.68	32.87
262	01/01/42	1,777.40	374.91	1,402.49	0.00	155,082.19	32.58
263	02/01/43	1,777.40	371.55	1,405.85	0.00	153,676.34	32.28
264	03/01/43	1,777.40	368.18	1,409.22	0.00	152,267.12	31.99
265	04/01/43	1,777.40	364.81	1,412.59	0.00	150,854.53	31.69
266	05/01/43	1,777.40	361.42	1,415.98	0.00	149,438.55	31.39
267	06/01/43	1,777.40	358.03	1,419.37	0.00	148,019.18	31.10
268	07/01/43	1,777.40	354.63	1,422.77	0.00	146,596.41	30.80
~~~	31737770	4,411,440		.,	0.00	,	22.20

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		Principal			Mortgage		
Payment	Payment	and Interest	Interest	Principal	Insurance	Remaining	Resulting
Number	Date	Payment	Portion	Portion		Balance	LTV
					Payment		
269	08/01/43	1,777.40	351.22	1,426.18	0.00	145,170.23	30.50
270	09/01/43	1,777.40	347.80	1,429.60	0.00	143,740.63	30.20
271	10/01/43	1,777.40	344.38	1,433.02	0.00	142,307.61	29.90
272	11/01/43	1,777.40	340.95	1,436.45	0.00	140,871.16	29.59
273	12/01/43	1,777.40	337.50	1,439.90	0.00	139,431.26	29.29
274	01/01/44	1,777.40	334.05	1,443.35	0.00	137,987.91	28.99
275	02/01/44	1,777.40	330.60	1,446.80	0.00	136,541.11	28.69
276	03/01/44	1,777.40	327.13	1,450.27	0.00	135,090.84	28.38
277	04/01/44	1,777.40	323.66	1,453.74	0.00	133,637.10	28.08
278	05/01/44	1,777.40	320.17	1,457.23	0.00	132,179.87	27.77
279	06/01/44	1,777.40	316.68	1,460.72	0.00	130,719.15	27.46
280	07/01/44	1,777.40	313.18	1,464.22	0.00	129,254.93	27.15
281	08/01/44	1,777.40	309.67	1,467.73	0.00	127,787.20	26.85
282	09/01/44	1,777.40	306.16	1,471.24	0.00	126,315.96	26.54
283	10/01/44	1,777.40	302.63	1,474.77	0.00	124,841.19	26.23
284	11/01/44	1,777.40	299.10	1,478.30	0.00	123,362.89	25.92
285	12/01/44	1,777.40	295.56	1,481.84	0.00	121,881.05	25.61
286	01/01/45	1,777.40	292.01	1,485.39	0.00	120,395.66 118,906.71	25.29
287	02/01/45	1,777.40	288.45	1,488.95	0.00	117,414.19	24.98
288	03/01/45	1,777.40	284.88	1,492.52	0.00		24.67 24.35
289	04/01/45	1,777.40	281.30	1,496.10	0.00	115,918.09	
290	05/01/45	1,777.40	277.72	1,499.68	0.00	114,418.41	24.04 23.72
291	06/01/45	1,777.40	274.13	1,503.27	0.00	112,915.14	23.72
292	07/01/45	1,777.40	270.53	1,506.87 1,510.48	0.00 0.00	111,408.27 109,897.79	23.41
293	08/01/45	1,777.40 1,777.40	266.92	-	0.00	108,383.69	22.77
294 295	09/01/45	1,777.40	263.30 259.67	1,514.10 1,517.73	0.00	106,865.96	22.45
296	10/01/45 11/01/45	1,777.40	256.03	1,521.37	0.00	105,344.59	22.13
297	12/01/45	1,777.40	252.39	1,525.01	0.00	103,819.58	21.81
298	01/01/46	1,777.40	248.73	1,528.67	0.00	102,290.91	21.49
299	02/01/46	1,777.40	245.07	1,532.33	0.00	100,758.58	21.17
300	03/01/46	1,777.40	241.40	1,536.00	0.00	99,222.58	20.85
301	04/01/46	1,777.40	237.72	1,539.68	0.00	97,682.90	20.52
302	05/01/46	1,777.40	234.03	1,543.37	0.00	96,139.53	20.20
303	06/01/46	1,777.40	230.33	1,547.07	0.00	94,592.46	19.87
304	07/01/46	1,777.40	226.63	1,550.77	0.00	93,041.69	19.55
305	08/01/46	1,777.40	222.91	1,554.49	0.00	91,487.20	19.22
306	09/01/46	1,777.40	219.19	1,558.21	0.00	89,928.99	18.89
307	10/01/46	1,777.40	215.45	1,561.95	0.00	88,367.04	18.56
308	11/01/46	1,777.40	211.71	1,565.69	0.00	86,801.35	18.24
309	12/01/46	1,777.40	207.96	1,569.44	0.00	85,231.91	17.91
310	01/01/47	1,777.40	204.20	1,573.20	0.00	83,658.71	17.58
311	02/01/47	1,777.40	200.43	1,576.97	0.00	82,081.74	17.24
312	03/01/47	1,777.40	196.65	1,580.75	0.00	80,500.99	16.91
313	04/01/47	1,777.40	192.87	1,584.53	0.00	78,916.46	16.58
314	05/01/47	1,777.40	189.07	1,588.33	0.00	77,328.13	16.25
315	06/01/47	1,777.40	185.27	1,592.13	0.00	75,736.00	15.91
316	07/01/47	1,777.40	181.45	1,595.95	0.00	74,140.05	15.58

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		Principal			Mortgage		
Payment	Payment	and Interest	Interest	Principal	Insurance	Remaining	Resulting
Number	Date	Payment	Portion	Portion	Payment	Balance	LTV
317	08/01/47	1,777.40	177.63	1,599.77	0.00	72,540.28	15.24
317	09/01/47	1,777.40	177.03	1,603.61	0.00	72,540.26	14.90
319	10/01/47	1,777.40	169.95	1,607.45	0.00	69,329.22	14.56
320	11/01/47	1,777.40	166.10	1,611.30	0.00	67,717.92	14.23
321	12/01/47	1,777.40	162.24	1,615.16	0.00	66,102.76	13.89
322	01/01/48	1,777.40	158.37	1,619.03	0.00	64,483.73	13.55
323	02/01/48	1,777.40	154.49	1,622.91	0.00	62,860.82	13.21
324	03/01/48	1,777.40	150.60	1,626.80	0.00	61,234.02	12.86
325	04/01/48	1,777.40	146.71	1,630.69	0.00	59,603.33	12.52
326	05/01/48	1,777.40	142.80	1,634.60	0.00	57,968.73	12.18
327	06/01/48	1,777.40	138.88	1,638.52	0.00	56,330.21	11.83
328	07/01/48	1,777,40	134.96	1,642,44	0.00	54,687.77	11,49
329	08/01/48	1,777.40	131.02	1,646.38	0.00	53,041.39	11.14
330	09/01/48	1,777.40	127.08	1,650.32	0.00	51,391.07	10.80
331	10/01/48	1,777.40	123.12	1,654.28	0.00	49,736.79	10.45
332	11/01/48	1,777.40	119.16	1,658.24	0.00	48,078.55	10.10
333	12/01/48	1,777.40	115.19	1,662.21	0.00	46,416.34	9.75
334	01/01/49	1,777.40	111.21	1,666.19	0.00	44,750.15	9.40
335	02/01/49	1,777.40	107.21	1,670.19	0.00	43,079.96	9.05
336	03/01/49	1,777.40	103.21	1,674.19	0.00	41,405.77	8.70
337	04/01/49	1,777.40	99.20	1,678.20	0.00	39,727.57	8.35
338	05/01/49	1,777.40	95.18	1,682.22	0.00	38,045.35	7.99
339	06/01/49	1,777.40	91.15	1,686.25	0.00	36,359.10	7.64
340	07/01/49	1,777.40	87.11	1,690.29	0.00	34,668.81	7.28
341	08/01/49	1,777.40	83.06	1,694.34	0.00	32,974.47	6.93
342	09/01/49	1,777.40	79.00	1,698.40	0.00	31,276.07	6.57
343	10/01/49	1,777.40	74.93	1,702.47	0.00	29,573.60	6.21
344	11/01/49	1,777.40	70.85	1,706.55	0.00	27,867.05	5.85
345	12/01/49	1,777.40	66.76	1,710.64	0.00	26,156.41	5.50
346	01/01/50	1,777.40	62.67	1,714.73	0.00	24,441.68	5.13
347	02/01/50	1,777.40	58.56	1,718.84	0.00	22,722.84	4.77
348	03/01/50	1,777.40	54.44	1,722.96	0.00	20,999.88	4.41
349	04/01/50	1,777.40	50.31	1,727.09	0.00	19,272.79	4.05
350	05/01/50	1,777.40	46.17	1,731.23	0.00	17,541.56	3.69
351	06/01/50	1,777.40	42.03	1,735.37	0.00	15,806.19	3.32
352	07/01/50	1,777.40	37.87	1,739.53	0.00	14,066.66	2.96
353	08/01/50	1,777.40	33.70	1,743.70	0.00	12,322.96	2.59
354	09/01/50	1,777.40	29.52	1,747.88	0.00	10,575.08	2.22
35 <b>5</b>	10/01/50	1,777.40	25.34	1,752.06	0.00	8,823.02	1.85
356	11/01/50	1,777.40	21.14	1,756.26	0.00	7,066.76	1.48
357	12/01/50	1,777.40	16.93	1,760.47	0.00	5,306.29	1.11
358	01/01/51	1,777.40	12.71	1,764.69	0.00	3,541.60	0.74
359	02/01/51	1,777.40	8.49	1,768.91	0.00	1,772.69	0.37
360	03/01/51	1,776.94	4.25	1,772.69	0.00	0.00	0.00

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#### **APPRAISAL OF**



Condominium

#### LOCATED AT:

Gulf Of Mexico Dr. Longboat Key, FL 34228

#### FOR:

United Wholesale Mortgage 950 Trade Centre Way, Suite 400 Kalamazoo, MI, 49002

#### AS OF:

January 23, 2021

#### BY:

Michael A. Kozenko Certified Residential

1221031532 File No. 1357453

Class valuation United Wholesale Mortgage 950 Trade Centre Way, Suite 400 Kalamazoo, MI, 49002

File Number: 1357453

In accordance with your request, I have appraised the real property at:

Gulf Of Mexico Dr. Longboat Key, FL 34228

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of January 23, 2021

is:

\$478,000 Four Hundred Seventy-Eight Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

Michael A. Kozenko Certified Residential

			D.				-4 (f-1)				
		Gulf Of Mexi	CO Dr.			y Longbo			tale FL	Zip Code 34228	
Borrower Ma				Owner	of Public Record 11	ne Musta	rd Seed Group.	LLC C	ounty Sar	asota	
		EDACTED PROCES	5 min			553	2	- 12		F 8 1 8	
		5-16-2003				x Year 201	F 2011 1917		E. Taxes \$		
-		/Longboa	_	Phase		p Reference	5CS23			0008.02	
Occupant [	46 1 1 1 1 1 1		Vacant		al Assessments \$ 0			HOA\$	,045	per year X p	er month
Property Righ	The same of the sa				er (describe)						
		ırchase Transactio		nce Transaction							
Lender/Client	United V	/holesale Mc	ortgage	Addre	ss 585 South Bo	oulevard	E. Pontiac MI 48	3341			
Is the subject	t property curr	ently offered for sa	ale or has it been	offered for sale i	in the twelve months p	prior to the ef	flective date of this appr	raisal? X	Yes D	No	
Report data s	source(s) use	d, offering price(s)	, and date(s).	OOM 03;Pur	suant to the FL	Adminis	strative Rule: List	ted on 01/0	8/2021 f	or \$476,000. It	
entered c	contract st	atus on 01/1	1/2021;Stell	lar MLS#A4	488118			******			
						e results of t	he analysis of the contr	act for sale or wh	v the analy	sis was not performed.	
							der. The apprais				nev.
	4								- W W W W W W W W.		-
Contract Price	e \$ 476.00	O Date	of Contract 01/	/08/2021	Is the property selle	er the owner	of public record?	Yes No	Data Sou	ce(s) Assr/Contra	ict
17 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	-			State of the Parket of the Par	and of the other for the same of the same of	a management of the second second	id by any party on beha	The second contract to		Yes XNo	
The second secon		ramount and des			in a management of a		No financial assi		the second second	ACID CALL COMPANY OF THE PARK	
ii i sa, report	THE TOTAL SOM	a announ and ass	ones the home to	bo para.		0011	TTO TITULITORAL GOOD	otarios prov	idou, io	portodly.	
Nation Process	a dile a mare	es access a march side	at a safatata at s	20 20 20 20 30 30 3	-Year to be						-
		l composition of				valoris no ex		HAMMARIA DI PARRICHI	Windowski (		
	2	od Characteristic	3	CONTROL DAME	Condominium Unit	~	CONTRACTOR OF THE PARTY OF THE	Condominium	*****		The state of the s
Location		X Suburban		Property Values		X Stable		PRICE	AGE	One-Unit	70 %
Built-Up X		25-75%		Demand/Supply		X In Balar		\$(000)	(yrs)	2-4 Unit	8 %
Growth		X Stable			Under 3 mths			225 Low	1.75	Multi-Family	5 %
				h, South S	t. Armands Key	/, East: G	Julf Coast,	5,750 High		Commercial	15 %
		natural boun				- Y		478 Pred		Other vacant	2 %
Neighborhoo	d Description	The subject	t property is	located in I	ongboat Key, F	FL. The a	area experiences	a population	n influx	during the winte	r
months d	lue to tou	ism which is	typical for the	he market a	rea. There are	ample a	menities located	in the mark	et area.	The subject is it	1
relatively	close pro	ximity to bea	iches, shopr	oing, school	s and houses o	of worship	p.				
							downs are not t	ypical of mo	st sales	in the subject's	-
							between 2.0-5.0°				
							area indicate a s			204	
		level at grad			ical of the area		ensity Typical of th		View N	Res:	
Specific Zonii			0.2				sity Mixed Resid		114.0.73	1,132	- 1
Zoning Comp			gal Monconformin		g regulations permit r			Yes No			
No Zonin	-	Illegal (describe)	A	ig - Do the zonih	g regulations permit	enunding to	editem denony:	) 163 ( ) 140			1
	_			A fair a a music a sa	al a se al ses y cod se y s	His attendant the	- was and and IV	Yes No	N Ale de	is of lane	-
is the nighest	t and best use	or the subject pro	peny as improve	d for as propose	d per plans and speci	incations) the	present use?	Yes No	If No. des	icribe.	
W. 1. 1	- 550				F-20	ST #7.50	5.6			777	- 20 0.7
Utilities	Public	Other (describe		200	The state of the s	Other (desc	17.00	Off-site Impro		-	Private
Electricity	(X)	Public		Water	X	Pub	11.0	Street Asph		X	-
Gas	(X)	Public		Sanitary Sev		U Pub		Alley None		11/2//22/	المسا
FEMA Specia				MA Flood Zone		the state of the s	ap # 12115C0107	FE FE	MA Map D	ate 11/04/2016	
		improvements typ	the state of the s			No, describe.		To test	W.5000	The second second	
					hments, environmenta			Yes X No		describe. No adve	rse
		achments or	conditions w	vere appare	nt at the time o	of the insp	pection. Typical s	street and ut	tility eas	ements are	
presume	d to exist.										
Data source(s	s) for project	nformation Ket	and the second Province								
		ALTO CONTRACT TO A STATE OF	nsington Pre	serve Of Sa	aint Andrews Ea	ast Assoc	ciation, Venice F	L, Stellar M	LS, Phy	sical viewing	
Project Descr	ription	Detached	nsington Pre Row or Townhol		A-101-1	ast Assoc			LS, Phy	sical viewing	
1000 INACCO/PINACCOPYNICIO	ription ral Description	Detached		use Garde		High-Ris	se Other(describe	9)		sical viewing	
1000 INACCO/PINACCOPYNICIO	ral Descriptio	Detached [	Row or Townhol General Descripti	use Garde ion	en X Mid-Rise	High-Ris		9)			
Gene	rai Descriptio 1	Detached  Exterior	] Row or Townhol Ganeral Descripti r Walls Frame	use Garde ion #ol	en X Mid-Rise Subject Phase Units	High-Ris	se Other(describe	e) cmpleled	#of Pla	If Project Incomplete	
# of Stories ** # of Elevators	ral Description 1 s O	Detached	] Row or Townhol Gameral Description r Walls Frame, urface Shingle	use Gardo John Gardo JAVG #ol e/AVG #ot	en X Mid-Rise Subject Phase Units Completed	High-Ris	se Other(describe # Project C # of Phases # of Units	empleled 1	#of Pla #of Pla	If Project Incomplete nned Phases nned Units	
# of Stories ** # of Elevators    X   Existing	ral Description 1 s O Propo	Detached	Row or Townhol Ganeral Descripti r Walls Frame, urface Shingle Parking 4	ouse Gardo NAVG #ot PAVG #ot #ot	en X Mid-Rise Subject Phusi Units Units Completed Units For Sale	High-Ris 4 4 1	se Other(describe # of Phases # of Units # of Units for Sale	o) completed 11111111111111111111111111111111111	# of Pla # of Pla # of Uni	If Project Incomplete nned Phases nned Units Is for Sale	
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	Describe the condition of the project a	and quality of construction. The su	ıbject d	complex appears ave	rage,	with an average mix of	f units and market appeal.
ŀ							
A ION	Describe the common elements and r	recreational facilities. The project	t has tl	he following common	elem	ents: Swimming pool	& green areas.
ECHINEORMANION	Are any common elements leased to d	or by the Homeowners' Association?	Ye	s X No If Yes, describe	the ren	ital terms and options. N/A	
	Is the project subject to a ground rent	? Yes X No If Yes, \$ 0		per year (describe te	erms an	d conditions) O	
	Are the parking facilities adequate for	the project size and type? XYes	No	If No, describe and comm	ent on t	he effect on value and marketal	bility. N/A
		ondominium project budget for the curre iser was not provided with a					erves, etc.), or why the analysis
Ø							
PROJECT ANALYS	•	egular HOA charges) for the use of the ware of any homeowners fe		cilities? Yes X No		es, report the monthly facility ch	narges and describe. The
	Are there any special or unusual char Yes X No If Yes, describe ar	ets of similar quality and design, the sub- racteristics of the project (based on the order of the order).	condomin	ium documents, HOA meeting		ner information) known to the ap	
	for review. Unit Charge \$ 1,045.00	per month X 12 = \$ 12,540	ner	year Annual assessmen	it charge	e per year per square feet of gro	ves living area = \$ 8.70
	Utilities included in the unit monthly as		Air Con ne mar	ditioning Electricity		X) Water X Sewer X Ca	
	Floor#1 #of Levels 1 Heating Type Fwa Fuel Elec	Floors Tile, Cork/Average Walls Drywall/Average	Э	Fireplace(s) # 0  Woodstove(s) # 0  Deck/Patio None		X Refrigerator P.P. X Range/Oven P.P. X Disp X Microwave	None Garage X Covered Open # of Cars 2
	X Central AC Individual AC Other (describe)  Finished area <b>above</b> grade contains:	Bath Wainscot Tile/Average Doors Wood/Average		X Porch/Balcony 01-Balc	cony 2.0 Ba	X Dishwasher 01 X Washer/Dryer P.P.	X Assigned Owned  Parking Space # Feet of Gross Living Area Above Grade
NOLL	Are the heating and cooling for the inc	dividual units separately metered?	X Yes	No If No, describe and		ent on compatibility to other pro	•
I DESCE	good condition. There's no	r (including needed repairs, deterioration of functional or external depr	n, renovat eciatio	tions, remodeling, etc.). <u>C4</u> n noted. At time of vie	ewing	, specific signs of infe	
	inspection required to disc	by appraiser. However, the cover infestation, dampness	and/or	settlement.			
	Are there any physical deficiencies or	adverse conditions that affect the livabi	lity, sound	dness, or structural integrity of	the pro	perty? Yes X No	If Yes, describe
	Does the property generally conform t	to the neighborhood (functional utility, st	lyle, cond	ition, use, construction, etc.)?	[X	()Yes	cribe. N/A
	IX did did not research the	sale or transfer history of the subject pr	operty ar	nd comparable sales. If not, exp	plain	N/A	
	Data source(s) Local multiple	eveal any prior sales or transfers of the listing services and tax receveal any prior sales or transfers of the	ords.				
Ĺ	Data source(s) MLSNI, and th	ne assessor's office.					
7	ITEM	d analysis of the prior sale or transfer his SUBJECT		ie subject property and compai MPARABLE SALE NO. 1		ales (report additional prior sales COMPARABLE SALE NO. 2	on page 3).  COMPARABLE SALE NO. 3
	Date of Prior Sale/Transfer Price of Prior Sale/Transfer						
OHS.	Data Source(s)	StellarMLS/Assessor/View 01/23/2021	Stellar 01/23/			arMLS/Assessor/View 3/2021	StellarMLS/Assessor/View 01/23/2021
	Analysis of prior sale or transfer histor	ry of the subject property and comparab ever, it has been listed for sa	le sales	Based on our rese	arch,	the subject has NOT	transferred ownership in
	The sales history for the co	omparable sales has been s			with N	IO sales history report	ed in the past year.
	The subject listing appears	s to be an arms-length trans	aciiUff	o, only.			

FEATURE Address and	arable sales in the subject ne	anthorhood within the past	transfer manifes man				
Address and	CHIDIEAT					to \$ 500,000	NENO O
A CONTRACTOR OF THE PARTY OF TH	SUBJECT Gulf Of Mexico Dr.	COMPARABLE S 3630 Gulf Of Mexi		2932 Gulf Of Mex		COMPARABLE S. 3453 Gulf Of Mexic	
	poat Key, FL 34228	. a 11/19 The Control of the control		2932 Guil Of Mex 2932, Longboat K		252. Longboat Key	
	/Longboat Key			REDACTED /Longh		Sea Horse Beach	
Phase		01		01		01	10.5.50
Proximity to Subject		0.83 miles NW		0.01 miles NW		0.62 miles NW	
Sale Price	\$ 476,000	\$	478,000	\$	470,000	\$	499,900
Sale Price/Gross Liv. Area	\$ 330.33 sq. ft.	\$ 323.19 sq.ft.		\$ 326.16 sq. ft.		\$ 502.92 sq. ft.	
Data Source(s)		STMLS #A448019		STMLS #A446659		STMLS#A4479106	
Verification Source(s)		Stellar MLS/Count		Stellar MLS/Coun	ty records	Stellar MLS/Count	y records
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-). £ Adjustment	DESCRIPTION	-(-) & Adjustment	DESCRIPTION	+(-) 5 Adjustment
Sale or Financing	0.21 (1.00 (1	ArmLth		ArmLth		ArmLth	
Concessions		Conv;0		Conv;0		Conv;0	
Date of Sale/Time Location	N;Res;	s01/21;c12/20 N;Res;		s10/20;c07/20 N;Res;		s01/21;c11/20 N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
HOA Mo. Assessment	\$1.045	\$900	n	\$1,045		\$1,525	Ţ
Common Elements	Swimming pool	Swimming pool	9	Swimming pool		Swimming pool	
and Rec. Facilities	Green areas	Green areas		Green areas		Green areas	
Floor Location	1	1		1		2	-500
View	N;Res;	N;Res;		A;Res;Trf	8,000	B;Res;Water	-49,000
Design (Style)	MR1L;Condo	MR1L:Condo		MR1L;Condo		MR1L Condo	
Quality of Construction	Q4	Q4	4	Q4		Q4	
Actual Age	37	41	0	37		61	500
Condition	C4	C4	1	C4		C4	
Above Grade	Total Edims, Baltis	Total Brims Faitis		Total Borns Baths		Total Bokma, Baths	
Room Count	5 2 2.0	5 2 2.0		5 2 2.0		5 2 2.0	04/02/
Gross Living Area	1,441 sq.ft.	1,479 sq.ft.	0	1,441 sq. ft.		994 sq. ft.	37,000
Basement & Finished	Osf	Ost		Osf		Osf	
Rooms Below Grade	Augener	Avorage		Avarasa		Altoropio	
Functional Utility Heating/Cooling	Average Central/Central	Average Central/Central		Average Central/Central		Average Central/Central	
Energy Efficient Items	None	None		None		None	
Garage/Carport	2cv:Assigned	2cv;Assigned		2cv;Assigned		2cv;Assigned	
Porch/Patio/Deck	Balcony	Balcony		Balcony		Balcony	
1 STOLET WILD BOOK	Laisony	Daigony		Daleony		Daisony	
Net Adjustment (Total)	3500,7870017500068500,78700075000680	X+ U- \$	0	(X)+ []- \$	8,000	+ X)- s	12,000
Net Adjustment (Total) Adjusted Sale Price		Net Adj. 0.0%	- 000.00	Net Adj. 1.7%		Net Adj2.4%	777.777.7
Adjusted Sale Price of Comparables			478,000	Net Adj. 1.7%	8,000 478,000	Net Adj2.4%	700 500 0
Adjusted Sale Price of Comparables Summary of Sales Compa -A GLA adjustmen	t may be awarded to	Net Adj. 0.0% Gross Adj. 0.0% \$	478,000	Net Adj. 1.7% Gross Adj. 1.7% \$	478,000	Net Adj2.4% Gross Adj. 17.4% S	12,000 487,900 enty-five
Adjusted Sale Price of Comparables Summary of Sales Compa -A GLA adjustmen percent of the aver	t may be awarded to rage of sales price p	Net Adj. 0.0% Gross Adj. 0.0% \$ o all sales and/or the er the GLA.	478,000 ne active listing	Net Adj. 1.7% Gross Adj. 1.7% \$	478,000 timated that it	Net Adj2.4% Gross Adj. 17.4% s s approximately twe	487,900 enty-five
Adjusted Sale Price of Comparables Summary of Sales Compa -A GLA adjustmen percent of the aver -Updating adjustme	t may be awarded to rage of sales price p ent (#2) is derived fr	Net Adj. 0.0% Gross Adj. 0.0% \$ o all sales and/or the GLA. rom the Stellar MLS	478,000 ne active listing	Net Adj. 1.7% Gross Adj. 1.7% \$ gs. It is typically esonfirmed with its sa	478,000 timated that it	Net Adj2.4% Gross Adj. 17.4% s s approximately twe	487,900 enty-five
Adjusted Sale Price of Comparables Summary of Sales Compa -A GLA adjustmen percent of the aver -Updating adjustme -Water views (sale	it may be awarded to rage of sales price p ent (#2) is derived fr #3 & active listing #	Net Adj. 0.0% Gross Adj. 0.0% \$  o all sales and/or the GLA. rom the Stellar MLS #5) are based on 10	478,000 ne active listing S report and co	Net Adj. 1.7% Gross Adj. 1.7% \$ gs. It is typically es enfirmed with its sa spective sales age	478,000 timated that it tles agent, Jea ents.	Net Adj2.4% Gross Adj. 17.4% s s approximately twe	487,900 enty-five
Adjusted Sale Price of Comparables Summary of Sales Compa -A GLA adjustmen percent of the aver -Updating adjustments -Water views (sale -Age adjustments	it may be awarded to rage of sales price p ent (#2) is derived fr #3 & active listing # are derived based o	Net Adj. 0.0% S Gross Adj. 0.0% S o all sales and/or the r the GLA. rom the Stellar MLS t5) are based on 10 n a conversation w	478,000 ne active listing S report and co	Net Adj. 1.7% Gross Adj. 1.7% \$ gs. It is typically es enfirmed with its sa spective sales age	478,000 timated that it tles agent, Jea ents.	Net Adj2.4% Gross Adj. 17.4% s s approximately twe	487,900 enty-five
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Adjusted Sale Price of Comparables Summary of Sales Compa -A GLA adjustmen percent of the aver -Updating adjustmen -Water views (sale -Age adjustments	it may be awarded to rage of sales price p ent (#2) is derived fr #3 & active listing # are derived based o	Net Adj. 0.0% S Gross Adj. 0.0% S o all sales and/or the r the GLA. rom the Stellar MLS t5) are based on 10 n a conversation w	478,000 ne active listing S report and co	Net Adj. 1.7% Gross Adj. 1.7% \$ gs. It is typically es enfirmed with its sa spective sales age	478,000 timated that it tles agent, Jea ents.	Net Adj2.4% Gross Adj. 17.4% s s approximately twe	487,900 enty-five
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(ACADIMAN AND AND AND AND AND AND AND AND AND A		SUBJECT	9.500,000,000	LE SALE NO. 4		Constitution and the second	SALE NO. 5	COMPARABLE S	SALE NO. 6
Address and Gulf Of Mexico Dr		the second second second second second	3240 Gulf Of Mexico Dr		3240 Gulf Of Mexico Dr				
		B305. Longboat Key, FL 34228							
Project Name and	MCTED 2/	The state of the s	Portobello		Portobell	0			
Phase 01		01		01					
Proximity to Subject:			0.41 miles NW		0.41 miles NW			ataway awakataway .	
Sale Price	\$	476,000 \$ 510,000 330.33 sq.tt. \$ 338,87 sq.tt.		\$ 545,000 \$ 358,79 sq. it.		Letter ( 11 con 1			
Sale Price/Gross Liv. Area	\$	330.33 sq. ft.						\$ sq. ft,	
Data Source(s)	221111111111111	102.011.002.011.02.011.11.02.01.000	STMLS#A4489 Stellar MLS/Co				2;DOM 25 ty records		
Verification Source(s) VALUE ADJUSTMENTS	E CONTRACTOR DE LA CONT	ESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRI	1	+(-) £ Adjustmem	DESCRIPTION	+(-) \$ Anjustment
Sale or Financing	2:3:0:2:2:5:1:1	ESCAPE FOR	Listing	+(-) & Aquisiment	Listing	FIION	+(-) & adusmen	DESCRIPTION	+(-) #Adjustment
Concessions	10 20 10 10 10 10 10 10 10 10 10 10 10 10 10		;0		Cash;0				
Date of Sale/Time	5:3:1:7:0:11 8:3:11:E	94	Active	-12,500			-12,500		
Location	N Re	S.	N;Res;	1.00	N;Res;				
Leasehold/Fee Simple		Simple	Fee Simple		Fee Simp	ole			
HOA Mo. Assessment	\$1,04		\$900	0	\$900		0		
Common Elements	Swim	ming pool	Swimming poo	d	Swimmin	g pool			
and Rec. Facilities	Gree	n areas	Green areas		Green an	eas			
Floor Location	1		3	-1,000			-500		
View	N;Re		N;Res;		B;Res;W		-54,000		
Design (Style)		L,Condo	MR1L;Condo		MR1L,Co	ondo			
Quality of Construction	Q4		Q4		Q4				
Actual Age	37		46	0	46		0		
Condition	C4		C4	1	C4			T. T	
Above Grade		irms Baltis	Total Borns Bains		Total Borme	Baths	1	Total Edmis Baths	
Room Count	5	2 2.0	5 2 2.0		5 2	2.0	0	- 40	
Gross Living Area Basement & Finished	Osf	1,441 sq. ft.	1,505 s	q.ft. O	0sf	519 sq. ft.	u	sq. ft.	
Rooms Below Grade	USI		USI		USI		1		
Functional Utility	Avera	age	Average		Average				
Heating/Cooling		ral/Central	Central/Centra		Central/C	entral			
Energy Efficient Items	None		None		None	2,11,021			
Garage/Carport	-	Assigned	2cv;Assigned		2cv;Assig	ned	3		
Porch/Patio/Deck	Balco	ony	Balcony		Balcony				
		-							
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Net Adjustment (Total)		172-6171 10-117-11-117-21-117	(A)	\$ 13,500		X]- \$	67,000	J+ J- 8	
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of Comparables	meening	911	Gross Adj. 2.6% BJECT	COMPARABLE SA	Gross Adj. 1		478,000 ARABLE SALE NO.		LE SALE NO. 6
Date of Prior Sale/Transfer	2	30	DECI	COMPANABLE SA	LE NO. 4	OCWIF	ANABEL GALLING.	5 COMPANAD	EE SALE NO. 5
Price of Prior Sale/Transfe									
Data Source(s)		StellarMLS/	Assessor/View	StellarMLS/Asses	sor/View	StellarM	LS/Assessor/V	iew	
Effective Date of Data Source(s) 01/23/2021			01/23/2021 01/23/2021						
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1221031532 File No. 1357453

This report form is designed to report an appraisal of a unit in a condominium project or a condominium unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

**SCOPE OF WORK:** The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject unit, (2) inspect and analyze the condominium project, (3) inspect the neighborhood, (4) inspect each of the comparable sales from at least the street, (5) research, verify, and analyze data from reliable public and/or private sources, and (6) report his or her analysis, opinions, and conclusions in this appraisal report.

**INTENDED USE:** The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

**STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS:** The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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#### APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

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22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted 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 a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional	misrepresentation(s) contained in this appraisal report may result in civil liability and/or crimina
penalties	under the provisions of Title 18, United States Code, Section
1001, et seq., or similar state l	WS.

See attached addendum

#### SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that;

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted 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 a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

See attached addendum

SUPERVISORY APPRAISER (ONLY IF REQUIRED)		
Signature		
Name		
Company Name		
Company Address		
Company Madress		
Telephone Number		
Email Address		
Date of Signature		
State Certification #		
or State License #		
State		
Expiration Date of Certification or License		
SUBJECT PROPERTY		
Did not inspect subject property		
Did inspect exterior of subject property from street		
Date of Inspection		
Did inspect interior and exterior of subject property  Date of Inspection		
77 W. W. S. S. S. C. C. S.		
COMPARABLE SALES		
Did not inspect exterior of comparable sales from street		
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Date of Inspection		
A CONTRACTOR OF THE PROPERTY O		

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#### **Uniform Appraisal Dataset Definitions**

1221031532 File No. 1357453

#### Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.\*

"Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2 The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

\*Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3 The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

\*Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4 The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

\*Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5 The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

\*Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6 The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

\*Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

#### **Quality Ratings and Definitions**

- Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.
- Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.
- Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.
- Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.
- Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.
- Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

#### Definitions of Not Updated, Updated, and Remodeled

#### Not Updated

#### Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical /functional deterioration.

#### Updated

#### The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

#### Remodeled

#### Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

#### **Explanation of Bathroom Count**

The number of full and half baths is reported by separating the two values by a period. The full bath is represented to the left of the period. The half bath count is represented to the right of the period. Three-quarter baths are to be counted as a full bath in all cases. Quarter baths (baths that feature only toilet) are not to be included in the bathroom count.

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Uniform Appraisal Dataset Definitions

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Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
ac	Acres	Appropriate Fields  Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Grade
ad AdjPrk	Adjacent to Park	Location	Lndfl	Landfill	Location
AdjPwr AdjPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
Aujrwi A	Adverse	Location & View	Listing	Listing	Sale or Financing Concessions
ArmLth			MR	Mid-Rise Structure	•
AT	Arms Length Sale Attached Structure	Sale or Financing Concessions	Mtn	Mountain View	Design(Style) View
		Design(Style) Basement & Finished Rooms Below Grade	N	Neutral	Location & View
ba L	Bathroom(s)		7.7		
br	Bedroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
В	Beneficial	Location & View	op	Open	Garage/Carport
BsyRd	Busy Road	Location	0	Other	Basement & Finished Rooms Below Grade
ср	Carport	Garage/Carport	0	Other	Design(Style)
Cash	Cash	Sale or Financing Concessions	Prk	Park View	View
CtySky	City View Skyline View	View	Pstrl	Pastoral View	View
CtyStr	City Street View	View	PwrLn	Power Lines	View
Comm	Commercial Influence	Location	PubTrn	Public Transportation	Location
С	Contracted Date	Date of Sale/Time	rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Conv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
cv	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions	Res	Residential	Location & View
DOM	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
DT	Detached Structure	Design(Style)	RH	Rural Housing - USDA	Sale or Financing Concessions
dw	Driveway	Garage/Carport	SD	Semi-detached Structure	Design(Style)
Estate	Estate Sale	Sale or Financing Concessions	s	Settlement Date	Date of Sale/Time
е	Expiration Date	Date of Sale/Time	Short	Short Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions	sf	Square Feet	Area, Site, Basement
g	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
ga	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
gbi	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
gd	Garage - Detached	Garage/Carport	wo	Walk Out Basement	Basement & Finished Rooms Below Grade
GR	Garden Structure	Design(Style)	wu	Walk Up Basement	Basement & Finished Rooms Below Grade
GlfCse	Golf Course	Location	WtrFr	Water Frontage	Location
Glfvw	Golf Course View	View	Wtr	Water View	View
HR	High Rise Structure	Design(Style)	w	Withdrawn Date	Date of Sale/Time
Ind	Industrial	Location & View	Woods	Woods View	View

# Abbrev. Full Name Appropriate Fields Abbrev. Full Name Appropriate Fields

UAD Version 9/2011

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#### ADDENDUM

Borrower: Marilyn J. Mosby	File No.: 1357453 Case No.: 1221031532		
Property Address: Gulf Of Mexico Dr.			
City: Longboat Key	State: FL	Zip: 34228	

#### ADDENDUM TO APPRAISAL

The appraiser is not responsible for unauthorized use of this report. According to 475.621. Registry of licensed and certified appraisers. 475.622. Display and disclosure of licensure, certification, or registration. 475.6221. The individual who ordered or originated an appraisal assignment must be identified by name in the appraisal report. Tyke Appraisals does not accept verbally transmitted appraisal assignments, but only those that are forwarded to our office in written or printed form in which all appropriate information relevant to the assignment is specified. In compliance with the above referenced Supplemental Standard for appraisals performed in the State of Florida, the personal name of the individual shown in the report under "client" is that of the individual appearing on the appraisal assignment form received by our office. In some instances, this individual may not be the actual originator of the appraisal assignment, but is acting in the capacity of a appraiser selection agent for the lender. In these instances, the individual's name is proceeded by "c/o" (in care of) and followed by the name of the firm or appraisal management company with which the individual is associated and authorized by to order the appraisal assignment on behalf of the lender.

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form and Definition of Market Value. No additional Intended Users are identified by the appraiser.

#### BORROWER(S):

Marilyn J. Mosby

#### SALES HISTORY:

DOM 03; Pursuant to the FL Administrative Rule: Listed on 01/08/2021 for \$476,000. It entered contract status on 01/11/2021; Stellar MLS#A4488118. This is the complete three year sales history & there are no reported transfers of the data #1 - #5 in the past year. The subject contract appears to be arms-length.

#### COMMENTS ON SPECIAL FEATURES:

Subject is a two bedroom/two bathroom condominium from REDACTED /Longboat Key, FL. It's considered in average condition, in the appraiser's opinion. It has: kitchen, dining area, living room, bedrooms & bathrooms. The kitchen has custom cabinetry & counter-tops. The bathrooms have tile & custom hardware. The subject is on stilts and parking is underneath the structure. There's also a balcony, residential view, covered parking, etc. Subject is set back on quiet, residential, 'green' settling.

#### **EXTERNAL INFLUENCE(S):**

There are NO negative external influences, relative to this report, as the subject has a residential view.

#### HOMEOWNER MONTHLY ASSESSMENT:

Typically, assessments may differ by more than 15% of the subject's HOA monthly assessment. This is due to the large amount of condominiums in the market area.

#### PERSONAL PROPERTY:

"Personal Property" is identified as movable items of property that are not permanently affixed to, or part of, real estate (i.e. furniture, free standing appliances, drapes, curtains, area rugs, etc.). Unless otherwise stated, the value estimate of the subject property excludes all personal property.

#### AMC LICENSE:

MC342, License Expiration Date:2022/11/30.

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#### ADDENDUM

Borrower: Marilyn J. Mosby	File No.: 1357453			
Property Address: Mexico Dr.	Case No.: 1221031532			
City: Longboat Key	State: FL	Zip: 34228		
Lender: United Wholesale Mortgage				

#### ANALYSIS RELATIVE TO SALES COMPARISON APPROACH:

The focal point of the search was to locate two bedroom/two bathroom condominiums, w/ covered parking, located within one mile and closed in the past six months. The research revealed reasonably reliable data. The below listed data is considered the most reliable sale.

Sale #1 requires no adjustments and receives the most weight.

Sale #2 is adjusted for view. It's on the main road The view adjustment is confirmed with sales agent: Terri Derr, who's also the agent for the subject property.

Sale #3 is adjusted for view, age, & gla. Specifically employed as it's the most recent sale. It's the third most reliable data of all data examined & least reliable of the three sales in the grid.

Data #4 and #5 are active listings, and adjusted accordingly, employed for reference purposes. Number five is pending contract/sale.

After all sales were adjusted, a reasonable range of value was indicated. Sales #1 and # both adjust to the amount of \$478,000. All sales are located within 0.84 miles of the subject and the three sales closed within the past six months. All sales closed within 82 days. The sales comparison approach was able to avoid any "across the grid adjustments." GLA was derived from assessor report & #2 was measured by the reporting appraiser. GLA in some cases differs by more than 15%. Sensitivity analysis is typically employed via the gla adjustment. Conversation with a licensed contractor and the homedepot.com material cost guide provide a basis for adjustments regarding the depreciated cost, which subsequently is used to apply adjustments. However, there are no updating adjustments in this report. There are no streets and/or traffic arteries that would affect the marketability of the subject. The paired sales analysis was the principle theory in determining adjustment(s). Age adjustments are, in fact, warranted but only over ten years and at \$33.33 per year (mathematical extraction and agent confirmed. This concept is typical in the market area & confirmed with the HOA & agent Terri Derr. Typically age adjustments are based on effective age versus actual age. Data are located across what may appear to be major roads/potential boundaries. The above listed data are considered the most reliable data after an exhaustive study.

All sales are from the subject's market area. The listed sales are considered the most reliable data. The agreement with the client is an as-is appraisal report, relative to a purchase assignment (contract tendered). All sales sold after 09/29/2020, sale #1 sold in 65 days, sale #2 sold in 81 days, sale #3 sold in 40 days. This indicates a strong market in the immediate market area. No adjustments are made for style, as all sales used are considered comparable in today's market. In addition, they physically appear comparable and reasonably similar. No sales are adjusted for points paid/concessions, and this premise is considered subjective in the market area, in the reporting appraiser's opinion.

Based on the sales comparison approach, the opinion of market value as of 01/23/2021 is \$478,000.

The 1004MC form illustrates the closed sales price ratios at 97.36% 7-12 months, 98.44% 4-6 months and 98.13% last 3 months. Numerous data (both closed and active) were considered before pinpointing the most reliable data. Therefore, the percentages vary.

#### ADDENDUM

Borrower: Marilyn J. Mosby	File N	lo.: 1357453
Property Address: Gulf Of Mexico Dr.	Case	No.: 1221031532
City: Longboat Key	State: FL	Zip: 34228
Lender: United Wholesale Mortgage		

# STANDARDS RULE 1-2(C):

Based on the data researched for this report, the exposure time is less than *three* months, in the appraiser's opinion.

INTENDED USER: The intended user of this appraisal report is the lender/client. The intended user of this report is listed on page number one of the report.

DEFINITION OF MARKET VALUE: Applicable as found in the pre-printed form.

"The compensation for this appraisal assignment is \$350.00."

The comments by the licensed real estate appraiser contained within this appraisal report on the condition of the property do not address "standards of practice" as defined in the Home Inspector License Act 475.621. Registry of licensed and certified appraisers. 475.622. Display and disclosure of licensure, certification, or registration. 475.6221., and are not to be considered a home inspection or home inspection report.

# COMMENTS ON MARKET CONDITIONS:

Financing concessions and buy downs are not typical of most sales in the subject's market area. The vast majority of sales in this area are conventionally financed. Current interest rates for conventional home mortgages are ranging between 2.0-5.0% for 30 year with 15 year and adjustable rates somewhat lower. Comparable sales information from the subject's immediate area indicate a stable market with comparable properties in marketable condition. Unless otherwise indicated, the subject's market value is based on this premise.

#### COMMENTS ON SALES COMPARISON APPROACH:

Comparable sales were searched and the best were chosen. The disparity between the subject value opinion and the low/high/predominant price data shown in this report reflects the extensive range of neighborhood housing stock in terms of age, size and condition and should not be interpreted to suggest that the subject does not conform with this market area.

#### COMMENTS ON ACTUAL AGE/EFFECTIVE AGE:

The actual age of the subject exceeds the effective age of the subject by more than five years. This is typical in the market area.

# COMMENTS ON MARKET DATA APPROACH:

In selecting the closed comparable sales, the appraiser has made every effort to use the most recent, similar style homes within the subject's immediate neighborhood. The appraiser also tried to choose sales that would most closely fit within the FNMA guidelines. Whenever possible, the appraiser tried to bracket the upper and lower ends of the value range for the subject property.

# CONDOTEL:

The subject complex is not being operated as a condotel.

# REMAINING ECONOMIC LIFE:

Based on available data and the physical viewing, it's the appraiser's opinion that the remaining economic life is fifty years.

# LITIGATION:

The HOA President (Tree House Condominium Association, Sarasota, FL) stated it is under NO pending litigation, whatsoever

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#### ADDENDUM

Borrower: Marilyn J. Mosby	File N	lo.: 1357453
Property Address: Gulf Of Mexico Dr.	Case	No.: 1221031532
City: Longboat Key	State: FL	Zip: 34228
Lender: United Wholesale Mortgage		

# FINAL RECONCILIATION:

The Market Data Approach was given the greatest consideration in the valuation of the subject property, as this approach to value best reflects the actions of typical buyers and sellers in the market place.

The Cost Approach is most reliable when the improvements are new and do not suffer from excessive physical deterioration, functional obsolescence, or external obsolescence. When completing the cost approach, the appraiser utilizes nationally published cost manuals, such as Marshal & Swift, as well as relying on the appraiser's experience obtained through the appraisal of new construction in his/her market area. This approach to value was used for additional support.

The Income Approach to value for a residential property is typically not applicable. This approach requires adequate rental data in order to estimate market rent for the subject, as well as sales of similar properties that were rented at the time of the sale. Due to the lack of available and verifiable rental/sales data, this approach is considered less reliable and not applicable in the valuation of the subject property.

# **LEGAL DESCRIPTION:**

Per Title XI of FIRREA (Section 323.4-Appraisal Standards, Paragraph 14B: Unavailability of Information) we are unable to effectively obtain a complete legal description of the subject property. We have asked the owner(s) and/or the owner's agent to provide a copy of the plat of survey or a copy of the deed and/or title policy, any of which contains the subject's legal description. This partial legal description has been obtained from the assessor's and/or recorder's files and is included in this report for reference purposes only. It is recommended that the client, per standard loan policy practices, require the survey, deed and or title policy at the time of closing to verify the subject's legal description. Appraisers are not typically surveyors and the reporting appraiser is not a surveyor. In cases where a survey has been provided to the reporting appraiser, it has been relied upon to provide a legal description, site and/or building dimensions, apparent encroachments, apparent easements, etc. The reporting appraiser renders no opinion and makes no representations, guarantees or warranties, express or implied, regarding the accuracy of these items as stated anywhere within the plat of survey. Unit The REDACTED

#### LEGAL CRITERIA:

The reporting appraiser is not an attorney and does not possess the expertise to disclose any opinions on legal matters. Pursuant to Limiting Condition #1, "the appraiser assumes that the title is good and marketable and will not render any opinions about the title". Furthermore, the title policy, when available, has been viewed to extract a legal description for the subject property.

# GROSS LIVING AREA (GLA/SIZE):

Subject property features a gross living area (GLA), noted in the Assessor records and/or other public records, may not always equal the gross living area reported in the appraisal. Quite often & typically, the reporting appraiser measurement & report of the GLA differs and is not an exact determination relative to the assessor measurement report. In cases where a variance exists, the appraiser has reported the square feet of gross living area above grade based on their physical measurement of the subject's improvements. A Lufkin tape measure was used by the reporting appraiser relative to the measurement. Typically, bungalow or one & one-half story homes feature ONLY the first floor of the gross living area. The subject is, in fact, a condominium, which was partially measured from the inside of the unit. This concept is typical in the subject county/market area.

# SPECIAL ASSESSMENTS:

Typically, special assessments are not disclosed or revealed to the appraiser regarding the subject property. In the case of the subject, there are NO reported assessments

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	ADDENDUM	Page 39
Borrower: Marilyn J. Mosby	File N	o.: 1357453
Property Address: Gulf Of Mexico Dr.	Case	No.: 1221031532
City: Longboat Key	State: FL	Zip: 34228
Lender: United Wholesale Mortgage		

# COMPETENCY:

An appraiser must determine, prior to accepting an assignment, that he can perform the assignment competently.

Competency requires:

- 1. the ability to properly identify the problem to be addressed; and
- 2. the knowledge and experience to complete the assignment competently; and
- 3. recognition of, and compliance with, laws and regulations that apply to the appraiser or to the assignment.
- 1 (M. Kozenko) am competent to perform the assignment relative to this appraisal report.

# **HIGHEST AND BEST USE:**

The highest and best use of the subject, relative to this report/assignment is the current use, in the appraiser's opinion.

Addendum Page 5 of 10

#### ADDENDUM

Case No.: 122	1031532
State: FL	Zip: 34228
	Case No.; 122 State: FL

# NEIGHBORHOOD CONFORMITY (SUBJECT PROPERTY):

Functional utility is acceptable, with adequately sized rooms, ample closet space and an efficient layout. This dwelling effectively fulfills the functional and aesthetic expectations of purchasers in this price range. Certain municipalities are now requiring that dwellings be inspected by local or county officials for code violations or current code inadequacies prior to a transfer of ownership. In those instances, this appraisal is subject to the dwelling being certified, legally transferrable. No significant functional obsolescence was observed at the time of inspection.

#### REPLACEMENT COST FIGURES:

Replacement cost figures used in the cost approach are for valuation purposes only. No one, client or third party, should rely on these figures for insurance purposes. The definition of market value used on page four of this report is not a definition of insurable value and must not be interchanged. Actual reconstructive costs can easily exceed the replacement cost figures in this appraisal.

# ZONING:

Statements regarding zoning compliance are intended in the most general sense. Zoning and building ordinances vary significantly from one municipality to another and are applied on a case-by-case basis. The scope of this assignment does not include a detailed analysis of every characteristic of the subject property's site and improvement relative to current zoning and building ordinances.

# PURPOSE/INTENDED USE OF THE APPRAISAL:

The purpose/intended use of this appraisal is to estimate the market value as defined in the attached Certification and Limiting Conditions and as of the date of inspection indicated in this report. This report is for lending purposes only and for the use of the client and its assigned.

# COMMENTS ON SUBJECT UTILITIES:

The appraiser investigated and found all utilities to be, in fact, OPERATIONAL.

#### ADDRESS:

The address of the subject is the complete address extracted from the County Assessor. It is the exact and full match extracted from the County Assessor's report and United States Postal Office.

# COMMENTS ON COMPENSATION:

Effectively immediately, as of 02/01/2011, pursuant to Section 1455.250 Grounds for Discipline

Pursuant to Section 15-10(a) of the Act, the following information is to be displayed when an appraisal management company engages an appraisar by employment or contract for a specific assignment:

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#### ADDENDUM

Borrower: Marilyn J. Mosby	File N	No.: 1357453
Property Address: Gulf Of Mexico Dr.	Case	No.: 1221031532
City: Longboat Key	State: FL	Zip: 34228
Lender: United Wholesale Mortgage		

# 2020 USPAP ETHICS RULE:

USPAP compliant prior services disclosure certification which is required as of Jan 1, 2012. I have performed **no services**, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

The intended user of this report is listed on page number one of the report.

PURSUANT TO REGISTRY OF LICENSED AND CERTIFIED APPRAISERS. 475.622. DISPLAY AND DISCLOSURE OF LICENSURE, CERTIFICATION, OR REGISTRATION. 475.6221 CODE FOR REAL ESTATE APPRAISER LICENSING, THE FOLLOWING CERTIFICATIONS ARE BEING ADDED TO THIS APPRAISAL ASSIGNMENT; THE "CLIENT" MEANS THE PARTY OR PARTIES WHO ENGAGE AN APPRAISER, BY EMPLOYMENT OR CONTRACT, IN A SPECIFIC ASSIGNMENT. IF AN APPRAISAL MANAGEMENT COMPANY IS THE PARTY ENGAGING THE APPRAISER, THE APPRAISAL MANAGEMENT COMPANY IS CONSIDERED THE CLIENT. THE APPRAISAL ASSIGNMENT HAS BEEN ORDERED BY AN APPRAISAL MANAGEMENT COMPANY. THEY HAVE BEEN IDENTIFIED AS THE CLIENT IN THE LENDER/CLIENT SECTION ON THE NAME LINE OF THE SIGNATURE PAGE. THE LENDER HAS BEEN IDENTIFIED IN THE SUBJECT SECTION ON THE LENDER/CLIENT LINE ON PAGE ONE OF THE APPRAISAL.

# CONDITIONS OF THIS APPRAISAL REPORT:

The subject property is appraised in fee simple title, assuming no liens or encumbrances other than normal covenants and restrictions of record.

\*Days on Market\*

The value estimate stated in this report is based on the AS-IS condition of the subject, as of the effective date of this report.

- A) The improved subject property does, in fact, exist as of the date of the appraisal.
- B) The analyses performed to develop the estimate of value is based on the finishes that exist and are manifested in writing, as well as photos, etc.

Market Value of the fee simple interest in the subject property including the site as of 01/23/2021 is: \$478,000.00

# COMMENTS ON APPRAISAL REPORT AND IDENTIFICATION:

- (a) Appraisal Report
- i. State the identity of the client and any intended users, by name or type;
- ii. State the intended use of the appraisal;
- iii. Summarize information sufficient to identify the real estate or personal property involved in the appraisal, including the property characteristics relevant to the assignment:
- iv. State the property interest appraised;
- v. State the type and definition of value and cite the source of the definition;
- vi. State the effective date of the appraisal and the date of the report:
- vii. Summarize the scope of work used to develop the appraisal;
- viii. Summarize the information analyzed, the appraisal methods and techniques employed, and the reasoning that supports the analyses, opinions, and conclusions; exclusion of the sales comparison approach, cost approach, or income approach must be explained;
- ix. State the use of the property existing as of the date of value and the use of the real estate or personal property reflected in the appraisal;
- x. When an opinion of highest and best use of the appropriate market or market level was developed by the appraiser, summarize the support and rationale for that opinion;
- xi. Clearly and conspicuously state all extraordinary assumption and hypothetical conditions; and that their use might have affected the assignment results; and
- xii. Include a signed certification in accordance with Standards Rule 2-3 or 8-3.

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#### ADDENDUM

A2. 1. VVV 28.5	
Case No.; 1	1221031532
State: FL	Zip: 34228
	3-7-7-1-A

# SUPPLEMENTAL STATEMENTS

This appraisal has been prepared in conformance with the Uniform Standards of Professional Appraisal Practice adopted (USPAP) by the Appraisal Foundation and Title XI of the Federal Financial Institutions Reform, Recovery and Enforcement Act of 1989 (FIRREA).

#### SCOPE OF THE APPRAISAL:

In performing this appraisal, the appraiser has made a physical inspection of the property, and an inspection of the area, and collected relevant data in the area for valuation purposes. The most relevant data is reported within this report with commentary regarding our analysis of that data with regard to the subject property in order to arrive at our estimate of the market value for the subject.

The scope of this assignment does not include any attempt at discovery (or reporting) of potentially adverse neighborhood influences such as, but not limited to: nearby criminal activity, registered sex offenders, or interim rehabilitative facilities for felonious offenders.

The Scope of Work for this assignment is in accordance with the pre-printed scope contained within the body of the FNMA (Freddie Mac) (form#) certification. Any specific client requests that differ from the pre-printed scope are described below and may supersede the pre-printed text, but are in the appraiser's opinion, compliant with current USPAP requirements.

#### **ENVIRONMENTAL:**

The property being appraised is residential in nature so an environmental audit it not required. Unless otherwise noted, upon inspection, the appraiser found no outwardly visible signs of the subject property being affected by any known hazardous materials. We, however, are not qualified to detect such substances. The presence of hazardous waste may affect the value of the property. The value estimate is predicated on the assumption that there is no such material on or in the property that would cause a loss of value. If any hazardous material is found that affects the subject property and its value, the appraiser reserves the right to reappraise the subject property after receiving qualified analysis and cost analysis to rectify the situation.

# COMMENTS ON DIGITAL SIGNATURES:

Digital signatures were used in this appraisal. No persons other than the signing party has any control over the signature as it appears. The software used (ACI Appraisal Software) restricts any changes to any portion of this appraisal after the signature has been affixed. This method of signing an appraisal report has been approved by a majority of lenders as electronic transfers of information has become necessary to decrease the time needed to send appraisals by other means. If any questions regarding this appraisal do arise, please contact the appraisers at the address listed on the first page of this appraisal report or call the listed appraisal office. If original signatures are needed to replace digital signatures, any such request will be answered by regular mail after a request has been received.

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#### ADDENDUM

Borrower: Marilyn J. Mosby	File N	o.: 1357453	
Property Address: Gulf Of Mexico Dr.	Case	No.: 1221031532	
City: Longboat Key	State: FL	Zip: 34228	
Lender: United Wholesale Mortgage			

#### **PROPERTY VIEWING:**

In performing this appraisal, the appraiser has made a physical inspection of the interior and exterior of the property and an inspection of the subject's neighborhood. The inspection of the subject property was limited to those areas of the structure which were readily accessible and would not generally include the attic and/or crawl space areas of the home. The attic was physically viewed. In addition, the inspection was also limited to surfaces that were readily observable and not concealed by personal property or other obstructions, including but not limited to, snow cover and landscaping.

The appraiser is not a licensed home inspector and has not been trained as such. Unless specifically stated, it is the appraiser's opinion that ALL MECHANICAL EQUIPMENT (I.E. HVAC, ELECTRICAL, PLUMBING, PRIVATE WELL AND SEPTIC SYSTEMS) is in working order and is sufficient in size and capable of providing their intended use to the property. In addition, unless otherwise stated, the roof is considered to be at least average in condition, with no moisture penetration and/or missing shingles.

The appraiser is not a structural engineer and makes no guarantee with regards to the structural integrity of the improvements. Unless otherwise stated in this report, it is the appraiser's opinion that the improvements are structurally sound and free of structural problems that may adversely affect the value of the property. The structural integrity includes, but is not limited to, the foundation, roof support system and load bearing walls.

Unless otherwise noted, the observable portions of the subject property did not show any outward signs of mold, mildew or other bacterial type materials. Some molds and mildews are not hazardous and their existence in the subject may not adversely affect the value at all. However, other molds and/or bacterial materials can be very hazardous to one's health. The appraiser is not qualified to determine the cause of the mold, the type of the mold or whether the mold might pose any risk to the property or its inhabitants. If warranted, an inspection by a qualified professional is recommended. This report is based on the understanding that there are no hidden defects which may cause the growth of such materials. However, any present or prior moisture damage that may be in non-observable areas may be the catalyst for such growth and should be inspected by a qualified expert.

The appraiser is not trained as a pest inspector. Unless otherwise stated, the appraiser did not observe evidence of pest infestation. However, non-visible infestation may be present. The value estimate contained in this report is based on the understanding that the property is free of any and all pests, which could cause structural and/or health hazards.

Any adverse conditions and/or repairs that are readily visible and which are considered by the appraiser to be so significant in nature, that they would have a negative impact on the subject's value or marketability, are listed in this report. The appraiser may not list items of repair that appear to be minor in nature, as it is the appraiser's opinion that they do not negatively impact the subjects value. This appraisal is completed with the understanding that the appraiser's expertise is limited to the appraisal field. Should the client have any concerns regarding the property that would require any inspections from other qualified professionals, licensed and/or trained in specific fields (i.e. plumbing, structural engineering, mold remediation), the appraiser recommends those experts be employed. The estimated value is subject to the appraiser's review of any and all inspections and cost estimates by those professionals.

ADDENDUM Page 44 of 919

Borrower: Marilyn J. Mosby	File N	o.: 1357453	
Property Address: Gulf Of Mexico Dr.	Case	No.: 1221031532	
City: Longboat Key	State: FL	Zip: 34228	
Lender: United Wholesale Mortgage			

# 01/24/2021-UPDATES REQUESTED:

1. Please correct the county name to match the order as placed or provide the property records card to support the reported county.

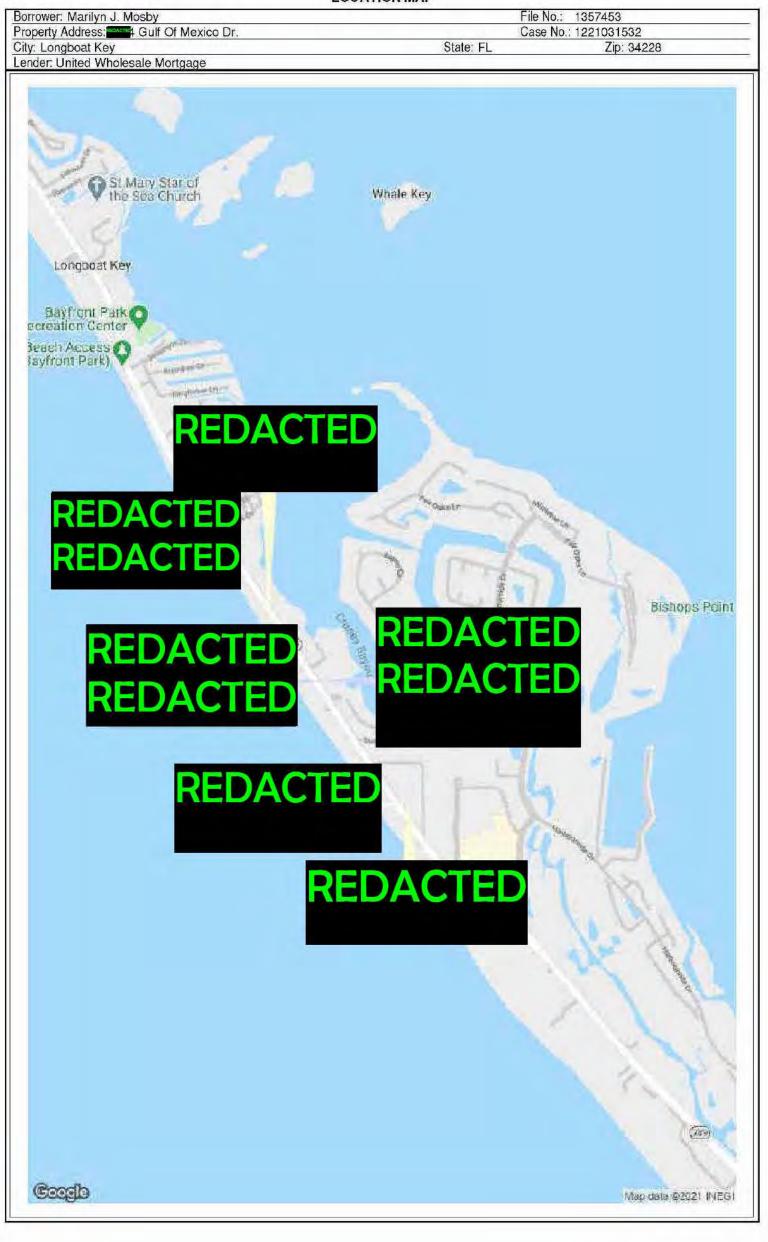
2. Please provide a statement regarding whether smoke alarms are required, if yes, please also provide photos as required.

# **PROPERTY VIEWING:**

- 1. Subject is, in fact, located in Sarasota County. Per County records and the United States Postal Service.
- 2. Alarms are required. Photo implemented on last photo, Extra 15 Photo Page 1.

Signature date amended to 01/24/2021.

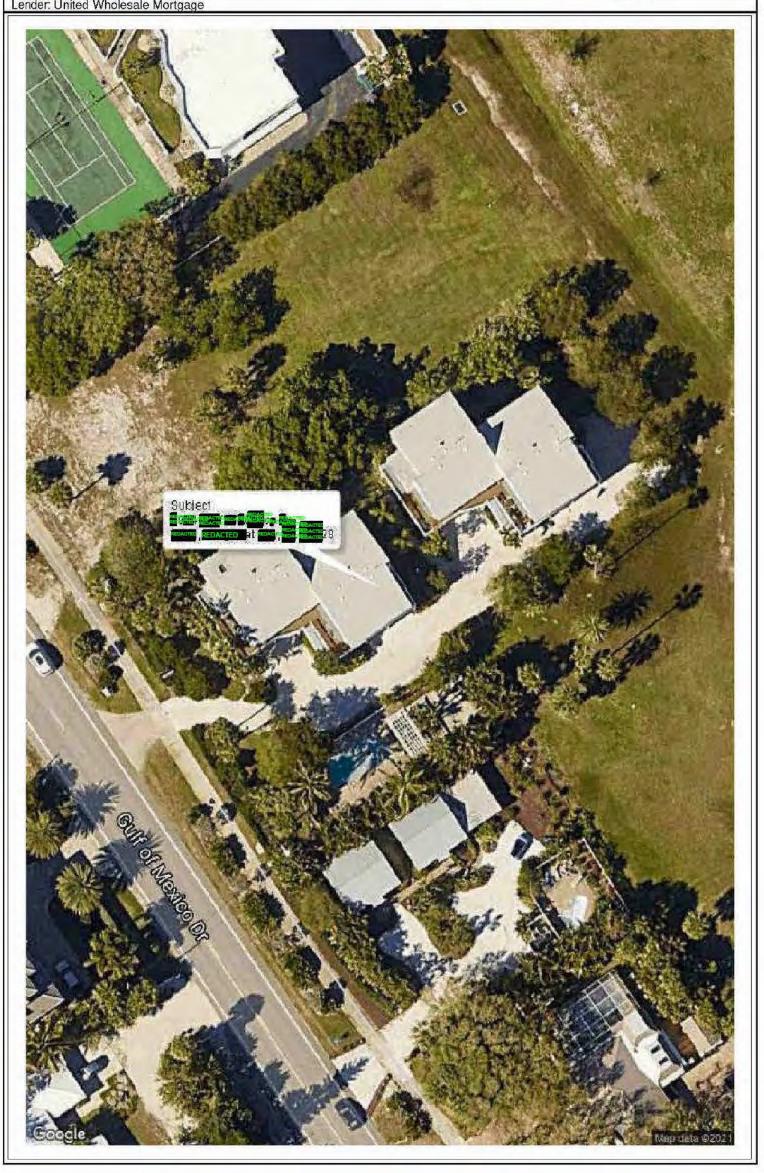
#### **LOCATION MAP**



# **AERIAL MAP**

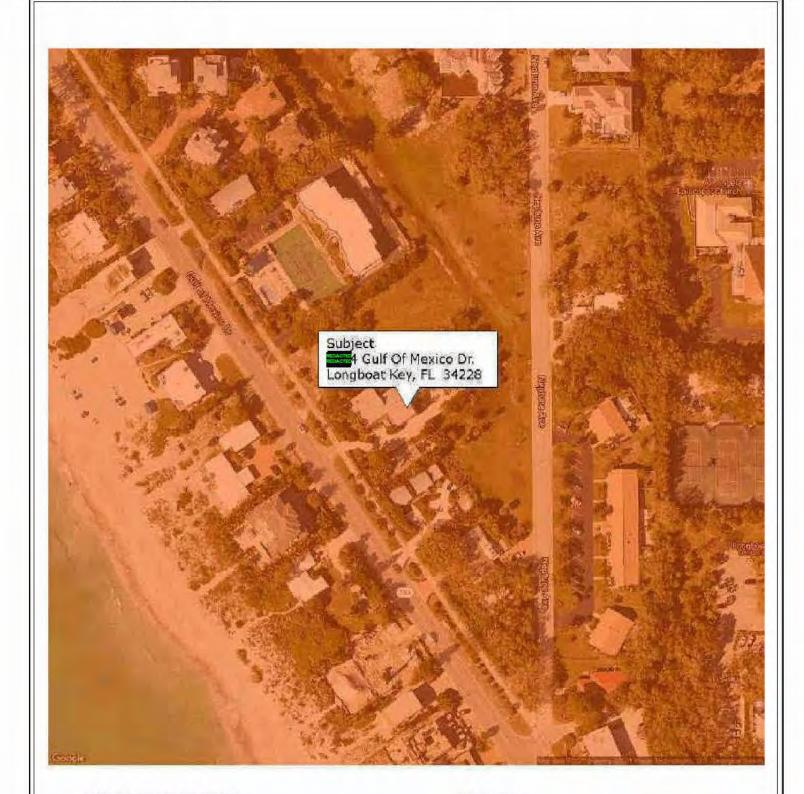
Borrower: Marilyn J. Mosby
Property Address: Gulf Of Mexico Dr.
City: Longboat Key
Lender: United Wholesale Mortgage

File No.: 1357453
Case No.: 1221031532
Zip: 34228



#### FLOOD MAP

Borrower: Marilyn J. Mosby
Property Address: Gulf Of Mexico Dr.
City: Longboat Key
State: FL
Zip: 34228
Lender: United Wholesale Mortgage



# FLOOD INFORMATION

Community: LONGBOAT KEY

Property is in a FEMA Special Flood Hazard Area - High Risk

Map Number: 12115C0107F

Panel: 12115C0107

Zone: AE

Map Date: 11-04-2016

FIPS: 12115

Source: FEMA DFIRM

# LEGEND

= FEMA Special Flood Hazard Area - High Risk

= Moderate and Minimal Risk Areas.

Road View:

- Forest

= Water

# Sky Flood"

No representations or warrantes to any party concerning the content, accuracy or completeness of this flood report, including my warranty of mornismustiley or fitness for a particular purpose is implied or provided. Virtual scaling factors differ between man layers and are senseste from flood time information at manager in cation.

No liability inaccepted to any stand party for any use or impose of this flood map or its data.

Borrower: Marilyn J. Mosby
Property Address: Gulf Of Mexico Dr.
City: Longboat Key
Lender: United Wholesale Mortgage



# FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: January 23, 2021 Appraised Value: \$478,000



#### REAR VIEW OF SUBJECT PROPERTY



# STREET SCENE

Borrower: Marilyn J. Mosby Property Address: 4 Gulf File No.: 1357453 4 Gulf Of Mexico Dr Case No.: 1221031532

City: Longboat Key Lender: United Wholesale Mortgage State: FL Zip: 34228



Address/For sale sign (subject)



View from subject front door



Address



Living room



Dining room



Kitchen



Kitchen/Alternate view



Bathroom



Laundry and hot water heater



Bedroom



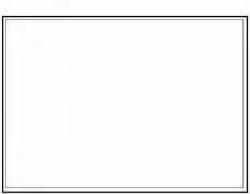
Bedroom

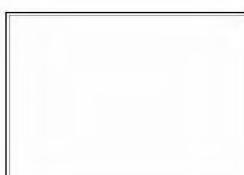


Bathroom



Smoke alarm





Borrower: Marilyn J. Mosby
Property Address: Case No.: 1357453
City: Longboat Key
State: FL
Zip: 34228
Lender: United Wholesale Mortgage



#### **COMPARABLE SALE #1**

3630 Gulf Of Mexico Dr 103, Longboat Key, FL 34228 Sale Date: s01/21;c12/20 Sale Price: \$ 478,000





#### COMPARABLE SALE #3

3453 Gulf Of Mexico Dr 252, Longboat Key, FL 34228 Sale Date: s01/21;c11/20 Sale Price: \$ 499,900

# **COMPARABLE PROPERTY PHOTO ADDENDUM**

Borrower: Marilyn J. Mosby
Property Address: File No.: 1357453
Case No.: 1221031532
City: Longboat Key
State: FL
Lender: United Wholesale Mortgage



# **COMPARABLE SALE #4**

3240 Gulf Of Mexico Dr B305, Longboat Key, FL 34228 Sale Date: Active Sale Price: \$ 510,000



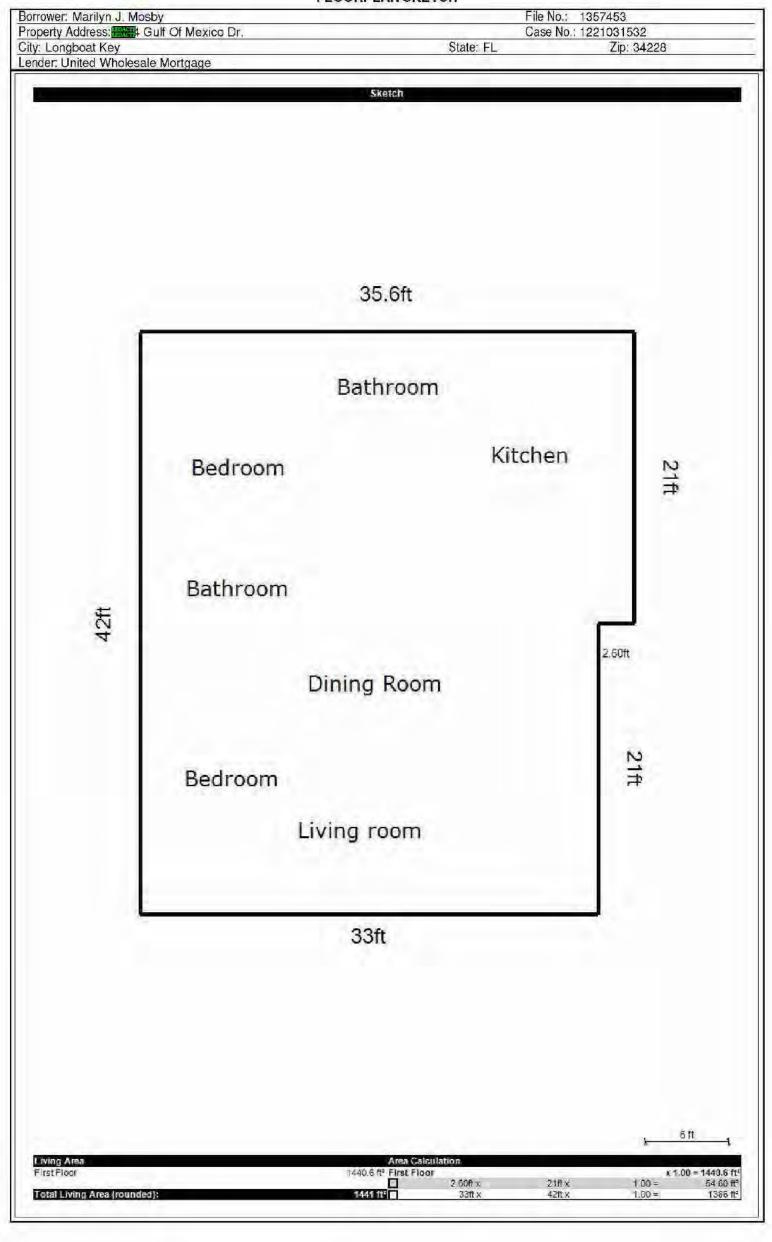
# COMPARABLE SALE #5

3240 Gulf Of Mexico Dr B201, Longboat Key, FL 34228 Sale Date: c01/21 Sale Price: \$ 545,000

# COMPARABLE SALE #6

Sale Date: Sale Price: \$

# FLOORPLAN SKETCH



# DIMENSION LIST ADDENDUM

Borrower: Marilyn J. Mosby	File N	Vo.: 1357453
Property Address: Gulf Of Mexico Dr.	Case	No.: 1221031532
City: Longboat Key	State: FL	Zip: 34228
Lender: United Wholesale Mortgage		7

GROSS BUILD GROSS LIVING	ING AREA (GBA G AREA (GLA)	)	1,441 1,441
Area(s)	Area	% of GLA	% of GBA
Living	1,441		100.00
Level 1	1,441	100.00	100.00
Level 2	0	0.00	0.00
Level 3	0	0.00	0.00
Other			
GBA Basement  Garage			

Area M	leasurements				Area	Туре		
Measurements	Factor	Total	Level 1	Level 2	Level 3	Other	Bsmt.	Garage
2.60 x 21.0 33.00 x 42.0  x x x x x x x x x x x x x x x x x x x	300       x       1.00       =         300       x       1.00       =         x       =       x       =         x <td>54.60</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	54.60						

Produced using ACI software, 800,234,8727 www.aciweb.com

DIM 1/1/7201

1221031532

Market Conditions Addendum to the Appraisal Report

122103153 File No. 1357453

The purpose of this addendum is to provide the lender/client		Contract of the Contract				
addendum for all appraisal reports with an effective date on or Property Address Gulf Of Mexico Dr.	after April 1, 2009.	City Long	boat Key		State FL Zip O	ode 34228
Borrower Marilyn J. Mosby		ony corns	Dock Hoy		Cidio I E Epo	MO 04220
Instructions: The appraiser must use the information requ	ired on this form as the l	basis for his/her concl	usions, and must provi	de support for tho	e conclusions, regar	ding housing trends and
overall market conditions as reported in the Neighborhood sec					And the second second second second	THE COURSE SHOW AND A PERSON OF THE PARTY OF
analysis as indicated below. If any required data is unavailal	ale or is considered unre	eliable, the appraiser	must provide an expla	nation. It is recog	nized that not all data	a sources will be able to
provide data for the shaded areas below; if it is available, how	4.7					
median, the appraiser should report the available figure and ide		and the second s	The state of the same of the s	And the second s	A Section of the Control of the Cont	A COLUMN A STATE OF THE PARTY O
that would be used by a prospective buyer of the subject pro	Prior 7-12 Months			s seasonal market		foreclosures, etc.
Inventory Analysis Total # of Comparable Sales (Settled)	Phor 7-12 Months	Prior 4-6 Months 4	Current - 3 Months 4	Increasing	Overall Trend  [X] Stable	Declining
Absorption Rate (Total Sales/Months)	0.83	1.33	1.33	Increasing	X Stable	Declining
Total # of Comparable Active Listings	0.00	0	2	Declining	X Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.00	0.00	1.50	Declining	X Stable	Increasing
Median Sale & List Price, DOM, Sale/List%	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Overall Trend	
Median Comparable Sale Price	469,550	480,750	479,500	Increasing	X Stable	Declining
Median Comparable Sales Days on Market	72	63	47	Declining	X Stable	Increasing
Median Comparable List Price	0	0	527,500	Increasing	X Stable	Declining
Median Comparable Listings Days on Market	0	0	39	Declining	X Stable	Increasing
Median Sale Price as % of List Price	97.36%	98.44%	98.13%	Increasing	X Stable	Declining
Seller-(developer, builder, etc.)paid financial assistance preva		No stributions in property	rom 90/ to 50/ 1	Declining		Increasing
Explain in detail the seller concessions trends for the past 12 Seller's Concessions are commonly utilized						
appraiser indicates that seller's concession						
from the seller to the buyer. Other concession						
points and fees, builder incentives, and per						
excessive concessions often lead to inflated			is must be care	ully allalyzet	by the applais	sei silice
Are foreclosure sales (REO sales) a factor in the market?			the trends in listings a	nd sales of forecla	sed properties)	
There have been foreclosure sales or REO		Charles and the second of the				le to the subject
property. There are none available now, an		100 100 100 100 100 100 100 100 100 100			THE RESERVE TO STREET, AND ADDRESS.	
property that is offered for sale now. The da						
MLSNI/MRED.	2040-04					7.40
Cite data sources for above information. One or more of			d to provide all t	he required in	nformation to c	
Market Deservab 9 Analysis section of this	the ball and the Control of the Cont					
Market Research & Analysis section of this			Standard & Po	or's/Case-Sh	iller Home Pric	e Index, public
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# **USPAP ADDENDUM**

1221031532 File No. 1357453

Borrower: Marilyn J. Mosby Property Address: Gulf Of Mexico Dr. City: Longboat Key County: Sarasota State: FL Zip Code: 34228 United Wholesale Mortgage APPRAISAL AND REPORT IDENTIFICATION This report was prepared under the following USPAP reporting option: X Appraisal Report A written report prepared under Standards Rule 2-2(a). Restricted Appraisal Report A written report prepared under Standards Rule 2-2(b). Reasonable Exposure Time My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: under ninety days Additional Certifications X I have performed NO services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. THAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below. Additional Comments See attached addendum APPRAISER: SUPERVISORY APPRAISER (only if required): Signature Signature: Name: Michael A Kozen Name: Date Signed: 01/24/2021 Date Signed: State Certification #: RD8394 State Certification #: or State License #: or State License #: or Other (describe): State #: State: FL Expiration Date of Certification or License: Expiration Date of Certification or License: 11/30/2022 Supervisory Appraiser inspection of Subject Property: Effective Date of Appraisal: 01/23/2021 Did Not Exterior-only from street Interior and Exterior

Produced using ACI software, 810 294,3727 www.aci.keb.com

USPAP\_14 04272015

Borrower: Marilyn J. Mosby	File N	No.: 1357453		
Property Address: Gulf Of Mexico Dr.	Case No.: 1221031532			
City: Longboat Key	State: FL	Zip: 34228		
Lender: United Wholesale Mortgage	3,5 200,120,000			

dolloop signmare verifications

 Purchase Price. The Purchase Price the Unit shall be paid to the Escrow Agent in U.S. Dollars as follows:

a.	Pure	hase Price	\$ \$476,000.00
ь.	Mar	mer of Payment	
	(1)	Initial Earnest Money Deposit to be delivered with Buyer's offer to the Escrow Agent:	\$ \$5,000.00
	(2)	Additional Deposit within fifteen (15) days after the Effective Date to the Escrow Agent;	§ \$15,000.00
	(3)	Balance of Purchase Price due at Closing by wired funds to Escrow Agent's account per written instructions to be provided.	\$ \$456,000.00
		TOTAL PAYMENTS	§ \$476,000.00

2. Required Statement. THIS AGREEMENT IS VOIDABLE BY BUYER DELIVERING WRITTEN NOTICE OF THE BUYER'S INTENTION TO CANCEL WITHIN FIFTEEN (15) DAYS AFTER THE DATE OF EXECUTION OF THIS AGREEMENT BY THE BUYER, AND RECEIPT BY BUYER OF ALL OF THE ITEMS REQUIRED TO BE DELIVERED TO HIM OR HER UNDER SECTION 718.503, FLORIDA STATUTES, THIS AGREEMENT IS ALSO VOIDABLE BY THE BUYER BY DELIVERING A WRITTEN NOTICE OF THE BUYER'S INTENTION TO CANCEL WITHIN FUFTEEN (15) DAYS AFTER THE DATE OF RECEIPT FROM THE SELLER OF ANY AMENDMENT WHICH MATERIALLY ALTERS OR MODIFIES THE OFFERING IN A MANNER THAT IS ADVERSE TO THE BUYER. ANY PURPORTED WAIVER OF THESE VOIDABILITY RIGHTS SHALL BE OF NO EFFECT. RUYER MAY EXTEND THE TIME FOR CLOSING FOR A PERIOD OF NOT MORE THAN FIFTEEN (15) DAYS AFTER THE BUYER HAS RECEIVED ALL OF THE ITEMS REQUIRED. BUYER'S RIGHT TO VOID THIS AGREEMENT SHALL TERMINATE AT CLOSING. FIGURES CONTAINED IN ANY BUDGET DELIVERED TO THE BUYER PREPARED IN ACCORDANCE WITH THE CONDOMINIUM ACT ARE ESTIMATES ONLY AND REPRESENT AN APPROXIMATION OF FUTURE EXPENSES BASED ON FACTS AND CIRCUMSTANCES EXISTING AT THE TIME OF THE PREPARATION OF THE BUDGET BY THE DEVELOPER. ACTUAL COSTS OF SUCH CHANGES HAVE EXCEED THE ESTIMATED COSTS. SUCH CHANGES IN COST DO NOT CONSTITUTE MATERIAL ADVERSE CHANGES IN THE OFFERING.

3. Escrow Provisions and Disposition of Earnest Money. All earnest money deposits shall be held in escrow by FERGESON SKIPPER, P.A. ("Escrow Agent"), whose address is 1515 Ringling Blvd., 10th Floor, Sarasota Florida 34236 to be held in accordance with the provisions of Section 718.202 Florida Statutes. Buyer shall not earn interest on any earnest money deposits. Upon disbursement of the earnest money, Escrow Agent shall be discharged from all further liability and responsibility for such funds and from all further responsibility and liability under this agreement. The Buyer may obtain a receipt for his deposit from the Escrow Agent upon request.



er: Marilyn J. Mosby	File No.:	
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	As its: Manager	
Data d. 01/07/2021		
Dated: Unjuvizuri	Dated:	
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Borrower: Marilyn J. Mosby	File No.: 1357453				
Property Address: Gulf Of Mexico Dr.	Case	No.: 1221031532			
City: Longboat Key	State: FL	Zip: 34228			
Lender: United Wholesale Mortgage					

Ron DeSantis, Governor

Halsey Beshears, Secretary



# STATE OF FLORIDA DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

# FLORIDA REAL ESTATE APPRAISAL BD

THE CERTIFIED RESIDENTIAL APPRAISER HEREIN IS CERTIFIED UNDER THE PROVISIONS OF CHAPTER 475, FLORIDA STATUTES

# KOZENKO, MICHAEL ANTHONY

2054 N WHIPPLE ST CHICAGO IL 60647

LICENSE NUMBER: RD8394

**EXPIRATION DATE: NOVEMBER 30, 2022** 

Always verify licenses online at MyFloridaLicense.com



Do not alter this document in any form.

This is your license. It is unlawful for anyone other than the licensee to use this document.

# **APPRAISAL OF**



Condominium

# LOCATED AT:

Gulf Of Mexico Dr. Longboat Key, FL 34228

# FOR:

United Wholesale Mortgage 950 Trade Centre Way, Suite 400 Kalamazoo, MI, 49002

# AS OF:

January 23, 2021

# BY:

Michael A. Kozenko Certified Residential

1221031532 File No. 1357453

Class valuation United Wholesale Mortgage 950 Trade Centre Way, Suite 400 Kalamazoo, MI, 49002

File Number: 1357453

In accordance with your request, I have appraised the real property at:

Gulf Of Mexico Dr. Longboat Key, FL 34228

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of January 23, 2021

is:

\$478,000 Four Hundred Seventy-Eight Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

Michael A. Kozenko Certified Residential 1221031532
Individual Condominium Unit Appraisal Report File No. 1357453
I report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

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are the utilized there a ceaseme or esumed at a source or sold the source or sold the sold th	ities and of uny adverse ents, end to execution electron	site inn site con roach ist ect into phlon roposed n eancy er in cor (the sa al of fo	mation Ke etached Extend Root St Total Ratio Type Guest X Principitrol of the Homeowners' A diation me individual pour units are conversion on the standard recre	prical for the material factors (ear conditions or walls Fram Surface Shing 4 (spaces/units) & Covered Parking 0 at Residence meowners' Association of an existing but sation facilities or conditions of an existing but sation facilities or conditions or c	riket area? X asements, encroads were appare reserve Of Sa house Gardi phori me/Avg # of # of # of # of Second Ho ociation (HOA)? Developer (Second Ho ociation (HOA)?	hmen nt a aint en Units Units Units Units Owne me or	Andrews E  Andrews E  X Mid-Rise  Subject Phai  Completed For Sale  Sold Rented er Occupied Uni Recreational Yes X No  anagement Age  nore than 10% of Therefore,  nium?	at conditions, of the insp  ast Asso High-Ri  4 4 1 4 0 ts 4 Tena  It - Provide I	N/A  N/A  Industry  Indust	ses, etc.)?  n. Typical s  n. Venice F  Other(describ- lift Pisject C  Phases  Units for Sale  Units Sold  Units Rented  Owner Occupied  management of  project?  which more the second of the second	Street and ut  L, Stellar MI e)  in 1 4 1 4 0 d Units 4   XYes N han ten perconiginal use and ti	# of Pla # of Unii # of Unii # of Ow	If Project Incompound Phases need Units is for Sale is Sold is Rented ner Occupied Units is, describe the project (25 onversion,	s Cey

1221031532 File No. 1357453

	Describe the condition of the project a	and quality of construction. The su	ıbject d	complex appears ave	rage,	with an average mix of	f units and market appeal.
ŀ							
A ION	Describe the common elements and r	recreational facilities. The project	t has tl	he following common	elem	ents: Swimming pool	& green areas.
ECHINEORMANION	Are any common elements leased to d	or by the Homeowners' Association?	Ye	s X No If Yes, describe	the ren	ital terms and options. N/A	
	Is the project subject to a ground rent	? Yes X No If Yes, \$ 0		per year (describe te	erms an	d conditions) O	
	Are the parking facilities adequate for	the project size and type? XYes	No	If No, describe and comm	ent on t	he effect on value and marketal	bility. N/A
		ondominium project budget for the curre iser was not provided with a					erves, etc.), or why the analysis
s)							
PROJECT ANALYS	•	egular HOA charges) for the use of the ware of any homeowners fe		cilities? Yes X No		es, report the monthly facility ch	narges and describe. The
	Are there any special or unusual char Yes X No If Yes, describe ar	ets of similar quality and design, the sub- racteristics of the project (based on the order of the order).	condomin	ium documents, HOA meeting		ner information) known to the ap	
	for review. Unit Charge \$ 1,045.00	per month X 12 = \$ 12,540	ner	year Annual assessmen	it charge	e per year per square feet of gro	ves living area = \$ 8.70
	Utilities included in the unit monthly as		Air Con ne mar	ditioning Electricity		X) Water X Sewer X Ca	
	Floor#1 #of Levels 1 Heating Type Fwa Fuel Elec	Floors Tile, Cork/Average Walls Drywall/Average	Э	Fireplace(s) # 0  Woodstove(s) # 0  Deck/Patio None		X Refrigerator P.P. X Range/Oven P.P. X Disp X Microwave	None Garage X Covered Open # of Cars 2
	X Central AC Individual AC Other (describe)  Finished area <b>above</b> grade contains:	Bath Wainscot Tile/Average Doors Wood/Average		X Porch/Balcony 01-Balc	cony 2.0 Ba	X Dishwasher 01 X Washer/Dryer P.P.	X Assigned Owned  Parking Space # Feet of Gross Living Area Above Grade
NOLL	Are the heating and cooling for the inc	dividual units separately metered?	X Yes	No If No, describe and		ent on compatibility to other pro	•
I DESCE	good condition. There's no	r (including needed repairs, deterioration of functional or external depr	n, renovat eciatio	tions, remodeling, etc.). <u>C4</u> n noted. At time of vie	ewing	, specific signs of infe	
	inspection required to disc	by appraiser. However, the cover infestation, dampness	and/or	settlement.			
	Are there any physical deficiencies or	adverse conditions that affect the livabi	lity, sound	dness, or structural integrity of	the pro	perty? Yes X No	If Yes, describe
	Does the property generally conform t	to the neighborhood (functional utility, st	lyle, cond	ition, use, construction, etc.)?	[X	()Yes	cribe. N/A
	IX did did not research the	sale or transfer history of the subject pr	operty ar	nd comparable sales. If not, exp	plain	N/A	
	Data source(s) Local multiple	eveal any prior sales or transfers of the listing services and tax receveal any prior sales or transfers of the	ords.				
Ĺ	Data source(s) MLSNI, and th	ne assessor's office.					
7	ITEM	d analysis of the prior sale or transfer his SUBJECT		ie subject property and compai MPARABLE SALE NO. 1		ales (report additional prior sales COMPARABLE SALE NO. 2	on page 3).  COMPARABLE SALE NO. 3
	Date of Prior Sale/Transfer Price of Prior Sale/Transfer						
OHS.	Data Source(s)	StellarMLS/Assessor/View 01/23/2021	Stellar 01/23/			arMLS/Assessor/View 3/2021	StellarMLS/Assessor/View 01/23/2021
	Analysis of prior sale or transfer histor	ry of the subject property and comparab ever, it has been listed for sa	le sales	Based on our rese	arch,	the subject has NOT	transferred ownership in
	The sales history for the co	omparable sales has been s			with N	IO sales history report	ed in the past year.
	The subject listing appears	s to be an arms-length trans	aciiUff	o, only.			

		fered for sale in the subject neighb				550,000		
		ect neighborhood within the past twelve months ranging in sale price from \$ 465,000  COMPARABLE SALE NO. 1 COMPARABLE SALE NO. 2			to \$ 500,000			
FEATURE	SUBJECT	COMPARABLE SALE N				COMPARABLE SAI		
the same of the sa	Gulf Of Mexico Dr.			2932 Gulf Of Mex		3453 Gulf Of Mexico Dr		
		103, Longboat Key, FL	34228	2932, Longboat K	ey, FL 34228	252, Longboat Key, FL 34228 Sea Horse Beach Resort 01		
Project Name and ⇒e H Phase	ouse/Longboat Key 01			REDACTED /Longb	ooat Key			
Proximity to Subject	2) ark 5.00 (3) ark 5.00 (3) (4) (4) (4)	0.83 miles NW		0.01 miles NW		0.62 miles NW		
Sale Price	s 476,000		478,000	Y	470,000	\$	499.900	
Sale Price/Gross Liv. Area		\$ 323.19 sq.ft.		ARTHUR AND		\$ 502.92 sq. ft.		
Data Source(s)	0 000:00 sq 10	STMLS #A4480198:DC				STMLS#A4479106;		
Verification Source(s)		Stellar MLS/County red		Stellar MLS/Count	T	Stellar MLS/County		
VALUE ADJUSTMENTS	DESCRIPTION			DESCRIPTION.		DESCRIPTION		
	DESCRIPTION	ArmLth +(-).	Adjustment	ArmLth	-(-) & Adjustment	ArmLth	+(-) \$.e.djustment	
Sale or Financing	11000000000000000000000000000000000000					1.21 / 1.21 (0)		
Concessions		Conv;0		Convi0		Conv;0		
Date of Sale/Time		s01/21;c12/20		s10/20;c07/20		s01/21;c11/20		
Location	N;Res;	N;Res;		N;Res;		N Res;		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple		
HOA Mo. Assessment	\$1.045	\$900	0	\$1,045		\$1,525	0	
Common Elements	Swimming pool	Swimming pool		Swimming pool		Swimming pool		
and Rec. Facilities	Green areas	Green areas		Green areas		Green areas		
Floor Location	1	1		1	. —	2	-500	
View	N;Res;	N;Res;		A;Res;Trf	8,000	B;Res;Water	-49,000	
Design (Style)	MR1L;Condo	MR1L:Condo		MR1L:Condo		MR1L;Condo		
Quality of Construction	Q4	Q4		Q4		Q4		
Actual Age	37	41	0	37		61	500	
Condition	C4	C4	-	C4		C4	200	
Above Grade	Total Edims Baltis	Total Brinns Egitis		Ting Borns Ballis		Total Boloma Baths		
Room Count	5 2 2.0	5 2 2.0		5 2 2.0		5 2 2.0		
Gross Living Area	1,441 sq. ft.	1,479 sq. ft.	0	1,441 sq. fl.		994 sq. ft.	37,000	
Basement & Finished	0sf	0st	U	Osf 1,441 sq. ii.		0sf	07,000	
Rooms Below Grade	USI	USI		Jai		Val		
	Averner	Augusta		Avarage		Augusta		
Functional Utility	Average Central/Central	Average		Average		Average		
Heating/Cooling		Central/Central		Central/Central		Central/Central		
Energy Efficient Items	None	None		None		None		
Garage/Carport	2cv;Assigned	2cv;Assigned		2cv;Assigned		2cv;Assigned		
Porch/Patio/Deck	Balcony	Balcony		Balcony		Balcony		
percent of the average -Updating adjustm -Water views (sale -Age adjustments	nt may be awarded to rage of sales price p ent (#2) is derived fr #3 & active listing #	o all sales and/or the ac er the GLA. om the Stellar MLS reports 5) are based on 10% per n a conversation with lic	ort and co	gs. It is typically est onfirmed with its sa spective sales age	les agent, Jea nts.	s approximately twer		
Estimated Monthly Market Summary of Income Appro	each (including support for m	B,000 INCOME APPROACHTS X Gross Rent Multiplier arket rent and GRM) Properti me Approach to value w	0 =\$ es such a	0 Indicate as the subject and i	d Value by Income A		typically	
The Market Data A sellers in the mark The Cost Approace interest not only in clubhouse and oth The Income Approace order to estimate a GRM. Due to the valuation of the su This appraisal is made subject to the following inspection based on the excondition.	etplace.  h is not applicable in his/her individual under recreation facilities ach to value for a remarket rent for the size lack of available a bject property.  X as is, subject to grepairs or alterations on the kiraordinary assumption that	greatest consideration at the valuation of an Indinit, but also a proportion is) held communally with sidential property is typicablect as well as sales and verifiable rental/sales completion per plans and specifications of a hypothetical condition to the condition or deficiency does not be as a sale of the condition or deficiency does not be sales.	vidual co ate owner hin the prically not if similar is data, thi ations on the hat the repair	proach to value be- indominium unit as ership of other prop- oject, applicable. This approperties that were s approach is considered to a service of a hypothetical con- s or alterations have been precious.	with this type erty and amen oproach requir e rented at the sidered less rel dition that the impro- completed, or appraisal of th	actions of typical buy of ownership, the ow ities (ie., pools, tenn es adequate rental o time of sale in order iable and not applicate ments have been complete subject to the following re-	ner has is cts, lata in to extract able in the d, equired "as is"	
conditions, and apprai		terior and exterior areas of th ur) opinion of the market valu , which is the date of inspect	ie, as defin	ed, of the real property	lhát ís lhe subject			
asof 01/23/2021	UAD Version 3/20			errective date of this appi 1727 www.asiweb.com	arour.	The property of the con-	orm 1078 March 2011 1073_05A+IAD 18188011	

FEATURE		SUBJECT		BLE SALE NO. 4	COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6		
		of Mexico Dr.	3240 Gulf Of I		3240 Gu		The second secon		
				at Key, FL 34228					
Project Name and ∋e H	ouse/L	The second secon	Portobello		Portobell	0			
Phase	Intrappedates.	01	01		01	-7 x G 1.5 t			
Proximity to Subject:			0.41 miles NV	AP .	0.41 mile				98941
Sale Price	\$		1 000 07				545,000		hepsinicolonicoloniaepsinicol
Sale Price/Gross Liv. Area	\$ 1000000000000000000000000000000000000	330.33 sq. ft.		The state of the s	\$ 358.79 sq. ft. STMLS#A4486992;I		The state of the s	\$ sq.	tt,
Data Source(s) Verification Source(s)	884.031884.003	102111 (022111 120211 1 1 1 2 2 2 1 1 1 0 2 2	Stellar MLS/C	5219;DOM 52			ty records		_
VALUE ADJUSTMENTS	DI	ESCRIPTION	DESCRIPTION		DESCRI	1	+(·) & Adjustmen	DESCRIPTIO	MI CAS BASSING
Sale or Financing	20341203400	ESCHIFTION	Listing	+(-) \$ Adjustment	Listing	FIION	+[-] & Adusmen	DESCRIPTIO	N +(-) % Anjustme
Concessions	111 201 VIII 201 201 201 201 201 201 201 201 201 201		;0		Cash;0				
Date of Sale/Time	01241590144	Simulatings in Simula	Active	-12,500			-12,500		
Location	N Re	S;	N;Res;	1-12.22	N;Res;		3-1555		
Leasehold/Fee Simple		Simple	Fee Simple		Fee Simp	ole			
HOA Mo. Assessment	\$1,04		\$900	0	\$900		0		
Common Elements	Swim	nming pool	Swimming poo	ol	Swimmin	ig pool			
and Rec. Facilities	Gree	n areas	Green areas		Green an	eas			
Floor Location	1		3	-1,000	1		-500		
View	N;Re		N;Res;		B;Res;W		-54,000		
Design (Style)		L.Condo	MR1L;Condo		MR1L,Cc	ondo			
Quality of Construction	Q4		Q4		Q4				
Actual Age	37		46	0	1, 1		0		
Condition	C4	and make	C4		C4	-	- 1		
Above Grade		dms Balhs 2 2.0	Total Bdrms Bain 5 2 2.0		Total Borne	Baths 2.0		Total Borms: Bo	iths
Room Count Gross Living Area	3	1,441 sq.ft.	1,505		100	2.0 519 sq. ft.	0		sq.ft.
Basement & Finished	Osf	1,44 1 8Q.II.	0sf	sq.ii. U	0sf	Jia ad. II.	- 0		oy.it.
Rooms Below Grade	Wal		551		JJI		±		
Functional Utility	Avera	age	Average		Average				
Heating/Cooling		ral/Central	Central/Centra	al	Central/C	Central			
Energy Efficient Items	None		None		None			1	
Garage/Carport	2cv;	Assigned	2cv;Assigned		2cv;Assig	gned	3		
Porch/Patio/Deck	Balco	ony	Balcony		Balcony				
						-			
	ölmandölan.	COLUMN CO	[7]	10 500		रही	27.565		
Net Adjustment (Total)			UT (23)	\$ 13,500		X]- \$	67,000	<u></u>	\$
Adjusted Sale Price	03317400115		Net Adj2.6%		Net Adj1	2.3%		Net Adj.	%
Adjusted Sale Price of Comparables			Net Adj2.6% Gross Adj. 2.6%	\$ 496,500	Net Adj1 Gross Adj. 1	12.3% 12.3% \$	478,000	Net Adj. Gross Adj.	% % \$
Adjusted Sale Price of Comparables ITEM	55111.50111 55111.50111		Net Adj2.6%		Net Adj1 Gross Adj. 1	12.3% 12.3% \$		Net Adj. Gross Adj.	%
Adjusted Sale Price of Comparables			Net Adj2.6% Gross Adj. 2.6%	\$ 496,500	Net Adj1 Gross Adj. 1	12.3% 12.3% \$	478,000	Net Adj. Gross Adj.	% % \$
Adjusted Sale Price of Comparables ITEM Date of Prior Sale/Transfel		SU	Net Adj2.6% Gross Adj. 2.6% BJECT	\$ 496,500	Net Adj1 Gross Adj. 1 LE NO, 4	2.3% 12.3% \$ COMP	478,000 PARABLE SALE NO.	Net Adj. Gross Adj. 5 COMI	% % \$
Adjusted Sale Price of Comparables ITEM Date of Prior Sale/Transfel Price of Prior Sale/Transfe	r	SU	Net Adj2.6% Gross Adj. 2.6% BJECT	\$ 496,500 COMPARABLE SA	Net Adj1 Gross Adj. 1 LE NO, 4	2.3% 12.3% \$ COMP	478,000 PARABLE SALE NO.	Net Adj. Gross Adj. 5 COMI	% % \$
Adjusted Sale Price of Comparables ITEM Date of Prior Sale/Transle Price of Prior Sale/Transle Data Source(s) Effective Date of Data Sour	r rce(s) rison App	StellarMLS/J 01/23/2021 proach	Net Adj2.6% Gross Adj. 2.6% BJECT	s 496,500 COMPARABLE SA StellarMLS/Asset 01/23/2021	Net Adj1 Gross Adj. 1 LE NO, 4 ESOr/View	12.3%   s COMP StellarM 01/23/20	478,000 PARABLE SALE NO. ILS/Assessor/\ 021	Net Adj. Gross Adj. 5 COMI	% \$ PARABLE SALE NO. 6
Adjusted Sale Price of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour Summary of Sales Compar	r rce(s) rison App	StellarMLS/, 01/23/2021 proach be awarded to	Net Adj2.6% Gross Adj. 2.6% BJECT  Assessor/View  all sales and/	s 496,500 COMPARABLE SA StellarMLS/Asset 01/23/2021	Net Adj1 Gross Adj. 1 LE NO, 4 ESOr/View	12.3%   s COMP StellarM 01/23/20	478,000 PARABLE SALE NO. ILS/Assessor/\ 021	Net Adj. Gross Adj. 5 COMI	% \$ PARABLE SALE NO. 6
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1221031532 File No. 1357453

This report form is designed to report an appraisal of a unit in a condominium project or a condominium unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

**SCOPE OF WORK:** The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject unit, (2) inspect and analyze the condominium project, (3) inspect the neighborhood, (4) inspect each of the comparable sales from at least the street, (5) research, verify, and analyze data from reliable public and/or private sources, and (6) report his or her analysis, opinions, and conclusions in this appraisal report.

**INTENDED USE:** The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

**STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS:** The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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#### APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

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- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted 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 a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional	misrepresentation(s) contained in	this appraisal report	may result	in civil li	ability and/or	criminal
penalties		under the provisions	of Title 18.	United	States Code,	Section
1001, et seq., or similar state la	aws.	2222				

See attached addendum

#### SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that;

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted 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 a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

See attached addendum

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature MAM IL	Signature
Name Michael A. Kozenko	Name
Company Name Tyke Appraisals	Company Name
Company Address 8309 Bella Grove Circle #302	Company Address
Sarasota, FL 34243	Company Madress
Telephone Number (941) 999-7699	Telephone Number
Email Address admin@mikekozenko.com	Email Address
Date of Signature and Report 01/24/2021	Date of Signature
Effective Date of Appraisal 01/23/2021	State Certification #
State Certification # RD8394	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State FL	
Expiration Date of Certification or License 11/30/2022	
Certified Residential	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
Gulf Of Mexico Dr. Unit # 2934	Did not inspect subject property
Longboat Key, FL 34228	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$478,000	Did inspect interior and exterior of subject property     Date of inspection
LENDER/CLIENT	The second secon
Name Class valuation	COMPARABLE SALES
Company Name United Wholesale Mortgage	Did not inspect exterior of comparable sales from street
Company Address 950 Trade Centre Way, Suite 400	Did inspect exterior of comparable sales from street
Kalamazoo, MI 49002	Date of Inspection
Email Address appraisalscope com	

Fréddie Mag Feirn 466 March 2000

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# **Uniform Appraisal Dataset Definitions**

1221031532 File No. 1357453

#### Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.\*

"Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2 The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

\*Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3 The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

\*Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4 The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

\*Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5 The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

\*Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6 The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

\*Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

#### **Quality Ratings and Definitions**

- Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.
- Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.
- Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.
- Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.
- Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.
- Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

#### Definitions of Not Updated, Updated, and Remodeled

#### Not Updated

#### Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical /functional deterioration.

#### Updated

#### The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

#### Remodeled

#### Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

#### **Explanation of Bathroom Count**

The number of full and half baths is reported by separating the two values by a period. The full bath is represented to the left of the period. The half bath count is represented to the right of the period. Three-quarter baths are to be counted as a full bath in all cases. Quarter baths (baths that feature only toilet) are not to be included in the bathroom count.

Uniform Appraisal Dataset Definitions File No. 1357453

1221031532

Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
ac	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Grade
AdjPrk	Adjacent to Park	Location	Lndfl	Landfill	Location
AdjPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
Α	Adverse	Location & View	Listing	Listing	Sale or Financing Concessions
ArmLth	Arms Length Sale	Sale or Financing Concessions	MR	Mid-Rise Structure	Design(Style)
AT	Attached Structure	Design(Style)	Mtn	Mountain View	View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade	N	Neutral	Location & View
br	Bedroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
В	Beneficial	Location & View	ор	Open	Garage/Carport
BsyRd	Busy Road	Location	0	Other	Basement & Finished Rooms Below Grade
ср	Carport	Garage/Carport	0	Other	Design(Style)
Cash	Cash	Sale or Financing Concessions	Prk	Park View	View
CtySky	City View Skyline View	View	Pstrl	Pastoral View	View
CtyStr	City Street View	View	PwrLn	Power Lines	View
Comm	Commercial Influence	Location	PubTrn	Public Transportation	Location
С	Contracted Date	Date of Sale/Time	rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Conv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
cv	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions	Res	Residential	Location & View
DOM	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
DT	Detached Structure	Design(Style)	RH	Rural Housing - USDA	Sale or Financing Concessions
dw	Driveway	Garage/Carport	SD	Semi-detached Structure	Design(Style)
Estate	Estate Sale	Sale or Financing Concessions	s	Settlement Date	Date of Sale/Time
е	Expiration Date	Date of Sale/Time	Short	Short Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions	sf	Square Feet	Area, Site, Basement
g	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
ga	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
gbi	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
gd	Garage - Detached	Garage/Carport	wo	Walk Out Basement	Basement & Finished Rooms Below Grade
GR	Garden Structure	Design(Style)	wu	Walk Up Basement	Basement & Finished Rooms Below Grade
GlfCse	Golf Course	Location	WtrFr	Water Frontage	Location
Glfvw	Golf Course View	View	Wtr	Water View	View
HR	High Rise Structure	Design(Style)	w	Withdrawn Date	Date of Sale/Time
Ind	Industrial	Location & View	Woods	Woods View	View

# Full Name Appropriate Fields Abbrev. Full Name Appropriate Fields Abbrev.

UAD Version 9/2011

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#### ADDENDUM

Borrower: Marilyn J. Mosby	File No.: 1357453			
Property Address: Gulf Of Mexico Dr.	Case No.; 1221031532			
City: Longboat Key	State: FL	Zip: 34228		
Lender: United Wholesale Mortgage				

# ADDENDUM TO APPRAISAL

The appraiser is not responsible for unauthorized use of this report. According to 475.621. Registry of licensed and certified appraisers. 475.622. Display and disclosure of licensure, certification, or registration. 475.6221. The individual who ordered or originated an appraisal assignment must be identified by name in the appraisal report. Tyke Appraisals does not accept verbally transmitted appraisal assignments, but only those that are forwarded to our office in written or printed form in which all appropriate information relevant to the assignment is specified. In compliance with the above referenced Supplemental Standard for appraisals performed in the State of Florida, the personal name of the individual shown in the report under "client" is that of the individual appearing on the appraisal assignment form received by our office. In some instances, this individual may not be the actual originator of the appraisal assignment, but is acting in the capacity of a appraiser selection agent for the lender. In these instances, the individual's name is proceeded by "c/o" (in care of) and followed by the name of the firm or appraisal management company with which the individual is associated and authorized by to order the appraisal assignment on behalf of the lender.

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form and Definition of Market Value. No additional Intended Users are identified by the appraiser.

# BORROWER(S):

Marilyn J. Mosby

# SALES HISTORY:

DOM 03; Pursuant to the FL Administrative Rule: Listed on 01/08/2021 for \$476,000. It entered contract status on 01/11/2021; Stellar MLS#A4488118. This is the complete three year sales history & there are no reported transfers of the data #1 - #5 in the past year. The subject contract appears to be arms-length.

# COMMENTS ON SPECIAL FEATURES:

Subject is a two bedroom/two bathroom condominium from REDACTED /Longboat Key, FL. It's considered in average condition, in the appraiser's opinion. It has: kitchen, dining area, living room, bedrooms & bathrooms. The kitchen has custom cabinetry & counter-tops. The bathrooms have tile & custom hardware. The subject is on stilts and parking is underneath the structure. There's also a balcony, residential view, covered parking, etc. Subject is set back on quiet, residential, 'green' settling.

# **EXTERNAL INFLUENCE(S):**

There are NO negative external influences, relative to this report, as the subject has a residential view.

# HOMEOWNER MONTHLY ASSESSMENT:

Typically, assessments may differ by more than 15% of the subject's HOA monthly assessment. This is due to the large amount of condominiums in the market area.

#### PERSONAL PROPERTY:

"Personal Property" is identified as movable items of property that are not permanently affixed to, or part of, real estate (i.e. furniture, free standing appliances, drapes, curtains, area rugs, etc.). Unless otherwise stated, the value estimate of the subject property excludes all personal property.

# AMC LICENSE:

MC342, License Expiration Date:2022/11/30.

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#### ADDENDUM

Borrower: Marilyn J. Mosby	File No.: 1357453		
Property Address: Gulf Of Mexico Dr.	Case No.: 1221031532		
City: Longboat Key	State: FL	Zip: 34228	
Lender: United Wholesale Mortgage		1-7-	

# ANALYSIS RELATIVE TO SALES COMPARISON APPROACH:

The focal point of the search was to locate two bedroom/two bathroom condominiums, w/ covered parking, located within one mile and closed in the past six months. The research revealed reasonably reliable data. The below listed data is considered the most reliable sale.

Sale #1 requires no adjustments and receives the most weight.

Sale #2 is adjusted for view. It's on the main road The view adjustment is confirmed with sales agent: Terri Derr, who's also the agent for the subject property.

Sale #3 is adjusted for view, age, & gla. Specifically employed as it's the most recent sale. It's the third most reliable data of all data examined & least reliable of the three sales in the grid.

Data #4 and #5 are active listings, and adjusted accordingly, employed for reference purposes. Number five is pending contract/sale.

After all sales were adjusted, a reasonable range of value was indicated. Sales #1 and # both adjust to the amount of \$478,000. All sales are located within 0.84 miles of the subject and the three sales closed within the past six months. All sales closed within 82 days. The sales comparison approach was able to avoid any "across the grid adjustments." GLA was derived from assessor report & #2 was measured by the reporting appraiser. GLA in some cases differs by more than 15%. Sensitivity analysis is typically employed via the gla adjustment. Conversation with a licensed contractor and the homedepot.com material cost guide provide a basis for adjustments regarding the depreciated cost, which subsequently is used to apply adjustments. However, there are no updating adjustments in this report. There are no streets and/or traffic arteries that would affect the marketability of the subject. The paired sales analysis was the principle theory in determining adjustment(s). Age adjustments are, in fact, warranted but only over ten years and at \$33.33 per year (mathematical extraction and agent confirmed. This concept is typical in the market area & confirmed with the HOA & agent Terri Derr. Typically age adjustments are based on effective age versus actual age. Data are located across what may appear to be major roads/potential boundaries. The above listed data are considered the most reliable data after an exhaustive study.

All sales are from the subject's market area. The listed sales are considered the most reliable data. The agreement with the client is an as-is appraisal report, relative to a purchase assignment (contract tendered). All sales sold after 09/29/2020, sale #1 sold in 65 days, sale #2 sold in 81 days, sale #3 sold in 40 days. This indicates a strong market in the immediate market area. No adjustments are made for style, as all sales used are considered comparable in today's market. In addition, they physically appear comparable and reasonably similar. No sales are adjusted for points paid/concessions, and this premise is considered subjective in the market area, in the reporting appraiser's opinion.

Based on the sales comparison approach, the opinion of market value as of 01/23/2021 is \$478,000.

The 1004MC form illustrates the closed sales price ratios at 97.36% 7-12 months, 98.44% 4-6 months and 98.13% last 3 months. Numerous data (both closed and active) were considered before pinpointing the most reliable data. Therefore, the percentages vary.

#### ADDENDUM

Borrower: Marilyn J. Mosby	File No.: 1357453		
Property Address: Gulf Of Mexico Dr.	Case No.: 1221031532		
City: Longboat Key	State: FL	Zip: 34228	
Lender: United Wholesale Mortgage			

#### STANDARDS RULE 1-2(C):

Based on the data researched for this report, the exposure time is less than <u>three</u> months, in the appraiser's opinion.

INTENDED USER: The intended user of this appraisal report is the lender/client. The intended user of this report is listed on page number one of the report.

DEFINITION OF MARKET VALUE: Applicable as found in the pre-printed form.

"The compensation for this appraisal assignment is \$350.00."

The comments by the licensed real estate appraiser contained within this appraisal report on the condition of the property do not address "standards of practice" as defined in the Home Inspector License Act 475.621. Registry of licensed and certified appraisers. 475.622. Display and disclosure of licensure, certification, or registration. 475.6221., and are not to be considered a home inspection or home inspection report.

# COMMENTS ON MARKET CONDITIONS:

Financing concessions and buy downs are not typical of most sales in the subject's market area. The vast majority of sales in this area are conventionally financed. Current interest rates for conventional home mortgages are ranging between 2.0-5.0% for 30 year with 15 year and adjustable rates somewhat lower. Comparable sales information from the subject's immediate area indicate a stable market with comparable properties in marketable condition. Unless otherwise indicated, the subject's market value is based on this premise.

#### COMMENTS ON SALES COMPARISON APPROACH:

Comparable sales were searched and the best were chosen. The disparity between the subject value opinion and the low/high/predominant price data shown in this report reflects the extensive range of neighborhood housing stock in terms of age, size and condition and should not be interpreted to suggest that the subject does not conform with this market area.

#### COMMENTS ON ACTUAL AGE/EFFECTIVE AGE:

The actual age of the subject exceeds the effective age of the subject by more than five years. This is typical in the market area.

# COMMENTS ON MARKET DATA APPROACH:

In selecting the closed comparable sales, the appraiser has made every effort to use the most recent, similar style homes within the subject's immediate neighborhood. The appraiser also tried to choose sales that would most closely fit within the FNMA guidelines. Whenever possible, the appraiser tried to bracket the upper and lower ends of the value range for the subject property.

# CONDOTEL:

The subject complex is not being operated as a condotel.

# REMAINING ECONOMIC LIFE:

Based on available data and the physical viewing, it's the appraiser's opinion that the remaining economic life is fifty years.

# LITIGATION:

The HOA President (Tree House Condominium Association, Sarasota, FL) stated it is under NO pending litigation, whatsoever

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#### ADDENDUM

Borrower: Marilyn J. Mosby	File N	No.: 1357453
Property Address: Gulf Of Mexico Dr.	Case No.: 1221031532	
City: Longboat Key	State: FL	Zip: 34228
Lender: United Wholesale Mortgage		

#### FINAL RECONCILIATION:

The Market Data Approach was given the greatest consideration in the valuation of the subject property, as this approach to value best reflects the actions of typical buyers and sellers in the market place.

The Cost Approach is most reliable when the improvements are new and do not suffer from excessive physical deterioration, functional obsolescence, or external obsolescence. When completing the cost approach, the appraiser utilizes nationally published cost manuals, such as Marshal & Swift, as well as relying on the appraiser's experience obtained through the appraisal of new construction in his/her market area. This approach to value was used for additional support.

The Income Approach to value for a residential property is typically not applicable. This approach requires adequate rental data in order to estimate market rent for the subject, as well as sales of similar properties that were rented at the time of the sale. Due to the lack of available and verifiable rental/sales data, this approach is considered less reliable and not applicable in the valuation of the subject property.

#### LEGAL DESCRIPTION:

Per Title XI of FIRREA (Section 323.4-Appraisal Standards, Paragraph 14B: Unavailability of Information) we are unable to effectively obtain a complete legal description of the subject property. We have asked the owner(s) and/or the owner's agent to provide a copy of the plat of survey or a copy of the deed and/or title policy, any of which contains the subject's legal description. This partial legal description has been obtained from the assessor's and/or recorder's files and is included in this report for reference purposes only. It is recommended that the client, per standard loan policy practices, require the survey, deed and or title policy at the time of closing to verify the subject's legal description. Appraisers are not typically surveyors and the reporting appraiser is not a surveyor. In cases where a survey has been provided to the reporting appraiser, it has been relied upon to provide a legal description, site and/or building dimensions, apparent encroachments, apparent easements, etc. The reporting appraiser renders no opinion and makes no representations, guarantees or warranties, express or implied, regarding the accuracy of these items as stated anywhere within the plat of survey.

\*\*Unit\*\*Employ\*\* The REDACTED\*\*

#### LEGAL CRITERIA:

The reporting appraiser is not an attorney and does not possess the expertise to disclose any opinions on legal matters. Pursuant to Limiting Condition #1, "the appraiser assumes that the title is good and marketable and will not render any opinions about the title". Furthermore, the title policy, when available, has been viewed to extract a legal description for the subject property.

#### GROSS LIVING AREA (GLA/SIZE):

Subject property features a gross living area (GLA), noted in the Assessor records and/or other public records, may not always equal the gross living area reported in the appraisal. Quite often & typically, the reporting appraiser measurement & report of the GLA differs and is not an exact determination relative to the assessor measurement report. In cases where a variance exists, the appraiser has reported the square feet of gross living area above grade based on their physical measurement of the subject's improvements. A Lufkin tape measure was used by the reporting appraiser relative to the measurement. Typically, bungalow or one & one-half story homes feature ONLY the first floor of the gross living area. The subject is, in fact, a condominium, which was partially measured from the inside of the unit. This concept is typical in the subject county/market area.

#### SPECIAL ASSESSMENTS:

Typically, special assessments are not disclosed or revealed to the appraiser regarding the subject property. In the case of the subject, there are NO reported assessments

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#### ADDENDUM

Borrower: Marilyn J. Mosby	File N	lo.: 1357453
Property Address: Gulf Of Mexico Dr.	Case No.: 1221031532	
City: Longboat Key	State: FL	Zip: 34228
Lender: United Wholesale Mortgage		

#### COMPETENCY:

An appraiser must determine, prior to accepting an assignment, that he can perform the assignment competently.

Competency requires:

- 1. the ability to properly identify the problem to be addressed; and
- 2. the knowledge and experience to complete the assignment competently; and
- 3. recognition of, and compliance with, laws and regulations that apply to the appraiser or to the assignment.
- 1 (M. Kozenko) am competent to perform the assignment relative to this appraisal report.

#### **HIGHEST AND BEST USE:**

The highest and best use of the subject, relative to this report/assignment is the current use, in the appraiser's opinion.

#### ADDENDUM

Borrower: Marilyn J. Mosby	File N	lo.: 1357453
Property Address: Gulf Of Mexico Dr.	Case No.: 1221031532	
City: Longboat Key	State: FL	Zip: 34228
Lender: United Wholesale Mortgage		

#### NEIGHBORHOOD CONFORMITY (SUBJECT PROPERTY):

Functional utility is acceptable, with adequately sized rooms, ample closet space and an efficient layout. This dwelling effectively fulfills the functional and aesthetic expectations of purchasers in this price range. Certain municipalities are now requiring that dwellings be inspected by local or county officials for code violations or current code inadequacies prior to a transfer of ownership. In those instances, this appraisal is subject to the dwelling being certified, legally transferrable. No significant functional obsolescence was observed at the time of inspection.

#### REPLACEMENT COST FIGURES:

Replacement cost figures used in the cost approach are for valuation purposes only. No one, client or third party, should rely on these figures for insurance purposes. The definition of market value used on page four of this report is not a definition of insurable value and must not be interchanged. Actual reconstructive costs can easily exceed the replacement cost figures in this appraisal.

#### ZONING:

Statements regarding zoning compliance are intended in the most general sense. Zoning and building ordinances vary significantly from one municipality to another and are applied on a case-by-case basis. The scope of this assignment does not include a detailed analysis of every characteristic of the subject property's site and improvement relative to current zoning and building ordinances.

#### PURPOSE/INTENDED USE OF THE APPRAISAL:

The purpose/intended use of this appraisal is to estimate the market value as defined in the attached Certification and Limiting Conditions and as of the date of inspection indicated in this report. This report is for lending purposes only and for the use of the client and its assigned.

#### COMMENTS ON SUBJECT UTILITIES:

The appraiser investigated and found all utilities to be, in fact, OPERATIONAL.

#### ADDRESS:

The address of the subject is the complete address extracted from the County Assessor. It is the exact and full match extracted from the County Assessor's report and United States Postal Office.

#### COMMENTS ON COMPENSATION:

Effectively immediately, as of 02/01/2011, pursuant to Section 1455.250 Grounds for Discipline

Pursuant to Section 15-10(a) of the Act, the following information is to be displayed when an appraisal management company engages an appraisar by employment or contract for a specific assignment:

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#### ADDENDUM

Borrower: Marilyn J. Mosby	File N	lo.: 1357453
Property Address: Gulf Of Mexico Dr.	Case No.; 1221031532	
City: Longboat Key	State: FL	Zip: 34228
Lender: United Wholesale Mortgage		

#### 2020 USPAP ETHICS RULE:

USPAP compliant prior services disclosure certification which is required as of Jan 1, 2012. I have performed **no services**, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

The intended user of this report is listed on page number one of the report.

PURSUANT TO REGISTRY OF LICENSED AND CERTIFIED APPRAISERS. 475.622. DISPLAY AND DISCLOSURE OF LICENSURE, CERTIFICATION, OR REGISTRATION. 475.6221 CODE FOR REAL ESTATE APPRAISER LICENSING, THE FOLLOWING CERTIFICATIONS ARE BEING ADDED TO THIS APPRAISAL ASSIGNMENT; THE "CLIENT" MEANS THE PARTY OR PARTIES WHO ENGAGE AN APPRAISER, BY EMPLOYMENT OR CONTRACT, IN A SPECIFIC ASSIGNMENT. IF AN APPRAISAL MANAGEMENT COMPANY IS THE PARTY ENGAGING THE APPRAISER, THE APPRAISAL MANAGEMENT COMPANY IS CONSIDERED THE CLIENT. THE APPRAISAL ASSIGNMENT HAS BEEN ORDERED BY AN APPRAISAL MANAGEMENT COMPANY. THEY HAVE BEEN IDENTIFIED AS THE CLIENT IN THE LENDER/CLIENT SECTION ON THE NAME LINE OF THE SIGNATURE PAGE. THE LENDER HAS BEEN IDENTIFIED IN THE SUBJECT SECTION ON THE LENDER/CLIENT LINE ON PAGE ONE OF THE APPRAISAL.

#### CONDITIONS OF THIS APPRAISAL REPORT:

The subject property is appraised in fee simple title, assuming no liens or encumbrances other than normal covenants and restrictions of record.

\*Days on Market\*

The value estimate stated in this report is based on the AS-IS condition of the subject, as of the effective date of this report.

- A) The improved subject property does, in fact, exist as of the date of the appraisal.
- B) The analyses performed to develop the estimate of value is based on the finishes that exist and are manifested in writing, as well as photos, etc.

Market Value of the fee simple interest in the subject property including the site as of 01/23/2021 is: \$478,000.00

#### COMMENTS ON APPRAISAL REPORT AND IDENTIFICATION:

- (a) Appraisal Report
- i. State the identity of the client and any intended users, by name or type;
- ii. State the intended use of the appraisal;
- iii. Summarize information sufficient to identify the real estate or personal property involved in the appraisal, including the property characteristics relevant to the assignment:
- iv. State the property interest appraised;
- v. State the type and definition of value and cite the source of the definition;
- vi. State the effective date of the appraisal and the date of the report:
- vii. Summarize the scope of work used to develop the appraisal;
- viii. Summarize the information analyzed, the appraisal methods and techniques employed, and the reasoning that supports the analyses, opinions, and conclusions; exclusion of the sales comparison approach, cost approach, or income approach must be explained;
- ix. State the use of the property existing as of the date of value and the use of the real estate or personal property reflected in the appraisal;
- x. When an opinion of highest and best use of the appropriate market or market level was developed by the appraiser, summarize the support and rationale for that opinion;
- xi. Clearly and conspicuously state all extraordinary assumption and hypothetical conditions; and that their use might have affected the assignment results; and
- xii. Include a signed certification in accordance with Standards Rule 2-3 or 8-3.

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#### ADDENDUM

Borrower: Marilyn J. Mosby	File N	lo.: 1357453	
Property Address: Gulf Of Mexico Dr.	Case No.: 1221031532		
City: Longboat Key	State: FL	Zip: 34228	
Lender: United Wholesale Mortgage			

#### SUPPLEMENTAL STATEMENTS

This appraisal has been prepared in conformance with the Uniform Standards of Professional Appraisal Practice adopted (USPAP) by the Appraisal Foundation and Title XI of the Federal Financial Institutions Reform, Recovery and Enforcement Act of 1989 (FIRREA).

#### SCOPE OF THE APPRAISAL:

In performing this appraisal, the appraiser has made a physical inspection of the property, and an inspection of the area, and collected relevant data in the area for valuation purposes. The most relevant data is reported within this report with commentary regarding our analysis of that data with regard to the subject property in order to arrive at our estimate of the market value for the subject.

The scope of this assignment does not include any attempt at discovery (or reporting) of potentially adverse neighborhood influences such as, but not limited to: nearby criminal activity, registered sex offenders, or interim rehabilitative facilities for felonious offenders.

The Scope of Work for this assignment is in accordance with the pre-printed scope contained within the body of the FNMA (Freddie Mac) (form#) certification. Any specific client requests that differ from the pre-printed scope are described below and may supersede the pre-printed text, but are in the appraiser's opinion, compliant with current USPAP requirements.

#### **ENVIRONMENTAL:**

The property being appraised is residential in nature so an environmental audit it not required. Unless otherwise noted, upon inspection, the appraiser found no outwardly visible signs of the subject property being affected by any known hazardous materials. We, however, are not qualified to detect such substances. The presence of hazardous waste may affect the value of the property. The value estimate is predicated on the assumption that there is no such material on or in the property that would cause a loss of value. If any hazardous material is found that affects the subject property and its value, the appraiser reserves the right to reappraise the subject property after receiving qualified analysis and cost analysis to rectify the situation.

#### COMMENTS ON DIGITAL SIGNATURES:

Digital signatures were used in this appraisal. No persons other than the signing party has any control over the signature as it appears. The software used (ACI Appraisal Software) restricts any changes to any portion of this appraisal after the signature has been affixed. This method of signing an appraisal report has been approved by a majority of lenders as electronic transfers of information has become necessary to decrease the time needed to send appraisals by other means. If any questions regarding this appraisal do arise, please contact the appraisers at the address listed on the first page of this appraisal report or call the listed appraisal office. If original signatures are needed to replace digital signatures, any such request will be answered by regular mail after a request has been received.

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#### ADDENDUM

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Borrower: Marilyn J. Mosby	FILE IV	lo.: 1357453	
Property Address: Gulf Of Mexico Dr.	Case	No.: 1221031532	
City: Longboat Key	State: FL	Zip: 34228	
Lender: United Wholesale Mortgage			

#### **PROPERTY VIEWING:**

In performing this appraisal, the appraiser has made a physical inspection of the interior and exterior of the property and an inspection of the subject's neighborhood. The inspection of the subject property was limited to those areas of the structure which were readily accessible and would not generally include the attic and/or crawl space areas of the home. The attic was physically viewed. In addition, the inspection was also limited to surfaces that were readily observable and not concealed by personal property or other obstructions, including but not limited to, snow cover and landscaping.

The appraiser is not a licensed home inspector and has not been trained as such. Unless specifically stated, it is the appraiser's opinion that ALL MECHANICAL EQUIPMENT (I.E. HVAC, ELECTRICAL, PLUMBING, PRIVATE WELL AND SEPTIC SYSTEMS) is in working order and is sufficient in size and capable of providing their intended use to the property. In addition, unless otherwise stated, the roof is considered to be at least average in condition, with no moisture penetration and/or missing shingles.

The appraiser is not a structural engineer and makes no guarantee with regards to the structural integrity of the improvements. Unless otherwise stated in this report, it is the appraiser's opinion that the improvements are structurally sound and free of structural problems that may adversely affect the value of the property. The structural integrity includes, but is not limited to, the foundation, roof support system and load bearing walls.

Unless otherwise noted, the observable portions of the subject property did not show any outward signs of mold, mildew or other bacterial type materials. Some molds and mildews are not hazardous and their existence in the subject may not adversely affect the value at all. However, other molds and/or bacterial materials can be very hazardous to one's health. The appraiser is not qualified to determine the cause of the mold, the type of the mold or whether the mold might pose any risk to the property or its inhabitants. If warranted, an inspection by a qualified professional is recommended. This report is based on the understanding that there are no hidden defects which may cause the growth of such materials. However, any present or prior moisture damage that may be in non-observable areas may be the catalyst for such growth and should be inspected by a qualified expert.

The appraiser is not trained as a pest inspector. Unless otherwise stated, the appraiser did not observe evidence of pest infestation. However, non-visible infestation may be present. The value estimate contained in this report is based on the understanding that the property is free of any and all pests, which could cause structural and/or health hazards.

Any adverse conditions and/or repairs that are readily visible and which are considered by the appraiser to be so significant in nature, that they would have a negative impact on the subject's value or marketability, are listed in this report. The appraiser may not list items of repair that appear to be minor in nature, as it is the appraiser's opinion that they do not negatively impact the subjects value. This appraisal is completed with the understanding that the appraiser's expertise is limited to the appraisal field. Should the client have any concerns regarding the property that would require any inspections from other qualified professionals, licensed and/or trained in specific fields (i.e. plumbing, structural engineering, mold remediation), the appraiser recommends those experts be employed. The estimated value is subject to the appraiser's review of any and all inspections and cost estimates by those professionals.

ADDENDUM Page 79 of 919

File N	lo.: 1357453
Case No.: 1221031532	
State: FL	Zip: 34228
	Case

#### 01/24/2021-UPDATES REQUESTED:

1. Please correct the county name to match the order as placed or provide the property records card to support the reported county.

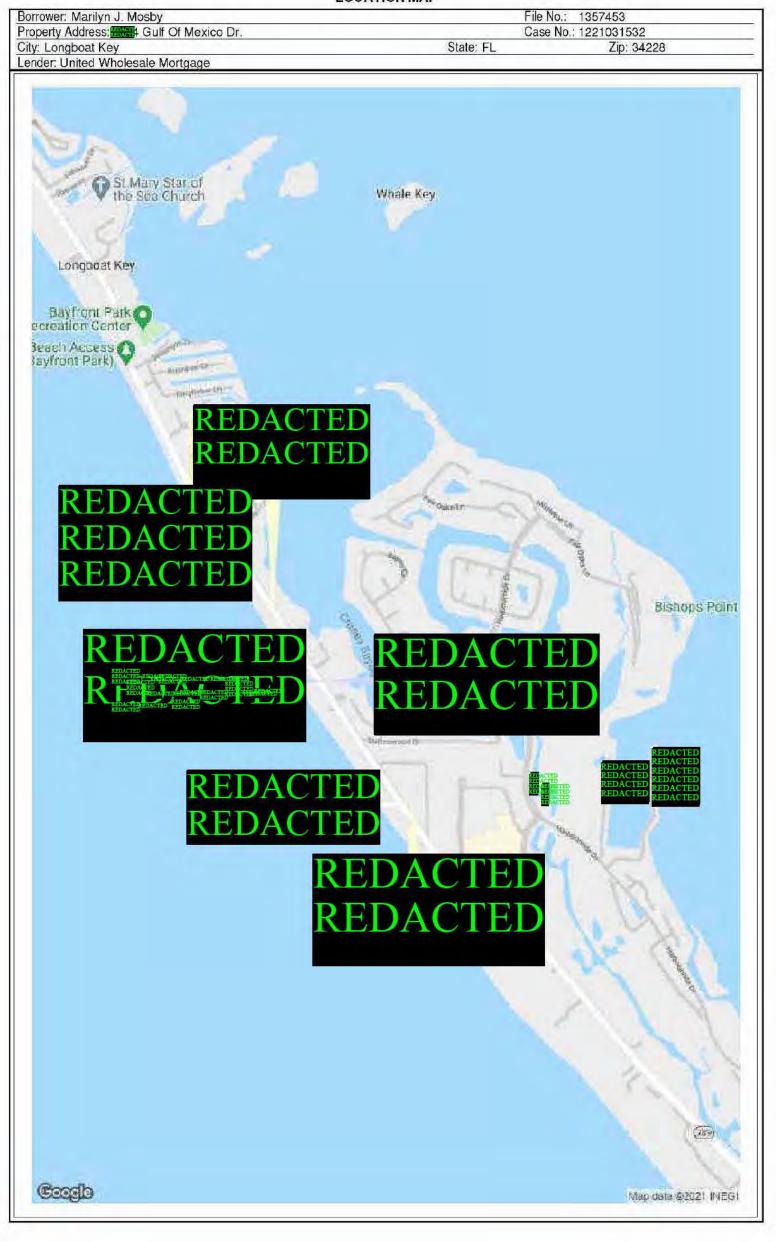
2. Please provide a statement regarding whether smoke alarms are required, if yes, please also provide photos as required.

#### **PROPERTY VIEWING:**

- 1. Subject is, in fact, located in Sarasota County. Per County records and the United States Postal Service.
- 2. Alarms are required. Photo implemented on last photo, Extra 15 Photo Page 1.

Signature date amended to 01/24/2021.

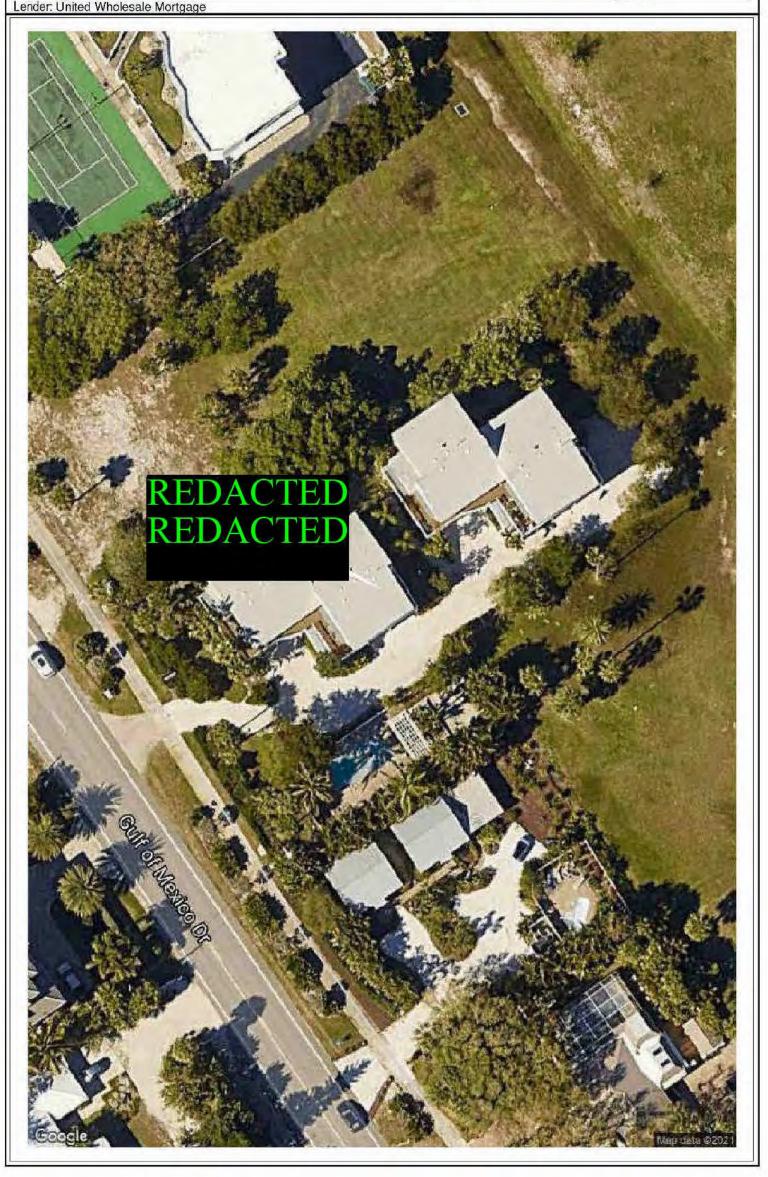
#### **LOCATION MAP**



#### **AERIAL MAP**

Borrower: Marilyn J. Mosby
Property Address: Gulf Of Mexico Dr.
City: Longboat Key
Lender: United Wholesale Mortgage

File No.: 1357453
Case No.: 1221031532
Zip: 34228



#### FLOOD MAP

Borrower: Marilyn J. Mosby
Property Address: Gulf Of Mexico Dr.
City: Longboat Key
State: FL
Cip: 34228

Lender: United Wholesale Mortgage



#### FLOOD INFORMATION

Community: LONGBOAT KEY

Property is in a FEMA Special Flood Hazard Area - High Risk

Map Number: 12115C0107F

Panel: 12115C0107

Zone: AE

Map Date: 11-04-2016

FIPS: 12115

Source: FEMA DFIRM

#### LEGEND

= FEMA Special Flood Hazard Area - High Risk

= Moderate and Minimal Risk Areas.

Road View:

- Forest

.

= Water

#### Sky Flood™

No intermentations to war enters to any party concerning the content, accuracy or completeness of this floors report, including any warranty of more entertablely or fitness for a particular content in marginal scales factors differ between map layers and are separate from flood time intermedien at marginal to approximately map to a minuse of this floor complete its data.

#### SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Marilyn J. Mosby
Property Address: Case No.: 1357453
City: Longboat Key
State: FL
Lender: United Wholesale Mortgage



## FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: January 23, 2021 Appraised Value: \$478,000



#### REAR VIEW OF SUBJECT PROPERTY



#### STREET SCENE

Borrower: Marilyn J. Mosby Property Address: 44 Gulf File No.: 1357453 Case No.: 1221031532 4 Gulf Of Mexico Dr

City: Longboat Key Lender: United Wholesale Mortgage State: FL Zip: 34228



Address/For sale sign (subject)



View from subject front door





Dining room Living room



Kitchen



Kitchen/Alternate view



Bathroom



Laundry and hot water heater



Bedroom



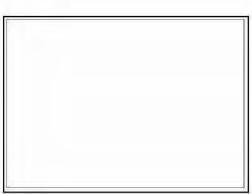
Bedroom

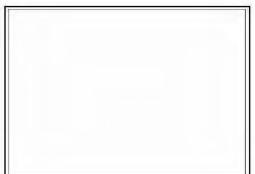


Bathroom



Smoke alarm





#### COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Marilyn J. Mosby
Property Address: File No.: 1357453
Case No.: 1221031532
City: Longboat Key
State: FL
Zip: 34228
Lender: United Wholesale Mortgage



#### COMPARABLE SALE #1

3630 Gulf Of Mexico Dr 103, Longboat Key, FL 34228 Sale Date: s01/21;c12/20 Sale Price: \$ 478,000



#### COMPARABLE SALE #2

2 Gulf Of Mexico Dr Longboat Key, FL 34228 Sale Date: \$10/20;c07/20 Sale Price: \$ 470,000



#### COMPARABLE SALE #3

3453 Gulf Of Mexico Dr 252, Longboat Key, FL 34228 Sale Date: s01/21;c11/20 Sale Price: \$ 499,900

#### **COMPARABLE PROPERTY PHOTO ADDENDUM**

Borrower: Marilyn J. Mosby
Property Address: File No.: 1357453
City: Longboat Key
State: FL
Lender: United Wholesale Mortgage



#### **COMPARABLE SALE #4**

3240 Gulf Of Mexico Dr B305, Longboat Key, FL 34228 Sale Date: Active Sale Price: \$ 510,000



#### COMPARABLE SALE #5

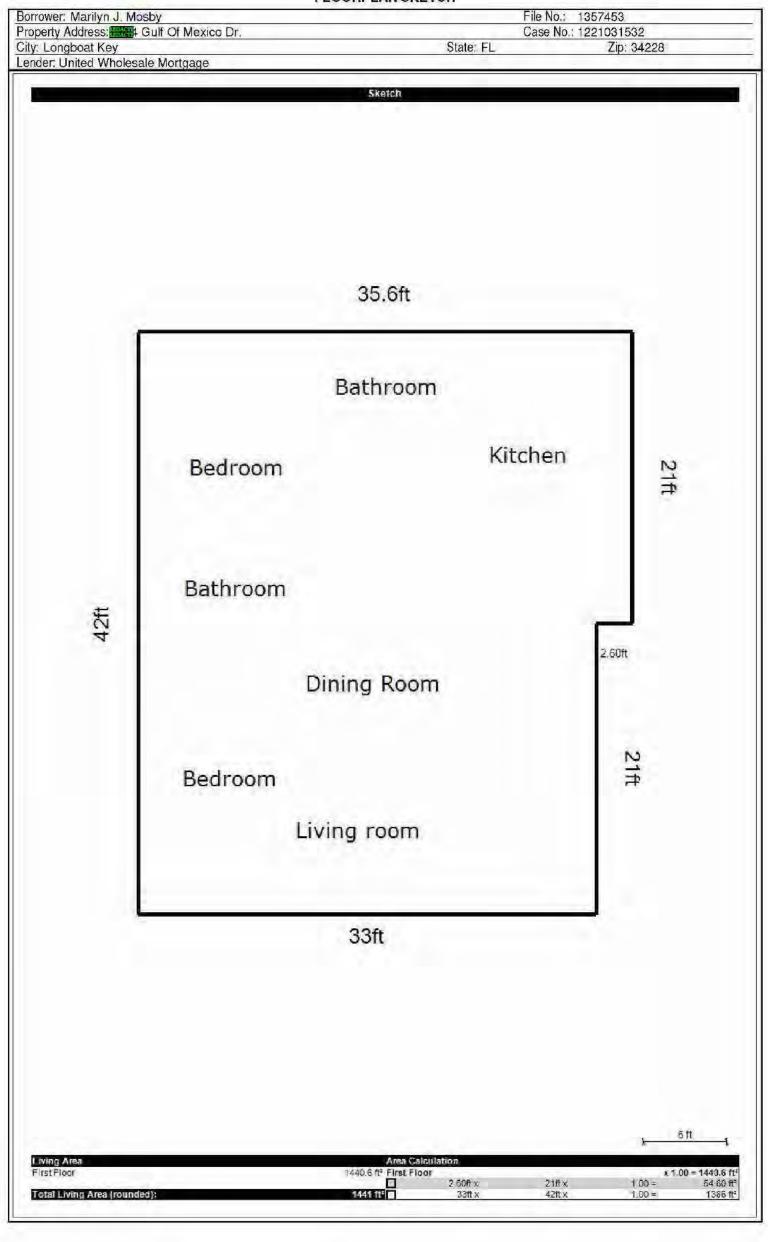
3240 Gulf Of Mexico Dr B201, Longboat Key, FL 34228 Sale Date: c01/21 Sale Price: \$ 545,000



#### COMPARABLE SALE #6

Sale Date: Sale Price: \$

#### **FLOORPLAN SKETCH**



#### DIMENSION LIST ADDENDUM

Dilletto	TOTT EIGT FIDDE TIDOM	
Borrower: Marilyn J. Mosby	File N	No.: 1357453
Property Address: Gulf Of Mexico Dr.	Case	No.: 1221031532
City: Longboat Key	State: FL	Zip: 34228
Lender: United Wholesale Mortgage		*

	ROSS BUILDING AREA (GBA) 1,441 ROSS LIVING AREA (GLA) 1,441		
Area(s)	Area	% of GLA	% of GBA
Living	1,441	17	100.00
Level 1	1,441	100.00	100.00
Level 2	0	0.00	0.00
Level 3	0	0.00	0.00
Other			
Basement Garage			

Produced using ACI software, 800,234,8727 www.scieveb.com

DIM 10/7201

1221031532

Market Conditions Addendum to the Appraisal Report

122103153 File No. 1357453

The purpose of this addendum is to provide the lender/client		understanding of the	mainer trends and con	24.121.61344774040		
addendum for all appraisal reports with an effective date on o Property Address Gulf Of Mexico Dr.	rafter April 1, 2009.	City Long	boat Key		State FL Zip O	ode 34228
Borrower Marilyn J. Mosby		ony corns	Dock Hoy		Cidio I E Epo	WO 04220
Instructions: The appraiser must use the information requ	uired on this form as the l	basis for his/her concl	usions, and must provi	de support for thos	se conclusions, regar	ding housing trends and
overall market conditions as reported in the Neighborhood sex			A CONTRACTOR OF THE PROPERTY O	A T T T T T T T T T T T T T T T T T T T	A STATE OF THE PARTY OF THE PAR	THE COMPLETE AND ADDRESS OF THE PERSON NAMED ADDRESS OF THE PERSON NAMED AND ADDRESS OF THE PE
analysis as indicated below. It any required data is unavaila	ble or is considered unre	eliable, the appraiser	must provide an expla	nation. It is recogn	nized that not all data	a sources will be able to
provide data for the shaded areas below; if it is available, how	A Property of the Control of the Con		and the second s			
median, the appraiser should report the available figure and id			7 - 4 - 4 - 1 - 4 - 1 - 1 - 1 - 1 - 1 - 1		The state of the s	The state of the s
that would be used by a prospective buyer of the subject pro	Prior 7-12 Months			s seasonal market		foreclosures, etc.
Inventory Analysis Total # of Comparable Sales (Settled)	5	Prior 4-6 Months 4	Current - 3 Months 4	Increasing	Overall Trend    X   Stable	Declining
Absorption Rate (Total Sales/Months)	0.83	1.33	1.33	Increasing	X Stable	Declining
Total # of Comparable Active Listings	0	0	2	Declining	X Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.00	0.00	1.50	Declining	X Stable	Increasing
Median Sale & List Price, DOM, Sale/List%	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Overall Trend	
Median Comparable Sale Price	469,550	480,750	479,500	Increasing	X Stable	Declining
Median Comparable Sales Days on Market	72	63	47	Declining	X Stable	Increasing
Median Comparable List Price	.0	0	527,500	Increasing	X Stable	Declining
Median Comparable Listings Days on Market	0	0	39	Declining	X Stable	Increasing
Median Sale Price as % of List Price	97.36%	98.44%	98.13%	Increasing	X Stable	Declining
Seller-(developer, builder, etc.)paid financial assistance preva		No otributions in proposed (	rom 90/ to 50/ 1	Declining		Increasing
Explain in detail the seller concessions trends for the past 12 Seller's Concessions are commonly utilized						
appraiser indicates that seller's concession						
from the seller to the buyer. Other concess						
points and fees, builder incentives, and per			is must be caref	fully analyzed	by the apprais	ser since
excessive concessions often lead to inflate			and the brownstales in	40 0 10 100 176		
Are foreclosure sales (REO sales) a factor in the market?		EDITOR OF THE PROPERTY OF THE				le se the entree
There have been foreclosure sales or REO		The state of the s			THE RESERVE AND ADDRESS OF THE PARTY OF THE	
property. There are none available now, an						
property that is offered for sale now. The day MLSNI/MRED.	ata sources for the	e miormation at	out foreclosure	sales and/or	HEO sales co	mes from
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Site date anymore for above information. One or more	of the following co	Surene was usa	d to provide all t	ha roquired in	formation to o	amplata tha
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#### **USPAP ADDENDUM**

1221031532 File No. 1357453

Borrower: Marilyn J. Mosby Property Address: Gulf Of Mexico Dr. City: Longboat Key County: Sarasota State: FL Zip Code: 34228 United Wholesale Mortgage APPRAISAL AND REPORT IDENTIFICATION This report was prepared under the following USPAP reporting option: X Appraisal Report A written report prepared under Standards Rule 2-2(a). Restricted Appraisal Report A written report prepared under Standards Rule 2-2(b). Reasonable Exposure Time My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: under ninety days Additional Certifications X I have performed NO services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. THAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below. Additional Comments See attached addendum APPRAISER: SUPERVISORY APPRAISER (only if required): Signature Signature: Name: Michael A Kozen Name: Date Signed: 01/24/2021 Date Signed: State Certification #: RD8394 State Certification #: or State License #: or State License #: or Other (describe): State #: State: FL Expiration Date of Certification or License: Expiration Date of Certification or License: 11/30/2022 Supervisory Appraiser inspection of Subject Property: Effective Date of Appraisal: 01/23/2021 Did Not Exterior-only from street Interior and Exterior

Produced using ACI software, 810 294,3727 www.aci.keb.com

USPAP\_14 04272015

Borrower: Marilyn J. Mosby	File No.: 1357453	
Property Address: Gulf Of Mexico Dr.	Case No.: 1221031532	
City: Longboat Key	State: FL Zip: 34228	
Lender: United Wholesale Mortgage		

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 Purchase Price. The Purchase Price the Unit shall be paid to the Escrow Agent in U.S. Dollars as follows:

a.	Pure	hase Price	\$_\$476,000.00
b.	Man	iner of Payment	
	(1)	Initial Earnest Money Deposit to be delivered with Buyer's offer to the Escrow Agent:	\$ \$5,000.00
	(2)	Additional Deposit within fifteen (15) days after the Effective Date to the Escrow Agent;	§ \$15,000.00
	(3)	Balance of Purchase Price due at Closing by wired funds to Escrow Agent's account per written instructions to be provided.	\$ \$456,000.00
		TOTAL PAYMENTS	\$ \$476,000.00

2. Required Statement. THIS AGREEMENT IS VOIDABLE BY BUYER DELIVERING WRITTEN NOTICE OF THE BUYER'S INTENTION TO CANCEL WITHIN FIFTEEN (15) DAYS AFTER THE DATE OF EXECUTION OF THIS AGREEMENT BY THE BUYER, AND RECEIPT BY BUYER OF ALL OF THE ITEMS REQUIRED TO BE DELIVERED TO BIM OR HER UNDER SECTION 718.503, FLORIDA STATUTES, THIS AGREEMENT IS ALSO VOIDABLE BY THE BUYER BY DELIVERING A WRITTEN NOTICE OF THE BUYER'S INTENTION TO CANCEL WITHIN PIFTEEN (15) DAYS AFTER THE DATE OF RECEIPT FROM THE SELLER OF ANY AMENDMENT WHICH MATERIALLY ALTERS OR MODIFIES THE OFFERING IN A MANNER THAT IS ADVERSE TO THE BUYER. ANY PURPORTED WAIVER OF THESE VOIDABILITY RIGHTS SHALL BE OF NO FFFECT. BUYER MAY EXTEND THE TIME FOR CLOSING FOR A PERIOD OF NOT MORE THAN FIFTEEN (15) DAYS AFTER THE BUYER HAS RECEIVED ALL OF THE ITEMS REQUIRED. BUYER'S RIGHT TO VOID THIS AGREEMENT SHALL TERMINATE AT CLOSING. FIGURES CONTAINED IN ANY BUDGET DELIVERED TO THE BUYER PREPARED IN ACCORDANCE WITH THE CONDOMINIUM ACT ARE ESTIMATES ONLY AND REPRESENT AN APPROXIMATION OF FUTURE EXPENSES BASED ON FACTS AND CIRCUMSTANCES EXISTING AT THE TIME OF THE PREPARATION OF THE BUDGET BY THE DEVELOPER. ACTUAL COSTS OF SUCH ITEMS MAY EXCEED THE ESTIMATED COSTS, SUCH CHANGES IN COST DO NOT CONSTITUTE MATERIAL ADVERSE CHANGES IN THE OFFERING.

3. Escrow Provisions and Disposition of Earnest Money. All earnest money deposits shall be held in escrow by FERGESON SKIPPER, P.A. ("Escrow Agent"), whose address is 1515 Ringling Blvd., 10th Floor, Sarasota Florida 34236 to be held in accordance with the provisions of Section 718.202 Florida Statutes. Buyer shall not earn interest on any earnest money deposits. Upon disbursement of the earnest money, Escrow Agent shall be discharged from all further liability and responsibility for such funds and from all further responsibility and liability under this agreement. The Buyer may obtain a receipt for his deposit from the Escrow Agent upon request.



r: Marilyn J. Mosby Address: Gulf Of Mexico Dr.	File No.:	1357453
ngboat Key	State: FL	: 1221031532 Zip: 34228
United Wholesale Mortgage	T AND LONG	eigi viteev
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BUYER:	SELLER:	
Gifford Section	THE MUSTARD SEED Michigan Limited Liab	
Marilyn G. Mosby 150 150 150 150 150 150 150 150 150 150	Ву:	dobben Horas Diversor estanto Historyan
I American Company	As its: Manager	
Dated: 01/07/2021	Dated:	
COOPERATING REAL ESTATE BROKER:	LISTING REAT SET	re maketa.
(Insert Name) Coldwell Banker	(maert isame)	
By: Monique Holston-Greene Madres 17th the EST MADRICH WAS THE WAS HOLD WAS THE STREET WAS THE	By: Terri Derr	doticap vir intel Trigory Especial IST (increst TTE YTLO YORK
Dated:	Dated:	
ESCROW AGENT:		
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Borrower: Marilyn J. Mosby	File No.: 1357453				
Property Address: Gulf Of Mexico Dr.	Case	No.: 1221031532			
City: Longboat Key	State: FL	Zip: 34228			
Lender: United Wholesale Mortgage					

Ron DeSantis, Governor

Halsey Beshears, Secretary

# STATE OF FLORIDA DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

FLORIDA REAL ESTATE APPRAISAL BD

THE CERTIFIED RESIDENTIAL APPRAISER HEREIN IS CERTIFIED UNDER THE PROVISIONS OF CHAPTER 475, FLORIDA STATUTES

### KOZENKO, MICHAEL ANTHONY

2054 N WHIPPLE 5T CHICAGO IL 60647

LICENSE NUMBER: RD8394

**EXPIRATION DATE: NOVEMBER 30, 2022** 

Always verify licenses online at MyFloridaLicense.com

Do not alter this document in any form.

This is your license. It is unlawful for anyone other than the licensee to use this document.

## **CLASS VALUATION**

Property Address: GULF OF MEXICO DR UNIT , LONGBOAT KEY, FL 34228 Appraised Date: 01/23/2021 06:30:00 pm

Class Valuation, LLC (Class Valuation), located in Troy, MI, is an independent, third-party Appraisal Management Company and hereby represents that the above referenced appraisal report was completed in compliance with the Appraiser Independence Requirements and in adherence to our non-influence policy and process:

- The Lender/Client named on the appraisal report submitted the appraisal order to Class Valuation either directly or through our secure web-based transaction management system.
- Appraiser selection was performed at the sole discretion of Class Valuation by utilizing selection criteria of appraiser's
  proximity to subject property, availability, appraiser service level performance, quality ranking, capacity, and proper
  licensing or state certification.
- Class Valuation's procurement process maintains a double-blind environment whereby the mortgage origination firm is
  unaware of the appraiser's identity until the time of final appraisal report delivery. Likewise, the appraiser is provided with
  only the originating firm's name and address (for inclusion in the appraisal report) and is never provided the loan officer,
  processor or any other originating personnel information.
- The terms and conditions of the engagement contract between Class Valuation and the appraiser prohibit the appraiser from certain communications with the Lender/Client, or attempting to obtain value/loan information from the borrower/property owner.
- In consideration for services provided lenders and its assigns agree to indemnify Class Valuation, LLC, its employees, and independent contractors from all claims, suits, and charges of any nature that may arise.
- No estimation regarding the Subject Property's value, proposed loan amount, or proposed loan-to-value ratio, was provided
  or communicated by Class Valuation to the appraiser. For purchase transactions, the purchase agreement was provided to
  the appraiser as required by USPAP Standards Rule I-5(a).

Class Valuation will retain a copy of this certificate within its appraisal transaction management system. The certificate is available through Class Valuation to all authorized institutions, successors and/or assignees of the original Lender/Client. Contact Class Valuation to access this information. Any knowledge or violation of the Appraiser Independence Requirements or terms within this certificate should be reported immediately to Class Valuation.

John P. Hamameh, Esq. Chief Compliance Attorney Class Valuation

www.classvaluation.com

866-333-8311

### APPRAISAL DISCLAIMER

Loan Number: 1221031532

Date: JANUARY 28, 2021

Case Number:

ORTGAGE, LLC
Or Unit Long Boat Key, Florida 34228
eport prepared in connection with your application for a mortgage loan.  Idependent professional appraiser for the lender's use in substantiating property Appraisers must meet certain qualification requirements before their reports will a lender's acceptance of an appraiser's reports is not an endorsement of either either the value or condition of the property, and the lender assumes no information contained in the appraisal report. Homeowners and homebuyers of a structural engineer, house inspection service or contractor to inspect the
Date Signature Date
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Date Signature Date
DocMagic @Powers
Date Signature



20210128074054-1221031532 ED

CLASS VALUATION

UNITED WHOLESALE MORTGAGE, LLC 585 South Boulevard E. Pontiac, MI, 48341

Client on Report:

Class Valuation 2600 Bellingham Dr. Suite 100 Troy, Mi 48083 Phone: 248-955-9580

Emall:info@classvaluation.com

INVOICE

INVOICE NUMBER

1357453

DATE

01/25/2021

REFERENCE

File #: 1357453 Loan #: 1221031532 Reference #: -

Federal Tax ID: 82-4579970

To:

My Easy Mortgage 8902 N Dale Mabry Hwy Ste101 Tampa, FL 33614

Telephone Number: 813-518-7077 Fax Number: 813-513-9847 E-Mail: rebecca@myeasymortgage.com

**Borrower Information** 

Borrower: Marilyn Mosby Address : GULF OF MEXICO DR UNIT LONGBOAT KEY, FL 34228

FEES AMOUNT

Condo Appraisal (FNMA 1073)

\$480.00

Our Management Fee includes responsibilities and duties of administering and tracking the appraisal process, ensuring proper selection of appraiser, acting as liaison between appraiser and client, performing a quality audit of every report, and delivering a final copy. Pursuant to certain state disclosure requirements, the fee is broken down as: Appraisers Fee = \$350.00, Management Fee = \$130

PAYMENTS AMOUNT

Payment Status: Paid

Credit Card#: XXXX7707 Credit Card#: XXXX7707

Paid By: Marilyn Mosby Paid By: Marilyn Mosby

Date: 01/22/2021 Date: 01/19/2021

Amount: \$15.00 Amount: \$465.00

\$480.00

TOTAL DUE

\$0.00

#### **Appraisal Receipt Confirmation**

Date:
-------

1/28/2021 8:30 AM

#### **Borrower Name:**

Mosby

#### Loan Number:

1221031532

#### Link listed in initial Closing Disclosure Package Email:

https://ease.unitedshore.com/Lending/Loan/1073741812/1037913346/BorrowerDocuments

Database references:

packageOrderld: 32621523 packageEventld: 118360403

#### **Appraisal Receipt Confirmation**

Date:

1/28/2021 10:41 AM

**Borrower Name:** 

Mosby

Loan Number:

1221031532

#### Link listed in initial Closing Disclosure Package Email:

https://ease.unitedshore.com/Lending/Loan/1073741812/1037913346/BorrowerDocuments

Database references:

packageOrderld: 32627899 packageEventld: 118373138



January 18, 2021 My Easy Mortgage, LLC 2405 Creel Lane Suite 102 Wesley Chapel, Florida, 33544 Regarding: 1221031532

Thank you for sending the above loan application to United Wholesale Mortgage, LLC for consideration. Attached is the Conditional Approval for Marilyn Mosby which outlines all of the conditions that need to be satisfied in order to obtain a clear to close. Please provide a copy of this letter to the borrower. It should be noted that as the information for this loan changes, additional conditions may be added. In that instance, a new Conditional Approval will be provided.

As your partner in lending, we are committed to supporting your needs with ease, speed and consistency. If you have any questions please do not hesitate to contact me at (800) 981-8898.

Sincerely, Andrew Metter



Marilyn Mosby
Gulf of Mexico Dr, Unit
Long Boat Key, Florida, 34228
(617) 633-8328
January 18, 2021

Congratulations! United Wholesale Mortgage, LLC (UWM) received your loan application from our broker partner, Gilbert Bennett at My Easy Mortgage, LLC, and we are happy to inform you that your loan has been approved subject to satisfying the conditions on the following page(s).

Please note that these conditions are time sensitive and must be satisfied by February 22, 2021 or we may be unable to proceed with your application. Of course, the sooner you provide the necessary documentation, the faster we'll be able to close your loan. If documentation from the enclosed list has already been provided please do not provide it again.

Choosing a mortgage partner for your new home is a big decision, and we thank you for partnering with us and Gilbert Bennett. Should you have any questions, please contact Gilbert Bennett.

Sincerely, United Wholesale Mortgage, LLC



#### Borrower conditions to be satisfied:

Assets	Verify clearance of earnest money deposit in the amount of \$ 15,000.
Assets	Deposit(s) into the Bank of America account exceed 50% of the qualifying income from the transaction and are being used for funds to close or reserves. These deposits must be fully documented: \$45,000 deposited on 12/31/20 in account ending in #9041.
Credit	Provide documentation to verify January payment has been made in the month due (0x30) for CRDNL FIN CO/DOVENMUEH mortgage.
Insurance	Flood insurance is required and must be escrowed. Coverage must be the lowest of the unpaid principal balance of the mortgage 100% replacement cost or the maximum insurance available under the appropriate National Flood Insurance program. Provide a declarations page or application. Provide evidence policy is paid in full or invoice to be paid at closing. Deductible not to exceed \$10,000.
Insurance	Processor Assist: HOMEOWNERS INSURANCE: Declaration page or insurance binder with the correct mortgagee clause and with paid receipt or invoice for amount due, Policy must provide sufficient dwelling coverage by meeting one of the following criteria: (1) Cover the lower of the replacement cost or total loan amount; or (2) Terms to show guaranteed full replacement coverage.
Property	Processor Assist: Appraiser to state there is no mediation, pre-litigation, or pending litigation OR letter from HOA stating the same is required. Upon receipt additional conditions may apply. Project Review.
Property	Processor Assist: Provide Master Insurance Policy. If Master Policy does not cover walls in with betterments and improvements an H-06 policy will also be required. Project to Review.
Property	Processor Assist: Condominium: The subject property is a condominium unit and is eligible for a full review.  Provide a fully completed HOA questionnaire and the HOAs most recent budget. If the unit is located in a new project provide the master deed and bylaws in addition to above documents. Project Review.
Property	Processor Assist: Title commitment with 12 month chain of title and legal description, verification of current property taxes, closing protection letter and wire instructions.

### LOAN APPROVAL CONDITIONS - MOSBY - 1221031532



Prepared For:

FL11731 - My Easy Mortgage, LLC

Contact Name: Robert Gustaf robert@myeasymortgage.com

Email: Phone:

(813) 513-9846 Date Printed: 01/18/2021

Senior UW:

Andrew Metter

UW II:

UW Team:

Grizzlies Bradley Parry

AE: Closer:

OAN INFORMATION							
Borrower	Ma	rilyn J Mosby					
Property	KEDAK	Gulf of Mexico D	or, Unit Long Boat Ke	ey, Florida 34228			
Transaction Type		Purchase Home	<b>Occupancy</b> Second		condary Residence		
Property Type		Condominium		Loan Program	Con	quest Conventional 30 Year	Fixed
Loan Amount (Base/To	otal)	\$428,400.00 / \$4	128,400.00	Status	Und	erwriting 01/18/2021	
Appraised Value	\$476	.000.00	AUS	Loan Prospector		Submission Date	01/15/2021
Purchase Price	\$476	,000.00	FICO	763		Must Fund By	
LTV / CLTV 90.000% / 90.000%		Term 360			Must Not Close Before		
Note Rate	2.875	5%	Compensation Type	Borrower Paid		Rate Lock Exp	
Housing / Debt Ratios	17.83	3% / 42.26%	Esign	Orig State/Fed		Max Funds to Close	\$42,636.71
Max PITI	\$2.4	64.22	Verified Income	\$19,682.13		Verified Assets	\$42,636.71
Escrows No Waiver		Down Payment	\$47,600.00		Earnest Money Deposit	\$20,000.00	
Non Borrowing Ind	No					Max Seller Concessions	\$0.00
Mortgage Insurance	Mor	othly M.I.	1st Renewal Rate: [0.28	80%]: \$99.96			
		newal Type:	2nd Renewal Rate: [0.1	70%]			

CONDITIONS
------------

	or To Final Approval (	
2654	Appraisal	Appraisal on Form 1073/465 for subject property ordered through Class Valuation. (AMC will upload upon completion.)
0064	Assets	Verify clearance of earnest money deposit in the amount of \$ 15,000.
0655	Assets	Deposit(s) into the Bank of America account exceed 50% of the qualifying income from the transaction and are being used for funds to close or reserves. These deposits must be fully documented: \$45,000 deposited on 12/31/20 in account ending in #9041.
2618	Credit	A borrower is renting his/her primary residence; provide one of the following to support the primary housing payment: direct verification of rent from a management company; direct verification of rent from an individual landlord supported by 2 months cancelled checks or equivalent; a copy of the current, fully executed lease supported by 2 months' cancelled checks or equivalent; or 6 months cancelled checks or bank statements supporting consistent payments.
0360	Credit	Provide documentation to verify January payment has been made in the month due (0x30) for CRDNL FIN CO/DOVENMUEH mortgage.
0335	Income	Complete full VOE from employer to support variable hours. LO/Processor to complete boxes 3, 4, and 5. SR to review.
1144	Insurance	Flood insurance is required and must be escrowed. Coverage must be the lowest of the unpaid principal balance of the mortgage 100% replacement cost or the maximum insurance available under the appropriate National Flood Insurance program. Provide a declarations page or application. Provide evidence policy is paid in full or invoice to be paid at closing. Deductible not to exceed \$10,000.
1730	Property	Processor Assist: Appraiser to state there is no mediation, pre-litigation, or pending litigation OR letter from HOA stating the same is required. Upon receipt additional conditions may apply. Project Review.
1734	Property	Processor Assist: Provide Master Insurance Policy. If Master Policy does not cover walls in with betterments and improvements an H-06 policy will also be required. Project to Review.
2603	Property	Property is located in a flood zone. Master Insurance must include flood coverage for the building or obtain a separate Master Flood Policy for the building. Project to Review.
Underwr	iter To Obtain And Cle	ear .
0796	Appraisal	Provide "Successful" Submission Summary Reports (SSRs) from Fannie Mae and Freddie Mac
1670	Insurance	Processor Assist: HOMEOWNERS INSURANCE: Declaration page or insurance binder with the correct mortgagee clause and with paid receipt or invoice for amount due. Policy must provide sufficient dwelling coverage by meeting one of the following criteria: (1) Cover the lower of the replacement cost or total loan amount; or (2) Terms to show guaranteed full replacement coverage.
1664	Property	Processor Assist: Condominium: The subject property is a condominium unit and is eligible for a full review.

		Provide a fully completed HOA questionnaire and the HOAs most recent budget. If the unit is located in a new project provide the master deed and bylaws in addition to above documents. Project Review.  Page 103 of 919
2652	Property	Project Assistant to perform initial condo search. Project to Review.
1860	Property	Processor Assist: Title commitment with 12 month chain of title and legal description, verification of current property taxes, closing protection letter and wire instructions.
Closing (F	PTF)	
0155	Closing	TC: Title/Closing Agent to verify that individual signing on behalf of the seller is the appropriate party and is authorized to do so and provide supporting documentation as evidence.
1947	Closing Disclosure	TC: Provide final seller Closing Disclosure
1812	Income	Verbal VOE for borrower(s) from City of Baltimore to be completed prior to note date.
0005	Invoice	Provide copy of invoice for appraisal.
0006	Invoice	Provide copy of invoice for credit report.
0002	Property	Provide a copy of the invoice for the Homeowners Insurance Policy.
1787	Title	TC: Title company to verify all sections of the Borrower Attestation (UWM Form 1220) is fully completed and executed by all borrowers at closing.

#### EXPIRATION DATES

Close By	Appraisal	Asset	CPL	Credit	Income	Insurance	Other	Payoff	Short Sale	Title	VOB
03/08/2021		03/08/2021	: : : : :	05/09/2021	: : : : :	2 2 2 3 4 5 2 4 3	:				

<sup>\*</sup> If a document expires before closing, a new document must be submitted and may result in additional requirements or conditions.

#### LOAN APPROVAL CONDITIONS - MOSBY - 1221031532



Prepared For:

FL11731 - My Easy Mortgage, LLC

Contact Name: Robert Gustaf

Email:

robert@myeasymortgage.com

Date Printed:

(813) 513-9846 02/10/2021

Senior UW: Andrew Metter Austin Gordon

UW II: UW Team:

Grizzlies Bradley Parry

Closer:

AE:

LOANI	NFORMATION
200000	

Maril	yn J Mosby								
SEDAN IN	Gulf of Mexico D	or, Unit Long Boat Ke	ey, Florida 34228						
Transaction Type Purchase Home			Occupancy	Occupancy Secondary Residence					
Property Type Condominium			Loan Program			Conquest Conventional 30 Year Fixed			
Loan Amount (Base/Total) \$428,400.00 / \$4			Status	Approved With Conditions 02/10/2021					
\$478.0	00.00	AUS	Loan Prospector		Submission Date	01/15/2021			
\$476,0	00.00	FICO	763		Must Fund By				
90.000	0% / 90.000%	Term	360		Must Not Close Before	02/19/2021			
2.875%	6	Compensation Type	Borrower Paid		Rate Lock Exp	02/19/2021			
17.56% / 41.72%		Esign	Orig State/Fed		Max Funds to Close	\$63,942.86			
\$2,448.97		Verified Income	\$19.897.67		Verified Assets	\$75,906.78			
No Wa	iver	Down Payment	\$47,600.00		Earnest Money Deposit	\$20,000.00			
No					Max Seller Concessions	\$0.00			
Mont	nly M.I.	1st Renewal Rate: [0.28	st Renewal Rate: [0.280%]: \$99.96			221031532			
	346.4	2nd Renewal Rate: [0.1	70%]		MI Coverage 2	5.00%			
	otal) \$478.0 \$476.0 90.000 2.8759 17.569 \$2.448 No Wa No Month Rene	Purchase Home Condominium  5tal) \$428,400.00 / \$4  \$478,000.00  \$476,000.00  90.000% / 90.000%  2.875%  17.56% / 41.72%  \$2.448.97  No Waiver	Purchase Home Condominium  otal) \$428,400.00 / \$428,400.00  \$478,000.00 AUS  \$476,000.00 FICO  90.000% / 90.000%  7 Compensation Type  17.56% / 41.72% Esign  \$2.448.97 Verified Income  No Waiver Down Payment  No  Monthly M.I. 1st Renewal Rate: [0.28  Renewal Type: 2nd Renewal Rate: [0.11	Purchase Home	Purchase Home Occupancy Secondary Se	Purchase Home			

#### CONDITIONS

DINDI ITOI	10						
Closing (	PTF)						
0155	Closing	TC: Title/Closing Agent to verify that individual signing on behalf of the seller is the appropriate party and authorized to do so and provide supporting documentation as evidence.					
1588	Closing	Gift funds from Nick Mosby are being transferred prior to release of final closing package in the amount of \$5,000. Provide a copy of the cashier's check or wire directly to the settlement agent. If the gift amount is exceeded, provide an updated, fully executed gift letter.					
1947	Closing Disclosure	TC: Provide final seller Closing Disclosure					
1812	Income	Verbal VOE for borrower(s) from City of Baltimore to be completed prior to note date					
1787	Title	TC: Title company to verify all sections of the Borrower Attestation (UWM Form 1220) is fully completed and executed by all borrowers at closing.					

#### **EXPIRATION DATES**

Close By	Appraisal	Asset	CPL	Credit	Income	Insurance	Other	Payoff	Short Sale	Title	VOB
03/01/2021	05/23/2021	03/01/2021	01/22/2022	05/09/2021	03/01/2021	07/26/2021				03/30/2021	

<sup>\*</sup> If a document expires before closing, a new document must be submitted and may result in additional requirements or conditions.

#### LOAN APPROVAL CONDITIONS - MOSBY - 1221031532



Prepared For: FL11731 - My Easy Mortgage, LLC

Contact Name: Robert Gustaf

Email: robert@myeasymortgage.com

Phone: (813) 513-9846 Date Printed: 02/16/2021 Senior UW: Andrew Metter
UW II: Austin Gordon
UW Team: Grizzlies
AE: Bradley Parry

Closer: Closer TEAM UCLOSE

#### LOAN INFORMATION

Borrower	Marilyn J Mosby							
Property	Gulf of Mexico	Dr, Unit Long Boat Ke	ey, Florida 34228					
Transaction Type	Purchase Home	1	Occupancy	Second	ary Residence			
Property Type Condominium			Loan Program	Conque	Conquest Conventional 30 Year Fixed			
Loan Amount (Base/To	otal) \$428,400.00 / S	\$428,400.00	Status	Closing	02/10/2021			
Appraised Value	\$478,000.00	AUS	Loan Prospector	- 12	Submission Date	01/15/2021		
Purchase Price	\$476,000.00	FICO	763	- 1	Must Fund By			
LTV / CLTV	90.000% / 90.000%	Term	360		Must Not Close Before	02/19/2021		
Note Rate	2.875%	Compensation Type	Borrower Paid		Rate Lock Exp	02/19/2021		
Housing / Debt Ratios	17.56% / 41.72%	Esign	Orig State/Fed		Max Funds to Close	\$63,942.86		
Max PITI	\$2,448.97	Verified Income	\$19,897.67	1	Verified Assets	\$75,906.78		
Escrows	No Waiver	Down Payment	\$47,600.00		Earnest Money Deposit			
Non Borrowing Ind	No				Max Seller Concessions	\$0.00		
Mortgage Insurance	Monthly M.I.	280%]: \$99.96 MI Certificate Number 6474453						
	Renewal Type: Constant	2nd Renewal Rate: [0,1	70%]		MI Coverage	25.00%		

#### CONDITIONS

CHAINTIO	***	
Closing (	PTF)	
0155	Closing	TC: Title/Closing Agent to verify that individual signing on behalf of the seller is the appropriate party and is authorized to do so and provide supporting documentation as evidence.
1588	Closing	Gift funds from Nick Mosby are being transferred prior to release of final closing package in the amount of \$5,000. Provide a copy of the cashier's check or wire directly to the settlement agent. If the gift amount is exceeded, provide an updated, fully executed gift letter.
1556	Closing	TC: Title company to reimburse My Easy Mortgage, LLC for Credit Report Fee of \$46.50
1947	Closing Disclosure	TC: Provide final seller Closing Disclosure
1812	Income	Verbal VOE for borrower(s) from City of Baltimore to be completed prior to note date.
1787	Title	TC: Title company to verify all sections of the Borrower Attestation (UWM Form 1220) is fully completed and executed by all borrowers at closing.

#### **EXPIRATION DATES**

Close By	Appraisal	Asset	CPL	Credit	Income	Insurance	Other	Payoff	Short Sale	Title	VOB
03/01/2021	05/23/2021	03/01/2021	01/22/2022	05/09/2021	03/01/2021	07/26/2021				03/30/2021	

<sup>\*</sup> If a document expires before closing, a new document must be submitted and may result in additional requirements or conditions.

♠ (/index) / ... / Retirement plans (/personal/investing/retirement-plans/) /



## 457(b) retirement plans

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Call 1-888-867-5175 (tel:18888675175) Email us (https://www.nationwide.com/contact-us/mailform.x?language=en)

A retirement plan may be one of the most valuable benefits of employment. Used effectively, it can deliver a long-term impact on your financial well-being. See <a href="https://example.com/how-a-retirement-plan-works.jsp">how a retirement plan works (/rp-video-library-how-a-retirement-plan-works.jsp)</a> and learn about the power you have to control your financial future.

## What is a deferred compensation plan?

A deferred compensation plan is another name for a 457(b) retirement plan, or "457 plan" for short.

Deferred compensation plans are designed for state and municipal workers, as well as employees of some tax-exempt organizations. The content on this page focuses only on governmental 457(b) retirement plans.

If you participate in a deferred compensation plan, you can contribute a portion of your salary to a retirement account. That money and any earnings you accumulate are not taxed until you withdraw them.

#### How a 457(b) plan differs from a 401(k) plan

One major difference is that currently 457 plans are designed for public sector employees, and 401(k) plans are designed for private sector employees.

Another significant difference between these plan types concerns the application of the additional 10% early withdrawal tax.

#### With a 457 retirement savings plan:

- There isn't an additional 10% early withdrawal tax, although withdrawals are subject to ordinary income taxes<sup>1</sup>
- There's a withdrawal option for unforeseen emergencies that meet certain legal criteria, if all other financial resources are exhausted
- . Distributions are available in a lump sum, annual installments or as an annuity

• There's no tax withholding if you leave for a new job and roll over your money
Find your employer's plan (/deferred-compensaffene.jsp) 1919
into an IRA or your new employer's eligible retirement plan. (If you do not roll
your distribution over and you do not take the distribution in annual installments
of more than 10 years, it will be subject to 20% mandatory federal tax
withholding.)

Keep in mind that tax laws are complex and subject to change. Neither Nationwide nor our representatives give legal or tax advice. Please consult your attorney or tax professional for answers to specific questions.



## Are you prepared for retirement?

Find out with My Interactive Retirement Planner<sup>SM</sup>

Get started
(https://isc.nwservicecenter.com/iApp/isc/retirementPlanner/launchRetirementPlanner
publication=general)

#### Tools & resources

Make the most of your 457.

Paycheck impact calculator

(https://nationwidefinancial.com/iApp/pub/advicetools/paycheckImpactInputs.action?)

Investment options (https://www.nationwide.com/investmentoptions)

Find your employer-sponsored Nationwide 457 plan (/deferred-compensation.jsp)

#### National deferred compensation plans

If you participate in a national 457 plan, find the plan here.

- Nationwide Retirement Solutions
   (https://www.nrsforu.com/iApp/tcm/nrsforu/index.jsp?)
- (https://www.nrsforu.com/iApp/tcm/nrsforu/index.jsp?)IAFF-FC FrontLine Plan (https://www.frontlineplan.com/iApp/tcm/frontlineplan/index.jsp?)
- (https://www.frontlineplan.com/iApp/tcm/frontlineplan/index.jsp?)National Association of Counties (NACo)
   (https://www.nrsforu.com/iApp/tcm/nrsforu/index.jsp?)
- National Deferred
   (https://www.nationaldeferred.com/iApp/tcm/nationaldeferred/index.jsp?)

## Learn more about your 457 tax-exempt plan

Choosing a financial professional

(/investmentprofessional-howto-choose.jsp) What's an annuity?

(/what-is-anannuity.jsp) Dollar cost averaging (/dollar-cost-

averaging.jsp)

Enrolling in your plan

(/personal/investing/retirementplans/online-plan-enrollment/)

More retirement & (/retirement-and[1] Keep in mind any amounts rolled into a governmental 457(b) plan from a qualified plan, 403(b) plan or traditional IRA may be subject to an additional 10% early withdrawal tax unless an exception applies.

#### Share:

1-877 On Your Side (1-877-669-6877 (tel:+1-877-669-6877))



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NFW-1322AO.6







Log out

MARILYN J MOSBY 457 - CITY OF BALTIMORE DEFERRED COMPENSATION PLAN: 11722919

# Transaction History

Start date:	End date:		Transaction type:
10/01/2020	01/08/2021	0000 0000 0000	All Transactions 🗸
(mm/dd/yyyy)	(mm/dd/yyyy)		
OR -			
O.C.			

1 - 23 of 23 items			First Previous 1 Next Last
Effective Date	Transaction	Confirmation Number	Amount
12/31/2020	Adjustment	ADJ1700611797	\$5.95
12/30/2020	Adjustment	ADJ1699439502	\$251.77
12/29/2020	Adjustment	ADJ1698506729	\$144.90
12/29/2020	Distribution	DIS1698133089	\$50,000.00
12/22/2020	Adjustment	ADJ1695234060	\$594.90
12/18/2020	Adjustment	ADJ1693289881	\$102.75
12/18/2020	Adjustment	ADJ1693289957	\$26.73
12/18/2020	Adjustment	ADJ1693289958	\$62.70
12/18/2020	Adjustment	ADJ1693289959	\$7.02
12/18/2020	Purchase	PUR1690760869	\$750.00
12/15/2020	Adjustment	ADJ1690315114	\$58.76
12/15/2020	Adjustment	ADJ1690315115	\$27.31
12/11/2020	Exchange	EXC1688310969	\$9,208.54
12/04/2020	Adjustment	ADJ1685417619	\$6.43

		Succession States An	
Effective Date	Transaction	Confirmation Number	Amount
12/04/2020	Purchase	PUR1684000298	\$750.00
11/30/2020	Adjustment	ADJ1682270451	\$4.25
11/20/2020	Purchase	PUR1677362406	\$750.00
11/06/2020	Purchase	PUR1670312892	\$750.00
10/30/2020	Adjustment	ADJ1668272846	\$4.59
10/23/2020	Purchase	PUR1663765235	\$750.00
10/09/2020	Adjustment	ADJ1658736832	\$20.92
10/09/2020	Fee	FEE1658433569	\$106.69
10/09/2020	Purchase	PUR1657127105	\$750.00

Items per page 10 | 25 | 50 | 100 | All

First Previous 1 Next Last

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What is Quicken?

We no longer support integration with Microsoft Money.

The download will include all transactions of all types for the date range selected above, even if those transactions span more than one page.

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We do everything possible to make our website reliable so you have a positive experience. Unfortunately, things can happen that are beyond our control. If you encounter any problems when using our site to complete a transaction, contact us right away so we can help you. Keep in mind that your transaction isn't complete and binding until it is confirmed on our website or by a customer service representative.

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Investing involves market risk, including possible loss of principal, and there is no guarantee that investment objectives will be achieved. The use of an asset allocation model, diversification or any investing strategy does not guarantee returns or insulate you from potential losses.

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For more complete information, including fees, charges and expenses, please refer to additional information, investment profiles and underlying fund prospectuses, if applicable, from your plan administrator. Fund prospectuses and/or investment profiles are also available through this website under the **Fund Performance** link. Please note: your plan may include Certificates of Deposit for which prospectuses are not applicable. Please read the information carefully before investing any money.

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NRZ-0102OR, TSP-556, TSP-557 APO-2355, APO-2424. In Oklahoma only: NRC-0105OK, NRC-0106OK.

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P.O. Box 15284 Wilmington, DE 19850

MARILYN JAMES MOSBY
BOLTON ST
BALTIMORE, MD 21217-4601

#### Customer service information

Customer service: 1.800.432.1000

En Español: 1.800,688,6086

bankofamerica.com

Bank of America, N.A.
 P.O. Box 25118
 Tampa, FL 33622-5118

# Your Adv Plus Banking

for November 11, 2020 to December 14, 2020

MARILYN JAMES MOSBY

## Account summary

Beginning balance on November 11, 2020	\$8,236.43
Deposits and other additions	11,131.16
Withdrawals and other subtractions	-12,892.76
Checks	-1,000.00
Service fees	-10.00
Ending balance on December 14, 2020	\$5,464.83

Account number: REDACTED 5 9041



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SSM-07-20-0688/B 1 3172550

# IMPORTANT INFORMATION:

## BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error
  or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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MARILYN JAMES MOSBY | Account # 900 9041 | November 11, 2020 to December 14, 2020

Deposits and other additions

Date	Description		Amount
11/20/20	MAYOR AND CITY C DES:DIR DEP   ID:000153   INDN:MOSBY,MARILYN J PPD	CO ID:1526060769	5,467.57
11/27/20	Cash App*Cash 11/27 #000370020 PMNT RCVD Cash App*Cash Out Visa	Direct CA	43.34
12/01/20	Cash App*Cash 12/01 #000603528 PMNT RCVD Cash App*Cash Out Visa Direct CA		152.68
12/04/20	MAYOR AND CITY C DES;DIR DEP   ID:000153   INDN:MOSBY,MARILYN J PPD	CO ID:1526060769	5,467.57
Total dep	osits and other additions		\$11,131,16

Withdrawals and other subtractions

Amount		Description	Date
-3,251.21	)	BARCLAYCARD US DES:CREDITCARD ID:XXXXXXXXXX INDN:MARILYN MOSBY ID:2510407970 WEB	11/17/20
-395.11	CO	CITI CARD ONLINE DES:PAYMENT   ID:430276359837315   INDN:MARILYN J MOSBY   ID:CITICTP   WEB	11/17/20
-79.12	co	affirm.com Payme DES:affirm.com ID:ST-J2W3Z8A1P3A8 INDN:MARILYN J MOSBY ID:1800948598 WEB PMT INFO:MARILYN J MOSBY	11/17/20
-75.00	со	CITY OF BALTIMOR DES:ONLINE PAY ID:000001252157577 INDN:MARILYN MOSBY ID:1222528268 WEB	11/17/20
-71.20	СО	CITY OF BALTIMOR DES:ONLINE PAY ID:000001252156254 INDN:MARILYN MOSBY ID:1222528268 WEB	11/17/20
-52.00	со	CITY OF BALTIMOR DES:ONLINE PAY ID:000001252157597 INDN:MARILYN MOSBY ID:1222528268 WEB	11/17/20
-32.00	СО	CITY OF BALTIMOR DES:ONLINE PAY ID:000001252157586 INDN:MARILYN MOSBY CO ID:1222528268 WEB	
-5.30	CURRING	CHECKCARD 1117 WWW.CVS.COM 888-607-4287 IN 24137460323100248626814 R	11/19/20
-9.99	1401 58647	CHECKCARD 1118 INSTACART SUBSCRIPTION HTTPSINSTACARCA 24492150323637440158647 RECURRING	
-0.71		KEEP THE CHANGE TRANSFER TO ACCT 2614 FOR 11/19/20	11/19/20

continued on the next page

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55M-33-23-0438B | 3058826

# Withdrawals and other subtractions - continued

Date	Description	Amount
11/25/20	CHECKCARD 1123 PURE RAW JUICE ROTUNDA BALTIMORE MD 24013390329003469649774	-11.27
11/25/20	KEEP THE CHANGE TRANSFER TO ACCT 2614 FOR 11/25/20	-0.73
11/30/20	NELNET LOAN SERV DES:PAYMENT ID:XXXXXXXXX INDN:JAMES, MARILYN CO ID:FXXXXXXXXX PPD	-186.00
12/01/20	TRANSFER MARILYN JAMES MOSBY:MARILYN MOSBY Confirmation# 0685411084	-3,025.51
12/02/20	CHECKCARD 1201 IDENTITYGUARD 888-366-4068 VA 24733090336083336183575 RECURRING	-16.95
12/02/20	CHECKCARD 1201 E-ZPASS MD MPC 800-950-1292 MD 24431060336075011508868	-51.49
12/02/20	CHECKCARD 1201 E-ZPASS MD MPC 800-950-1292 MD 24431060336075011509056	-51.40
12/02/20	CHECKCARD 1201 E-ZPASS MD MPC 800-950-1292 MD 24431060336075011509353	-52.19
12/02/20	PMNT SENT 1201 CASH APP*LINDA THOM 8774174551 CA 24492150336741358942482	-120.00
12/02/20	BARCLAYCARD US DES:CREDITCARD ID:XXXXXXXXX INDN:MARILYN MOSBY CO ID:2510407970 WEB	-2,682.46
12/02/20	BMWFINANCIAL SVS DES:BMWFS PYMT ID:XXXXXXXXX INDN:Marilyn Mosb4003193677 CO ID:1222568977 WEB	-943.91
12/02/20	CITI CARD ONLINE DES:PAYMENT ID:430289356710405 INDN:MARILYN J MOSBY CO ID:CITICTP WEB	-12.97
12/02/20	KEEP THE CHANGE TRANSFER TO ACCT 2614 FOR 12/02/20	-1.97
12/07/20	CHECKCARD 1204 VERIZONWRLSS*RTCCR VN 800-922-0204 FL 24692160339100838878598 RECURRING	-315.51
12/07/20	CHECKCARD 1206 PURE RAW JUICE ROTUNDA BALTIMORE MD 24013390341000763456058	-10.21
12/07/20	KEEP THE CHANGE TRANSFER TO ACCT 2614 FOR 12/07/20	-1.28
12/09/20	ADT SECURITY SER DES:ADTPAPACH ID:61106396 INDN:MOSBY,MARILYN CO ID:8881323080 PPD	-208.55
12/11/20	CHECKCARD 1210 RE SALON SPA BALTIMORE MD 24801970345726350424221	-14.00
12/14/20	CHECKCARD 1210 PURE RAW JUICE ROTUNDA BALTIMORE MD 24013390346001469927926	-9.74
12/14/20	CHECKCARD 1210 STARBUCKS STORE 27873 BALTIMORE MD 24692160346100421520731	-11.66
12/14/20	BARCLAYCARD US DES:CREDITCARD ID:XXXXXXXXX INDN:MARILYN MOSBY CO ID:2510407970 WEB	-1,192.72
12/14/20	KEEP THE CHANGE TRANSFER TO ACCT 2614 FOR 12/14/20	-0.60
Total with	ndrawals and other subtractions	-\$12,892.76

# Checks

Date	Check #	Amount
12/07/20	1685	-1,000.00
Total chec		-\$1,000.00 1



MARILYN JAMES MOSBY | Account # 9045 9041 | November 11, 2020 to December 14, 2020

# Service fees

Date	Transaction description	Amount
12/02/20	External transfer fee - Next Day - 12/01/2020	-10.00
Total sen	vice fees	-\$10.00

Note your Ending Balance already reflects the subtraction of Service Fees.

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MARILYN JAMES MOSBY | Account # 9 9041 | November 11, 2020 to December 14, 2020

Check images
Account number: REDACTED 5 9041
Check number: 1685 | Amount: \$1,000.00

MARIL YN TAMES MOSBY (M.C.)
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P.O. Box 15284 Wilmington, DE 19850

MARILYN JAMES MOSBY
BOLTON ST
BALTIMORE, MD 21217-4601

#### Customer service information

Customer service: 1.800.432.1000

En Español: 1.800,688,6086

bankofamerica.com

Bank of America, N.A.
 P.O. Box 25118
 Tampa, FL 33622-5118

# Your Adv Plus Banking

for November 11, 2020 to December 14, 2020

MARILYN JAMES MOSBY

## Account summary

Beginning balance on November 11, 2020	\$8,236.43
Deposits and other additions	11,131.16
Withdrawals and other subtractions	-12,892.76
Checks	-1,000.00
Service fees	-10.00
Ending balance on December 14, 2020	\$5,464.83

Account number: REDACTED 5 9041



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SSM-07-20-0688/B 1 3172550

# IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error
  or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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MARILYN JAMES MOSBY | Account # 900 9041 | November 11, 2020 to December 14, 2020

Deposits and other additions

Date	Description		Amount
11/20/20	MAYOR AND CITY C DES:DIR DEP   ID:000153   INDN:MOSBY,MARILYN J PPD	CO ID:1526060769	5,467.57
11/27/20	Cash App*Cash 11/27 #000370020 PMNT RCVD Cash App*Cash Out Visa	Direct CA	43.34
12/01/20	Cash App*Cash 12/01 #000603528 PMNT RCVD Cash App*Cash Out Visa Direct CA		152.68
12/04/20	MAYOR AND CITY C DES;DIR DEP   ID:000153 INDN:MOSBY,MARILYN J PPD	CO ID:1526060769	5,467.57
Total dep	osits and other additions		\$11,131.16

Withdrawals and other subtractions

Amount		Description	Date
-3,251.21	Ò	BARCLAYCARD US DES:CREDITCARD ID:XXXXXXXXX INDN:MARILYN MOSBY ID:2510407970 WEB	11/17/20
-395.11	CO	CITI CARD ONLINE DES:PAYMENT   ID:430276359837315   INDN:MARILYN J MOSBY   ID:CITICTP   WEB	11/17/20
-79.12	CO	affirm.com Payme DES:affirm.com ID:ST-J2W3Z8A1P3A8 INDN:MARILYN J MOSBY ID:1800948598 WEB PMT INFO:MARILYN J MOSBY	11/17/20
-75.00	СО	CITY OF BALTIMOR DES:ONLINE PAY ID:000001252157577 INDN:MARILYN MOSBY ID:1222528268 WEB	11/17/20
-71.20	CO	CITY OF BALTIMOR DES;ONLINE PAY ID:000001252156254 INDN:MARILYN MOSBY ID:1222528268 WEB	11/17/20
-52.00	со	CITY OF BALTIMOR DES:ONLINE PAY ID:000001252157597 INDN:MARILYN MOSBY CO ID:1222528268 WEB	
-32.00	CO	CITY OF BALTIMOR DES:ONLINE PAY ID:000001252157586 INDN:MARILYN MOSBY CO ID:1222528268 WEB CO	
-5.30	CURRING	CHECKCARD 1117 WWW.CVS.COM 888-607-4287 IN 24137460323100248626814 RECURRING	
-9.99	140158647	CHECKCARD 1118 INSTACART SUBSCRIPTION HTTPSINSTACARCA 24492150323637440158647 RECURRING	
-0.71		KEEP THE CHANGE TRANSFER TO ACCT 2614 FOR 11/19/20	

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Acct#: REDACTED

July 1, 2020 - September 30, 2020

MARILYN J MOSBY
BOLTON ST
BALTIMORE MD 21217-4601

Please review your statement carefully. Corrections may not be accepted more than 45 days after the closing date of the statement.

## Quarterly Retirement Report

#### Questions? Contact Us!

CUSTOMER SERVICE: (855)826-5407

(ESPANOL): (800)649-9494 TTY: (800)848-0833

Website: www.retirewithbmore.com
Write us at: NATIONWIDE RETIREMENT

SOLUTIONS PO BOX 182797

COLUMBUS OH 43218-2797

Nationwide Investment Services Corporation, member FINPA, In Michigan Only: Nationwide Investment Sycs. Corporation

# How you could improve your retirement security

October is National Retirement Security Month, an opportunity to devote attention to the importance of retirement saving through your employer-sponsored deferred compensation plan. When you enrolled in Nationwide ProAccount, you put to work professionals who are experienced at keeping your portfolio aligned with your long-term investment goals — so you can feel more confident about your retirement security.

If you're rethinking your goals, it's easy to revise your Nationwide ProAccount investment strategy. Just update your investor profile by logging in to your account at www.retirewithbmore.com. Then spend a few minutes with the My Interactive Retirement Planner tool. The information you provide will allow our investment professionals to keep managing your portfolio in alignment with your goals.

Investing involves market risk, including possible loss of principal. No investment strategy or program can guarantee to make a profit or avoid loss. Actual results will vary depending on your investment and market experience.

Nationwide Investment Advisors LLC (NIA) provides investment advice to Plan participants enrolled in Nationwide ProAccount. NIA is an SEC-registered investment adviser. NIA assesses participants an asset-based fee for the managed account services. Retirement products are offered by Nationwide Trust Company, FSB or Nationwide Life Insurance Company.

Action Dis

# Quarterly Activity at a Glance

	45/(b) Plan
Balance as of 07-01-20	\$78,079.51
Contributions/Transfers In*	\$5,250.00
Interest/Dividend/Cap Gain/Reimb	\$87.18
Gain/Loss	\$5,963.05
Withdrawals/Transfers Out**	\$0.00
Charges/Fees	-\$115.93
Balance as of 09-30-20	\$89,263.81
Vested balance	\$89,263.81

\*Including, but not limited to, Employee and Employer Contributions, Rollovers and Transfers In.
\*\*Including, but not limited to, Rollovers and Transfers Out, Partial and Lump Sum Payments.

## Historical Activity at a Glance

Plan Type 457(b) Plan Contributions Since Joining/ Transfers In/Loan Payment \$117,890.43 Withdrawals/Transfers Out/Loan Disbursement -\$40,000.00

Gain/Loss/Fees \$11,373.38 Total Balance as of 09-30-20 \$89,263.81

"Since Joining" refers to the period of time your account has been administered by Nationwide.

Taince Joining Telers to the period of time your account has been administered by Nationwide.

If applicable, the above data is inclusive of Self Directed Option balance. For more information about asset fees, contact your customer service center:

Contributions and Distributions Summary - July 1, 2020 to September 30, 2020

Last Contributions Contributions Last Distributions Contribution Distribution Year This Year Amount Period to Date Amount to Date 457(b) Salary Reduction \$750.00 \$5,250.00 \$15,000.00 -\$40,000.00 457(b) Roth Contribution \$0.00 \$0.00 \$0.00

Your Asset Allocation - July 1, 2020 to September 30, 2020

To the right is your Account Allocation. Your Account Allocation is how the money in your account is actually divided among the investment options you have selected.

For more information on contributions and changing your ProAccount Investment Style, log on to WWW.RETIREWITHBMORE.COM.

\*Percentages and totals may not be exact due to rounding.



## Investment Option Summary - July 1, 2020 to September 30, 2020

Ending Price is as of 9/30/2020

Investment Option	Current Investmen Election	t Current Investment Election (Roth)	Ending Price	Units/Shares	<u>Value</u>
457(b) Salary Reduction					
*BrwnAdv MidCap Gr Inv	6.00%	0.00%	15.2400	358.9530	\$5,470.44
*DodgeCox Inc	4.00%	0.00%	14.6600	250,4700	\$3,671.89
*Fid US Bd Indx	3.00%	0.00%	12.5400	220.1592	\$2,760.80
*Hartford Intl Oppr R5	24.00%	0.00%	17.6200	1.222.5970	\$21,542.16
*JPM Emrg Mkt Eq I	6.00%	0.00%	35.9400	148.5846	\$5,340.13
*LSV Val Eg Inst	17.00%	0.00%	22.5100	666.8390	\$15,010.55
*MFS Blnd Rsrch SmCap Eq R4	6.00%	0.00%	11.8100	441.8733	\$5,218.5
Nationwide Fixed Fund	6.00%	0.00%			\$5,526.9
*TRowePr LgCap Gr I	9.00%	0.00%	54.3800	145,1664	\$7,894.15
*Vngrd FTSE Soc Indx Inst	19.00%	0.00%	23.6300	712.1540	\$16,828.2
457(b) Salary Reduction Total	100.00%	0.00%			\$89,263.81
457(b) Roth Contribution					
*BrwnAdv MidCap Gr Inv	0.00%	6.00%	15.2400	0.0000	\$0.0
*DodgeCox Inc	0.00%	4.00%	14.6600	0.0000	\$0.00
*Fid US Bd Indx	0.00%	3.00%	12.5400	0.0000	\$0.0
*Hartford Intl Oppr R5	0.00%	24.00%	17.6200	0.0000	\$0.00
*JPM Emrg Mkt Eq I	0.00%	6.00%	35.9400	0.0000	\$0.0
*LSV Val Eq Inst	0.00%	17.00%	22.5100	0.0000	\$0.00
*MFS Blnd Rsrch SmCap Eq R4	0.00%	6.00%	11.8100	0.0000	\$0.0
Nationwide Fixed Fund	0.00%	6.00%		7 7 7 7 7 7	\$0.00
*TRowePr LgCap Gr I	0.00%	9.00%	54.3800	0.0000	\$0.0
*Vngrd FTSE Soc Indx Inst	0.00%	19.00%	23.6300	0.0000	\$0.0
457(b) Roth Contribution Total	0.00%	100.00%			\$0.00
TOTAL	0.00%	100.00%			\$89,26

\* Fund is valued in shares rather than units

## QUARTERLY REPORT FOR MARILYN J MOSBY

## Your Account Values by Investment Option - July 1, 2020 to September 30, 2020

457(b) Salary Reduction (0056984001)	Beginning <u>Bálance</u>	Contributions/ Transfers In	Exchanges	Withdrawals/ Transfers Out	Charges/ Credits/Fees	Interest/ Dividend/ Cap Gain/ Reimb	Gain/Loss	Ending Balance
*BrwnAdv MidCap Gr Inv	\$4,709.22	\$315.00	-\$50.35	\$0.00	-\$6.95	\$0.00	\$503.52	85,470.44
*DodgeCox Inc	\$2,911.55	\$210.00	\$512.40	\$0.00	-54.23	\$20.99	\$21.18	\$3,671.89
*Fid US Bd Indx	\$2,148.68	\$157.50	\$448.41	\$0.00	-\$3.12	\$10.47	-\$1.14	\$2,760.80
*Hartford Intl Oppr R5	\$19,548.37	\$1,260.00	-\$1,049.35	\$0.00	-\$29.67	\$0.00	\$1,812.81	\$21,542.16
*JPM Emrg Mkt Eg	\$4,920.91	\$315.00	-\$611.35	\$0.00	-\$7.63	\$0.00	\$723.20	\$5,340.13
*LSV Val Eq Inst	\$13,223.98	\$892.50	\$485.00	\$0.00	-\$18.90	\$0.00	\$427.97	\$15,010.55
*MFS Blnd Rsrch SmCap Eq R4	\$4,767.35	\$315.00	\$54.79	\$0.00	-\$6.73	\$0.00	\$88.11	\$5,218.52
Nationwide Fixed Fund	\$4,256.54	\$315.00	\$937.78	\$0.00	-\$6.15	\$0.00	\$23.80	\$5,526.97
*TRowePr LgCap Gr I	\$6,945.38	\$472.50	-\$339.46	\$0.00	-\$10.63	\$0.00	\$826.36	\$7,894.15
*Vngrd FTSĚ Soc Indx Inst	\$14,647.53	\$997.50	-\$387.87	\$0.00	-\$21.92	\$55.72	\$1,537.24	\$16,828.20
TOTAL	\$78,079.51	\$5,250.00	\$0.00	\$0.00	-\$115.93	\$87.18	\$5,963.05	\$89,263.81

<sup>\*</sup> Fund is valued in shares rather than units

Gain/Loss is the difference between the account balance on the first and last day of the period, after allowing for the effects of transactions.

Transaction Details - July 1, 2020 to September 30, 2020

Pay Period	Effective	Total	Transaction	Money	Investment			Amour
End Date		Amount		Source	Option	Price	Units/Shares	Fund
	Date		Type					
//2/2020	7/2/2020	\$750.00	Deferral	457(b) Salary	BrwnAdv MidCap Gr Inv	13.9500	3.2258	\$45.0
				Reduction	DodgeCox Inc	14.6000	2.0548	\$30.0
					Fid US Bd Indx	12.5600	1.7914	\$22.5
					Hartford Intl Oppr R5	16.4100	10.9689	\$180.0
					JPM Emrg Mkt Eq I	32,2700	1.3945	\$45.0
					LSV Val Eg Inst	21.6400	5.8919	\$127.5
					MFS Blnd Rsrch SmCap Eq R4	11,5200	3,9063	\$45.0
					Nationwide Fixed Fund	11.0200	0.000	\$45.0
					TRowePr LgCap Gr I	49.8700	1.3535	\$67.5
					Vngrd FTSE Soc Indx Inst	21.7000	6.5668	\$142.5
	7/10/2020	-\$115.93	ProAccount® Fee	457(b) Salary	BrwnAdv MidCap Gr Inv	14.1100	-0.4926	-\$6.9
				Reduction	DodgeCox Inc	14.6300	-0.2891	-\$4.2
				W. C. T. C.	Fid US Bd Indx	12,5900	-0.2478	-\$3,1
					Hartford Intl Oppr R5	17.0000	-1.7453	-\$29.6
					JPM Emrg Mkt Eq I	33.8700	-0.2253	-\$7.6
							-0.8766	-\$18.9
					LSV Val Eq Inst	21,5600		
					MFS Blnd Rsrch SmCap Eq R4	11.3300	-0.5940	-\$6.7
					Nationwide Fixed Fund			-\$6.1
					TRowePr LgCap Gr I	51.7200	-0.2055	-\$10.6
					Vngrd FTSE Soc Indx Inst	22.2300	-0.9861	-\$21.9
7/17/2020	7/17/2020	\$750.00	Deferral	457(b) Salary	BrwnAdv MidCap Gr Inv	14.2400	3.1601	\$45.0
in interest		Anne and a	2-44-50	Reduction	DodgeGox Inc	14.7000	2.0408	\$30.0
				Hoddollon	Fid US Bd Indx	12.6200	1.7829	\$22.5
					Hartford Inti Oppr R5	17.0600	10.5510	\$180.0
					JPM Emrg Mkt Eq I	33.2600	1.3530	\$45.0
					LSV Val Eq Inst	22.3100	5.7149	\$127.5
					MFS Blnd Rsrch SmCap Eq R4	11.7100	3.8429	\$45.0
					Nationwide Fixed Fund			\$45.0
					TRowePr LgCap Gr I	50.9900	1.3238	\$67.5
					Vngrd FTSE Soc Indx Inst	22.3900	6.3644	\$142.5
7/31/2020	7/31/2020	\$750.00	Deferral	457(b) Salary	BrwnAdv MidCap Gr Inv	14.6000	3.0822	\$45.0
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	ψ. σσ.σσ	Dolon G	Reduction	DodgeCox Inc	14.8300	2.0229	\$30.0
				neduction	Fid US Bd Indx	12,7000	1.7717	\$22.5
					Hartford Intl Oppr R5	17.1900	10.4712	\$180.0
					JPM Emrg Mkt Eq I	34.3900	1.3085	\$45.0
					LSV Val Eq Inst	22.2900	5.7201	\$127.5
					MFS Blnd Rerch SmCap Eq R4	11.9200	3.7752	\$45.0
					Nationwide Fixed Fund			\$45.0
					TRowePr LgCap Gr I	52.2900	1.2909	567.5
					Vngrd FTSE Soc Indx Inst	22.8300	6.2418	\$142.5
	7/31/2020	\$3.05	Posted Daily	457(b) Salany	Fid US Bd Indx		0.2415	\$3.0
	7/31/2020	<b>\$3</b> .05	Posted Daily Interest	457(b) Salary Reduction	Fid US Bd Indx		0.2415	

Pay Pay Pay   Bellective   Total   Transaction   Money   Price   United Shares   Price   United Shar	A an arre					ntinued)	etails (co	action De	Transa
Price	Amoun Per			Investment	Money	Transaction	Total	Effective	Pay Period
Section   Sect	Fund	Units/Shares	Price						
Reduction	\$45.0	2.9960	15.0200	BrwnAdv MidCap Gr Inv	457(b) Salary		\$750.00	8/14/2020	8/14/2020
Fed US Ball Index	\$30.0					0.711.000	77.04550	7.14	
Hartford Ind Cpp R5	\$22.5				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				
JPM Emirg Miki Eq.   34 9100   12880	\$180.0								
LSV Val Eq Inst	\$45.0								
## MFS Bind Rach SmCap Eq R4   12,0000   3,5714	\$127.5								
Nationwide Fixed Fund   TravePri LigCap Gr   1	\$45.0								
1		3.5714	12.0000						
See	\$45.0	4 0000	FD 4000						
8/28/2020   8/28/2020   \$750.00   Deferral   457(b) Salary   Reduction   Fid US Bid Indix   12,5000   1,723	\$67.5								
Reduction   DodgeCox Inc   14.7700   2.0311   71.928   71.026   71.928   71.026   71.928   71.026   71.928   71.026   71.028   71.026   71.028   71.026   71.028   71.026   71.028   71.026   71.028   71.026   71.028   71.026	\$142.5	6.0690	23.4800	vingia F15E Soc max inst					
Fad US Bd Indix	\$45.0	2.9259	15,3800	BrwnAdv MidCap Gr Inv	457(b) Salary	Deferral	\$750.00	8/28/2020	8/28/2020
Hartford Ind Oppn Rs	\$30.0	2.0311	14.7700	DodgeCox Inc	Reduction				
Hartford Ind Oppr R5	\$22.5	1.7928	12,5500	Fid US Bd Indx					
JPM Emig Mkt Eq.  37,1600 1,2110   LSV Val Eq. Inst	\$180.0								
LSV Val Ed Inst	\$45.0								
MFS Blind Riser SmCap Eq R4   12,5000   3,6000   Nationwide Fixed Fund   ThowePrigCap Gr   57,0800   1,1826	\$127.5								
Nationwide Fixed Fund   1,250   1,1826   1,250   1,1826   1,250   1,1826   1,250   1,1826   1,250   1,1826   1,250   1,1826   1,250									
Reduction   Fixed Place   Fixed Place Place   Fixed Place Place Place   Fixed Place Pl	\$45.0	3,6000	12.5000						
8/28/2020   \$0.00   Exchange   457(b) Salary   Reduction   Production   Productio	\$45.0	4.4000							
8/28/2020   \$0.00   Exchange   457(b) Salary   Reduction   Reduction   Hartford Intl Oppr R5   18.0800   -58.1035   -58.1035   -58.1035   -78.0800   -16.4518   -78.0800   -58.1035   -78.0800   -78.0800   -78	\$67.5								
Reduction   Hartford Intl Copir R5   18,0800   53,1035   54,1035   54,1045   17,1600   16,4518   17,1600   16,4518   17,1600   16,4518   17,1600   16,4518   17,1600   16,57416   17,1600   16,57416   17,1600   16,57416   17,1600   16,57416   17,1600   16,57416   17,1600   16,57416   17,1600   16,57416   17,1600   16,57416   17,1600   16,57416   17,1600   16,57416   17,1600   16,57416   17,1600   17,160	\$142.5	5.7833	24.6400	Vngrd FTSE Soc Indx Inst					
Reduction   Hartford Intl Copir R6   18,0800   58,1035   59,1035	-\$50.3	-3.2738	15.3800	BrwnAdy MidCap Gr Inv	457(b) Salary	Exchange	\$0.00	8/28/2020	
JPM Emrg Mkt Eq   37,1600   -18,4518   TRowsPr LgCap Gr   57,0800   -5,9470   Vngrd FTSE Soc Indx Inst   24,8400   -15,7416   DodgeGox Inc   14,7700   34,6923   Fid US Bd Indx   12,5500   35,7286   LSV Val Eq Inst   23,4600   20,6736   MrS Blnd Rsresh SmCap Eq R4   12,5000   4,3830   Nationwide Fixed Fund   12,5000   4,3830   Nationwide Fixed Fund   12,5000   4,3830   Nationwide Fixed Fund   14,7100   3,0591   DodgeGox Inc   14,8100   2,0257   Fid US Bd Indx   12,5000   1,7871   Hartford Ind Oppr R5   17,6400   1,2500   1,2830   LSV Val Eq Inst   13,8300   1,2830   1,25V Val Eq Inst   1,800   2,0257   Fid US Bd Indx   1,5000   1,7871   Hartford Ind Oppr R5   1,76400   1,2630   1,2724   Vngrd FTSE Soc Indx Inst   23,3600   6,1002   1,76490   1,7	-\$1.049.3						45.57	464444	
Thower/LgCap Gr   57,0800   5,9470   Vingd FTSE Soc Indx Inst   24,6400   -15,7416   DodgeCox Inc   14,7700   34,8923   Fol US Bd Indx   12,5000   35,7298   LSV Val Eq Ind Sign Result   23,4600   20,6736   MFS Bind Result   Fol US Bd Indx   12,5000   4,3830   Nationwide Fixed Fund	-\$611.3				, iodddioi'i				
Vigid FTSE Soc Indx Inst	-\$339.4								
Posted Daily   Post									
Fid US Bd Indx	-\$387.8								
Section   Sect	\$512.4								
State	5448.4								
State	\$485.0	20.6736	23.4600	LSV Val Eq Inst					
8/31/2020   \$2.98   Posted Daily Interest   Reduction   Reduction   Posted Daily Interest   Reduction   Posted Daily Interest   Reduction   Reduction   Posted Daily Interest   Reduction   Reduction   Posted Daily Interest   Reduction   Reduction   Reduction   Posted Daily Interest   Reduction   Reduction   Posted Daily Interest   Reduction   Reductio	\$54.7	4.3830	12.5000	MFS Blnd Rsrch SmCap Eq R4					
9/11/2020 9/11/2020 \$750.00 Deterral 457(b) Salary Reduction Fid US Bd Indx 12.5900 1.7871 Hatford Intl Oppr R5 17.6400 10.2041 JPM Emrg Mkt Eq I 35.6300 1.2830 1.2830 1.2830 1.2830 1.2830 1.2844 MFS Blnd Risch SmCap Eq R4 11.8300 3.8039 Nationwide Fixed Fund TRower LgCap Gr I 53.0500 1.2724 Vngrd FTSE Soc Indx Inst 23.3600 6.1002 1.2724 Vngrd FTSE Soc Indx Inst 23.3600 6.1002 1.2724 Vngrd FTSE Soc Indx Inst 23.3600 1.28300 1.28300 1.28300 1.2830 1.2830 1.28300 1.2830 1.2830 1.283	\$937.7			Nationwide Fixed Fund					
9/11/2020 \$750.00 Deferral 457(b) Salary Reduction Reduction Plant Process of the	\$2.9	0,2357		Fid US Bd Indx			\$2.98	8/31/2020	
Reduction   DodgeCox Inc   14.8100   2.0257   Fid US Bd Indx   12.5900   1.7871   Hartford Intl Oppr R5   17.6400   10.2041   12.6900   1.7871   Hartford Intl Oppr R5   17.6400   10.2041   12.6900   1.26300   1.26300   1.26300   1.26300   1.26300   1.26300   1.26300   1.	212.2	0.000	0.000				5225.53	22.12.22	2011222
Fid US Bd Indx	\$45.0					Deterral	\$750.00	9/11/2020	9/11/2020
Hartford Intl Oppr R5	\$30.0	2.0257	14.8100		Reduction				
JPM Emrg Mkt Eq   35.6300   1.2630	\$22.5	1.7871	12.5900	Fid US Bd Indx					
LSV Val Eq Inst   22.7500   5.6044   MFS Blnd Rsrch SmCap Eq R4   11.8300   3.8039   Nationwide Fixed Fund   TRowel'r LgCap Gr     53.0500   1.2724   Vngrd FTSE Soc Indx Inst   23.3600   6.1002	\$180.0	10.2041	17.6400	Hartford Intl Oppr R5					
LSV Val Eq Inst   22.7500   5.6044   MFS Blnd Rerch SmCap Eq R4   11.8300   3.8039   Nationwide Fixed Fund   TRowel'r LgCap Gr     53.0500   1.2724   Vngrd FTSE Soc Indx Inst   23.3600   6.1002	\$45.0	1.2630	35.6300	JPM Emrg Mkt Eq I					
MFS Blnd Rsrch SmCap Eq R4 11.8300 3.8039 Nationwide Fixed Fund TRowePr LgCap Gr I 53,0500 1.2724 Vngrd FTSE Soc Indx Inst 23.3600 6.1002  9/18/2020 \$55,72 Dividend 457(b) Salary Reduction  9/25/2020 \$750.00 Deferral 457(b) Salary Reduction  BrwnAdv MidCap Gr Inv 14.8900 3.0222 DodgeCox Inc 14.6500 2.0478 Fid US Bd Indx 12.5600 1.7914 Hartford Intl Oppr R5 17.3700 10.3627 JPM Emrg Mkt Eq I 35.3500 1.2730 LSV Val Eq Inst 22.0600 5.7797 MFS Blnd Rsrch SmCap Eq R4 11.5500 3.8961 Nationwide Fixed Fund TRowePr LgCap Gr I 52.9800 1.2741	\$127.5	5.6044	22.7500						
Nationwide Fixed Fund   TRowePr LgCap Gr   53,0500   1,2724   Vngrd FTSE Soc Indx Inst   23,3600   6,1002	\$45.0								
Provided	\$45.0								
9/18/2020 \$55.72 Dividend 457(b) Salary Reduction Pg/25/2020 \$750.00 Deferral 457(b) Salary Reduction Pg/25/2020 \$750.00 Deferral 457(b) Salary Reduction Pg/25/2020 Symbol Symbo	\$67.5	1 2724	53 0500						
Property	\$142.5								
9/25/2020 9/25/2020 \$750.00 Deferral 457(b) Salary Reduction Reduction Fid US Bd Indx 12.5600 1.7914 Hartford Intl Oppr R5 17.3700 10.3627 JPM Emrig Mkt Eq I 35.3500 1.2730 LSV Val Eq Inst 22.0600 5.7797 MFS Blnd Rsrch SmCap Eq R4 11.5500 3.8961 Nationwide Fixed Fund TRowePr LgCap Gr I 52.9800 1.2741	\$55.7	2.4081	23.1400	Vngrd FTSE Soc Indx Inst		Dividend	\$55.72	9/18/2020	
Reduction   DodgeCox Inc   14.6500   2.0478     Fid US Bd Indx   12.5600   1.7914     Hartford Intl Oppr R5   17.3700   10.3627     JPM Emrg Mkt Eq I   35.3500   1.2730     LSV Val Eq Inst   22.0600   5.7797     MFS Blnd Rsrch SmCap Eq R4   11.5500   3.8961     Nationwide Fixed Fund   TRowePr LgCap Gr I   52.9800   1.2741	.012.4		A Company			200000	1000		
Fid US Bd Indx 12.5600 1.7914 Hartford Intl Oppr R5 17.3700 10.3627 JPM Emrig Mkt Eq I 35.3500 1.2730 LSV Val Eq Inst 22.0600 5.7797 MFS Bind Rsrch SmCap Eq R4 11.5500 3.8961 Nationwide Fixed Fund TRowePr LgCap Gr I 52.9800 1.2741	\$45.0					Deferral	\$750.00	9/25/2020	9/25/2020
Hartford Intl Oppr R5 17.3700 10.3627  JPM Emrg Mkt Eq I 35.3500 1.2730  LSV Val Eq Inst 22.0600 5.7797  MFS Bind Risch SmCap Eq R4 11.5500 3.8961  Nationwide Fixed Fund  TRowePr LgCap Gr I 52.9800 1.2741	\$30.0	2.0478	14.6500		Reduction				
Hartford Intl Oppr R5 17.3700 10.3627  JPM Emrg Mkt Eq I 35.3500 1.2730  LSV Val Eq Inst 22.0600 5.7797  MFS Bind Risch SmCap Eq R4 11.5500 3.8961  Nationwide Fixed Fund  TRowePr LgCap Gr I 52.9800 1.2741	\$22.5	1.7914	12.5600	Fid US Bd Indx					
JPM Emrg Mkt Eq I 35,3500 1,2730 LSV Val Eq Inst 22,0600 5,7797 MFS Blnd Rsrch SmCap Eq R4 11,5500 3,8961 Nationwide Fixed Fund TRowePr LgCap Gr I 52,9800 1,2741	\$180.0			Hartford Intl Oppr R5					
LSV Val Ēq Inst 22,0600 5,7797  MFS Blnd Rsrch SmCap Eq R4 11,5500 3,8961  Nationwide Fixed Fund  TRowePr LgCap Gr I 52,9800 1,2741	\$45.0								
MFS Blnd Rsrch SmCap Eq R4 11.5500 3.8961 Nationwide Fixed Fund TRowePr LgCap Gr I 52.9800 1.2741	\$127.5								
Nationwide Fixed Fund TRowePr LgCap Gr I 52.9800 1.2741	\$45.0								
TRowePr LgCap Gr I 52.9800 1.2741	\$45.0	-/							
	\$67.5	1 2741	52 9800						
	\$142.5								
9/25/2020 \$20.99 Dividend 457(b) Salary DodgeCox Inc 14.6500 1.4330 Reduction	\$20,9	1,4330	14.6500	DodgeCox Inc		Dividend	\$20.99	9/25/2020	
9/30/2020 \$4.40 Posted Daily 457(b) Salary Fid US Bd Indx 0.3497	\$4.4	0.3497		Fid US Bd Indx		Posted Daily	\$4.40	9/30/2020	
Interest Reduction	34.4	0.3401		I M OD DO INAX			44.40	JIJU/EUEU	

#### PROACCOUNT DISCLOSURE:

Important information about Nationwide ProAccount: We strive to ensure that you are in the most appropriate portfolio based on your current personal financial circumstances. Contact Nationwide Investment Advisors, LLC if one of the following applies to you:

There are changes in your financial situation or investment objectives

You'd like to update the information you previously provided on your managed account questionnaire

## QUARTERLY REPORT FOR MARILYN J MOSBY

## Transaction Details (continued)

Amount Pay Period Effective Total Transaction Money Investment Per End Date Date Amount Type Source Option Price Units/Shares Fund

You'd like to modify or place reasonable restrictions on the management of your account

If you have any questions or need additional information, contact our service center at 888-540-2896. Our specialists are available Monday through Friday, 8 a.m. to 5 p.m. Eastern time.

## Your Beneficiary Information

Primary Beneficiary

457(b) Plan NICHOLAS MOSBY

100.00%

If no person, entity, or trust is listed as a beneficiary, a beneficiary designation may still exist on file. Please verify your beneficiary designation(s) by contacting Nationwide at (855)826-5407. You may also either return a completed Beneficiary Form, or if available, update your beneficiary designation(s) online. Please note that Nationwide does not warrant the accuracy or completeness of any beneficiary designation(s).

## Your Personalized Rate of Return

Last 12 Months

457(b)

7.94%

The Personal Rate of Return calculation is an estimated return rate for your defined contribution account for the specified period. The calculation considers your account balance at the beginning of the period, contributions, withdrawals, growth or decline in the value of your account's assets, and the period's ending balance. The calculation reflects your account balance net of fees, but does not include amounts attributable to outstanding participant loan assets or Self Directed Brokerage Account assets, if any. Past performance does not guarantee future investment performance.

## Investment Performance Information - July 1, 2020 to September 30, 2020

The following are percentage changes in Net Assets (with capital gains and income dividends reinvested) for the funds under the Plan, for the respective periods ended 09/30/2020. The results shown represent past performance and do not represent expected future performance or experience. Past performance does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the data quoted. Performance data current to the most recent month-end may be obtained by visiting: WWW.RETIREWITHBMORE.COM. Please consider the fund's investment objectives, risks, and charges and expenses carefully before investing. The prospectus contains this and other important information about the investment company. Prospectuses are available by calling (855)826-5407. Read the prospectus carefully before investing.

The rates of return do not reflect a maximum deduction of a 0.000% annual plan asset fee, which, if reflected, would reduce the performance shown.

Please see other important disclosures at the end of this report.

Fund names with \* symbol indicate a fund in which you were invested as of 9/30/2020.

<u>VRU#</u> ≫1515	Fixed Investment Option Nationwide Fixed Fund (g)	Annualized Current  Quarter Vield  2.010%	9	THE R. P. LEWIS CO., LANSING, MICH.	irrent Year d Minimur N/A	The state of the s			
		Morningstar		Average	Annual F	Return	Since	Inception	Gross Expense
VRU#	Variable Investment Options Small-Cap Stocks	Category	YTD	1 Year		10 Year	Inception	The second second	Ratio
<del>2</del> 2380	MFS Bind Rsrch SmCap Eq R4 International Stocks	Small Blend	-17.41%	-7.99%	6.91%	N/A	5.85%	09/14/15	0.97%
<b>≈</b> 1948	JPM Emrg Mkt Eq I	Diversified Emerging Mkts	10.65%	22.88%	14.69%	5.04%	N/A	11/15/93	1.09%
<b>~</b> 2379	Hartford Intl Oppr R5 Mid-Cap Stocks	Foreign Large Blend	2.86%	12.16%	6.47%	5.62%	5.69%	07/22/96	0.81%
<b>3</b> −2378	BrwnAdv MidCap Gr Inv Large-Cap Stocks	Mid-Cap Growth	10.76%	17.81%	N/A	N/A	15.64%	10/02/17	1.19%
<b>3</b> −1978	Vngrd FTSE Soc Indx Inst	Large Blend	9.20%	20.76%	15.55%	14.98%	9.50%	01/14/03	0.12%
° 1437	TRowePr LgCap Gr I	Large Growth	23.45%	35.80%	20.61%	18.09%	11.71%	10/31/01	0.56%
<b>≈</b> 1944	LSV Val Eq Inst Balanced	Large Value	-18.06%	-10.28%	4.99%	9.36%	6.99%	03/31/99	0.65%
2381	Nuvn RealAsst Inc I Bonds	World Allocation	-11.41%	-8.47%	5.02%	N/A	6.86%	09/13/11	0.89%
<b>3-2074</b>	Fid US Bd Indx	Intermediate Core Bond	6.99%	7.06%	4.14%	3.60%	5.99%	03/08/90	0.03%
<b>3</b> −324	DodgeCox Inc	Intermediate Core-Plus Bond	6.80%	7.70%	5.22%	4.41%	6.72%	12/30/88	0.42%
1955	Payden Low Dur Bd Asset Allocation	Short-Term Bond	2.62%	3.18%	2.17%	1.80%	3.63%	01/03/94	0.54%
1949	AmFds 2010 TrgtDtRtrmt R5E (b)	Target-Date 2000-2010	3.05%	6.93%	6.64%	6.58%	4.93%	02/01/07	0.46%
1950	AmFds 2020 TrgtDtRtrmt R5E (b)	Target-Date 2020	3.64%	8.34%	7.60%	7.80%	5.53%	02/01/07	0.46%
1951	AmFds 2030 TrgtDtRtrmt R5E (b)	Target-Date 2030	4.83%	11.68%	9.81%	9.68%	6.81%	02/01/07	0.50%
1952	AmFds 2040 TrgtDtRtrmt R5E (b)	Target-Date 2040	5.02%	13.89%	11.18%	10.39%	7.30%	02/01/07	0.53%
1953	AmFds 2050 TrgtDtRtrmt R5E (b)	Target-Date 2050	5.20%	14.40%	11.47%	10.53%	7.40%	02/01/07	0.54%
1954	AmFds 2060 TrgtDtRtrmt R5E (b)	Target-Date 2060+	5.09%	14.37%	11.44%	N/A	9.01%	03/27/15	0.56%

#### FEE DISCLOSURES

The Standardized illustration represents performance based on a \$10,000 hypothetical investment, and reflects the deduction of the following fees: Gross expense ratios represent the fund's total operating expenses expressed as a percentage of the assets held in the fund. For more information about gross expense ratios, read the fund's prospectus.

Some mutual funds may impose a short term trade fee. Some funds may be subject to a trade restriction policy. Please read the underlying prospectus carefully.

#### **FOOTNOTES**

b) These funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the fund's expenses, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

g) Interest rates are declared quarterly and are subject to change. Guarantees are subject to the claims-paying ability of the company. The unregistered fixed annuity is issued by Nationwide Life Insurance Company, Columbus, Ohio.

#### RISK DISCLOSURES

Money market funds: Money market funds are not insured or guaranteed by the FDIC or any other government agency. Although the goal of a money market is to preserve the value of an investment at \$1 per share, it is still possible to lose money.

International/emerging markets funds: Funds that invest in international stocks face risks that funds investing only in U.S. stocks do not. Currency fluctuation, political risk, differences in accounting standards and the limited availability of information may make these funds less stable.

#### 6 QUARTERLY REPORT FOR MARILYN J MOSBY

## Investment Performance Information - July 1, 2020 to September 30, 2020

Small company funds: Small and emerging companies may have less liquidity than larger, established companies. Therefore, funds investing in stocks of small or emerging companies may face greater price volatility and risk.

High-yield bond funds: Funds that invest in high-yield securities may have more credit risk and changes in price than funds that invest in higher-quality securities

Non-diversified funds: Funds that invest in a single industry or small number of securities may be more volatile than those that invest more broadly. Government bond funds: These funds invest mainly in securities of the U.S. government and its agencies; however, these entities do not guarantee the value of the funds

Real estate funds: Funds that invest mainly in real estate are sensitive to economic and business cycles, changing demographic patterns and government actions

#### IMPORTANT DISCLOSURES

"Inception Date" is the date the fund was established. The "Since Inception" column contains performance for the funds if the Inception Date was before the time period indicated.

Performance numbers in the YTD (Year To Date) column are not annualized returns and represent the total percentage change in share value from the beginning of the year to the date of this report.

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Nationwide and its affiliates (Nationwide) offer a variety of investment options to public sector retirement plans through variable annuity contracts, trust or custodial accounts. Nationwide may receive payments from mutual funds or their affiliates in connection with those investment options. For more detail about the payments Nationwide receives, please visit www.nrsforu.com

Distributions of contributions and earnings from the Roth account are tax free if contributions have been in the Roth elective deferral account for a period of at least five (5) tax years and the participant is at least 59½ years old at the time of the distribution.

Retirement Specialists are Registered Representatives of Nationwide Investment Services Corporation, member FINRA. In MI only: Nationwide Investment Svcs. Corporation

Nationwide, the Nationwide N and Eagle, Nationwide is on your side, and other marks displayed in this message are service marks of Nationwide Mutual Insurance Company or its affiliates, unless otherwise disclosed. @ 2020 Nationwide.



# MY PERSONAL ACCT-9041: Account Activity

Balance Summary: \$36,075.45 (available as of today 01/25/2021) View: today 01/25/2021

## **All Transactions**

Posting Date	Description	Status	Amount	Available Balance
Processing	WIRE TRANSFER HOLD ON 01/25 FOR WIRE #00125376291	р	-15,000.00	36,075.45
Processing	CHECKCARD 01/24 PURE RAW JUICE ROTUNDA BALTIMORE MD  Amount may change - waiting for final amount from merchant	P	-11.86	51,075.45
Processing	CHECKCARD 01/24 WHOLEFDS IHBH#10 BALTIMORE MD	P	-17.16	51,087.31
Processing	CHECKCARD 01/24 WHOLEFDS IHBH#10 BALTIMORE MD	р	-20.38	51,104.47
Processing	CHECKCARD 01/24 WHOLEFDS IHBH#10 BALTIMORE MD	P	-80.25	51,124.85
Processing	CHECKCARD HOMEAPPRAISAL-CLA TROY MI ON 01/21	p	-15.00	51,205.10
01/22/2021	Cash App*Cash 01/22 PMNT RCVD Visa Direct CA	С	403.17	51,220.10
01/21/2021	KEEP THE CHANGE TRANSFER TO ACCT 2614 FOR 01/21/21	С	-0.01	50,816.93
01/21/2021	INSTACART SUBSCRIPTION 01/20 PURCHASE HTTPSINSTACAR CA  Add this deal Earn 10% cash back on your ButcherBox purchase!	С	-9.99	50,816.94
01/21/2021	HOMEAPPRAISAL-CLASSVAL 01/19 PURCHASE 248- 220-2360 MI	С	-465.00	50,826.93
01/20/2021	FIRST CHOICE PEST CONTR 01/19 PURCHASE 813-948-0835 FL	C	-95.00	51,291.93
01/19/2021	KEEP THE CHANGE TRANSFER TO ACCT 2614 FOR 01/19/21	С	-0.70	51,386.93
01/19/2021	HOME INSPECTOR PROFESSI 01/18 PURCHASE 813-299-1642 FL	С	-375.00	51,387.63
01/19/2021	www.cvs.com 01/17 PURCHASE 800-746-7287 RI	С	-5.30	51,762.63
01/15/2021	MAYOR AND CITY C DES:PAYROLL ID:XXXXX5000153 INDN:MARILYN MOSBY CO	С	4,977.69	51,767.93

Posting Date	Description	Status	Amount	Available Balance
01/12/2021	External transfer fee - 3 Day - 01/11/2021 Confirmation: 324149320	С	-3.00	46,790.24
01/11/2021	KEEP THE CHANGE TRANSFER TO ACCT 2614 FOR 01/11/21	C	-1.83	46,793.24
01/11/2021	BARCLAYCARD US DES:CREDITCARD ID:XXXXX9289 INDN:MARILYN MOSBY CO	C	-239.47	46,795.07
01/11/2021	CHASE CREDIT CRD DES:EPAY ID:XXXXX01238 INDN:MARILYN MOSBY CO ID:XXXXXX39224 WEB	C	-526.00	47,034.54
01/11/2021	TRANSFER MARILYN JAMES MOSBY:MARILYN MOSBY Confirmation# 3936913492	С	-660.26	47,560.54
01/11/2021	CHIPOTLE ONLINE 01/10 PURCHASE CHIPOTLE.COM	С	-43.09	48,220.80
	CA  Add this deal Earn 10% cash back on your Panera Bread purchase!			
01/11/2021	MOD PIZZA ROTUNDA 01/07 PURCHASE BALTIMORE MD	С	-33.08	48,263.89
01/11/2021	BKOFAMERICA MOBILE 01/09 3775167257 DEPOSIT*MOBILE MD	С	660.26	48,296.97
01/07/2021	CITI CARD ONLINE DES:PAYMENT ID:XXXXX1119998091 INDN:MARILYN J	С	-316.56	47,636.71
01/06/2021	CASH APP*ANTONIO GL 01/05 PMNT SENT 8774174551 CA	С	-30.00	47,953.27
01/04/2021	KEEP THE CHANGE TRANSFER TO ACCT 2614 FOR 01/04/21	С	-1.41	47,983.27
01/04/2021	Gap Visa DES:Gap EPAY ID:XXXXX4144 INDN: 4479941566293303 CO ID:XXXXX42001 WEB	С	-345.72	47,984.68
01/04/2021	BMWFINANCIAL SVS DES:BMWFS PYMT ID:XXXXX2589 INDN:Marilyn	С	-943.91	48,330.40
01/04/2021	TST* NEVER ON SUNDAY 01/01 PURCHASE BALTIMORE MD	С	-21.06	49,274.31
01/04/2021	IDENTITYGUARD 12/31 PURCHASE 888-366-4068 VA	С	-16.95	49,295.37
01/04/2021	WELLS DISCOUNT LIQUORS 12/31 PURCHASE BALTIMORE MD	С	-116.58	49,312.32
01/04/2021	Cash App*Cash 01/02 PMNT RCVD Visa Direct CA	С	49.25	49,428.90
12/31/2020	KEEP THE CHANGE TRANSFER TO ACCT 2614 FOR 12/31/20	C	-0.50	49,379.65

23/2021	Account Details Fillit File	il all		o o
Posting Date	Description	Status	Amount	Available Balance
12/31/2020	Wire Transfer Fee	С	-30.00	49,380.15
12/31/2020	WIRE TYPE:WIRE OUT DATE:201231 TIME:1214 ET TRN:2020123100457558 SERVICE	С	-3,025.51	49,410.15
12/31/2020	INT*QuickBooks Online 12/30 PURCHASE 800-446-8848 CA	С	-12.50	52,435.66
12/31/2020	MAYOR AND CITY C DES:DIR DEP ID:000153 INDN:MOSBY,MARILYN J CO ID:XXXXX60769 PPD	С	6,064.82	52,448.16
12/31/2020	NATIONWIDE DES:PAYMENTS ID:PMTSA0012933935 INDN:MARILYN J	С	45,000.00	46,383.34
12/30/2020	KEEP THE CHANGE TRANSFER TO ACCT 2614 FOR 12/30/20	С	-1.30	1,383.34
12/30/2020	BARCLAYCARD US DES:CREDITCARD ID:XXXXX1202 INDN:MARILYN MOSBY CO	С	-2,316.00	1,384.64
12/30/2020	WALGREENS #17205 12/29 PURCHASE BALTIMORE MD	С	-17.48	3,700.64
12/30/2020	CHIPOTLE 2225 12/29 PURCHASE BALTIMORE MD  Add this deal Earn 10% cash back on your Shake Shack purchase!	С	-1.22	3,718.12
12/29/2020	KEEP THE CHANGE TRANSFER TO ACCT 2614 FOR 12/29/20	С	-0.71	3,719.34
12/29/2020	ROBINHOOD DES:Funds ID:XXXXX1148 INDN:Marilyn Mosby CO ID:XXXXX64776 WEB	С	-500.00	3,720.05
12/29/2020	GIANT 2306 12/28 PURCHASE BALTIMORE MD	С	-164.29	4,220.05
12/28/2020	KEEP THE CHANGE TRANSFER TO ACCT 2614 FOR 12/28/20	С	-0.88	4,384.34
12/28/2020	NELNET LOAN SERV DES:PAYMENT ID:XXXXX8789 INDN:JAMES, MARILYN CO	С	-186.00	4,385.22
12/28/2020	CASH APP*DAYSIA TAY 12/26 PMNT SENT 8774174551 CA	С	-30.00	4,571.22
12/28/2020	TST* NEVER ON SUNDAY 12/24 PURCHASE BALTIMORE MD	С	-40.12	4,601.22
12/28/2020	Cash App*Cash 12/25 PMNT RCVD Visa Direct CA	С	246.25	4,641.34



# MY PERSONAL ACCT-9041: Account Activity

Balance Summary:\$36,043.24 (available as of today 01/26/2021) View:today 01/26/2021

## **All Transactions**

Posting Date	Description	Status	Amount	Available Balance
Processing	CHECKCARD PURE RAW JUICE RO BALTIMORE MD ON 01/24  Amount may change - waiting for final amount from merchant	p	-11.86	36,043.24
01/25/2021	KEEP THE CHANGE TRANSFER TO ACCT 2614 FOR 01/25/21	С	-2.21	36,055.10
01/25/2021	Wire Transfer Fee	С	-30.00	36,057.31
01/25/2021	WIRE TYPE:WIRE OUT DATE:210125 TIME:0920 ET TRN:2021012500376291 SERVICE	С	-15,000.00	36,087.31
01/25/2021	WHOLEFDS IHBH#10638 01/24 PURCHASE BALTIMORE MD	С	-17.16	51,087.31
01/25/2021	WHOLEFDS IHBH#10638 01/24 PURCHASE BALTIMORE MD	C	-20.38	51,104.47
01/25/2021	WHOLEFDS IHBH#10638 01/24 PURCHASE BALTIMORE MD	С	-80.25	51,124.85
01/25/2021	HOMEAPPRAISAL-CLASSVAL 01/21 PURCHASE 248- 220-2360 MI	С	-15.00	51,205.10
01/22/2021	Cash App*Cash 01/22 PMNT RCVD Visa Direct CA	С	403.17	51,220.10
01/21/2021	KEEP THE CHANGE TRANSFER TO ACCT 2614 FOR 01/21/21	С	-0.01	50,816.93
01/21/2021	INSTACART SUBSCRIPTION 01/20 PURCHASE HTTPSINSTACAR CA  Add this deal Earn 10% cash back on your ButcherBox purchase!	С	-9.99	50,816.94
01/21/2021	HOMEAPPRAISAL-CLASSVAL 01/19 PURCHASE 248- 220-2360 MI	С	-465.00	50,826.93
01/20/2021	FIRST CHOICE PEST CONTR 01/19 PURCHASE 813-948-0835 FL	С	-95.00	51,291.93
01/19/2021	KEEP THE CHANGE TRANSFER TO ACCT 2614 FOR 01/19/21	С	-0.70	51,386.93
01/19/2021	HOME INSPECTOR PROFESSI 01/18 PURCHASE 813-299-1642 FL	С	-375.00	51,387.63

26/2021	Account Details Print Frie	naly		Page 134
Posting Date	Description	Status	Amount	Available Balance
01/19/2021	www.cvs.com 01/17 PURCHASE 800-746-7287 RI	С	-5.30	51,762.63
01/15/2021	MAYOR AND CITY C DES:PAYROLL ID:XXXXX5000153 INDN:MARILYN MOSBY CO	C	4,977.69	51,767.93
Statement as	of 01/13/2021			
01/12/2021	External transfer fee - 3 Day - 01/11/2021 Confirmation: 324149320	С	-3.00	46,790.24
01/11/2021	KEEP THE CHANGE TRANSFER TO ACCT 2614 FOR 01/11/21	С	-1.83	46,793.24
01/11/2021	BARCLAYCARD US DES:CREDITCARD ID:XXXXX9289 INDN:MARILYN MOSBY CO	С	-239.47	46,795.07
01/11/2021	CHASE CREDIT CRD DES:EPAY ID:XXXXX01238 INDN:MARILYN MOSBY CO ID:XXXXX39224 WEB	C	-526.00	47,034.54
01/11/2021	TRANSFER MARILYN JAMES MOSBY: MARILYN MOSBY Confirmation# 3936913492	С	-660.26	47,560.54
01/11/2021	CHIPOTLE ONLINE 01/10 PURCHASE CHIPOTLE.COM CA  Add this deal Earn 10% cash back on your Panera Bread purchase!	С	-43.09	48,220.80
01/11/2021	MOD PIZZA ROTUNDA 01/07 PURCHASE BALTIMORE MD	С	-33.08	48,263.89
01/11/2021	BKOFAMERICA MOBILE 01/09 3775167257 DEPOSIT *MOBILE MD	С	660.26	48,296.97
01/07/2021	CITI CARD ONLINE DES:PAYMENT ID:XXXXX1119998091 INDN:MARILYN J	C	-316.56	47,636.71
01/06/2021	CASH APP*ANTONIO GL 01/05 PMNT SENT 8774174551 CA	С	-30.00	47,953.27
01/04/2021	KEEP THE CHANGE TRANSFER TO ACCT 2614 FOR 01/04/21	С	-1.41	47,983.27
01/04/2021	Gap Visa DES:Gap EPAY ID:XXXXX4144 INDN: 4479941566293303 CO ID:XXXXX42001 WEB	С	-345.72	47,984.68
01/04/2021	BMWFINANCIAL SVS DES:BMWFS PYMT ID:XXXXX2589 INDN:Marilyn	С	-943.91	48,330.40
01/04/2021	TST* NEVER ON SUNDAY 01/01 PURCHASE BALTIMORE MD	С	-21.06	49,274.31
01/04/2021	IDENTITYGUARD 12/31 PURCHASE 888-366-4068 VA	С	-16.95	49,295.37
01/04/2021	WELLS DISCOUNT LIQUORS 12/31 PURCHASE BALTIMORE MD	C	-116.58	49,312.32

20/2021	Account Details Fillit File	, i di j		· ·
Posting Date	Description	Status	Amount	Available Balance
01/04/2021	Cash App*Cash 01/02 PMNT RCVD Visa Direct CA	С	49.25	49,428.90
12/31/2020	KEEP THE CHANGE TRANSFER TO ACCT 2614 FOR 12/31/20	С	-0.50	49,379.65
12/31/2020	Wire Transfer Fee	С	-30.00	49,380.15
12/31/2020	WIRE TYPE:WIRE OUT DATE:201231 TIME:1214 ET TRN:2020123100457558 SERVICE	С	-3,025.51	49,410.15
12/31/2020	INT*QuickBooks Online 12/30 PURCHASE 800-446-8848 CA	С	-12.50	52,435.66
12/31/2020	MAYOR AND CITY C DES:DIR DEP ID:000153 INDN:MOSBY,MARILYN J CO ID:XXXXX60769 PPD	С	6,064.82	52,448.16
12/31/2020	NATIONWIDE DES:PAYMENTS ID:PMTSA0012933935 INDN:MARILYN J	С	45,000.00	46,383.34
12/30/2020	KEEP THE CHANGE TRANSFER TO ACCT 2614 FOR 12/30/20	С	-1.30	1,383.34
12/30/2020	BARCLAYCARD US DES:CREDITCARD ID:XXXXX1202 INDN:MARILYN MOSBY CO	С	-2,316.00	1,384.64
12/30/2020	WALGREENS #17205 12/29 PURCHASE BALTIMORE MD	С	-17.48	3,700.64
12/30/2020	CHIPOTLE 2225 12/29 PURCHASE BALTIMORE MD  Add this deal Earn 10% cash back on your Shake Shack purchase!	С	-1.22	3,718.12
12/29/2020	KEEP THE CHANGE TRANSFER TO ACCT 2614 FOR 12/29/20	С	-0.71	3,719.34
12/29/2020	ROBINHOOD DES:Funds ID:XXXXX1148 INDN:Marilyn Mosby CO ID:XXXXX64776 WEB	С	-500.00	3,720.05
12/29/2020	GIANT 2306 12/28 PURCHASE BALTIMORE MD	С	-164.29	4,220.05
12/28/2020	KEEP THE CHANGE TRANSFER TO ACCT 2614 FOR 12/28/20	С	-0.88	4,384.34
12/28/2020	NELNET LOAN SERV DES:PAYMENT ID:XXXXX8789 INDN:JAMES, MARILYN CO	C	-186.00	4,385.22
12/28/2020	CASH APP*DAYSIA TAY 12/26 PMNT SENT 8774174551 CA	С	-30.00	4,571.22



## Regular Savings - 2614: Account Activity

Balance Summary: \$130.63 (available as of today 01/25/2021)

View:today 01/25/2021

## **All Transactions**

Posting Date	Description	Status	Amount	Available Balance
01/22/2021	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 01/21	С	0.01	130.63
01/20/2021	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 01/19	С	0.70	130.62
Statement as	of 01/14/2021			
01/13/2021	Monthly Maintenance Fee	С	-5.00	129.92
01/13/2021	Interest Earned	С	0.03	134.92
01/12/2021	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 01/11	С	1.83	134.89
01/08/2021	Wire Transfer Fee	С	-30.00	133.06
01/08/2021	WIRE TYPE:WIRE OUT DATE:210108 TIME:1540 ET TRN:2021010800410916 SERVICE	С	-5,000.00	163.06
01/05/2021	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 01/04	С	1.41	5,163.06
01/04/2021	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/31	С	0.50	5,161.65
12/31/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/30	С	1.30	5,161.15
12/30/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/29	С	0.71	5,159.85
12/29/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/28	С	0.88	5,159.14
12/28/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/24	С	0.41	5,158.26
12/24/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/23	С	1.07	5,157.85
12/23/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/22	С	0.34	5,156.78
12/22/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/21	С	1.14	5,156.44

25/2021	Account Details Prin			_
Posting Date	Description	Status	Amount	Available Balance
12/21/2020	Online Banking transfer from CHK 9041 Confirmation# 2349450171	С	5,000.00	5,155.30
12/21/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/18	С	0.70	155.30
12/18/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/17	С	0.26	154.60
Statement as	of 12/16/2020			
12/15/2020	Monthly Maintenance Fee	С	-5.00	154.34
12/15/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/14	С	0.60	159.34
12/08/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/07	С	1.28	158.74
12/03/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/02	С	1.97	157.46
11/27/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 11/25	С	0.73	155.49
11/20/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 11/19	С	0.71	154.76
Statement as	of 11/13/2020			
11/12/2020	Monthly Maintenance Fee	С	-5.00	154.05
11/03/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 11/02	С	1.09	159.05
10/27/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 10/26	С	1.30	157.96
10/20/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 10/19	С	0.71	156.66
Statement as	of 10/16/2020			
10/15/2020	Monthly Maintenance Fee	С	-5.00	155.95
10/14/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 10/13	С	2.87	160.95
10/09/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 10/08	С	0.26	158.08
10/08/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 10/07	С	0.13	157.82
10/06/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 10/05	С	1.16	157.69

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/25/2021	Account Details Prii	nt Friendly		rage 130 t
Posting Date	Description	Status	Amount	Available Balance
10/02/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 10/01	С	0.68	156.53
10/01/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 09/30	С	0.46	155.85
09/30/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 09/29	С	0.36	155.39
09/29/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 09/28	С	0.82	155.03
09/22/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 09/21	С	1.66	154.21
09/18/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 09/17	С	0.01	152.55
09/16/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 09/15	С	0.53	152.54
Statement as	of 09/16/2020			
09/15/2020	Monthly Maintenance Fee	С	-5.00	152.01
09/15/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 09/14	С	1.16	157.01
09/09/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 09/08	С	0.79	155.85
09/04/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 09/03	С	0.23	155.06
08/20/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 08/19	С	0.70	154.83
08/18/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 08/17	С	0.05	154.13
Statement as	of 08/15/2020			
08/14/2020	Monthly Maintenance Fee	С	-5.00	154.08
07/31/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 07/30	С	0.67	159.08
07/24/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 07/23	С	0.26	158.41

Acct#: REDACTED

October 1, 2020 - December 31, 2020

# MARILYN J MOSBY BOLTON ST BALTIMORE MD 21217-4601

Please review your statement carefully. Corrections may not be accepted more than 45 days after the closing date of the statement.

## **Quarterly Retirement Report**

#### Questions? Contact Us!

CUSTOMER SERVICE: (855)826-5407 (ESPANOL): (800)649-9494

TTY: (800)848-0833

Website: www.retirewithbmore.com
Write us at: NATIONWIDE RETIREMENT

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# Uncertain times? Stay calm. You have professionals investing for you.

When you enrolled in Nationwide ProAccount, you put to work investment professionals who are experienced at keeping headlines in perspective and managing portfolios through all kinds of market conditions. You can be confident that our professionals will keep your account working according to your long-term goals.

If your situation changes, you can easily revise your investment strategy by updating your profile through your online access at www.retirewithbmore.com. Then, spend a few minutes with the My Interactive Retirement Planner. Our investment professionals will use the information you provide to manage your portfolio in alignment with your revised goals.

Investing involves market risk, including possible loss of principal. No investment strategy or program can guarantee to make a profit or avoid loss. Actual results will vary depending on your investment and market experience.

Nationwide Investment Advisors LLC (NIA) provides investment advice to plan participants enrolled in Nationwide ProAccount. NIA is an SEC-registered investment adviser. NIA assesses participants an asset-based fee for the managed account services.

Retirement products are offered by Nationwide Trust Company, FSB or Nationwide Life Insurance Company.

NRQ-1377AQ.1 (01/21)

# Quarterly Activity at a Glance

	45/(b) Plan
Balance as of 10-01-20	\$89,263.81
Contributions/Transfers In* Interest/Dividend/Cap Gain/Reimb Gain/Loss Withdrawals/Transfers Out** Charges/Fees	\$4,500.00 \$1,318.97 \$11,971.83 -\$50,000.00 -\$106.69
Balance as of 12-31-20	\$56,947.92
Vested balance	\$56,947.92

\*Including, but not limited to, Employee and Employer Contributions, Rollovers and Transfers In.

\*\*Including, but not limited to, Rollovers and Transfers Out, Partial and Lump Sum Payments.

# Historical Activity at a Glance

Plan Type 457(b) Plan Contributions Since Joining/ Transfers In/Loan Payment \$122,390.43

Withdrawals/Transfers Out/Loan Disbursement -\$90,000.00

Action Discourse

Gain/Loss/Fees \$24,557.49 Total Balance as of 12-31-20 \$56,947.92

"Since Joining" refers to the period of time your account has been administered by Nationwide.

Tapplicable, the above data is inclusive of Self Directed Option balance. For more information about asset fees, contact your customer service center:

## Contributions and Distributions Summary - October 1, 2020 to December 31, 2020

Last Contributions Contributions Last Distributions Contribution Year Year Distribution This Amount Period to Date Amount to Date 457(b) Salary Reduction \$750.00 \$4,500.00 \$19,500.00 -\$50,000.00 -\$90,000.00 457(b) Roth Contribution \$0.00 \$0.00 \$0.00

## Your Asset Allocation - October 1, 2020 to December 31, 2020

To the right is your Account Allocation. Your Account Allocation is how the money in your account is actually divided among the investment options you have selected.

For more information on contributions and changing your ProAccount Investment Style, log on to WWW.RETIREWITHBMORE.COM.

\*Percentages and totals may not be exact due to rounding.



## Investment Option Summary - October 1, 2020 to December 31, 2020

Ending Price is as of 12/31/2020

	Current Investmen	t Current Investment			
Investment Option	Election	Election (Roth)	Ending Price	Units/Shares	<u>Value</u>
457(b) Salary Reduction					
*BrwnAdv MidCap Gr Inv	4.00%	0.00%	18.2000	127.0064	\$2,311.52
*DodgeCox Inc	5.00%	0.00%	14.6500	190.3155	\$2,788.12
*Fid US Bd Indx	4.00%	0.00%	12.4500	178.7492	\$2,225.43
*Hartford Intl Oppr R5	22.00%	0.00%	20.5300	614.9527	\$12,624.98
*JPM Emrg Mkt Eq I	7.00%	0.00%	43.7200	93.0419	\$4,067.79
*LSV Val Eg Inst	19.00%	0.00%	25.6000	418.8819	\$10,723.38
*MFS Blnd Rsrch SmCap Eq R4	4.00%	0.00%	14.5000	156.5081	\$2,269.37
Nationwide Fixed Fund	5.00%	0.00%			\$2,777.38
*TRowePr LgCap Gr I	13.00%	0.00%	61.2100	121.3332	\$7,426,81
*Vngrd FTSE Soc Indx Inst	17.00%	0.00%	26.4500	367.9825	\$9,733.14
457(b) Salary Reduction Total	100.00%	0.00%			\$56,947.92
457(b) Roth Contribution					
*BrwnAdv MidCap Gr Inv	0.00%	4.00%	18,2000	0.0000	\$0.00
*DodgeCox Inc	0.00%	5.00%	14.6500	0.0000	\$0.00
*Fid US Bd Indx	0.00%	4.00%	12.4500	0.0000	\$0.00
*Hartford Intl Oppr R5	0.00%	22 00%	20.5300	0.0000	\$0.00
*JPM Emrg Mkt Eq I	0.00%	7.00%	43.7200	0.0000	\$0.00
*LSV Val Eq Inst	0.00%	19.00%	25.6000	0.0000	\$0.00
*MFS Blnd Rsrch SmCap Eq R4	0.00%	4.00%	14.5000	0.0000	\$0.00
Nationwide Fixed Fund	0.00%	5.00%		7 17 17 1	\$0.00
*TRowePr LgCap Gr I	0.00%	13.00%	61.2100	0.0000	\$0.00
*Vngrd FTSE Soc Indx Inst	0.00%	17.00%	26.4500	0.0000	\$0.00
457(b) Roth Contribution Total	0.00%	100.00%			\$0.00
TOTAL * Fund is valued in shares rather than units					\$56,947.92

#### QUARTERLY REPORT FOR MARILYN J MOSBY

## Your Account Values by Investment Option - October 1, 2020 to December 31, 2020

457(b) Salary Reduction (0056984001)	Beginning <u>Bálance</u>	Contributions/ Transfers In	Exchanges	Withdrawals/ Transfers Out	Charges/ Credits/Fees	Interest/ Dividend/ Cap Gain/ Reimb	Gain/Loss	Ending Balance
*BrwnAdv MidCap Gr Inv	\$5,470.44	\$255.00	-\$2,350.31	-\$2,026.61	-\$6.62	\$0.00	\$969.62	\$2,311.52
*DodgeCox Inc	\$3,671.89	\$187.50	\$1,297.78	-\$2,461.41	-54.24	\$129.48	-\$32.88	\$2,788.12
*Fid US Bd Indx	\$2,760.80	\$142.50	\$1,267.61	-\$1,963.93	-\$3.17	\$42.13	-\$20.51	\$2,225.43
*Hartford Intl Oppr R5	\$21,542.16	\$1,065.00	-\$2,501.19	-\$11,117.33	-\$25.73	\$144.90	\$3,517.17	\$12,624.98
*JPM Emrg Mkt Eg	\$5,340.13	\$277.50	\$828.36	-\$3,508.02	-\$6.48	\$7.02	\$1,129.28	\$4,067.79
*LSV Val Eq Inst	\$15,010.55	\$780.00	\$1,327.09	-\$9,360.45	-\$18.19	\$846.67	\$2,137.71	\$10,723.38
*MFS Blnd Rsrch SmCap Eq R4	\$5,218.52	\$255.00	-\$2,390.96	-\$1,993.73	-\$6.47	\$27.31	\$1,159.70	\$2,269.37
Nationwide Fixed Fund	\$5,526.97	\$262.50	-\$578.21	-\$2,455.01	-\$6.36	\$0.00	\$27.49	\$2,777.38
*TRowePr LgCap Gr I	\$7,894.15	\$435.00	\$4,487.70	-\$6,561.20	-\$9.41	\$58.76	\$1,121.81	\$7,426.81
*Vngrd FTSE Soc Indx Inst	\$16,828.20	\$840.00	-\$1,387.87	-\$8,552.31	-\$20.02	\$62.70	\$1,962.44	\$9,733.14
TOTAL	\$89,263.81	\$4,500.00	\$0.00	-\$50,000.00	-\$106.69	\$1,318.97	\$11,971.83	\$56,947.92

<sup>\*</sup> Fund is valued in shares rather than units

Gain/Loss is the difference between the account balance on the first and last day of the period, after allowing for the effects of transactions.

Transaction Details - October 1, 2020 to December 31, 2020

Pay Period	Effective	Total	Transaction	Money	Investment			Amount Per
End Date	Date	Amount	Туре	Source	Option	Price	Units/Shares	Fund
mile make	10/9/2020	-\$106.69	ProAccount® Fee	457(b) Salary	BrwnAdv MidCap Gr Inv	16.0500	-0.4125	-\$6.62
		0100.00	110/100001110 1 40	Reduction	DodgeCox Inc	14.7100	-0.2882	-\$4.24
				T TO GOLD IT	Fid US Bd Indx	12.4200	-0.2552	-\$3.17
					Hartford Intl Oppr R5	18.3000	-1.4060	-\$25.73
					JPM Emrg Mkt Eq I	37.9300	-0.1708	-\$6.48
					LSV Val Eg Inst	23.7200	-0.7669	-\$18.19
					MFS Blnd Rsrch SmCap Eq R4	12.7300	-0.5082	-\$6.47
					Nationwide Fixed Fund	12,7000	0.0002	-\$6.36
					TRowePr LgCap Gr I	56.3800	-0.1669	-\$9.41
					Vngrd FTSE Soc Indx Inst	24.4400	-0.8191	-\$20.02
					Vigid F13E 30C max max	24.4400	-0.6191	-320.02
10/9/2020	10/9/2020	\$750.00	Deferral	457(b) Salary	BrwnAdv MidCap Gr Inv	16.0500	2.8037	\$45.00
				Reduction	DodgeCox Inc	14.7100	2.0394	\$30.00
					Fid US Bd Indx	12.4200	1,8116	\$22.50
					Hartford Intl Oppr R5	18.3000	9.8361	\$180.00
					JPM Emrg Mkt Eg I	37.9300	1.1864	\$45.00
					LSV Val Eq Inst	23,7200	5.3752	\$127.50
					MFS Blnd Rsrch SmCap Eq R4	12.7300	3,5350	\$45.00
					Nationwide Fixed Fund			\$45.00
					TRowePr LgCap Gr I	56,3800	1.1972	\$67.50
					Vngrd FTSE Soc Indx Inst	24.4400	5.8306	\$142.50
	10/9/2020	\$20.92	Capital Gain	457(b) Salary Reduction	Fid US Bd Indx	12.4200	1.6840	\$20,92
10/23/2020	10/23/2020	\$750.00	Deferral	457(b) Salary	BrwnAdv MidCap Gr Inv	15,9700	2.8178	\$45.00
		3.3.5.5.5		Reduction	DodgeGox Inc	14.7000	2.0408	\$30.00
				1111/0620031	Fid US Bd Indx	12,3900	1.8160	\$22.50
					Hartford Intl Oppr R5	18.2400	9.8684	\$180.00
					JPM Emrg Mkt Eq I	38.5100	1.1685	\$45.00
					LSV Val Eq Inst	23.8200	5.3526	\$127.50
					MFS Blnd Rerch SmCap Eq R4	12.7700	3.5239	\$45.00
					Nationwide Fixed Fund		4,464.4	\$45.00
					TRowePr LgCap Gr I	56,9200	1.1859	\$67.50
					Vngrd FTSE Soc Indx Inst	24.3500	5.8522	\$142.50
	10/30/2020	\$4.59	Posted Daily	457(b) Salary	Fid US Bd Indx		0.3693	\$4.59

Pay Period	Effective	Total	Transaction	Money	Investment			Per
nd Date	Date	Amount	Type	Source	Option	Price	Units/Shares	Fund
1/6/2020	11/6/2020	\$750.00	Deferral	457(b) Salary	BrwnAdv MidCap Gr Inv	16.4100	2.7422	\$45.0
100000000000000000000000000000000000000	A. W. D. C. S. C.	***************************************	0.00	Reduction	DodgeGox Inc	14.8000	2.0270	\$30.0
				, icoosion	Fid US Bd Indx	12.4300	1,8101	\$22.5
					Hartford Intl Oppr R5	18.9800	9.4837	\$180.0
						12 Th (20		
					JPM Emrg Mkt Eq I	40.3800	1.1144	\$45.0
					LSV Val Eq Inst	23.6000	5.4025	\$127.5
					MFS Blnd Rsrch SmCap Eq R4	12.6900	3.5461	\$45.0
					Nationwide Fixed Fund			\$45.0
					TRowePr LgCap Gr I	58,4400	1.1550	\$67.5
					Vngrd FTSE Soc Indx Inst	24.8000	5.7460	\$142.5
11/20/2020	11/20/2020	\$750.00	Deferral	457(b) Salary	BrwnAdv MidCap Gr Inv	16,7900	2,6802	\$45.0
1/20/2020	11/20/2020	\$750.00	Delettal					
				Reduction	DodgeCox Inc	14.9000	2.0134	\$30.0
					Fid US Bd Indx	12.4800	1.8029	\$22.5
					Hartford Intl Oppr R5	19.3800	9.2879	\$180.0
					JPM Emrg Mkt Eq I	40.8300	1.1021	\$45.0
					LSV Val Eq Inst	25.2400	5.0515	\$127.5
					MFS Blnd Rerch SmCap Eq R4	13.4500	3.3457	\$45.0
						13.4500	3.3407	
					Nationwide Fixed Fund		4 4900	\$45.0
					TRowePr LgCap Gr I	57.5800	1.1723	\$67.5
					Vngrd FTSE Soc Indx Inst	24.9000	5.7229	\$142.5
	11/30/2020	\$4.25	Posted Daily Interest	457(b) Salary Reduction	Fid US Bd Indx		0.3415	\$4.2
			1,1,2,1,4,1	11.544441411				
2/4/2020	12/4/2020	\$750.00	Deferral	457(b) Salary	BrwnAdv MidCap Gr Inv	17.3700	2.5907	\$45.0
	12000	402202		Reduction	DodgeCox Inc	14.9100	2.0121	\$30.0
				Heduction	Fid US Bd Indx	12.3900	1.8160	\$22.5
					Hartford Intl Oppr R5	20.0400	8.9820	\$180.0
					JPM Emrg Mkt Eq I	41.6000	1.0817	\$45.0
					LSV Val Eq Inst	26,9500	4.7310	\$127.5
					MFS Blnd Rsrch SmCap Eq R4	14.2100	3.1668	\$45.0
					Nationwide Fixed Fund			\$45.0
					TRowePr LgCap Gr I	59.8900	1,1271	\$67.5
					Vngrd FTSE Soc Indx Inst	25.9700	5.4871	\$142.5
	12/4/2020	\$6.43	Capital Gain	457(b) Salary Reduction	Fid US Bd Indx	12,3900	0,5187	\$6.4
	10/11/0000	***	Forkers		Decree Adv. Mid Com. Or have	17 1700	101 7011	60.050.0
	12/11/2020	\$0.00	Exchange	457(b) Salary	BrwnAdv MidCap Gr Inv	17,4700	-134.5341	-\$2,350.3
				Reduction	Hartford Intl Oppr R5	19.9700	-125.2472	-\$2,501.
					MFS Blnd Rsrch SmCap Eq R4	14.2700	-167.5513	-\$2,390.9
					Nationwide Fixed Fund			-\$578.2
					Vingrd FTSE Soc Indx Inst	25,7200	-53.9607	-\$1,387.8
					DodgeCox Inc	14.9500	86.8082	\$1,297
					Fid US Bd Indx	12.4300	101,9800	\$1,267.6
							19.8268	
					JPM Emrg Mkt Eq I	41.7800		\$828.
					LSV Val Eq Inst	26.5800	49.9280	\$1,327.0
					TRowePr LgCap Gr I	59.7000	75.1707	\$4,487.7
	12/15/2020	\$58.76	Capital Gain	457(b) Salary Reduction	TRowePr LgCap Gr I	59.7100	0,9841	\$58.7
	12/15/2020	\$27.31	Dividend	457(b) Salary	MFS Blnd Rsrch SmCap Eq R4	14.5300	1.8795	\$27.3
		***************************************		Reduction				
2/18/2020	12/18/2020	\$750.00	Deferral	457(b) Salary	BrwnAdv MidCap Gr Inv	18.2600	1.6429	\$30.0
	The second second			Reduction	DodgeGox Inc	14.6000	2.5685	\$37.5
				477 477 577 777	Fid US Bd Indx	12.4200	2.4155	\$30.
					Hartford Intl Oppr R5	20.3700	8.1001	\$165.
					JPM Emrg Mkt Eq I		1.2344	\$52.
						42.5300		
					LSV Val Eq Inst	26.6100	5.3551	\$142.
					MFS Blnd Rsrch SmCap Eq R4	14.6000	2.0548	\$30.
					Nationwide Fixed Fund			\$37.
					TRowePr LgCap Gr I	60.8200	1.6031	\$97.
					Vngrd FTSE Soc Indx Inst	26.1400	4,8776	\$127.
	12/18/2020	\$102.75	Capital Gain	457(b) Salary	DodgeGox Inc	14.6000	7.0376	\$102.

# 4 QUARTERLY REPORT FOR MARILYN J MOSBY

## Transaction Details (continued)

Pay Period	Effective	Total	Transaction	Money	Investment	mar.	LI-N-YOU	Amount Per
End Date	<u>Date</u> 12/18/2020	<u>Amount</u> \$96.45	Type Dividend	Source 457(b) Salary Reduction	Option DodgeCox Inc JPM Emrg Mkt Eq I	Price 14.6000 42.5300	Units/Shares 1.8307 0.1651	Fund \$26.73 \$7.02
					Vngrd FTSE Soc Indx Inst	26.1400	2.3987	\$62.70
	12/22/2020	\$594.90	Capital Gain	457(b) Salary Reduction	LSV Val Eq Inst	25.5800	23.2565	\$594.90
	12/29/2020	-\$50,000.00	Withdrawal	457(b) Salary	BrwnAdv MidCap Gr Inv	18.0500	-112.2776	-\$2,026,61
				Reduction	DodgeCox Inc	14.6300	-168.2440	-\$2,461.41
					Fid US Bd Indx	12.4300	-157.9992	-\$1,963.93
					Hartford Intl Oppr R5	20.4500	-543.6347	-\$11,117.33
					JPM Emrg Mkt Eq I	42.6500	-82.2513	-\$3,508.02
					LSV Val Eq Inst	25.8900	-361.5469	-\$9,360.45
					MFS Blnd Rsrch SmCap Eq R4 Nationwide Fixed Fund	14.4100	-138.3574	-\$1,993.73 -\$2,455,01
					TRowePr LgCap Gr I	61.1700	-107.2617	-\$6,561.20
					Vngrd FTSE Soc Indx Inst.	26.2900	-325.3066	-\$8,552.31
	12/29/2020	\$144.90	Dividend	457(b) Salary Reduction	Hartford Intl Oppr R5	20.4500	7.0854	\$144.90
	12/30/2020	\$251,77	Dividend	457(b) Salary Reduction	LSV Val Eq Inst	25.4200	9.9043	\$251.77
	12/31/2020	<b>\$5</b> .95	Posted Daily Interest	457(b) Salary Reduction	Fid US Bd Indx		0.4789	\$5.95

#### PROACCOUNT DISCLOSURE:

Important information about Nationwide ProAccount: We strive to ensure that you are in the most appropriate portfolio based on your current personal financial circumstances. Contact Nationwide Investment Advisors, LLC if one of the following applies to you:

· There are changes in your financial situation or investment objectives

You'd like to update the information you previously provided on your managed account questionnaire
 You'd like to modify or place reasonable restrictions on the management of your account

If you have any questions or need additional information, contact our service center at 888-540-2896. Our specialists are available Monday through Friday, 8 a.m. to 5 p.m. Eastern time.

## Your Beneficiary Information

457(b) Plan

Primary Beneficiary NICHOLAS MOSBY

100.00%

If no person, entity, or trust is listed as a beneficiary, a beneficiary designation may still exist on file. Please verify your beneficiary designation(s) by contacting Nationwide at (855)826-5407. You may also either return a completed Beneficiary Form, or if available, update your beneficiary designation(s) online. Please note that Nationwide does not warrant the accuracy or completeness of any beneficiary designation(s).

#### Your Personalized Rate of Return

457(b)

Last 12 Months

The Personal Rate of Return calculation is an estimated return rate for your defined contribution account for the specified period. The calculation considers your account balance at the beginning of the period, contributions, withdrawals, growth or decline in the value of your account's assets, and the period's ending balance. The calculation reflects your account balance net of fees, but does not include amounts attributable to outstanding participant loan assets or Self Directed Brokerage Account assets, if any. Past performance does not guarantee future investment performance.

## Investment Performance Information - October 1, 2020 to December 31, 2020

The following are percentage changes in Net Assets (with capital gains and income dividends reinvested) for the funds under the Plan, for the respective periods ended 12/31/2020. The results shown represent past performance and do not represent expected future performance or experience. Past performance does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the data quoted. Performance data current to the most recent month-end may be obtained by visiting: WWW.RETIREWITHBMORE.COM. Please consider the fund's investment objectives, risks, and charges and expenses carefully before investing. The prospectus contains this and other important information about the investment company. Prospectuses are available by calling (855)826-5407. Read the prospectus carefully before investing.

The rates of return do not reflect a maximum deduction of a 0.000% annual plan asset fee, which, if reflected, would reduce the performance shown.

Please see other important disclosures at the end of this report.

Fund names with symbol indicate a fund in which you were invested as of 12/31/2020.

<u>VRU#</u> *1515	Fixed Investment Option Nationwide Fixed Fund (g)	Annualized Current  Quarter Yield  2.010%							
10.0	(4)			North State		To do some	Chara	(a saudian	Gross
		Morningstar	France		Annual I		Since	Inception	Expense
VRU#	Variable Investment Options Small-Cap Stocks	Category	YTD	1 Year	5 Year	10 Year	Inception	Date	Ratio
<b>≈</b> 2380	MFS Blnd Rsrch SmCap Eq R4 International Stocks	Small Blend	2.05%	2.05%	10.77%	N/A	9.87%	09/14/15	0.91%
<b>≈</b> 1948	JPM Emrg Mkt Eq I	Diversified Emerging Mkts	34.73%	34.73%	19.23%	6.57%	N/A	11/15/93	1.09%
<b>→</b> 2379	Hartford Intl Oppr R5 Mid-Cap Stocks	Foreign Large Blend	20.59%	20.59%	9.24%	6.57%	6.32%	07/22/96	0.81%
<b>3</b> −2378	BrwnAdv MidCap Gr Inv Large-Cap Stocks	Mid-Cap Growth	32.27%	32.27%	N/A	N/A	20.77%	10/02/17	1.19%
<b>3</b> −1978	Vngrd FTSE Soc Indx Inst	Large Blend	22.66%	22.66%	16.82%	15.16%	10.08%	01/14/03	0.12%
° 1437	TRowePr LgCap Gr I	Large Growth	39.56%	39.56%		18.18%	12.26%		0.56%
<b>3</b> −1944	LSV Val Eg Inst	Large Value	-1.58%	-1.58%		10.43%	7.81%		0.65%
	Balanced	Large value	1.00.70	1.0010	2.00.0	10.1010	7.0.10	99.0 1190	3.40.10
2381	Nuvn RealAsst Inc I Bonds	World Allocation	-3.49%	-3.49%	6.52%	N/A	7.66%	09/13/11	0.89%
<b>3</b> -2074	Fid US Bd Indx	Intermediate Core Bond	7.80%	7.80%	4.41%	3.82%	5.97%	03/08/90	0.03%
<b>324</b>	DodgeCox Inc	Intermediate Core-Plus Bond	9.45%	9.45%	5.71%	4.65%	6.74%	12/30/88	0.42%
1955	Payden Low Dur Bd Asset Allocation	Short-Term Bond	3.45%	3.45%	2.37%	1.88%	3.63%	01/03/94	0.54%
1949	AmFds 2010 TrgtDtRtrmt R5E (b)	Target-Date 2000-2010	9.09%	9.09%	7.40%	6.82%	5.27%	02/01/07	0.46%
1950	AmFds 2020 TratDtRtrmt R5E (b)	Target-Date 2020	10.85%	10.85%	8.42%	7.97%	5.94%	02/01/07	0.46%
1951	AmFds 2030 TrgtDtRtrmt R5E (b)	Target-Date 2030	14.98%	14.98%	10.89%	9.90%	7.39%	02/01/07	0.50%
1952	AmFds 2040 TrgtDtRtrmt R5E (b)	Target-Date 2040	18.66%	18.66%	12.85%	10.93%	8.10%	02/01/07	0.53%
1953	AmFds 2050 TrgtDtRtrmt R5E (b)	Target-Date 2050	19.33%	19.33%	13.21%	11.12%	8.24%	02/01/07	0.54%
1954	AmFds 2060 TrgtDtRtrmt R5E (b)	Target-Date 2060+	19.20%	19.20%	13.17%	N/A	11.00%	03/27/15	0.56%

#### **FEE DISCLOSURES**

The Standardized illustration represents performance based on a \$10,000 hypothetical investment, and reflects the deduction of the following fees:
Gross expense ratios represent the fund's total operating expenses expressed as a percentage of the assets held in the fund. For more information about gross expense ratios, read the fund's prospectus.

Some mutual funds may impose a short term trade fee. Some funds may be subject to a trade restriction policy. Please read the underlying prospectus carefully.

#### **FOOTNOTES**

b) These funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the fund's expenses, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

g) Interest rates are declared quarterly and are subject to change. Guarantees are subject to the claims-paying ability of the company. The unregistered fixed annuity is issued by Nationwide Life Insurance Company, Columbus, Ohio.

#### **RISK DISCLOSURES**

Money market funds: Money market funds are not insured or guaranteed by the FDIC or any other government agency. Although the goal of a money market is to preserve the value of an investment at \$1 per share, it is still possible to lose money.

International/emerging markets funds: Funds that invest in international stocks face risks that funds investing only in U.S. stocks do not. Currency fluctuation, political risk, differences in accounting standards and the limited availability of information may make these funds less stable.

## 6 QUARTERLY REPORT FOR MARILYN J MOSBY

#### Investment Performance Information - October 1, 2020 to December 31, 2020

Small company funds: Small and emerging companies may have less liquidity than larger, established companies. Therefore, funds investing in stocks of small or emerging companies may face greater price volatility and risk.

High-yield bond funds: Funds that invest in high-yield securities may have more credit risk and changes in price than funds that invest in higher-quality securities

Non-diversified funds: Funds that invest in a single industry or small number of securities may be more volatile than those that invest more broadly. Government bond funds: These funds invest mainly in securities of the U.S. government and its agencies; however, these entities do not guarantee the value of the funds

Real estate funds: Funds that invest mainly in real estate are sensitive to economic and business cycles, changing demographic patterns and government actions

#### IMPORTANT DISCLOSURES

"Inception Date" is the date the fund was established. The "Since Inception" column contains performance for the funds if the Inception Date was before the time period indicated.

Performance numbers in the YTD (Year To Date) column are not annualized returns and represent the total percentage change in share value from the beginning of the year to the date of this report.

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Nationwide and its affiliates (Nationwide) offer a variety of investment options to public sector retirement plans through variable annuity contracts, trust or custodial accounts. Nationwide may receive payments from mutual funds or their affiliates in connection with those investment options. For more detail about the payments Nationwide receives, please visit www.nrsforu.com

Distributions of contributions and earnings from the Roth account are tax free if contributions have been in the Roth elective deferral account for a period of at least five (5) tax years and the participant is at least 59½ years old at the time of the distribution.

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MICHELLE LAJOIE HERMEY, ESQ.

mhermey@fergesonskipper.com Board Certified Real Estate Lawyer

January 8, 2021

#### RECEIPT OF ESCROW FUNDS

By my signature below, I acknowledge receipt of Buyer's wire in the amount of \$5,000.00 on January 8, 2021 from Buyer in payment of the escrow deposit for the purchase of Gulf of Mexico Drive, Longboat Key, FL 34228.

1515 RINGLING BLVD. + TENTH FLOOR + SARASOTA, FLORIDA 14116
941-957-1900 + PAX 941-957-1800 + WWW.FERGESONSKIPPER.COM



#### Regular Savings - 2614: Account Activity

Balance Summary: \$5,163.06 (available as of today 01/08/2021) View:today 01/08/2021

#### **All Transactions**

Posting Date	Description	Status	Amount	Available Balance
01/05/2021	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 01/04	С	1.41	5,163.06
01/04/2021	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/31	С	0.50	5,161.65
12/31/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/30	С	1.30	5,161.15
12/30/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/29	C	0.71	5,159.85
12/29/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/28	С	0.88	5,159.14
12/28/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/24	С	0.41	5,158.26
12/24/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/23	С	1.07	5,157.85
12/23/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/22	С	0.34	5,156.78
12/22/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/21	С	1.14	5,156.44
12/21/2020	Online Banking transfer from CHK 9041 Confirmation# 2349450171	С	5,000.00	5,155.30
12/21/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/18	С	0.70	155.30
12/18/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/17	С	0.26	154.60
Statement as	of 12/16/2020			
12/15/2020	Monthly Maintenance Fee	С	-5.00	154.34
12/15/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/14	С	0.60	159.34
12/08/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/07	C	1.28	158.74

Account Details Print Friendly		it Friendly		1 agc 140	
Posting Date	Description	Status	Amount	Available Balance	
12/03/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/02	С	1.97	157.46	
11/27/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 11/25	С	0.73	155.49	
11/20/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 11/19	С	0.71	154.76	
Statement as	of 11/13/2020				
11/12/2020	Monthly Maintenance Fee	С	-5.00	154.05	
11/03/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 11/02	С	1.09	159.05	
10/27/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 10/26	С	1.30	157.96	
10/20/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 10/19	С	0.71	156.66	
Statement as	of 10/16/2020				
10/15/2020	Monthly Maintenance Fee	С	-5.00	155.95	
10/14/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 10/13	С	2.87	160.95	
10/09/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 10/08	С	0.26	158.08	
10/08/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 10/07	С	0.13	157.82	
10/06/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 10/05	С	1.16	157.69	
10/02/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 10/01	С	0.68	156.53	
10/01/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 09/30	С	0.46	155.85	
09/30/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 09/29	С	0.36	155.39	
09/29/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 09/28	С	0.82	155.03	
09/22/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 09/21	С	1.66	154.21	
09/18/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 09/17	С	0.01	152.55	

Posting Date	Description	Status	Amount	Available Balance
09/16/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 09/15	С	0.53	152.54
Statement as	of 09/16/2020			
09/15/2020	Monthly Maintenance Fee	С	-5.00	152.01
09/15/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 09/14	С	1.16	157.01
09/09/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 09/08	С	0.79	155.85
09/04/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 09/03	С	0.23	155.06
08/20/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 08/19	С	0.70	154.83
08/18/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 08/17	С	0.05	154.13
Statement as	of 08/15/2020			
08/14/2020	Monthly Maintenance Fee	С	-5.00	154.08
07/31/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 07/30	С	0.67	159.08
07/24/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 07/23	С	0.26	158.41
07/23/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 07/22	С	0.40	158.15
07/21/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 07/20	С	1.35	157.75
Statement as	of 07/17/2020			
07/16/2020	Monthly Maintenance Fee	С	-5.00	156.40
07/16/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 07/15	С	0.01	161.40
07/14/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 07/13	С	0.79	161.39
06/23/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 06/22	С	0.83	160.60
06/22/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 06/19	С	1.71	159.77



#### Regular Savings - 2614: Account Activity

Balance Summary: \$5,163.06 (available as of today 01/08/2021) View:today 01/08/2021

#### **All Transactions**

Posting Date	Description	Status	Amount	Available Balance
01/05/2021	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 01/04	С	1.41	5,163.06
01/04/2021	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/31	С	0.50	5,161.65
12/31/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/30	С	1.30	5,161.15
12/30/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/29	C	0.71	5,159.85
12/29/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/28	C	0.88	5,159.14
12/28/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/24	С	0.41	5,158.26
12/24/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/23	С	1.07	5,157.85
12/23/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/22	С	0.34	5,156.78
12/22/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/21	С	1.14	5,156.44
12/21/2020	Online Banking transfer from CHK 9041 Confirmation# 2349450171	С	5,000.00	5,155.30
12/21/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/18	С	0.70	155.30
12/18/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/17	С	0.26	154.60
Statement as	of 12/16/2020			
12/15/2020	Monthly Maintenance Fee	C	-5.00	154.34
12/15/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/14	С	0.60	159.34
12/08/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/07	C	1.28	158.74

Account Details Print Friendly		it Friendly		r age 131	
Posting Date	Description	Status	Amount	Available Balance	
12/03/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 12/02	С	1.97	157.46	
11/27/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 11/25	С	0.73	155.49	
11/20/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 11/19	С	0.71	154.76	
Statement as	of 11/13/2020				
11/12/2020	Monthly Maintenance Fee	С	-5.00	154.05	
11/03/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 11/02	С	1.09	159.05	
10/27/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 10/26	С	1.30	157.96	
10/20/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 10/19	С	0.71	156.66	
Statement as	of 10/16/2020				
10/15/2020	Monthly Maintenance Fee	С	-5.00	155.95	
10/14/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 10/13	С	2.87	160.95	
10/09/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 10/08	С	0.26	158.08	
10/08/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 10/07	С	0.13	157.82	
10/06/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 10/05	С	1.16	157.69	
10/02/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 10/01	С	0.68	156.53	
10/01/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 09/30	С	0.46	155.85	
09/30/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 09/29	С	0.36	155.39	
09/29/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 09/28	С	0.82	155.03	
09/22/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 09/21	С	1.66	154.21	
09/18/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 09/17	С	0.01	152.55	

/ NOODER Details 1 Till				
Posting Date	Description	Status	Amount	Available Balance
09/16/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 09/15	С	0.53	152.54
Statement as	of 09/16/2020			
09/15/2020	Monthly Maintenance Fee	С	-5.00	152.01
09/15/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 09/14	С	1.16	157.01
09/09/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 09/08	С	0.79	155.85
09/04/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 09/03	С	0.23	155.06
08/20/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 08/19	С	0.70	154.83
08/18/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 08/17	С	0.05	154.13
Statement as	of 08/15/2020			
08/14/2020	Monthly Maintenance Fee	С	-5.00	154.08
07/31/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 07/30	С	0.67	159.08
07/24/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 07/23	С	0.26	158.41
07/23/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 07/22	С	0.40	158.15
07/21/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 07/20	С	1.35	157.75
Statement as	of 07/17/2020			
07/16/2020	Monthly Maintenance Fee	С	-5.00	156.40
07/16/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 07/15	С	0.01	161.40
07/14/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 07/13	С	0.79	161.39
06/23/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 06/22	С	0.83	160.60
06/22/2020	KEEPTHECHANGE CREDIT FROM ACCT9041 EFFECTIVE 06/19	С	1.71	159.77



P.O. Box 15284 Wilmington, DE 19850

UTMA ACCT NYLYN K MOSBY
MARILYN JAMES MOSBY CUSTODIAN
BOLTON ST
BALTIMORE, MD 21217-4601

#### Customer service information

Customer service: 1.800.432.1000

Account number: REDACTED 5 2614

En Español: 1.800.688.6086

bankofamerica.com

Bank of America, N.A.
 P.O. Box 25118
 Tampa, FL 33622-5118

### Your Regular Savings

for November 13, 2020 to December 15, 2020

UTMA ACCT NEEDEN K NEEDEN MARILYN JAMES MOSBY CUSTODIAN

#### **Account summary**

Beginning balance on November 13, 2020	\$154.05
Deposits and other additions	5.29
Withdrawals and other subtractions	-0.00
Service fees	-5,00
Ending balance on December 15, 2020	\$154.34

Interest Paid Year To Date: \$0.01.



### It all starts with a plan. Your plan.

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an easy way to set and track financial goals, get personalized advice when you need it most and more.

Learn more at bankofamerica.com/LifePlan.

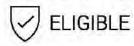
To view or use Life Plan, you must be entrolled in Online Banking or Mobile Banking. Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply. Bank of America Life Plan is a registered trademark of the Bank of America Corporation.

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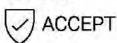
# \_ខ្ពុំLoan Product Advisor Full Feedback Certificate

### **Evaluation Summary**

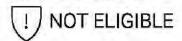
**PURCHASE ELIGIBILITY** 



**RISK CLASS** 



**COLLATERAL R&W\* RELIEF** 



ASSET R&W\* RELIEF

**UNAVAILABLE** 

### Loan Data

**BORROWER NAME** 

MARILYN J MOSBY

REDACTED-7577

**APPRAISAL IDENTIFIER** 

1101A0BH84

LP AUS KEY

C3101742

LOAN APPLICATION NUMBER

1221031532

PROPERTY ADDRESS

GULF OF MEXICO DR, UNIT Long Boat Key,

FL 34228

MORTGAGE TYPE

Conventional

**DOCUMENTATION LEVEL** 

Streamlined Accept

# Results

AUS STATUS	APPRAISAL TYPE	LOAN PROCESSING STAGE
Complete	Form 465	Underwriting
ASSESSMENT TYPE	LPA VERSION	LPA ASSESSMENT EXP. DATE
Credit Only	\$4.8.01	05/09/2021

# Credit Report Information

ARILYN J MOSBY	SELECTED R TransUnio		763
BORROWER	REPOSITORY	CREDIT SCORE	MERGED CREDIT REFERENCE#
MARILYN J MOSBY	Experian	779	59461872
	Trans Union	763	
	Equifax	744	

# Mortgage Information

PRODUCT TYPE	AMORTIZATION TYPE	AMORTIZATION MONTHS
30 Year Fixed Rate	Fixed	360
INTEREST RATE	PURPOSE OF LOAN	PURCHASE PRICE
2.8750%	Purchase	\$476000.00
LOAN AMOUNT	ESTIMATED VALUE OF PROPERTY	APPRAISED VALUE OF PROPERTY
\$428400.00	\$478000.00	\$478000.00

AFFORDABLE PRODUCT TYPE CASH OUT AMOUNT TEMPORARY SUBSIDY BUYDOWN
N/A N/A NO

OFFERING IDENTIFIER SUBORDINATE AMOUNT SALES CONCESSIONS

NEW CONSTRUCTION PURPOSE OF REFINANCE LENDER SUBMITTED RESERVES

N/A N/A \$41,249.13

ARM QUALIFYING RATE ARM QUALIFYING PITI
ARM Related Details: N/A N/A

### **Asset Information**



### Calculated Values

LTV TLTV HTLTV



### **Borrower Information**

Present Address: BOLTON ST, Baltimore,

MD 21217

PROPOSED HOUSING (PITI)

\$3,493.97

**DEBT RATIO** 



MAX MORTGAGE LIMIT

N/A

PRESENT HOUSING EXPENSE

\$0.00

**OCCUPANT HOUSING RATIO** 



**TOTAL MONTHLY INCOME** 

\$19,897.67

HOUSING RATIO

N/A

OCCUPANT DEBT RATIO



**TOTAL MONTHLY DEBT** 

\$8,301.97

### Transaction Information

ORIGINATING COMPANY

My Easy Mortgage

DATE/TIME REQUESTED

02/10/2021 08:19:30

**AUS TRANSACTION NUMBER:** 

SUBMITTING COMPANY

N/A

DATE/TIME ASSESSED

02/10/2021 08:19:32

LOAN PROSPECTOR ID:

NUMBER OF SUBMISSIONS

14

**SELLER NUMBER** 

154142

TRANSACTION ID:

93475030 L45633360 T739477284

**TPO NUMBER** 

**NOTP NUMBER** 

0441152

N/A

### **Assignment Information**

ASSIGNMENT STATUS:

**ASSIGNED BY:** 

RELEASED BY:

N/A

N/A

ASSIGNED MSP:

**ASSIGNED TO:** 

RELEASED TO:

N/A

N/A

N/A

### Feedback Summary 35



### **Employment & Income**

CODE MESSAGES

23 Based on Loan Product Advisor's overall assessment, the loan is not eligible for income representation and warranty relief; however, it may be eligible for relief offered through Freddie Mac's selling representation and warranty framework.

CODE	MESSAGES
15	Unable to retrieve an income report for MARILYN J MOSBY with Equifax. (Internal error code: 602)
1K	Signed IRS Form 4506-T: Any borrower, whose income is used to qualify, is required to sign IRS Form 4506-T no later than the Note Date.
CZ	A 10-day pre-closing verification (10-day PCV) for MARILYN J MOSBY is required for each source of employment income used to qualify. The 10-day PCV must be dated no more than 10 Business Days prior to the Note Date or after the Note Date but prior to the Delivery Date.
CV	Employment/base income for MARILYN J MOSBY for base non-fluctuating earnings or fluctuating hourly earnings must be supported by a YTD paystub documenting all YTD earnings and W-2(s) for the most recent calendar year, OR a written VOE documenting all YTD earnings and earnings for the most recent calendar year.

## Assets & Reserves

CODE	MESSAGES
98	Based on Loan Product Advisor's overall assessment, the loan is not eligible for asset representation and warranty relief; however, it may be eligible for relief offered through Freddie Mac's selling representation and warranty framework.
E4	Mortgages with gift funds are not eligible for asset representation and warranty relief.
GF	The total funds to be verified are no less than \$41,617.65. This amount includes required Borrower Funds (\$34,657.65), required reserves (\$6,960.00), any debts to be paid off at or before closing (\$0.00) and any debts to be paid down at or before closing (\$0.00).
IT	The following asset(s) total \$95,906.78 and are eligible sources of funds: Retirement: \$39,863; Checking: \$31,043; Earnest Money Deposit: \$15,000; Earnest Money Deposit: \$5,000; Gifts: \$5,000.

#### CODE MESSAGES

- GS Required Borrower Funds are calculated as \$34,657.65 based on information submitted: purchase price (\$476,000.00) + alterations, improvements and repairs (\$0.00) loan amount (\$428,400.00) + transaction costs (\$-12,942.35) proceeds from subordinate financing (\$0.00).
- GB The schedule of REO must include only primary residence, a second home or 1-4 unit investment properties.
- U7 Verify \$6,960.00 in reserves for the subject property that is a second home. This amount includes 2 or 8 months' reserves, as applicable, depending on the number of financed properties, for each other second home and/or Investment Property that is financed, and on which the borrower is obligated.
- GP Lender credit may only be used towards the Borrower's Closing Costs. In the event the lender credit exceeds Closing Costs, the lender credit must be reduced or the amount exceeding the Closing Costs must be applied as a principal curtailment to the new Mortgage.
- ZL Owner-Occupied or Second Home Property: Financing concessions cannot exceed six percent of value.
- Document the source of funds for any single deposit that exceeds \$9,948.83, which is 50% of the total monthly qualifying income OR reduce the asset amount by the unverified deposit and resubmit.
- CN Depository accounts: For each account (checking, savings, money market, CDs, and other depository accounts) used to qualify the borrower, obtain an account statement covering a 1-month period or a direct verification.
- Y8 Retirement accounts: For each account used to qualify the borrower, obtain an account statement covering a 1-month period or direct account verification. For IRS-qualified employer plans, document the vested balance and evidence that the borrower is permitted to make withdrawals and severance of borrower's current employment is not required.

#### CODE MESSAGES

- OS If the following assets are used to qualify the borrower and are needed for closing, include evidence of liquidation unless the combined value of the assets is at least 20% greater than the amount from these assets needed for closing. When cash value of a life insurance policy is needed for closing, evidence of liquidation is required. RetirementFund, Amt: \$39,864, Holder: Nationwide.
- B8 Loan was submitted with \$5,000.00 in gift funds. For Gift/Gift of Equity from Related Person, obtain gift letter per Guide Section 5501.3. Provide evidence of transfer of gift funds from the donor's account to the Borrower's, or from the donor's account to the closing agent. A Gift of Equity must appear on Settlement/Closing Disclosure Statement. For wedding gift requirements, refer to Guide Section 5501.3.
- If a gift from a Related Person is used to qualify for a purchase of a second home with a LTV/TLTV/HTLTV greater than 80%, the gift is permitted only if the borrower has made a down payment of at least 5% (\$23,800.00) from borrower's personal funds.
- NW For gift or grant from an Agency: obtain documentation establishing funds were provided by an Agency with an established gift/grant program, that the funds do not have to be repaid and were received by the borrower or by the Seller on the borrower's behalf. Examples of acceptable documentation include copies of grant program materials, award letters or terms and conditions provided to the borrower.
- OQ If the earnest money deposit (EMD) is used to qualify, obtain evidence the EMD check has cleared borrower's account. If EMD is needed to meet a minimum contribution from borrower's personal funds, verify EMD is from an eligible source and documented according to Guide Section 5501.3 requirements for the applicable asset type covering the period up to and including the date EMD cleared the account. EMD must not be counted twice (i.e. deducted from funds to close and counted in assets).

### Credit & Liabilities

CODE MESSAGES

CODE	MESSAGES
5M	Credit report for MARILYN J MOSBY reflects at least 1 creditor inquiry within the previous 90 days. If additional credit was granted, obtain verification of debt and include the payment in the monthly debt ratio.
4B	763 is the Loan Product Advisor Indicator Score from Trans Union for MARILYN J MOSBY.

# Property & Appraisal

CODE	MESSAGES
D3	Loan is not eligible for collateral representation and warranty relief based on the overall assessment of loan and collateral risk, including appraisal quality, collateral quality and loan characteristics.
DQ	At least one appraisal for the loan must be eligible for collateral representation and warranty relief.
VM	548250.00 is the maximum loan limit allowed for a 1-unit property located in SARASOTA County, FL
5X	Address entered matched to: GULF OF MEXICO DR # LONGBOAT KEY FL 34228, Sarasota COUNTY. Please confirm accuracy.
MG	Review for Accuracy: The property address unit designator (e.g., Unit, Apt, etc.) and the unit number could not be found for the street address provided.
L3	Individual Condominium Unit Appraisal Report (Form 465) is required.

# General Messages

CODE	MESSAGES
TV	Loan Product Advisor Assessment Expiration Date for MARILYN J MOSBY is 05/09/2021.
51	Beginning March 1, 2021, Lenders are required to submit new loan applications to the version of Loan Product Advisor (LPA) supporting the redesigned Uniform Residential Loan Application (URLA). Please contact your Freddie Mac representative or the Customer Support Contact Center (800-FREDDIE) if you have any questions.
ΜJ	Loan Product Advisor feedback messages were not updated to align with the temporary COVID-19 requirements currently in place. Please reference Single-Family Seller/Servicer Guide Bulletins and FAQs related to COVID-19. Sellers must comply with COVID-19 requirements regardless of any conflicting Loan Product Advisor feedback messages.

# Mortgage Insurance & Fees

02	This loan is eligible for 12% Custom MI coverage.	
4F	This loan requires 25% Standard MI coverage.	

Notice: This feedback certificate is not a replacement or substitution for the requirements and information set forth in the Freddie Mac Single-Family Seller/Servicer Guide and/or Master Agreement

Please Note: N/A indicates that the particular value does not apply for this loan.

#### **Broker Comments - New Submission Documents**

Condo Docs



#### **Broker Comments - Underwriter II Conditions**

Title receipt of 15k EMD, assets were previously uploaded and verified in the system sufficient to close:).



#### **Broker Comments - Senior Underwriter Conditions**

last 5 stubs all show same hourly rate and hours, they do match to her published salary of 238772. baltimoresun.com/maryland/baltimore-city/bs-md-ci-fiscal-2020-baltimore-salaries-20200901-sthcwvvlwreizhkknajhzzb4qy-story.html





#### BORROWER LOAN OPTIONS

Mosby

Loan #: 1221031532 Serv. #: 0159075134

100032412210315328

Date: FEBRUARY 19, 2021

Broker ID #: FL11731

Borrower(s): Marilyn J Mosby

Broker: My Easy Mortgage, LLC



Gulf of Mexico Dr Unit



Long Boat Key, Florida 34228

#### COMPENSATION SELECTION AND SAFE HARBOR DISCLOSURE

Please select ONE of the following options:

X Borrower-Paid Broker Compensation

I/We will pay the Broker compensation for arranging, negotiating, and obtaining this loan (the "Broker Origination Fees"). I/We understand that if I am/we are paying the Broker Origination Fees, the Broker may not receive compensation of any kind on this loan, directly or indirectly, from any other person, including the Lender. Broker Origination Fees cover payment for broker services only and does not include other closing costs which are shown on the Loan Estimate ("LE"), including charges in Block I that are not considered to be broker compensation. The Broker Origination Fees will be paid by me/us directly with cash that I/we will bring to closing, or, depending on loan approval, some or all of the Broker Origination Fees may be included in the loan amount and paid to the Broker at closing out of loan proceeds.

Additionally, I/we agree that under this option, the credit I/we receive from the lender for the chosen rate disclosed on the LE will be applied to bona fide closing costs but may not be used to pay any portion of Broker Origination Fees. The credit will first be allocated to finance charges and then to non-finance charges.

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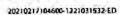
I/We elect for the Lender to pay the Broker for arranging, negotiating, and obtaining this loan. Payment to the Broker is based on a fixed percentage of the loan amount, and may be subject to a minimum or maximum dollar amount. I/We understand that with the lender paying the Broker, I/we may not directly or indirectly pay the Broker compensation of any kind on this loan.

Additionally, I/we acknowledge the Broker provided mc/us with loan options consisting of (1) a loan with the lowest interest rate, (2) a loan with the lowest total dollar amount for origination fees and discount points, and (3) a loan with the lowest rate and no risky features (e.g., prepayment penalty or negative amortization). These options were presented for each type of transaction for which I/we have expressed an interest.

BORROWER LOAN OPTIONS BLOJUWM 07/25/19

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Page 1 of 2







#### **BORROWER LOAN OPTIONS**

Mosby

Loan #: 1221031532 Serv. #: 0159075134

MIN: 100032412210315328

Date: FEBRUARY 19, 2021 Broker ID #: FL11731

Borrower(s): Marilyn J Mosby

Broker: My Easy Mortgage, LLC

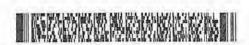
Property Address: Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

Marilyn J Mosby

BORROWER LOAN OPTIONS BLO.UWM 07/25/19

Page 2 of 2

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#### BORROWER'S CERTIFICATION AND AUTHORIZATION

Loan #: 1221031532

Serv. #: 0159075134

MIN: 100032412210315328

Date: FEBRUARY 19, 2021

Borrower(s): Marilyn J Mosby

#### 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 and 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.
- In accordance with the Real Estate Settlement Procedures Act and the Truth-In-Lending Act, I/we have received the Your Home Loan Toolkit and the Consumer Handbook on Adjustable Rate Mortgages (CHARM), as applicable, at the time of my/our application.
- I understand and agree that UNITED WHOLESALE MORTGAGE, LLC
  reserves the right to require full documentation and verification of all relevant information necessary to arrange a
  mortgage loan, which may include verification of the information provided on the application with any employer
  and/or any financial institution.
- 4. 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.
- 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 UNITED WHOLESALE MORTGAGE, LLC
- 6. I further authorized UNITED WHOLESALE MORTGAGE, LLC to order a consumer credit report prior to pulling the 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 UNITED WHOLESALE MORTGAGE, LLC

  I understand that the purpose for this order is for UNITED WHOLESALE MORTGAGE, LLC to determine my eligibility and creditworthiness for the loan being applied for, as well as for other legitimate purposes associated with my account.

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20210217104600-1221031532-ED



#### **AUTHORIZATION TO RELEASE INFORMATION**

To Whom It May Concern:

- I have applied for a mortgage loan and as part of the application process, UNITED WHOLESALE
  MORTGAGE, 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.
- I authorize you to provide to UNITED WHOLESALE MORTGAGE, LLC
  , to any investor to whom a lender may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
- UNITED WHOLESALE MORTGAGE, LLC
   , any investor to whom a lender may sell my 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.
- Your prompt reply to UNITED WHOLESALE MORTGAGE, LLC
  the investor who purchases my mortgage, or the mortgage guaranty insurer (if any) is appreciated.
- Mortgage guaranty insurer (if any): N/A

I HEREBY CONSENT TO ALLOW MY INFORMATION TO BE USED FOR ANY PURPOSE RELATING TO THE ORIGINATION, SERVICING, LOSS MITIGATION, AND DISPOSITION OF MY MORTGAGE LOAN OR THE PROPERTY SECURING SUCH MORTGAGE, AND ALSO RELATING TO ANY INSURANCE CLAIM AND ULTIMATE RESOLUTION OF SUCH CLAIMS BY THE MORTGAGEE AND THE FEDERAL HOUSING ADMINISTRATION.

#### AUTHORIZATION TO RELEASE INFORMATION TO GOVERNMENT AGENCY

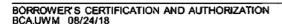
I, having read the explanation of my rights as set forth below, hereby authorize UNITED WHOLESALE MORTGAGE, LLC to disclose my loan application and other documents required in connection with originating and arranging my loan including, but not limited to, copies of pay stubs, credit reports, tax returns, and financial account (such as a savings or money market account) statements to the Department of Housing and Urban Development/Federal Housing Agency and to a mortgage guaranty insurer (if any) of the loan for the following purposes:

- a. Verification that the information contained in the loan application and other documents are correct;
- Conducting any reasonable originating mortgage practice executed pursuant to making the loan;
- c. To use as part of a quality control program; and/or
- d. Any other lawful purpose permitted under the Right to Financial Privacy Act of 1978.

### STATEMENT OF CUSTOMER RIGHTS UNDER THE RIGHT TO FINANCIAL PRIVACY ACT OF 1978

This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

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Page 2 of 3

20210217104600-1221031532-ED

#### **EXECUTION**

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

Borrower Marilyn J Mosby

DocMagic eForms

20210217104600-1221031532-ED

### **Borrower Signature Authorization**

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

1. Borrower Marilyn J Mosby		<ol> <li>Name and address of Lender/Broker</li> <li>My Easy Mortgage, LLC</li> <li>2405 Creel Lane Suite 102</li> <li>Wesley Chapel, Florida 33544</li> <li>Phone: (813)513-9846</li> <li>Fax:</li> </ol>	My Easy Mortgage, LLC 2405 Creel Lane Suite 102 Wesley Chapel, Florida 33544 Phone: (813)513-9846		
3. Date	4. Loan Number				
01/12/2021	1221031532				

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

Marilyn J Mosby	
01/14/21 11:11:02 AM PST	
Marilyn J Mosby	Date

#### BORROWER'S CERTIFICATION AND AUTHORIZATION

Loan #: 1221031532

Serv. #:

MIN:

Date: JANUARY 12, 2021

Borrower(s): Marilyn J Mosby

#### 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 and 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. In accordance with the Real Estate Settlement Procedures Act and the Truth-In-Lending Act, I/we have received the Your Home Loan Toolkit and the Consumer Handbook on Adjustable Rate Mortgages (CHARM), as applicable, at the time of my/our application.
  - 3. I understand and agree that UNITED WHOLESALE MORTGAGE, LLC reserves the right to require full documentation and verification of all relevant information necessary to arrange a mortgage loan, which may include verification of the information provided on the application with any employer and/or any financial institution.
  - 4. 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.
  - 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 UNITED WHOLESALE MORTGAGE, LLC
  - 6. I further authorized UNITED WHOLESALE MORTGAGE, LLC to order a consumer credit report prior to pulling the 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 UNITED WHOLESALE MORTGAGE, LLC

    I understand that the purpose for this order is for UNITED WHOLESALE MORTGAGE, LLC to determine my eligibility and creditworthiness for the loan being applied for, as well as for other legitimate purposes associated with my account.



BORROWER'S CERTIFICATION AND AUTHORIZATION

BCA.UWM 08/24/18



#### AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

- I have applied for a mortgage loan and as part of the application process, UNITED WHOLESALE
  MORTGAGE, 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 UNITED WHOLESALE MORTGAGE, LLC , to any investor to whom a lender may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
- 3. UNITED WHOLESALE MORTGAGE, LLC
  may sell my 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 UNITED WHOLESALE MORTGAGE, LLC the investor who purchases my mortgage, or the mortgage guaranty insurer (if any) is appreciated.
- 6. Mortgage guaranty insurer (if any): N/A

I HEREBY CONSENT TO ALLOW MY INFORMATION TO BE USED FOR ANY PURPOSE RELATING TO THE ORIGINATION, SERVICING, LOSS MITIGATION, AND DISPOSITION OF MY MORTGAGE LOAN OR THE PROPERTY SECURING SUCH MORTGAGE, AND ALSO RELATING TO ANY INSURANCE CLAIM AND ULTIMATE RESOLUTION OF SUCH CLAIMS BY THE MORTGAGEE AND THE FEDERAL HOUSING ADMINISTRATION.

#### AUTHORIZATION TO RELEASE INFORMATION TO GOVERNMENT AGENCY

I, having read the explanation of my rights as set forth below, hereby authorize UNITED WHOLESALE MORTGAGE, LLC to disclose my loan application and other documents required in connection with originating and arranging my loan including, but not limited to, copies of pay stubs, credit reports, tax returns, and financial account (such as a savings or money market account) statements to the Department of Housing and Urban Development/Federal Housing Agency and to a mortgage guaranty insurer (if any) of the loan for the following purposes:

- a. Verification that the information contained in the loan application and other documents are correct;
- b. Conducting any reasonable originating mortgage practice executed pursuant to making the loan;
- c. To use as part of a quality control program; and/or
- d. Any other lawful purpose permitted under the Right to Financial Privacy Act of 1978.

### STATEMENT OF CUSTOMER RIGHTS UNDER THE RIGHT TO FINANCIAL PRIVACY ACT OF 1978

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BORROWER'S CERTIFICATION AND AUTHORIZATION BCAUWM 08/24/18

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#### **EXECUTION**

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

Marilyn J Mosby 01/14/21 11:11:25 AM PST Borrower Marilyn J Mosby

Date

#### BORROWER'S CERTIFICATION AND AUTHORIZATION

Loan #: 1221031532

Serv. #:

MIN:

Date: JANUARY 12, 2021

Borrower(s): Marilyn J Mosby

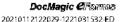
#### CERTIFICATION

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 and 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. In accordance with the Real Estate Settlement Procedures Act and the Truth-In-Lending Act, I/we have received the Your Home Loan Toolkit and the Consumer Handbook on Adjustable Rate Mortgages (CHARM), as applicable, at the time of my/our application.
- 3. I understand and agree that My Easy Mortgage, LLC reserves the right to require full documentation and verification of all relevant information necessary to arrange a mortgage loan, which may include verification of the information provided on the application with any employer and/or any financial institution.
- 4. 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.
- 5. 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 My Easy Mortgage, LLC.
- 6. I further authorized My Easy Mortgage, LLC to order a consumer credit report prior to pulling the 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 My Easy Mortgage, LLC.
  I understand that the purpose for this order is for My Easy Mortgage, 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 and as part of the application process, My Easy Mortgage, 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 My Easy Mortgage, LLC , to any investor to whom a lender may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
- 3. My Easy Mortgage, LLC , any investor to whom a lender may sell my 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 My Easy Mortgage, LLC the investor who purchases my mortgage, or the mortgage guaranty insurer (if any) is appreciated.
- 6. Mortgage guaranty insurer (if any): N/A

I HEREBY CONSENT TO ALLOW MY INFORMATION TO BE USED FOR ANY PURPOSE RELATING TO THE ORIGINATION, SERVICING, LOSS MITIGATION, AND DISPOSITION OF MY MORTGAGE LOAN OR THE PROPERTY SECURING SUCH MORTGAGE, AND ALSO RELATING TO ANY INSURANCE CLAIM AND ULTIMATE RESOLUTION OF SUCH CLAIMS BY THE MORTGAGEE AND THE FEDERAL HOUSING ADMINISTRATION.

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- b. Conducting any reasonable originating mortgage practice executed pursuant to making the loan;
- c. To use as part of a quality control program; and/or
- d. Any other lawful purpose permitted under the Right to Financial Privacy Act of 1978.

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#### **EXECUTION**

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

Marilyn J Mosby 01/14/21 11:11:27 AM PST Borrower Marilyn J Mosby

Date

USA-013468

Loan Number: 1221031532

#### ATTENTION SETTLEMENT AGENT

The borrower(s) *must* attest to the following statements as a part of closing their loan. If any of the information below is not true and the borrower cannot attest to ANY part of it, DO NOT PROCEED WITH THE CLOSING AND CONTACT THE LENDER for further guidance.

Marilyn J Mosby

attest that the following statements regarding their ability to qualify for the Purchase

Gulf of Mexico Dr Unit Long Boat Key, Florida 34228 are accurate.

of

#### I. EMPLOYMENT/INCOME

I, Marilyn J Mosby, am currently actively employed with	Initial here:
City of Baltimore as of FEBRUARY 19, 2021,	V h
I am still compensated \$ 19,897.67 monthly.	

#### II. CURRENT FINANCIAL OBLIGATIONS

Creditor	Liability Type	Borrower	Monthly Payment
CRONL FIN CO/DOVENMUEH	First Position Mortgage Lien	Marilyn J Mosby	\$ 3,025.00
NELNET LNS	Installment	Marilyn J Mosby	\$ 100.00
BMW FINANCIAL SERVICES	Lease Payment	Marilyn J Mosby	\$ 943.00
NELNET LNS	Installment	Marilyn J Mosby	\$ 85.00

\* SEE ATTACHED ADDENDUM

The above debts/liabilities are all to which I am currently obligated, per my credit report dated JANUARY 9, 2021 and/or any other debts that were presented on my loan application. There are no additional installment debts, home equity lines or mortgages.

Borrower

Initial Here:

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#### III. CREDIT INQUIRIES

Creditor	Date of Inquiry	Creditor	Date of Inquiry
MY EASY MORTGAGE LLC	JANUARY 9, 2021		

The above listed credit inquires do not represent any debts/liabilities in addition to those listed in item II above, opening either before, after or on the date of my credit report dated JANUARY 9, 2021 .

Borrower 1

Initial Here:

#### ATTESTATION

I am also unaware of any changes (pending or otherwise) to my employment, income, liabilities, and assets, which would negatively affect my ability to repay the loan referenced above; and I do not reasonably anticipate any such changes will occur in the near future.

Signature Marilyn J Mosby

Data

## **CURRENT FINANCIAL OBLIGATIONS CONTINUED**

Creditor	Liability Type	Borrower	Monthly Payment
AFFIRM INC	Installment	Marilyn J Mosby	\$ 79.00
BARCLAYS BANK DELAWARE	Revolving	Marilyn J Mosby	\$ 96.00
CITICARDS CBNA	Revolving	Marilyn J Mosby	\$ 25.00
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ATTENTION SETTLEMENT AGENT UWM FORM 1220 ASA.UWM 10/23/20 Page 3

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				Underwriting	Clear to Close Checklist (Conventional)	
Lo	an#:	12210	31532	Last Name:	Mosby Purchase or Refinance	e? Purchase
1	Ę	Location	Validating		Fields for Valldation - < Click when confirmed>	
0			Subject Property Info		salected, review AUS findings to ensure waiver is still yalld.	T-Table
2.	Ð				Mac SSR is in the file, then report date/time match and show "Suco	3000
1	Ø	Froperly	HIDI Information	Ensure that HO) effective date dry funding states	cVelocity, keeping in mind wet funding vs.	
i	Ø		Purchase Agreement	Ensure that any seller conces	scione listed on the most recent Purchase Agreement or edifende his	we been input in EDGE
	[2]		Takes	Ensure that taxes have been	input and/or calculated property	
0	3		Vesting		on the title commitment is properly input into EDGE	
7	Ø.	<u>Usblilles</u>	Debts	If liabilities are being paid at c	icsing, confirm they are marked as "Exclude" with a valid reason go	ren:
		REO	REGISTI(4)		ies that the borrower owns and confirm they are free and ober or ha d HOA dues for each property listed on the REO screen.	ve a mortgage lied to the property.
	æ		EMD:	Ensure that any EMD reliecte	d on the purchase agreement is entered conectly in EDGE.	
Ö	V	Assets	Max Funds to Close	Include any venified POC item Fundato do sa" hold	es in the "Verified POC Feed" field and ensure the correct amount of	seets have been verified in the "Max
1	Null		Pleases	Select Yes or No: Due to brok	rer's request, I have adjusted prepaids on this file to match their estim	nated cash to close
	L				Calculator and POC Check	
		Distails of		Danc EDDE willost and for	paid outside of closing by the borrower?	Dec De
2		Transacoon Screen		Does ED SE relieur any lees p	and dutable of closing by the continvers	
(1)		DecVelocity/ DecHub	PDC (tems	Have you reviewed all assets	and invoices in file to source any readily available PODS7	⊡× ∏c
		How To	o Use:	Liquid Assets (Do not include the Earnest Money Deposit:	\$	36,043,2
		Use this co determine if ac or POC item	diditional funds	Non-Liquid Assets;	\$	39,863.5
		sourced after reviewing what has already been provided in the rile. If the result is a negative number, apply the POC checkslown process provided in the job and, then enter any sourced POCs in the coordsponding line. If the		Required Reserves	\$	6,960,0
				POC Items in EASE.	\$	480.0
				Cash To Close (Line r from DOT);	\$	34,657.6
		result is 0 o number, no ac		Result	\$	28,325.2
		are rec		Readily Available POCs Sourced	\$	
				Result	\$	29.526.2
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0	M	Oploar Bloca	Docklas Booklas	Upload this completed CTC C steps before moving on.	Hecklist, FraudGuard, AUS Iniclings to DocVelocity with a tag of "Fi	nal" and be sure to complete the remaining
				The state of the s	after the CTC Checklist has been uploaded to DocVelocity	
		Change Stat	DE:	Navigate to the Loan Status ta	bof the Loan Decision screen, select "Wholesale - Clear to Close"	status, then click "Change Status."
		Print Docs		Review the approval that was	generated to DocYelocity.	
	1	DesWibesH66 CA	s att-up	6:1008s o DU findings Verify all documents in DooV	igned copies and the final version uploaded to DocV at CTC)	bs (aft for delivery to the investor
				16	C.C. Ask Commission of the Com	£ 5- 8
		Email CTC		Select the contacts button from Use the approved CTC email Email CTC approval to broker		ate on email
		Email CTC Call Broker		Use the approved CTC email Email CTC approval to broker	script/signature	ate on omail



MICHELLE LAJOIE HERMEY, ESQ. mhermey@fergesonskipper.com Board Cerufied Real Estate Lawyer

Michelle Lajoie Henney

January 25, 2021

## RECEIPT OF ESCROW FUNDS

By my signature below, I acknowledge receipt of wired funds, in the amount of \$15,000.00 on January 25, 2021 from Marilyn Mosby in payment of the second escrow deposit for the purchase of \$254 Gulf of Mexico Dr., Longboat Key, FL 34228.

1515 RINGLING BIVD. \* TENTH FLOOR \* SARASOTA, FLOHIDA 34236
941-957-1900 \* FAX 941-957-1800 \* WWW.FERGESONSKIPPER.COM

0482275 000017702 09DVM1 00919831

MARILYN J MOSBY BOLTON ST BALTIMORE, MD 21217

## եվՈւցեգովվՈլիիը/|իվոռեվիվիգիցիկրիցիիիՍիր

Account Information	
Outstanding Principal Balance	\$487,114.74
Current Escrow Account Balance	\$3,325.65
Maturity Date	September 2050
Interest Rate	2.990%
Prepayment Penalty	No

MORTGAGE STATEMENT 84 of 919 Statement Date: 12/31/2020

\$3.025.51

Property Address: NICE CT KISSIMMEE FL 34747 Account Number 1469843435 Payment Due Date 02/01/2021

If payment is received after 02/16/2021, a \$103.27 late fee will be charged.

Amount Due

Explanation of Amount Due	
Principal	\$851.59
Interest	\$1,213.73
Escrow (for Taxes and Insurance)	\$960.19
Regular Monthly Payment	\$3,025.51
Fees Charged Since Last Statement	\$0.00
Total Fees Charged	\$0.00
Overdue Payment	\$0.00
Total Amount Due	\$3,025.51

Housing Counselor Information: If you would like counseling or assistance, you can contact the following: US Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <a href="https://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm">http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm</a> or call 800-569-4287.

Date	Description	Charges	Payments	Escrow Activity
12/11	Disb. Misc. Escrow Money	\$0.00	\$0.00	\$-680.28
12/17	Disb: of MIP/PMI	\$0.00	\$0.00	\$-171.68
12/31	Payment - Thank you	\$0.00	\$3,025.51	\$0.00

Past Payments Breakdown					
Description	Paid Last Period	Paid Year to Date			
Principal	\$849.48	\$3,385.26			
Interest	\$1,215.84	\$4,876.02			
Escrow (Taxes and Insurance)	\$960.19	\$4,629.27			
Fees	\$0.00	\$0.00			
Partial Payment (Unapplied)*	\$0.00	\$0.00			
Total	\$3,025.51	\$12,890.55			

IMPORTANT MESSAGES:

\* Partial payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

For a list of HUD approved Housing Counseling Agencies, go to www.hud.gov or call HUD toll free at 1-800-589-4287.

NOTICE TO CUSTOMERS WHO ARE IN BANKRUPTCY OR WHOSE OBLIGATION HAS BEEN DISCHARGED AND NOT REAFFIRMED: TO THE EXTENT YOUR ORIGINAL OBLIGATION WAS DISCHARGED, OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY UNDER TITLE 11 OF THE UNITED STATES CODE, THE INFORMATION IN THIS MORTGAGE STATEMENT IS FOR STATES CODE, THE INFORMATION IN THIS MORTGAGE STATEMENT IS FOR REGULATORY COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT IN VIOLATION OF THE AUTOMATIC STAY OR THE DISCHARGE INJUNCTION OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION. HOWEVER, CREDITOR RETAINS RIGHTS UNDER ITS SECURITY INSTRUMENT, INCLUDING THE RIGHT TO FORECLOSE ITS LIEN. PLEASE SEE REVERSE FOR ADDITIONAL IMPORTANT NOTIFICATIONS.

process as scrieditied pursuant to the terms of your signed Authorization It to regulatory requirements established by the CFPB.



# V U II O

Could you be saving more each month? Call today!

MARILYN J MOSBY BOLTON ST

NMLS ID 66247

=

PAYMENT COUPON

855.561.4944

BALTIMORE, MD 21217 -Return This Portion With Your Payment

Loan Number: 1469843435 Make Check Payable To: Next Payment Due: 02/01/2021 Cardinal Financial Company, Limited Partnership

Amount Due Due By 02/01/2021; \$3,025.51 If payment is received after 02/16/2021, a \$103.27 late fee will be charged. Please designate how you want us to apply any additional funds. Additional Principal 5 \$ Additional Escrow \$ **Total Amount Enclosed** 

CHECK HERE IF YOUR ADDRESS INFORMATION HAS CHANGED AND COMPLETE FORM ON REVERSE SIDE.

Cardinal Financial Company, Limited Partnership P.O. Box 371306 Pittsburgh PA 15250-7306

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## IMPORTANT INFORMATION

Payments: Detach your payment coupon and mail with your check or money order in the envelope provided. Do not delay payments while waiting for additional or corrected billing statements. Please write your loan number on your check or money order and mail to the Payment Processing Center listed on the front of this statement.

Automatic Payment Drafting: For information about automatically deducting your mortgage payment from your checking or statement savings account at no charge, please contact our Customer Service Department toll-free at 1-877-604-7294.

Late Charges To avoid any late charges, please schedule the mailing of your payment to arrive no later than the specified due date. Payments received after the grace period may incur a late charge; please refer to your note for your grace period.

Additional Amounts: Please ensure your remittance is for the exact amount due shown on the coupon. If you wish to make additional payments to your principal or escrow, please indicate the amounts in the area specified on the coupon. If you do not specify, any additional funds will be applied to your principal balance and/or any outstanding fees.

**Telephone Payments:** Some payments can be made by telephone. When permitted by applicable law, a fee may apply for this service in the amount of \$9.50 when using the automated system, or \$11.50 when speaking with a live representative. Payments can be submitted by mail or online for no additional fee, and other free payment options may also be available. To make a telephone payment or obtain information about free payment options, please contact us at 1-877-604-7296.

**Inquiries:** General inquiries should be mailed separately from your mortgage payment to our correspondence address. Be sure to include your loan number and telephone number, including area code, on all inquiries. **RESPA Notices of Error and Requests for Information must be sent** only to the address indicated below, including the specific Attention line noted.

#### Correspondence

Mail Stop 1290 1 Corporate Drive, Suite 360 Lake Zurich, IL 60047-8945

## Payoff/Overnight Payments

Mail Stop 1270 1 Corporate Drive, Suite 360 Lake Zurich, IL 60047-8945

## RESPA Notice of Errori Preguest for Information

Attention: Mail Step NOE 1290 1 Corporate Drive, Suite 350 Lake Zunch, IL 50047-8345

### **Customer Service Department**

1-877-604-7294 TDD: 1-866-352-3684 Fax: 1-847-574-7659 Monday - Friday 8:00 am - 5:00 pm EST

### Telephone / Fax Numbers and Hours Collection Department

1-877-604-7296 TDD: 1-866-352-7564 Monday - Friday 9:00 am - 6:00 pm EST

#### Website Address

www.cardinalfinancial.com

**Hazard Insurance Reminders:** It is your responsibility to maintain proper and sufficient hazard insurance coverage. Hazard insurance includes Fire and Extended Coverage, and where required, Flood Insurance. To protect our mutual interest in the mortgaged property, we will require evidence of proper insurance. Absent this evidence, we are required to force place coverage (not including your equity) on your behalf and charge your mortgage account. You will be given prior notice before coverage is placed. Periodically, please consult your insurance agent to ensure that your policy adequately meets your needs. Please forward all insurance policies and bills that you receive to Hazard Insurance Department, PO Box 961292, Fort Worth, TX 76161-0292 or fax to 855-640-4865.

**Property Tax Reminders:** It is your responsibility to file for any tax exemptions. Should you receive a delinquent, adjusted or corrected tax bill, please forward it directly to Tax Department, Mail Stop 1170, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945. Supplemental bills are often issued in addition to yearly real estate tax bills and are your responsibility. They are not collected through an escrow account.

Credit Reporting: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you believe any information we have reported or may report to a credit bureau about your loan is inaccurate, please notify us at the following address: Credit Information Department, Attention: Mail Stop NOE 1290, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945.

ADDITIONAL NOTICE TO CUSTOMERS WHO ARE IN BANKRUPTCY OR WHOSE OBLIGATION HAS BEEN DISCHARGED AND NOT REAFFIRMED: ALL THE INFORMATION CONTAINED IN THIS MORTGAGE STATEMENT IS REQUIRED TO BE PROVIDED TO CUSTOMERS BY APPLICABLE FEDERAL REGULATIONS PROMULGATED BY THE CONSUMER FINANCIAL PROTECTION BUREAU. LATE CHARGES: LATE CHARGES DO NOT APPLY TO DISCHARGED OBLIGATIONS THAT ARE NOT SUBSEQUENTLY REAFFIRMED AND WILL NOT BE COLLECTED FROM DEBTORS WITH OBLIGATIONS THAT ARE SUBJECT TO AN AUTOMATIC STAY UNDER TITLE 11 OF THE UNITED STATES CODE UNTIL THE AUTOMATIC STAY IS LIFTED. FIRST FILING OR NOTICE: WHERE THE SERVICER HAS MADE THE FIRST NOTICE OR FILING AND YOU ARE A DEBTOR CUSTOMER, THIS IS NOT A DEMAND FOR PAYMENT IN VIOLATION OF THE AUTOMATIC STAY OR THE DISCHARGE INJUNCTION. IF YOU ARE A DEBTOR CUSTOMER WHOSE OBLIGATION HAS BEEN DISCHARGED AND NOT SUBSEQUENTLY REAFFIRMED, THIS IS ALSO NOT AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR THE DISCHARGED OBLIGATION. THE CREDITOR IS PURSUING ITS RIGHT TO ENFORCE ITS SECURITY INTEREST IN THE PROPERTY THROUGH FORECLOSURE. FOR DEBTOR CUSTOMERS WHOSE OBLIGATION IS SUBJECT TO AN AUTOMATIC STAY UNDER TITLE 11 OF THE UNITED STATES CODE, EITHER THE FIRST NOTICE OR FILING WAS MADE BEFORE THE IMPOSITION OF THE AUTOMATIC STAY OR AFTER THE AUTOMATIC STAY WAS LIFTED BY THE COURT.

## CHANGE OF ADDRESS OR PHONE NUMBER

	Address Change	Phone Number Change	
Loan Number		Date	
Borrower's Name		Co-Borrower's Name	
Street Address		City/State/Zip	
( ) Home Phone			_
Borrower's Signature		Co-Borrower's Signature	

Loan Product Advisorsx

## Merged Credit

\*\*\*\*\* Please retain the merged credit reference number(s) for future submissions.\*\*\*\*

#### Loan Data

LP AUS KEY:

LOAN PROSPECTOR ID:

AUS TRANSACTION NUMBER:

TRANSACTION ID:

C3101742

L45633360

87017101

T733727140

CREDIT PLUS INC - MD

311550 WINTERPARK PARKWAY

ORDER NUMBER; 59461872 Page; 1 REPOSITORY SOURCE: EFX XPN TU

SALISBURY, MD 21804

DATE ORD: 01/09/2021 DATE DEL: 01/12/2021

PHONE: 800-258-3488 FAX: 800-297-8049 REPORT PREPARED FOR:

LOAN NUMBER: C3101742

MY EASY MORTGAGE LLC

INDIV/JOINT REPORT: INDIVIDUAL

8902 N DALE MABRY HMY SUITE 101

PRICE:

TAMPA, FL 33614

ACCOUNT NUMBER: 070FM45755

ORDERED BY:

REPORT TYPE: MERGED CREDIT INFILE REPORT

BORROWER'S INFORMATION NAME: MARILYN J MOSBY SSN: 7577 AGE:

CO-BORROWER'S INFORMATION

NAME:

SSN:

AGE:

---- VALUE ADDED PRODUCTS ----

BEACON 5.8 FACTA SCORE FOR MARILYN SSN 577 SCORE=88744

SCORE RANGE: 334-818

RBP PERCENTAGE: 55%

86838 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT

80013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

88688 TOO MANY INQUIRIES LAST 12 MONTHS 88682 LEVEL OF DELINQUENCY ON ACCOUNTS

FAIR ISAAC MODEL SCORE FOR MARILYN SSN

SCORE RANGE: 320-844

RBP PERCENTAGE: 66%

88 TOO MANY INQUIRIES LAST 12 MONTHS

MONTHS

65 TOO MANY ACCOUNTS WITH BALANCES

18 NUMBER OF ACCOUNTS WITH DELINQUENCY

89 TOO MANY ACCOUNTS RECENTLY OPENED

FICO RISK SCORE, CLASSIC FOR MARILYN SSN 7577 SCORE=00763 TU-01

SCORE RANGE: 389-839

RBP PERCENTAGE: 62%

838 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT

018 NUMBER OF ACCOUNTS WITH DELINQUENCY

813 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

883 PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH I INQUIRIES DID IMPACT CREDIT SCORE AND, FOR MODELS THAT

INDICATE IT, NO DEROGATORY INFO FOUND IN THE FILE

SAFESCAN FOR MARILYN

SSN: (1500) - 757

EC15-01

FCTS-01

XPM-91

YOUR INQUIRY HAS GONE THROUGH OUR SAFESCAN DATABASE.

```
CREDIT PLUS INC - MD ORDER NUMBER: 59461872 Page: 1
```

311550 WINTERPARK PARKWAY REPOSITORY SOURCE: EFX XPN TU
SALISBURY, MD 21884 DATE ORD: 01/09/2021
PHONE: 800-258-3488 FAX: 800-297-8049 DATE DEL: 01/12/2021

REPORT PREPARED FOR: LOAN NUMBER: C3101742
MY EASY MORTGAGE LLC INDIV/JOINT REPORT: INDIVIDUAL

8902 N DALE MABRY HMY SUITE 101 PRICE:

TAMPA, FL 33614 ACCOUNT NUMBER: 970FM45755 ORDERED BY:

BORROWER'S INFORMATION
NAME: MARILYN J MOSBY
SSN: MARILYN J MOSBY
AGE:

CO-BORROWER'S INFORMATION

NAME:

AGE:

CURRENT ADDRESS: 4 BOLTON ST BALTIMORE MD 21217

OWN/RENT:

SINCE:

NUMBER OF DEPENDENTS:

MARITAL STATUS: UNKNOWN

NO EMPLOYMENT INFORMATION AVAILABLE

#### SUMMARY REPORT

TRADE	#	TOTAL	TOTAL		TOTAL		TOTAL		TOTA		DATE
TYPE		W/BAL	BALANCE		PYMT		P/D	30	60	90	LAST P/D
REAL EST	1	1	\$ 487115	5	3025	\$	0	0	0	0	*******
INSTALL	9	4	\$ 45554	\$	1207	\$	. 0	1	0	0	
REVOLVING	18	2	\$ 1532	\$	121	\$	0	0	0		
COLLECT	0		\$ 0	\$	0	\$		100			
OTHER	0	0	\$ 0	5	0	3	0	0	0	0	
TOTAL	28	7	\$ 534201	5	4353	\$		1	0		

PUBLIC RECORDS : LIENS : JUDGMENTS : FORECLOSURE : BANKRUPTCY : OTHER : TOTAL TOTAL NUMBER 8 6 6 6 6

# INQUIRIES: 10

# NEW TRADES: 0

OLDEST TRADE OPEN : 82/2002

MARILYN MOSBY
C3101742

CREDIT GRANTOR DATE LAST DT CREDIT LMT BALANCE CURR HISTORY
ACCOUNT NUMBER OPENED REPORTD HI CREDIT OWING RATE 30 60 90

PDA=8

PP START DT= 01/2021 PP=11111

TYPE OF LOAN: CONVENTIONAL REAL ESTATE MORTGAGE

OPEN ACCOUNT; THIS IS AN ACCOUNT IN GOOD STANDING; FANNIE MAE ACCOUNT;

FIXED RATE; REAL ESTATE MORTGAGE

Source: EFX, XPN, TU

Trended Data [Act.|Sch.|Bal.];

2020-12: 0|3025|488812;3025|3025|488812; 3025|3025|489657;788|3025|490500;

```
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-|-|-;-|-|-;
- - - - - - - - - - :
- - - - ; - | - | - ;
```

#### 2019-12: NO TRENDED DATA AVAILABLE

```
2 NELNET LNS
                     11/2005 12/2020
                                            UNK
                                                   15578 I1 0 0 0
  174976479
                                          28125
                                                          TERMS=360M100
   MR=32 ECOA=I B / EFX=01,XPN=01,TU=01 DLA=12/2020
   PDA=8
   PP START DT= 11/2020 PP=1111111111111111111111111
   TYPE OF LOAN: EDUCATIONAL / STUDENT LOAN
   OPEN ACCOUNT; THIS IS AN ACCOUNT IN GOOD STANDING; STUDENT LOAN
                 EFX, XPN, TU
   Source:
   Trended Data [Act.|Sch.|Bal.];
                 -|-|-;100|100|15657;
      2020-12:
                 100 | 100 | 15736; 100 | 100 | 15814;
                 100 100 15893; 100 100 15971;
                 100 100 16049; 100 100 16128;
                 100 | 100 | 16205; 100 | 100 | 16284;
                 100 100 16361; 100 100 16440;
```

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MEINET INS

MR=32

PDA=8

```
MARILYN MOSBY
    CREDIT GRANTOR
                        DATE
                               LAST DT CREDIT LMT BALANCE CURR HISTORY
                        OPENED REPORTD HI CREDIT OWING RATE 30 50 90
    ACCOUNT NUMBER
         2019-12: 100 100 16518; 100 100 16595;
                    100 | 100 | 16673; 100 | 100 | 16750;
                    100 | 100 | 16827; 100 | 100 | 16964;
                    100 | 100 | 16981; 100 | 100 | 17058;
                    109 | 100 | 17135; 200 | 100 | 17212;
                    109 | 100 | 17288; 100 | 100 | 17366;
  3 BMW FIN SVC
                                                       14158 I1 1 0 0
                        04/2019 12/2020
                                               UNK
    E EDACTED T
                                             33089
                                                              TERMS=36M943
     MR-21 ECOA-I B / EFX-01, XPN-91, TU-01 DLA-12/2020
     DEL DATES= 12/2019=12
     PP START DT= 12/2020 PP=111111111111111111111
     TYPE OF LOAN: AUTO LEASE
     OPEN ACCOUNT; CURRENT ACCOUNT/WAS 30 DAYS PAST DUE DATE; LEASE; AUTO
     Source:
                    EFX, XPN, TU
     Trended Data [Act.|Sch.|Bal.];
         2929-12:
                   943 943 14158; 1887 943 15102;
                    943 943 16990; 943 943 17934;
                    943 | 943 | 18878; 943 | 943 | 19822;
                    0 943 20766; 943 943 20766;
                    2070 943 21709; 943 943 23779;
                    8 943 24646; 3226 943 24541;
         2019-12: 0 943 27749;943 943 27702;
                    943 | 943 | 28416; 944 | 943 | 29261;
                    944 944 29261; 1001 944 30205;
                    944 | 944 | 31149; 1888 | 944 | 32693;
                    -|-|-3-|-|-3
                    -1-1-;-1-1-;
```

11/2005 12/2020

ECOA=I B / EFX=01, XPN=01, TU=01 DLA=12/2020

13372 11 8 8 8

TERMS=360M85

HINK 24135

OPEN ACCOUNT; THIS IS AN ACCOUNT IN GOOD STANDING; STUDENT LOAN

```
CONTINUED ON NEXT PAGE
```

MARILYN MOSBY 25000100 - 7577 (59461872) Page 4

CREDIT GRANTOR DATE LAST DT CREDIT LMT BALANCE CURR HISTORY ACCOUNT NUMBER OPENED REPORTD HI CREDIT OMING RATE 30 60 90

Source: EFX, XPN, TU

Trended Deta [Act. | Sch. | Bal.]; 2020-12: -|-|-;85|85|13440; 85|85|13508;85|85|13575; 85|85|13643;85|85|13710; 85|85|13777;85|85|13844; 85|85|13911;85|85|13978; 85|85|14045;85|85|14112;

2019-12: 85|85|14179;85|85|14245; 85|85|14312;85|85|14378; 85|85|14445;85|85|14511; 85|85|14576;85|85|14643; 85|85|14708;171|85|14775; 85|85|14848;85|85|14907;

MR=8 ECOA=I B / XPN=81
PP START DT= 12/2020 PP=11111111
TYPE OF LOAN: UNSECURED LOAN

OPEN ACCOUNT; THIS IS AN ACCOUNT IN GOOD STANDING; LAST PAID: 11/2020

Source: XPN

Trended Data [Act.|Sch.|Bel.];
2020-12: 79|79|2446;79|79|2525;
79|79|2604;158|79|2683;
79|79|2841;79|79|2920;
85|79|3000;-|79|3085;
-|-|-;-|-|-;
-|-|-;-|-|-;

2019-12: NO TRENDED DATA AVAILABLE

CONTINUED ON NEXT PAGE

MARILYN MOSBY

-7577

(59461872) Page

CREDIT GRANTOR DATE LAST DT CREDIT LMT BALANCE CURR HISTORY
ACCOUNT NUMBER OPENED REPORTD HI CREDIT ONING RATE 30 60 90

6 BRCLYSBANKDE 10/2018 12/2020 22000 1192 R1 0 0 0

MR=26 ECOA=I B / EFX=01,XPN=01,TU=01 DLA=12/2020 PDA=0

PP START DT= 12/2020 PP=111111111111111111111111

```
TYPE OF LOAN: FLEXIBLE SPENDING CREDIT CARD
     OPEN ACCOUNT; THIS IS AN ACCOUNT IN GOOD STANDING; FLEXIBLE SPENDING
     CREDIT CARD
     Source:
                   EFX, XPN, TU
     Trended Data [Act. | Sch. | Bal.];
         2020-12:
                   5933 | 96 | 1192; 6755 | 153 | 3251;
                   1578 | 125 | 6867; 239 | 29 | 5528;
                   3443 34 2534;864 29 3443;
                   648 29 600;259 29 208;
                   3231 29 49;6266 27 1650;
                   0 | 114 | 4617; 4941 | 27 | 32;
         2019-12: 3657 27 1765;7117 28 2816;
                   5000 44 4458; 3154 38 3875;
                   4898 31 3154; 0 143 4898;
                   1945 27 1478; 9 27 1486;
                   0 27 0;0 27 0;
                   0 27 0;95 27 0;
                                                      348 R1 0 0 0
  7 CITI
                       06/2010 12/2020
                                            5380
     5424XXXX
                                                            TERMS=REV25
                                            12542
     MR=99 ECOA=I B / EFX=01, XPN=01, TU=01 DLA=11/2020
     PDA=0
     PP START DT= 12/2020 PP=1111111111111111111111111
     TYPE OF LOAN: CREDIT CARD / CHARGE ACCOUNT
     OPEN ACCOUNT; THIS IS AN ACCOUNT IN GOOD STANDING; CREDIT CARD
CONTINUED ON NEXT PAGE
MARILYN MOSBY
                                 3-7577
                                                           (59451872) Page
REDUCTION
   CREDIT GRANTOR DATE LAST DT CREDIT LMT BALANCE CURR HISTORY
   ACCOUNT NUMBER OPENED REPORTD HI CREDIT OWING RATE 30 60 90
     Source:
                   EFX, XPN, TU
     Trended Data [Act.|Sch.|Bal.];
         2020-12: - 25 340; - 25 395;
                   - | 25 | 351; - | 33 | 392;
                   - |25|320; - |25|364;
```

```
-|25|408;-|0|0;
              - | 25 | 595; - | 25 | 248;
              - |146|5245;-|124|4552;
    2019-12: - | 188 | 8341; - | 202 | 8641;
              - | 191 | 8703; - | 284 | 8601;
              - 207 8926; - 211 9506;
              - 244 10051; - 260 10452;
- 199 9319; - 142 9449;
              - 25 75; - 25 1249;
                                                   0 R1 0 0 8
AMEX
                  12/2005 12/2020
-349991XXX
                                      14361
                                                      TERMS=
MR=99 ECOA=I B / EFX=01,XPN=01,TU=01 DLA=07/2020
PDA=8
TYPE OF LOAN: CREDIT CARD / CHARGE ACCOUNT
OPEN ACCOUNT; THIS IS AN ACCOUNT IN GOOD STANDING; CREDIT CARD
Source:
              EFX, XPN, TU
Trended Data [Act.|Sch.|Bal.];
```

2020-12: - | 0 | 0; - | 0 | 0; - |0|0; - |0|0; - 0 0; - 35 59; - 0 0; - 0 0; - | 0 | 0; - | 17 | 17; -|21|21;-|35|0;

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MARILYN MOSBY REDACTED.

(59461872) Page

CREDIT GRANTOR DATE LAST DT CREDIT LMT BALANCE CURR HISTORY ACCOUNT NUMBER OPENED REPORTD HI CREDIT OWING RATE 30 60 90

\_\_\_\_\_\_

2019-12: - | 35|0; - | 35|0; - |35|0; - |35|0; - 35 0; - 35 59; - | 122 | 2523; - | 35 | 2412; - 35 67; - 35 538; - |225 |235; - |416 | 10781;

9 ACS/700212 11/2005 05/2018 0 II 0 0 -W105399091 52269 TERMS=

MR=76 ECOA=I B / EFX=01 DLA=03/2018 PP START DT= 04/2018 PP=111111111111111111100000000

TYPE OF LOAN: EDUCATIONAL / STUDENT LOAN

TRANSFERRED; DRIGINAL CREDITOR: ACCESS GROUP NELNET; STUDENT LOAN; ACCOUNT TRANSFERRED OR SOLD

TRENDED DATA: NO TRENDED DATA AVAILABLE

10 BARCLAYS BANK DEL 09/2009 11/2013 10000 0 R1 0 0 0 TERMS-

MR-50 ECOA-I B / EFX-01 DLA-10/2009

TYPE OF LOAN: FLEXIBLE SPENDING CREDIT CARD

ACCOUNT PAID AND CLOSED; ACCOUNT CLOSED AT CONSUMER'S REQUEST; CLOSED OR

PAID ACCOUNT/ZERO BALANCE

TRENDED DATA: NO TRENDED DATA AVAILABLE

11 JPMCB CARD 09/2006 12/2020 7000 0 R1 0 0 0 XXXX0845 14872 TERMS= MR=99 ECOA=I B / EFX=01, XPN=01, TU=01 DLA=12/2020

PDA=0

TYPE OF LOAN: FLEXIBLE SPENDING CREDIT CARD

OPEN ACCOUNT; THIS IS AN ACCOUNT IN GOOD STANDING; FLEXIBLE SPENDING

CREDIT CARD

CONTINUED ON NEXT PAGE

MARILYN MOSBY C3101742

(59461872) Page

```
CREDIT GRANTOR
                      DATE
                              LAST DT CREDIT LMT BALANCE CURR HISTORY
                      OPENED REPORTO HI CREDIT ONING RATE 30 50 90
   ACCOUNT NUMBER
     Source:
                  EFX, XPN, TU
     Trended Data [Act. | Sch. | Bal.];
        2020-12:
                  -|8|0;-|0|0;
                   - 8 9; - 8 8;
                  - 0 0; - 0 0;
                  -|8|0;-|0|0;
                  - 28 0; - 28 0;
                  - 28 0; - 28 0;
         2019-12: - 28 0; - 30 30;
                   - 35 0; - 35 40;
                  - 25 0; - 25 0;
                  - 25 0; - 25 0;
                  - 99;- 99;
                  - - | 0; - | 25 | 31;
 12 BK OF AMER
                                                        8 R1 9 8 8
                      07/2005 12/2020
                                           26000
    25855
                                                           TERMS=
     MR=99 ECOA=I B / EFX=81, XPN=81, TU=81 DLA=89/2020
     PDA=0
     PP START DT= 12/2020 PP=1111111111111111111111111
     TYPE OF LOAN: CREDIT CARD / CHARGE ACCOUNT
    OPEN ACCOUNT; THIS IS AN ACCOUNT IN GOOD STANDING; CREDIT CARD
     Source:
                  EFX, XPN, TU
     Trended Data [Act.|Sch.|Bal.];
                  -|0|0;-|0|0;
                  - | 8 | 9; - | 1 | 1;
                  - | 0 | 0; - | 0 | 0;
                   - 7 7; - 109 3685;
                  - | 236 | 10136; - | 356 | 15701;
                   - |417|18237; - |406|19383;
CONTINUED ON NEXT PAGE
MARILYN MOSBY
                                                          (59461872) Page
   CREDIT GRANTOR DATE LAST DT CREDIT LMT BALANCE CURR HISTORY
    ACCOUNT NUMBER
                      OPENED REPORTD HI CREDIT OWING RATE 30 60 90
         2019-12: - 359 19169; - 406 20154;
                  - | 368 | 19957; - | 386 | 20186;
                  - | 387 | 21177; - | 388 | 21883;
                   - 419 22199; - 430 23200;
                  - 446 24286; - 486 25588;
- 415 25855; - 266 11156;
 13 SYNCB/GAPDC
                      09/2017 01/2021
                                            2199
                                                        8 R1 8 8 8
     4479XXXX
                                            1849
                                                          TERMS=
     MR=41 ECDA=I B / EFX=81, XPN=81, TU=81 DLA=81/2021
     TYPE OF LOAN: CREDIT CARD / CHARGE ACCOUNT
    OPEN ACCOUNT; THIS IS AN ACCOUNT IN GOOD STANDING; CREDIT CARD
                  EFX, XPN, TU
     Source:
```

Trended Data [Act.|Sch.|Bal.]; 2020-12: 0|0|0;0|0|0;

```
0 0 0 0 0 0 0;
         0 0 0 0 0 0 0 0;
         81 43 0;0 43 0;
         0 43 0; 290 43 0;
2819-12: 0 43 0;0 43 0;
         8 43 8; 1849 43 8;
         0 43 0;0 43 0;
         0 43 0;0 43 0;
         0 43 0;0 43 0;
         0 43 0;0 43 0;
```

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```
MARILYN MOSBY
                                                         (59461872) Page
REQUIED
   CREDIT GRANTOR
                      DATE
                              LAST DT CREDIT LMT BALANCE CURR HISTORY
   ACCOUNT NUMBER
                      OPENED REPORTD HI CREDIT OWING RATE 30 60 90
14 TARGET/TD
                      04/2014 09/2014
                                           3000
                                                       0 R1 0 0 0
                                            327
                                                          TERMS=
     MR=5
           ECOA=I B / EFX=01, XPN=01, TU=01 DLA=08/2014
    PDA=0
     PP START DT= 09/2014 PP=X1111
    TYPE OF LOAN: CREDIT CARD / CHARGE ACCOUNT
     PAID; ACCOUNT PAID AND CLOSED; THIS IS AN ACCOUNT IN GOOD STANDING;
     ACCOUNT CLOSED AT CONSUMER'S REQUEST; CLOSED OR PAID ACCOUNT/ZERO BALANCE;
     ACCOUNT CLOSED BY CONSUMER
     TRENDED DATA: NO TRENDED DATA AVAILABLE
 15 MB FIN SVCS
                      05/2016 98/2019
                                            UNK
                                                       0 II 0 0 0
                                          2236B
                                                          TERMS-
     MR-38 ECOA-I B / EFX-01, XPN-91, TU-01 DLA-07/2019
     PDA=0
     PP START DT- 07/2019 PP-111111111111111111111111
     TYPE OF LOAN: AUTO LEASE
     PAID; ACCOUNT PAID AND CLOSED; THIS IS AN ACCOUNT IN GOOD STANDING; CLOSED
     OR PAID ACCOUNT/ZERO BALANCE; FIXED RATE; CLOSED; AUTO
                  EFX, XPN, TU
     Trended Data [Act.|Sch.|Bal.];
        2020-12: NO TRENDED DATA AVAILABLE
         2019-12: - | - | - | - | - | - |
                   -[-]-;-[-[-;
                  20520 621 2763;821 621 2763;
                  821 621 2763;1592 621 621;
                  621 | 621 | 1864; 621 | 621 | 2485;
 16 SEARS/CBNA
                      02/2002 02/2013
                                            3000
                                                       0 R1
                                                              8 8
                                                          TERMS=
     MR=99 ECOA=I B / EFX=01 DLA=10/2005
     TYPE OF LOAN: CREDIT CARD / CHARGE ACCOUNT
     ACCOUNT PAID AND CLOSED; ACCOUNT CLOSED AT CONSUMER'S REQUEST; CLOSED OR
     PAID ACCOUNT/ZERO BALANCE
     TRENDED DATA: NO TRENDED DATA AVAILABLE
```

CONTINUED ON NEXT PAGE MARILYN MOSBY REDACTED 7577 (59461872) Page REDALIED CREDIT GRANTOR DATE LAST DT CREDIT LMT BALANCE CURR HISTORY
ACCOUNT NUMBER OPENED REPORTD HI CREDIT ONLING RATE 30 50 90 07/2008 06/2012 5100 17 CAPITAL ONE 0 R1 0 0 0 REDACTED 6 3032 TERMS= MR=47 ECOA=I B / EFX=01 DLA=04/2009 TYPE OF LOAN: CHARGE ACCOUNT ACCOUNT PAID AND CLOSED; CLOSED OR PAID ACCOUNT/ZERO BALANCE TRENDED DATA: NO TRENDED DATA AVAILABLE 18 SYNCB/MC 12/2013 05/2017 1024 8 R1 6 0 8 REDACTEUREDACTED 5 1558 TERMS= MR=41 ECOA=I B / EFX=01,XPN=01,TU=01 DLA=01/2014 PDA=0 PP START DT= 04/2017 PP=1111111111111111111111111 TYPE OF LOAN: CREDIT CARD / CHARGE ACCOUNT PAID; ACCOUNT PAID AND CLOSED; THIS IS AN ACCOUNT IN GOOD STANDING; CLOSED OR PAID ACCOUNT/ZERO BALANCE; CLOSED TRENDED DATA: NO TRENDED DATA AVAILABLE 19 CB/VCF 12/2009 04/2013 5000 0 R1 0 0 0 TERMS= MR=40 ECOA=I B / EFX=01,XPN=01.TU=01 TYPE OF LOAN: CHARGE ACCOUNT CLOSED ACCOUNT; ACCOUNT CLOSED; THIS IS AN ACCOUNT IN GOOD STANDING; ACCOUNT CLOSED BY CREDIT GRANTOR TRENDED DATA: NO TRENDED DATA AVAILABLE 20 SYNCB/GAP 0 R1 0 0 0 499 04/2004 01/2016 218 TERMS-MR-99 ECOA-A B / EFX-01 DLA-09/2006 TYPE OF LOAN: CHARGE ACCOUNT ACCOUNT PAID AND CLOSED; CLOSED OR PAID ACCOUNT/ZERO BALANCE TRENDED DATA: NO TRENDED DATA AVAILABLE CONTINUED ON NEXT PAGE MARTLYN MOSBY -7577 (59461872) Page CREDIT GRANTOR DATE LAST DT CREDIT LMT BALANCE CURR HISTORY ACCOUNT NUMBER OPENED REPORTD HI CREDIT ONING RATE 30 60 90 21 SYNCB/CARECR 6999 8 R1 8 8 8 05/2012 05/2018

REDACTED 35 12000 TERMS= MR=71 ECOA=I B / EFX=01,XPN=01,TU=01 DLA=11/2013 PDA=0 TYPE OF LOAN: CHARGE ACCOUNT PAID; ACCOUNT PAID AND CLOSED; THIS IS AN ACCOUNT IN GOOD STANDING; ACCOUNT IS INACTIVE; CLOSED OR PAID ACCOUNT/ZERO BALANCE; CLOSED DUE TO INACTIVITY TRENDED DATA: NO TRENDED DATA AVAILABLE

22 SYNCB/BASSETT FUR 03/2006 09/2016 8500 0 R1 0 0 0 TERMS=

MR=99 ECOA=3 B / EFX=01 TYPE OF LOAN: CHARGE ACCOUNT

ACCOUNT PAID AND CLOSED; ACCOUNT CLOSED AT CONSUMER'S REQUEST; CLOSED OR

PAID ACCOUNT/ZERO BALANCE

TRENDED DATA: NO TRENDED DATA AVAILABLE

MR=99 ECOA=J B / EFX=81,XPN=81 DLA=81/2008 PP START DT= 02/2011 PP=X111111111111111111111111

TYPE OF LOAN: CHARGE ACCOUNT

PAID; ACCOUNT PAID AND CLOSED; THIS IS AN ACCOUNT IN GOOD STANDING; CLOSED OR PAID ACCOUNT/ZERO BALANCE; CLOSED DUE TO INACTIVITY

TRENDED DATA: NO TRENDED DATA AVAILABLE

MR=99 ECOA=A B / EFX=01 DLA=03/2006

TYPE OF LOAN: CHARGE ACCOUNT

ACCOUNT PAID AND CLOSED; ACCOUNT CLOSED AT CONSUMER'S REQUEST; CLOSED OR

PAID ACCOUNT/ZERO BALANCE

TRENDED DATA: NO TRENDED DATA AVAILABLE

CONTINUED ON NEXT PAGE

MARILYN MOSBY 7577 (59461872) Page 13

CREDIT GRANTOR DATE LAST DT CREDIT LMT BALANCE CURR HISTORY
ACCOUNT NUMBER OPENED REPORTD HI CREDIT ONING RATE 30 50 90

25 MB FIN SVCS 12/2007 01/2013 UNK 0 11 0 0 0

TYPE OF LOAN: AUTO LEASE

PAID; ACCOUNT PAID AND CLOSED; THIS IS AN ACCOUNT IN GOOD STANDING; CLOSED OR PAID ACCOUNT/ZERO BALANCE; CLOSED

TRENDED DATA: NO TRENDED DATA AVAILABLE

26 MB FIN SVCS 11/2011 07/2016 UNK 0 I1 0 0 0

MR=55 ECOA=I B / EFX=81,TU=01 DLA=01/2016 PP START DT= 10/2015 PP=11111111111111111111111

TYPE OF LOAN: AUTO LEASE

ACCOUNT PAID AND CLOSED; CLOSED OR PAID ACCOUNT/ZERO BALANCE; FIXED RATE; CLOSED; AUTO

TRENDED DATA: NO TRENDED DATA AVAILABLE

27 CES/700212 11/2005 04/2018 UNK 0 I1 0 0 (

MR=76 ECOA=I B / XPN=01,TU=01 DLA=03/2018

PDA=0

TYPE OF LOAN: EDUCATIONAL / STUDENT LOAN

THIS IS AN ACCOUNT IN GOOD STANDING; COLLATERAL: SLDTO ACCESS GROUPNELNET;

SOLD TO: ACCESS GROUP/NELNET; ACCOUNT TRANSFERED TO ANOTHER OFFICE;

ACCOUNT CLOSED DUE TO TRANSFER

TRENDED DATA: NO TRENDED DATA AVAILABLE

28 CAP ONE 97/2008 06/2012 5100 R1 0 0 8 550-01-100 0 3032 TERMS=REV MR=47 ECOA=I B / XPN=01

PP START DT= 06/2012 PP=X111111111111111XXXXXXXX

TYPE OF LOAN: CHARGE ACCOUNT

PAID; THIS IS AN ACCOUNT IN GOOD STANDING; LAST PAID: 64/2009

TRENDED DATA: NO TRENDED DATA AVAILABLE

PUBLIC RECORD SOURCES: EFX XPN TU

MARILYN MOSBY

-7577

(59461872) Page

14

PUBLIC RECORDS HAVE BEEN CHECKED FROM OTHER SOURCES AND/OR THE REPOSITORIES LISTED WITH THE FOLLOWING RESULTS: NO PUBLIC RECORDS FOUND

INQUIRIES WITHIN THE PAST 365 DAYS

MY EASY MORTGAGE LLC 01/09/2021 B TU -01 ZM00049997 NORDSTROM/TD BANK US 06/25/2020 B XPN-01 1191791 US SM BUS ADMIN CDA 06/17/2020 B XPN-01 1916799 ATTCIDMT 06/15/2020 B ECIS-01 910UT54262 06/14/2020 B XPN-01 1971155 CREDIT PLUS CREDITPLUS 06/14/2020 B ECIS-01 243ZB00420 MY EASY MORTGAGE LLC 06/14/2020 B TU -01 ZM00049997 CREDIT PLUS/NFM INC 04/27/2020 B XPN-01 1461180 CREDITPLUS 04/27/2020 B ECIS-01 243ZB00420 NFM INC MD551 04/27/2020 B TU -01 ZM00049997

APPLICANT ADDRESS INFORMATION:

1 BOLTON ST BALTIMORE, MD 21217 ECTS-01 B

SINCE: 01/2009 REPT: 01/2021

2 BRADSHAW ST

ECTS-01 B

DORCHESTER, MA 92121

SINCE: 02/2009 REPT: 07/2010

3 HILLENWOOD RD

ECIS-DI B SINCE: 02/2009 REPT: 11/2018

BALTIMORE, MD 21239

APPLICANT EMPLOYMENT INFORMATION: LIBERTY MUTUAL INSURANC

B XPN-01 FROM 06/2012 TO 06/2012

CITY OF BALTO LIBERTY MUTUAL B XPN-01 FROM 11/2005 TO 11/2005

BALT CITY STATES AT

B TU-01 FROM TO. 8 TU-01 FROM 98/2995 TO

ECIS-01 B FILE VARIATION: MARILYN J MOSBY

XPN-01 B FILE VARIATION: MARILYN J MOSBY

TU-01 B FILE VARIATION: MARILYN JAMES MOSBY

PEDALTER -7577 REDACTED 1980 REDACTED-7577 REDACTED /1980 7577 REDACTED /1980

ECIS-01 B AKA: J MOSBY MARILYN ECIS-01 B AKA: JAMES MARILYN J

XPN-01 B AKA: MARILYN JAMES

XPN-01 B SIMILAR NAME: MARILYN NULL MOSBY

TU-01 B AKA: JAMES, MARILYN, J TU-01 B AKA: MOSBY, MARYLIN, J TU-01 B AKA: JMOSBY, MARILYN

---- ADDITIONAL INFORMATION ----

MARTLYN MOSBY

**3** 7577

(59461872) Page 15

C3101742

ECIS-01 B ADDRESS DISCREPANCY: NO SUBSTANTIAL DIFFERENCE OCCURRED

ECIS-01 B CREDIT REPORT SSN: 2577

ECIS-01 B INQUIRY SSN: 1000007577

ECIS-01 B INQUIRY SSN DATE ISSUED: 1980

ECIS-01 B INQUIRY SSN STATE ISSUED: MA

XPN-01 B DISPLAYED SSN IS THE SAME AS INQUIRY SSN

TU-01 B 05 - Exact match between SSN on input and SSN on file

\* PAYMENT AMOUNTS MARKED WITH AN ASTERISK (\*) HAVE BEEN CALCULATED AT 5% OF THE BALANCE OWING OR \$10.00 WHICHEVER AMOUNT IS GREATER

REPORT PREPARED BY: GATEWAY SYSTEM

Equifax Information Svc. LLC P.O. Box 740241 Atlanta, GA 30374 800-685-1111 www.equifax.com

Experian 701 Experian Parkway P.O. Box 2002 Allen, TX 75013 888-397-3742

TransUnion LLC P.O. Box 2000 Chester, PA 19016 866-887-2673 www.transunion.com

www.experian.com/reportaccess

#### \*\*END OF CREDIT REPORT\*\*

#### SUBSCRIBER LISTING

SUB CODE	CREDIT GRANTOR ADDRESS	TELEPHONE	STATE	ZIP	B/C	9
REDALTED 3	ACS/700212 124 SOUTH FIRST ST	MAIL ONLY ABERDEEN	SD	57401	ECIS-01	В
ESDACTEDY	AFFIRM INC 650 CALIFORNIA ST FL	6502698523 SAN FRANCISCO	CA	94108	XPN-01	B
REDACTED 57	AMEX P.O. BOX 981537	8008742717 EL PASO	TX	79998	ECIS-01	B
REDACTED 45	BARCLAYS BANK DELANA PO BOX 8803 ATT CRE	8882320780 WILMINGTON	DE	19899	ECIS-01	B
REDALTED 19	BK OF AMER 4060 OGLETOWN STANTO	8004212110 NEWARK	DE	19713	ECIS-01	B
REDACTED 70	BMW FIN SVC 5550 BRITTON PKWY PO	8772693577 HILLIARD	OH	43026	745ECIS-01	6

MARILYN MOSE		<b>2</b> 3-7577		(5946:	1872) Page	16
REDACTED 45	BRCLYSBANKDE	8882320780	DE	19899	ECIS-01	8
REDACTEDO	PO BOX 8803 ATT CRE CAPITAL ONE	WILMINGTON 8009471000	IL	60197	ECIS-01	В
	PO BOX 5253	CAROL STREAM				
EDACTED	CAP ONE	8006956950	UT	84131	XPN-01	В
	PO BOX 31293	SALT LAKE CITY				
REDACTED 1	CARDINAL FIN	8475507300	IL	60047	ECIS-01	B
	1 CORPORATE DR STE 3	LAKE ZURICH				
REDACTED 73	CB/VCF	MAIL ONLY	OH	43218	ECIS-01	B
	PO BOX 182789 ATTN	COLUMBUS				
CONTRACTED 2	CES/700212	3157382200	NY	13501	XPN-01	B
	501 BLEECKER ST	UTICA				
EDACTED 49	CITI	MAIL ONLY	SD	57184	ECIS-01	B
	701 E 60TH ST N IBS	SIOUX FALLS			-	
REDACTED 74	JPMCB CARD	8009452000	DE	19801	ECIS-01	B
	201 N. WALNUT ST DE	WILMINGTON				
REDACTED	MB FIN SVCS	8006546222	TX	76262	ECIS-01	В
	PD BOX 961	ROANOKE				
EDACTED	MB FIN SVCS	8006546222	TX	76262	961ECIS-01	В
	PO BOX 961	ROANOKE				
EDADIED 91	NELNET LNS	8884864722	CO	80014	FCIS-01	В
	3015 S. PARKER RD S	AURORA				
REDACTED 4	SEARS/CBNA	MAIL ONLY	SD	57117	FCIS-01	B
	PD BOX 6497	SIOUX FALLS				
REDACTED	SYNCB/BASSETT FURNIT	8663968254	FL	32896	503ECIS-01	B
	C D P.O. BOX 965036	ORLANDO				
REDACTED	SYNCB/BRAY & SCARFF	8663968254	FL	32896	503ECIS-01	B
	C D P.O. BOX 965036	ORLANDO				
REDACTED 30	SYNCB/BROOK BROS	MAIL ONLY	GA	30005	ECIS-01	8
	4125 WINDWARD PLAZA	ALPHARETTA				
REDACTED	SYNCB/CARECR	8663968254	FL	32896	503ECTS-01	B
	C D P.O. BOX 965036	ORLANDO				

REDACTED 31	SYNCB/GAP	MAIL ONLY	GA	36665	ECIS-01 B
	4125 WINDWARD PLAZA	ALPHARETTA			
REDAUTED 35	SYNCB/GAPDC	MAIL ONLY	GA	30005	ECIS-01 B
	4125 WINDWARD PLAZA	ALPHARETTA			
REDACTED 17	SYNCB/MC	8444067427	GA	30005	ECIS-01 B
	4125 WINDWARD PLAZA	ALPHARETTA			
REDACTED 44	TARGET/TD	MAIL ONLY	MN	55416	ECIS-01 B
	3701 WAYZATA BLVD MS	MINNEAPOLIS			

The reporting bureau certifies that; (a) public records have been checked for tax liens, judgments, foreclosures, garnishments, bankruptcies, and other legal actions involving the subject(s) with the results indicated above; or (b) equivalent information has been obtained through the use of a qualified public records reporting service with the results indicated above. The records of real estate transfers which do not involve

MARILYN MOSBY (59461872) Page REDACTED A

foreclosures may be excluded.

Equifax Credit Services certifies that the information provided in this report meets the requirements of the U.S. Dept. of HUD, FHA, VA, USDA, RECD & FSA, Fannie Mae and FHLMC.

The information is confidential and not to be divulged except as required by PUBLIC LAW 91-508, 93-579, 94-239.

MY EASY MORTGAGE LLC 8902 N DALE MARRY HWY SUITE 101 TAMPA, FL 33614

MARILYN J MOSBY 4 BOLTON ST RAI TIMORE NO 21217

#### NOTICE TO HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

MY EASY MORTGAGE LLC

Page: 2

ORDER NUMBER: 100 72 CONSUMER REPORTING AGENCY: DATE ORDERED: 01/09/2021 REPORT PREPARED FOR:

CREDIT PLUS INC - MD 311550 WINTERPARK PARKWAY SALISBURY, MD 21804 800-258-3488

MY EASY MORTGAGE LLC 8902 N DALE MABRY HWY SUITE 101 TAMPA, FL 33614 800-258-3488

BORROWER'S INFORMATION NAME: MARILYN I MOSBY

Your Credit Score and the Price You Pay for Credit

Your Equifax Credit Score:

Score: 90744

Source: EQUIFAX BEACON 5.0 FACTA

Date: 01/09/2021

Your Experian Credit Score:

Score: 90779

Source: EXPERIAN FAIR ISAAC V2

Date: 01/09/2021

Your Trans Union Credit Score:

Score: 80763

Source: TRANS UNION FICO RISK SCORE CLASSIC 84

Date: 01/09/2021

Understanding Your Credit Score:

What you should know about credit scores:

Your credit score is a number that reflects the information in your credit report.

Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.

Your credit score can change, depending on how your credit history changes.

How we use your credit score:

Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.

The range of scores:

**EQUIFAX BEACON 5.0 FACTA** 

: Scores range from a low of 334 to a high of 818.

EXPERIAN FAIR ISAAC V2

: Scores range from a low

Page: 3

TRANS UNION FICO RISK SCORE CLASSIC 04

of 320 to a high of 844. : Scores range from a low of 309 to a high of 839.

Generally, the higher your score, the more likely you are to be offered better credit terms.

How your Equifax score compares to the scores of other consumers:

Your Equifax credit score ranks higher than 55 percent of U.S. consumers.

Key factors that adversely affected your Equifax credit score:

00030 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT

00013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

00008 TOO MANY INQUIRIES LAST 12 MONTHS

00002 LEVEL OF DELINQUENCY ON ACCOUNTS

How your Experian score compares to the scores of other consumers:

Your Experian credit score ranks higher than 66 percent of U.S. consumers.

Key factors that adversely affected your Experian credit score:

98 TOO MANY INQUIRIES LAST 12 MONTHS

TOO MANY ACCOUNTS WITH BALANCES

18 NUMBER OF ACCOUNTS WITH DELINOUENCY

TOO MANY ACCOUNTS RECENTLY OPENED

How your Trans Union score compares to the scores of other consumers:

Your Trans Union credit score ranks higher than 62 percent of U.S. consumers.

Key factors that adversely affected your Trans Union credit score:

TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT

NUMBER OF ACCOUNTS WITH DELINOUENCY 018

013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

003 PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH

INQUIRIES DID IMPACT CREDIT SCORE AND, FOR MODELS THAT Ι INDICATE IT, NO DEROGATORY INFO FOUND IN THE FILE

Checking Your Credit Report:

What if there are mistakes in your credit report?

You have the right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.

It is a good idea to check your credit report to make sure the information it contains is accurate.

How can you obtain a copy of your credit report?

Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.

To order your free annual credit report-

By telephone: Call toll-free: 1-877-322-8228

On the web : Visit www.annualcreditreport.com

By mail : Mail your completed Annual Credit Report Request Form (which

> you can obtain from the Federal Trade Commission's website at http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf)

Annual Credit Report Request Service

P.O. Box 105281 Atlanta, 6A 30348-5281

How can you get more information?

For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore.

CREDIT PLUS INC - MD 311550 WINTERPARK PARKWAY SALISBURY, MD 21804

PHONE: 800-258-3488 REPORT PREPARED FOR: MY EASY MORTGAGE LLC

8902 N DALE MABRY HWY SUITE 101

TAMPA, FL 33614

\*\*\*\*\*\*\*\*\*\*\*\*\* NOTICE \*\*\*\*\*\*\*\*\*\*

User's access to and use of this mortgage credit report are subjec

DATE ORD: 01/09/2021

DATE DEL: 01/12/2021

Page: 1

- (i) All terms and conditions in user's written service agreement with the consumer reporting agency identified at the top of this report
  - or, if user has no such agreement,
- (ii) All terms and conditions posted on the website found at http://www.equifax.com/consumer/mortgage/technicalaffiliatenetwork and user's acceptance and use of this mortgage credit report will constitute user's agreement to those terms and conditions

15365 COLLECTIONS CENTER DRIVE CHICAGO, IL 60693 Tel: (800) 258-3488 Fax: (800) 258-3287

1/21/2021 REFERENCE #mosby, marilyn gulf of mexico INVOICE #59461872

MY EASY MORTGAGE LLC #10037520 2405 CREEL LN STE 102 WESLEY CHAPEL, FL 33544

Date	Name	Description	Payments	Charges
1/9/2021	MOSBY, MARILYN	Calyx LOS Interface Fee	\$0.00	\$1.00
1/9/2021	MOSBY, MARILYN	3BUR	\$0.00	\$25.00
1/12/2021	MOSBY, MARILYN	FNMA-RETRIEVE	\$0.00	\$3.00
1/12/2021	MOSBY, MARILYN	FMAC_REISSUE	\$0.00	\$4.00
1/12/2021	MOSBY, MARILYN	SECONDARY_USE-FREDDIE MAC	\$0.00	\$13.50

Total Charges: \$46.50 Taxes: \$0.00

Total Payments: \$0.00 Amount Due: \$46.50

Note: If paying by check, please include the invoice or report number on the check.



### CREDIT INQUIRY LETTER OF EXPLANATION

Loan Number: 1221031532

Regarding the loan application for: Marilyn J Mosby

In the past 90 days, the following creditors have accessed the credit report associated with the loan applicant. Below are explanations for each inquiry: Creditor Name Date of New Credit New Debt New Debt Account Number or Explanation Monthly Pmt. Credit Inquiry Granted Balance MY EASY MORTGAGE LLC 1/9/2021 \_\_] Yes 互 No \_] Yes \_] No \_] Yes \_] No \_] Yes \_] No \_\_\_ Yes \_\_\_ No \_] Yes \_] No \_\_] Yes \_\_] No \_] Yes \_] No \_\_\_ Yes \_\_\_ No \_] Yes \_\_] No

If you have additional inquiries that resulted in a new debt, please continue on another sheet of paper.

I attest that the information above is true and correct. I understand and acknowledge that incurring additional debt prior to closing may impact my qualification for a mortgage loan. Accordingly, I will notify the loan originator/lender if, on or after the date of signing this document through the closing date of this mortgage transaction, (1) any credit inquiry marked as No New Credit Granted results in debt being granted or (2) any new debt is granted that is not shown as an inquiry on this document or listed on my loan application.

I further understand and acknowledge that any intentional or negligent misrepresentations or omission of the information may result in civil liability and/or violation of state or federal law.

Marilyn J Mosby 01/14/21 11:11:24 AM PST Marilyn L Marby

Marilyn J Mosby

#### Warning:

Section 1010 of title 18, U.S.C., "Federal Housing Administration Transactions," provides whoever, for the purpose of... influencing in any way of actions of such Administration... makes, passes, utters, or publishes any statement knowing same to be false... shall be fined not more than \$5,000.00 or imprisoned not more than two (2) years, or both.

CREDIT INQUIRY LETTER OF EXPLANATION CILE.UWM 05/11/20

DocMagic **C**Forms

20210112122029-1221031532-ED





## BORROWER GENERAL CONTACT FORM

Loan #: 1221031532 Serv. #: 0159075134

MIN: 100032412210315328

Lender: UNITED WHOLESALE MORTGAGE, LLC

585 SOUTH BLVD E

PONTIAC, MICHIGAN 48341

In order to best serve you as a customer, UNITED WHOLESALE MORTGAGE, LLC must ensure that we have accurate and complete contact information. Below is if the contact information you provided as part of the application process. If any contact information changes in the future, please contact at (888)464-2432 to update your information.

## BORROWER CONTACT INFORMATION

Borrowers Name(s):	Marilyn J Mosby	
Mailing Address:	Bolton St, Baltimore, Maryland 21217	
Home Phone Number:	(617)633-8328	
Cell Phone Number:		
Work Phone Number:	(443)984-6000	
Email Address:	marilynmosby@hotmail.com	

EMERGENCY CONTACT INFORMATION (NEAREST RELATIVE NOT LIVING IN THE HOME)

Emergency Contact:	Linda Thompson
Contact Address:	4605 Kernwood Ave, Baltimore 21212
Contact Phone Number:	REDACTED 7451
Contact Email Address:	

BORROWER GENERAL CONTACT FORM BGCF.UWM 07/25/19 DocMagic eForms

20210217104000-1221031532-ED



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### ACKNOWLEDGMENT

By signing below, I/we agree to allow UNITED WHOLESALE MORTGAGE, LLC , its successors, assigns and sub servicers to contact me/us by the following methods, including but not limited to, any telephone dialing system, text message to any cell phone number provided now or in the future, e-mails using any e-mail address provided now or in the future, manual calling methods to any phone number provided now or in the future, pre-recorded/artificial voice messages and/or use of any automatic dialing device or system, as applicable. I/We also provide express consent to receive autodialed and/or prerecorded calls from UNITED WHOLESALE MORTGAGE, LLC its successors, assigns and sub servicers at any telephone number associated with my/our account, even if it is a cellular phone service or other service for which I/we could be charged for such call. This authorization extends to calls for the purposes of customer service and debt collection. If you no longer want us to contact you by any of the above methods, you may contact us in writing at PO Box 11733, Newark, NJ 07101

or by calling us at (855)753-6201 to have us change your preferences.

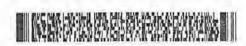
Marilyn J/Mosby

BORROWER GENERAL CONTACT FORM BGCF.UWM 07/25/19

Page 2 of 2

DocMagic eForms

20210217104600-1221031532-ED





## BORROWER GENERAL CONTACT FORM

Loan #: 1221031532 Serv. #: 0159075134

MIN: 100032412210315328

Lender: UNITED WHOLESALE MORTGAGE, LLC

585 SOUTH BLVD E

PONTIAC, MICHIGAN 48341

In order to best serve you as a customer, UNITED WHOLESALE MORTGAGE, LLC must ensure that we have accurate and complete contact information. Below is if the contact information you provided as part of the application process. If any contact information changes in the future, please contact at (888)464-2432 to update your information.

## BORROWER CONTACT INFORMATION

Borrowers Name(s):	Marilyn J Mosby
Mailing Address:	Bolton St, Baltimore, Maryland 21217
Home Phone Number:	REDACTED -8328
Cell Phone Number:	
Work Phone Number:	REDACTED6000
Email Address:	marilynmosby@hotmail.com

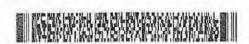
EMERGENCY CONTACT INFORMATION (NEAREST RELATIVE NOT LIVING IN THE HOME)

Emergency Contact:	Linda Thompson
Contact Address:	REDACTED Ave, Baltemore 21212
Contact Phone Number:	
Contact Email Address:	

BORROWER GENERAL CONTACT FORM BGCF.UWM 07/25/19 DocMagic eForms

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20210217104600-1221031532-ED



### ACKNOWLEDGMENT

By signing below, I/we agree to allow UNITED WHOLESALE MORTGAGE, LLC , its successors, assigns and sub servicers to contact me/us by the following methods, including but not limited to, any telephone dialing system, text message to any cell phone number provided now or in the future, e-mails using any e-mail address provided now or in the future, manual calling methods to any phone number provided now or in the future, pre-recorded/artificial voice messages and/or use of any automatic dialing device or system, as applicable. I/We also provide express consent to receive autodialed and/or prerecorded calls from UNITED WHOLESALE MORTGAGE, LLC its successors, assigns and sub servicers at any telephone number associated with my/our account, even if it is a cellular phone service or other service for which I/we could be charged for such call. This authorization extends to calls for the purposes of customer service and debt collection. If you no longer want us to contact you by any of the above methods, you may contact us in writing at PO Box 11733, Newark, NJ 07101

or by calling us at (855)753-6201 to have us change your preferences.

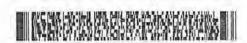
Marilyn J/Mosby

BORROWER GENERAL CONTACT FORM

BGCF.UWM 07/25/19

DocMagic eForms

20210217104600-1221031532-ED



Page 2 of 2



## BORROWER GENERAL CONTACT FORM

Loan #: 1221031532 Serv, #: 0159075134

MIN: 100032412210315328

Lender: UNITED WHOLESALE MORTGAGE, LLC

585 SOUTH BLVD E

PONTIAC, MICHIGAN 48341

In order to best serve you as a customer, UNITED WHOLESALE MORTGAGE, LLC must ensure that we have accurate and complete contact information. Below is if the contact information you provided as part of the application process. If any contact information changes in the future, please contact at (888)464-2432 to update your information.

## BORROWER CONTACT INFORMATION

Borrowers Name(s):	Marilyn J Mosby
Mailing Address:	Bolton St, Baltimore, Maryland 21217
Home Phone Number:	REDACTED -8328
Cell Phone Number:	
Work Phone Number:	REDACTED6000
Email Address:	marilynmosby@hotmail.com

EMERGENCY CONTACT INFORMATION (NEAREST RELATIVE NOT LIVING IN THE HOME)

Emergency Contact:	Linda Thompson
Contact Address:	REDACTED Ave, Baltemore 21212
Contact Phone Number:	
Contact Email Address:	

BORROWER GENERAL CONTACT FORM BGCF.UWM 07/25/19 DocMagic eForms

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### ACKNOWLEDGMENT

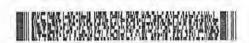
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or by calling us at (855)753-6201 to have us change your preferences.

Marilyn J/Mosby

BORROWER GENERAL CONTACT FORM BGCF.UWM 07/25/19 DocMagic eForms

20210217104600-1221031532-ED



Page 2 of 2





# CONDO/PUD PROJECT QUESTIONNAIRE

	Bon	rower's Name:		lo	an Number:		
1	BA	SIC PROJECT INFORMATION					
1	Proi	ect Legal Name		Cond	lominium		
2		ect Physical Address		EDACTE DREDACTED	LOS DE CONTRACTOR DE CONTRACTO	Dr., Longbo	at Kev. F
3	-	iject Unit #		AT THE G			
4	Subject Unit Phose			/a	345 (37 313 632) 3.3	75/1/2	
5	HOA Management Address			Austin Ave.,	Ann Arbor M	11 48104	
6				easide Gardens Retreat			ociation, Ir
7	HO	A Tax ID#	8	4-4973028			
8	HOA Management Company Tax ID #			8-3615139			
9	Name of Master or Umbrella Association (if applicable)			/a			
0		Does the p	raject contain any	of the following (c	heck all that ap	ply)	
2		Hotel/motel/resort activities, mandat		1			coupy the un
Ь		Deed or resale restrictions					
2		Manufactured homes					
d		Mandatory fee-based membersh	ips for use of project a	menities or services			
		Non-incidental income from busin	ness operations				
		Supportive or continuing care for	seniars or far residen	ts with disabilities			
		Provi	de additional deta	il here, if applicable	(optional):		
T a b	of u If the Is th	ne project 100% complete, linclud, units, common elements, and share e project subject to additional phasi re project legally phased? w many phases have been complete	d amenities for all pr ng or annexation?	renovation oject phases*)	Yes     Yes     Yes     Yes	□ No ⊠ No ⊠ No	
4		w many total phases are legally plan	5 30 00 00 00 00 00	1			
3		w many total units are planned for th	100000000000000000000000000000000000000	4			
		all planned amenities and common			⊠ Yes	ΠNo	
		the developer transferred control	Yes, date transfe			=	
2	of th	he HOA to the unit owners	No, estimated a	late the transfer will occ	ur: May 2021		
3	IF Y	es the project allow units to be lease. Ses, please answer questions A – C.		n a 30-day period?	☐ Yas	⊠ No	
9		short-term rentals advertised by the A in any way facilitate or participat			☐ Yes	□ No	
6		es the project have an on-site checki			☐ Yes	□ No	
	Doe	es the project offer food or cleaning	services?		☐ Yes	□ No	
	NEV	WLY CONVERTED OR REHABILI	TATED PROJECT IN	FORMATION			
0		s project conversion within the past 3 y I or professional business, industrial or				t, 🗆 Yes	□ No
	in w	hat year was the property built?					
	ln w	hat year was the property converted	1\$				
	Wa:	s the conversion a full gut rehabilitat Il major mechanical components?	ion of the existing struc	cture(s), including replace	ment	☐ Yes	□ No
1	Doe	s the report from the licensed engine the condition and remaining useful	er indicate that the pr life of the project's maj	oject is structurally sound or components are suffic	and ent?	☐ Yes	☐ No
	Are	all repairs affecting safety, soundne	ss, and structural integ	rity complete?		☐ Yes	☐ No
		replacement reserves allocated for a		ts#		☐ Yes	□ No
1	Are the project's reserves sufficient to fund the improvements?			Yes	☐ No		





IV	FINANCIAL INFORMATION								
1	How many unit owners are 60 o	r more days delinquent	on common expens	e assessments?			C	)	
2	In the event a lender acquires a unit due to foreclosure or a deed-in-lieu of foreclos mortgagee responsible for paying delinquent common expense assessments? If y					⊠ Yes		] N	
	how long is the mortgagee respo	nsible for paying commo	on expense assessme	ints? (select one)		1 to 6 ⊠	7 to 1	2 □	more than 12 months
		North Contains	Same and the			☐ Yes	. [	X N	0
3	Is the HOA involved in any active the litigation from the attorney or	e or pending litigation? the HOA. Provide the o	<b>If yes</b> , attach docu attorney's name and	umentation rega contact informa	rding tion.				
v	OWNERSHIP & OTHER INFOR	WATION							
1	Complete the following informat	ion concerning ownersh	nip of units:	Entire I	roject				(in which applicable
	Total number of units			4					
	Total number of units sold and cl	osed		C	(				
	Total number of units under bond	Hide sales contracts		2					
	Total number of units sold and cl	osed or under contract	to owner-occupants						
	Total number of units sold and cl			iers 2					
	Total number of units sold and cl								
	Total number of units being rente		7-13-13-13-13-13-13-13-13-13-13-13-13-13-	2	Ù	-			_
	Total number of units owned by		a, or convence			+			
-	lold hember of time owned by	no i ion							
2	Complete the following table if n	ore than one unit is ow	ned by the same ind	lividual or entity					
	Individual/Entity Name	Developer or Sponsor (Yes or No)	Number of Units Owned	Percentage Owned of To Project Units	ial I	Number Leas at Market Re			
	Mustard Seed Group LLC	⊠ Yes □ No	4	100		2	2		0
		☐ Yes ☐ No		1.0	%				
		☐ Yes ☐ No			%		-		
		☐ Yes ☐ No			%				
					**1		- 1		
3	Do the unit owners have sole own	ership interest in and the	e right to use the proj	ect amenities a	nd com	mon area?	X	Yes	□ No
				all a company of the	a facility of				
	If no, explain who	has ownership interest	t in and rights to use	the project ame	enities c	and common	area:		
4	Are any units in the project used fi	or commercial or non-res	sidential purposes?					Yes	⊠ No
		If yes, o	complete the followin	g table:			-		
	Type of Commercial or Non-Residential Use		a of Owner Tenant	Number of Unit	s S	quare Footaș	98	of To	ore Footage tal Project re Footage
							4		
							1		
		and the second		ad on the			0.00		
71	What is the total square footage of that is separate from the residentic		11-1-	ital square foota	•	Carried Contract			0
5	grade space used for commercial facilities, retail space, apartments	purposes, such as publi	ic parking sp	of the total squar race, what amo nd/or operated	unt is co	mmercially o			





VI INSURANCE INFORM	IATION &	FINANCIAL	CONTROLS
---------------------	----------	-----------	----------

	Are units or common elen	ents located in a flood zone?		☐ Yes	☐ No
1		in force equaling (select only one option below):		*	-
		Maximum coverage per condominium available under the National Flood Insurance Policy	Some other account (enter amount here:)		

2	Check all of the following that apply regarding HOA financial accounts:
	MOA maintains separate accounts for operating and reserve funds.
	Appropriate access controls are in place for each account.
	■ The bank sends copies of monthly bank statements directly to the HOA.
	Two members of the HOA Board of Directors are required to sign any check written to the reserve account.
	☐ The Management Company maintains separate records and bank accounts for each HOA that uses its service.
	▼ The Management Company does not have the authority to draw checks on, or transfer funds from, the reserve account of the HOA.

3	Supply the information requested below. Do NOT enter "Contact Agent"  INSURANCE INFORMATION					
	Hazard	General Star Indemnity Co/ McGriff Ins	888-743-2217	IMA332776C		
	Liability	Southern Owners / Lenahan Ins	313-886-4720	202312-04745080-20		
	Fidelity					
	Flood	The Hartford / McGriff Ins	888-743-2217	99017442212019		

#### VII CONTACT INFORMATION

1	Name of Preparer	Thomas S. Brennan	
2	Title of Preparer	Manager / Developer	
3	Preparer's Company Name	Mustard Seed Group LLC	
4	Preparer's Phone	248-840-6547	
5	Preparer's Email	seasidegardenretreat@gmail.com	
6	Preparer's Company Address	1901 Austin Ave., Ann Arbor MI 48104	
7	Date Completed	8/13/20	

I, the undersigned, certify that to the best of my knowledge and belief, the information and statements contained on this form and the attachments are true and correct.

Thomas S.	Digitally DN: cn
Brennan	n=Must email=s

Digitally signed by Thomas S. Brennan DN: cn=Thomas S. Brennan, c=UE, n=Mustard Seet Group LLC, email=sausidegarcemetreat@gn(a).con

8/13/20

248-840-6547

Signature of Association Representative or Preparer

Date Phone Number

## Thomas S. Brennan

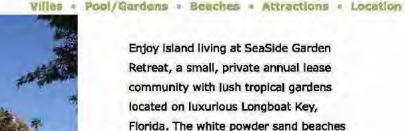
Name of Association Representative or Preparer

Manager

Mustard Seed Group LLC, 1901 Austin Ave., Ann Arbor MI 48104

Preparer's Company and Address

or questions and c	oncerns;
Lender Name	United Shore
Lender Address	585 South Blvd E., Pontiac, MI 48341



... see our villas

of Longboat Key are some of the finest in

the world and are only steps away.



941.312.1747

REDACTED 6 Gulf of Mexico Drive. Longboat Key, Florida 34228

Come relax with year-round island living at SeaSide Garden Retreat, a small, private annual-lease community with lush tropical gardens located on luxurious Longboat Key, Florida. The white powder sand beaches of Longboat Key are some of the finest in the world and are only steps away.



We offer annual lease options for our Key West style two-bedroom villas. All have private outdoor sitting and dining areas, some with beautiful views of the Gulf sunsets. The bright interiors have brought the beautiful shades of the tropical flowers into each room. Our accommodations and gardens have been created by two of the areas top interior and landscape designers.

Villa sales and annual leases at SeaSide Garden Retreat on Longboat Key offer more than a great resort and fabulous beaches. Across the bay is the City of Sarasota, the art and cultural center of Southwest Florida, where you can be inspired by fine art museums, entertained by a Broadway play or Italian opera or taste the internationally inspired dinners at <a href="award-winning restaurants">award-winning restaurants</a>. Great shopping abounds on Longboat Key and the surrounding areas. You're only minutes from one of the most renowned shopping areas in the all of Florida, historic St Armand Circle,

A stay on Longboat Key can meet the needs of almost any style of living.

If you love to play where you live, you'll be able to easily stroll the white sand beaches at sunset or just relax under the white garden pergola by the pool with a good book and glass of wine. A wide pedestrian path, right in front of our resort, allows easy strolls to the beach, shopping center, library, post office, public tennis club, local parks, and nearby churches.

If you love to live by areas filled with <u>great shopping adventures</u>... shopping options abound in the area. You're just minutes from historic St. Armand Circle, where a world-class shopping experience awaits, with the excitement of shopping at its famous collection of small boutiques, the beauty of it's lush tropical gardens and magnificent sculptures and the delectable tastes of it's sidewalk cafes.

If you love living with evenings filled with <u>entertainment</u>... you're a short drive away from seeing a major Broadway musical, top name entertainers, Italian opera, Russian ballet, a nationally recognized symphony orchestra or an international film festival.

If you love living a life filled with recreation and sports activities... the abundant local golf courses, deep-sea fishing charters, salling yacht charters, local tennis club and professional sports teams (NFL, MLB, and NHL) will provide all the excitement and challenge any sports enthusiast could want.

If you love living that reconnects you to <u>nature</u>... the colorful tropical blooms of over 50 plant types in our large gardens will delight you. See and touch the abundant marine wildlife at the Mote Marine Research Center only minutes away on Longboat Key. Eco-tours are also available in the bay and rivers where the beautiful manatee live and play.

www.seaside-garden-retreat.com 1/2

Or maybe you love living like we do - in places that include a little of them all!

Do give us at SeaSide Garden Retreat a call and see if we can help you create a living experience that you'll enjoy... year after year.





Villes . Pool/Gardens . Beaches . Attractions . Location

Enjoy island living at SeaSide Garden
Retreat, a small, private annual lease
community with lush tropical gardens
located on luxurious Longboat Key,
Florida. The white powder sand beaches
of Longboat Key are some of the finest in
the world and are only steps away.

... see our villas

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Do give us at SeaSide Garden Retreat a call and see if we can help you create a living experience that you'll enjoy... year after year.



Sign in



Seaside Garden Retreat of Longboat Key HOA Longboat Key FL Images ■ News ○ Shopping i More Settings Tools

About 171,000 results (0.67 seconds)

www.seaside-garden-retreat.com w

### Seaside Garden Retreat - Sales, Annual Island Rentals ...

Cottage & Villa Annual Rentals, pool and gardens, steps from the beach on Longboat Key, Sarasota Florida - annual rentals.

Missing: HOA | Must include: HOA

www.compass.com > ... > 34228 > Coquina Beach \*

### Gulf Of Mexico Drive, Longboat Key, FL 34228 | Compass

Gulf Of Mexico Drive, Longboat Key, FL 34228 is a condo not currently ... Twenty-nine thirtytwo Gulf of Mexico Drive, an enviable address, this Treehouse at Seaside Garden Retreat is situated to ... Montly Maint Amt Addition To HOA: \$0.

www.trulia.com > FL > Longboat Key > 34228 \*

### Gulf Of Mexico Dr, Longboat Key, FL 34228 - 2 Bed, 2 ...

Gulf Of Mexico Dr, Longboat Key, FL 34228 is a 1431 sqft, 2 bed, 2 bath ... Water, HOA Name: Seaside Gardens Retreat of LBK Condo Assoc; HOA Fee ... \$475,000.00

www.tripadvisor.com > ... > Longboat Key Travel Forum \*

### Anyone stayed at SeaSide Garden Retreat??? - Longboat Key ...

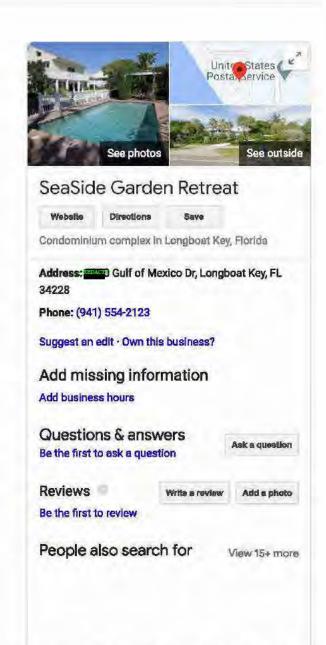
Anyone stayed at SeaSide Garden Retreat??? ... Sarasota, Florida ... All of the beach along Longboat is public, and Seaside Garden has access to the beach ... 3 answers

Missing: WOA | Must include: HOA

www.zillow.com > ... > Longboat Key > 34228 > 34228

### Gulf Of Mexico Dr, Longboat Key, FL 34228 | Zillow

Gulf Of Mexico Dr , Longboat Key, FL 34228-2905 is a single-family home ... an enviable address, this Treehouse at Seaside Garden Retreat is situated to ... Electric; Cooling:Central; Parking: Garage - Attached, Covered; HOA:\$1,045/mo ...



www.tripadvisor.co.nz > ShowTopic-g34399-i805-k17... >

### LBK - Seaside Garden Retreat - Longboat Key Forum ...

United States; Florida (FL); Longboat Key, Longboat Key Travel Forum ... So in looking at lodging the Veranda Beach Club looks nice and I read some of the ... also I tried to key in 'The Retreat' and ended up at Seaside Garden Retreat - which ...

1 answer

Missing: HOA | Must include: HOA

#### sandcaybeachresort.com

### Sand Cay Beach Resort: Longboat Key Vacation Resort Hotel ...

Oct 7, 2020 - Welcome to Longboat Key's premier vacation rentals beachfront resort, Sand Cay Condominiums Beach Resort. Our Florida vacation resort ...



### Images for Seaside Garden Retreat of Longboat Key HOA Longboat Key FL



Report images

>

View all

#### sandcaybeachresort.com > rates

### Rates - Vacation Rentals & Resort | Sand Cay Beach Resort

Jan 15, 2020 - Enjoy Sand Cay Beach Resort year round with our great rates. When planning a ... Sand Cay Beach Resort offers one the most spectacular values for your stay on beautiful Longboat Key, Florida. ... Dates, Garden/Pool, Gulf View, Gulf Front ... FAQ · Rental Agreement · HOA Association · Owner Login · Blog.

#### seaplacelbk.nabrnetwork.com -

### Seaplace - Seaplace LBK - Home

Longboat Key, FL 34228 ... buildings, eight garden buildings with open atriums, and twelve townhouses. ... Seaplace residents enjoy a half mile of beachfront with beach chairs and ... Town of Longboat Key - Neighbors Helping Neighbors.

Missing: Retreat HOA



Longboat **Key Towers** 

Vacation... Vacation Condomini... complex home rental agency



Longboat

Key

LaPlaya Condomi... Vacation home rental agency



Apartment complex

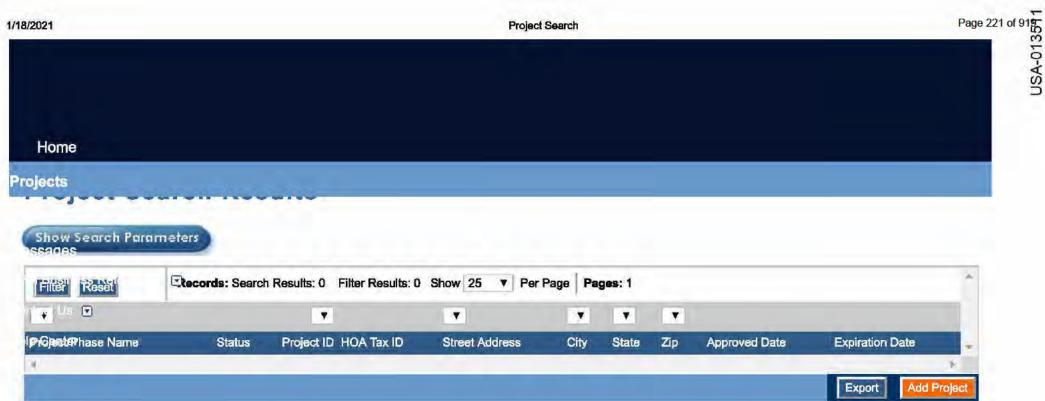
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# **HUD.GOV**

U.S. Department of Housing and Urban Development Secretary Ben Carson















Información en Español

# **Condominiums List**

Message: CONDOMINIUMS SUCCESSFULLY COMPLETED

Condominiums (HRAP/DELRAP Approval Method) as of 01/18/2021

(5 records were selected, 5 records displayed.)

Condo Name	Condo ID / Submission	Address	County	7.22	Composition of Project	Comments	Document Status	Manufactured Housing	FHA Concentration	Status	Status Date	Expiration Date
FAIRWAY BAY II	A007135 001	HABOURSIDE DRIVE LONGBOAT KEY, FL 34228	SARASOTA	HRAP	Two Midrise Buildings @ 11 Townhouse buildings.	None	Recorded/ Not Uploaded	No	2.70%	Approved (expired)	09/20/2010	09/20/2012 (expired)
GRAND BAY II	A009502 001	GRAND BAY BLVD LONGBOAT KEY, FL 34228	SARASOTA	HRAP	One Twelve Story Building	None	Recorded/ Not Uploaded	No	1.78%	Approved (expired)	07/31/2013	07/31/2015 (expired)
MARINA BAY	A008208 001	HARBOURSIDE DR LONGBOAT KEY, FL 34228	SARASOTA	HRAP	60 Units, 3 Buildings. Instrument# 2000153068.	None	Recorded/ Not Uploaded	No	3.33%	Approved (expired)	10/17/2013	10/17/2015 (expired)
PLAYERS CLUB	A007277 001	1425 GULF OF MEXICO DR LONGBOAT KEY, FL 34228	SARASOTA	HRAP	4 Mediterranean Style buildings	None	Recorded/ Not Uploaded	No	0.74%	Approved (expired)	09/13/2010	09/13/2012 (expired)

18/2021					C	ondominiu	ms List					Page 223
					directly on the beach. Consists of The Players Club I, II, II, IV.							
SPANISH MAIN YACHT CLUB	A009901 001	GULF OF MEXICO DR LONGBOAT KEY, FL 34228	SARASOTA	HRAP	212 units	Exists	Unrecorded/ Not Uploaded	No	0.00%	Rejected Other (specify in comments)	10/29/2014	l n/a

### Search criteria:

Approval Method:

HRAP/DELRAP

Sorted by:

Condo Name

State:

All States

County Condo ID:

Condo Name:

City:

Zip Code: 34228

Status: All Statuses

Search Type: Both

Begin Date: End Date:



Sitemap

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U.S. Department of Housing and Urban Development | 451 7th Street S.W., Washington, DC 20410 Telephone: (202) 708-1112 TTY: (202) 708-1455 Find the address of the HUD office near you

\*\*\*\*\*\*

\* OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

Toll Free Phone: 1.800.432.9594 x7385 Toll Free Fax: 1.800.929.5554 Email: cplrequest@thefund.com

#### Closing Protection Letter • Single Transaction

Friday, January 22, 2021 -- Reference Number: 969455206

United Wholesale Mortgage its successors and/or assigns, as their interest may appear 585 South Blvd E Pontiac, MI 48341-2028

Loan Reference: Loan REDACTED 32

Transaction (the "Real Estate Transaction"): Marilyn J. Mosby

Premise to be covered: Gulf of Mexico Drive Longboat Key FL 34228

Name of Issuing Agent or Approved Attorney (the "Issuing Agent" or "Approved Attorney", as the case may require):

ORNT AGENT NUMBER: Q09165 / FUND MEMBER NUMBER: 7543-01

FERGESON SKIPPER, PA.

NORTHERN TRUST PLAZA
1515 RINGLING BLVD, 10TH FLOOR

SARASOTA FL 34236-0000

To verify if this agent is in good standing go to www.oldrepublictitle.com, select Agent Verification from the Products and Services dropdown and enter the ORNT Agent Number or Reference Number listed above

In consideration of Your acceptance of this letter, Old Republic National Title Insurance Company (the "Company"), agrees to indemnify You for actual loss of Funds incurred by You in connection with the closing of the Real Estate Transaction conducted by the Issuing Agent or Approved Attorney on or after the date of this letter, subject to the Conditions and Exclusions set forth below and provided:

- (A) the Company issues or is contractually obligated to issue a Policy for Your protection in connection with the closing of the Real Estate Transaction;
- (B) You are to be the (i) lender secured by the Insured Mortgage or (ii) purchaser or lessee of the Title;
- (C) the aggregate of all Funds You transmit to the Issuing Agent or Approved Attorney for the Real Estate Transaction does not exceed \$5,000,000.00 ; and
- (D) Your loss is solely caused by:
  - failure of the Issuing Agent or Approved Attorney to comply with Your written closing instructions that relate to:
    - (a) the disbursement of Funds necessary to establish the status of the Title or the validity, enforceability, or priority of the lien of the Insured Mortgage; or
    - (b) the obtaining of any document, specifically required by You, but only to the extent that the failure to obtain the document affects the status of the Title or the validity, enforceability, or priority of the lien of the Insured Mortgage;

or

fraud, theft, dishonesty, or misappropriation of the Issuing Agent or Approved Attorney in handling Your Funds or
documents in connection with the closing, but only to the extent that the fraud, theft, dishonesty, or misappropriation
relates to the status of the Title or to the validity, enforceability, or priority of the lien of the Insured Mortgage.

### Conditions and Exclusions

 Your transmittal of Funds or documents to the Issuing Agent or Approved Attorney constitutes Your acceptance of this letter.

ORT Form 4574 ATFS
Closing Protection Letter
Single Transaction (with Florida modifications) 4-2-14
Page 1

- 2. For purposes of this letter:
  - "Commitment" means the Company's written contractual agreement to issue the Policy.
  - b. "Funds" means the money received by the Issuing Agent or Approved Attorney for the Real Estate Transaction.
  - c. "Policy" or "Policies" means the contract or contracts of title insurance, each in a form adopted by the American Land Title Association (with Florida modifications), issued or to be issued by the Company in connection with the closing of the Real Estate Transaction.
  - d. "You" or "Your" means the Addressee of this letter, the borrower if the Land is solely improved by a one-to-four family residence, and subject to all rights and defenses relating to a claim under this letter that the Company would have against the Addressee,
    - (i) the assignee of the Insured Mortgage; and
    - (ii) the warehouse lender in connection with the Insured Mortgage.
- 3. The Company shall have no liability under this closing protection letter for loss arising out of:
  - a. failure of the Issuing Agent or Approved Attorney to comply with Your closing instructions that require title insurance protection inconsistent with that set forth in the Commitment. Your written closing instructions received and accepted by the Issuing Agent or Approved Attorney after issuing the Commitment that require the removal, where allowed by state law, rule, or regulation, of specific Schedule B Exceptions from Coverage or compliance with the requirements contained in the Commitment shall not be deemed to require inconsistent title insurance protection;
  - loss or impairment of Your Funds in the course of collection or while on deposit with a bank due to bank failure, insolvency, or suspension, except loss or impairment resulting from failure of the Issuing Agent or Approved Attorney to comply with Your written closing instructions to deposit the Funds in a bank that You designated by name;
  - any constitutional or statutory lien or claim of lien that arises from services, labor, materials, or equipment, if any
    Funds are to be used for the purpose of construction, alteration, or renovation. This subsection does not affect the
    coverage, if any, as to any lien for services, labor, materials, or equipment afforded in the Policy;
  - d. fraud, theft, misappropriation, dishonesty, or negligence of Your employee, agent, attorney, or broker;
  - e. Your settlement or release of any claim without the Company's written consent;
  - f. any matters created, suffered, assumed, or agreed to or actually known by You;
  - g.
  - federal or state laws establishing the standards or requirements for asset-backed securitization including, but not limited to, exemption from credit risk retention;
  - the periodic disbursement of Funds to pay for construction, alteration, or renovation on the Land relating to the Real Estate Transaction; or
  - the Issuing Agent or Approved Attorney acting in the capacity of a qualified intermediary or facilitator for tax deferred exchange transactions as provided in Section 1031 of the Internal Revenue Code.
- 4. If the closing is to be conducted by an Approved Attorney, a Commitment must have been received by You prior to the transmittal of Your final closing instructions to the Approved Attorney.
- 5. When the Company shall have indemnified You pursuant to this letter, it shall be subrogated to all rights and remedies You have against any person or property had You not been indemnified. The Company's liability for indemnification shall be reduced to the extent that You have impaired the value of this right of subrogation.
- 6. The Company's liability for loss under this letter shall not exceed the least of:
  - a. the amount of Your Funds;
  - b. the Company's liability under the Policy at the time written notice of a claim is made under this letter;
  - c. the value of the lien of the Insured Mortgage; or
  - d. the value of the Title insured or to be insured under the Policy at the time written notice of a claim is made under this letter.

- If You are not a purchaser, borrower, or lessee, You must hold the Indebtedness both at the time that the Company is
  notified of a claim pursuant to this letter and at the time that payment is made to make a claim for indemnification under
  this letter.
- Payment to You or to the owner of the Indebtedness under the Policy or Policies or from any other source shall reduce liability under this letter by the same amount. Payment in accordance with the terms of this letter shall constitute a payment pursuant to the Conditions of the Policy.
- 9. The Issuing Agent is the Company's agent only for the limited purpose of issuing Policies. Neither the Issuing Agent nor the Approved Attorney is the Company's agent for the purpose of providing closing or settlement services. The Company's liability for Your loss arising from closing or settlement services is strictly limited to the contractual protection expressly provided in this letter. Other than as expressly provided in this letter, the Company shall have no liability for loss resulting from the fraud, theft, dishonesty, misappropriation, or negligence of any party to the Real Estate Transaction, the lack of creditworthiness of any borrower connected with the Real Estate Transaction, or the failure of any collateral to adequately secure a loan connected with the Real Estate Transaction.
- 10. In no event shall the Company be liable for a loss if the written notice of a claim is not received by the Company within two years from the date of the transmittal of Funds. The condition that the Company must be provided with written notice under this provision shall not be excused by lack of prejudice to the Company.
- 11. You must promptly send written notice of a claim under this letter to the Company at its principal office at 400 Second Avenue South, Minneapolis, Minnesota 55401. If the Company is prejudiced by Your failure to provide prompt notice, the Company's liability to You under this letter shall be reduced to the extent of the prejudice.
- 12. The Company shall have no liability under this letter if:
  - a. the Real Estate Transaction has not closed within one year from the date of this letter; or
  - b. at any time after the date of this letter, but before the Real Estate Transaction closes, the Company provides written notice of termination of this letter to the Addressee at the address set forth above.
- 13. The protection of this letter extends only to real estate in Florida, and any court or arbitrator shall apply the law of the jurisdiction where the Land is located to interpret and enforce the terms of this letter. In neither case shall the court or arbitrator apply its conflicts of law principles to determine the applicable law. Any litigation or other proceeding under this letter must be filed only in a state or federal court within the United States of America or its territories having appropriate jurisdiction.
- 14. You may request that any claim arising under this letter be submitted to arbitration pursuant to the Title Insurance Arbitration Rules of the American Land Title Association. A claim arising under this letter may be submitted to arbitration only when agreed to by both the Company and You at the time the claim is made. If the Real Estate Transaction solely involves a one-to-four family residence and You are the purchaser or borrower, the Company will pay the costs of arbitration.

This closing protection letter supersedes and cancels any previous letter or similar agreement for closing protection that applies to the Real Estate Transaction.

Authorized Signatory

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

Margaret A. Williams
Assistant Vice President

Fund Reference: 2021-1009634 / Member File Reference: 31510

ORT Form 4574 ATFS Closing Protection Letter Single Transaction (with Florida modifications) 4-2-14

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### CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 08/28/2020

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

LI	iis certificate does flot comer rights to								
PRO	DUCER a Barclay (Tampa)	813	3-251-2580	CONTACT Mike She	ea				
Mike	e Shea			PHONE (A/C, No, Ext): 813-251-2580 FAX (A/C, No): 813-251-2585					
501	E. Kennedy Blvd, #1000			E-MAIL mike@th	naxtonbarc	lay.com			
Mike	npa, FL 33602 e Shea			INS	URER(S) AFFOR	RDING COVERAGE	NAIC #		
				INSURER A : Travele	ers		19038		
INSU	RED Fergeson Skipper P.A. 1515 Ringling Blvd.,10th Floor		INSURER B :						
	Sarasota, FL 34236			INSURER C :					
				INSURER D :					
				INSURER E :					
				INSURER F:					
CO	VERAGES CER	TIFICAT	E NUMBER:			REVISION NUMBER:			
	HIS IS TO CERTIFY THAT THE POLICIES								
	IDICATED. NOTWITHSTANDING ANY RE ERTIFICATE MAY BE ISSUED OR MAY F								
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INSR LTR	TYPE OF INSURANCE	ADDL SUBF	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS			
	COMMERCIAL GENERAL LIABILITY					EACH OCCURRENCE \$			
	CLAIMS-MADE OCCUR					DAMAGE TO RENTED PREMISES (Ea occurrence) \$			
						MED EXP (Any one person) \$			
						PERSONAL & ADV INJURY \$			
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	POLICY PS Loc					PRODUCTS - COMP/OP AGG \$			
	OTHER:					t Robbeto - Comitor Aco   ¢			
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	AUTOS ONLY AUTOS ONLY					(Per accident) \$			
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						AGGREGATE \$			
	DED RETENTION \$		<del></del>			S   S   S   S   S   S   S   S   S   S			
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY					PER OTH- STATUTE ER			
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	N/A				E.L. EACH ACCIDENT \$			
	If yes, describe under					E.L. DISEASE - EA EMPLOYEE \$			
Λ.	DÉSCRIPTION OF OPERATIONS below  Prof. Liab.		107144006	09/04/2020	09/01/2021	E.L. DISEASE - POLICY LIMIT   \$	2,000,000		
A	Deductible		\$50,000 PER CLAIM	09/01/2020	03/01/2021		2,000,000		
	Deductible		\$50,000 PER CLAIM			Aggregate	2,000,000		
DES	CRIPTION OF OPERATIONS / LOCATIONS / VEHICL	LES (ACOR	0 101, Additional Remarks Schedu	ule, may be attached if mo	re space is requi	red)			
CEI	RTIFICATE HOLDER			CANCELLATION					
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				1		ESCRIBED POLICIES BE CAN			
	Proof Of Insurance			ACCORDANCE W		EREOF, NOTICE WILL BE CY PROVISIONS.	DELIVERED IN		
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### GENERAL CLOSING INSTRUCTIONS

Closing: 800-981-8898 ext. 4700

BORROWER(S): Marilyn J Mosby

LOAN NUMBER: 1221031532 MIN: 100032412210315328

CLOSER: CLOSING ASSIST (800)981-8898 X4700

PROPERTY ADDRESS: Gulf of Mexico Dr Unit

Long Boat Key, Florida 34228

MORTGAGE AMOUNT: \$ 428,400.00 @ 2.875 % for term of 360 with principal and interest

(P&I) payment of \$ 1,777.40 per month with the first payment due date on 04/01/2021

Rate Lock Expiration Date: 02/19/2021 Closing Date: 02/19/2021 , If the loan does not fund by Rate Lock Expiration Date: 02/19/2021 , the Broker will be responsible for any additional costs.

FHA Appraisal Expiration Date: N/A

ATTENTION CLOSER: By closing this loan, you (closer) and your company (settlement agent, escrow agent, closing agent) are agreeing to all conditions in these instructions and that you will close this loan in accordance with all applicable state and federal laws. If you are not able to close this loan in compliance with these requirements, please notify UWM (we, us, lender, UNITED WHOLESALE MORTGAGE, LLC) immediately.

- This loan will be closed in accordance with all requirements included within these closing instructions.
   Failure to do so may result in you being charged for costs that result directly from you not following these instructions.
- 2. This loan will be closed on UWM's Closing Disclosure and will fund according to that Closing Disclosure's fees and figures. If the fees charged at closing will vary in any way (either higher or lower) from the Closing Disclosure, you must modify such fees within the Settlement Agent Portal. An updated Closing Disclosure with the modified fee information will be provided by us for closing.
- A seller's CD will be prepared by you for purchase transactions. A signed copy of the seller CD must be returned with a fully completed copy of the closing package.
- A copy of the final fee sheet (e.g., the ALTA Settlement Statement or similar document) must be returned with a copy of the executed closing package.
- A fully executed signed closing package needs to be uploaded to the UWM Settlement Agent Portal using the electronic link provided to you via email. The signed original Note must be overnighted to the following addressed within 44 hours of it being executed by the borrower(s). Please, only mail the original Note and ensure that all other closing documents are uploaded by the time the Note is received. UWM recommends that the settlement agent retains original closing documents for a period of 2 weeks and can then destroy it afterwards.

United Wholesale Mortgage, LLC 585 South Boulevard E. Pontiac, MI 48341 Attn: Post-Closing Team

Conflict of interest: No individual may perform settlement activities for this transaction in which they are involved as the seller, buyer, borrower, real estate agent, broker or loan officer.

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GENERAL CLOSING INSTRUCTIONS GCI.UWM 12/11/20





### CLOSING CONDITIONS:

You are responsible to ensure all of the following conditions are met. If these conditions cannot be fulfilled, you must contact UWM immediately.

\*\*SEE ATTACHED ADDENDUM FOR ADDITIONAL CLOSING INSTRUCTIONS\*\*

- The borrower may not sign before the TRID cooling off period has been observed.
- If taxes are due and/or a bill has been released, lender requires they be paid in full prior to or at closing. Payment must be evidenced on the final Closing Disclosure or by way of paid receipt included in the closing package. The title policy must be provided with no exceptions for taxes due and payable.

If a power of attorney is used it must be approved by an underwriter. See Section 2 below for further instructions regarding POA.

Required funds (to/from borrower) must match on the lender Closing Disclosure and closing agent documents.

The real estate commission may not exceed 8% of the sales price.

Title company to verify all sections of the Borrower Attestation (UWM Form 1220) is fully completed and executed by all borrowers at closing. If the form cannot be completed in full for any reason or if there are any questions related to form, please reach out to form1220@uwm.com for assistance.

#### HOW TO CLOSE A LOAN FOR UWM

#### 1. Receive the Title Prep Package/Review of Closing Disclosure

You will be sent the Closing Disclosure as part of the Title Prep Package. Review the fees, and where actual closing fees vary from the Closing Disclosure (either lower or higher), you are responsible to update fee information within the Settlement Agent Portal. You may do so by uploading an updated Closing Disclosure Change Request form with the Settlement Agent Portal. If a Closing Date or Disbursement Date change, you must contact UWM for an updated CD/doc package.

2. Obtain the Closing Package

Upon approval of the modified fee information input into the Settlement Agent Portal, we will send you the final closing package. Please note that if no fee changes are required the fees can be attested to within the Settlement Agent Portal.

#### Close the Loan

Conduct the Closing. Make copies of the following items to be uploaded with a copy of the executed closing package: all disbursement checks/disbursement ledger; the ALTA recommended settlement statement; evidence of borrower funds used for closing; legible copy of borrower's photo ID; any executed dower/curtesy/homestead documents (if applicable); all necessary ALTA endorsements (See Section 4 below for further instructions on ALTA endorsements); final executed deed and short-form title policy. Any tolerance cures must go to the borrower and be reflected as such on any disbursement ledger/settlement statements sent in with the closing package. First Title Policy and Endorsements

4. Request the Wire

issued after Classes For wet states, we will automatically send the wire according to the disbursement date on the approved CD. For dry states (Alaska, Arizona, California, Idaho, Hawaii, Nevada, New Mexico refinance, Oregon and Washington) you are responsible for submitting a wire request. Requests should be submitted by 3:45 P.M. Eastern of the wire day on the wire request section of the Settlement Agent Portal (SAP). The requests should include the following supporting documents: CA Affidavit with disbursement date and wire date completed (if applicable); Settlement Statement; and notice of right to cancel on all primary refinances.

The fully executed signed closing package (including copies of all documents noted above in step 3) MUST be uploaded to the UWM Settlement Agent Portal using the electronic link provided to you via email. The original Note MUST be overnighted to the following address within 24 hours. Please, do not overnight any documents except for the original Note, and ensure the closing package has been uploaded to the Settlement Agent Portal by the time the Note is received.

United Wholesale Mortgage, LLC 585 South Boulevard E.

Pontiac, MI 48341 Attn: Post-Closing Team

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GENERAL CLOSING INSTRUCTIONS GCI:UWM 12/11/20

#### 6. Return Recorded Documents

Return the Final Original Recorded Mortgage, overage checks and title policy to:

United Wholesale Mortgage, LLC 585 South Boulevard E. Pontiac, MI 48341 Attn: Final Docs Team

Or by cmail at finaldocs@unitedshore.com

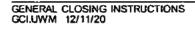
#### OTHER REQUIREMENTS AND INSTRUCTIONS

Enclosed are the documents for the closing of the mortgage loan referenced above. It is our policy to hold you (closer), and those who stand behind you (closing agent, escrow agent, settlement agent, title underwriter, etc.), responsible for any loss resulting from YOUR failure to follow and comply with these instructions. By closing this loan you assume responsibility for complying fully with these instructions. The loan closing must comply with all applicable laws (federal, state and local). Notify UWM's closing department immediately of any issues concerning this closing. You will be legally responsible for any non-compliance with applicable law caused by your conduct. Do not proceed with or permit any changes to these closing instructions or this closing without the written consent of the UWM closer or UWM's Closing Leadership.

While we are aware that issues may develop at closing that may necessitate the modification of our instructions, it is your responsibility to review such modifications with the lender and to receive written approval from the lender before disbursement of funds, WITHOUT EXCEPTION. You crossing off provisions outlined in these instructions does not constitute UWM's waiver of these provisions unless agreed to in writing by UWM. In closing this loan, you agree to perform the closing in compliance with all applicable laws and these instructions, including, but not limited to the following:

#### 1. DEED, NOTE, SECURITY INSTRUMENT AND OTHER LOAN DOCUMENTS:

- a. If your review of the deed, note, security instrument and/or rider, if applicable, discloses an error, contact lender before proceeding. Do not make any changes to these documents without lender's express permission.
- b. All documents are to be signed as the names appear on the note and security instrument, and each document is to be signed in the same manner, i.e., all signatures are exactly the same. All documents are to be witnessed where applicable.
- c. You must review the deed of record or the new deed being prepared with this mortgage/deed of trust for compliance with all applicable laws. The grantees on the deed must be consistent with the borrowers on the mortgage/deed of trust. It is the lender's policy that all grantees on the deed and occupying premises must sign the mortgage/deed of trust and in refinance transactions, be given the notice of right to cancel form at closing.
- d. If the security instrument states that the legal description is attached, it is the closing agent's responsibility to attach a copy of the legal description to the security instrument prior to submitting the security instrument for recording. The legal description attached to the security instrument must be the same legal description set forth in the title commitment. Any costs or fees incurred to correct a deficiency or defect shall be borne by the closing agent. If the closing agent discovers that the security instrument: (1) fails to refer to a legal description; (2) contains multiple legal descriptions; or (3) contains a legal description that does not match the legal description in the title commitment, the closing agent shall notify the lender prior to submitting the security instrument for recording.
- e. Notary public must insert the county and state names into the acknowledgment section of the mortgage.
- f. If a rider to the security instrument is used, it must be completed in full, dated the same date as the security instrument, signed by all mortgagors, and recorded with the security instrument.
- g. All documents must be signed as names appear on our closing documents. If you have information that names are incorrect, contact our office immediately.
- h. All corrections or changes MUST be authorized by our disbursing office and initialed by the borrower, and be certified true and correct copies of the original documents.
- All copies of items required MUST conform as to signatures, acknowledgment date, name of notary, and be certified true and correct copies of the original documents.



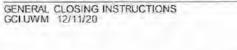
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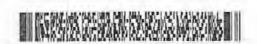
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- j. Please note, UNITED WHOLESALE MORTGAGE, LLC will not fund any loan subject to rescission unless all documents have been received in our office two days after closing. You must send all documents to lender within 24 hours of closing (the original note should be overnighted and all other documents should be uploaded in the Settlement Agent Portal).
- k. If UWM wires funds and they are not disbursed for any reason within 24 hours, you must immediately contact uwmwires@uwm.com for written approval to retain wire until later disbursement date. Failure to do so, will leave the Settlement Agent liable for any charges incurred.
- By closing this transaction, you acknowledge that you will perform the function required of a Real Estate Broker as defined in Section 6045(e) of the Internal Revenue Code of 1988 and the Regulations contained in 26 CFR 603(e) and will report the transaction as required.
- 2. POWER OF ATTORNEY: If a Power of Attorney is being used by the borrower(s) in this transaction:
  - a. If you have approval for your POA: The borrower(s) must sign the documents exactly as the typed POA verbiage is stated beneath the signature line on the closing documents, including the note and mortgage.
  - b. If your documents do not have typed power of attorney verbiage under the closing documents signature lines, stop! You must call the lender for approval. Documents received without prior approval and proper verbiage on the part of the attorney in fact will be automatic cause for not honoring. The title company/closing agent will be held responsible to re-execute documents with the borrower(s).
  - The signed and notarized POA must be recorded with the county within which the property lies.
- COMMITMENT FOR TITLE INSURANCE AND TITLE POLICY: Please issue your mortgagee's title policy observing the following:
  - a. The date of the title commitment may not be more than thirty (30) days before the closing date. If the title commitment has expired, do not close the loan, and contact lender immediately.
  - b. The title policy cannot contain:
    - Any exception for taxes, assessments or other charges currently due and payable;
    - ii. Any exception for mechanic's, material man's, artisans, or other similar liens;
    - iii. General exceptions as to unrecorded easements or rights of ways;
    - Any exception for the dower, curtsey, homestead, community property or other statutory material
      or marital rights, if any, of the spouse of the Insured borrower.
  - c. A title policy must be issued on the current American Land Title Association form (ALTA) or the state-approved equivalent, insuring the lien associated with this transaction is a first lien, and insuring all title exceptions which would jeopardize the marketability of title, subject to promulgated and permitted exceptions, in favor of UNITED WHOLESALE MORTGAGE, LLC, its successors and/or its assigns, as their interest may appear. Additionally, the final policy must be issued through the same company that issues the title commitment. If the policy will not be in accordance with your title commitment, you must obtain written approval of any changes PRIOR to the issuance of the final title policy.
  - d. The title policy must be returned with the closed loan package. Short form title policies must include the name of the municipality (city, village and/or township) in the property description.
  - A closing protection letter must be provided. For transactions closed by attorneys, errors and omissions insurance must be provided.
  - f. The title policy must insure a first and superior deed of trust or mortgage. Liens subordinate to the insured lien must be approved in writing by the lender. If approved by the lender, provide appropriate affirmative insurance. Liens not subordinated to the insured lien must be waived or released, or if approved in writing by the lender, must be subordinated to the insured lien with appropriate insurance provided.
  - g. The name of insured on the mortgage policy must read: UNITED WHOLESALE MORTGAGE, LLC, its successors and/or assigns, as their interest may appear.
  - h. Right of access must be insured.
  - No portion of the title to the property may be subject to any forfeiture or reversion provision.
  - Notify lender as to any defect in title; no exception for such defect may be taken unless approved in writing by the lender. If approved by lender, provide the appropriate insurance.
  - k. Schedule B of the title commitment for title insurance and policy requires the following: 1. Any exception to restrictions, easements, etc. must be specifically described and include reference by volume

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- and page number. If none exist, delete this exception. 2. If due and payable, taxes must be collected and paid in full. Policy must insure that taxes for the year the policy is issued are not yet due and payable.
- The title binder/commitment must include copies of all recorded easements, rights of way, restrictions, agreements, etc. and any recorded documents which are listed exceptions.
- m. Any reference in the binder/commitment to easements, rights of way, and agreements must state that they will not interfere with the use and occupancy of such premises and indicate the favored municipality, authority, utility, or general grantee.
  - n. Binder/commitment must indicate that a policy will be issued in the amount of \$ 428,400,00.
  - 6. Any reference to coal, mineral or mining rights as well as oil and gas leases must be of record and must obtain affirmative language against loss due to enforcement of such claims.
  - Native American claims must be accompanied by affirmative language against loss due to enforcement of such claims.
  - q. If a survey is not required in particular states, an ALTA 9 Endorsement must be provided. If neither a survey nor ALTA 9 Endorsement is provided, the title policy must not have a survey exception.
  - r. The effective date of the title policy must be the date of recording of the security instrument.
  - s. All maintenance charges must be subordinated to all valid purchase money liens. A subordination agreement is acceptable provided it is approved in advance by lender. The next date when maintenance charges are due must be given.
  - MORTGAGEE CLAUSE MUST BE ENDORSED IN FAVOR OF: UNITED WHOLESALE MORTGAGE, LLC, its successors and/or assign, as their interest may appear.
  - u. Closing agent to notify the lender in writing prior to closing a loan if title to the subject property has changed hands within the past 180 days, and/or the new mortgage represents an increase in over twenty-live percent (25%) of a previous mortgage made during the same period, and/or if the agent had knowledge of previous, concurrent or subsequent transactions involving the borrower(s) or the subject property.
- 4. ALTA ENDORSEMENTS: Standard ALTA Endorsements as shown below must be issued when required by the nature of the subject property or loan or otherwise required by the Title Insurer or lender:
  - . ALTA 4: CONDOMINIUM
  - b. ALTA 5: PLANNED UNIT DEVELOPMENT
    - . ALTA 6: VARIABLE ARM MORTGAGE
    - d. ALTA 8.1: ENVIRONMENTAL PROTECTION
    - e. ALTA 9: RESTRICTIONS, ENCROACHMENTS AND MATERIALS
- I. T-42: TEXAS EQUITY LOAN MORTGAGE
  - g. T-42.1: SUPPLEMENTAL COVERAGE TEXAS EQUITY LOAN MORTGAGE

#### 5. PRINCIPAL REDUCTIONS:

GENERAL CLOSING INSTRUCTIONS GCI.UWM 12/11/20

- a. When required, a principal reduction may be reflected on the Closing Disclosure.
- b. The lender may send the wire to the closing agent prior to the final closing package and in doing so, overfunding the closing agent by the amount of the principal reduction. If this occurs, the closing agent is required to send the lender the amount listed (this does not need to be wired, we will accept a check) along with the closing package.

#### 6. TAXES, ASSESSMENTS AND INSURANCE:

- a. If taxes are due and/or a bill has been released, lender requires they be paid in full prior to or at closing. Payment must be evidenced on the final Closing Disclosure or by way of paid receipt included in the closing package. Title to provide a title policy with no exceptions for taxes due and payable.
- b. If the borrower does not have an escrow account, the borrower is not required to pay the tax bill at closing if the bill will not be delinquent within 30 days of the first payment date.
- Special assessments must be paid in full at closing and cannot be included in the borrower's eserow
  account.
- d. Payment of Insurance must be evidenced on the final Closing Disclosure or by way of paid receipt included in the closing package.

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#### 7. FEES:

- a. Charges for recording may only include the actual fees paid to public officials, or agencies of the state, or the federal government, for filing, recording or releasing any instrument relating to this transaction.
- b. Refunds for overcharging recording fees are the responsibility of the closing agent. Refunds, as applicable, must be processed at the time of closing. Evidence of each refund must be provided to the lender in the final closing package.
- Only fees indicated on the Closing Disclosure can actually be charged to the borrower. It is impermissible to withhold any additional fee or sum from a borrower's refund.
- The Title Preparation Package provided will provide the recorded documents for reference to calculate the appropriate recording charges.

#### 8. SALES CONTRACT:

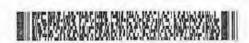
- a. All conditions of the sales contract must be met prior to disbursement.
- b. Seller on the sales contract and seller listed on the title commitment must be identical.
- e. All seller payoffs listed on the seller Closing Disclosure must be liens listed on the title commitment.
- d. Our closing instructions take precedent over contract terms.
- Earnest money credited on the Closing Disclosure and earnest money reflected on the sales contract must not vary.
- f. No cash allowances may be provided for borrower(s) on the sales contract or Closing Disclosure.

#### STATE SPECIFIC REQUIREMENTS

- a. Illinois Loans in Cook, Kane, Peoria and Will Counties By closing this transaction the closing agent certifies that it complied with the State of Illinois Anti-Predatory Lending Database Program where applicable. The closing agent also certifies that it has updated the database and attached the certification of exemption or certification of compliance to the mortgage to be recorded.
- b. Indiana Loans By closing this transaction the closing agent certifies that it has completed and complied with the Residential Real Estate Acquisition of Licensee Information database where applicable.
- District of Columbia Loans By closing this transaction the closing agent certifies that it has, or will require borrower(s) to initial all pages of 1003 in addition to signing it.
- d. Texas Truth-in-Lending Disclosure statement and loan agreement notice required by Section 26.06 of the Texas Business and Commerce Code must be delivered to borrower(s) PRIOR to signing any loan closing documents. Borrower(s) must be instructed to read the disclosure statement and acknowledge understanding thereof. Any questions should be directed to the lender.
- Texas Surveys Survey must be certified as true and correct, on the ground by Texas registered surveyor
  of engineer.
  - Survey must indicate property has access to a dedicated public street and show location of access, distance to nearest intersection, street address, legal description, lot dimension and location, dimensions and location of all improvements, distance of improvements from the boundaries, building set back lines, all encroachments or violations, dimensions and locations of all drainage and utility easements, rights-of-way, pipeline and electrical easements, and any other casements of record that will appear on the mortgagee's title policy.
  - Survey must be sufficient to the title company to modify survey exception in the mortgagee's policy to read "Shortages in Area," and to provide all required endorsements without deletion.
  - A survey is not required for loans where the collateral is a condominium provided the above coverage
    is included in the mortgagee policy.
  - If the survey shows any encroachments, lender must be consulted before the loan is closed and the title company must insure any loss or damage as a result of the encroachment.
- f. California Loans Pursuant to the California Residential Mortgage Lending Act (CRMLA) you are required to disburse loan proceeds within one calendar day of the funding date OR within the additional days accepted by the borrower on the CA Per Diem Interest Disclosure if the funding date is a Friday or business day before a bank holiday.
  - If you receive our wire and determine that you will NOT be closing the loan as scheduled, you are required to return the wire to UWM immediately. Contact Closing Assist (800) 981-8898 Ext. 4700 for assistance.

GENERAL CLOSING INSTRUCTIONS GCI.UWM 12/11/20 DocMagic eForms

Page 6 of 7



- Where applicable, you MUST review the California Per Diem Interest Disclosure to verify that the borrower has selected one of the choices either accepting or declining to incur interest over a weekend or holiday.
  - If the borrower chooses to decline, and you do not disburse funds 24 hours from receiving the wire, you will be responsible to refund any applicable Per Diem interest charges to the borrower.
- Loan documents may NOT be signed prior to the completion of the cooling off period.
- g. Kentucky Loans By closing this transaction, the closing agent certifies that it has inserted the requisite information in the derivation clause of the security instrument prior to recording.
- h. Tennessee Loans By closing this transaction, the closing agent certifies that it has inserted the requisite Loan number information in the derivation clause of the security instrument prior to recording.
- Dry State Funding Loans For all dry funding states (Alaska, Arizona, California, Idaho, Hawaii, Nevada, New Mexico (refinances), Oregon, and Washington), the document date and first payment date must not exceed 60 days. Closing agent to ensure the correct final reseission date is input on the notice of right to cancel and the borrower(s) have initialed the date.
  - 1. The closing agent must notify the lender with any required changes to the Closing Disclosure (if applicable) once the loan is ready to disburse/fund. They must request the changes and wire in writing by emailing the dry state wire request form along with supporting documents no later than 3:30 p.m. EST (12:30 p.m. PST/1:30 p.m. MST) on the wire request section of the Settlement Agent Portal (SAP). The requests should include the following supporting documents: CA Affidavit with disbursement date and wire date completed (if applicable); Settlement Statement; and notice of right to cancel on all primary refinances. The date on the right to cancel you receive in the package will be blank, you will be responsible for adding the correct dates to the form and the borrower MUST initial these dates. If they are not initialed your wire may be delayed. Each person entitled to rescind must be provided two notices; a copy of these notices must be returned with the closing package.
  - 2. Interest credits are allowed until the 7th of each month. If a wire is not ordered by this time and the loan requires an interest credit based on the 1st payment date, the closing package will need to be reordered for the borrower(s) to sign-execute. Please note that if the 7th of the month falls on a non-funding day then the interest credit is only allowed until the last funding day prior to the 7th of the month.
  - 3. Loan documents may not be signed prior to the date reflected on the Note.

#### **DELIVERY OF DOCUMENTS**

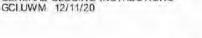
It is the responsibility of the settlement agent to make sure that the recorded security instrument and final title policy are provided to UWM as quickly as possible after the disbursement of funds. You may not charge or assess a fee to anyone, including messenger or courier fees for forwarding these documents.

NOTE: If you are e-recording the security instrument, please do NOT send us back the original wet signed document with the closing package.

BY CLOSING THIS LOAN YOU (THE CLOSER) AND THE PARTIES THAT STAND BEHIND YOU (TITLE AGENT, SETTLEMENT AGENT, ESCROW AGENT AND TITLE INSURER) ASSUME RESPONSIBILITY FOR COMPLYING WITH THESE INSTRUCTIONS AND ALL APPLICABLE LAWS (FEDERAL, STATE AND LOCAL). YOU ARE RESPONSIBLE FOR IMMEDIATELY NOTIFYING UWM'S CLOSING DEPARTMENT OF ANY ISSUES CONCERNING THIS CLOSING. YOU WILL BE LEGALLY RESPONSIBLE FOR ANY NON-COMPLIANCE WITH APPLICABLE LAW CAUSED BY YOUR CONDUCT. YOU ARE NOT PERMITTED TO DEVIATE FROM THESE CLOSING INSTRUCTIONS WITHOUT WRITTEN CONSENT FROM UWM. WHILE WE ARE AWARE THAT ISSUES MAY DEVELOP AT CLOSING THAT MAY NECESSITATE THE MODIFICATION OF OUR INSTRUCTIONS, IT IS YOUR RESPONSIBILITY TO REVIEW SUCH MODIFICATIONS WITH UWM AND TO RECEIVE WRITTEN APPROVAL FROM UWM BEFORE DISBURSEMENT OF FUNDS, WITHOUT EXCEPTION. YOU CROSSING OFF PROVISIONS OUTLINED IN THESE INSTRUCTIONS DOES NOT CONSTITUTE UWM'S WAIVER OF SUCH PROVISIONS UNLESS AGREED TO IN WRITING BY UWM.

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GENERAL CLOSING INSTRUCTIONS





## Closing Disclosure

Summarles of Transactions

SELLER'S TRANSACTION M. Due to Seller at Closing

Sale Price of Property

City/Town Taxes

LBK CLID Utility Undergrou

LBK Neighborhood Underg

N. Due from Seller at Closing

Closing Costs Paid at Closing (J)

Payoff of First Mortgage Loan

Adjustments for Items Unpaid by Seller

Payoff of Second Mortgage Loan To

Sellar credit Buyer - Doc Stamps on Deed

Existing Loan(s) Assumed or Taken Subject to

**County Taxes** 

Assessments

Excess Deposit

Seller Credit

City/Town Taxes

County Taxes

Assessments

CALCULATION

Cash to Close

Closing Information

Date Issued

02/11/2021

Closing Date

02/19/2021

Disbursement Date

02/19/2021

Settlement Agent

Fergeson Skipper, PA

File #

31510

Property

Gulf of Mexico Dr.,

, Longboat Key, Florida

02/19/21 to 02/28/21

02/19/21 to 09/30/21

02/19/21 to 09/30/21

01/01/21 to 02/19/21

Sales Price

\$476,000.00

Sale Price of Any Personal Property Included in Sale

Adjustments for Items Paid by Seller in Advance

Transaction Information

Borrower Marilyn J. Mosby

Nice Court Kissimmee, Florida

Seller

The Muslard Seed Group, LLC 1901 Austin Avenue Ann Arbor,

Michigan 48104

SETTLEMENT AGENT

Contact Information

Name

\$476,544.19

\$476,000 00

\$373.21

\$147 19

\$23 79

\$32,977.82

528,985 00

\$3,332.00

2830 B2

\$476.544.19

- \$32,977.82

\$443,566.37

Fergeson Skipper, PA

Address

1515 Ringling Blvd . 10th Floor

Sarasota, FL 34236

FL License ID

59-2036204

Contact

Michelle Lajoie Hermey, Esq.

Contact FL License ID

**Email** 

mhermey@lergesonskipper.com

Phone

(941) 957-1900

REAL ESTATE BROKER (S)

Name

Michael Saunders & Company

Address

1605 Main Street

Sarasota, FL 34236

FL License ID

168591

Contact

Ten Den

Contact FL License ID

BK197961

**Email** 

TemDerr@michaelsaundors.com

Phone

(941) 356-6694

REAL ESTATE BROKER (B)

Name Address Coldwell Banker Residential Real Estate

19026 Bruce B Downs Blvd

Tampa, FL 33647

FL License ID

247822

Contact

Monique Holston-Greene

Contact FL License ID

SL 3295536

Email

Moniqueholstongreene@gmail.com

Phone

(917) 607-2639

Questions? If you have questions about the information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at

loan terms or costs on this form, use the contact.

www.consumerfinance.gov/mortgage-closing

DoubleTime®

PAGE 1 OF 2 + LOAN ID # 1221031532

Total Due to Seller at Closing (M)

Total Due from Seller at Closing (N)

From

X To Seller

### **Closing Cost Details**

Loan Costs			Seller Paid
A. Origination Charges			At Closing Before Closing
C1 % of Loan A	mount (Points)	the second secon	
C2 Originator Compensa	tion	to My Easy Mortgage, LLC	
03 (4			
Ç\$			
€6			
07	<del></del>		
s. Services Borrower Did	Not Shop For		
01 Appraisal Fee		to Class Vehration	
02 Credit Report Fee 03 Flood Certification	T	to Credit Plus to Corelogic Flood Services	
C4 Tax Services	-	to	
05			
C6 07			
C8	<del></del>		<del>!!</del>
09			<del>-   -   -   -   -   -   -   -   -   -  </del>
. Services Borrower Did :	Strop For		
C1 Title - Closing Fee		to Fergeson Skipper, PA	\$375.00,
7118 - E-Recording Fe	9	to Simplifite/Fergeson Skipper	
7 Title - FedEx Charges Title - Lender's Title Er		to Fergason Skipper, PA	\$50.00
5 Title - Lender's Title In		to Old Republic Nat. Title/Fergeson Skipper to Old Republic Nat. Title/Fergeson Skipper	<del></del>
6 Title - Municipal Lien F		to PropLogix	
7 Title - Title Search Fee	)	to Attorney's Title Fund Services, LLC	
08	·		
. Taxes and Other Govern	ment Fees Deed:	Mortgage:	
2 Deed - Documentary S	temps	to Clerk of Court	
3 Mortgage - Documenta		to Clark of Court	
Mortgage - tntangible 1 Prepaids	axes	to Clerk of Court	<del></del>
1 Homeowner's Insurance	e Premium (12 mo.)	to ASI	·   · · · · · · · · · · · · · · · · · ·
2 Mortgage Insurance Pr	remlum ( mo.)	to United Wholesele Mortgage	
3 Prepaid Interest ( per			
Property Taxes (0 mo.)	·	to	
. Initial Escrow Payment :	et Closina	11-20-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-	
1 Homeowner's Insurance	_	for mo.	
2 Mortgage Insurance	per mon		
3 Property Taxes	per mon	for mo.	
4	······································		······································
6		and the state of t	1
7			
a Aggregate Adjustment			
Other Condominium Associat	ion Duos - March 21	to Seaside Gardens Retreat of Longboat Key Condo Assoc., tr	1
2 Lender Questionnaire	BOIL DOGS - MAICH SI	to Seaside Gardens Retreat of Longboat Key Condo Assoc., if	
3 Real Estate Commission	on Buyers Broker	to Coldwell Banker Residential Real Estate	\$14,280.00
4 Real Estate Commission		to Michael Saunders & Company	\$14,280.00
5 Title - Owner's Title Ins	Urance	to Old Republic Nat. Title/Fergeson Skipper	
5 Title - Owner's Title (ns			
<u>8</u>	_		
	<del></del>		
TOTAL CLOSING COSTS	···········		\$28,985.00

# Closing Disclosure Addendum A

Confirm Receipt			
By Signing, you are only confirming that you have received The Mustard Seed Group, LLC, a Michigan limited flooring of Branches	d liability compan	У	
Seller Thomas S. Brennan, Manager	Date	Seller	Date

CLOSING DISCLOSURE DoubleTime® Page A1 • LOAN ID # 1221031532

# **Closing Disclosure**

31510

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

Closing Information

Date Issued 2/17/2021 Closing Date 2/19/2021

Disbursement Date 2/19/2021

Settlement Agent

Property

File

Sale Price \$476,000

Fergeson Skipper Attorneys at Law Seller

Gulf of Mexico Dr Unit Long Boat Key , Ft. 34228

Transaction Information

Borrower Marityn J Mosby Bolton St Baltimore, MD 21217

the Mustard Seed Group

Gulf of Mexico Dr Unit 2934 Longboat Key , FL 34228

United Wholesale Mortgage, LLC Lender

Loan Information

Loan Term 30 years Purpose Purchase Product Fixed

☑ Conventional ☐ FHA ☐ VA ☐ \_\_\_\_\_ Loan Type

Loan ID # 1221031532 6474453362 MICH

Loan Terms		Can this amount increase after closing?
Loan Amount	\$428,400	NO
Interest Rate	2.875%	NO
Monthly: Principal & Interest See Projected Payments below for your Estimated Yotal Monthly Payment	\$1,777,40	NO
Prepayment Penalty		Does the loan have these features? NO
Balloon Payment		NO

Projected Payments					
Payment Calculation	Yea	rs 1 - 6		Years 7 - 30	
Principal & Interest	51	,777:40	\$1,777.40		
Mortgage Insurance	+	99,96	*	Factor enhancement	
Estimated Escrow Amount con increase over time	+	571.61	*	571.61	
Estimated Total Monthly Payment	\$2,4	48.97		\$2,349.01	
Estimated Taxes, Insurance & Assessments	\$1,616.61 a month	This estimate includes  Property Taxes  Homeowner's Insurance	Property Taxes		
Amount can Increase over time See page 4 for details		III Other: HOA Dues See Escrow Account on page 4 for separately.	Dues NO unt on page 4 for details. You must pay for other property costs		

Costs at Closing		
Closing Costs	\$12,027.78	includes \$8,016.20 in Loan Costs + \$11,063.04 in Other Costs - \$7,051.46 in Lender Credits, See page 2 for details.
Cash to Close	\$35,699.15	Includes Closing Costs See Calculating Cash to Close on page 3 for details,

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**Closing Cost Details** 

		Borrow	er-Paid	Selle	r-Paid	Paid by Others
Loan Costs		At Closing	Before Closing	At Closing	Before Clasing	omers
A. Origination Charges		\$4,2	84.00		:	:
02 Originator Compensation to My Easy Mor	tgage, LLC	\$4,284.00				
03	T-17-17-17-17-17-17-17-17-17-17-17-17-17-				<del></del>	
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\$0					:	
Q7			ļ	:	ļ	
 De			1	···	1	
B. Services Borrower Did Not Shop For		\$61	9.50			
©1 Appraisal Fee	to Class Valuation		\$480.00		}	
0. Credit Report	to Credit Plus (Reimb)	\$46.50	1	·		,
03 Flood Certification	to Corelogic Flood Services	\$8.00	:		· · · · · · · · · · · · · · · · · · ·	
04 Tax Service	to United Wholesale Fbo Corelogic	\$85.00				
<u> </u>	<ul> <li>Visit State of the Control of the Cont</li></ul>		1.9 - 1		,	ķ
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09						·
HE CONTRACTOR OF THE CONTRACTO					:	x .
C. Services Borrower Did Shop For		53,1	12.70			ž
©: Title - Abstract Or Title Search	tio Fergesbiri Ški pipor Africanėjis at Lavy	\$75.00				
02 Title - Endorsement Fee	to Fergeson Skipper Attorneys at Law	5271.70			:	
03 Title - Messenger/Carrier Fee	to Fergeson Skipper Altomeys at Easy	\$50.00	1		:	\$
04 Title - Municipal Lien Report	to Fergeson Slupper Attorneys at Law	\$115.00			1	
75 Title - Premium for Lender's Coverage	to Fergeson Skipper Attorneys at Law	52,217:00			-	
us Title - Recording Fee	to Fergeson Skipper Attorneys at Law.	\$9.00	34		1	
07 Title - Settlement Or Closing Fee	to Fergeson Slipper Attorneys at Cow-	\$375.00	i.		1	
48		L.			İ	
D. TOTAL LOAN COSTS (Borrower-Paid)		Control of the contro	16.20	<u> </u>	A	gecci icocccosc; conannermoniero
Loan Costs Subtotals (A + B + C)		\$7,536.20	5480.00		enconomico conceptioner participation of the contract of the c	

. Taxes and Other Government Fees		\$5,88	6.70	*************		
Hecording Fees Deed:	\$27.00 Mortgage: \$171.50	\$198.50		er e navelene		
2 State Tax/Stamps	to Fl. Tax Recorder	\$2,356.20				
D3 Transfer Tax	to Sarasota County Recorder	\$3,332.00			3	
F. Prepaids		\$1,95	4,44	aanaan aa gaaraa ah aa a		
:: Homeowner's Insurance Premium (12 ma	.) to Progressive .	\$1,617.00			,	
2 Mortgage Insurance Premium ( mio.)					.,	
83 Prepaid Interest (\$33.74 per day from 2/1)	9/21 to 3/1/21)	\$337.44				·
U4 Property Taxes ( mo.)						
1 A 30			1	<u> </u>		
G. Initial Escrow Payment at Closing  11 Homeowner's Insurance 5134.75 per more	nin for 3 mo.	<b>51,81</b> 5404 25	2.60			
02 Mortgage Insurance per mor	th for mo.	:		4		
(3) Property Taxes \$436.86 per mor	nth for 6 mo.	\$2,621.16	1			
Ü\$ :						
DS 			.,,			
07			500 400 5000 500 500 500			
i Aggregate Adjustment		-\$1,212.81				
H. Other		\$1,40	9.30			
🗄 Buyers Agent Real Estate Commission	to Coldwell Banker Residential Rhai Estal			\$14,280.00		
02 HOA Fees/Association Dues	to Seaside Gardens	\$1,070.00				
03 Lender Questionnaire	to Seaside Gardens	\$50.00				
04 Sellers Agent Real Estate Commission	to Michael Sounders & Company			\$14,280.00		
05 Title - Owner's Title Policy (Optional)	to Eergeson Slüpper Attorneys at Low	5289:30	1		::	ė.
06						
Ó7						Lui Jaccocki Iarces
I, TOTAL OTHER COSTS (Borrower-Paid)		\$11,0	63.04	6.00m.m.n.(0,0)		6. Alexandra
Other Costs Subtotals (E + F + G + H)		\$11,063.04		<u> </u>		<u> </u>
J. TOTAL CLOSING COSTS (Borrower-Paid	eccoons of	\$12,0	<b>77 78</b>			in the second se
Closing Costs Subtotals (D + I)		\$18,599.24	\$480,00	\$28,560,00		
naturality, natural a 1911 bit bit bit bit bit in it.	. 1	4 10000	4.154464	general control .	أحومالهم ويرورون ويواويون ويرواوي	book three



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Calculating Cash to Close	Use this table to see what has changed from your Loan Estimate.
	and the state of t

	##		T. T.
	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$12,302.00	\$12,027.78	YES •See Total Loan Costs(D) and Total Other Costs(I)
Closing Costs Paid Before Closing	5.0	-\$480.00	YES •You paid these Closing Costs before closing
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO.
Down Payment/Funds from Borrower	\$47,600.00	\$47,600.00	NO
Deposit	<b>-520,000.00</b>	-\$20,000.00	No
Funds for Bortower	SO	\$0	NO
Seller Credits	-\$2,356.00	-\$3,332.00	YES *See Seller Credits in Section L
Adjustments and Other Credits	-\$117,90	-\$116.63	YES See details in Sections K and L
Cash to Close	\$37,429.00	\$35,699.15	

### Summaries of Transactions

#### Use this table to see a summary of your transaction.

SORROWER'S TRANSACTION	**************************************
. Due from Barrower at Clasing	\$488,091.97
11 Sale Price of Property	\$476,000.00
3. Sale Price of Any Personal Property Included in Sale	
ি Closing Costs Paid at Closing (i)	\$11,547.78
14	
Adjustments	
73	
77.	
Adjustments for items Paid by Seller in Advance	
© City/Town Taxes to © County Taxes to	
OF County Taxes to 10 Assessments 2/19/21 to 2/28/21	\$373,21
Assessments 27 FW21 to 2/20/21  11 Lbk Underground - Gmd/Nelghborhood 2/19/21 to 9/	
: Ebkandelglotika «Graditelghouriooti 27 (3/2) (6/3/	2410020
3	
1-1 1-1 1-1	
1.7 1	
): Deposit (EMD: \$20,000.00 / Cash Deposit: \$0.00)	\$20,000.00
Deposit (EMD: 520,000.00 / Cash Deposit: \$0.00) Loan Ameunt	\$20,000.00
Pr Deposit (EMD: 520,000.00 / Cash Deposit: \$0.00) 2    Loan Amount 13    Existing Loan(s) Assumed or Taken Subject to	\$20,000.00
Deposit (EMD: 520,000.00 / Cash Deposit: 50.00)     Loan Amount     Existing Loan(s) Assumed or Taken Subject to	\$20,000.00 \$428,400.00
Deposit (EMD: \$20,000.00 / Cash Deposit: \$0.00) Loan Amount Sexisting Loan(s) Assumed or Taken Subject to Sexisting Loan(s) Assumed or Taken Subject to Sexisting Loan(s) Assumed or Taken Subject to	\$20,000.00 \$428,400.00
Deposit (EMD: \$20,000.00 / Cash Deposit: \$0.00)  Existing Loan(s) Assumed or Taken Subject to  Seller Credit  Other Credits	\$20,000.00 \$428,400.00
Deposit (EMD: \$20,000.00 / Cash Deposit: \$0.00)  Loan Amount  Existing Loan(s) Assumed or Taken Subject to  Seller Credit  Other Credits  6	\$20,000.00 \$428,400.00
The Deposit (EMD: \$20,000.00 / Cash Deposit: \$0.00) Loan Ameunt Sexisting Loan(s) Assumed or Taken Subject to Sex	\$20,000.00 \$428,400.00
The Deposit (EMD: \$20,000.00 / Cash Deposit: \$0.00) Loan Ameunt Stating Loan(s) Assumed or Taken Subject to Stating Loan Subject to Subject to Subject to Stating Loan Subject to Subject	\$20,000.00 \$428,400.00
The Deposit (EMD: \$20,000.00 / Cash Deposit: \$0.00) Loan Ameunt Existing Loan(s) Assumed or Taken Subject to Significant Subject Subject to Significant Subject Subject Subject To Significant Subject Subject Subject Subject To Significant Subject	\$20,000.00 \$428,400.00
11 Deposit (EMD: \$20,000.00 / Cash Deposit: \$0.00) 12 Loan Ameunt 13 Existing Loan(s) Assumed or Taken Subject to 14 15 Seller Credit 16 Other Credits 16 17 Adjustments	\$20,000.00 \$428,400.00
17 Deposit (EMD: \$20,000.00 / Cash Deposit: \$0.00)  2 Loan Amount  3 Existing Loan(s) Assumed or Taken Subject to  34  35 Seller Credit  Other Credits  36  37  Adjustments  38  39	\$20,000.00 \$428,400.00
17 Deposit (EMD: \$20,000.00 / Cash Deposit: \$0.00)  2 Loan Amount  3 Existing Loan(s) Assumed or Taken Subject to  34  35 Seller Credit  Dther Credits  36  37  Adjustments  38	\$20,000.00 \$428,400.00
17. Deposit (EMD: \$20,000.00 / Cash Deposit: \$0.00)  2. Loan Amount  3. Existing Loan(s) Assumed or Taken Subject to  34.  35. Seller Credit  36.  37.  Adjustments  38.  39.  40.  40.  40.  40.  40.  40.  40.  4	\$20,000.00 \$428,400.00
17. Deposit (EMD: \$20,000.00 / Cash Deposit: \$0.00)  18. Loan Amount  19. Existing Loan(s) Assumed or Taken Subject to  19. Seller Credit  19. Other Credits  19. Adjustments  19. Seller Credits  19. Seller	\$20,000.00 \$428,400.00
17. Deposit (EMD: \$20,000.00 / Cash Deposit: \$0.00)  18. Loan Amount  19. Existing Loan(s) Assumed or Taken Subject to  19. Seller Credit  19. Other Credits  19. Adjustments  19. Seller Credits  19. Seller	\$20,009.00 \$428,400.00 \$3,332.00
17 Deposit (EMD: \$20,000.00 / Cash Deposit: \$0.00) 18 Loan Amount 19 Existing Loan(s) Assumed or Taken Subject to 10 Existing Loan(s) Assumed to Existing Loan	\$20,009.00 \$428,400.00 \$3,332.00
17 Deposit (EMD: \$20,000.00 / Cash Deposit: \$0.00) 18 Loan Amount 19 Existing Loan(s) Assumed or Taken Subject to 19 Existing Loan(s) Assumed to Exist	\$20,009.00 \$428,400.00 \$3,332.00
D2 Loan Amount D3 Existing Loan(s) Assumed or Taken Subject to D4 D5 Seller Credit Other Credits D6 Adjustments D8 Adjustments D8 Adjustments for Items Unpaid by Seller D7 D8	\$452,392.62 \$20,009.00 \$428,400.00 \$3,332.00 \$660.82
Deposit (EMD: 520,000.00 / Cash Deposit: \$0.00)  2 Loan Amount  3 Existing Loan(s) Assumed or Taken Subject to  3 Seller Credit  Other Credits  3 Adjustments  Adjustments for Items Unpaid by Seller  12 City/Town Taxes to  13 County Taxes 1/1/21 to 2/19/21  14 Assessments to	\$20,009.00 \$428,400.00 \$3,332.00
Deposit (EMD: \$20,000.00 / Cash Deposit: \$0.00) Deposit (EMD: \$20,000.00 / Cash Deposit: \$20,000.00	\$20,009.00 \$428,400.00 \$3,332.00

M. Due to Seiler at Closing  O1 Sale Price of Property  O2 Sale Price of Any Personal Property Incl  O3  O4	\$476,544,19 \$476,000.00
C2- Sale Price of Any Personal Property Incl 23	\$476,000.00
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Adjustments for Items Paid by Seller	r in Advance
49 City/Fown Taxes to	
10 County Taxes to	research and the second and the seco
12 Assessments 2/19/21 to 2	/28/21 5373.21
12 Lbk Underground - Gmd/Neighbo	droud 2/19/21 to 9/30/21 \$170.98
A CONTRACTOR OF THE CONTRACTOR	
14	
15.	
16	
N. Due from Seller at Closing	\$32,552.82
01 Excess Deposit	
U.2. Closing Costs Paid at Closing (J)	528,560.00
03 Existing Loan(s) Assumed or Taker	
04 Payoff of First Mortgage Loan	
05 Payoff of Second Mortgage Loan	
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97:	water the contract of the cont
08 Seller Credit	\$3,332.00
<b>G</b> 3	
10	
13:	
12	
13	
Adjustments for Items Unpaid by Se	lier
16 City/Town Taxes to	
	7/19/21 \$660.82
in Assessments to	T A
47	
TES	
3.5	
CALCULATION	
Total Due to Seller at Closing (M)	\$476,544.19
Total Due from Seller at Closing (N)	-\$32,552.82
Cash to Close   From   To S	



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20219217154600-1221631532-60 LOAN IO # 1221031532-8

### Additional Information About This Loan

#### Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender will allow, under certain conditions, this person to assume this loan on the original terms,

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

#### Demand Feature

Your loan

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

I does not have a demand feature.

Late Payment

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

#### Negative Amortization (Increase in Loan Amount) Under your loan terms, you

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

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

XI do not have a negative amortization feature.

### Partial Payments

Your lender

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

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

does not accept any partial payments.

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

#### Security Interest

You are granting a security interest in Gulf of Mexico Dr Unit \_\_\_\_\_, Long Boot Key , FL 34228

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

#### Escrow Account

For now, your loan

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

Escrowed Property Costs over Year 1	58,058,84	Estimated total amount over year l'for your excrewed property costs: Hazard Insurance Reserves. Martgage Insurance Reserve. See attached page for additional information.
Non Escrowed Property Costs over Year 1	\$12,540.00	Estimated total amount over year 1 for your non-escrowed properly costs: Homeowners Association Dues You may have other property costs:
Initial Escrow Payment	\$1,812.60	A cushion for the escrow account you pay at classing. See Section G on page Z.
Monthly Escrow Payment	\$671,57	The amount included in your total monthly payment

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

Estimated Property Costs over Year T	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee	

#### In the future,

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



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## Addendum

Loan Disclosures  Escrow Account Escrow	
Escrowed Property Costs over Year 1	City Property Taxes
	County Property Taxes
	Flood insurance
	Village/Town/School Tax
	Wind and Hail Insurance
	Mud Tax



### **Loan Calculations**

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$655,214.38
Finance Charge. The dollar amount the loan will cost you.	\$223,724.18
Amount Financed. The loan amount available after paying your upfront finance charge.	\$423,136.56
Annual Percentage Rate (APR) Your costs over the loan term expressed as a rate. This is not your interest rate.	3.084%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	49.44%



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

### **Other Disclosures**

#### Appraisal

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

#### **Contract Details**

See your note and security instrument for information about

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

#### Liability after Foreclosure

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

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

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

#### Refinance

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

#### **Tax Deductions**

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

#### Contact Information

Lender		Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent	
Name	United Wholesale Mortgage, LLC	My Easy Mortgage, LLC	Coldwell Banker Residential Real Estate LLC	Michael Saunders & Company	Fergeson Skipper Attorney: at Law	
Address	585 South Blvd E Pontiac, MI 48341	2405 Creel Lane Suite 102, Wesley Chapel, FL 33544	19026 Bruce B Downs Blvd, Tampa, FL 33647	440 Gulf of Mexico Dr. Longboat Key, FL 34228	1515 Ringling Boulevard, Sarasota, FL 34236	
NMLS ID	3038	1268485				
FL License ID			CQ247822	CQ168591	184366	
Contact		Gilbert Bennett	Monique Holston-Greene	Terri Derr	Tracy Munoz	
Contact NMLS ID		1177528				
Contact FL License ID			SL3295536	вк197961	035911	
Email		gilbert@ myeasymortgage.com	moniqueholstongreene@ gmail.com	terriderr@ michaelsaunders.com	tmunoz@ fergesonskipper.com	
Phone	(800)981-8898	(504)931-7555	(917)807-2639	(941)356-6694	(941)957-1900	

#### **Confirm Receipt**

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

Page 5

Hart Stiller

2/19/

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20210217104600-1221031532-ED LOAN ID # 1221031532-8

# **Closing Disclosure**

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

Closing Information

Date Issued 2/17/2021 Closing Date 2/19/2021

Disbursement Date 2/19/2021

Settlement Agent Pergeson Skipper Attomeys at Law

Property Sale Price

File

31510 Gulf of Mexico Dr Unit Long Boat Key , Ft. 34228

\$476,000

Transaction Information

Borrower Marityn J Mosby Bolton St Baltimore, MD 21217

Seller

Lender

the Mustard Seed Group

2934 Gulf of Mexico Dr Unit Longboat Key , FL 34228

United Wholesale Mortgage, LLC

Loan Information

Loan Term 30 years Purpose Purchase Product Fixed

☑ Conventional ☐ FHA ☐ VA ☐ \_\_\_\_\_ Loan Type

Loan ID # 1221031532 6474453362 MICH

Loap Terms		Can this amount increase after closing?
Loan Amount	\$428,400	NO
Interest Rate	2.875%	NO
Monthly Principal & Interest See Projected Payments below for your Estimated Yotal Monthly Payment	\$1,777,40	NO
Prepayment Penalty		Does the loan have these features? NO
Balloon Payment		NO

Projected Payments					
Payment Calculation	Yea	rs 1 - 6		Years 7 - 30	
Principal & Interest	\$1	,777:40	\$1,777.40		
Mortgage Insurance	+	99,96	*	Secretarion of	
Estimated Escraw Amount con increase over time	+	573.61	*	571.61	
Estimated Total Monthly Payment	\$2,4	48.97		\$2,349.01	
Stimated Taxes, Insurance \$1,616.61  A Assessments a month Impunt can increase over time lee page 4 for details		This estimate includes  This estimate includes  Homeowner's Insurance  Other: HOA Dues	exes YES er's Insurance YES		
יון ייבורר יינון אי קאריאן יינוי		See Escrow Account on page 4 for separately.		must pay for other property costs	

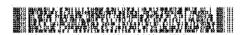
Costs at Closing		
Closing Costs	\$12,027.78	includes \$8,016.20 in Loan Costs + \$11,063.04 in Other Costs - \$7,051.46 in Lender Credits, See page 2 for details.
Cash to Close	\$35,699.15	Includes Closing Costs See Calculating Cash to Close on page 3 for details.

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**Closing Cost Details** 

4000 CONTRACTOR OF THE PARTY OF		Borrower-Paid		Sells	Paid by	
Loan Costs		At Closing	Before Closing	At Closing	Before Clasing	Others
A. Origination Charges  0 i % of Loan Amount (Points)		\$4,2	84.00			
02 Originator Compensation to My Easy Mort	gage, LLC	\$4,284.00				
63	**************************************		:		·····	
64						
					† · · · · · · · · · · · · · · · · · · ·	
66						
G7	·					
				··		
B. Services Borrower Did Not Shop For		\$61	9.50	MARKAGANA AN I TERRESONA AN ARRANGANA	·····	
Ot Appraisal Fee	to Class Valuation	ALLON ALLON	\$480.00		;	
0.2 Credit Report	to Credit Plus (Reimb)	\$46.50			5 · · · · · · · · · · · ·	
03 Flood Certification	to Corelogic Flood Services	\$8.00				
04 Tax Service	to United Wholesale Fbo Corelogic	\$85.00	}			
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96		* * * * * * * * * * * * * * * * * * * *			y was many	
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.: Q2			;			
09						
10						
C. Services Borrower Did Shop For		53,1	12.70	***************************************		
Title - Abstract Or Title Search	tio Fergesioni Skipipar Athorneijis at Luvir .	\$75.00			=	
02 Title - Endorsement Fee	tis Fergeson Slopper Attorneys in Law	5271.70				
ंउ Title - Messenger/Carrier Fee	to Fergeson Skipper Altonneys at Law	\$50.00				
04 Title - Municipal Lien Report	to Fergeson Skipper Atterneys at Law	\$115.00				
75 Title - Premium for Lender's Coverage	to Reigeson Skipper Attorneys at Law	52,217.00			Ī	
us Title - Recording Fee	to Fergusian Skipper Alliameys at Law.	\$9.00				
07 Title - Settlement Or Closing Fee	to Fergeson Shipper Attorneys at Law	\$375.00			1	
43			9			
D. TOTAL LOAN COSTS (Borrower-Paid)			16.20			men i consenso consultantanta.
Loan Costs Subtotals (A + B + C)		\$7,536.20	5480.00		1	

Other Costs Extraces and Other Government Fees	\$5,886,70		1
61 Recording Fees. Deed: \$27.00 Mortgage: \$1.71.50.	\$198.50	and the state of the second se	
02 State Tax/Stamps to Fi Tax Recorder	\$2,356.20		
3 Transfer Tax to Sarasota County Recorder	\$9,332.00	•	į
Prepaids	\$1,954.44	anna ann an gaire ann an amhaidh ann an air de an taige at a na bhaidh at taigeachd a'	***************************************
: Homeowner's Insurance Premium (12 ma.) to Progressive .	\$1,617.00		
22 Mortgage Insurance Premium ( mo.)			
(3 Prepaid Interest (\$33.74 per day from 2/19/21 to 3/1/21)	533 <i>7.</i> 44	······································	
04 Property Taxes ( mo.)		:	7
		:	
G. Initial Escrow Payment at Closing	\$1,812.60	x. 35x. 3 x. 3 i x. 3 i	
1) Homeowner's insurance: \$1.34.75 per month for 3 mo.	5404.25		
62 Mortgage Insurance per month for mo.			
33 Property Taxes \$436.86 per month for 6 mo.	52,621.16		1
05			
Q6a		:	
07			
68 Aggregate Adjustment	-\$1,212.81	;	
H, Other	\$1,409,30		·
Buyers Agent Real Estate Commission To Coldwell Banker Besidential Banker Estate		\$14,280.00	
02 HOA Fees/Association Dues to Seeside Gardens	\$1,070.60	· · · · · · · · · · · · · · · · · · ·	
03 Lender Questionnaire to Seaside Gardens	\$50.00		· .
04 Sellers Agent Real Estate Commission to Michael Saunders & Company		\$14,780.00	
05 Title - Owner's Title Policy (Optional) to Sergeson Supper Alterneys at Law	5289:30	······	:\$
06			
07	1.		1.** - 26Mers 1000 600 1000 600 1
I, TOTAL OTHER COSTS (Borrower-Paid)	\$11,063.04	errer - errich and erebestelschipter philosophic and and	n militaria i m
Other Costs Subtotals (E + F + G + H)	511,063.04	· · · · · · · · · · · · · · · · · · ·	
J. TOTAL CLOSING COSTS (Borrower-Paid)	\$12,027,78		and the second second second second
Closing Costs Subtotals (D+1)	\$18,599.24 \$480.00	328,560.00	
Lender Credits	-57,051,46	una para a su mandra mandra de caracter de mandra de caracter de la caracter de l	Name of Street & Street



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

<u> </u>	101 101		
	(Loan Estimate)	Final	Did this change?
Total Closing Costs (J)	\$12,302.00	\$12,027.78	YES •See Total Loan Costs(D) and Total Other Costs(I)
Closing Costs Paid Before Closing	50	-\$480.00	YES •You paid these Closing Costs before closing
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO.
Down Payment/Funds from Borrower	\$47,600.00	\$47,600.00	NO
Deposit	~520,000.00	-\$20,000.00	No
Funds for Borrower	\$0	\$0	NO
Seller Credits	-\$2,356.00	-\$3,332.00	YES •See Seller Credits in Section L
Adjustments and Other Credits	-\$117,90	-\$116.63	YES *See details in Sections K and L
Cash to Close	\$37,429.00	\$35,699.15	

### Summaries of Transactions

### Use this table to see a summary of your transaction.

	20 (2000), (2000), (2000)
C Due from Borrower et Gosing	5488,091.97
01 Sale Price of Property	\$476,000.00
63 Sale Price of Any Personal Property Included in Sale	£44 E 42 710
63 Closing Costs Paid at Closing (i)	\$11,547.78
Adjustments	
52 Sametrie	
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(8).	
Adjustments for items Paid by Seller in Advan	
©8 City/Town Taxes to	
○# County Taxes to	
10 Assessments 2/19/21 to 2/28/21	\$373,21
11 Lbk Underground - Gmd/Neighborhood 2/19	/21 to 9/30/21 \$170.98
12	****
13	
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15	
	00) \$20,000.00 \$428,400.00
52 Loan Amount	\$428,400.00
02 Loan Amount (1) Existing Loan(s) Assumed or Taken Subject to	\$428,400.00
52 Loan Amount	\$428,400.00
02 Loan Amount 103 Existing Loan(s) Assumed or Taken Subject to 04	5428,400.00
02 Loan Amount (1) Existing Loan(s) Assumed or Taken Subject to (1) Seller Credit Other Credits (1)	5428,400.00
02 Loan Amount (1) Existing Loan(s) Assumed or Taken Subject to (1) Seller Credit Other Credits (1)	5428,400.00
02 Loan Amount (1) Existing Loan(s) Assumed or Taken Subject to 04 B5 Seller Credit Other Credits 06 07 Adjustments	5428,400.00
02 Loan Amount (3) Existing Loan(s) Assumed or Taken Subject to (4) (5) Seller Credit Other Credits (6) (7) Adjustments (8)	5428,400.00
02 Loan Amount (1) Existing Loan(s) Assumed or Taken Subject to 04 05 Seller Credit Other Credits 07 Adjustments 08	5428,400.00
02 Loan Amount (1) Existing Loan(s) Assumed or Taken Subject to 04 05 Seller Credit Other Credits 06 07 Adjustments 08 99 30	5428,400.00
62 Loan Amount (3) Existing Loan(s) Assumed or Taken Subject to 64 65 Seller Credit Other Credits 66 7 Adjustments 68 89 80	5428,400.00
02 Loan Amount (1) Existing Loan(s) Assumed or Taken Subject to 04 05 Seller Credit Other Credits 06 7 Adjustments 08 10 21 Adjustments for Items Unpaid by Seller	5428,400.00
02 Loan Amount (1) Existing Loan(s) Assumed or Taken Subject to 04 05 Seller Credit Other Credits 06 7 Adjustments 08 11 Adjustments for Items Unpaid by Seller 12 City/Town Taxes to	\$428,400.00 \$3,332.00
02 Loan Amount (1) Existing Loan(s) Assumed or Taken Subject to (2) (3) Seller Credit (3) Seller Credit (4) Other Credits (5) (6) (7) Adjustments (8) (9) (10) (11) Adjustments for Items Unpaid by Seller (12) City/Town Taxes (13) County Taxes (17)(21) to 2/19/21	5428,400.00
02 Loan Amount (1) Existing Loan(s) Assumed or Taken Subject to (2) (3) Seller Credit Other Credits (3) (4) (7) Adjustments (8) (9) (9) (9) (1) Adjustments for Items Unpaid by Seller (12) City/Town Taxes (13) County Taxes (14) Assessments (15) Loan Amount (16) Existing County Taxes (17) Loan Amount (18) Loan Amount (19) Existing County Taxes (19) Loan Amount (19) Existing County Taxes (19) Loan Amount (19) Existing Loan (Subject to (19) Existing Loan (Subject t	\$428,400.00 \$3,332.00
62 Loan Amount 63 Existing Loan(s) Assumed or Taken Subject to 64 65 Seller Credit  Other Credits 66 67 Adjustments 68 11 Adjustments for Items Unpaid by Seller 12 City/Town Taxes to 13 County Taxes 1/1/21 to 2/19/21 14 Assessments to	\$428,400.00 \$3,332.00
02 Loan Amount (3) Existing Loan(s) Assumed or Taken Subject to 04 05 Seller Credit Other Credits 06 07 Adjustments 08 31 Adjustments for Items Unpaid by Seller 12 City/Town Taxes to 13 County Taxes 1/1/21 to 2/19/21 14 Assessments to	\$428,400.00 \$3,332.00
02 Loan Amount (3) Existing Loan(s) Assumed or Taken Subject to (4) (5) Seller Credit (6) Other Credits (7) (8) Adjustments (9) (9) (10) (11) (12) City/Town Taxes (13) County Taxes (14) Assessments (15) 15 (16) 17	\$428,400.00 \$3,332.00
02 Loan Amount (1) Existing Loan(s) Assumed or Taken Subject to (4) (5) Seller Credit Other Credits (6) (7) Adjustments (8) (9) (10) Adjustments for Items Unpaid by Seller (12) City/Town Taxes to (13) County Taxes 1/1/21 to 2/19/21 (14) Assessments to (15) (16) (17) CALCULATION	\$428,400.00 \$3,332.00 \$660.83
02 Loan Amount (3) Existing Loan(s) Assumed or Taken Subject to (4) (5) Seller Credit (6) Other Credits (7) (8) Adjustments (9) (9) (10) (11) (12) City/Town Taxes (13) County Taxes (14) Assessments (15) 15 (16) 17	\$428,400.00 \$3,332.00 \$660.83 \$488,091.9

V. Due to Seller at Closing	\$476,544.19
01 Sale Price of Property	\$476,000.00
02-Sale Price of Any Fersonal Property Included in Sale	
33	
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<del>07</del>	
Adjustments for Items Paid by Seller in Advance	
69. City/Town Taxes to	
III County Taxes to	
13 Assessments 2/19/21 to 2/28/21	5373.21
12 Lbk Underground - 6md/Neighborhood 2/19/21 to 9/30	/21 5170.98
12.	
14	
<b>†</b> 5.	
76	
V. Due from Seller at Closing	\$32,552.82
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$28,560,00
02 Closing Costs Paid at Closing (J) 03 Existing Lean(s) Assumed or Taken Subject to	\$28,560,00
02 Closing Costs Paid at Closing (J) 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan	528,560,00
02 Closing Costs Paid at Closing (J) 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of Pirst Mortgage Loan 05 Payoff of Second Mortgage Loan	528,560.00
02 Closing Costs Paid at Closing (J) 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06	\$28,560.00
02 Closing Costs Paid at Closing (J) 03 Existing Loen(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 07	
02 Closing Costs Paid at Closing (I) 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 07: 08 Seller Credit	\$28,560,00 \$3,332,00
02 Closing Costs Paid at Closing (I) 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 07 08 Seller Credit	
02 Closing Costs Paid at Closing (I) 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 07 08 Seller Credit 08	
02 Closing Costs Paid at Closing (J) 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 07 08 Seller Credit 08 10	
02 Closing Costs Paid at Closing (J) 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 07 08 Seller Credit 09 11	
02 Closing Costs Paid at Closing (I) 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 07 08 Seller Credit 09 10 11 12	
02 Closing Costs Paid at Closing (I) 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 07 08 Seller Credit 09 10 11 12 12 13 Adjustments for Items Unpaid by Seller	
Closing Costs Paid at Closing (I) Existing Loan(s) Assumed or Taken Subject to Payoff of First Mortgage Loan Select Communication of Second Mortgage Loan Select Credit Select Credit Select Credit Adjustments for Items Unpaid by Seller City/Town Taxes to	\$3,332.00
02 Closing Costs Paid at Closing (I) 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 07 08 Seller Credit 09 10 11 12 13 Adjustments for Items Unpaid by Seller 14 City/Town Taxes to 15 County Taxes 1/1/21 to 2/19/21	\$3,332.00
02 Closing Costs Paid at Closing (I) 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 07 08 Seller Credit 09 10 11 12 13 Adjustments for Items Unpaid by Seller	
02 Closing Costs Paid at Closing (J) 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 07 08 Seller Credit 09 10 11 12 13 Adjustments for Items Ungaid by Seller 15 County Taxes to 15 County Taxes to 17	\$3,332.00
02 Closing Costs Paid at Closing (J) 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 07 08 Seller Credit 09 10 11 12 12 13 Adjustments for Items Unpaid by Seller 15 County Taxes to 15 County Taxes 1/1/21 to 2/19/21 16 Assessments to	\$3,332.00
02 Closing Costs Paid at Closing (I) 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 97 06 Seller Credit 10 11 12 12 14 15 County Taxes to 17 16 Assessments to	\$3,332.00
02 Closing Costs Paid at Closing (I) 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 97 06 Seller Credit 07 10 11 12 13 14 15 City/Town Taxes to 15 County Taxes 1/1/21 to 2/19/21 16 Assessments to 17 18 19 19 CALCULATION	\$3,332.00
02 Closing Costs Paid at Closing (f) 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 07 08 Seller Credit 09 10 11 12 12 13 Adjustments for Items Unpaid by Seller 15 County Taxes to 17 18 19 10 Assessments to	\$3,332.00



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20219217154600-1221631532-60 LOAN IO # 1221031532-8

### Additional Information About This Loan

#### Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender will allow, under certain conditions, this person to assume this loan on the original terms,

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

#### Demand Feature

Your loan

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

I does not have a demand feature.

Late Payment

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

#### Negative Amortization (Increase in Loan Amount) Under your loan terms, you

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

#### Partial Payments

Your lender

- (X) may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- 🖾 may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.
- If this loan is sold, your new lender may have a different policy.

#### Security Interest

You are granting a security interest in Gulf of Mexico Dr Unit \_\_\_\_\_, Long Boot Key , FL 34228

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

#### Escrow Account

For now, your loan

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

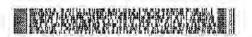
Escrowest Property Costs over Year 1	58,058,84	Estimated total amount over year l'for your excewed property costs: Hazard Insurance Reserves. Martgage Insurance Reserve. See attached page for additional information.
Non Escrowed Property Costs over Year 1	\$12,540.00	Estimated total amount over year 1 for your non-escrowed properly costs: Homeowners Association Dues You may have other property costs:
Initial Escrow Payment	\$1,812.60	A cushion for the escrow account you pay at classing. See Section G on page Z.
Manthly Escrow Payment	\$671,57	The amount included in your total monthly payment.

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

Estimated	Estimated total amount over year 1. You
Property Costs	must pay these costs directly, possibly in
over Year I	one or two large payments a year.
Escrow Waiver Fee	

#### In the future,

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



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## Addendum

Loan Disclosures  Escrow Account Escrow				
Escrowed Property Costs over Year 1	City Property Taxes County Property Taxes			
	Flood insurance			
	Village/Town/School Tax Wind and Haif Insurance			
	Mud Tax			



#### **Loan Calculations**

\$655,214.38
\$223,724.18
\$423,136.56
3.084%
49.44%



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

#### **Other Disclosures**

#### Appraisal

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

#### **Contract Details**

See your note and security instrument for information about

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

#### Liability after Foreclosure

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

state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
 state law does not protect you from liability for the unpaid balance.

#### Refinance

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

#### **Tax Deductions**

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

#### Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	United Wholesale Mortgage, LLC	My Easy Mortgage, LLC	Coldwell Banker Residential Real Estate LLC	Michael Saunders & Company	Fergeson Skipper Attorneys at Law
Address	585 South Blvd E Pontiac, MI 48341	2405 Creel Lane Suite 102, Wesley Chapel, FL 33544	19026 Bruce B Downs Blvd, Tampa, FL 33647	440 Gulf of Mexico Dr. Longboat Key, FL 34228	1515 Ringling Boulevard, Sarasota, FL 34236
NMLS ID	3038	1268485			
FL License ID			CQ247822	CQ168591	184366
Contact		Gilbert Bennett	Monique Holston-Greene	Terri Derr	Tracy Munoz
Contact NMLS ID		1177528			
Contact FL License ID			SL3295536	BK197961	035911
Email		gilbert@ myeasymortgage.com	moniqueholstongreene@ gmail.com	terriderrio michaelsaunders.com	tmunoz@ fergesonskipper.com
Phone	(800)981-8898	(504)931-7555	(917)807-2639	(941)356-6694	(941)957-1900

#### **Confirm Receipt**

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

Marilyn Mesby

2/19/5

III IKANO WANGAMANAMINING KANALAWA II II

Page 5

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20210217104600-1221031532-ED LOAN ID # 1221031532-8

## Closing Disclosure

Closing Information

Date Issued

02/11/2021

Closing Date

02/19/2021

Disbursement Date

02/19/2021

Settlement Agent

Fergeson Skipper, PA

File#

31510

Property

Gulf of Mexico Dr., , Longboat Key, Florida

Sales Price

\$476,000.00

Transaction Information

Borrower Marilyn J. Mosby

Nice Court Kissimmee, Florida

Seller

The Mustard Seed Group, LLC

1901 Austin Avenue Ann Arbor,

Michigan 48104

A CHIPTOTO OF	es of Trans	2011011
100111111111111111111111111111111111111		

ER'S TRANSACTION	

M. Due to Seller at Closing	\$476,544.19

Sale Price of Property Sale Price of Any Personal Property Included in Sale

Adjustments for Items Paid by Seller in Advance		
City/Town Taxes	to	
County Taxes	lo	
The state of the s		627

\$373.21 02/19/21 to 02/28/21 Assessments \$147 19 LBK GLID Utibty Undergrou 02/19/21 to 09/30/21 \$23 79 02/19/21 to 09/30/21 LBK Neighborhood Underg

#### \$32,977.82 N. Due from Seller at Closing

Excess Deposit 528,985 00 Closing Costs Paid at Closing (J) Existing Loan(s) Assumed or Taken Subject to Payotf of First Mortgage Loan

Puyoff of Second Mortgage Loan to	
Sellar credit Buyer - Doc Stamps on Deed	\$3,332.00
Sollar Cardy	

## etmonts for Home Hopaid by Sollor

Adjustments for items Unpa		
City/Town Taxes	10	
County Taxes	01/01/21 to 02/19/21	\$660 82
Assessments	16	

### CALCULATION

Total Due to Seller at Closing (M)	\$476,544.19
Total Due from Seller at Closing (N)	- \$32,977.82
The same of the sa	

Cash to Close From X To Seller

### Contact Information

#### SETTLEMENT AGENT

Fergeson Skipper, PA Name

1515 Ringling Blvd . 10th Floor Address

Sarasota, FL 34236

FL License ID 59-2036204

Contact

Michelle Lajoie Hermey, Esq.

Contact FL License ID

**Email** 

\$476,000 00

mhermey@lergesonskipper.com

(941) 957-1900 Phone

#### REAL ESTATE BROKER (S)

Michael Saunders & Company Name

Address

1605 Main Street

Sarasota, FL 34236

FL License ID

Contact

168591 Ten Den

Contact FL License ID

BK197961

TemDerr@michaelsaundors.com

**Email** 

(941) 356-6694 Phone

### REAL ESTATE BROKER (B)

Name Address Coldwell Banker Residential Real Estate

19026 Bruce B Downs Blvd

Tampa, FL 33647

FL License ID

247822

Contact

Monique Holston-Greene

Contact FL License ID

SL 3295536

Email

Moniqueholstongreene@gmail.com

Phone

(917) 607-2639

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

www.consumerfinance.gov/mortgage-closing

# **Closing Disclosure**

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

Closing Informat	ion	Transact	ion Information	Loan Infor	mation
Date Issued	1/28/2021	Borrower	Marilyn J Mosby	Loan Term	30 years
Closing Date	2/19/2021		Bolton St	Purpose	Purchase
Disbursement Date	2/19/2021		Baltimore, MD 21217	Product	Fixed
Settlement Agent	Fergeson Skipper				
File#	31510	Seller	the Mustard Seed Group	Loan Type	☑ Conventional ☐ FHA
Property	Gulf of Mexico Dr Unit	10.00	Gulf of Mexico Dr Unit		O VA O
200,000	Long Boat Key , FL 34228		Longboat Key , FL 34228	Loan ID #	1221031532
Sale Price	\$476,000	Lender	United Wholesale Mortgage, LLC	MIC#	

Loan Terms		Can this amount increase after closing?
Loan Amount	\$428,400	NO
Interest Rate	2.875%	NO
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	\$1,777.40	NO
Prepayment Penalty		Does the loan have these features? NO
Balloon Payment		NO

Projected Payments				
Payment Calculation	Yea	rs:1-6		Years 7 - 30
Principal & Interest	\$1	,777.40	\$1,777.40	
Mortgage Insurance	+	99.96	+	-
Estimated Escrow Amount can increase over time	14	571.61	+	571.61
Estimated Total Monthly Payment	\$2,4	48.97	\$2,349.01	
Estimated Taxes, Insurance & Assessments Amount can increase over time See page 4 for details	\$1,616.61 a month	This estimate includes 区 Property Taxes 区 Homeowner's Insurance		In escrow? YES YES
	ACRE -	☑ Other: HOA Dues See Escrow Account on page 4 for a separately.	letails. You r	<b>NO</b> must pay for other property costs

Costs at Closing		
Closing Costs	\$10,986.28	Includes \$8,016.20 in Loan Costs + \$10,021,54 in Other Costs -\$7,051.46 in Lender Credits. See page 2 for details.
Cash to Close	\$34,657.65	Includes Closing Costs See Calculating Cash to Close on page 3 for details.



# **Closing Cost Details**

A STATE OF THE STA		Borrow	er-Paid	Selle	er-Paid	Paid by
Loan Costs		At Clasing	Before Closing	At Clasing	Before Closing	Others
A. Origination Charges		\$4,28	34.00			
11 % of Loan Amount (Points)						
02 Originator Compensation to My Easy Mo	rtgage, LLC	\$4,284.00				
03						
(9)						
05						
Ü6						
G/						
B. Services Borrower Did Not Shop For	W. 22. 14.20.20.20.20.20.20.20.20.20.20.20.20.20.	\$61	9.50			
(1) Appraisal Fee	to Class Valuation		\$480.00			
₩ Credit Report	to Credit Report	\$46.50				
☐ Flood Certification	to Corelogic Flood Services	58.00				
04 Tax Service	to United Wholesale Fbo Corelogic	\$85.00				
03						
Ca.						
G/						
(E						
89						
10						
C. Services Borrower Did Shop For	The second second second		12.70			
1 Title - Abstract Or Title Search	to Ferguson Skipper, Pa	\$75.00				
02 Title - Endorsement Fee	to Ferguson Skipper, Pa	\$271.70				
3 Title - Messenger/Carrier Fee	to Ferguson Skipper, Pa	\$50.00				
04 Title - Municipal Lien Report	to Ferguson Skipper, Pa	\$115.00				
0.5 Title - Premium for Lender's Coverage	to Ferguson Skipper, Pa	\$2,217.00				
🕼 Title - Recording Fee	to Ferguson Skipper, Pa	\$9.00				
Title - Settlement Or Closing Fee	to Ferguson Skipper, Pa	\$375.00				
08					A. A.	
D. TOTAL LOAN COSTS (Borrower-Paid)	1		16.20			
Loan Costs Subtotals (A + B + C)		\$7,536.20	\$480.00			

1.0	ALC:	m v	.os	us

Other Costs					
E. Taxes and Other Government Fees		\$5,915	.20		
	: \$27.00 Mortgage: \$200.00	\$227.00			
02 State Tax/Stamps	to FITax Recorder	\$2,356.20			
03 Transfer Tax	to Sarasota County Recorder	53,332.00			
F. Prepaids	\$1,954	.44			
01 Homeowner's Insurance Premium (12 m	o.) to Progressive	\$1,617.00			
Mortgage Insurance Premium ( mo.)					
03 Prepaid Interest (\$33.74 per day from 2/	19/21 to 3/1/21)	\$337.44			
4 Property Taxes ( mo.)					
0.5					
G. Initial Escrow Payment at Closing		\$1,812	.60		
01 Homeowner's Insurance \$134.75 per mo		\$404.25			
	onth for mo.				
Property Taxes \$436.86 per mo	onth for 6 mo.	\$2,621.16			
04					
05					
Oô.					
Ø7					
OR Aggregate Adjustment		-\$1,212.81			
H. Other		\$339.	30	and the same	
Buyers Agent Real Estate Commission	to Coldwell Banker Residential Real Estat			514,280.00	
② Lender Questionnaire	to Seaside Gardens	\$50.00			
Sellers Agent Real Estate Commission	to Michael Saunders & Company			\$14,280.00	
44 Title - Owner's Title Policy (Optional)	to Ferguson Skipper, Pa	\$289.30			
05					
06		1			
197					
L TOTAL OTHER COSTS (Borrower-Paid)		\$10,021	1.54		
Other Costs Subtotals (E + F + G + H)	1	\$10,021.54	1	1	
J. TOTAL CLOSING COSTS (Borrower-Paid	d) j.	\$10,986	5.28		
Closing Costs Subtotals (D + I)		\$17,557.74	\$480.00	\$28,560.00	
Lender Credits	-\$7,051.46				



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

calculating cash to crose	Ose tills toble	to see wildt	as changed irom your countrationate.
	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$12,302.00	\$10,986.28	YES •See Total Loan Costs(D) and Total Other Costs(I)
Closing Costs Paid Before Closing	\$0	-\$480.00	YES •You paid these Closing Costs before closing
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$47,600.00	\$47,600.00	МО
Deposit	-\$20,000.00	-\$20,000.00	NO
Funds for Borrower	\$0	50	NO
Seller Credits	-\$2,356.00	-\$3,332.00	YES • See Seller Credits in Section L
Adjustments and Other Credits	-\$117.00	-\$116.63	YES • See details in Sections K and L
Cash to Close	\$37,429.00	\$34,657.65	
	A		

Use this table to see a summary of your transaction.

CART DED AT

SELLER'S TRANSACTION

K. Due from Borrower at Closing	\$487,050.47
Sale Price of Property	\$476,000.00
02 Sale Price of Any Personal Property Included In Sale	
US Closing Costs Paid at Closing (J)	\$10,506.28
0.4	
Adjustments	
IIS	
06	
07	
Adjustments for Items Paid by Seller in Advance	
© City/Town Taxes to	
DB County Taxes to	
16 Assessments 2/19/21 to 2/28/21	\$373.21
11 Lbk Underground - Gmd/Neighborhood 2/19/21 to 9/30/2	\$170.98
12	
13	
1.4	
Tà	
L. Paid Already by or on Behalf of Borrower at Closing	\$452,392.82
()   Deposit (EMD: \$20,000.00 / Cash Deposit: \$0.00)	\$20,000.00
UZ Loan Amount	\$428,400.00
Existing Loan(s) Assumed or Taken Subject to	
04	
05 Seller Credit	\$3,332.00
Other Credits	

**Summaries of Transactions** 

**BORROWER'S TRANSACTION** 

LE 07

DS: 05 16 m

> 15 16 17

Adjustments

12 City/Town Taxes

13 County Taxes

14 Assessments

CALCULATION

K Duafram Barrawar at Clasina

M. Due to Seller at Clo	sing			\$476,544.19
Sale Price of Proper	rty			\$476,000.00
02 Sale Price of Any Perso	onal Prope	rty In	luded in Sale	
63				
0.4				
0.5				
66				
07				
Giá				
Adjustments for Item	s Paid by		er in Advance	
City/Town Taxes		to		
117 County Taxes	was Van	to		
11 Assessments	2/19/21	7.5		\$373.21
12 Lbk Underground -	Gmd/Ne	ighb	orhood 2/19/21 to 9/30	/21 \$170.98
13				
14				
15				
16.				
N. Due from Seller at C	losing			\$32,552.82
01 Excess Deposit				- W.C. 6-V
<b>UZ</b> Closing Costs Paid				\$28,560.00
(i) Existing Loan(s) Ass	sumed or	Take	n Subject to	
Payoff of First Mort				
05 Payoff of Second N	lortgage l	Loan	P	
16				
07				
○ Seller Credit				\$3,332.00
03				
113				
11				
12				
13				
Adjustments for Item	s Unpaid	by S	eller	
14 City/Town Taxes		to		
5 County Taxes	1/1/21	to	2/19/21	\$660.82
16 Assessments		to		
77				
16				
15				
CALCULATION				-w-00-1
Total Due to Seller at C				\$476,544.19
Total Due from Seller a	t Closina	(N)		-\$32,552.82

Cash to Close ☐ From 🖾 To Seller



Total Paid Already by or on Behalf of Borrower at Closing (L)

Adjustments for Items Unpaid by Seller

Total Due from Borrower at Closing (K)

Cash to Close 
☐ From ☐ To Borrower

to

1/1/21 to 2/19/21

to

\$443,991.37

\$660.82

\$487,050.47

-\$452,392.82

\$34,657.65

#### **Additional Information About This Loan**

#### Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender ☐ will allow, under certain conditions, this person to assume this loan on the original terms.

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

#### **Demand Feature**

Your loan

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

III does not have a demand feature.

Late Payment

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

#### Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

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

#### **Partial Payments**

Your lender

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.

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

Security Interest

You are granting a security interest in

Gulf of Mexico Dr God Long Boat Key , FL 34228

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

#### **Escrow Account**

For now, your loan

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

Escrowed Property Costs over Year 1	\$8,058,84	Estimated total amount over year 1 for your escrowed property costs: Hazard Insurance Reserves Mortgage Insurance Reserve See attached page for additional information
Non-Escrowed Property Costs over Year 1	512,540.00	Estimated total amount over year 1 for your non-escrowed property costs: Homeowners Association Dues You may have other property costs.
Initial Escrow Payment	\$1,812.60	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$671.57	The amount included in your total monthly payment.

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

Estimated Property Costs	Estimated total amount over year 1. You must pay these costs directly, possibly in
over Year 1	one or two large payments a year.
Escrow Waiver Fee	

#### In the future,

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



#### **Loan Calculations**

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$655,214.38
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$223,724.18
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$423,136.56
Annual Percentage Rate (APR) Your costs over the loan term expressed as a rate. This is not your interest rate.	3.084%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	<b>49</b> .44%



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

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#### **Other Disclosures**

#### Appraisal

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

#### **Contract Details**

See your note and security instrument for information about

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

#### Liability after Foreclosure

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

- ☑ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- ☐ state law does not protect you from liability for the unpaid balance.

#### Refinance

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

#### **Tax Deductions**

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

#### **Contact Information**

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	United Wholesale Mortgage, LLC	My Easy Mortgage, LLC	Coldwell Banker Residential Real Estate LLC	Michael Saunders & Company	Fergeson Skipper
Address	585 South Blvd E Pontiac, MI 48341	2405 Creel Lane Suite 102, Wesley Chapel, FL 33544	19026 Bruce B Downs Blvd, Tampa, FL 33647	440 Gulf of Mexico Dr., Longboat Key, FL 34228	1515 Ringling Blvd Tenth Floor, Sarasota, FL 34236
NMLS ID	3038	1268485			
FL License ID			CQ247822	CQ168591	
Contact		Gilbert Bennett	Monique Holston-Greene	Terri Derr	Tracy Munoz
Contact NMLS ID		1177528			
Contact FL License ID			SL3295536	BK197961	
Email		gilbert@ myeasymortgage.com	monique holstongreene@ gmail.com	terriderr@ michaelsaunders.com	tmunoz@ fergesonskipper.com
Phone	(800)981-8898	(504)931-7555	(917)807-2639	(941)356-6694	(941)957-1900

#### **Confirm Receipt**

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

34 - 30 - 7 - 34 - 30

n. Marilyn J Mooby 01/28/21 07:44:56 AM PST

Marilyn J Mosby





# Escrow Account Escrow Property Costs over Year 1 City Property Taxes County Property Taxes Flood Insurance Village/Town/School Tax Wind and Hail Insurance Mud Tax

Page 6



Borrower: Marilyn J Mosby Loan Number: 1221031532

Property Address: 200 Gulf of Mexico Dr, Unit 2007, Long Boat Key, FLORIDA 34228

I discovered the change(s) on 1/24/2021 and I understand that the revised LE or CD and Credit/Charge for the interest rate must be re-disclosed within the required time frame (3 business days after receipt of the information regarding the change of circumstance information). I understand that only the/those fee(s) affected by the changed circumstance may change.

Please issue a revised  $\mathsf{LE}$  or  $\mathsf{CD}$  within the required time frame (3 business days). The information particular to this transaction that was relied upon in providing the initial  $\mathsf{LE}$  or  $\mathsf{CD}$  has changed due to the following circumstances:

Interest Rate from	Eoi
Product/Program Type from	to
Term from	to
Mortgage Insurance Program from-	to
Base Loan Amount from	to
Appraised Value from 476000.00	to 478000.00
Sales Price from	to
Credit Score/FICO	
A. A	to
	to
	tó
	to
Occupancy from	to
Property Type from	tó
Purpose of Refi from	to
Purpose of Loan from	to
Impounds/Escrows from	
Compensation Plan from	to
Origination Charges from	
Correspondent Discount Charge from	

LoanID: 1221031532 Change of Circumstance Request UWM - SC00303 SC00303 -- AS -- 11/02/2014

Requested by:kgittler on 01/24/2021 at 8:04 pm

Property Condition Report Fee	to
Final Inspection Fee	to
Required Service Fee from	to
Required Service Fee from	to
Appraisal Fee from	
Credit Report Fee from	to
HOA/Condo/PUD Certification Fee from	
Subordination Fee from	to
Title-Premium for Lender's Coverage from	
Title-Owner's Title Policy (Optional) from	
Survey Fee from	to
Pest Inspection Fee from	to
Government Recording Fees from	to
Transfer Taxes from	. to
Seller Concessions from	to
Waive UWM underwriting fee	
Other to	

D: 1221031532 le of Circumstance Request - SC00303	Requested by:kgittler on 01/24/2021 at 8:04 pm
Final Inspection Fee Increase Explanation	
Subordination Fee Increase Explanation	
HOA/Condo/PUD Certification Fee Increase Explanatio	n
Credit Report Fee Increase Explanation	
Appraisal Fee Increase Explanation	

Borrower: Marilyn J Mosby Loan Number: 1221031532

Reason for Request Change:

LoanID: 1221031532 Change of Circumstance Request UWM - SC00303 SC00303 -- AS -- 11/02/2014

Property Address: Gulf of Mexico Dr, Unit Long Boat Key, FLORIDA 34228

I discovered the change(s) on 1/18/2021 and I understand that the revised LE or CD and Credit/Charge for the interest rate must be re-disclosed within the required time frame (3 business days after receipt of the information regarding the change of circumstance information). I understand that only the/those fee(s) affected by the changed circumstance may change.

Please issue a revised  $\mathsf{LE}$  or  $\mathsf{CD}$  within the required time frame (3 business days). The information particular to this transaction that was relied upon in providing the initial  $\mathsf{LE}$  or  $\mathsf{CD}$  has changed due to the following circumstances:

(EØ)
to
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to Secondary Residence
to
to
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to
EQ
to

Requested by:ametter on 01/18/2021 at 11:21 am

Property Condition Report Fee	to
Final Inspection Fee	to
Required Service Fee from	to
Required Service Fee from	to
Appraisal Fee from	to
Credit Report Fee from	to
HOA/Condo/PUD Certification Fee from	to
Subordination Fee from	to
Title-Premium for Lender's Coverage from	
Title-Owner's Title Policy (Optional) from	
Survey Fee from	to
Pest Inspection Fee from	to
Government Recording Fees from —	to
Transfer Taxes from	to
Seller Concessions from	to
Waive UWM underwriting fee	
Other to	



#### **ENCLOSED DOCUMENTS LIST**

#### UNITED WHOLESALE MORTGAGE, LLC

Loan #:	1	221	0	3	1532	2

Date: FEBRUARY 17, 2021

Borrower(s): Marilyn J Mosby

The following documents are enclosed.

- 1. [ ] Enclosed Documents List
- 2. [ ] Closing Disclosure
- 3. [ ] Title Cover Sheet
- 4. [ ] General Closing Instructions
- 5. [ ] Customer Identification Verification
- 6. [ ] INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT
- 7. First Payment Letter

ENCLOSED DOCUMENTS LIST EDL.UWM 05/16/19

DocMagic eForms



# **Closing Disclosure**

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

Closing Information Transaction Information Loan Information Marilyn J Mosby 30 years **Date Issued** 2/17/2021 Borrower Loan Term Bolton St 2/19/2021 **Closing Date** Purpose Purchase Disbursement Date 2/19/2021 Baltimore, MD 21217 Product Fixed Settlement Agent Fergeson Skipper Attorneys at Law Seller the Mustard Seed Group Loan Type ☑ Conventional ☐ FHA File# 31510 Gulf of Mexico Dr Longboat Key , FL 34228 4 Gulf of Mexico Dr Unit Property Loan ID# 1221031532 Long Boat Key, FL 34228 MIC# 6474453362 \$476,000 Sale Price Lender United Wholesale Mortgage, LLC

Loan Terms	Can this amount increase after closing?
Loan Amount	\$428,400 <b>NO</b>
Interest Rate	2.875% NO
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	\$1,777.40 <b>NO</b>
Prepayment Penalty	Does the loan have these features?  NO
Balloon Payment	NO

Projected Payments				
Payment Calculation	Yea	rs1-6		Years 7 - 30
Principal & Interest	\$1	,777.40		\$1,777.40
Mortgage Insurance	+	99.96	+	_
Estimated Escrow Amount can increase over time	+ 571.61		Ť.	571.61
Estimated Total Monthly Payment	\$2,4	48.97	\$	52,349.01
Estimated Taxes, Insurance & Assessments Amount can increase over time	\$1,616.61 a month	This estimate includes  ☑ Property Taxes ☑ Homeowner's Insurance		In escrow? YES YES
See page 4 for details		■ Other: HOA Dues		NO
		See Escrow Account on page 4 for de separately.	page 4 for details. You must pay for other property costs	

Costs at Closing		
Closing Costs	\$12,027.78	Includes \$8,016.20 in Loan Costs + \$11,063.04 in Other Costs - \$7,051.46 in Lender Credits. See page 2 for details.
Cash to Close	\$35,699.15	Includes Closing Costs See Calculating Cash to Close on page 3 for details.



DocMagic eForms

# **Closing Cost Details**

	Borrower-Paid		Seller-Paid		Paid by	
Loan Costs		At Clasing	Before Closing	At Clasing	Before Closing	Others
A. Origination Charges		\$4,28	34.00			
11 % of Loan Amount (Points)						
02 Originator Compensation to My Easy Mo	rtgage, LLC	\$4,284.00				
03						
(p)t						
05						
06						
67						
08						
B. Services Borrower Did Not Shop For		\$61	9.50			
(1) Appraisal Fee	to Class Valuation		\$480.00			
○ Credit Report	to Credit Plus (Reimb)	\$46.50				
☐ Flood Certification	to Corelogic Flood Services	58.00				
124 Tax Service to United Wholesale Fbo Corelogic		\$85.00				
05						
QD.		-				
u/						
OE .						
DS .						
10		- 10.				
C. Services Borrower Did Shop For		\$3,11	2.70			
1 Title - Abstract Or Title Search	to Fergeson Skipper Attorneys at Law	\$75.00				
02 Title - Endorsement Fee	to Fergeson Skipper Attorneys at Law	\$271.70				
3 Title - Messenger/Carrier Fee	to Fergeson Skipper Attorneys at Law	\$50.00				
04 Title - Municipal Lien Report	to Fergeson Skipper Attorneys at Law	\$115.00				
05 Title - Premium for Lender's Coverage	to Fergeson Slupper Attorneys at Law	\$2,217.00				
🕼 Title - Recording Fee	to Fergeson Skipper Attorneys at Law	\$9.00				
Title - Settlement Or Closing Fee	to Fergeson Skipper Attorneys at Law	\$375.00				
OS .						
D. TOTAL LOAN COSTS (Borrower-Paid)		\$8,01				
Loan Costs Subtotals (A + B + C)		\$7,536.20	\$480.00			

Other Costs					
E. Taxes and Other Government Fees	V	\$5,886	.70		
☐ Recording Fees Deed: \$		\$198.50			
02 State Tax/Stamps	to FITax Recorder	\$2,356.20			
03 Transfer Tax	to Sarasota County Recorder	\$3,332.00			
F. Prepaids		\$1,954.	.44		
01 Homeowner's Insurance Premium (12 mo.	to Progressive	\$1,617.00			
Mortgage Insurance Premium (mo.)					
US Prepaid Interest (\$33.74 per day from 2/19	/21 to 3/1/21)	\$337.44			
4 Property Taxes (mo.)					
0.5					
G. Initial Escrow Payment at Closing		\$1,812.	.60		
01 Homeowner's Insurance \$134.75 per mon	ALL DESCRIPTION OF A SECOND OF THE SECOND OF	\$404.25			
	th for mo.				
Property Taxes \$436.86 per mon	th for 6 mo.	\$2,621.16			
04					
05					
06		1			
07					
□ Aggregate Adjustment		-\$1,212,81			
H. Other		\$1,409.	.30	and the same	
1 Buyers Agent Real Estate Commission	to Coldwell Banker Residential Real Estat			\$14,280.00	
○ HOA Fees/Association Dues	to Seaside Gardens	\$1,070.00			
177 Lender Questionnaire	to Seaside Gardens	\$50.00		CANAN	
44 Sellers Agent Real Estate Commission	to Michael Saunders & Company			\$14,280.00	
US Title - Owner's Title Policy (Optional)	to Fergeson Skipper Attorneys at Law	\$289,30			
06					
07					
I. TOTAL OTHER COSTS (Borrower-Paid)		\$11,063	3.04		
Other Costs Subtotals (E + F + G + H)	1	\$11,063.04	1	1	
J. TOTAL CLOSING COSTS (Borrower-Paid)	ľ	\$12,027	79		
Closing Costs Subtotals (D + I)	-	\$18,599.24	\$480.00	528,560.00	
Lender Credits		-\$7,051.46	7100,00		-



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

calculating costs to crose	ose this table to see what has changed from your countries.				
	Loan Estimate	Final	Did this change?		
Total Closing Costs (J)	\$12,302.00	\$12,027.78	YES • See Total Loan Costs(D) and Total Other Costs(I)		
Closing Costs Paid Before Closing	\$0	-\$480.00	YES •You paid these Closing Costs before closing		
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO		
Down Payment/Funds from Borrower	\$47,600.00	\$47,600.00	МО		
Deposit	-\$20,000.00	-\$20,000.00	NO		
Funds for Borrower	\$0	50	NO		
Seller Credits	-\$2,356.00	-\$3,332.00	YES • See Seller Credits in Section L		
Adjustments and Other Credits	-\$117.00	-\$116.63	YES • See details in Sections K and L		
Cash to Close	\$37,429.00	\$35,699.15			
	-				

Summaries of Transac		31,000 000
BORROWER'S TRANSACTION		4 /4 / 4 / 4 / 4
K. Due from Borrower at Clos	ing	\$488,091.97
DT Sale Price of Property		\$476,000.00
02 Sale Price of Any Personal Proj	TO SECURE A SECURITY OF SECURITY SECURI	
US Closing Costs Paid at Closi	ng (J)	\$11,547.78
04		
Adjustments		-
DS		( )
06 07		~~
Adjustments for Items Paid I	sy Callania Advance	
CE City/Town Taxes	to	
DB County Taxes	to	
talling the production of the second contract to the second contract	1 to 2/28/21	\$373.21
and the second s	Neighborhood 2/19/21 to 9/30/2	
12	Tariffing and the state of the	. 41.000
13		
14		
15		
L. Paid Already by or on Beha	If of Borrower at Closing	\$452,392.82
01 Deposit (EMD: \$20,000.00	/ Cash Deposit: \$0.00)	\$20,000.00
02 Loan Amount		\$428,400.00
Existing Loan(s) Assumed	or Taken Subject to	
04		
05 Seller Credit		\$3,332.00
Other Credits		
Uč		
07		
Adjustments		
08:		
Ø9		
16		
(1		
Adjustments for Items Unpa	CONTRACTOR	
12 City/Town Taxes	to	
13 County Taxes 1/1/2		\$660.82
14 Assessments	to	
15		
16		

SELLER'S TRANSACTION	
M. Due to Seller at Closing	\$476,544.19
Sale Price of Property	\$476,000.00
02 Sale Price of Any Personal Property Included in Sale	
93	
94	
05	
G6	
07	
3%	
Adjustments for Items Paid by Seller in Advan	ce
City/Town Taxes to	
IB County Taxes to	
11 Assessments 2/19/21 to 2/28/21	\$373.21
Lbk Underground - Gmd/Neighborhood 2/19	/21 to 9/30/21 \$170.98
13	
74	
15	
16.	
N. Due from Seller at Closing	\$32,552.82
01 Excess Deposit	
UZ Closing Costs Paid at Closing (J)	\$28,560.00
(is Existing Loan(s) Assumed or Taken Subject to	
24 Payoff of First Mortgage Loan	
○ Payoff of Second Mortgage Loan	
(16	
07	
03 Seller Credit	\$3,332.00
03	
U.	
11	
12	
13	
Adjustments for Items Unpaid by Seller	
14 City/Town Taxes to	
15 County Taxes 1/1/21 to 2/19/21	\$660.82
16 Assessments to	
77	
16	
rs	
CALCULATION	70.00.0
Total Due to Seller at Closing (M)	\$476,544.19
Total Due from Seller at Closing (N)	-\$32,552.82
Cash to Close ☐ From 🖾 To Seller	\$443,991.37



Total Paid Already by or on Behalf of Borrower at Closing (L)

CALCULATION

Total Due from Borrower at Closing (K)

Cash to Close 
☐ From ☐ To Borrower

\$488,091.97

-\$452,392.82

\$35,699.15

#### **Additional Information About This Loan**

#### Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender □ will allow, under certain conditions, this person to assume this loan on the original terms.

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

#### **Demand Feature**

Your loan

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

🗵 does not have a demand feature.

Late Payment

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

#### Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

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

#### **Partial Payments**

Your lender

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.

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

Security Interest

You are granting a security interest in Gulf of Mexico Dr Gulf of Mexico Dr Gulf of Hong Boat Key, FL 34228

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

#### **Escrow Account**

For now, your loan

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

Escrowed Property Costs over Year 1	\$8,058.84	Estimated total amount over year 1 for your escrowed property costs: Hazard Insurance Reserves Mortgage Insurance Reserve See attached page for additional information
Non-Escrowed Property Costs over Year 1	512,540.00	Estimated total amount over year 1 for your non-escrowed property costs: Homeowners Association Dues You may have other property costs.
Initial Escrow Payment	\$1,812.60	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$671.57	The amount included in your total monthly payment.

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

Estimated	Estimated total amount over year 1. You
Property Costs	must pay these costs directly, possibly in
over Year 1	one or two large payments a year.
Escrow Waiver Fee	

#### In the future,

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



#### **Loan Calculations**

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$655,214.38
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$223,724.18
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$423,136.56
Annual Percentage Rate (APR) Your costs over the loan term expressed as a rate. This is not your interest rate.	3.084%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	<b>49</b> .44%



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

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www.consumerfinance.gov/mortgage-closing

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

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See your note and security instrument for information about

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

#### Liability after Foreclosure

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

- ☑ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- state law does not protect you from liability for the unpaid balance.

#### Refinance

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

#### **Tax Deductions**

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

#### **Contact Information**

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	United Wholesale Mortgage, LLC	My Easy Mortgage, LLC	Coldwell Banker Residential Real Estate LLC	Michael Saunders & Company	Fergeson Skipper Attorneys at Law
Address	585 South Blvd E Pontiac, MI 48341	2405 Creel Lane Suite 102, Wesley Chapel, FL 33544	19026 Bruce B Downs Blvd, Tampa, FL 33647	440 Gulf of Mexico Dr., Longboat Key, FL 34228	1515 Ringling Boulevard, Sarasota, FL 34236
NMLS ID	3038	1268485			
FL License ID			CQ247822	CQ168591	184366
Contact		Gilbert Bennett	Monique Holston-Greene	Terri Derr	Tracy Munoz
Contact NMLS ID		1177528			
Contact FL License ID			SL3295536	BK197961	035911
Email		gilbert@ myeasymortgage.com	moniqueholstongreene@ gmail.com	terriderr@ michaelsaunders.com	tmunoz@ fergesonskipper.com
Phone	(800)981-8898	(504)931-7555	(917)807-2639	(941)356-6694	(941)957-1900

#### **Confirm Receipt**

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

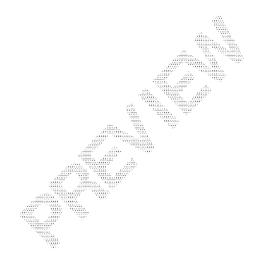
Marilyn J Mosby	Date



DocMagic eForms

#### Loan Disclosure

Eddit Disclosules	
Escrow Account Escrow	
Escrowed Property Costs over Year 1	City Property Taxes
	County Property Taxes
	Flood Insurance
	Village/Town/School Tax
	Wind and Hail Insurance
	Mud Tay



Page 6





Lender: UNITED WHOLESALE MORTGAGE, LLC

Borrower: Marilyn J Mosby

Property Address: Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

Title/Escrow Number: 31510

Dear Fergeson Skipper Attorneys at Law

Please see the above information for the Mosby FEBRUARY 19, 2021

loan, which is closing on

The number of pages of recordables: 26

Florida Correction Agreement Limited Power of Attorney Florida Errors and Ommissions/Compliance Agreement Florida Signature Affidavit and AKA Statement Multistate Condominium Rider Multistate Second Home Rider Florida Mortgage - MERS

322321

The title vesting on the security instrument should read: Marilyn J Mosby, A Married Woman

If you have any questions, please contact United Wholesale Mortgage, LLC at (800)981-8898 .

Thank you!

TITLE COVER SHEET TCS.UWM 12/13/20

UNITED WHOLESALE MORTGAGE, LLC

DocMagic eForms





### GENERAL CLOSING INSTRUCTIONS

Closing: 800-981-8898 ext. 4700

BORROWER(S): Marilyn J Mosby

LOAN NUMBER: 1221031532 MIN: 100032412210315328

CLOSER: CLOSING ASSIST (800)981-8898 X4700

PROPERTY ADDRESS: Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

MORTGAGE AMOUNT: \$ 428,400.00 @ 2.875.% for term of 360 with principal and interest

(P&I) payment of \$1.777.40 per month with the first payment due date on 04/01/2021

Rate Lock Expiration Date: 02/19/2021 Closing Date: 02/19/2021 If the loan does not fund by Rate Lock Expiration Date: 02/19/2021 the Broker will be responsible for any additional costs.

FHA Appraisal Expiration Date: N/A

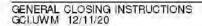
ATTENTION CLOSER: By closing this loan, you (closer) and your company (settlement agent, escrow agent, closing agent) are agreeing to all conditions in these instructions and that you will close this loan in accordance with all applicable state and federal laws. If you are not able to close this loan in compliance with these requirements, please notify UWM (we, us, lender, UNITED WHOLESALE MORTGAGE, LLC) immediately.

- This loan will be closed in accordance with all requirements included within these closing instructions.
   Failure to do so may result in you being charged for costs that result directly from you not following these instructions.
- 2. This loan will be closed on UWM's Closing Disclosure and will fund according to that Closing Disclosure's fees and figures. If the fees charged at closing will vary in any way (either higher or lower) from the Closing Disclosure, you must modify such fees within the Settlement Agent Portal. An updated Closing Disclosure with the modified fee information will be provided by us for closing.
- 3. A seller's CD will be prepared by you for purchase transactions. A signed copy of the seller CD must be returned with a fully completed copy of the closing package.
- 4. A copy of the final fee sheet (e.g., the ALTA Settlement Statement or similar document) must be returned with a copy of the executed closing package.
- 5. A fully executed signed closing package needs to be uploaded to the UWM Settlement Agent Portal using the electronic link provided to you via email. The signed original Note must be overnighted to the following addressed within 24 hours of it being executed by the borrower(s). Please, only mail the original Note and ensure that all other closing documents are uploaded by the time the Note is received. UWM recommends that the settlement agent retains original closing documents for a period of 2 weeks and can then destroy it afterwards.

United Wholesale Mortgage, LLC 585 South Boulevard E. Pontiac, MI 48341 Attn: Post-Closing Team

6. Conflict of interest: No individual may perform settlement activities for this transaction in which they are involved as the seller, buyer, borrower, real estate agent, broker or loan officer.

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#### CLOSING CONDITIONS:

You are responsible to ensure all of the following conditions are met. If these conditions cannot be fulfilled, you must contact UWM immediately.

\*\*SEE ATTACHED ADDENDUM FOR ADDITIONAL CLOSING INSTRUCTIONS\*\*

- The borrower may not sign before the TRID cooling off period has been observed.
- If taxes are due and/or a bill has been released, lender requires they be paid in full prior to or at closing. Payment must be evidenced on the final Closing Disclosure or by way of paid receipt included in the closing package. The title policy must be provided with no exceptions for taxes due and payable.
- If a power of attorney is used it must be approved by an underwriter. See Section 2 below for further instructions regarding POA.
- Required funds (to/from borrower) must match on the lender Closing Disclosure and closing agent documents.
- The real estate commission may not exceed 8% of the sales price.
- Title company to verify all sections of the Borrower Attestation (UWM Form 1220) is fully completed and
  executed by all borrowers at closing. If the form cannot be completed in full for any reason or if there are
  any questions related to form, please reach out to form 1220@uwm.com for assistance.

#### HOW TO CLOSE A LOAN FOR UWM

#### 1. Receive the Title Prep Package/Review of Closing Disclosure

You will be sent the Closing Disclosure as part of the Title Prep Package. Review the fees, and where actual closing fees vary from the Closing Disclosure (either lower or higher), you are responsible to update fee information within the Settlement Agent Portal. You may do so by uploading an updated Closing Disclosure Change Request form with the Settlement Agent Portal. If a Closing Date or Disbursement Date change, you must contact UWM for an updated CD/doc package.

#### 2. Obtain the Closing Package

Upon approval of the modified fee information input into the Settlement Agent Portal, we will send you the final closing package. Please note that if no fee changes are required the fees can be attested to within the Settlement Agent Portal.

#### 3. Close the Loan

Conduct the Closing. Make copies of the following items to be uploaded with a copy of the executed closing package: all disbursement checks/disbursement ledger; the ALTA recommended settlement statement; evidence of borrower funds used for closing; legible copy of borrower's photo ID; any executed dower/curtesy/homestead documents (if applicable); all necessary ALTA endorsements (See Section 4 below for further instructions on ALTA endorsements); final executed deed and short form title policy. Any tolerance cures must go to the borrower and be reflected as such on any disbursement ledger/settlement statements sent in with the closing package.

#### 4. Request the Wire

For wet states, we will automatically send the wire according to the disbursement date on the approved CD. For dry states (Alaska, Arizona, California, Idaho, Hawaii, Nevada, New Mexico refinance, Oregon and Washington) you are responsible for submitting a wire request. Requests should be submitted by 3:45 P.M. Eastern of the wire day on the wire request section of the Settlement Agent Portal (SAP). The requests should include the following supporting documents: CA Affidavit with disbursement date and wire date completed (if applicable); Settlement Statement; and notice of right to cancel on all primary refinances.

5. The fully executed signed closing package (including copies of all documents noted above in step 3) MUST be uploaded to the UWM Settlement Agent Portal using the electronic link provided to you via email. The original Note MUST be overnighted to the following address within 24 hours. Please, do not overnight any documents except for the original Note, and ensure the closing package has been uploaded to the Settlement Agent Portal by the time the Note is received.

United Wholesale Mortgage, LLC 585 South Boulevard E. Pontiac, MI 48341

GENERAL CLOSING INSTRUCTIONS

Attn: Post-Closing Team

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#### 6. Return Recorded Documents

Return the Final Original Recorded Mortgage, overage checks and title policy to:

United Wholesale Mortgage, LLC 585 South Boulevard E. Pontiac, MI 48341 Attn: Final Docs Team

Or by email at finaldocs@unitedshore.com

#### OTHER REQUIREMENTS AND INSTRUCTIONS

Enclosed are the documents for the closing of the mortgage loan referenced above. It is our policy to hold you (closer), and those who stand behind you (closing agent, escrow agent, settlement agent, title underwriter, etc.), responsible for any loss resulting from YOUR failure to follow and comply with these instructions. By closing this loan you assume responsibility for complying fully with these instructions. The loan closing must comply with all applicable laws (federal, state and local). Notify UWM's closing department immediately of any issues concerning this closing. You will be legally responsible for any non-compliance with applicable law caused by your conduct. Do not proceed with or permit any changes to these closing instructions or this closing without the written consent of the UWM closer or UWM's Closing Leadership.

While we are aware that issues may develop at closing that may necessitate the modification of our instructions, it is your responsibility to review such modifications with the lender and to receive written approval from the lender before disbursement of funds, **WITHOUT EXCEPTION.** You crossing off provisions outlined in these instructions does not constitute UWM's waiver of these provisions unless agreed to in writing by UWM. In closing this loan, you agree to perform the closing in compliance with all applicable laws and these instructions, including, but not limited to the following:

#### 1. DEED, NOTE, SECURITY INSTRUMENT AND OTHER LOAN DOCUMENTS:

- a. If your review of the deed, note, security instrument and/or rider, if applicable, discloses an error, contact lender before proceeding. Do not make any changes to these documents without lender's express permission.
- b. All documents are to be signed as the names appear on the note and security instrument, and each document is to be signed in the same manner, i.e., all signatures are exactly the same. All documents are to be witnessed where applicable.
- c. You must review the deed of record or the new deed being prepared with this mortgage/deed of trust for compliance with all applicable laws. The grantees on the deed must be consistent with the borrowers on the mortgage/deed of trust. It is the lender's policy that all grantees on the deed and occupying premises must sign the mortgage/deed of trust and in refinance transactions, be given the notice of right to cancel form at closing.
- d. If the security instrument states that the legal description is attached, it is the closing agent's responsibility to attach a copy of the legal description to the security instrument prior to submitting the security instrument for recording. The legal description attached to the security instrument must be the same legal description set forth in the title commitment. Any costs or fees incurred to correct a deficiency or defect shall be borne by the closing agent. If the closing agent discovers that the security instrument: (1) fails to refer to a legal description; (2) contains multiple legal descriptions; or (3) contains a legal description that does not match the legal description in the title commitment, the closing agent shall notify the lender prior to submitting the security instrument for recording.
- e. Notary public must insert the county and state names into the acknowledgment section of the mortgage.
- f. If a rider to the security instrument is used, it must be completed in full, dated the same date as the security instrument, signed by all mortgagors, and recorded with the security instrument.
- g. All documents must be signed as names appear on our closing documents. If you have information that names are incorrect, contact our office immediately.
- h. All corrections or changes MUST be authorized by our disbursing office and initialed by the borrower, and be certified true and correct copies of the original documents.
- All copies of items required MUST conform as to signatures, acknowledgment date, name of notary, and be certified true and correct copies of the original documents.

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GENERAL CLOSING INSTRUCTIONS
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- Please note, UNITED WHOLESALE MORTGAGE, LLC will not fund any loan subject to rescission unless all documents have been received in our office two days after closing. You must send all documents to lender within 24 hours of closing (the original note should be overnighted and all other documents should be uploaded in the Settlement Agent Portal).
- k. If UWM wires funds and they are not disbursed for any reason within 24 hours, you must immediately contact uwmwires@uwm.com for written approval to retain wire until later disbursement date. Failure to do so, will leave the Settlement Agent liable for any charges incurred.
- By closing this transaction, you acknowledge that you will perform the function required of a Real Estate Broker as defined in Section 6045(e) of the Internal Revenue Code of 1988 and the Regulations contained in 26 CFR 603(e) and will report the transaction as required.
- 2. POWER OF ATTORNEY: If a Power of Attorney is being used by the borrower(s) in this transaction:
  - If you have approval for your POA: The borrower(s) must sign the documents exactly as the typed POA verbiage is stated beneath the signature line on the closing documents, including the note and mortgage.
  - b. If your documents do not have typed power of attorney verbiage under the closing documents signature lines, stop! You must call the lender for approval. Documents received without prior approval and proper verbiage on the part of the atterney in fact will be automatic cause for not honoring. The title company/closing agent will be held responsible to re-execute documents with the borrower(s).
  - The signed and notarized POA must be recorded with the county within which the property lies.
- 3. COMMITMENT FOR TITLE INSURANCE AND TITLE POLICY: Please issue your mortgagee's title policy observing the following:
  - The date of the title commitment may not be more than thirty (30) days before the closing date. If the title commitment has expired, do not close the loan, and contact lender immediately.
  - The title policy cannot contain:
    - Any exception for taxes, assessments or other charges currently due and payable;
    - ii. Any exception for mechanic's, material man's, artisans, or other similar liens;
    - iii. General exceptions as to unrecorded easements or rights of ways;
    - iv. Any exception for the dower, curtsey, homestead, community property or other statutory material or marital rights, if any, of the spouse of the Insured borrower.
  - A title policy must be issued on the current American Land Title Association form (ALTA) or the stateapproved equivalent, insuring the lien associated with this transaction is a first lien, and insuring all title exceptions which would jeopardize the marketability of title, subject to promulgated and permitted exceptions, in favor of UNITED WHOLESALE MORTGAGE, LLC, its successors and/or its assigns, as their interest may appear. Additionally, the final policy must be issued through the same company that issues the title commitment. If the policy will not be in accordance with your title commitment, you must obtain written approval of any changes PRIOR to the issuance of the final title policy.
  - The title policy must be returned with the closed loan package. Short form title policies must include the name of the municipality (city, village and/or township) in the property description.
  - e. A closing protection letter must be provided. For transactions closed by attorneys, errors and omissions insurance must be provided.
  - The title policy must insure a first and superior deed of trust or mortgage. Liens subordinate to the insured lien must be approved in writing by the lender. If approved by the lender, provide appropriate affirmative insurance. Liens not subordinated to the insured lien must be waived or released, or if approved in writing by the lender, must be subordinated to the insured lien with appropriate insurance provided.
  - The name of insured on the mortgage policy must read: UNITED WHOLESALE MORTGAGE, LLC, its successors and/or assigns, as their interest may appear.
  - h. Right of access must be insured.

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- i. No portion of the title to the property may be subject to any forfeiture or reversion provision.
- Notify lender as to any defect in title; no exception for such defect may be taken unless approved in writing by the lender. If approved by lender, provide the appropriate insurance.
- Schedule B of the title commitment for title insurance and policy requires the following: 1. Any exception to restrictions, easements, etc. must be specifically described and include reference by volume



- and page number. If none exist, delete this exception. 2. If due and payable, taxes must be collected and paid in full. Policy must insure that taxes for the year the policy is issued are not yet due and payable.
- 1. The title binder/commitment must include copies of all recorded easements, rights of way, restrictions, agreements, etc. and any recorded documents which are listed exceptions.
- m. Any reference in the binder/commitment to easements, rights of way, and agreements must state that they will not interfere with the use and occupancy of such premises and indicate the favored municipality, authority, utility, or general grantee.
- n. Binder/commitment must indicate that a policy will be issued in the amount of \$
- o. Any reference to coal, mineral or mining rights as well as oil and gas leases must be of record and must obtain affirmative language against loss due to enforcement of such claims.
- p. Native American claims must be accompanied by affirmative language against loss due to enforcement of such claims.
- q. If a survey is not required in particular states, an ALTA 9 Endorsement must be provided. If neither a survey nor ALTA 9 Endorsement is provided, the title policy must not have a survey exception.
- r. The effective date of the title policy must be the date of recording of the security instrument.
- s. All maintenance charges must be subordinated to all valid purchase money liens. A subordination agreement is acceptable provided it is approved in advance by lender. The next date when maintenance charges are due must be given.
- t. MORTGAGEE CLAUSE MUST BE ENDORSED IN FAVOR OF: UNITED WHOLESALE MORTGAGE, LLC, its successors and/or assign, as their interest may appear.
- u. Closing agent to notify the lender in writing prior to closing a loan if title to the subject property has changed hands within the past 180 days, and/or the new mortgage represents an increase in over twenty-five percent (25%) of a previous mortgage made during the same period, and/or if the agent had knowledge of previous, concurrent or subsequent transactions involving the borrower(s) or the subject property.
- **4. ALTA ENDORSEMENTS:** Standard ALTA Endorsements as shown below must be issued when required by the nature of the subject property or loan or otherwise required by the Title Insurer or lender:
  - a. ALTA 4: CONDOMINIUM
  - b. ALTA 5: PLANNED UNIT DEVELOPMENT
  - c. ALTA 6: VARIABLE ARM MORTGAGE
  - d. ALTA 8.1: ENVIRONMENTAL PROTECTION
  - e. ALTA 9: RESTRICTIONS, ENCROACHMENTS AND MATERIALS
  - f. T-42: TEXAS EQUITY LOAN MORTGAGE
  - g. T-42.1: SUPPLEMENTAL COVERAGE TEXAS EQUITY LOAN MORTGAGE

#### 5. PRINCIPAL REDUCTIONS:

- a. When required, a principal reduction may be reflected on the Closing Disclosure.
- b. The lender may send the wire to the closing agent prior to the final closing package and in doing so, overfunding the closing agent by the amount of the principal reduction. If this occurs, the closing agent is required to send the lender the amount listed (this does not need to be wired, we will accept a check) along with the closing package.

#### 6. TAXES, ASSESSMENTS AND INSURANCE:

- a. If taxes are due and/or a bill has been released, lender requires they be paid in full prior to or at closing. Payment must be evidenced on the final Closing Disclosure or by way of paid receipt included in the closing package. Title to provide a title policy with no exceptions for taxes due and payable.
- b. If the borrower does not have an escrow account, the borrower is not required to pay the tax bill at closing if the bill will not be delinquent within 30 days of the first payment date.
- Special assessments must be paid in full at closing and cannot be included in the borrower's escrow account.
- d. Payment of Insurance must be evidenced on the final Closing Disclosure or by way of paid receipt included in the closing package.

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#### **7. FEES:**

- a. Charges for recording may only include the actual fees paid to public officials, or agencies of the state, or the federal government, for filing, recording or releasing any instrument relating to this transaction.
- b. Refunds for overcharging recording fees are the responsibility of the closing agent. Refunds, as applicable, must be processed at the time of closing. Evidence of each refund must be provided to the lender in the final closing package.
- c. Only fees indicated on the Closing Disclosure can actually be charged to the borrower. It is impermissible to withhold any additional fee or sum from a borrower's refund.
- d. The Title Preparation Package provided will provide the recorded documents for reference to calculate the appropriate recording charges.

#### 8. SALES CONTRACT:

- a. All conditions of the sales contract must be met prior to disbursement.
- b. Seller on the sales contract and seller listed on the title commitment must be identical.
- c. All seller payoffs listed on the seller Closing Disclosure must be liens listed on the title commitment.
- d. Our closing instructions take precedent over contract terms.
- e. Earnest money credited on the Closing Disclosure and earnest money reflected on the sales contract must not vary.
- f. No cash allowances may be provided for borrower(s) on the sales contract or Closing Disclosure.

#### STATE SPECIFIC REQUIREMENTS

GENERAL CLOSING INSTRUCTIONS

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- a. Illinois Loans in Cook, Kane, Peoria and Will Counties By closing this transaction the closing agent certifies that it complied with the State of Illinois Anti-Predatory Lending Database Program where applicable. The closing agent also certifies that it has updated the database and attached the certification of exemption or certification of compliance to the mortgage to be recorded.
- **b. Indiana Loans** By closing this transaction the closing agent certifies that it has completed and complied with the Residential Real Estate Acquisition of Licensee Information database where applicable.
- **c. District of Columbia Loans** By closing this transaction the closing agent certifies that it has, or will require borrower(s) to initial all pages of 1003 in addition to signing it.
- **d.** Texas Truth-in-Lending Disclosure statement and loan agreement notice required by Section 26.06 of the Texas Business and Commerce Code must be delivered to borrower(s) PRIOR to signing any loan closing documents. Borrower(s) must be instructed to read the disclosure statement and acknowledge understanding thereof. Any questions should be directed to the lender.
- Texas Surveys Survey must be certified as true and correct, on the ground by Texas registered surveyor
  of engineer.
  - 1. Survey must indicate property has access to a dedicated public street and show location of access, distance to nearest intersection, street address, legal description, lot dimension and location, dimensions and location of all improvements, distance of improvements from the boundaries, building set back lines, all encroachments or violations, dimensions and locations of all drainage and utility easements, rights-of-way, pipeline and electrical easements, and any other easements of record that will appear on the mortgagee's title policy.
  - 2. Survey must be sufficient to the title company to modify survey exception in the mortgagee's policy to read "Shortages in Area," and to provide all required endorsements without deletion.
  - 3. A survey is not required for loans where the collateral is a condominium provided the above coverage is included in the mortgagee policy.
  - 4. If the survey shows any encroachments, lender must be consulted before the loan is closed and the title company must insure any loss or damage as a result of the encroachment.
- **f.** California Loans Pursuant to the California Residential Mortgage Lending Act (CRMLA) you are required to disburse loan proceeds within one calendar day of the funding date OR within the additional days accepted by the borrower on the CA Per Diem Interest Disclosure if the funding date is a Friday or business day before a bank holiday.
  - If you receive our wire and determine that you will NOT be closing the loan as scheduled, you are required to return the wire to UWM immediately. Contact Closing Assist (800) 981-8898 Ext: 4700 for assistance.

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- 2. Where applicable, you MUST review the California Per Diem Interest Disclosure to verify that the borrower has selected one of the choices either accepting or declining to incur interest over a weekend or holiday.
  - If the borrower chooses to decline, and you do not disburse funds 24 hours from receiving the wire, you will be responsible to refund any applicable Per Diem interest charges to the borrower.
- 3. Loan documents may NOT be signed prior to the completion of the cooling off period.
- **g. Kentucky Loans** By closing this transaction, the closing agent certifies that it has inserted the requisite information in the derivation clause of the security instrument prior to recording.
- **h. Tennessee Loans** By closing this transaction, the closing agent certifies that it has inserted the requisite Loan number information in the derivation clause of the security instrument prior to recording.
- i. Dry State Funding Loans For all dry funding states (Alaska, Arizona, California, Idaho, Hawaii, Nevada, New Mexico (refinances), Oregon, and Washington), the document date and first payment date must not exceed 60 days. Closing agent to ensure the correct final rescission date is input on the notice of right to cancel and the borrower(s) have initialed the date.
  - 1. The closing agent must notify the lender with any required changes to the Closing Disclosure (if applicable) once the loan is ready to disburse/fund. They must request the changes and wire in writing by emailing the dry state wire request form along with supporting documents no later than 3:30 p.m. EST (12:30 p.m. PST/1:30 p.m. MST) on the wire request section of the Settlement Agent Portal (SAP). The requests should include the following supporting documents: CA Affidavit with disbursement date and wire date completed (if applicable); Settlement Statement; and notice of right to cancel on all primary refinances. The date on the right to cancel you receive in the package will be blank, you will be responsible for adding the correct dates to the form and the borrower MUST initial these dates. If they are not initialed your wire may be delayed. Each person entitled to rescind must be provided two notices; a copy of these notices must be returned with the closing package.
  - 2. Interest credits are allowed until the 7th of each month. If a wire is not ordered by this time and the loan requires an interest credit based on the 1st payment date, the closing package will need to be reordered for the borrower(s) to sign-execute. Please note that if the 7th of the month falls on a non-funding day then the interest credit is only allowed until the last funding day prior to the 7th of the month.
  - 3. Loan documents may not be signed prior to the date reflected on the Note.

#### DELIVERY OF DOCUMENTS

It is the responsibility of the settlement agent to make sure that the recorded security instrument and final title policy are provided to UWM as quickly as possible after the disbursement of funds. You may not charge or assess a fee to anyone, including messenger or courier fees for forwarding these documents.

NOTE: If you are e-recording the security instrument, please do NOT send us back the original wet signed document with the closing package.

BY CLOSING THIS LOAN YOU (THE CLOSER) AND THE PARTIES THAT STAND BEHIND YOU (TITLE AGENT, SETTLEMENT AGENT, ESCROW AGENT AND TITLE INSURER) ASSUME RESPONSIBILITY FOR COMPLYING WITH THESE INSTRUCTIONS AND ALL APPLICABLE LAWS (FEDERAL, STATE AND LOCAL). YOU ARE RESPONSIBLE FOR IMMEDIATELY NOTIFYING UWM'S CLOSING DEPARTMENT OF ANY ISSUES CONCERNING THIS CLOSING. YOU WILL BE LEGALLY RESPONSIBLE FOR ANY NON-COMPLIANCE WITH APPLICABLE LAW CAUSED BY YOUR CONDUCT. YOU ARE NOT PERMITTED TO DEVIATE FROM THESE CLOSING INSTRUCTIONS WITHOUT WRITTEN CONSENT FROM UWM. WHILE WE ARE AWARE THAT ISSUES MAY DEVELOP AT CLOSING THAT MAY NECESSITATE THE MODIFICATION OF OUR INSTRUCTIONS, IT IS YOUR RESPONSIBILITY TO REVIEW SUCH MODIFICATIONS WITH UWM AND TO RECEIVE WRITTEN APPROVAL FROM UWM BEFORE DISBURSEMENT OF FUNDS, WITHOUT EXCEPTION. YOU CROSSING OFF PROVISIONS OUTLINED IN THESE INSTRUCTIONS DOES NOT CONSTITUTE UWM'S WAIVER OF SUCH PROVISIONS UNLESS AGREED TO IN WRITING BY UWM.

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#### GENERAL CLOSING INSTRUCTIONS - ADDENDUM

- 1. Closing: TC: Title company to reimburse My Easy Mortgage, LLC for Credit Report Fee of \$46.50
- 2. Closing: TC: Title/Closing Agent to verify that individual signing on behalf of the seller is the appropriate party and is authorized to do so and provide supporting documentation as evidence.
- 3. Closing Disclosure: TC: Provide final seller Closing Disclosure
- 4. Title: TC: Title company to verify all sections of the Borrower Attestation (UWM Form 1220) is fully completed and executed by all borrowers at closing.

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Loan Number: 1221031532 Page 280 of 919

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Lender: UNITED WHOLESALE MORTGAGE, LLC (NMLS # 3038)

# USA PATRIOT ACT CUSTOMER IDENTIFICATION VERIFICATION 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.

#### INSTRUCTIONS TO INDIVIDUAL COMPLETING THIS VERIFICATION

The named individual must present at least two (2) forms of identifying documents for review; at least one (1) of the identifying documents must be an unexpired government-issued document bearing a photograph of the named individual. Other identifying documents not specifically listed below must, at a minimum, bear the individual's name. Examples of other acceptable identifying documents include:

Current government-issued visa; Medicare card; student identification card; voter registration card; recent property tax or utility bill; most recent W-2 or signed federal or state tax returns; bank statements; and proof of car/house/renter's insurance coverage. Please contact the above-named Lender if you have any questions regarding the acceptability of any identifying document.

Date of Birth:

Identifying Documents	Place of Issuance	ID Number	Date of Birth	Issue/Expiration Date(s)	Photo?
☐ State/Foreign Driver's License					Yes No
☐ State/Foreign ID Card					Yes No
U.S./Foreign Passport					Yes No
☐ Military ID					☐ Yes ☐ No
Resident Alien Card					Yes No
Social Security Card					
☐ Birth Certificate					
Other:					Yes No
Other:					Yes No

CUSTOMER IDENTIFICATION VERIFICATION 31 CFR 1020,220 CIV.MSC 09/30/14

Borrower's Name: Marilyn J Mosby

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<sup>\*</sup>For an individual without a residential or business address, provide an APO or FPO box number, or the residential or business address of next of kin or another contact person.

<sup>\*\*</sup>For non-U.S. persons without a tax identification number, provide a passport number and country of issuance; an alien identification card number, or the number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

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(e.g., please note any discrepancies in the borrower's identifying documents):	

#### CERTIFICATION

I, the undersigned, hereby certify that: (i) I have personally examined the identifying documents indicated above presented to me by the named individual, (ii) I have accurately recorded the information appearing in the identifying documents I examined, and (iii) except as may be indicated above, each of the indicated identifying documents appears to be genuine, the information contained in the identifying documents is consistent in all respects with the information provided by the named individual, and, where applicable, the photograph appears to be that of the named individual.

Signature

Date

Gilbert Bennett

Name and Title

CUSTOMER IDENTIFICATION VERIFICATION 31 CFR 1020.220 CIV.MSC 09/30/14

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## INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Disclosure Date: FEBRUARY 19, 2021

Borrower Name(s) and Address: Marilyn J Mosby Bolton St Baltimore, Maryland 21217

Servicer's Name, Address, and Toll-Free Number: United Wholesale Mortgage, LLC (NMLS # 3038) PO Box 11733 Newark, New Jersey 07101

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

YOUR X MONTHLY BIWEEKLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE \$ 2,448.97 OF WHICH \$1,777.40 WILL BE FOR X PRINCIPAL AND INTEREST ☐ INTEREST ONLY, AND \$ 671.57 WILL GO INTO YOUR ESCROW ACCOUNT.

Period	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
		- W	Initial Deposit:	\$ 1,812.60
04/01/21	671.57		À	
04/01/21		99.96	Mortgage Insurance	2,384.21
05/01/21	671.57			
05/01/21	10000	99.96	Mortgage Insurance	2,955.82
06/01/21	671.57			
06/01/21	11.000	99.96	Mortgage Insurance	3,527.43
07/01/21	671.57			94400
07/01/21		99.96	Mortgage Insurance	4,099.04
08/01/21	671.57	1000		
08/01/21	13.00	99.96	Mortgage Insurance	4,670.65
09/01/21	671.57	100		
09/01/21		99.96	Mortgage Insurance	5,242.26
10/01/21	671.57	100		
10/01/21	7.344	99.96	Mortgage Insurance	5,813.87
11/01/21	671.57			11400100
11/01/21		5,242.26	County Property Tax	V 5.5 95*
11/01/21	100	99.96	Mortgage Insurance	1,143.22
12/01/21	671.57		2,000	100
12/01/21		99.96	Mortgage Insurance	1,714.83
01/01/22	671.57	100		
01/01/22	0.00	99.96	Mortgage Insurance	2,286.44
02/01/22	671.57	-	Aug To State of the Control of the C	
02/01/22	2.00	1,617.00	Hazard Insurance	
02/01/22	7,151	99.96	Mortgage Insurance	1,241.05
03/01/22	671.57			
03/01/22		99.96	Mortgage Insurance	1,812.66
		1		

Cushion Selected By Servicer \$

1,143.22

Total Disbursements \$

8,058.78

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT 12 CFR 1024.17(h)(1) IEADS.MSC 03/28/19



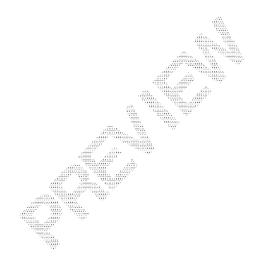
Page 1

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

Borrower Marilyn J Mosby

Date





Page 2

#### FIRST PAYMENT LETTER

Loan Number: 1221031532 Serv. #: 0159075134 MIN: 100032412210315328 Date: FEBRUARY 17, 2021 Property Address: Gulf of Mexico Dr Unit Long Boat Key, Florida 34228 In the event that mortgage insurance is required on the above loan, the undersigned agrees that except as otherwise provided UNITED WHOLESALE MORTGAGE, LLC , its successors and assigns, ("Mortgagee") may at any time during the mortgage term and in its discretion apply for renewal of mortgage guaranty insurance covering the mortgage executed by the undersigned of even date herewith, pay the premiums due by reason thereof, and require repayment to Mortgagee by the undersigned of such amounts. Failure to do so shall be considered a default and all provisions of the Note and Mortgage/Deed of Trust/Security Deed/Security Instrument with regard to default shall be applicable. The undersigned understands that any maintenance fee due in connection with the above property will not be collected in the escrow/reserve account. That same will be billed to the undersigned and paid by the undersigned directly to the maintenance association. APRIL 1, 2021 The first regular monthly payment on the above mortgage loan is due on . 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: 1,777.40 Principal and Interest 134.75 Homeowner's Insurance Mortgage Insurance Property Taxes
COUNTY PROPERTY TAX 2.448.97 TOTAL PAYMENT: The undersigned further acknowledges that monthly coupons/statements and a supply of self-addressed envelopes 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 Marilyn J Mosby Date PAYMENT MUST BE SENT TO: UNITED WHOLESALE MORTGAGE, LLC PO Box 11733 Newark, New Jersey 07101 The total estimated monthly escrow account contribution is \$ 671.57 . Itemized escrow account items are displayed rounded to the nearest cent. DocMagic eForms FIRST PAYMENT LETTER FPLUWM 12/03/18



#### **ENCLOSED DOCUMENTS LIST**

#### UNITED WHOLESALE MORTGAGE, LLC

Loan #: 1221031532

Date: JANUARY 12, 2021

Borrower(s): Marilyn J Mosby

#### The following documents are enclosed.

- 1. [ ] Enclosed Documents List
- 2. [ ] Loan Estimate
- 3. [ ] Uniform Residential Loan Application
- 4. [ ] Affiliated Business Arrangement Disclosure
- 5. [ ] Affiliated Business Arrangement Disclosure Statement Notice
- 6. [ ] Florida Statement Of Anti-Coercion
- 7. [ ] Borrower Consent to the Use of Tax Return Information
- 8. [ ] Borrower Signature Authorization
- 9. [ ] Residential Mortgage Credit Score Disclosure Exception Notice
- 10. [ ] Anti-steering Disclosure of Loan Options
- 11. [ ] Federal Equal Credit Opportunity Act Notice (ECOA)
- 12. [ ] Customer Identification Verification
- 13. [ ] Electronic Delivery Consent And Intent To Proceed
- 14. [ ] Housing Counselors Near You
- 15. Disclosure Notices
- 16. [ ] Acknowledgment of Receipt of Homeownership Counseling Notice
- 17. [ ] Privacy Form No Opt Out
- 18. [ ] Additional Details for Services You Can Shop For
- 19. [ ] Credit Inquiry Letter Of Explanation
- 20. [ ] Borrower's Certification and Authorization
- 21. [ ] IVES Request for Transcript of Tax Return
- 22. | YOUR HOME LOAN TOOLKIT





585 South Blvd E Pontiac, MI 48341

Save this Loan Estimate to compare with your Closing Disclosure.

# **Loan Estimate**

**DATE ISSUED** APPLICANTS

1/12/2021 Marilyn J Mosby 4 Bolton St

Baltimore, MD 21217

PROPERTY

Gulf of Mexico Dr Unit

Long Boat Key, FL 34228

SALE PRICE \$476,000 LOANTERM 30 years

PURPOSE Purchase PRODUCT Fixed

LOANTYPE

1221031532 LOANID#

凶 NO ☐ YES, until RATE LOCK

Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated

closing costs expire on 1/27/2021 at 5:00 PM EST

Loan Terms		Can this amount increase after closing?
Loan Amount	\$428,400	NO
Interest Rate	2.875%	NO
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	\$1,777.40	NO
Prepayment Penalty		Does the loan have these features?
Balloon Payment		NO

Projected Payments				
Payment Calculation	Y	ears 1 - 6	Ye	ears 7 - 30
Principal & Interest	1	\$1,777.40		\$1,777.40
Mortgage Insurance	+	61	+	
Estimated Escrow Amount can increase over time	4	596	+	596
Estimated Total Monthly Payment	\$	52,434	\$2,373	
Estimated Taxes, Insurance & Assessments Amount can increase over time	\$1,641 a month	This estimate includes  ☑ Property Taxes ☑ Homeowner's insurance		In escrow? YES YES
		■ Other: HOA Dues  See Section G on page 2 for escrown property costs separately.	ed property cos	NO ts. You must pay for other

Costs at Closing		
Estimated Closing Costs	\$15,134	Includes \$8,070 in Loan Costs + \$11,566 in Other Costs - \$4,502 in Lender Credits. See page 2 for details.
Estimated Cash to Close	\$40,261	Includes Closing Costs See Calculating Cash to Close on page 2 for details.

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

#### **Closing Cost Details**

Loan Costs	Other Costs			
A. Origination Charges	54,284	E. Taxes and Other Gover	nmentiFees	\$5,915
% of Loan Amount (Points)		Recording Fees and Other	Taxes	\$227
Originator Compensation	\$4,284	Transfer Taxes		\$5,688
		F. Prepaids		52,137
		Homeowner's Insurance Pr Mortgage Insurance Premi		\$1,800
		Prepaid Interest (\$33.74 per de Property Taxes ( months)	ay for 10 days @ 2.875%)	\$337
		G. Initial Escrow Payment	at Closing	\$3,125
		Homeowner's Insurance	\$150.00 per month for 3 mo.	\$450
B. Services You Cannot Shop For	\$673	Mortgage Insurance	per month for mo.	**
Appraisal Fee	\$480	Property Taxes	\$445.77 per month for 6 mo.	\$2,675
Credit Report	\$100			
Flood Certification	\$8			
Tax Service	\$85			
		Hi-Other		\$389
		Lender Questionnaire		\$100
		Title - Owner's Title Policy (	(Optional)	\$289
		HIOTATOTHEREOSIS)	+F+G+H)	\$11,566
C. Services You Can Shop For	\$3,113	J. TOTAL CLOSING COSTS		\$15,134
Title - Abstract Or Title Search	\$75	D + I Lender Credits		\$19,636 -\$4,502
Title - Endorsement Fee	\$272	Lender Credits		-34,502
Title - Messenger/Carrier Fee	\$50			
Title - Municipal Lien Report Title - Premium for Lender's Coverage	\$115 <b>\$2,217</b>			
Title - Premium for Lender's Coverage  Title - Recording Fee	\$2,217	Calculating Cash to Cl	ose	
Title - Settlement Or Closing Fee	\$375	Total Closing Costs (J)		\$15,134
_		Closing Costs Financed (Pa	id from your Loan Amount)	\$0
			ъ	ć 17 coo
		Down Payment/Funds fror	n Borrower	\$47,600
		Down Payment/Funds from Deposit	n Borrower	-\$20,000
			n Borrower	



D. TOTAL LOAN COSTS (A + B + C) 58,070

Adjustments and Other Credits

**Estimated Cash to Close** 

-\$117

\$40,261

#### Additional Information About This Loan

LENDER NMLS/FL LICENSE ID LOAN OFFICER

United Wholesale Mortgage, LLC

3038

NMLS/FL LICENSE ID LOAN OFFICER NMLS/FL LICENSE ID

**EMAIL** 

MORTGAGE BROKER

My Easy Mortgage, LLC

1268485 Gilbert Bennett 1177528

gilbert@myeasymortgage.com

PHONE (504)931-7555

NMLS/FL LICENSE ID
EMAIL
PHONE

(800)981-8898

Comparisons	Use these measures to compare this loan with other loans.		
In 5 Years	\$118,693 \$48,399	Total you will have paid in principal, interest, mortgage insurance, and loan costs.  Principal you will have paid off.	
Annual Percentage Rate (APR)	3.037%	Your costs over the loan term expressed as a rate. This is not your interest rate.	
Total Interest Percentage (TIP)	49.44%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	

#### Other Considerations

Appraisal We may order an appraisal to determine the property's value and charge you for this

appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

Assumption

If you sell or transfer this property to another person, we will allow, under certain conditions, this person to assume this loan on the original terms.

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

Homeowner's Insurance

This loan requires homeowner's insurance on the property, which you may obtain from a

company of your choice that we find acceptable.

If your payment is more than 15 days late, we will charge a late fee of 5% of your overdue **Late Payment** 

páyment óf principal and interest.

Refinance Refinancing this loan will depend on your future financial situation, the property value, and

market conditions. You may not be able to refinance this loan.

Servicing

☑ to service your loan. If so, you will make your payments to us.
☐ to transfer servicing of your loan.

#### **Confirm Receipt**

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

Marilyn J Mosby

Date



# Uniform Residential Loan Application

as applicat (including property ri	ation is designed to be com ble. Co-Borrower information the Borrower's spouse) will ghts pursuant to state law unity property rights pursua	on must also be p be used as a basis will not be used a	rovided (and s for loan qua as a basis for	the appropriate lification or [ loan qualificati	box checked) the income or on, but his or h	when [] to assets of the ner liabilities	he income or ass ne Borrower's spo must be conside	sets of a personuse or other personuse or other personus or other	on other than person who ha the spouse or	the Borrower s community other person
	ne Borrower is relying on other							perty is locate	sa in a comma	inty property
If this is a	n application for joint credit.	, Borrower and Co	-Borrower ead	h agree that w	ve intend to app	ly for joint	credit (sign below	ý):		
Borrower			_	Co-B	ortower				-	
			L TYPE	OF MORTGAGE	AND TERMS	OF LOAN				
Mortgage Applied to			er (explain):		Agency Case N	lumber		ender Case N 122103153	(C.) 190	
Amount \$ 428,4		st Rate No. 2.875 %	of Months 360	Amortizatio	onType:	☑ Fix	ed Rate M	Other (e		
Subject Pro	operty Address (street, city, ulf of Mexico Dr Unit	state & ZIP)			ON AND PURPO	SE OF LOA	N.		No	o, of Units
Legal Desc	cription of Subject Property	(attach description	If necessary	);					Ye	ar Built 1984
Purpose of	Loan Purchase	Construction Construction-	Permanent	Other (ex)	plain):	Property Prima	will be: ary Residence	Secondary F	Residence [	Investment
Complete Year Lot Acquired	this line if construction or co	Amount Existing	Liens (	a) Present Valu	ue of Lot		of Improvements	Total	(a+ b)	
Complete	this line if this is a refinance	ban	\$			\$		Þ		_
Year Acquired	Original Cost	Amount Existing	Liens F	turpose of Refli	nance	Describe	Improvements	☐ made	to be	made
	e held in what Name(s) J Mosby				Manner in which Title will be held Husband and Wife  Estate will be held  ☐ Fee Simple					
Source of Checkin	Down Payment, Settlement g Savings	Charges, and/or s	Subordinate F	inancing (expla	lin)					iold (show on date)
	Sorrower Name (include Jr. or Sr. if J Mosby	applicable)	n	I. BORROWER	Co-Borrower's		ude Jr. or Sr. If a	Co-Borrower pplicable)		
	urity Number Home Phone		0B (mm/ad/yyyy)	Yrs. School	Social Security	Number	Home Phone (inc	d. area code)	DOB (min/dd/yyyv)	Yrs. School
Manied Separat		1	onot listed by	Co-Barrower)	☐ Married [☐ Separated		d (include single, widowed)		(not listed by Bo ages	rrower)
	ldress (street, city, state, Zi olton St, Baltimore, M	P) Down		16_ No. Yrs.	Present Addres	s (street, c	ty, state, ZIP)	Own	☐ Rent	No. Yrs.
Mailing Ad	Mailing Address, if different from Present Address				Mailing Addres	s, if differe	nt from Present A	Address		
	e e e e e e				l:			3.6		3.

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Borrower:

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			ni c	MPLOYMEN	E DECIDIO	TIOU	no Dina	15124		
Name & Address of Employ	Borrower  yer   Self Em	ployed	Yrs. on this jo	W. C. L. C.	-	Address of Employer	Co-Borro		Yrs, on t	his job
City of Baltimore			5 yrs			PARTITION SANCE	2/3/16/13			
I20 East Baltimore S Baltimore, MD 21202	treet		Yrs, employed	d in this	d			- 1	Yrs. emp	ployed in this
34000000 WILL EVESE			line of work/p							rork/profession
Position/Title/Type of Busin	are	Bucino	ess Phone (incl.	area code/	Position/T	itle/Type of Business		Buchnor	c Boons	(Incl. area code)
States Attorney - City	of I	EDAC	4-6000	wed oode)	T Gallion T	me Type of Business		Duginie	io Titorie	(Incl. alex code)
The state of the s						e position, complete the fol				
Name & Address of Employ	/er ∐ Self Em	ployed	Dates (from -	to)	Name &	Address of Employer	Self Emp	oyed	Dates (fi	om - to)
		10	T.C No. 1 1.						. Contraction	
		- 1	Monthly Incor	ne					Monthly \$	Income
		-	*		10.0					
Position/Title/Type of Busin	ess	Busine	ess Phone (incl.	area code)	Position/T	itle/Type of Business		Busine	s Phone	(incl. area code)
Classic & Address of February	. H 2 / 2 /		Section (mass)	1.00	N/Smark 0	Adding it Parties to	Harra		Bata III	and have
Name & Address of Employ	yer Self Em	ployed	Dates (from -	(0)	Name &	Address of Employer	Self Emp	oyed	Dates (fi	om - to)
		- 1		C.						W/APKS
		- 1	Monthly incom	ne					Monthly s	Income
									,	
Position/Title/Type of Busin	BSS	Busine	ess Phone (mcl	area code)	Position/T	itle/Type of Business		Busine	s Phone	(incl. area code)
Gross	y. M	ONTHE	Y INCOME AN	AD COMBIN	ED HOUSII	G EXPENSE INFORMATIO  Combined Monthly	N.		7	
Monthly Income	Borrower	C	o-Borrower	Te	otal	Housing Expense	Prese	ent	1,4	Proposed
Base Empl. Income*	\$ 19,682.13	\$		\$ 19	,682.13	Rent	\$	1.0	0	: 8 X & 8
Overtime						First Mortgage (P&I)			\$	1,777.40
Bonuses						Other Financing (P&I)	III.			
Commissions						Hazard Insurance	ji .			150.00
Dividends/Interest						Real Estate Taxes	7			445.77
let Rental Income				8		Mortgage Insurance	2		1	60,69
						Homeowner Assn. Dues				1,045.00
						Other:				0.00
he notice in * describe other	s 19,682.13	s		s 19	,682.13	Total	ŝ	10	0 \$	3,478.86
he notice in *describe other ncome,* below)	9 19,002.10		Service ones			The second second	Se Autono			0,470.00
he notice in *describe other ncome,* below) Fotal	Dame Share and Associated	y be re	quired to prov	ide addition	al docume	ntation such as tax returns	and financial	stater	nents.	
he notice in *describe other ncome,* below) Fotal	ployed Borrower(s) ma		child support,	or separate	maintenan	ce income need not be rev	vealed if the			
he notice in *describe other ncome,* below) *otal * Self Em		mony,		ower (C) do	es not cho	ose to have it considered I	lor repaying t	his Ioar I		
ne notice in * describe other notice in * describe other notice in * Self Emplescribe Other Income	Notice: Ali		(B) or Co-Borr	ower (c) do	72				Mont	hly Amount
ne notice in * describe other icome, * below)  otal  * Sell Em describe Other Income	Notice: Ali		(B) or Co-Borr	one (o) do	25			$\overline{}$		
ne notice in *describe other ncome,* below) otal * Self Em	Notice: Ali		(B) or Co-Borr	one (o) do				- 6	\$	
Describe Other Income	Notice: Ali		(B) or Co-Borr	owa (o) do				- 1	\$	

Metas resident were server as a principal of the control of the co

#### 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.

or other person also.	<del>-</del>					
			Completed Djoin	ntly 🖄 Not Jointly		
ASSETS Description	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or				
Cash deposit toward purchase held by: EMD	\$ 5,000.00	upon refinancing of the subject property.				
List checking and savings accounts below		LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance		
Name and address of Bank, S&L, or Credit Un Bank of America	nion	Name and address of Company CRDNL FIN CO/DOVENMUEH 1 CORPORATE DR STE 360, LAKE ZURICH, IL 60047	\$ Payment/Months \$3,025.00/356	\$ 487,115.00		
Acct. no. 9041	\$ 45,557.36	Acct. no. 3101469843435	1			
Name and address of Bank, S&L, or Credit Ur	nion	Name and address of Company NELNET LNS 3015 S PARKER RD SUITE 400, AURORA, CO 80014	\$ Payment/Months \$100.00/178	\$ 15,578.00		
Acct. no.	\$	Acct. no. 174976479				
Name and address of Bank, S&L, or Credit Union		Name and address of Company BMW FINANCIAL SERVICES 5515 PARKCENTER CIR, DUBLIN, OH 43017	\$ Payment/Months \$943.00/16	\$ 14,158.00		
Acct. no.	\$	Acet. no. 4003193677	]			
Name and address of Bank, S&L, or Credit Ur	nion	Name and address of Company NELNET LNS 3015 S PARKER RD SUITE 400, AURORA, CO 80014	\$ Payment/Months \$85.00/178	\$ 13,372.00		

Acct. no. 174976579

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Acct. no.

Borrower: \_\_\_\_\_

\$

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\$		Name and address of	(A - Carried Abster)		40.00	and the second second	47	
Stocks & Bonds (Company name/number & description)		Name and address of Company AFFIRM INC 650 CALIFORNIA ST FL 12, SAN FRANCISCO, CA 94108				979.00/31	\$ 2,	446.00
		Acct. no. Y1SROC	64 R					
\$					\$ Payn	nent/Months	\$ 1,	192.00
						\$96.00		
\$	65,557.36	7						
\$ .	545,000.00							
\$	55,807.84							
\$		Acct. no. 000318*	***					
\$		Alimony/Child Support/Separate Maintenance Payments Owed to:			\$		# # # # # # # # # # # # # # # # # # #	
Other Assets (Itemize) \$		Job-Related Expense (child care, union dues, etc.)			\$			
		Total Monthly Payme	nts		s	4,353.00	11 A 11	1.1
\$ 6	666,365.20	Net Worth	132,	164.20	Total	Liabilities b.	\$ 534,	201.00
al properties are	owned, use co	ntinuation sheet.)						
ng Type of Property	Present Market Valu	Amount of Mortgages & Liens	Gross Rental Income	Process Access	7.20		In	Rental
SFR	\$545,000.0	s 487,115.00	S	\$ 3,02	25.00	\$ 304.0	00 s	
Totals	\$545,000.0	00 \$ 487,115.00	Ś	\$ 3,02	25,00	\$ 304.0	0 \$	0.00
dit has previous			iate creditor nam	200				
	\$ \$ \$ \$ \$ \$  \$  Totals	\$ 65,557.36 \$ 545,000.00 \$ 55,807.84 \$ \$ 666,365.20  all properties are owned, use condition of the property Market Value of Property Market Value of SFR \$545,000.00  Totals \$545,000.00  dit has previously been received.	\$ 650 CALIFORNIA FRANCISCO, CA  Acct. no. Y1SROG  \$ Name and address of BARCLAYS BAN 1007 N ORANGE WILMINGTON. E  \$ 65,557.36 \$ 545,000.00  \$ 55,807.84 \$ Acct. no. 000318*  \$ Acct. no. 000318*  \$ Job-Related Expense (  Total Monthly Payment  \$ 666,365.20 Net Worth:  [a. trimus b)  and properties are owned, use continuation sheet)  Type of Present Amount of Mortgages & Liens  SFR \$545,000.00 \$ 487,115.00	SER \$545,000.00 s 487,115.00 s cit has previously been received and indicate appropriate creditor name and solutions of the special properties are owned, use continuation sheet.)  SER \$545,000.00 s 487,115.00 s cit has previously been received and indicate appropriate creditor name and address of Company BARCLAYS BANK DELAWARE 1007 N ORANGE ST, WILMINGTON. DE 19801  SER \$55,807.84  Acct. no. 000318*****  Acct. no. 000318******  Acct. no. 000318******  Acct. no. 000318*****  Acct. no. 000318******  Acct. no. 0003	S50 CALIFORNIA ST FL 12, SAN FRANCISCO, CA 94108	S	SEC   SEC	Sect. no. Y1SRCG4R   Sect. no. OPANGE ST. WILMINGTON. DE 19801   Sect. no. OPANGE ST. No. OPA

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Borrower:

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a. Purchase price						
	\$ 476,000.00	If you answer "Yes" to any questions a through i,			Co-Bo	rowe
b. Alterations, improvements, repairs		please use continuation sheet for explanation.	Yes	No	Yes	No
c. Land (if acquired separately)		<ul><li>a. Are there any outstanding judgments against you?</li><li>b. Have you been declared bankrupt within the past 7 years?</li></ul>		X		
d. Refinance (incl. debts to be paid off)		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?		X	-	
e. Estimated prepaid items	5,262.06	d. Are you a party to a law suit?		X		
f. Estimated closing costs	14,918.39	Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title		X		
g. PMI, MIP, Funding Fee		in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans,				
h. Discount (if Borrower will pay)	-4,502.48	home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarante e. If				
i. Total costs (add items a through h)	491,677.97	"Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)				
j. Subordinate financing		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?		Ä		
k. Borrower's closing costs paid by Seller		g. Are you obligated to pay alimony, child support, or separate maintenance?		X		
I. Other Credits (explain)  Borrower Paid Fees	3,497.02	h. Is any part of the down payment borrowed?		X		
Cash Deposit	20,000.00	i. Are you a co-maker or endorser on a note?		X		
m. Loan amount (exclude PMI, MIP,		j. Are you a U.S. citizen?	X			
Funding Fee financed)	428,400.00	k. Are you a permanent resident alien?		X		
n. PMI, MIP, Funding Fee financed		I. Do you intend to occupy the property as your primary residence?	X			
		If "Yes," complete question m below.				
o. Loan amount (add m & n)	428,400.00	m. Have you had an ownership interest in a property in the last three years?	X			
p. Cash from/to Borrower (subtract j, k, l & o from i)	39,780.95	(1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?	S	Н		
` ' ' ' I	39,760.93	(2) How did you hold title to the home - by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				

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.

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.

Borrower's Signature	Date	Co-Borrower's Signature	Date
x		х	

Fannie Mae Form 1003 6/09 Freddie Mac Form 65 6/09 DocMagic eForms

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#### X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following internation is requested by the Federal Government for certain types of loans related to a dwelling internation, is notified the imprisor the lender's compliance with equal electrophyling, information, but, and notified to industry of the lender's compliance with equal electrophyling internation, but, and notified to industry of the lender's compliance with equal electrophyling in the lender's compliance with electrophyling in the that stended may hot discriminate either and the basis of information of any whether you anader to huntish it. It show that information of breast provide date ethnicity, and race. /For hace, you may other more than one designation. / If you do not furnish lethnicity, ace, /or sex, under Federal negurators, this lender is required to not of the head of the contraction on the past of visual observation and surrame it you have made this lapple attorning for his lender is subject under the past of the contraction of o state lav, for the particular, type of loan applied for) /oo/Bontagov/Eda/III // alp/not vyish/to/torrujsh this intompation/,/,/ /BØRRØWER/III /, do/hot /kish/to/framis/, khis inframation/, /, /, /Eirhniotyv;/,/III /Hispanic/ov/Latino/, III/, Nor/Hispanic/, or Karino/,/,/,/,/,/,/,/,/ /,[]/Argegidan, khokan, eg/,/[[]/Asgah/, Anderican/Indian/or/ /Ayasıka Nadıve /Ayrayakya (Ma@nv)e/ /,[]/Nativje/Hawaihar, of/,/[]/white Kladive Alayvaiilan/or, /, Ala, Wiblite / / / Othler/Pacitic/ Islander/ / /Otnér Pakitik /Islyaholen /LD/fenthále// /T by the ',Compolered/by 1/oan/Oniginater/ /This/information was provided: /☑ (n/a/pa¢e/to/nácé/hotér√je/y /CZI )/n /a /sellégin on é intérview / /D \$y/the/apphicant/abol/was/syldphitteol/ph/Yav/of/hail/ 5) the applicant and submitted his brail or the internet Loan Originator's Signature Date Х Loan Originator's Name (print or type) Loan Originator Identifier Loan Originator's Phone Number (including area code) Gilbert Bennett 1177528 (504)931-7555

Loan Origination Company Identifier

1268485

Fannie Mae Form 1003 6/09 Freddie Mac Form 65 6/09

Loan Origination Company's Name

My Easy Mortgage, LLC

Borrower: Page 6 DocMagic eForms

Loan Origination Company's Address 2405 Creel Lane Suite 102, Wesley Chapel, Florida 33544



# Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower 
Additional Cash Deposits

Cash Deposit Held By

EMD

Value

15,000.00

Additional Joint Liabilities

Name/Address Monthly Payment Months Left Unpaid Balance

CITICARDS CBNA \$25.00 \$340.00

PO BOX 6241

SIOUX FALLS SD 57117

Account Number: 542418\*\*\*\*\*\*

I/We fully understand that it is a Federal facts as applicable under the provisions of Title 18, United 3	States Code, Section 10	to knowingly make any false statements concerning any of the above 001, et seq.			
Borrower's Signature	Date	Co-Borrower's Signature	Date		
x		x			

Fannie Mae Form 1003 6/09 Freddie Mac Form 65 6/09 DocMagic eForms

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# 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	Race: Check one or more				
☐ Hispanic or Latino	☐ American Indian or Alaska Native - Print name of enrolle	ed .			
☐ Mexican ☐ Puerto Rican ☐ Cuban	or principal tribe:				
Other Hispanic or Latino - Print origin:	☐ Asian				
	Asian Indian Chinese Filipino				
For example: Argentinean, Colombian, Dominican,	☐ Japanese ☐ Korean ☐ Vietnam	nese			
Nicaraguan, Salvadoran, Spaniard, and so on.	Other Asian - Print race:				
Not Hispanic or Latino	For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and	i so on.			
☐ I do not wish to provide this information	⊠ Black or African American				
	■ Native Hawaiian or Other Pacific Islander				
Sex	🔲 Native Hawaiian 🗎 Guamanian or Chamorro 🔲 Sam	ioan			
	☐ Other Pacific Islander - Print race;				
☐ Male					
☐ I do not wish to provide this information	Examples: 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? O NO O YES				
Was the sex of the Borrower collected on the basis of visual observations	rvation or surname? O NO O YES				
Was the race of the Borrower collected on the basis of visual obs	ervation or surname? O NO O YES				
The Demographic Information was provided through:	The Demographic Information was provided through:				
O Face-to-Face Interview (includes Electronic Media w/ Video Compon	$_{ent})$ $igotimes$ Telephone Interview $igotimes$ Fax or Mail $igotimes$ Email or Int	ternet			

Borrower Name: Marilyn J Mosby Uniform Residential Loan Application Freddie Mac Form 65 ■ Fannie Mae Form 1003 Revised 09/2017

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# AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE

Loan #: 1221031532	
Date: JANUARY 12, 2021	
To: Marilyn J Mosby	
From: UNITED WHOLESALE MORTGAGE, LLC	C
Property: Gulf of Mexico Dr Unit Long Boat Key, Florida 34228	
UNITED WHOLESALE MORTGAGE, LLC UNITED WHOLESALE MORTGAGE, LLC ("First Look"). Specifically, members of UNITED senior management have a familial relationship UNITED WHOLESALE MORTGAGE, LLC Class or First Look, because of this affiliation, this MORTGAGE, LLC  A. Set forth below is the estimated charge or required to use the listed provider(s) as a condition for FREQUENTLY OTHER SETTLEMENT SERVICE.	on, Inc. ("Class"). More specifically a senior member of has an ownership interest in Class. also has a relationship with First Look Appraisals WHOLESALE MORTGAGE, LLC of with a member of First Look's ownership. Although does not have any direct financial interest in either referral may provide UNITED WHOLESALE with an indirect financial or other benefit.  Tange of charges for the settlement services listed. You are NOT or settlement of your loan on the subject property. THERE ARE TE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. MINE THAT YOU ARE RECEIVING THE BEST SERVICES.
Provider and settlement service	Charge or range of charges
	3 3 7 6
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
1	
li	
	range of charges for the settlement services of an attorney, credit your lender, will require you to use, as a condition of your loan insaction.
Provider and settlement service	Charge or range of charges
Class Valuation - Appraisal Fee	\$420-\$760*
First Look Appraisals - Appraisal Fee	\$420-\$760*

Please note that consumers will not be required to obtain services from more than one of the above providers. \*In rare situations where a specialized appraisal is required, it may exceed the above cost range.

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE ABAD.UWM 10/14/20

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Page 1 of 2



#### **ACKNOWLEDGMENT**

I/We have read this disclosure form, a settlement service(s) and may receive :		UNITED WHOLESALE MORTGAGE, LLC is referring me/us to purchase the above-described benefit as the result of this referral.
Borrower <b>Marilyn J Mosby</b>	Date	

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AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE ABAD.UWM 10/14/20

Loan Number: 1221031532

## AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT NOTICE

Date: JANUARY 12, 2021	
To: Marilyn J Mosby	
From: My Easy Mortgage, LLC (NMLS # 1268485)	
Property: Gulf of Mexico Dr Unit Long Bo	oat Key, Florida 34228
This is to give you notice that	has a business relationship with
	nas a Dusiness Teathonship with
Because of this business relationship, the referral may provide	e a financial or other benefit.
	a financial of other benefit.
	f the subject property VICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. HAT YOU ARE RECEIVING THE BEST SERVICES AND
	s
	\$
	\$
	\$
	\$
	S

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT NOTICE 12 CFR 1024.15; Appendix D ABADSN.MSC 02/20/20 Page 1 of 2

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	harges for the settlement services of an attorney, credit reporting Il require you to use, as a condition of your loan on this property,
	\$
	\$
	\$
	\$
	\$
	\$
ACKNOWLEDGM ENT	
I/We have read this disclosure form, and understand that: purchase the above-described settlement service(s) and may	My Easy Mortgage, LLC is referring me/us to y receive a financial or other benefit as the result of this referral.
Signature Marilyn J Mosby Date	

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT NOTICE 12 CFR 1024.15; Appendix D ABADSN.MSC 02/20/20 Page 2 of 2

**DocMagic eForms** 20210112121944-1221031532-ED



# STATEMENT OF ANTI-COERCION **FLORIDA**

Loan Number: 1221031532

Date: JANUARY 12, 2021

Lender: UNITED WHOLESALE MORTGAGE, LLC

Borrower(s): Marilyn J Mosby

Subject Property: 4 Gulf of Mexico Dr Unit

Long Boat Key, Florida 34228

#### THE FOLLOWING STATEMENT IS REQUIRED UNDER RULE 69B-124.002, F.A.C., OF THE RULES AND REGULATIONS PROMULGATED BY THE CHIEF FINANCIAL OFFICER RELATIVE TO ANTI-COERCION:

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

The borrower, subject to the rules adopted by the Chief Financial Officer, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirements of the lender. The lender has the rights to designate reasonable financial requirements as to the company and the adequacy of the coverage.

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

I have selected the Goosehead Insurance

to write the hazard insurance covering property located at:

4 Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

Borrower Marilyn J Mosby

Date

FLORIDA STATEMENT OF ANTI-COERCION Fla. Admin. Code r. 69B-124.002; 69B-124.013 FLSOAC.MSC 11/23/20

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#### BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION

Loan Number: 1221031532

Date: JANUARY 12, 2021

Lender: UNITED WHOLESALE MORTGAGE, LLC

Borrower: Marilyn J Mosby

Property Address: 4 Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

I understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

Borrower Marilyn J Mosby Date

BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION BCUTRI.MSC 08/27/20

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# **Borrower Signature Authorization**

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Part II - Borrower Authorization  I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.  The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.	Part I - General In  1. Borrower Marilyn J Mosby	<u>                                      </u>	Name and address of Lender/Broker     My Easy Mortgage, LLC     2405 Creel Lane Suite 102
Part II - Borrower Authorization  I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.  The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.			Wesley Chapel, Florida 33544 Phone: (813)513-9846 Fax:
Part II - Borrower Authorization  I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, an any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understoot that a copy of this form will also serve as authorization.  The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.	3. Date	4. Loan Number	
I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, an any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understoothat a copy of this form will also serve as authorization.  The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.	01/12/2021	1221031532	
any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understoothat a copy of this form will also serve as authorization.  The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.	Part II - Borrower	Authorization	
	any other asset balances consumer credit report an	that are needed to process my mad verify other credit information,	nortgage loan application. I further authorize the Lender/Broker to order a
Marilyn J Mosby Date	The information the Lend	der/Broker obtains is only to be u	sed in the processing of my application for a mortgage loan.
Marilyn J Mosby Date			
Marilyn J Mosby Date			
Marilyn J Mosby Date			
	Marilyn J Mosby	Date	

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#### RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE

Loan Number: 1221031532 Date: JANUARY 12, 2021 Borrower: Marilyn J Mosby

Property Address: Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

My Easy Mortgage, LLC
YOUR CREDIT SCORE AND THE PRICE YOU PAY FOR CREDIT

Your Credit Score		
Your credit score	763 Source: Trans Union	Date: 01/09/2021

Understanding Your Cr	redit Score				
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report.  Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.  Your credit score can change, depending on how your credit history changes.				
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.				
The range of scores	Scores range from a low of 300 to a high of 850.  Generally, the higher your score, the more likely you are to be offered better credit terms.				
How your score compares to the scores of other consumers	Trans Union Classic Fico <sup>©</sup> % of Consumers with Scores in a Particular Range  21%,  29%,  15%,  15%,  19%,  19%,  19%,  21%,  29%,  10%,  29%,  10%,  20%,  10%,  20%,  10%,  20%,  10%,  20%,  10%,  20%,  10%,  20%,  10%,  20%,  10%,  20%,  10%,  20%,				
Key <u>factors</u> that adversely affected your credit score	TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT NUMBER OF ACCOUNTS WITH DELINQUENCY TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH				

Initial:

RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE FCRA § 615(h); 15 USC § 1681m(h); 12 CFR §§ 222.70-75; 16 CFR §§ 640.1-640.6 Page 1 RMCSDTU.MSC 08/20/20

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Checking Your Credit I	Report	
What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.  It is a good idea to check your credit report to make sure the information it contains is accurate.	
How can you obtain a copy of your credit report?	the nationwide	aw, you have the right to obtain a free copy of your credit report from each of consumer reporting agencies once a year.  Tree annual credit report:  Call toll-free: 1-877-322-8228  Visit <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at <a href="http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf">http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf</a> ) to:  Annual Credit Report Request Service  P.O. Box 105281  Atlanta, GA 30348-5281
How can you get more information?	For more inform Financial Protec	nation about credit reports and your rights under federal law, visit the Consumer ction Bureau's website at <a href="https://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> .

#### NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

Initial:		
RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE	E EXCEPTION NOTICE	DocMagic eForms
FCRA § 615(h); 15 USC § 1681m(h); 12 CFR §§ 222.70-75; 16 CFR §§ 640.1-640.6 RMCSDTU.MSC 08/20/20	Page 2	20210112121944-1221031532-ED

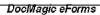


If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided below:

TransUnion P.O. BOX 1000 CHESTER, PA 19016 (800)916-8800

Initial: \_\_

RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE FCRA § 615(h); 15 USC § 1681m(h); 12 CFR §§ 222.70-75; 16 CFR §§ 640.1-640.6 Page 3 RMCSDTU.MSC 08/20/20





# ANTI-STEERING DISCLOSURE OF LOAN OPTIONS

Loan #: 1221031532

Date: JANUARY 12, 2021

Loan Originator: My Easy Mortgage, LLC

Borrower(s): Marilyn J Mosby

Property Address: Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

In order to facilitate compliance with the anti-steering prohibitions found in 12 CFR § 1026.36(e), your Loan Originator is providing you with this disclosure of loan options that are available for you to choose. These loan options are from creditors with whom the Loan Originator regularly does business with and are for types of transactions for which you have expressed an interest.

#### **FIXED INTEREST RATE OPTIONS**

	Loan Option with Lowest Rate	Loan Option with Lowest Rate Without the Following:  Negative Amortization Prepayment Penalty Interest Only Payments Balloon Payment in First Seven Years of Loan Term Demand Feature Shared Equity Shared Appreciation	Loan Option with Lowest Total Dollar Amount for Origination Points or Fees and Discount Points
Interest Rate	1.999%	1.999%	2.999%
Total Dollar Amount of Origination Points or Fees and Discount Points	\$22,144.00	\$22,144.00	-\$2,056.00

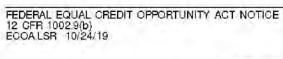
You have not expressed interest in any Adjustable Interest Rate loan options.

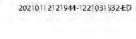
DocMagic eForms



# FEDERAL EQUAL CREDIT OPPORTUNITY ACT NOTICE

Loan Number: 1221031532
Date: JANUARY 12, 2021
Provided By: UNITED WHOLESALE MORTGAGE, LLC (NMLS # 3038)
Borrower(s): Marilyn J Mosby
Property Address: 4 Gulf of Mexico Dr Unit Long Boat Key, Florida 34228
The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.
The Federal Agency that administers compliance with this law concerning this creditor is:
Federal Trade Commission
Equal Credit Opportunity Washington, DC 20580
Washington, DC 20300
By signing below, I/we acknowledge that I/we have read and received a copy of this document.
Borrower Marilyn J Mosby Date





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Loan Number 1221031532 Page 309 of 919

REDACTED

Date of Birth:

Lender: UNITED WHOLESALE MORTGAGE, LLC (NMLS # 3038)

# USA PATRIOT ACT CUSTOMER IDENTIFICATION VERIFICATION 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.

#### INSTRUCTIONS TO INDIVIDUAL COMPLETING THIS VERIFICATION

The named individual must present at least two (2) forms of identifying documents for review; at least one (1) of the identifying documents must be an unexpired government-issued document bearing a photograph of the named individual. Other identifying documents not specifically listed below must, at a minimum, bear the individual's name. Examples of other acceptable identifying documents include:

Current government-issued visa; Medicare card; student identification card; voter registration card; recent property tax or utility bill; most recent W-2 or signed federal or state tax returns; bank statements; and proof of car/house/renter's insurance coverage. Please contact the above-named Lender if you have any questions regarding the acceptability of any identifying document.

Identifying Documents	Place of Issuance	ID Number	Date of Birth	Issue/Expiration Date(s)	Photo?
☐ State/Foreign Driver's License					Yes No
State/Foreign ID Card					Yes No
☐ U.S./Foreign Passport					Yes No
☐ Military ID					☐ Yes ☐ No
Resident Alien Card					Yes No
Social Security Card					
☐ Birth Certificate					
Other:					Yes No
Other:					Yes No

CUSTOMER IDENTIFICATION VERIFICATION 31 CFR 1020,220 CIV.MSC 09/30/14

Borrower's Name: Marilyn J Mosby

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<sup>\*</sup>For an individual without a residential or business address, provide an APO or FPO box number, or the residential or business address of next of kin or another contact person.

<sup>\*\*</sup>For non-U.S. persons without a tax identification number, provide a passport number and country of issuance; an alien identification card number, or the number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

ADDITIONAL COMMENTS		rage sit
<b>ADDITIONAL COMMENTS</b> (e. g., please note any discrepancies in the borrower's identifying	documents):	
CERTIFICATION  I, the undersigned, hereby certify that: (i) I have personally example the named individual, (ii) I have accurately recorded the information as may be indicated above, each of the indicated identifying didentifying documents is consistent in all respects with the information photograph appears to be that of the named individual.	on appearing in the identifying documents ocuments appears to be genuine, the inf	I examined, and (iii) except formation contained in the
	Signature	Date
	Gilbert Bennett	
	Name and Title	

III IKE NES INGENSE KARANS (SERBESKA MAKERERIA) II

CUSTOMER IDENTIFICATION VERIFICATION 31 CFR 1020.220 CIV.MSC 09/30/14



#### ELECTRONIC DELIVERY CONSENT AND INTENT TO PROCEED

Loan #: 1221031532

Date: JANUARY 12, 2021

Lender: UNITED WHOLESALE MORTGAGE, LLC

Borrower(s): Marilyn J Mosby

Property Address: Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

#### **ELECTRONIC DELIVERY CONSENT**

Please note that during the course of the loan transaction you have the option to receive your loan documents electronically, including your appraisal(s) ("Loan Documents"). You can choose to receive your Loan Documents electronically by signing or providing your email address below. Please note that if you elect to receive your Loan Documents electronically, you still have the right to receive a paper copy of your Loan Documents. To receive a paper copy at no charge, please request it in one of the following ways: send an email message with your name and mailing address to corporate support@nwm.com, call us at (800) 981-8898 and ask for Corporate Support or write to 585 South Boulevard E., Pontiac, MI 48341, with your name and mailing address. Be sure to state that you are requesting a paper copy of your Loan Documents.

To access/receive and retain an electronic copy of your loan documents including your appraisal(s), you must have the following equipment and software: (a) A personal computer or other device which is capable of accessing the Internet; (b) An Internet web browser (Internet Explorer 9 or later; current versions of Mozilla Firefox, Chrome, Safari); (c) a copy of Adobe Acrobat Reader (available for download at http://get.adobe.com/reader/) or other equivalent software; (d) An active internet email address; (e) A printer or the ability to download and save information to your personal computer or other device.

If during the course of your loan transaction you decide that you do not want to receive Loan Documents electronically you can revoke your consent by contacting us in any of the ways described above.

By providing your signature and/or email address below you are consenting to receive loan documentation electronically, including your appraisal(s).

Email Address: marilynmosby@hotmail.com

Borrower Marilyn J Mosby Date

United Wholesale Mortgage, LLC 585 South Boulevard E., Pontiac, MI 48341

ELECTRONIC DELIVERY CONSENT AND INTENT TO PROCEED EDCIP.UWM 12/11/20 Page 1 of 2

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### APPRAISAL DELIVERY WAIVER

can cho appraisa	also note that you have the right to waive receipt of ose to waive this right by checking the box below.  al(s) at closing. If your loan does not close you was a final decision status.	If you choose to waive this right yo	u will be provided your
	By checking the box, you are requesting to waive your right to receive your appraisal(s) at least three days prior to closing.**	review your appraisal	you are requesting to at least 3 days prior to this could delay your
		Borrower Marilyn J Mosby	Date
_	er-Priced Mortgage Loans (HPML) as well as all loreceive appraisal(s) three days prior to closing.	oans in the state of Illinois are proh	ibited from waiving the
	ACKNOWLEDGMENT C	F INTENT TO PROCEED	
I or We	hereby certify that I or We, the Borrower(s):		
	Received a copy of the Your Home Loan Tool	lkit Booklet (if a purchase transacti	on);
The und	dersigned applicant(s) have illustrated an intent to	proceed with this transaction.	
		Borrower Marilyn J Mosby	Date
	United Wholesal 585 South Boulevard E	e Mortgage, LLC E., Pontiac, MI 48341	
ELECTRI EDCIP.U	ONIC DELIVERY CONSENT AND INTENT TO PROCEE WM 12/11/20 Page	D 2 of 2	DocIVIagic eForms 20210112121944-1221031532-ED



# HOUSING COUNSELORS NEAR YOU

Loan Number: 1221031532

Date: JANUARY 12, 2021

Provided By: UNITED WHOLESALE MORTGAGE, LLC

Borrower(s): Marilyn J Mosby

Property Address: Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

#### 10 CLOSEST RESULTS TO ZIP CODE 21217

The counseling agencies on this list are approved by the U.S. Department of Housing and Urban Development (HUD), and they can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on your objectives and circumstances, often at little or no cost to you. This list shows you several approved agencies in your area. You can find other approved counseling agencies at the Consumer Financial Protection Bureau's (CFPB) website: consumerfinance.gov/mortgagehelp or by calling 1-855-411-CFPB (2372). You can also access a list of nationwide HUD-approved counseling intermediaries at:

https://www.hudexchange.info/programs/housing-counseling/customer-service-feedback/

#### 1 DRUID HEIGHTS COMMUNITY DEVELOPMENT CORP.

Distance

02 miles

2140 McCulloh St Baltimore, Maryland 21217-3529

Website: https://www.druidheights.com

Phone: 410-523-1350

Email Address: info@druidheights.com

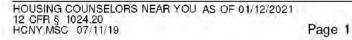
Languages:

English

#### Services

Mortgage Delinquency and Default Resolution Counseling | Resolving/Preventing Mortgage Delinquency Workshop | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops | Rental Housing Counseling | Reverse Mortgage Counseling

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#### 2. NEIGHBORHOOD HOUSING SERVICES OF BALTIMORE, INC.

Distance 1.1 miles

25 E 20th St Ste 170

Baltimore, Maryland 21218-6038

Website: http://nhsbaltimore.org

Phone: 410-327-1200-109

Email Address: kpinder@nhsbaltimore.com

#### Languages:

English, Spanish

#### Services:

Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling | Non-Delinquency Post Purchase Workshops | Predatory Lending Education Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops

#### 3. NACA (NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA) BALTIMORE, MD

Distance 1.2 miles

306 W. Franklin Street Suite 103 BALTIMORE, MARYLAND 21201-4661

Website: https://www.naca.com

Phone: 410-783-0465

Email Address: N/A

#### Languages:

English, Spanish

#### Services:

Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling | Fair Housing Pre-Purchase Education Workshops | Non-Delinquency Post Purchase Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops

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#### 4. ST. AMBROSE HOUSING AID CENTER, INC.

321 E 25th St

**Distance** 1.5 miles

Baltimore, Maryland 21218-5303

Website: http://www.stambros.org

Phone: 410-366-8550

Email Address: N/A

#### Languages:

English

#### Services:

Mortgage Delinquency and Default Resolution Counseling | Resolving/Preventing Mortgage Delinquency Workshop | Financial Management/Budget Counseling | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops

#### 5. GARWYN OAKS NORTHWEST HOUSING RESOURCE CENTER, INC

Distance 2.2 miles

2300 Garrison Blvd, 140

Baltimore, Maryland 21216-2335

Website: http://www.go-northwesthrc.org

Phone: 410-947-0084-101

Email Address: kgardnermarshall@go-northwesthrc.org

#### Languages:

English

#### Services:

Mortgage Delinquency and Default Resolution Counseling | Non-Delinquency Post Purchase Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops

HOUSING COUNSELORS NEAR YOU 12 CFR § 1024.20 HCNY.MSC 07/11/19

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#### 6. PARK HEIGHTS RENAISSANCE, INC.

3939 Reisterstown RD, Suite 268 BALTIMORE, MARYLAND 21215-7601

**Distance** 2.3 miles

Website: http://www.boldnewheights.org

Phone: 410-664-4890-111

Email Address: cpoindexter@phrmd.org

#### Languages:

English

#### Services

Mortgage Delinquency and Default Resolution Counseling | Non-Delinquency Post Purchase Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops | Rental Housing Counseling

#### 7. OPERATION HOPE- BALTIMORE BRANCH

**Distance** 3.4 miles

96 Village Square BALTIMORE, MARYLAND 21210-1610

Website: http://www.operationhope.org

Phone: 240-630-1391

Email Address: stephanie.davis@operationhope.org

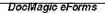
#### Languages:

English

#### Services

Financial Management/Budget Counseling | Financial: Budgeting and Credit Repair Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops





#### 8. THE DEVELOPMENT CORPORATION OF NORTHWEST BALTIMORE

**Distance** 3.6 miles

3521 W Belvedere Ave

Baltimore, Maryland 21215-5802

Website: http://www.thedevelopmentcorporation.org

Phone: 410-578-7190

Email Address: housingcounseling3@gmail.com

#### Languages:

English

#### Services:

Mortgage Delinquency and Default Resolution Counseling | Non-Delinquency Post Purchase Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops | Rental Housing Counseling

#### 9. BELAIR - EDISON NEIGHBORHOODS, INC.

**Distance** 3.7 miles

3545 Belair Rd

Baltimore, Maryland 21213-1230

Website: http://belair-edison.org

Phone: 410-485-8422

Email Address: neighborhoods@belair-edison.org

#### Languages:

English

#### Services

Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling | Financial: Budgeting and Credit Repair Workshops | Home Improvement and Rehabilitation Counseling | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops



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#### 10. SOUTHEAST COMMUNITY DEVELOPMENT CORPORATION

3323 Eastern Ave Suite 200 Baltimore, Maryland 21224-4109 Distance 3.8 miles

Website: http://www.southeastcdc.org

Phone: 410-342-3234

Email Address: karen@southeastcdc.org

Languages: English, Spanish

#### Services:

Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops | Reverse Mortgage Counseling

HOUSING COUNSELORS NEAR YOU 12 CFR § 1024.20 HCNY.MSC 07/11/19 DocMagic eForms

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# **DISCLOSURE NOTICES**

Loan Number: 1221031532

	Date: JANUARY 12, 2021
Applicant(s): Marilyn J Mosby	Property Address: Gulf of Mexico Dr Unit Long Boat Key, Florida 34228
AFFIDAVIT	OF OCCUPANCY
	title to the real property described above, their occupancy status will
Primary Residence - Occupied by Applicant(s) with	in 60 days of closing.
maintaining principal residence elsewhere. [Please a future date (e.g., retirement)].	ant(s) at least 15 days yearly, as second home (vacation, etc.), while check this box if you plan to establish it as your primary residence at
☐ Investment Property - Not owner occupied. Purcha	sed as an investment to be held or rented.
The Applicant(s) acknowledge it is a federal crime punishable be concerning this loan application as applicable under the provision	by fine or imprisonment, or both, to knowingly make any false statement ions of Title 18, United States Code, Section 1014.
APPLICANT SIGNATURE Marilyn J Mosby	APPLICANT SIGNATURE
APPLICANT SIGNATURE	APPLICANT SIGNATURE
	RCION STATEMENT
	t require the applicant to take insurance through any particular insurance
	plicant, subjected to the rules adopted by the Insurance Commissioner,
[ - 사용하다 - 사용사 - 사루이 되었습니다 사용사 - 사용사	e agent or company of his choice, provided the company meets the esignate reasonable financial requirements as to the company and the
adequacy of the coverage.	signate reasonable financial requirements as to the company and the
	- Committee of the contract of
and those of the lender relative to the placing of such insurance	e Commissioner relative hereto, and understand my rights and privileges
have selected the following agencies to write the insurance of	covering the property described above:
Insurance Company Name	Agent
Agent's Address	Telephone Number
APPLICANT SIGNATURE Manilyn J Mosby	APPLICANT SIGNATURE
APPLICANT SIGNATURE	APPLICANT SIGNATURE
THE SECTION	UT DEPORTUGIANT
	NT REPORTING ACT
	dividuals seeking credit in this application. The nature and scope of any within a reasonable period of time. In the event of credit denial due to an
unfavorable consumer report, you will be advised of the identity of	of the Consumer Reporting Agency making such report and of your right to
request within sixty (60) days the reason for the adverse action,	
	pursuant to provisions of section 615(b) of the Fair Credit Reporting Act.
Transcondentation Market 1 Market	
APPLICANT SIGNATURE Marilyn J Mosby	APPLICANT SIGNATURE

DISCLOSURE NOTICES DN,UWM 12/12/18

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# **GOVERNMENT LOANS ONLY** RIGHT TO FINANCIAL PRIVACY ACT OF 1978 - This is a notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Housing and Urban Development or Department of Veterans Affairs has a right of access to financial records held by a financial institution in connection with the consideration of administration of assistance to you. Financial records involving your transaction will be available to the Department of Housing and Urban Development or Department of Veterans Affairs without further notice or authorization but will not be disclosed or released to another Government agency or Department without your consent except as required or permitted by law. APPLICANT SIGNATURE APPLICANT SIGNATURE APPLICANT SIGNATURE APPLICANT SIGNATURE

DocMagic eForms DISCLOSURE NOTICES Page 2 of 2 DN.UWM 12/12/18



# **ACKNOWLEDGMENT OF RECEIPT OF** HOMEOWNERSHIP COUNSELING NOTICE

Loan #: 1221031532
Borrower(s): Marilyn J Mosby
By signing below, Borrower(s) confirms receipt of the list of the United States Department of Housing and Urban Development ("HUD")-approved homeownership counseling organizations and further confirms that the list of HUD-approved homeownership counseling organizations was provided to Borrower(s) within three business days after Lender's receipt of Borrower's completed loan application.
Borrower Marilyn J Mosby Date

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ACKNOWLEDGMENT OF RECEIPT OF HOMEOWNERSHIP COUNSELING NOTICE ARHCN.UWM 04/30/19

Loan Number: 1221031532

Rev. 12/18

# FACTS WHAT DOES My Easy Mortgage, LLC

PACIS	DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include:  Social Security number and income credit history and credit scores account balances and payment history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons My Easy Mortgage, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does My Easy Mortgage, LLC share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	No	We do not share
For joint marketing with other financial companies	No	We do not share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We do not share

Questions?	Call (813)513-9846
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Page 2

Who we are			
Who is providing this notice?	My Easy Mortgage, LLC		

What we do				
How does My Easy Mortgage, LLC protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.			
How does My Easy Mortgage, LLC collect my personal information?	We collect your personal information, for example, when you: <ul> <li>apply for a loan or give us your employment history</li> <li>give us your income information or provide account information</li> <li>provide employment information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.			
Why can't I limit all sharing?	Federal law gives you the right to limit only:  sharing for affiliates' everyday business purposes - information about your creditworthiness  affiliates from using your information to market to you sharing for nonaffiliates to market to you  State laws and individual companies may give you additional rights to limit sharing.			

Definitions			
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.  • My Easy Mortgage, LLC has no affiliates		
Nonaffiliates	Companies not related by common ownership or control. They can be financial nonfinancial companies.  My Easy Mortgage, LLC does not share with nonaffiliates so they can market to you.		
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  • My Easy Mortgage, LLC doesn't jointly market.		



# Additional Details for Services You Can Shop For

To get you started with shopping, this list identifies some providers for the services you can shop for (see Section C on page 2 of your Loan Estimate).

Service Provider List	You can select these providers or shop for your own providers.			
Service	Estimate	Provider We Identified	Contact Information	
Title/Escrow/Closing Attorney		Florida Property Title Services, Llc	Jenna Hansen 607 W Bay Street Tampa, Florida 33606 jenna@flapropertylaw.com (813)251-2785	

APPLICANTS: Marilyn J Mosby DATE ISSUED: 01/12/2021 LOAN ID #: 1221031532

ADDITIONAL DETAILS FOR SERVICES YOU CAN SHOP FOR ADSYCSF.MSC 06/01/15

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## CREDIT INQUIRY LETTER OF EXPLANATION

In the past 90 days, the following creditors have accessed the credit report associated with the loan applicant. Below are explanations for each inquiry:

New Debt

New Debt

Account Number or Explanation

New Credit

Loan Number: 1221031532

Creditor Name

Marilyn J Mosby Regarding the loan application for:

Date of

	Credit Inquiry	Granted	Balance	Monthly Pmt.	
MY EASY MORTGAGE	01/09/2021	Yes No			
		Yes No			
		☐ Yes ☐ No			
		☐ Yes ☐ No			
		Yes No			
		Yes No			
		Yes No			
		Yes No			
		☐ Yes ☐ No			
		Yes No			
If you have	additional inquiries t	hat resulted in a new	debt, please cor	ntimue on another s	sheet of paper.
qualification for a mortgage loan. closing date of this mortgage trans is granted that is not shown as an	Accordingly, I will I action, (1) any credit inquiry on this docur	notify the loan origin: inquiry marked as N nent or listed on my	ator/lender if, or o New Credit G loan application.	n or after the date ranted results in de	debt prior to closing may impact my of signing this document through the ebt being granted or (2) any new debt
and/or violation of state or federal		nal or negligent misre	epresentations or	omission of the ir	nformation may result in civil liability
Marilyn J Mosby			_		
GREDIT INQUIRY LETTER OF EX	PLANATION				DocMagic eForms
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## BORROWER'S CERTIFICATION AND AUTHORIZATION

Loan #: 1221031532

Serv. #:

MIN:

Date: JANUARY 12, 2021

Borrower(s): Marilyn J Mosby

### 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 and 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. In accordance with the Real Estate Settlement Procedures Act and the Truth-In-Lending Act, I/we have received the Your Home Loan Toolkit and the Consumer Handbook on Adjustable Rate Mortgages (CHARM), as applicable, at the time of my/our application.
  - 3. I understand and agree that UNITED WHOLESALE MORTGAGE, LLC reserves the right to require full documentation and verification of all relevant information necessary to arrange a mortgage loan, which may include verification of the information provided on the application with any employer and/or any financial institution.
  - 4. 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.
  - 5. 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 UNITED WHOLESALE MORTGAGE, LLC .
  - 6. I further authorized UNITED WHOLESALE MORTGAGE, LLC to order a consumer credit report prior to pulling the 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 UNITED WHOLESALE MORTGAGE, LLC . I understand that the purpose for this order is for UNITED WHOLESALE MORTGAGE, LLC to determine my eligibility and creditworthiness for the loan being applied for, as well as for other legitimate purposes associated with my account.

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#### AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

- I have applied for a mortgage loan and as part of the application process, UNITED WHOLESALE
  MORTGAGE, 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 UNITED WHOLESALE MORTGAGE, LLC , to any investor to whom a lender may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
- UNITED WHOLESALE MORTGAGE, LLC

   any investor to whom a lender may sell my 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 UNITED WHOLESALE MORTGAGE, LLC the investor who purchases my mortgage, or the mortgage guaranty insurer (if any) is appreciated.
- 6. Mortgage guaranty insurer (if any): N/A

I HEREBY CONSENT TO ALLOW MY INFORMATION TO BE USED FOR ANY PURPOSE RELATING TO THE ORIGINATION, SERVICING, LOSS MITIGATION, AND DISPOSITION OF MY MORTGAGE LOAN OR THE PROPERTY SECURING SUCH MORTGAGE, AND ALSO RELATING TO ANY INSURANCE CLAIM AND ULTIMATE RESOLUTION OF SUCH CLAIMS BY THE MORTGAGEE AND THE FEDERAL HOUSING ADMINISTRATION.

## AUTHORIZATION TO RELEASE INFORMATION TO GOVERNMENT AGENCY

I, having read the explanation of my rights as set forth below, hereby authorize UNITED WHOLESALE MORTGAGE, LLC to disclose my loan application and other documents required in connection with originating and arranging my loan including, but not limited to, copies of pay stubs, credit reports, tax returns, and financial account (such as a savings or money market account) statements to the Department of Housing and Urban Development/Federal Housing Agency and to a mortgage guaranty insurer (if any) of the loan for the following purposes:

- a. Verification that the information contained in the loan application and other documents are correct;
- b. Conducting any reasonable originating mortgage practice executed pursuant to making the loan;
- c. To use as part of a quality control program; and/or
- d. Any other lawful purpose permitted under the Right to Financial Privacy Act of 1978.

## STATEMENT OF CUSTOMER RIGHTS UNDER THE RIGHT TO FINANCIAL PRIVACY ACT OF 1978

This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

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By signing below,	I hereby certify	and authorize	(as applicable)	the foregoing	items of information	ation.
Borrower Marilyn	J Mosby		Date			

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## BORROWER'S CERTIFICATION AND AUTHORIZATION

Loan #: 1221031532

Serv. #:

MIN:

Date: JANUARY 12, 2021

Borrower(s): Marilyn J Mosby

### 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 and 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. In accordance with the Real Estate Settlement Procedures Act and the Truth-In-Lending Act, I/we have received the Your Home Loan Toolkit and the Consumer Handbook on Adjustable Rate Mortgages (CHARM), as applicable, at the time of my/our application.
- 3. I understand and agree that My Easy Mortgage, LLC reserves the right to require full documentation and verification of all relevant information necessary to arrange a mortgage loan, which may include verification of the information provided on the application with any employer and/or any financial institution.
- 4. 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.
- 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 My Easy Mortgage, LLC
- 6. I further authorized My Easy Mortgage, LLC to order a consumer credit report prior to pulling the 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 My Easy Mortgage, LLC

  I understand that the purpose for this order is for My Easy Mortgage, LLC to determine my eligibility and creditworthiness for the loan being applied for, as well as for other legitimate purposes

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Page 1 of 3

associated with my account.

#### AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

- 1. I have applied for a mortgage loan and as part of the application process, My Easy Mortgage, 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 My Easy Mortgage, LLC , to any investor to whom a lender may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
- 3. My Easy Mortgage, LLC , any investor to whom a lender may sell my 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 My Easy Mortgage, LLC the investor who purchases my mortgage, or the mortgage guaranty insurer (if any) is appreciated.
- 6. Mortgage guaranty insurer (if any): N/A

I HEREBY CONSENT TO ALLOW MY INFORMATION TO BE USED FOR ANY PURPOSE RELATING TO THE ORIGINATION, SERVICING, LOSS MITIGATION, AND DISPOSITION OF MY MORTGAGE LOAN OR THE PROPERTY SECURING SUCH MORTGAGE, AND ALSO RELATING TO ANY INSURANCE CLAIM AND ULTIMATE RESOLUTION OF SUCH CLAIMS BY THE MORTGAGEE AND THE FEDERAL HOUSING ADMINISTRATION.

## AUTHORIZATION TO RELEASE INFORMATION TO GOVERNMENT AGENCY

I, having read the explanation of my rights as set forth below, hereby authorize My Easy Mortgage, LLC to disclose my loan application and other documents required in connection with originating and arranging my loan including, but not limited to, copies of pay stubs, credit reports, tax returns, and financial account (such as a savings or money market account) statements to the Department of Housing and Urban Development/Federal Housing Agency and to a mortgage guaranty insurer (if any) of the loan for the following purposes:

- a. Verification that the information contained in the loan application and other documents are correct;
- b. Conducting any reasonable originating mortgage practice executed pursuant to making the loan;
- c. To use as part of a quality control program; and/or
- d. Any other lawful purpose permitted under the Right to Financial Privacy Act of 1978.

## STATEMENT OF CUSTOMER RIGHTS UNDER THE RIGHT TO FINANCIAL PRIVACY ACT OF 1978

This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

Page 2 of 3

DocMagic eForms

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ᅜᄉ	EC	UII	U	IN

By signing below, I hereby certif	fy and authorize (as applicable) th	e foregoing items of information.
Borrower Marilyn J Mosby	Date	

DocMagic eForms

20210112121944-1221031532-ED



Page 3 of 3

Loan Number: 1221031532

Form 4506-C

Department of the Treasury - Internal Revenue Service

OMB Number 1545-1872

IVES Request for Transcript of Tax Return

_	(Deptember 2020)			
	► Request may be rejected	d if th	applicable lines have been completed. he form is incomplete or illegible. 06-C, visit <i>www.irs.gov</i> and search IVES.	
1a.	Name shown on tax return (if a joint return, enter the name shown first) Marilyn J Mosby	1b.	First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)  REDACTED 7577	cation
2a.	If a joint return, enter spouse's name shown on tax return	2b.		umber
3.	Current name, address (including apt., room, or suite no.), city, state, a Marilyn J Mosby Bolton St, Baltimore, MD 21217	and Zi	IP code (see instructions)	
4.	Previous address shown on the last return filed if different from line 3	(see i)	nstructions)	
5a.	IVES participant name, address, and SOR mailbox ID TALX Corporation, a provider of Equifax Verification 888-749-4411 axI49EVS	n Se	ervices, 11432 Lackland Rd, St. Louis, MO 63146	
5b.	Customer file number (if applicable) (see instructions)			
Caut	ion: This tax transcript is being sent to the third party entered on Line 5	a Ens	sure that lines 5 through 8 are completed before signing, isee instruction	ns)
6.	Transcript requested. Enter the tax form number here (1040, 1065, 11 per request 1040	20, e	etc.) and check the appropriate box below. Enter only one tax form nu	mber
	a Return Transcript, which includes most of the line items of a tax made to the account after the return is processed. Transcripts are	only a	n as filed with the IRS. A tax return transcript does not reflect changes available for the following returns: Form 1040 series, Form 1065, Form trum transcripts are available for the current year and returns processed	X
		eturn y	us of the account, such as payments made on the account, penalty was filed. Return information is limited to items such as tax liability and ms	X
	<ul> <li>Record of Account, which provides the most detailed information Available for current year and 3 prior tax years</li> </ul>	as it i	is a combination of the Return Transcript and the Account Transcript.	X
7.	information returns. State or local information is not included with	the F	not available until the year after it is filed with the IRS. For example, W-2	15.51
	ion: If you need a copy of Form W-2 or Form 1099, you should first co n, you must use Form 4506 and request a copy of your return, which in		the payer. To get a copy of the Form W-2 or Form 1099 filed with you as all attachments.	Ir.
8.	Year or period requested. Enter the ending date of the tax year or period 12/31/2019 12/31/2018	od usi	ng the mm/dd/yyyy format (see instructions)	
Caut	ion: Do not sign this form unless all applicable lines have been complet	ted.		
reque	ested. If the request applies to a joint return, at least one spouse mus	st sign strator	shown on line 1a or 2a, or a person authorized to obtain the tax inform n. If signed by a corporate officer, 1 percent or more shareholder, pa r, trustee, or party other than the taxpayer, I certify that I have the aut ived by IRS within 120 days of the signature date.	artner,
X	Signatory attests that he/she has read the attestation clause and upo instructions.	on so	reading declares that he/she has the authority to sign the Form 4506	-C. Se
	Signature (see instructions)	1	Date Phone number of taxpayer on line 1a o	or 2a
	Print/Type name Marilyn J Mosby		0020	
Sign	Title (if line 1 a above is a corporation, partnership, estate, or trust)			
nere	Spouse's signature			

Print/Type name

Catalog Number 72627P
For Privacy Act and Paperwork Reduction Act Notice, see page 2.

www.irs.gov Page 1 of 2

Form 4506-C (9-2020)



Loan Number: 1221031532

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

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

#### **Future Developments**

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

What's New. Form 4506-C was created to be utilized by authorized IVES participants to order tax transcripts with the consent of the taxpayer.

#### General Instructions

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

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

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

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

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

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

### Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team
	844-249-6238
Fresno Submission Processing Center	Fresno IVES Team
Troubbang Contain	844-249-6239
Kansas City Submission Processing Center	Kansas City IVES Team
	844-249-8128
Ogden Submission Processing Center	Ogden IVES Team
	844-249-8129

### Specific Instructions

Line 1b. Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a, or enter the employer identification number (EIN) for the business listed on line 1a.

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

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

**Note.** If you use an SSN, name or combination of both, we will not input the information and the customer file number will reflect a generic entry of "999999999" on the transcript.

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

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



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

Individuals. Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Only one signature is required. Sign Form 4506-C exactly as your name appeared on the original return. If you changed your name, also sign your current name.

**Corporations.** Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

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

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

**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-C 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 sign Form 4506-C.

Privacy Act and Paperwork Reduction Act Notice.

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

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

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

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

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

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

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







## How can this toolkit help you?

Buying a home is exciting and, let's face it, complicated. This booklet is a toolkit that can help you make better choices along your path to owning a home.

## After you finish this toolkit:

you'll know the most important steps you need to take to get the best mortgage for your situation	Section 1: Page 3
You'll better <b>understand your closing costs</b> and what it takes to buy a home	Section 2: Page 16
You'll see a few ways to <b>be a successful homeowner</b>	Section 3: Page 24

## How to use the toolkit:



The location symbol orients you to where you are in the home buying process.



The pencil tells you it is time to get out your pencil or pen to circle, check, or fill in numbers.



The magnifying glass highlights tips to help you research further to find important information.



The speech bubble shows you conversation starters for talking to others and gathering more facts.

## About the CFPB

The Consumer Financial Protection Bureau is a federal agency that helps consumer finance markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives.

Have a question about a common consumer financial product or problem? You can find answers by visiting consumerfinance.gov/askcfpb. Have an issue with a mortgage, student loan, or other financial product or service? You can submit a complaint to the CFPB. We'll forward your complaint to the company and work to get you a response. Turn to the back cover for details on how to submit a complaint or call us at (855) 411-2372.



This booklet was created to comply with federal law pursuant to 12 U.S.C. 2604, 12 CFR 1024.6, and 12 CFR 1026.19(g).



# Choosing the best mortgage for you



You're starting to look for a mortgage or want to confirm you made a good decision.

To make the most of your mortgage, you need to decide what works for you and then shop around to find it. In this section, you'll find eight steps to get the job done right.

## 1. Define what affordable means to you

Only you can decide how much you are comfortable paying for your housing each month. In most cases, your lender can consider only if you are able to repay your mortgage, not whether you will be comfortable repaying your loan. Based on your whole financial picture, think about whether you want to take on the mortgage payment plus the other costs of homeownership such as appliances, repairs, and maintenance.

## IN THIS SECTION

- 1. Define what affordable means to you
- 2. Understand your credit
- 3. Pick the mortgage type that works for you
- 4. Choose the right down payment for you
- 5. Understand the tradeoff between points and interest rate
- 6. Shop with several lenders
- 7. Choose your mortgage
- 8. Avoid pitfalls and handle problems

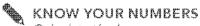


Ask your spouse, a loved one, or friend about what affordable means to you:

- "What's more important–a bigger home with a larger mortgage or more financial flexibility?"
- "How much do we want to budget for all the monthly housing costs, including repairs, furniture, and new appliances?"
- "What will a mortgage payment mean for other financial goals?"



MONTHLY ESTIMATE



Calculate the home payment you can take on by filling in the worksheets below:

Think about what an affordable home loan looks like for you. These worksheets can help. First, estimate your total monthly home payment. Second, look at the percentage of your income that will go toward your monthly home payment. Third, look at how much money you will have available to spend on the rest of your monthly expenses.

## Step 1. Estimate your total monthly home payment by adding up the items below

Your **total monthly home payment** is more than just your mortgage. There are more expenses that go along with owning your home. Start with estimates and adjust as you go.

	MONITALY ESTIMATE
Principal and interest (P&I)  Your principal and interest payment depends on your home loan amount, the interest rate, and the number of years it takes to repay the loan. <b>Principal</b> is the amount you pay each month to reduce the loan balance. <b>Interest</b> is the amount you pay each month to borrow money. Many principal and interest calculators are available online.	\$
Mortgage insurance  Mortgage insurance is often required for loans with less than a 20% down payment.	i S
Property taxes  The local assessor or auditor's office can help you estimate property taxes for your area. If you know the yearly amount, divide by 12 and write in the monthly amount.	÷ \$
Homeowner's insurance You can call one or more insurance agents to get an estimate for homes in your area. Ask if flood insurance is required.	÷ \$
Homeowner's association or condominium fees, if they apply Condominiums and other planned communities often require homeowner's association (HOA) fees.	÷ \$
My estimated total monthly home payment	= 5



## Step 2. Estimate the percentage of your income spent on your monthly home payment

Calculate the percentage of your total monthly income that goes toward your total monthly home payment each month. A mortgage lending rule of thumb is that your total monthly home payment should be at or below 28% of your total monthly income before taxes. Lenders may approve you for more or for less depending on your overall financial picture.

5	000000 6c	\$	×	100	9898444 8880000	%
My estimated total monthly		My total monthly income				Percentage of my income
home payment (from step 1)		before taxes				going toward my monthly
						home payment

## Step 3. Estimate what is left after subtracting your monthly debts

To determine whether you are comfortable with your total monthly home payment, figure out how much of your income is left after you pay for your housing plus your other monthly debts.

Total monthly income after taxes	\$
My estimated total monthly home payment (from step 1)	
Monthly car payment(s)	\$
Monthly student loan payment(s)	<b>\$</b>
Monthly credit card payment(s)	- \$
Other monthly payments, such as child support or alimony	\$
Total monthly income minus all debt payments  This money must cover your utilities, groceries, child care, health insurance, repairs, and everything else. If this isn't enough, consider options such as buying a less expensive home or paying down debts.	<b>■</b> \$

Step 4. Your choice	Step	4.	Your	choice
---------------------	------	----	------	--------

I am comfortable with a total monthly home payment of:



## 2. Understand your credit

Your credit, your credit scores, and how wisely you shop for a loan that best fits your needs have a significant impact on your mortgage interest rate and the fees you pay. To improve your credit and your chances of getting a better mortgage, get current on your payments and stay current. About 35% of your credit scores are based on whether or not you pay your bills on time. About 30% of your credit scores are based on how much debt you owe. That's why you may want to consider paying down some of your debts.

## Q RESEARCH STARTER

Check out interest rates and make sure you're getting the credit you've earned.

- Get your credit report at annualcreditreport.com and check it for errors. If you find mistakes, submit a request to each of the credit bureaus asking them to fix the mistake. For more information about correcting errors on your credit report, visit consumerfinance.gov/askcfpb.
- ☐ For more on home loans and credit, visit consumerfinance.gov/owning-a-home.

#### NOW

- If your credit score is below 700, you will likely pay more for your mortgage.
- Most credit scoring models are built so you can shop for a mortgage within a certain period-generally between 14 days and 45 days-with little or no impact on your score. If you shop outside of this period, any change triggered by shopping should be minor-a small price to pay for saving money on a mortgage loan.

### IN THE FUTURE

- If you work on improving your credit and wait to buy a home, you will likely save money. Some people who improve their credit save \$50 or \$100 on a typical monthly mortgage payment.
- An average consumer who adopts healthy credit habits, such as paying bills on time and paying down credit cards, could see a credit score improvement in three months or more.

## TIP

Be careful making any big purchases on credit before you close on your home. Even financing a new refrigerator could make it harder for you to get a mortgage.

### TIP

Correcting errors on your credit report may raise your score in 30 days or less. It's a good idea to correct errors before you apply for a mortgage.



☐ I will go with the credit I have.

OR

 I will wait a few months or more and work to improve my credit.



# **3.** Pick the mortgage type–fixed or adjustable–that works for you

With a **fixed-rate mortgage**, your principal and interest payment stays the same for as long as you have your loan.

- Consider a fixed-rate mortgage if you want a predictable payment.
- You may be able to refinance later if interest rates fall or your credit or financial situation improves.

With an adjustable-rate mortgage (ARM), your payment often starts out lower than with a fixed-rate loan, but your rate and payment could increase quickly. It is important to understand the trade-offs if you decide on an ARM.

- Your payment could increase a lot, often by hundreds of dollars a month.
- Make sure you are confident you know what your maximum payment could be and that you can afford it.

Planning to sell your home within a short period of time? That's one reason some people consider an ARM. But, you probably shouldn't count on being able to sell or refinance. Your financial situation could change. Home values may go down or interest rates may go up.

You can learn more about ARMs in the Consumer Handbook on Adjustable Rate Mortgages (files.consumerfinance.gov/f/201401\_cfpb\_booklet\_charm.pdf) or by visiting consumerfinance.gov/owning-a-home.

## TIP

Many borrowers with ARMs underestimate how much their interest rates can rise.

	YOUR CHOICE
A.7	Check one:

## Check for risky loan features

Some loans are safer and more predictable than others. It is a good idea to make sure you are comfortable with the risks you are taking on when you buy your home. You can find out if you have certain types of risky loan features from the Loan Terms section on the first page of your Loan Estimate.

A **balloon payment** is a large payment you must make, usually at the end of your loan repayment period. Depending on the terms of your loan, the balloon payment could be as large as the entire balance on your mortgage.

A **prepayment penalty** is an amount you have to pay if you refinance or pay off your loan early. A prepayment penalty may apply even if you sell your home.



## 4. Choose the right down payment for you

A down payment is the amount you pay toward the home yourself. You put a percentage of the home's value down and borrow the rest through your mortgage loan.



YOUR DOWN PAYMENT	WHAT THAT MEANS FOR YOU
□ I will put down 20% or more.	A 20% or higher down payment likely provides the best rates and most options. However, think twice if the down payment drains all your savings.
□ I will put down between 5% and 19%.	You probably have to pay higher interest rates or fees. Lenders most likely require private mortgage insurance (PMI). PMI is an insurance policy that lets you make a lower down payment by insuring the lender against loss if you fail to pay your mortgage.
	Keep in mind when you hear about "no PMI" offers that doesn't mean zero cost. No PMI offers often have higher interest rates and may also require you to take out a second mortgage. Be sure you understand the details.
□ I will make no down payment or a small one of less than 5%.	Low down payment programs are typically more expensive because they may require mortgage insurance or a higher interest rate. Look closely at your total fees, interest rate, and monthly payment when comparing options.
	Ask about loan programs such as:
	<ul> <li>Conventional loans that may offer low down payment options.</li> </ul>
	FHA, which offers a 3.5% down payment program.
	<ul> <li>VA, which offers a zero down payment option for qualifying veterans.</li> </ul>
	<ul> <li>USDA, which offers a similar zero down payment program for eligible borrowers in rural areas.</li> </ul>

## The advantages of prepayment

**Prepayment** is when you make additional mortgage payments so you pay down your mortgage early. This reduces your overall cost of borrowing, and you may be able to cancel your private mortgage insurance early and stop paying the premium. Especially if your down payment is less than 20%, it may make sense to make additional payments to pay down your loan earlier.

TIP

Prepayment is your choice. You don't have to sign up for a program or pay a fee to set it up.



## Understand the trade-off between points and interest rate

**Points** are a percentage of a loan amount. For example, when a loan officer talks about one point on a \$100,000 loan, the loan officer is talking about one percent of the loan, which equals \$1,000. Lenders offer different interest rates on loans with different points. There are three main choices you can make about points. You can decide you don't want to pay or receive points at all. This is called a **zero point loan**. You can pay points at closing to receive a lower interest rate. Or you can choose to have points paid to you (also called **lender credits**) and use them to cover some of your closing costs.

The example below shows the trade-off between points as part of your closing costs and interest rates. In the example, you borrow \$180,000 and qualify for a 30-year fixed-rate loan at an interest rate of 5.0% with zero points. Rates currently available may be different than what is shown in this example.

### COMPARE THREE SCENARIOS OF HOW POINTS AFFECT INTEREST RATE

RATE	4.875%	5.0%	5.125%
POINTS	+0.375	0	-0.375
YOUR SITUATION	You plan to keep your mortgage for a long time. You can afford to pay more cash at closing.	You are satisfied with the market rate without points in either direction.	You don't want to pay a lot of cash upfront and you can afford a larger mortgage payment.
YOU MAY CHOOSE	Pay points now and get a lower interest rate. This will save you money over the long run.	Zero points.	Pay a higher interest rate and get a lender credit toward some or all of your closing costs.
WHAT THAT MEANS	You might agree to pay \$675 more in closing costs, in exchange for a lower rate of 4.875%. Now: You pay \$675 Over the life of the loan: Pay \$14 less each month	With no adjustments in either direction, it is easier to understand what you're paying and to compare prices.	You might agree to a higher rate of 5.125%, in exchange for \$675 toward your closing costs.  Now: You get \$675  Over the life of the loan: Pay \$14 more each month

SECTION 1: CHOOSING THE BEST MORTGAGE FOR YOU 9



## **6.** Shop with several lenders

You've figured out what affordable means for you. You've reviewed your credit and the kind of mortgage and down payment that best fits your situation. Now is the time to start shopping seriously for a loan. The work you do here could save you thousands of dollars over the life of your mortgage.

## GATHER FACTS AND COMPARE COSTS

## ☐ Make a list of several lenders you will start with

Mortgages are typically offered by community banks, credit unions, mortgage brokers, online lenders, and large banks. These lenders have loan officers you can talk to about your situation.

## Get the facts from the lenders on your list

Find out from the lenders what loan options they recommend for you, and the costs and benefits for each. For example, you might find a discount is offered for borrowers who have completed a home buyer education program.

## ☐ Get at least three offers—in writing—so that you can compare them

Review the decisions you made on pages 4 to 8 to determine the loan type, down payment, total monthly home payment and other features to shop for. Now ask at least three different lenders to give you a **Loan Estimate**, which is a standard form showing important facts about the loan. It should be sent to you within three days, and it shouldn't be expensive. Lenders can charge you only a small fee for getting your credit report-and some lenders provide the Loan Estimate without that fee.

## Compare Total Loan Costs

Review your Loan Estimates and compare Total Loan Costs, which you can see under Section D at the bottom left of the second page of the Loan Estimate. Total Loan Costs include what your lender charges to make the loan, as well as costs for services such as appraisal and title. The third page of the Loan Estimate shows the Annual Percentage Rate (APR), which is a measure of your costs over the loan term expressed as a rate. Also shown on the third page is the Total Interest Percentage (TIP), which is the total amount of interest that you pay over the loan term as a percentage of your loan amount. You can use APR and TIP to compare loan offers.

## Q RESEARCH STARTER

Loan costs can vary widely from lender to lender, so this is one place where a little research may help you save a lot of money. Here's how:

- ☐ Ask real estate and title professionals about average costs in your area.
- ☐ Learn more about loan costs, and get help comparing options, at consumerfinance.gov/owning-a-home.

#### 10 YOUR HOME LOAN TOOLKIT



#### TIP

A loan officer is not necessarily shopping on your behalf or providing you with the best fit or lowest cost loan.

### TIP

It is illegal for a lender to pay a loan officer more to steer you into a higher cost loan.

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Talking to different lenders helps you to know what options are available and to feel more in control. Here is one way to start the conversation:

"This mortgage is a big decision and I want to get it right. Another lender is offering me a different loan that may cost less. Let's talk about what the differences are and whether you may be able to offer me the best deal."

TRACK YOUR LOAN OFFERS

Fill in the blanks for these important factors:

	LOAN OFFER 1	LOAN OFFER 2	LOAN OFFER 3
Lender name			
Loan amount	\$	\$	\$
Interest rate	%	%	%
	□ Fixed □ Adjustable	□ Fixed □ Adjustable	□ Fixed □ Adjustable
Monthly principal and interest	\$	\$	\$
Monthly mortgage insurance	\$	\$	\$
Total Loan Costs (See section D on the second page of your Loan Estimate.)	\$	\$	\$

My best loan offer is: \_



## 7. Choose your mortgage

You've done a lot of hard work to get this far! Now it is time to make your call.

CONFIRM YOUR DECISION  Check the box if you agree with the statement:
l can repay this loan.
l am comfortable with my monthly payment.
I shopped enough to know this is a good deal for me.
There are no risky features such as a balloon payment or prepayment penalty I can't handle down the road.
I know whether my principal and interest payment will increase in the future.

Still need advice? The U.S. Department of Housing and Urban Development (HUD) sponsors housing counseling agencies throughout the country to provide free or low-cost advice. To find a HUD-approved housing counselor visit consumerfinance.gov/find-a-housing-counselor or call HUD's interactive voice system at (800) 569-4287.

## Intent to proceed

When you receive a Loan Estimate, the lender has not yet approved or denied your loan. Up to this point, they are showing you what they expect to offer if you decide to move forward with your application. You have not committed to this lender. In fact, you are not committed to any lender before you have signed final closing documents.

Once you have found your best mortgage, the next step is to tell the loan officer you want to proceed with that mortgage application. This is called expressing your intent to proceed. Lenders have to wait until you express your intent to proceed before they require you to pay an application fee, appraisal fee, or most other fees.

## Rate lock

Your Loan Estimate may show a rate that has been "locked" or a rate that is "floating," which means it can go up or down. Mortgage interest rates change daily, sometimes hourly. A **rate lock** sets your interest rate for a period of time. Rate locks are typically available for 30, 45, or 60 days, and sometimes longer.



The interest rate on your Loan Estimate is not a guarantee. If your rate is floating and it is later locked, your interest rate will be set at that later time. Also, if there are changes in your application—including your loan amount, credit score, or verified income—your rate and terms will probably change too. In those situations, the lender gives you a revised Loan Estimate.

There can be a downside to a rate lock. It may be expensive to extend if your transaction needs more time. And, a rate lock may lock you out of better market pricing if rates fall.



Rate lock policies vary by lender. Choosing to lock or float your rate can make an important difference in your monthly payment. To avoid surprises, ask:

"What does it mean if I lock my rate today?"

"What rate lock time frame does this Loan Estimate provide?"

"Is a shorter or longer rate lock available, and at what cost?"

"What if my closing is delayed and the rate lock expires?"

"If I lock my rate, are there any conditions under which my rate could still change?"



## 8. Avoid pitfalls

WHAT NOT TO DO	WHY?
Don't sign documents where important details are left blank or documents you don't understand.	You are agreeing to repay a substantial amount of money over an extended period of time. Make sure you know what you are getting into and protect yourself from fraud.
Don't assume you are on your own.	HUD-approved housing counselors can help you navigate the process and find programs available to help first-time homebuyers.
	You can find a HUD-approved housing counselor in your area at consumerfinance.gov/find-a-housing-counselor or call HUD's interactive voice system at (800) 569-4287.
Don't take on more mortgage than you want or can afford.	Make certain that you want the loan that you are requesting and that you are in a position to live up to your end of the bargain.
Don't count on refinancing, and don't take out a loan if you already know you will have to change it later.	If you are not comfortable with the loan offered to you, ask your lender if there is another option that works for you. Keep looking until you find the right loan for your situation.
Don't fudge numbers or documents.	You are responsible for an accurate and truthful application. Be upfront about your situation. Mortgage fraud is a serious offense.
Don't hide important financial information.	Hiding negative information may delay or derail your loan application.



## Handle problems

WHAT HAPPENED	WHAT TO DO ABOUT IT
I have experienced a problem with my loan application or how my loan officer is treating me.	Ask to talk to a supervisor. It may be a good idea to talk to the loan officer first, and if you are not satisfied, ask to speak with a supervisor.
I think I was unlawfully discriminated against when I applied for a loan or when I tried to buy a home.	The Fair Housing Act and Equal Credit Opportunity Act prohibit housing and credit discrimination. If you think you have been discriminated against during any part of the mortgage process, you can submit a complaint and describe what happened. To do so, you can call the Consumer Financial Protection Bureau at (855) 411-2372 or visit consumerfinance.gov/complaint. Submit a complaint to the U.S. Department of Housing and Urban Development (HUD) by calling (800) 669-9777, TTY (800) 927-9275. Or, file a complaint online at HUD.gov.  You can find more information about your rights and how to submit a complaint with the CFPB at consumerfinance.gov/fair-lending.
I have a complaint.	Submit a complaint to the Consumer Financial Protection Bureau if you have problems at any stage of the mortgage application or closing process, or later if you have problems making payments or become unable to pay. You can call (855) 411-2372 or visit consumerfinance.gov/complaint.
I think I may have been the victim of a predatory lender or a loan fraud.	Don't believe anyone who tells you they are your "only chance to get a loan," or that you must "act fast." Learn the warning signs of predatory lending and protect yourself. Find more information at portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hcc/OHC_PREDLEND/OHC_LOANFRAUD.  You could learn more about your loan officer at nmlsconsumeraccess.org.



# Your closing



You've chosen a mortgage. Now it's time to select and work with your closing agent.

Once you've applied for a mortgage, you may feel like you're done. But mortgages are complicated and you still have choices to make.

### IN THIS SECTION

- 1. Shop for mortgage closing services
- Review your revised Loan Estimate
- Understand and use your Closing Disclosure

## 1. Shop for mortgage closing services

Once you've decided to move forward with a lender based on the Loan Estimate, you are ready to shop for the **closing agent** who gathers all the legal documents, closes the loan, and handles the money involved in your purchase. After you apply for a loan, your lender gives you a list of companies that provide closing services. You may want to use one of the companies on the list. Or, you may be able to choose companies that are not on the list if your lender agrees to work with your choice. The seller cannot require you to buy a title insurance policy from a particular title company.

## Closing agent

In most of the country, a settlement agent does your closing. In other states, particularly several states in the West, the person is known as an escrow agent. And in some states, particularly in the Northeast and South, an attorney may be required.

## Q RESEARCH STARTER

When you compare closing agents, look at both cost and customer service.

Ask your real estate professional and your friends. These people may know companies they would recommend. Be sure to ask how that company handled problems and if they have a good reputation.

#### TIP

Settlement services may feel like a drop in the bucket compared to the cost of the home. But in some states borrowers who shop around may save hundreds of dollars.



☐ Review the list of companies your lender gave you. Select a few companies on the list and ask for references from people who recently bought a home. Ask those people how the company handled problems that came up during the transaction.

## Title insurance

When you purchase your home, you receive a document most often called a deed, which shows the seller transferred their legal ownership, or "title," to the home to you. **Title insurance** can provide protection if someone later sues and says they have a claim against the home. Common claims come from a previous owner's failure to pay taxes or from contractors who say they were not paid for work done on the home before you purchased it.

Most lenders require a **Lender's Title Insurance** policy, which protects the amount they lent. You may want to buy an **Owner's Title Insurance** policy, which protects your financial investment in the home. The Loan Estimate you receive lists the Owner's Title Insurance policy as optional if your lender does not require the policy as a condition of the loan.

Depending on the state where you are buying your home, your title insurance company may give you an itemized list of fees at closing. This itemized list may be required under state law and may be different from what you see on your Loan Estimate or Closing Disclosure. That does not mean you are being charged more. If you add up all the title-related costs your title insurance company gives you, it should match the totals of all the title-related costs you see on your Loan Estimate or Closing Disclosure. When comparing costs for title insurance, make sure to compare the bottom line total.

## Home inspector and home appraiser

When you are considering buying a home, it is smart to check it out carefully to see if it is in good condition. The person who does this for you is called a **home inspector**. The inspector works for you and should tell you whether the home you want to buy is in good condition and whether you are buying a "money pit" of expensive repairs. Get your inspection before you are finally committed to buy the home.

A home inspector is different from a **home appraiser**. The appraiser is an independent professional whose job is to give the lender an estimate of the home's market value. You are entitled to a copy of the appraisal prior to your closing. This allows you to see how the price you agreed to pay compares to similar and recent property sales in your area.



## 2. Review your revised Loan Estimate

When important information changes, your lender is required to give you a new Loan Estimate that shows your new loan offer.

It is illegal for a lender to quote you low fees and costs for its services on your Loan Estimate and then surprise you with much higher costs in a revised Loan Estimate or Closing Disclosure. However, a lender may change the fees it quotes you for its services if the facts on your application were wrong or changed, you asked for a change, your lender found you did not qualify for the original loan offer, or your Loan Estimate expired.

Here are common reasons why your Loan Estimate might change:

- You decided to change loan programs or the amount of your down payment.
- The appraisal on the home you want to buy came in higher or lower than expected.
- You took out a new loan or missed a payment and that has changed your credit.
- Your lender could not document your overtime, bonus, or other income.



If your Loan Estimate is revised you should look it over to see what changed. Ask your lender:

"Can you explain why I received a new Loan Estimate?"

"How is my loan transaction different from what I was originally expecting?"

"How does this change my loan amount, interest rate, monthly payment, cash to close, and other loan features?"



## 3. Understand and use your Closing Disclosure

You've chosen a home you want to buy and your offer has been accepted. You've also applied for and been approved for a mortgage. Now you are ready to take legal possession of the home and promise to repay your loan.

At least three days before your closing, you should get your official **Closing Disclosure**, which is a five-page document that gives you more details about your loan, its key terms, and how much you are paying in fees and other costs to get your mortgage and buy your home.

Many of the costs you pay at closing are set by the decisions you made when you were shopping for a mortgage. Charges shown under "services you can shop for" may increase at closing, but generally by no more than 10% of the costs listed on your final Loan Estimate.

The Closing Disclosure breaks down your closing costs into two big categories:

#### YOUR LOAN COSTS

- The lender's Origination Costs to make or "originate" the loan, along with application fees and fees to underwrite your loan.
   Underwriting is the lender's term for making sure your credit and financial information is accurate and you meet the lender's requirements for a loan.
- Discount points—that is, additional money you pay up front to reduce your interest rate.
- Services you shopped for, such as your closing or settlement agent and related title costs.
- Services your lender requires for your loan.
   These include appraisals and credit reports.

#### OTHER COSTS

- Property taxes.
- Homeowner's insurance premiums. You can shop around for homeowner's insurance from your current insurance company, or many others, until you find the combination of premium, coverage, and customer service that fits your situation. Your lender will ask you for proof you have an insurance policy on your new home.
- Any portion of your total mortgage payment you must make before your first full payment is due.
- Flood insurance, if required.

## Q RESEARCH STARTER

Get tips, a step-by-step checklist, and help with the rest of the documents you'll see at closing at consumerfinance.gov/owning-a-home.



## What is your Closing Disclosure?

The five-page Closing Disclosure sums up the terms of your loan and what you pay at closing. You can easily compare the numbers to the Loan Estimate you received earlier. There should not be any significant changes other than those you have already agreed to.

Take out your own Closing Disclosure, or review the example here. Double-check that you clearly understand what you'll be expected to pay-over the life of your loan and at closing.

#### ON PAGE 1 OF 5

## Loan terms

Review your monthly payment. Part of it goes to repay what you borrowed (and may build equity in your new home), and part of it goes to pay interest (which doesn't build equity). Equity is the current market value of your home minus the amount you still owe on your mortgage.

## Costs at Closing

Be prepared to bring the full "Cash to Close" amount with you to your closing. This amount includes your down payment and closing costs. The closing costs are itemized on the following pages.

## Closing Disclosure

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

Closing Information 4/15/2013 Date Issued Closing Date Disbursement Date 4/15/2013 4/15/2013 Settlement Agent Epsilon Title Co. 12-3456 Ргорегту

\$180,000

Sale Price

123 Anywhere Street Anytown, ST 12345 Seller Steve Cole and Army Doe 321 Somewhere Drive Anytown, ST 12345 456 Somewhere Ave Anvtown, ST 12345 Lender Figus Bank

Transaction Information

Loan Information Borrower Michael Jones and Mary Stone Loan Term 30 years

Loan Type ■ Conventional □ FHA Loan ID # 123456789 000654321

Loan Terms		Can this amount increase after dosing?
Loan Amount	\$162,000	NO
Interest Rate	3.875%	NO
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	\$761.78	NO
Prepayment Penalty		Does the loan have these features?  YES - As high as \$3,240 if you pay off the loan during the first 2 years
Balloon Payment		NO

	67/170		
	\$761.78		\$761.78
+	82.35	+	_
+	206.13	+	206.13
\$	1,050.26		\$967.91
\$356.13 a month	XIProperty Taxes XIHomeowner's Insur XI Other: Homeowner'	rance 's Association Dues	In escrow? YES YES NO must pay for other property
	\$356.13	+ 206.13 \$1,050.26  This estimate include  IN Property Taxes S156.13 IN Homeowner's Insur IN Other: Homeowner's	+ 206.13 +  \$1,050.26  This estimate includes  XProperty Taxes  XHomeowner's Insurance  XOther: Homeowner's Association Dues  See Excound count on page 4 for details. You

losing Costs	\$9,712.10	Includes \$4,694.05 in Loan Costs + \$5,018.05 in Other Costs - \$0 in Lender Credits. See page 2 for details.
Cash to Close	\$14,147.26	Indudes Closing Costs. See Calculating Cash to Close on page 3 for details.

Closing Disclosure, page 1. The most important facts about your loan are on the first page.

#### ON PAGE 2 OF 5

## **Total Loan Costs**

Origination charges are fees your lender charges to make your loan. Some closing costs are fees paid to the providers selected by your lender. Some are fees you pay to providers you chose on your own.

## **Prepaids**

Homeowner's insurance is often paid in advance for the first full year. Also, some taxes and other fees need to be paid in advance.



#### Closing Cost Details Borrower Paid Seller Part Paid by Others Loan Costs At Closung....Betore Grasing :: 0.25 % of Loan Amount (Points) ::2 Application Fee \$405.00 Underwriting Fee \$1,097.00 B. Serekea Romeauer Did Not Stop For \$236,55 to John Smith Appraisers Inc. to Information Inc. \$405.00 3 Flood Determination Fee to Info Co. Flood Monitoring Fee. to Info Co. 531.75 S Tax Monitoring Fee → Tax Status Research Fee \$75.00 \$80.00 C. Services Borrower Dkf Shop For \$2,655.50 to Pests Co. \$1 20,50 \$85,00 \$6,50,00 \$500,00 01 Pest Inspection Fee Survey Fee Title – Insurance Binder Title – Lender's Title Insurance to Surveys Co. to Epsilon Title Co to Epsilon Title Co Title – Settlement Agent Fee to Epsilan Title Co Title - Title Search to Epsilan Title Co \$800.00 D. TOTAL LOAN COSTS (Borrower Pakt): \$4,694.05 Other Costs \$85.00 07 Recording Fees Deed: \$40.00 Mortgage: \$45.00 to Any State Fig. Propagate Hamecomer's Insurance Premium (12, mo.) to Insurance Co. Montgage Insurance Premium (mo.) S Preparal Interest (51744 per day from 4/15/13 to 5/1//3) Property Taxes (6 mo.) to Any County USA \$1,209.96 G. Inmat Escrow Payment at Closing 5412.75 Homeowner's insurance \$100.83 per month for 2 mo. Mortgage Insurance per month for mo Property Taxes \$105.30 per month for 2 mo \$210.61 Aggregate Adjustmen \$2,400,00 HOR Capital Contribution HOR Processing Fee Horne Inspection Fee Home Warranty Fee THE PROPRESS OF THE INSURANCE OF THE PROPRESS \$5,700.00 \$1,000.00 1. TOTAL OF HER COSTS (BOSTOWEL Poid). \$5,018.00 Other Costs Subtotals (E+F+G+H) \$5,018.05 J. TOTAL CLOSING COSTS (Bornover Paid) \$405.00 Closing Costs Subtotals (D+ Lender Credits CLOSING DISCLOSURE PAGE 2 OF 5 - LOAN ID #123456789

### Escrow

An escrow or impound account is a special account where monthly insurance and tax payments are held until they are paid out each year. You get a statement showing how much money your lender or mortgage servicer plans to require for your escrow or impound account.

You also get an annual analysis showing what happened to the money in your account. Your lender must follow federal rules to make sure they do not end up with a large surplus or shortage in your escrow or impound account.

Details of your closing costs appear on page 2 of the Closing Disclosure.



## USE YOUR CLOSING DISCLOSURE TO CONFIRM THE DETAILS OF YOUR LOAN

Circle one. If you answer no, turn to the page indicated for more information:

The interest rate is what I was expecting based on my Loan Estimate.	YES / NO (see page 10)
know whether   have a prepayment penalty or balloon payment.	YES / NO (see page 7)
I know whether or not my payment changes in future years.	YES / NO (see page 7)
I see whether I am paying points or receiving points at closing.	YE5 / NO (see page 9)
l know whether I have an escrow account.	YES / NO (see above)

SECTION 2: YOUR CLOSING 21



#### ON PAGE 3 OF 5

## Calculating Cash to Close

Closing costs are only a part of the total cash you need to bring to closing.

#### Summaries of Transactions

The section at the bottom of the page sums up how the money flows among you, the lender, and the seller.

### ON PAGE 4 OF 5

## Loan Disclosures

Page 4 breaks down what is and is not included in your escrow or impound account. Make sure you understand what is paid from your escrow account and what you are responsible for paying yourself.

> Top image: A summary of important financial information appears on page 3 of the Closing Disclosure.

Bottom image: More details of your loan appear on page 4 of your Closing Disclosure.

Coloniation Cook to Class				
Calculating Cash to Close	Loon Estimate	e to see what n Final	(000000	anged from your Loan Estimate. this change?
Total Closing Costs (J)	58,054,00	59,712.10	YES	- See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	50	-\$2980	YES	- You paid these Closing Costs before closing
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO	
Down Payment/Funds from Borrower	\$18,000.00	\$18,000.00	NO	
Deposit	- \$10,000.00	- \$10,000.00	NO	
Funds for Borrower	50	90	NO	
Seller Credits	50	- \$2,500,00	YES	- See Seller Credits in Section L
Adjustments and Other Credits	\$0	- \$1,035.04	YES	- Seedetals in Sections Kand L
Cash to Close	\$16,054.00	\$14,147.26		

Summaries of Transactions	Use this table to see a summ	mary of your transaction.
BORROWER'S TRANSACTION		SELLER'S TRANSACTION
K. Dius from Borrows cart Closing	\$189,762.30	M.: Dise to Seller at Clossing \$180,480.00
○: Sale Price of Property	\$180,000.00	01 Sale Price of Property \$180,000.00
3ale Price of Any Personal Property Inc.	luded in Sale	© Sale Price of Any Personal Property Included in Sale
(3) Closing Costs Paid at Closing (1)	\$9,682.30	(3)
74		9년
Adjustments		62
Ø5-		×.
W:		9:
72		12,
Adjustments for Items Paid by Seller in	Advance	Adjustments for Items Paid by Seller in Advance
City/Town Taxes to		েও City/Town Taxes to
49 County Taxes to		10 County Taxes to
70 Assessments to		1: Assessments to
:: HOA Dues 4/15/13 to 4/30/	13 \$80,00	<ol> <li>HOA Dues 4/15/13 to 4/30/13 \$80,00</li> </ol>
2		1.1
73		1.4
শ্ব		15
5		16
L. Paud Aircrety by or on Behalf of Borros	serat Closing 5173,613.64	N. Due from Seller or Closing \$115,665.04
93 Deposit	\$10,000.00	9: Excess Deposit
∜∴ Loen Amount	\$162,000.00	© Closing Costs Paid at Closing (J) \$12,800.00
াজ Existing Loan()   Assumed or Taken Sut	oject to	ಿತಿ Existing Loan(s) Assumed or Taken Subject to
V-1		34 Payoff of First Mongage Loan \$100,000.00
46 Seller Credit	\$2,500.00	A Payoff of Second Mortgage Loan

#### Additional Information About This Loan

- Assumption
  If you sell or transfer this property to another person, your lender will allow, under certain conditions, this person to assume this loan on the original terms.
- will not allow assumption of this loan on the original terms.

Yourloan

- has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details. M does not have a demand feature.

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

**Negative Amortization** (Increase in Loan Amount)

- Under your loan terms, you

  are scheduled to make monthly payments that do not pay all of
- are screamed or insermonth, yearfernstand to not pay and the interest due that month, As a result, your loan amount will likely become legarithely amortize), and your loan amount will likely become legarithen your original loan amount Increases in your loan amount lower the equity you have in this property.

  I may have monthly payments that do not pay all of the interest due that month, if you do, your loan amount will increase [negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- ${\bf X\!\!\!\! X}$  do not have a negative amortization feature.

#### Partial Payments

- M may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- ☐ does not accept any partial payments.

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

You are granting a security interest in 456 Somewhere Ave., Anytown, ST (2345

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

## Escrow Account

For now, your loan

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

ficum:				
Escrowed Property Costs over Year 1	52,473.56	Estimated total amount over year 1 for your escrowed property costs: Homeowner's los wance Property Toxes		
Non-Escrowed Property Costs over Year 1	\$1,800.00	Estimated total amount over year 1 for your no n-excrowed property costs:  Homeowner's Association Does You may have other property costs.		
Initial Escrow Payment	\$412.25	A cushion for the escrow account you pay at closing. See Section Glon page 2.		
Monthly Escrow Payment	\$206.13	The amount included in your total monthly payment.		

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

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

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

22 YOUR HOME LOAN TOOLKIT

CLOSING DISCLOSURE

PAGE 4 DE 5 + LOAN ID # 123456789



### Loan Calculations Total of Payments, Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled. \$285,803.36 Finance Charge. The dollar amount the loan will \$118,830.27 **Amount Financed.** The loan amount available after paying your upfront finance charge. \$162,000.00 Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your 4.17495 interest rate Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.



Contact Information

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

## Other Disclosures

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

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

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

State law may protect you from liability for the unpaid balance. If you refinance or take on any addition at debt on this property, you may lose this protection and have to pay any debt remaining even after for edosure. You may want to consult a law yet for more information. ☐ state law does not protect you from liability for the unpaid balance.

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

#### Tax Deductions

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

Lender	. Mortguge Broker	Real Estate Broker .(B)	Real Estate Broker (S)	Set tlement Agent
Ficus Bank		Omega Real Estate Broker Inc.	Alpha Real Estate Broker Co.	Epsilon Title Co.
4321 Random Blvd. Somecity, ST 12340	789 Local Lane Sometown, ST 12345		9B7 Suburb Ct. Someplace, ST 12340	123 Commerce PI. Somedty, ST 12344
		Z765416	Z61456	Z61616
Joe Smith		Samuel Green	Joseph Cain	Sarah Arnold
12345				
		P16415	P51461	PT1234
joesmith@ ficusbank.com		sam@omegare.biz	joe@elphare.biz	sarah@ epsilontitle.com
123-456-7890		123-555-1717	321-555-7171	987-555-4321
	4321 Random Blvd, Somecity, ST12340 Joe Smith 12345 Joesmith@ Joesmith@ Journal Comments	4321 Random Blvd, Somecity, ST 12340  Joe Smith 12345  Joesmith@ ficusbank.com	Ficus Bank Omega Real Estate Broker Inc. 4321 Random Blwd. 289 Local Lane Sometown, ST 12345 Sometown, ST 12345	Comega Real Estate Broker Inc.   Alpha Real Estate Broker Inc.   Alpha Real Estate Broker Inc.   Sec.   Sec.

ON PAGE 5 OF 5

## Finance Charge

In addition to paying back the amount you are borrowing, you pay a lot of interest over the life of the loan. This is why it is worthwhile to shop carefully for the best loan for your situation.

## Annual Percentage Rate (APR)

Your APR is your total cost of credit stated as a rate. Your APR is generally higher than your interest rate, because the APR takes into consideration all the costs of your loan, over the full term of the loan.

If anything on the Closing Disclosure is not clear to you, ask your lender or settlement agent, "What does this mean?"

Loan calculations, disclosures, and contact information for your files are on page 5 of the Closing Disclosure.

#### NOW

CLOSING DISCLOSURE

- Now you've spent time understanding what you need to do and what you need to pay, as a new homeowner.
- Now is the time to step back and feel sure you want to proceed with the loan.

## IN THE FUTURE

PAGE 5 OF 5 - LOAN ID # 123456789

- If you are not comfortable with your mortgage and your responsibility to make payments, you might not be able to keep your home.
- If you've made a careful decision about what you can afford and the mortgage you wanted, you will be able to balance owning your home and meeting your other financial goals.



# Owning your home



Now you've closed on your mortgage and the home is yours.

Owning a home is exciting. And your home is also a large investment. Here's how to protect that investment.

# **1.** Act fast if you get behind on your payments

### IN THIS SECTION

- Act fast if you get behind on your payments
- 2. Keep up with ongoing costs
- Determine if you need flood insurance
- Understand Home Equity Lines of Credit (HELOCs) and refinancing

If you fall behind on your mortgage, the company that accepts payments on your mortgage contacts you. This company is your **mortgage servicer**. Your servicer is required to let you know what options are available to avoid foreclosure. Talk to your mortgage servicer if you get into trouble, and call a housing counselor (see page 12 for contact information). HUD-approved counselors are professionals who can help you, often at little or no charge to you.

Homeowners struggling to pay a mortgage should beware of scammers promising to lower mortgage payments. Only your mortgage servicer can evaluate you for a loan modification. If you suspect a scam you can call (855) 411-2372 or visit consumerfinance.gov/complaint.

## 2. Keep up with ongoing costs

Your mortgage payment is just one part of what it costs to live in your new home. Your escrow account holds your monthly taxes and homeowner's insurance payments—but if you have no escrow account, you need to keep up with these on your own. Your home needs maintenance and repairs, so budget and save for these too.



## 3. Determine if you need flood insurance

Flooding causes more than \$8 billion in damages in the United States in an average year. You can protect your home and its contents from flood damage. Depending on your property location, your home is considered either at high-risk or at moderate-to-low risk for a flood. Your insurance premium varies accordingly. You can find out more about flood insurance at FloodSmart.gov. Private flood insurance could also be available.

Although you may not be required to maintain flood insurance on all structures, you may still wish to do so, and your mortgage lender may still require you to do so to protect the collateral securing the mortgage. If you choose to not maintain flood insurance on a structure, and it floods, you are responsible for all flood losses relating to that structure.

# **4.** Understand Home Equity Lines of Credit (HELOCs) and refinancing

Homeowners sometimes decide they want to borrow against the value of their home to help remodel or pay for other large expenses. One way to do this is with a **Home Equity Line of Credit** (HELOC). You can learn more about HELOCs at files.consumerfinance.gov/f/201401\_cfpb\_booklet\_heloc.pdf.

Financial counselors caution homeowners against using a HELOC to wipe out credit card debt. If you use a HELOC as a quick fix to a serious spending problem, you could end up back in debt and lose your home.

If you decide to take out a HELOC or refinance your mortgage, the Truth in Lending Act (TILA) gives you the **right to rescind**, meaning you can change your mind and cancel the loan. But you can only rescind a refinance or HELOC within three days of receiving a proper notice of the right to rescind from your lender. You cannot rescind if you are using your HELOC to buy a home.

In the case of a refinance, consider how long it will take for the monthly savings to pay for the cost of the refinance. Review the closing costs you paid for your original loan to purchase the home. Refinancing costs can be about the same amount. A common rule of thumb is to proceed only if the new interest rate saves you that amount over about two years (in other words, if you break even in about two years).

## **Congratulations!**

You have accomplished a lot. It is not easy—you should feel proud of the work you've done.



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Anavers to common questions consumer former downsides

Tools and resources for home buyers consumer mance gov/swring a home

Talk to a housing countelor consumer name good od a-housing counselor

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Consumer Financial Protection Bureau 1705 G Street WW Washington DC 20587

# <u>Substitus complaint</u>

Online consumerfinance governmetern

855-411-CFP8 (2372) TTY/TDO 855-719-CFP8 (2377); 8 a.m. to 8 c.m. Eastern Tyne, Monday-Friday

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# \_\_\_\_\_ Share your Croughts

Last updated August 2015

# **ENCLOSED DOCUMENTS LIST**

# UNITED WHOLESALE MORTGAGE, LLC

Loan #: 1221031532

Date: FEBRUARY 19, 2021

Borrower(s): Marilyn J Mosby

# The following documents are enclosed.

- 1. [ ] Enclosed Documents List
- 2. [ ] Closing Disclosure
- 3. Attention Settlement Agent
- 4. [ ] General Closing Instructions
- 5. [ ] Uniform Residential Loan Application
- 6. [ ] Initial Amortization Schedule
- 7. [ ] Florida Statement Of Anti-Coercion
- 8. [ ] Borrower Consent to the Use of Tax Return Information
- 9. [ ] Florida Errors and Ommissions/Compliance Agreement
- 10. [ ] Residential Mortgage Credit Score Disclosure Exception Notice
- 11. [ ] Borrower General Contact Form
- 12. [ ] Borrower Loan Options
- 13. [ ] Loan Quality Initiative Disclosure
- 14. [ ] Flood Hazard Determination
- 15. [ ] Customer Identification Verification
- INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT
- 17. [ ] Florida Signature Affidavit and AKA Statement
- 18. [ ] General Disclosure Notice (Applicable To All Applicants)
- 19. [ ] Florida Notice To Purchaser-Mortgagor
- 20. [ ] First Payment Letter
- 21 [ ] Temporary Payment Stubs
- 22. [ ] Florida Correction Agreement Limited Power of Attorney
- 23. [ ] Multistate Condominium Rider
- 24. [ ] Multistate Second Home Rider
- 25. [ ] Florida Fixed Rate Note

ENCLOSED DOCUMENTS LIST

EDL.UWM 05/16/19

- 26. [ ] Florida Mortgage MERS
- 27. [ ] Borrower Property Condition Certification
- 28. [ ] Borrower's Certification and Authorization
- 29. [ ] 4506T Request for Transcript of Tax Return
- 30. [ ] W9 Payers Request for Taxpayer ID

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# **Closing Disclosure**

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

Closing Information Transaction Information Loan Information Marilyn J Mosby 30 years **Date Issued** 2/17/2021 Borrower Loan Term Bolton St **Closing Date** 2/19/2021 Purpose Purchase Disbursement Date 2/19/2021 Baltimore, MD 21217 Product Fixed Settlement Agent Fergeson Skipper Attorneys at Law Seller the Mustard Seed Group Loan Type ☑ Conventional ☐ FHA File# 31510 Gulf of Mexico Dr Longboat Key , FL 34228 O VA O Gulf of Mexico Dr Unit Property Loan ID# 1221031532 Long Boat Key, FL 34228 MIC# 6474453362

\$476,000 Sale Price Lender United Wholesale Mortgage, LLC

Loan Terms		Can this amount increase after closing?
Loan Amount	\$428,400	NO
Interest Rate	2.875%	NO
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	\$1,777.40	NO
Prepayment Penalty		Does the loan have these features? NO
Balloon Payment		NO

Projected Payments				
Payment Calculation	Yea	rs1-6	1	ears 7 - 30
Principal & Interest	\$1	,777.40	\$1,777.40	
Mortgage Insurance	+	99.96	+	
Estimated Escrow Amount can increase over time	#	571.61	¥	571.61
Estimated Total Monthly Payment	\$2,4	48.97	\$2,349.01	
Estimated Taxes, Insurance & Assessments Amount can increase over time	\$1,616.61 a month	This estimate includes  ☑ Property Taxes ☑ Homeowner's Insurance		In escrow? YES YES
See page 4 for details		■ Other: HOA Dues  See Escrow Account on page 4 for description  separately.	Oues NO int on page 4 for details. You must pay for other property costs	

Costs at Closing		
Closing Costs	\$12,027.78	Includes \$8,016.20 in Loan Costs + \$11,063,04 in Other Costs -\$7,051.46 in Lender Credits. See page 2 for details.
Cash to Close	\$35,699.15	Includes Closing Costs See Calculating Cash to Close on page 3 for details.



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# **Closing Cost Details**

Other Costs

		Borrow	er-Paid	Selfe	er-Paid	Paid by
Loan Costs		At Clasing	Before Closing	At Clasing	Before Closing	Others
A. Origination Charges		\$4,28	34.00			
11 % of Loan Amount (Points)						
02 Originator Compensation to My Easy Mo	rtgage, LLC	\$4,284.00				
03						
(9)						
05						
Ü6						
G/						
B. Services Borrower Did Not Shop For		\$61	9.50			
(1) Appraisal Fee	to Class Valuation		\$480.00			
Credit Report	to Credit Plus (Reimb)	\$46.50				
CR Flood Certification	to Corelogic Flood Services	58.00				
04 Tax Service	to United Wholesale Fbo Corelogic	\$85.00				
03						
Ca.						
67/						
(8)						
09						
10						
C. Services Borrower Did Shop For		\$3,11	2.70			
1 Title - Abstract Or Title Search	to Fergeson Skipper Attorneys at Law	\$75.00				
02 Title - Endorsement Fee	to Fergeson Skipper Attorneys at Law	\$271.70				
3 Title - Messenger/Carrier Fee	to Fergeson Skipper Attorneys at Law	\$50.00				
04 Title - Municipal Lien Report	to Fergeson Skipper Attorneys at Law	\$115.00				
05 Title - Premium for Lender's Coverage	to Fergeson Slapper Altomeys at Law	\$2,217.00				
🖟 Title - Recording Fee	to Fergeson Skipper Attorneys at Law	\$9.00				
Title - Settlement Or Closing Fee	to Fergeson Skipper Attorneys at Law	\$375.00				
OS .					4	
D. TOTAL LOAN COSTS (Borrower-Paid)		\$8,01				
Loan Costs Subtotals (A + B + C)		\$7,536.20	\$480.00			

E. Taxes and Other Government rees	22,000.	7.0			
(1) Recording Fees Deed:	\$27.00 Mortgage: \$171.50	\$198.50			
02 State Tax/Stamps	to FITax Recorder	\$2,356.20			
03 Transfer Tax	to Sarasota County Recorder	\$3,332.00			
F. Prepaids		\$1,954.	44		
01 Homeowner's Insurance Premium (12 mc	.) to Progressive	\$1,617.00			
Mortgage Insurance Premium ( mo.)					
03 Prepaid Interest (\$33.74 per day from 2/1	9/21 to 3/1/21)	\$337.44			
4 Property Taxes (mo.)					
05					
G. Initial Escrow Payment at Closing		\$1,812.	60		
01 Homeowner's Insurance \$134.75 per mo		\$404.25			
102 Mortgage Insurance per mo	nth for mo.				
Property Taxes \$436.86 per mo	nth for 6 mo.	\$2,621.16			
04					
Q5					
Őő.					
07		0000 BAN 0			
○ Aggregate Adjustment		-\$1,212.81			
H. Other		\$1,409.	30		
1 Buyers Agent Real Estate Commission	to Coldwell Banker Residential Real Estat			514,280.00	
☑ HOA Fees/Association Dues	to Seaside Gardens to Seaside Gardens	\$1,070.00			
13 Lender Questionnaire	\$50.00		CALCAL		
44 Sellers Agent Real Estate Commission to Michael Saunders & Company				\$14,280.00	
US Title - Owner's Title Policy (Optional)	to Fergeson Skipper Attomeys at Law	\$289,30			
06					
of a					



I. TOTAL OTHER COSTS (Borrower-Paid)

J. TOTAL CLOSING COSTS (Borrower-Paid)

Other Costs Subtotals (E + F + G + H)

Closing Costs Subtotals (D + I) Lender Credits \$11,063.04

\$12,027.78

\$480.00

\$28,560.00

\$11,063.04

\$18,599,24

-\$7,051.46

Calculating Cash to Close	Use this table to see what has changed from your Loan Estimate.
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Control of the Contro	The street of the second street of the street of the second of the secon				
	Loan Estimate	Final	Did this change?		
Total Closing Costs (J)	\$12,302.00	512,027.78	YES •See Total Loan Costs(D) and Total Other Costs(I)		
Closing Costs Paid Before Closing	\$0	-\$480.00	YES • You paid these Closing Costs before closing		
Closing Costs Financed (Paid from your Loan Amount)	\$0	50	NO		
Down Payment/Funds from Borrower	\$47,600.00	\$47,600.00	МО		
Deposit	-\$20,000.00	-\$20,000.00	NO		
Funds for Borrower	\$0	50	NO		
Seller Credits	-\$2,356.00	-\$3,332.00	YES •See Seller Credits in Section L		
Adjustments and Other Credits	-\$117.00	-\$116.63	YES • See details in Sections K and L		
Cash to Close	\$37,429.00	\$35,699.15			

BORROWER'S TRANSACTION		SELLER'S TRANSACTION	
K. Due from Borrower at Closing	\$488,091.97	M. Due to Seller at Closing	\$476,544.19
DT Sale Price of Property	\$476,000.00	Sale Price of Property	\$476,000.00
02 Sale Price of Any Personal Property Included In Sale	4.11.2/044/42	#2 Sale Price of Any Personal Property Included in Sale	
US Closing Costs Paid at Closing (J)	\$11,547.78	133	
A4	7.0200	04	
Adjustments		05	
DS .		Ub .	
06		07	
07		Gir	
Adjustments for Items Paid by Seller in Advance		Adjustments for Items Paid by Seller in Advance	
OR City/Town Taxes to		○ City/Town Taxes to	
US County Taxes to		18 County Taxes to	
16 Assessments 2/19/21 to 2/28/21	\$373.21	11 Assessments 2/19/21 to 2/28/21	\$373.21
11 Lbk Underground - Gmd/Neighborhood 2/19/21 to 9/30		Lbk Underground - Gmd/Neighborhood 2/19/21 to 9/30/21	100
12	721 7170.50	13	212.0120
13		îā	
14		18	
15		16	
L. Paid Already by or on Behalf of Borrower at Closing	\$452,392.82	N. Due from Seller at Closing	\$32,552.82
()1 Deposit (EMD: \$20,000.00 / Cash Deposit: \$0.00)	\$20,000.00	0) Excess Deposit	432,332.02
UZ Loan Amount	\$428,400.00	© Closing Costs Paid at Closing (J)	528,560.00
B Existing Loan(s) Assumed or Taken Subject to	3420,400.00	© Existing Loan(s) Assumed or Taken Subject to	\$20,300.00
04		84 Payoff of First Mortgage Loan	
D5 Seller Credit	\$3,332.00	05 Payoff of Second Mortgage Loan	
Other Credits	33,332.00	A6	
Die		07	
07		OB Seller Credit	\$3,332.00
Adjustments		og	33,332,00
No		U.S	
©8		11	
16		12	
0		13	
Adjustments for Items Unpaid by Seller		Adjustments for Items Unpaid by Seller	
12 City/Town Taxes to		14 City/Town Taxes to	
13 County Taxes 1/1/21 to 2/19/21	\$660.82	15 County Taxes 1/1/21 to 2/19/21	\$660.82
14 Assessments to	400000	16 Assessments to	4000000
15		TV	
16		16	
17		r\$	
CALCULATION	1	CALCULATION	
Total Due from Borrower at Closing (K)	\$488,091.97	Total Due to Seller at Closing (M)	\$476,544.19
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$452,392,82	Total Due from Seller at Closing (N)	-\$32,552.82
	- 10-10-1-10-	Contract and control to the state of the sta	



# **Additional Information About This Loan**

### **Loan Disclosures**

## Assumption

If you sell or transfer this property to another person, your lender will allow, under certain conditions, this person to assume this loan on the original terms.

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

### **Demand Feature**

Your loan

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

does not have a demand feature.

## Late Payment

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

# Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

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

#### Partial Payments

Your lender

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.
- If this loan is sold, your new lender may have a different policy.

### Security Interest

You are granting a security interest in

Gulf of Mexico Dr Unit Long Boat Key, FL 34228

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

## **Escrow Account**

For now, your loan

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

Escrow		
Escrowed	\$8,058.84	,
Property Costs over Year 1		your escrowed property costs:  Hazard Insurance Reserves
Over rear r		Mortgage Insurance Reserve
		See attached page for additional information
Non-Escrowed	\$12,540.00	Estimated total amount over year 1 for
Property Costs		your non-escrowed property costs:
over Year 1		Homeowners Association Dues
		You may have other property costs.
Initial Escrow	\$1,812.60	A cushion for the escrow account you pay
Payment		at closing. See Section G on page 2.
Monthly Escrow	\$671.57	The amount included in your total
Payment		monthly payment.

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

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

#### In the future

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



# **Loan Calculations**

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$655,214.38
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$223,724.18
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$423,136.56
Annual Percentage Rate (APR) Your costs over the loan term expressed as a rate. This is not your interest rate.	3.084%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	49.44%



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

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www.consumerfinance.gov/mortgage-closing

# **Other Disclosures**

# Appraisal

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

#### **Contract Details**

See your note and security instrument for information about

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

# Liability after Foreclosure

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

- ☑ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- ☐ state law does not protect you from liability for the unpaid balance.

#### Refinance

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

#### **Tax Deductions**

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

# **Contact Information**

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	United Wholesale Mortgage, LLC	My Easy Mortgage, LLC	Coldwell Banker Residential Real Estate LLC	Michael Saunders & Company	Fergeson Skipper Attorney: at Law
Address	585 South Blvd E Pontiac, MI 48341	2405 Creel Lane Suite 102, Wesley Chapel, FL 33544	19026 Bruce B Downs Blvd, Tampa, FL 33647	440 Gulf of Mexico Dr., Longboat Key, FL 34228	1515 Ringling Boulevard, Sarasota, FL 34236
NMLS ID	3038	1268485			
FL License ID			CQ247822	CQ168591	184366
Contact		Gilbert Bennett	Monique Holston-Greene	Terri Derr	Tracy Munoz
Contact NMLS ID		1177528			
Contact FL License ID			SL3295536	BK197961	035911
mail		gilbert@ myeasymortgage.com	moniqueholstongreene@ gmail.com	terriderr@ michaelsaunders.com	tmunoz@ fergesonskipper.com
Phone	(800)981-8898	(504)931-7555	(917)807-2639	(941)356-6694	(941)957-1900

# **Confirm Receipt**

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

Marilyn J Mosby	Date



# Escrow Account Escrow Property Costs over Year 1 City Property Taxes County Property Taxes Flood Insurance Village/Town/School Tax Wind and Hail Insurance Mud Tax



# ATTENTION SETTLEMENT AGENT

The borrower(s) must attest to the following statements as a part of closing their loan. If any of the information below is not true and the borrower cannot attest to ANY part of it, DO NOT PROCEED WITH THE CLOSING AND CONTACT THE LENDER for further guidance.

M	arily	n	.1	M	osby
	MI III		•		VVV Y

attest that the following statements regarding their ability to qualify for the Purchase Gulf of Mexico Dr Unit Long Boat Key, Florida 34228 are accurate.

of

# I. EMPLOYMENT/INCOME

I, Marilyn J Mosby, am currently actively employed with	Initial here:
City of Baltimore as of FEBRUARY 19, 2021.	
I am still compensated \$ 19,897.67 monthly.	

# II. CURRENT FINANCIAL OBLIGATIONS

Creditor	Liability Type	Borrower	Monthly Payment		
CRONL FIN CO/DOVENMUEH	First Position Mortgage Lien	Marilyn J Mosby	\$ 3,025.00		
NELNET LNS	Installment	Marilyn J Mosby	\$ 100.00		
BMW FINANCIAL SERVICES	Lease Payment	Marilyn J Mosby	\$ 943.00		
NELNET LNS	Installment	Marilyn J Mosby	\$ 85.00		

<sup>\*</sup> SEE ATTACHED ADDENDUM

The above debts/liabilities are all to which I am currently obligated, per my credit report dated JANUARY 9, 2021 and/or any other debts that were presented on my loan application. There are no additional installment debts, home equity lines or mortgages.

Borrower 1

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ATTENTION SETTLEMENT AGENT UWM FORM 1220 ASA.UWM 10/23/20

Page 1



# III. CREDIT INQUIRIES

Creditor	Date of Inquiry	Creditor	Date of Inquiry
MY EASY MORTGAGE LLC	JANUARY 9, 2021		

The above listed credit inquires do not represent any debts/liabilities in addition to those listed in item II above, opening either before, after or on the date of my credit report dated  $\ \ JANUARY 9$ , 2021 .

BOHOV	vei i
Initial Here:	

# **ATTESTATION**

I am also unaware of any changes (pending or otherwise) to my employment, income, liabilities, and assets, which would negatively affect my ability to repay the loan referenced above; and I do not reasonably anticipate any such changes will occur in the near future.

Signature	Marilyn J Mosby	Date



# **CURRENT FINANCIAL OBLIGATIONS CONTINUED**

Creditor	Liability Type	Borrower	Monthly Payment
AFFIRM INC	Installment	Marilyn J Mosby	\$ 79.00
BARCLAYS BANK DELAWARE	Revolving	Marilyn J Mosby	\$ 96.00
CITICARDS CBNA	Revolving	Marilyn J Mosby	\$ 25.00





# GENERAL CLOSING INSTRUCTIONS

Closing: 800-981-8898 ext. 4700

BORROWER(S): Marilyn J Mosby

LOAN NUMBER: 1221031532 MIN: 100032412210315328

CLOSER: CLOSING ASSIST (800)981-8898 X4700

PROPERTY ADDRESS: Gulf of Mexico Dr Unit

Long Boat Key, Florida 34228

MORTGAGE AMOUNT: \$ 428,400.00 @ 2.875 % for term of 360 with principal and interest

(P&I) payment of \$1.777.40 per month with the first payment due date on 04/01/2021

Rate Lock Expiration Date: 02/19/2021 Closing Date: 02/19/2021 . If the loan does not fund by Rate Lock Expiration Date: 02/19/2021 , the Broker will be responsible for any additional costs.

FHA Appraisal Expiration Date: N/A

ATTENTION CLOSER: By closing this loan, you (closer) and your company (settlement agent, escrow agent, closing agent) are agreeing to all conditions in these instructions and that you will close this loan in accordance with all applicable state and federal laws. If you are not able to close this loan in compliance with these requirements, please notify UWM (we, us, lender, UNITED WHOLESALE MORTGAGE, LLC) immediately.

- This loan will be closed in accordance with all requirements included within these closing instructions.
   Failure to do so may result in you being charged for costs that result directly from you not following these instructions.
- 2. This loan will be closed on UWM's Closing Disclosure and will fund according to that Closing Disclosure's fees and figures. If the fees charged at closing will vary in any way (either higher or lower) from the Closing Disclosure, you must modify such fees within the Settlement Agent Portal. An updated Closing Disclosure with the modified fee information will be provided by us for closing.
- 3. A seller's CD will be prepared by you for purchase transactions. A signed copy of the seller CD must be returned with a fully completed copy of the closing package.
- 4. A copy of the final fee sheet (e.g., the ALTA Settlement Statement or similar document) must be returned with a copy of the executed closing package.
- 5. A fully executed signed closing package needs to be uploaded to the UWM Settlement Agent Portal using the electronic link provided to you via email. The signed original Note must be overnighted to the following addressed within 24 hours of it being executed by the borrower(s). Please, only mail the original Note and ensure that all other closing documents are uploaded by the time the Note is received. UWM recommends that the settlement agent retains original closing documents for a period of 2 weeks and can then destroy it afterwards.

United Wholesale Mortgage, LLC 585 South Boulevard E. Pontiac, MI 48341 Attn: Post-Closing Team

6. Conflict of interest: No individual may perform settlement activities for this transaction in which they are involved as the seller, buyer, borrower, real estate agent, broker or loan officer.

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Page 1 of 7

20210217121639-1221031532 ED



GENERAL CLOSING INSTRUCTIONS GCI.UWM 12/11/20

# CLOSING CONDITIONS:

You are responsible to ensure all of the following conditions are met. If these conditions cannot be fulfilled, you must contact UWM immediately.

\*\*SEE ATTACHED ADDENDUM FOR ADDITIONAL CLOSING INSTRUCTIONS\*\*

- The borrower may not sign before the TRID cooling off period has been observed.
- If taxes are due and/or a bill has been released, lender requires they be paid in full prior to or at closing. Payment must be evidenced on the final Closing Disclosure or by way of paid receipt included in the closing package. The title policy must be provided with no exceptions for taxes due and payable.
- If a power of attorney is used it must be approved by an underwriter. See Section 2 below for further instructions regarding POA.
- Required funds (to/from borrower) must match on the lender Closing Disclosure and closing agent documents.
- The real estate commission may not exceed 8% of the sales price.
- Title company to verify all sections of the Borrower Attestation (UWM Form 1220) is fully completed and
  executed by all borrowers at closing. If the form cannot be completed in full for any reason or if there are
  any questions related to form, please reach out to <u>form1220@uwm.com</u> for assistance.

## HOW TO CLOSE A LOAN FOR UWM

# 1. Receive the Title Prep Package/Review of Closing Disclosure

You will be sent the Closing Disclosure as part of the Title Prep Package. Review the fees, and where actual closing fees vary from the Closing Disclosure (either lower or higher), you are responsible to update fee information within the Settlement Agent Portal. You may do so by uploading an updated Closing Disclosure Change Request form with the Settlement Agent Portal. If a Closing Date or Disbursement Date change, you must contact UWM for an updated CD/doc package.

# 2. Obtain the Closing Package

Upon approval of the modified fee information input into the Settlement Agent Portal, we will send you the final closing package. Please note that if no fee changes are required the fees can be attested to within the Settlement Agent Portal.

#### 3. Close the Loan

Conduct the Closing. Make copies of the following items to be uploaded with a copy of the executed closing package: all disbursement checks/disbursement ledger; the ALTA recommended settlement statement; evidence of borrower funds used for closing; legible copy of borrower's photo ID; any executed dower/curtesy/homestead documents (if applicable); all necessary ALTA endorsements (See Section 4 below for further instructions on ALTA endorsements); final executed deed and short form title policy. Any tolerance cures must go to the borrower and be reflected as such on any disbursement ledger/settlement statements sent in with the closing package.

# 4. Request the Wire

For wet states, we will automatically send the wire according to the disbursement date on the approved CD. For dry states (Alaska, Arizona, California, Idaho, Hawaii, Nevada, New Mexico refinance, Oregon and Washington) you are responsible for submitting a wire request. Requests should be submitted by 3:45 P.M. Eastern of the wire day on the wire request section of the Settlement Agent Portal (SAP). The requests should include the following supporting documents: CA Affidavit with disbursement date and wire date completed (if applicable); Settlement Statement; and notice of right to cancel on all primary refinances.

5. The fully executed signed closing package (including copies of all documents noted above in step 3) MUST be uploaded to the UWM Settlement Agent Portal using the electronic link provided to you via email. The original Note MUST be overnighted to the following address within 24 hours. Please, do not overnight any documents except for the original Note, and ensure the closing package has been uploaded to the Settlement Agent Portal by the time the Note is received.

United Wholesale Mortgage, LLC 585 South Boulevard E. Pontiac, MI 48341

Attn: Post-Closing Team

GENERAL CLOSING INSTRUCTIONS
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# 6. Return Recorded Documents

Return the Final Original Recorded Mortgage, overage checks and title policy to:

United Wholesale Mortgage, LLC 585 South Boulevard E. Pontiac, MI 48341 Attn: Final Docs Team

Or by email at finaldocs@unitedshore.com

# OTHER REQUIREMENTS AND INSTRUCTIONS

Enclosed are the documents for the closing of the mortgage loan referenced above. It is our policy to hold you (closer), and those who stand behind you (closing agent, escrow agent, settlement agent, title underwriter, etc.), responsible for any loss resulting from YOUR failure to follow and comply with these instructions. By closing this loan you assume responsibility for complying fully with these instructions. The loan closing must comply with all applicable laws (federal, state and local). Notify UWM's closing department *immediately* of any issues concerning this closing. You will be legally responsible for any non-compliance with applicable law caused by your conduct. Do not proceed with or permit any changes to these closing instructions or this closing without the written consent of the UWM closer or UWM's Closing Leadership.

While we are aware that issues may develop at closing that may necessitate the modification of our instructions, it is your responsibility to review such modifications with the lender and to receive written approval from the lender before disbursement of funds, **WITHOUT EXCEPTION.** You crossing off provisions outlined in these instructions does not constitute UWM's waiver of these provisions unless agreed to in writing by UWM. In closing this loan, you agree to perform the closing in compliance with all applicable laws and these instructions, including, but not limited to the following:

### 1. DEED, NOTE, SECURITY INSTRUMENT AND OTHER LOAN DOCUMENTS:

- a. If your review of the deed, note, security instrument and/or rider, if applicable, discloses an error, contact lender before proceeding. Do not make any changes to these documents without lender's express permission.
- b. All documents are to be signed as the names appear on the note and security instrument, and each document is to be signed in the same manner, i.e., all signatures are exactly the same. All documents are to be witnessed where applicable.
- c. You must review the deed of record or the new deed being prepared with this mortgage/deed of trust for compliance with all applicable laws. The grantees on the deed must be consistent with the borrowers on the mortgage/deed of trust. It is the lender's policy that all grantees on the deed and occupying premises must sign the mortgage/deed of trust and in refinance transactions, be given the notice of right to cancel form at closing.
- d. If the security instrument states that the legal description is attached, it is the closing agent's responsibility to attach a copy of the legal description to the security instrument prior to submitting the security instrument for recording. The legal description attached to the security instrument must be the same legal description set forth in the title commitment. Any costs or fees incurred to correct a deficiency or defect shall be borne by the closing agent. If the closing agent discovers that the security instrument: (1) fails to refer to a legal description; (2) contains multiple legal descriptions; or (3) contains a legal description that does not match the legal description in the title commitment, the closing agent shall notify the lender prior to submitting the security instrument for recording.
- e. Notary public must insert the county and state names into the acknowledgment section of the mortgage.
- f. If a rider to the security instrument is used, it must be completed in full, dated the same date as the security instrument, signed by all mortgagors, and recorded with the security instrument.
- g. All documents must be signed as names appear on our closing documents. If you have information that names are incorrect, contact our office immediately.
- h. All corrections or changes MUST be authorized by our disbursing office and initialed by the borrower, and be certified true and correct copies of the original documents.
- All copies of items required MUST conform as to signatures, acknowledgment date, name of notary, and be certified true and correct copies of the original documents.

 GENERAL CLOSING INSTRUCTIONS
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- j. Please note, UNITED WHOLESALE MORTGAGE, LLC will not fund any loan subject to rescission unless all documents have been received in our office two days after closing. You must send all documents to lender within 24 hours of closing (the original note should be overnighted and all other documents should be uploaded in the Settlement Agent Portal).
- k. If UWM wires funds and they are not disbursed for any reason within 24 hours, you must immediately contact uwmwires@uwm.com for written approval to retain wire until later disbursement date. Failure to do so, will leave the Settlement Agent liable for any charges incurred.
- l. By closing this transaction, you acknowledge that you will perform the function required of a Real Estate Broker as defined in Section 6045(e) of the Internal Revenue Code of 1988 and the Regulations contained in 26 CFR 603(e) and will report the transaction as required.
- 2. POWER OF ATTORNEY: If a Power of Attorney is being used by the borrower(s) in this transaction:
  - a. If you have approval for your POA: The borrower(s) must sign the documents exactly as the typed POA verbiage is stated beneath the signature line on the closing documents, including the note and mortgage.
  - b. If your documents do not have typed power of attorney verbiage under the closing documents signature lines, stop! You must call the lender for approval. Documents received without prior approval and proper verbiage on the part of the attorney in fact will be automatic cause for not honoring. The title company/closing agent will be held responsible to re-execute documents with the borrower(s).
  - c. The signed and notarized POA must be recorded with the county within which the property lies.
- **3. COMMITMENT FOR TITLE INSURANCE AND TITLE POLICY:** Please issue your mortgagee's title policy observing the following:
  - a. The date of the title commitment may not be more than thirty (30) days before the closing date. If the title commitment has expired, do not close the loan, and contact lender immediately.
  - b. The title policy cannot contain:
    - Any exception for taxes, assessments or other charges currently due and payable;
    - ii. Any exception for mechanic's, material man's, artisans, or other similar liens;
    - iii. General exceptions as to unrecorded easements or rights of ways;
    - iv. Any exception for the dower, curtsey, homestead, community property or other statutory material or marital rights, if any, of the spouse of the Insured borrower.
  - c. A title policy *must* be issued on the current American Land Title Association form (ALTA) or the state-*approved* equivalent, insuring the lien associated with this transaction is a first lien, and insuring all title exceptions which would jeopardize the marketability of title, subject to promulgated and permitted exceptions, in favor of **UNITED WHOLESALE MORTGAGE**, **LLC**, its successors and/or its assigns, as their interest may appear. Additionally, the final policy must be issued through the same company that issues the title commitment. If the policy will not be in accordance with your title commitment, you must obtain written approval of any changes PRIOR to the issuance of the final title policy.
  - d. The title policy must be returned with the closed loan package. Short form title policies must include the name of the municipality (city, village and/or township) in the property description.
  - e. A closing protection letter must be provided. For transactions closed by attorneys, errors and omissions insurance must be provided.
  - f. The title policy must insure a first and superior deed of trust or mortgage. Liens subordinate to the insured lien must be approved in writing by the lender. If approved by the lender, provide appropriate affirmative insurance. Liens not subordinated to the insured lien must be waived or released, or if approved in writing by the lender, must be subordinated to the insured lien with appropriate insurance provided.
  - g. The name of insured on the mortgage policy must read: **UNITED WHOLESALE MORTGAGE, LLC**, its successors and/or assigns, as their interest may appear.
  - h. Right of access must be insured.
  - i. No portion of the title to the property may be subject to any forfeiture or reversion provision.
  - j. Notify lender as to any defect in title; no exception for such defect may be taken unless approved in writing by the lender. If approved by lender, provide the appropriate insurance.
  - k. Schedule B of the title commitment for title insurance and policy requires the following: 1. Any exception to restrictions, easements, etc. must be specifically described and include reference by volume



- and page number. If none exist, delete this exception. 2. If due and payable, taxes must be collected and paid in full. Policy must insure that taxes for the year the policy is issued are not yet due and payable.
- The title binder/commitment must include copies of all recorded easements, rights of way, restrictions, agreements, etc. and any recorded documents which are listed exceptions.
- m. Any reference in the binder/commitment to easements, rights of way, and agreements must state that they will not interfere with the use and occupancy of such premises and indicate the favored municipality, authority, utility, or general grantee.
- n. Binder/commitment must indicate that a policy will be issued in the amount of \$
- o. Any reference to coal, mineral or mining rights as well as oil and gas leases must be of record and must obtain affirmative language against loss due to enforcement of such claims.
- p. Native American claims must be accompanied by affirmative language against loss due to enforcement of such claims.
- q. If a survey is not required in particular states, an ALTA 9 Endorsement must be provided. If neither a survey nor ALTA 9 Endorsement is provided, the title policy must not have a survey exception.
- The effective date of the title policy must be the date of recording of the security instrument.
- s. All maintenance charges must be subordinated to all valid purchase money liens. A subordination agreement is acceptable provided it is approved in advance by lender. The next date when maintenance charges are due must be given.
- t. MORTGAGEE CLAUSE MUST BE ENDORSED IN FAVOR OF: UNITED WHOLESALE MORTGAGE, LLC, its successors and/or assign, as their interest may appear.
- u. Closing agent to notify the lender in writing prior to closing a loan if title to the subject property has changed hands within the past 180 days, and/or the new mortgage represents an increase in over twenty-five percent (25%) of a previous mortgage made during the same period, and/or if the agent had knowledge of previous, concurrent or subsequent transactions involving the borrower(s) or the subject property.
- **4. ALTA ENDORSEMENTS:** Standard ALTA Endorsements as shown below must be issued when required by the nature of the subject property or loan or otherwise required by the Title Insurer or lender:
  - a. ALTA 4: CONDOMINIUM
  - b. ALTA 5: PLANNED UNIT DEVELOPMENT
  - c. ALTA 6: VARIABLE ARM MORTGAGE
  - d. ALTA 8.1: ENVIRONMENTAL PROTECTION
  - e. ALTA 9: RESTRICTIONS, ENCROACHMENTS AND MATERIALS
  - f. T-42: TEXAS EQUITY LOAN MORTGAGE
  - g. T-42.1: SUPPLEMENTAL COVERAGE TEXAS EQUITY LOAN MORTGAGE

# 5. PRINCIPAL REDUCTIONS:

- a. When required, a principal reduction may be reflected on the Closing Disclosure.
- b. The lender may send the wire to the closing agent prior to the final closing package and in doing so, overfunding the closing agent by the amount of the principal reduction. If this occurs, the closing agent is required to send the lender the amount listed (this does not need to be wired, we will accept a check) along with the closing package.

# 6. TAXES, ASSESSMENTS AND INSURANCE:

- a. If taxes are due and/or a bill has been released, lender requires they be paid in full prior to or at closing. Payment must be evidenced on the final Closing Disclosure or by way of paid receipt included in the closing package. Title to provide a title policy with no exceptions for taxes due and payable.
- b. If the borrower does not have an escrow account, the borrower is not required to pay the tax bill at closing if the bill will not be delinquent within 30 days of the first payment date.
- c. Special assessments must be paid in full at closing and cannot be included in the borrower's escrow account.
- d. Payment of Insurance must be evidenced on the final Closing Disclosure or by way of paid receipt included in the closing package.



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# **7. FEES:**

- a. Charges for recording may only include the actual fees paid to public officials, or agencies of the state, or the federal government, for filing, recording or releasing any instrument relating to this transaction.
- b. Refunds for overcharging recording fees are the responsibility of the closing agent. Refunds, as applicable, must be processed at the time of closing. Evidence of each refund must be provided to the lender in the final closing package.
- c. Only fees indicated on the Closing Disclosure can actually be charged to the borrower. It is impermissible to withhold any additional fee or sum from a borrower's refund.
- d. The Title Preparation Package provided will provide the recorded documents for reference to calculate the appropriate recording charges.

# 8. SALES CONTRACT:

- a. All conditions of the sales contract must be met prior to disbursement.
- b. Seller on the sales contract and seller listed on the title commitment must be identical.
- c. All seller payoffs listed on the seller Closing Disclosure must be liens listed on the title commitment.
- d. Our closing instructions take precedent over contract terms.
- e. Earnest money credited on the Closing Disclosure and earnest money reflected on the sales contract must not vary.
- f. No cash allowances may be provided for borrower(s) on the sales contract or Closing Disclosure.

# STATE SPECIFIC REQUIREMENTS

GENERAL CLOSING INSTRUCTIONS

GCI.UWM 12/11/20

- a. Illinois Loans in Cook, Kane, Peoria and Will Counties By closing this transaction the closing agent certifies that it complied with the State of Illinois Anti-Predatory Lending Database Program where applicable. The closing agent also certifies that it has updated the database and attached the certification of exemption or certification of compliance to the mortgage to be recorded.
- **b. Indiana Loans** By closing this transaction the closing agent certifies that it has completed and complied with the Residential Real Estate Acquisition of Licensee Information database where applicable.
- **c. District of Columbia Loans** By closing this transaction the closing agent certifies that it has, or will require borrower(s) to initial all pages of 1003 in addition to signing it.
- **d.** Texas Truth-in-Lending Disclosure statement and loan agreement notice required by Section 26.06 of the Texas Business and Commerce Code must be delivered to borrower(s) PRIOR to signing any loan closing documents. Borrower(s) must be instructed to read the disclosure statement and acknowledge understanding thereof. Any questions should be directed to the lender.
- Texas Surveys Survey must be certified as true and correct, on the ground by Texas registered surveyor
  of engineer.
  - 1. Survey must indicate property has access to a dedicated public street and show location of access, distance to nearest intersection, street address, legal description, lot dimension and location, dimensions and location of all improvements, distance of improvements from the boundaries, building set back lines, all encroachments or violations, dimensions and locations of all drainage and utility easements, rights-of-way, pipeline and electrical easements, and any other easements of record that will appear on the mortgagee's title policy.
  - 2. Survey must be sufficient to the title company to modify survey exception in the mortgagee's policy to read "Shortages in Area," and to provide all required endorsements without deletion.
  - 3. A survey is not required for loans where the collateral is a condominium provided the above coverage is included in the mortgagee policy.
  - 4. If the survey shows any encroachments, lender must be consulted before the loan is closed and the title company must insure any loss or damage as a result of the encroachment.
- **f.** California Loans Pursuant to the California Residential Mortgage Lending Act (CRMLA) you are required to disburse loan proceeds within one calendar day of the funding date OR within the additional days accepted by the borrower on the CA Per Diem Interest Disclosure if the funding date is a Friday or business day before a bank holiday.
  - If you receive our wire and determine that you will NOT be closing the loan as scheduled, you are required to return the wire to UWM immediately. Contact Closing Assist (800) 981-8898 Ext: 4700 for assistance.

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- 2. Where applicable, you MUST review the California Per Diem Interest Disclosure to verify that the borrower has selected one of the choices either accepting or declining to incur interest over a weekend or holiday.
  - If the borrower chooses to decline, and you do not disburse funds 24 hours from receiving the wire, you will be responsible to refund any applicable Per Diem interest charges to the borrower.
- 3. Loan documents may NOT be signed prior to the completion of the cooling off period.
- **g. Kentucky Loans** By closing this transaction, the closing agent certifies that it has inserted the requisite information in the derivation clause of the security instrument prior to recording.
- **h. Tennessee Loans** By closing this transaction, the closing agent certifies that it has inserted the requisite Loan number information in the derivation clause of the security instrument prior to recording.
- i. Dry State Funding Loans For all dry funding states (Alaska, Arizona, California, Idaho, Hawaii, Nevada, New Mexico (refinances), Oregon, and Washington), the document date and first payment date must not exceed 60 days. Closing agent to ensure the correct final rescission date is input on the notice of right to cancel and the borrower(s) have initialed the date.
  - 1. The closing agent must notify the lender with any required changes to the Closing Disclosure (if applicable) once the loan is ready to disburse/fund. They must request the changes and wire in writing by emailing the dry state wire request form along with supporting documents no later than 3:30 p.m. EST (12:30 p.m. PST/1:30 p.m. MST) on the wire request section of the Settlement Agent Portal (SAP). The requests should include the following supporting documents: CA Affidavit with disbursement date and wire date completed (if applicable); Settlement Statement; and notice of right to cancel on all primary refinances. The date on the right to cancel you receive in the package will be blank, you will be responsible for adding the correct dates to the form and the borrower MUST initial these dates. If they are not initialed your wire may be delayed. Each person entitled to rescind must be provided two notices; a copy of these notices must be returned with the closing package.
  - 2. Interest credits are allowed until the 7th of each month. If a wire is not ordered by this time and the loan requires an interest credit based on the 1st payment date, the closing package will need to be reordered for the borrower(s) to sign-execute. Please note that if the 7th of the month falls on a non-funding day then the interest credit is only allowed until the last funding day prior to the 7th of the month.
  - 3. Loan documents may not be signed prior to the date reflected on the Note.

# DELIVERY OF DOCUMENTS

It is the responsibility of the settlement agent to make sure that the recorded security instrument and final title policy are provided to UWM as quickly as possible after the disbursement of funds. You may not charge or assess a fee to anyone, including messenger or courier fees for forwarding these documents.

NOTE: If you are e-recording the security instrument, please do NOT send us back the original wet signed document with the closing package.

BY CLOSING THIS LOAN YOU (THE CLOSER) AND THE PARTIES THAT STAND BEHIND YOU (TITLE AGENT, SETTLEMENT AGENT, ESCROW AGENT AND TITLE INSURER) ASSUME RESPONSIBILITY FOR COMPLYING WITH THESE INSTRUCTIONS AND ALL APPLICABLE LAWS (FEDERAL, STATE AND LOCAL). YOU ARE RESPONSIBLE FOR IMMEDIATELY NOTIFYING UWM'S CLOSING DEPARTMENT OF ANY ISSUES CONCERNING THIS CLOSING. YOU WILL BE LEGALLY RESPONSIBLE FOR ANY NON-COMPLIANCE WITH APPLICABLE LAW CAUSED BY YOUR CONDUCT. YOU ARE NOT PERMITTED TO DEVIATE FROM THESE CLOSING INSTRUCTIONS WITHOUT WRITTEN CONSENT FROM UWM. WHILE WE ARE AWARE THAT ISSUES MAY DEVELOP AT CLOSING THAT MAY NECESSITATE THE MODIFICATION OF OUR INSTRUCTIONS, IT IS YOUR RESPONSIBILITY TO REVIEW SUCH MODIFICATIONS WITH UWM AND TO RECEIVE WRITTEN APPROVAL FROM UWM BEFORE DISBURSEMENT OF FUNDS, WITHOUT EXCEPTION. YOU CROSSING OFF PROVISIONS OUTLINED IN THESE INSTRUCTIONS DOES NOT CONSTITUTE UWM'S WAIVER OF SUCH PROVISIONS UNLESS AGREED TO IN WRITING BY UWM.

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# GENERAL CLOSING INSTRUCTIONS - ADDENDUM

- 1. Closing: TC: Title company to reimburse My Easy Mortgage, LLC for Credit Report Fee of \$46.50
- Closing: TC: Title/Closing Agent to verify that individual signing on behalf of the seller is the appropriate party and is authorized to do so and provide supporting documentation as evidence.
- 3. Closing Disclosure: TC: Provide final seller Closing Disclosure
- 4. Title: TC: Title company to verify all sections of the Borrower Attestation (UWM Form 1220) is fully completed and executed by all borrowers at closing.

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# Uniform Residential Loan Application

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Borrower:

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	\$ siness Phone (incl. ed Dates (from - Monthly Incor \$ siness Phone (incl.	ed Dates (from - to)  Monthly Income \$ Siness Phone (incl. area code).  HLY INCOME AND COMBINE  Co-Borrower  To \$ 1.9	\$ siness Phone (incl. area code) Position/Til ed Dates (from - to) Name & A  Monthly Income \$ siness Phone (incl. area code) Position/Til HLY INCOME AND COMBINED HOUSIN  Co-Borrower Total	\$ siness Phone (incl. area code) Position/Title/Type of Business  ed Dates (from - to) Name & Address of Employer  Monthly Income \$ siness Phone (incl. area code) Position/Title/Type of Business  HLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION  Combined Monthly Housing Expense \$ 19,897.67 Rent  First Mortgage (P&I)  Other Financing (P&I)  Hazard Insurance  Real Estate Taxes  Mortgage Insurance  Homeowner Assn. Dues	\$ siness Phone (incl. area code) Position/Title/Type of Business  ed Dates (from - to) Name & Address of Employer Self Employer  Monthly Income \$ siness Phone (incl. area code) Position/Title/Type of Business  HLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION  Combined Monthly  Co-Borrower Total Housing Expense Pres  \$ 19,897.67 Rent \$  First Mortgage (P&I)  Other Financing (P&I)  Hazard Insurance  Real Estate Taxes  Mortgage Insurance  Homeowner Assn. Dues	\$ siness Phone (incl. area code) Position/Title/Type of Business Business  ed Dates (from - to) Name & Address of Employer Self Employed Monthly Income  \$ siness Phone (incl. area code) Position/Title/Type of Business Business  HLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION  Combined Monthly Housing Expense Present  \$ 19,897.67 Rent \$ First Mortgage (P&I) Other Financing (P&I) Hazard Insurance Real Estate Taxes Mortgage Insurance Homeowner Assn. Dues	\$ Siness Phone (incl. area code). Position/Title/Type of Business. Business Phone  Ed Dates (from - to) Name & Address of Employer Self Employed Dates (from Monthly Income Siness Phone (incl. area code). Position/Title/Type of Business Business Phone  HLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION  Combined Monthly Housing Expense Present.  \$ 19,897.67 Rent Sines Phone Sines Phone Present.  \$ 19,897.67 Rent Sines Phone Sines Phone Present.  Hazard Insurance Real Estate Taxes  Mortgage Insurance Homeowner Assn. Dues	

THE CONTRACTOR OF THE CONTRACT

# 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.

or other person also.	bout a non-applicant spouse of o	the person, this Statement and supporting some	dales mast be complete	a about that spouse			
			Completed D Join	ntly ⊠ Not-Jointly			
ASSETS Description	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or					
Cash deposit toward purchase held by: EMD	\$ 5,000.00	upon refinancing of the subject property.					
List checking and savings accounts below	•	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance			
Name and address of Bank, S&L, or Credit Bank of America	Union	Name and address of Company CRDNL FIN CO/DOVENMUEH 1 CORPORATE DR STE 360, LAKI ZURICH, IL 60047	\$ Payment/Months \$3,025.00/162	\$ 487,115.00			
Acct. no. 9041	\$ 31,043.24	Acet. no. 3101469843435	1				
Name and address of Bank, S&L, or Credit	Union	Name and address of Company NELNET LNS 3015 S PARKER RD SUITE 400, AURORA, CO 80014	\$ Payment/Months \$100.00/156	\$ 15,578.00			
Acct. no.	\$	Acct. no. 174976479	1				
Name and address of Bank, S&L, or Credit	Union	Name and address of Company BMW FINANCIAL SERVICES 5515 PARKCENTER CIR, DUBLIN, OH 43017	\$ Payment/Months \$943.00/16	\$ 14,158.00			
Acct. no.	\$	Acct. no. 4003193677	]				
Name and address of Bank, S&L, or Credit	Union	Name and address of Company NELNET LNS 3015 S PARKER RD SUITE 400, AURORA, CO 80014	\$ Payment/Months \$85.00/158	\$ 13,372.00			
Acet. no.	\$	Acct. no. 174976579	1				
		1	1	<u> </u>			

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Borrower: \_\_\_\_

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51,043.24 545,000.00 39,863.54	Name and address of AFFIRM INC 650 CALIFORNI FRANCISCO, CA Acet. no. Y1SROG Name and address of BARCLAYS BAN 1007 N ORANG WILMINGTON, I	A ST FL 12, A 94108 G4R Company IK DELAWAR E ST,		\$ Paym	79.00/31	\$	1,192.00
545,000.00	Name and address of BARCLAYS BAN 1007 N ORANG	Company IK DELAWAR E ST,	E	1	CENTRAL DESCRIPTION	\$	1,192.00
545,000.00	Name and address of BARCLAYS BAN 1007 N ORANG	Company IK DELAWAR E ST,	E	1	CENTRAL DESCRIPTION	\$	1,192.00
545,000.00	BARCLAYS BAN 1007 N ORANG	IK DELAWAR E ST,	E	1	CENTRAL DESCRIPTION		1.152.00
545,000.00							
39,863.54							
	Acct. no. 000318	****					
	Alimony/Child Support/Separate Maintenance Payments Owed to:			\$			
ner Assets (itemize) \$ IFTS TOTAL \$ 5,000.00			res, etc.)	\$			9
	Total Monthly Payme	nts		S	4,353 00	) (10)	
640,906.78	Net Worth: > g	106,	705.78	Total	Liabilities b.	\$ 5	34,201.00
s are owned, use con	A 40.12 30.						
	Amount of Mortgages & Liens	Gross Rental Income		ents	Insurance, Maintenance, Taxes & Misc		Net Rental
\$545,000,0	\$ 487,115.00	S	\$ 3,02	25.00	759.0	00 s	
s \$545,000.0	00 \$ 487,115.00	Ś	\$ 3,02	25.00	759.0	00 s	0.00
viously been received	d and indicate appropri		(s) and a	ecount n	umber(s):		
	s are owned, use consent of Present Market Value \$545,000.0	Maintenance Payment  5,000.00  Total Monthly Payme  640,906.78  Net Worth (a minus b)  s are owned, use continuation sheet.)  e of Present Amount of Mortgages & Liens  \$545,000.00 \$ 487,115.00	Maintenance Payments Owed to:  Job-Related Expense (child care, union due 5,000.00  Total Monthly Payments  640,906.78  Net Worth	Maintenance Payments Owed to:  Job-Related Expense (child care, union dues, etc.)  Total Monthly Payments  640,906.78 Net Worth	Maintenance Payments Owed to:  5,000.00  Total Monthly Payments  8  640,906.78  Net Worth:  a minus b)  s are owned, use continuation sheet)  e of Present Amount of Gross Mortgage Payments  which Mortgages & Liens Rental Income Payments  \$545,000.00 \$ 487,115.00 \$ \$ 3,025.00 \$  viously been received and indicate appropriate creditor name(s) and account not account	Maintenance Payments Owed to:  5,000.00  Total Monthly Payments  S 4,353.00  640,906.78  Net Worth	Maintenance Payments Owed to:  5,000.00  Total Monthly Payments  S 4,353 00  640,906.78  Net Worth (a minus b)  s are owned, use continuation sheet)  Fresent Market Value  Mortgages & Liens Rental Income Payments  \$ 3,025.00 \$ 759.00 \$  Amount of Market Value  Mortgages & Liens Rental Income  \$ 3,025.00 \$ 759.00 \$  Amount of Market Value  Mortgages & Liens  \$ 3,025.00 \$ 759.00 \$  Amount of Market Value  Mortgages & Liens  \$ 3,025.00 \$ 759.00 \$  Amount of Market Value  Mortgages & Liens  \$ 3,025.00 \$ 759.00 \$

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Borrower: Page 4

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	VII. DETAILS OF TRANSA	ACTION		VIII. DECLARATIONS				
a.	Purchase price	\$ 476,000.00	jii y∨	u answer "Yes" to any questions a through i,	Borr	ower	Co-Bo	rrower
b.	Alterations, improvements, repairs		pleas	se use continuation sheet for explanation.	Yes	No	Yes	No
c.	Land (if acquired separately)		a. b.	Are there any outstanding judgments against you?  Have you been declared bankrupt within the past 7 years?		X		
d.	Refinance (incl. debts to be paid off)		c.	Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?		X		
e.	Estimated prepaid items	3,767.04	d.	Are you a party to a lawsuit?		<b>X</b>		
f.	Estimated closing costs	15,856.39	e.	Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title		X		
g.	PMI, MIP, Funding Fee		] (This	in lieu of foreclosure, or judgment? s would include such loans as home mortgage loans, SBA loans,				
h.	Discount (if Borrower will pay)	-7,051.46	hom: Ioan:	e improvement loans, educational loans, manufactured (mobile) home s, any mortgage, financial obligation, bond, or loan guarante e. If				
i.	Total costs (add items a through h)	488,571.97	"Yes or V	;" provide details, including date, name and address of Lender, FHA A case number, if any, and reasons for the action.)	_		l _	_
j.	Subordinate financing		f.	Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?		Ä		
k.	Borrower's closing costs paid by Seller		g.	Are you obligated to pay alimony, child support, or separate maintenance?		X		
i. Borre	Other Credits (explain) ower Paid Fees	4,472.82	h.	Is any part of the down payment borrowed?		X		
Cash	Deposit	20,000.00	i.	. Are you a co-maker or endorser on a note?		X		
m.	Loan amount (exclude PMI, MIP,	428,400.00	j.	Are you a U.S. citizen?	X			
n.	Funding Fee financed) PMI, MIP, Funding Fee financed	428,400.00	k.	Are you a permanent resident alien?		X		
	This, this, t and ing too manes		I.	Do you intend to occupy the property as your primary residence?	X			
				If "Yes," complete question m below.				
0.	Loan amount (add m & n)	428,400.00	m.	Have you had an ownership interest in a property in the last three years?	X			
p.	Cash from/to Borrower (subtract j, k, l & o from i)	35,699.15	1	(1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?	S	Н		
		33,699.13		(2) How did you hold title to the home - by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	s			
		IX.	ACK	NOWLEDGMENT AND AGREEMENT				
nd as hat an who n be sec 4) all pplica pprov nd l rior to	signs and agrees and acknowledges by intentional or negligent misreprese hay suffer any loss due to reliance up under the provisio ured by a mortgage or deed of trust statements made in this application (ti on; (6) the Lender, its servicers, ed; (7) the Lender and its agents, bram obligated to amend and/or supple oclosing of the Loan; (8) in the eve	that: (1) the informa ntation of this informa on any misrepresentati ns of Title 18, United on the property descri are made for the pur successors or assign okers, insurers, servi ment the information nt that my payments	tion p tion c ion th States bed in pose is may cers, provid on the	ler's actual or potential agents, brokers, processors, attorneys, insurer rovided in this application is true and correct as of the date set forth ontained in this application may result in civil liability, including monet; at I have made on this application, and/or in criminal penalties at I have made on this application, and/or in criminal penalties. Code, Sec. 1001, et. seq.; (2) the loan requested pursuant to this a finitial application; (3) the property will not be used for any illegal or of obtaining a residential mortgage loan; (5) the property will be ocy retain the original and/or an electronic record of this application, successors, and assigns may continuously rely on the information colled in this application if any of the material facts that I have represent a Loan become delinquent, the Lender, its servicers, successors or as lency, report my name and account information to one or more consultance.	oppos ary da prohit cupied whethe intained signs	ite my mages, tion (tho pited po d as inc er or n ed in tho erein si may, i	signatu to any ne "Loar urpose dicated of the l ne applic hould cl n additi	persor  "") will  or use in this  Loan is cation, hange on to

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.

of the property; 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.

Borrower's Signature	Date	Co-Borrower's Signature	Date
Х		Х	

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#### X INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The figliowing information /is/requested by/the Federal Si credit/opportunity, / fat housing and Mome mongrage /dis credit/opportunity, / fat housing and Mome mongrage /dis ethnicity and race. / For Mace, you may check more hear of white the information on the passe of visual abservation of the information (it show has the history the above, state law, for the particular type of loan applied for.)	cłosune ławisł, //du/ane mo t/trije/intjoliynatign/, or gn/, ohe/designation./ li/wor/d n/amid/sulpname/it/yoju/naye	/ required to munish/this/l whether you ongoted to to hot funish/ethnicity/, te ymade/this/application/in/	ntormátión, but árs, ehcép ntalán it., ty vjoly rumism th ce., o/ séx, lunder, Redevál peránt: /lt/r gu/gle/net/wis	ufaged Ac/dd sc/, The lew, novides he intomnation/, blease provide/deth Aegulations/, this lender is required by to furnish/the information/, please
/BIGHTRIG WIER/III /, do/hot wish/yo/idinls/, this inflying at	i <del>4////////////////////////////////////</del>	/c/c/p/popperow/e/e////////////////////////////////	/not vyish/to/tw/mish khis	intompation /, /, /, /, /, /, /, /, /, /, /, /, /,
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/Pagosp://[]/Ambandam, uhokan, ak / []/Asijah, / []/Bijah //Angkak Majinje ////Angkak Majinje ////Angkak Majinjeh //Ojinjer/Parofilio/kilandeh///	ack, of, Atolicaln/Ambalidam,	Apaces, / /□/ Amenican) Apaces by / /□/ Native Anal / / / Coner Pace	abnvje////////////////////////////////////	√J/Bladk/ov/Atrican Amlencanv.
Sex///放/Female///////////////////////////////////	2.2.2.2.2.2.2.2.2.2.2	/\$/ex:///□//Female//	/, /, /, /, /, /, /\\\\\\\\\\\\\\\\\\\\	
/T to the compoler educity tugan / Outground for / /This information was browleds:/ /This information was browleds:/ /This information was browned to the composition of the composit				
Loan Originator's Signature			Date	
,	Loan Originator Identific I 177528	er	Loan Originator's Phon (504)931-7555	ne Number (including area code)
. ,	Loan Origination Comp 1268485	Loan Origination Company's Address 2405 Creel Lane Suite 102, Wesle Chapel, Florida 33544		

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Borrower: \_\_\_\_ Page 6

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#### 

Additional Cash Deposits

Cash Deposit Held By

Earnest Money Deposit

Value

15,000.00

 Additional Joint Liabilities

 Name/Address
 Monthly Payment
 Months Left
 Unpaid Balance

 CITICARDS CBNA
 \$25.00
 14
 \$340.00

 PO BOX 6241
 SIOUX FALLS SD 57117
 4ccount Number: 542418\*\*\*\*\*
 42418\*\*\*\*\*\*

I/We fully understand that it is a Federal 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						

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# 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	ce: Check one or more						
☐ Hispanic or Latino		☐ American Indian or Alaska Native - Print name of enroll					
☐ Mexican ☐ Puerto Rican ☐ Cuban		or principal tribe:					
Other Hispanic or Latino - Print origin:		Asian					
		☐ Asian Indian	☐ Chine	se 🔲 Filipino			
For example: Argentinean, Colombian, Dominican,		☐ Japanese	☐ Korea	n Vietnamese			
Nicaraguan, Salvadoran, Spaniard, and so on.		☐ Other Asian - Print re	ace:				
Not Hispanic or Latino		For example: Hmong, La	aotian, Thai, I	Pakistani, Cambodian, and so on.			
☐ I do not wish to provide this information	X	Black or African America	an				
		Native Hawaiian or Othe	er Pacific Is	slander			
Sex		☐ Native Hawaiian ☐	Guamanian	or Chamorro 🔲 Samoan			
		☐ Other Pacific Islande	er <i>- Print ra</i>	ice;			
☐ Male							
☐ I do not wish to provide this information		Examples: Fijian, Ton	gan, and so	on.			
		White					
		I do not wish to provide	this inform	nation			
To Be Completed by Financial Institution (for application	take	n in person):					
Was the ethnicity of the Borrower collected on the basis of visual	obse	ervation or surname?	ОиО	Oyes			
Was the sex of the Borrower collected on the basis of visual obs	ervati	on or surname?	O NO	OYES			
Was the race of the Borrower collected on the basis of visual observation or surname? O NO O YES							
The Demographic Information was provided through:							
O Face-to-Face Interview (includes Bectronic Media w/ Video Compor	nent)	<b>⊗</b> Telephone Interview	O Fax o	r Mail O Email or Internet			

Borrower Name: Marilyn J Mosby Uniform Residential Loan Application Freddie Mac Form 65 ■ Fannie Mae Form 1003 Revised 09/2017

III DEGRA HOSTAGERA MASPA PAGAGAS SANTIGRA III III DAGAGAS SANTIGRA III III III DAGAGAS SANTIGRA III III III I

# INITIAL AMORTIZATION SCHEDULE

Loan Number: 1221031532

Borrower(s): Marilyn J Mosby

Property Address: Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

# General loan parameters:

Original Value: 476,000.00 Scheduled Cancellation Date: 03/01/2026

Original Principal Balance: 428 400.00

Term in months: 360 Scheduled Termination Date: 01/01/2027

Interest Rate: 2.875

Payment Number	Payment Date	Principal and Interest Payment	Interest Portion	Principal Portion	Mortgage Insurance Payment	Remaining Balance	Resulting LTV
1	04/01/21	1,777.40	1,026.38	751.02	99.96	427,648.98	89.84
2	05/01/21	1,777.40	1,024.58	752.82	99.96	426,896.16	89.68
3	06/01/21	1,777.40	1,022,77	754.63	99.96	426,141.53	89.53
4	07/01/21	1,777.40	1,020.96	756.44	99.96	425,385.09	89.37
5	08/01/21	1,777.40	1,019.15	758.25	99.96	424,626.84	89.21
5 6	09/01/21	1,777.40	1,017.34	760.06	99.96	423,866.78	89.05
7	10/01/21	1,777.40	1,015.51	761.89	99.96	423,104.89	88.89
8	11/01/21	1,777.40	1,013.69	763.71	99.96	422,341.18	88.73
9	12/01/21	1,777.40	1.011.86	765.54	99.96	421,575.64	88.57
10	01/01/22	1,777.40	1,010.02	767.38	99.96	420,808.26	88.41
11	02/01/22	1,777.40	1,008.19	769.21	99.96	420.039.05	88.24
12	03/01/22	1,777.40	1,006.34	771.06	99.96	419,267.99	88.08
13	04/01/22	1,777.40	1,004.50	772.90	99.96	418,495.09	87.92
14	05/01/22	1,777.40	1,002.64	774.76	99,96	417,720.33	87.76
15	06/01/22	1,777.40	1,000.79	776.61	99.96	416,943.72	87.59
16	07/01/22	1,777.40	998.93	778.47	99.96	416,165.25	87.43
17	08/01/22	1,777.40	997.06	780.34	99.96	415,384.91	87.27
18	09/01/22	1,777.40	995.19	782.21	99.96	414,602.70	87.10
19	10/01/22	1,777.40	993.32	784.08	99.96	413,818.62	86.94
20	11/01/22	1,777.40	991.44	785.96	99.96	413,032.66	86.77
21	12/01/22	1,777.40	989.56	787.84	99.96	412,244.82	86.61
22	01/01/23	1,777.40	987.67	789.73	99.96	411,455.09	86.44
23	02/01/23	1,777.40	985.78	791.62	99.96	410,663.47	86.27
24	03/01/23	1,777.40	983.88	793.52	99.96	409,869.95	86.11
25	04/01/23	1,777.40	981.98	795.42	99.96	409,074.53	85.94
26	05/01/23	1,777.40	980.07	797.33	99.96	408,277.20	85.77
27	06/01/23	1,777.40	978.16	799.24	99.96	407,477.96	85.60
28	07/01/23	1,777.40	976.25	801.15	99,96	406,676.81	85.44

INITIAL AMORTIZATION SCHEDULE IAS.PMI 12/03/20

AMORTIZATION SCHEDULE Page 1

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		Principal			Mortgage		
Payment	Payment	and Interest	Interest	Principal	Insurance	Remaining	Resulting
Number	Date	Payment	Portion	Portion	Payment	Balance	LTV
29	08/01/23	1,777.40	974.33	803.07	99.96	405,873.74	85.27
30	09/01/23	1,777.40	972.41	804.99	99.96	405,068.75	85.10
31	10/01/23	1,777.40	970.48	806.92	99.96	404,261.83	84.93
32	11/01/23	1,777.40	968.54	808.86	99.96	403,452.97	84.76
33	12/01/23	1,777.40	966.61	810.79	99.96	402,642.18	84.59
34	01/01/24	1,777.40	964.66	812.74	99.96	401,829.44	84.42
35	02/01/24	1,777.40	962.72	814.68	99.96	401,014.76	84.25
36	03/01/24	1,777.40	960.76	816.64	99.96	400,198.12	84.08
37	04/01/24	1,777.40	958.81	818.59	99.96	399,379.53	83.90
38	05/01/24	1,777.40	956.85	820.55	99.96	398,558.98	83.73
39	06/01/24	1,777.40	954.88	822.52	99.96	397,736.46	83.56
40	07/01/24	1,777.40	952.91	824.49	99.96	396,911.97	83.38
41	08/01/24	1,777.40	950.93	826.47	99.96	396,085.50	83.21
42	09/01/24	1,777.40	948.95	828.45	99.96	395,257.05	83.04
43	10/01/24	1,777.40	946.97	830.43	99.96	394,426.62	82.86
44	11/01/24	1,777.40	944.98	832.42	99.96	393,594.20	82.69
45	12/01/24	1,777.40	942.99	834.41	99.96	392,759.79	82.51
46	01/01/25	1,777.40	940.99	836.41	99.96	391,923.38	82.34
47	02/01/25	1,777.40	938.98	838.42	99.96	391,084.96	82.16
48	03/01/25	1,777.40	936.97	840.43	99.96	390,244.53	81.98
49	04/01/25	1,777.40	934.96	842.44	99.96	389,402.09	81.81
50	05/01/25	1,777.40	932.94	844.46	99.96	388,557.63	81.63
51 50	06/01/25	1,777.40	930.92	846.48	99.96	387,711.15	81.45
52 53	07/01/25	1,777.40 1,777.40	928.89	848.51	99.96	386,862.64	81.27 81.09
53 54	08/01/25 09/01/25	1,777.40	926.86 924.82	850.54 852.58	99.96 99.96	386,012.10 385,159.52	80.92
5 <del>4</del> 55	10/01/25	1,777.40	924.82	854.62	99.96	384,304.90	80.74
56	11/01/25	1,777.40	920.73	856.67	99.96	383,448.23	80.56
57	12/01/25	1,777.40	918.68	858.72	99.96	382,589.51	80.38
58	01/01/26	1,777.40	916.62	860.78	99.96	381,728.73	80.20
59	02/01/26	1,777.40	914.56	862.84	99.96	380,865.89	80.01
60	03/01/26	1,777.40	912.49	864.91	99.96	380,000.98	79.83
61	04/01/26	1,777.40	910.42	866.98	99.96	379,134.00	79.65
62	05/01/26	1,777.40	908.34	869.06	99.96	378,264.94	79.47
63	06/01/26	1,777.40	906.26	871.14	99.96	377,393.80	79.28
64	07/01/26	1,777.40	904.17	873.23	99.96	376,520.57	79.10
65	08/01/26	1,777.40	902.08	875.32	99.96	375,645.25	78.92
66	09/01/26	1,777.40	899.98	877.42	99.96	374,767.83	78.73
67	10/01/26	1,777.40	897.88	879.52	99.96	373,888.31	78.55
68	11/01/26	1,777.40	895.77	881.63	99.96	373,006.68	78.36
69	12/01/26	1,777.40	893.66	883.74	99.96	372,122.94	78.18
70	01/01/27	1,777.40	891.54	885.86	99.96	371,237.08	77.99
71	02/01/27	1,777.40	889.42	887.98	0.00	370,349.10	77.80
72	03/01/27	1,777.40	887.29	890.11	0.00	369,458.99	77.62
73	04/01/27	1,777.40	885.16	892.24	0.00	368,566.75	77.43
74	05/01/27	1,777.40	883.02	894.38	0.00	367,672.37	77.24
75	06/01/27	1,777.40	88.088	896.52	0.00	366,775.85	77.05
76	07/01/27	1,777.40	878.73	898.67	0.00	365,877.18	76.86

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Payment	•	Principal and Interest	Interest	Principal	Mortgage Insurance	Remaining	Resulting
Number	Date	Payment	Portion	Portion	Payment	Balance	LTV
77	08/01/27	1,777.40	876.58	900.82	0.00	364,976.36	76.68
78	09/01/27	1,777.40	874.42	902.98	0.00	364,073.38	76.49
79	10/01/27	1,777.40	872.26	905.14	0.00	363,168.24	76.30
80	11/01/27	1,777.40	870.09	907.31	0.00	362,260.93	76.11
81	12/01/27	1,777.40	867.92	909.48	0.00	361,351.45	75.91
82	01/01/28	1,777.40	865.74	911.66	0.00	360,439.79	75.72
83	02/01/28	1,777.40 1,777.40	863.55	913.85	0.00	359,525.94	75.53 75.34
84 85	03/01/28 04/01/28	1,777.40	861.36 859.17	916.04 918.23	0.00 0.00	358,609.90 357,691.67	75.34 75.15
86	05/01/28	1,777.40	856.97	920.43	0.00	356,771.24	74.95
87	06/01/28	1,777.40	854.76	922.64	0.00	355,848.60	74.76
88	07/01/28	1,777.40	852.55	924.85	0.00	354,923.75	74.56
89	08/01/28	1,777.40	850.34	927.06	0.00	353,996.69	74.37
90	09/01/28	1,777.40	848.12	929.28	0.00	353,067.41	74.17
91	10/01/28	1,777.40	845.89	931.51	0.00	352,135.90	73.98
92	11/01/28	1,777.40	843.66	933.74	0.00	351,202.16	73.78
93	12/01/28	1,777.40	841.42	935.98	0.00	350,266.18	73.59
94	01/01/29	1,777.40	839.18	938.22	0.00	349,327.96	73.39
95	02/01/29	1,777.40	836.93	940.47	0.00	348,387.49	73.19
96	03/01/29	1,777.40	834.68	942.72	0.00	347,444.77	72.99
97	04/01/29	1,777.40	832.42	944.98	0.00	346,499.79	72.79
98	05/01/29	1,777.40	830.16	947.24	0.00	345,552.55	72.60
99	06/01/29	1,777.40	827.89	949.51	0.00	344,603.04	72.40
100	07/01/29	1,777.40	825.61	951.79	0.00	343,651.25	72.20
101	08/01/29	1,777.40	823.33	954.07	0.00	342,697.18	72.00
102	09/01/29	1,777.40	821.05	956.35	0.00	341,740.83	71.79
103	10/01/29	1,777.40	818.75	958.65	0.00	340,782.18	71.59
104	11/01/29	1,777.40	816.46	960.94	0.00	339,821.24	71.39
105	12/01/29	1,777.40	814.16	963.24	0.00	338,858.00	71.19
106 107	01/01/30	1,777.40 1,777.40	811.85	965.55	0.00 0.00	337,892.45	70.99 70.78
107	02/01/30 03/01/30	1,777.40	809.53 807.22	967.87 970.18	0.00	336,924.58 335,954.40	70.78
109	04/01/30	1,777.40	804.89	972.51	0.00	334,981.89	70.37
110	05/01/30	1,777.40	802.56	974.84	0.00	334,007.05	70.37
111	06/01/30	1,777.40	800.23	977.17	0.00	333,029.88	69.96
112	07/01/30	1,777.40	797.88	979.52	0.00	332,050.36	69.76
113	08/01/30	1,777.40	795.54	981.86	0.00	331,068.50	69.55
114	09/01/30	1,777.40	793.18	984.22	0.00	330,084.28	69.35
115	10/01/30	1,777.40	790.83	986.57	0.00	329,097.71	69.14
116	11/01/30	1,777.40	788.46	988.94	0.00	328,108.77	68.93
117	12/01/30	1,777.40	786.09	991.31	0.00	327,117.46	68.72
118	01/01/31	1,777.40	783.72	993.68	0.00	326,123.78	68.51
119	02/01/31	1,777.40	781.34	996.06	0.00	325,127.72	68.30
120	03/01/31	1,777.40	778.95	998.45	0.00	324,129.27	68.09
121	04/01/31	1,777.40	776.56	1,000.84	0.00	323,128.43	67.88
122	05/01/31	1,777.40	774.16	1,003.24	0.00	322,125.19	67.67
123	06/01/31	1,777.40	771.76	1,005.64	0.00	321,119.55	67.46
124	07/01/31	1,777.40	769.35	1,008.05	0.00	320,111.50	67.25

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		Principal			Mortgage		
Payment	Payment	and Interest	Interest	Principal	Insurance	Remaining	Resulting
Number	Date	Payment	Portion	Portion	Payment	Balance	LTV
		•			<u> </u>		
125	08/01/31	1,777.40	766.93	1,010.47 1,012.89	0.00	319,101.03	67.04
126 127	09/01/31 10/01/31	1,777.40 1,777.40	764.51 762.09	1,012.89	0.00 0.00	318,088.14 317,072.83	66.83 66.61
128	11/01/31	1,777.40	752.09 759.65	1,015.31	0.00	316,055.08	66.40
129	12/01/31	1,777.40	757.22	1,020.18	0.00	315,034.90	66.18
130	01/01/32	1,777.40	754.77	1,022.63	0.00	314,012.27	65.97
131	02/01/32	1,777.40	752.32	1,025.08	0.00	312,987.19	65.75
132	03/01/32	1,777.40	749.87	1,027.53	0.00	311,959.66	65.54
133	04/01/32	1,777.40	747.40	1,030.00	0.00	310,929.66	65.32
134	05/01/32	1,777.40	744.94	1,032.46	0.00	309,897.20	65.10
135	06/01/32	1,777.40	742.46	1,034.94	0.00	308,862.26	64.89
136	07/01/32	1,777.40	739.98	1,037.42	0.00	307,824.84	64.67
137	08/01/32	1,777.40	737.50	1,039.90	0.00	306,784.94	64.45
138	09/01/32	1,777.40	735.01	1,042.39	0.00	305,742.55	64.23
139	10/01/32	1,777.40	732.51	1,044.89	0.00	304,697.66	64.01
140	11/01/32	1,777.40	730.00	1,047.40	0.00	303,650.26	63.79
141	12/01/32	1,777.40	727.50	1,049.90	0.00	302,600.36	63.57
142	01/01/33	1,777.40	724.98	1,052.42	0.00	301,547.94	63.35
143	02/01/33	1,777.40	722.46	1,054.94	0.00	300,493.00	63.13
144	03/01/33	1,777.40	719.93	1,057.47	0.00	299,435.53	62.91
145	04/01/33	1,777.40	717.40	1,060.00	0.00	298,375.53	62.68
146	05/01/33	1,777.40	714.86	1,062.54	0.00	297,312.99	62.46
147	06/01/33	1,777.40	712.31	1,065.09	0.00	296,247.90	62.24
148	07/01/33	1,777.40	709.76	1,067.64	0.00	295,180.26	62.01
149	08/01/33	1,777.40	707.20	1,070.20	0.00	294,110.06	61.79
150	09/01/33	1,777.40	704.64	1,072.76	0.00	293,037.30	61.56
151	10/01/33	1,777.40	702.07	1,075.33	0.00	291,961.97	61.34
152	11/01/33	1,777.40	699.49	1,077.91	0.00	290,884.06	61.11
153	12/01/33	1,777.40	696.91	1,080.49	0.00	289,803.57	60.88
154	01/01/34	1,777.40	694.32	1,083.08	0.00	288,720.49	60.66
155	02/01/34	1,777.40	691.73	1,085.67	0.00	287,634.82	60.43
156	03/01/34	1,777.40	689.13	1,088.27	0.00	286,546.55	60.20
157 158	04/01/34 05/01/34	1,777.40	686.52 683.90	1,090.88 <b>1</b> ,093.50	0.00 0.00	285,455.67	59.97 59.74
159	06/01/34	1,777.40 1,777.40	681.28	•	0.00	284,362.17	59.74 59.51
160	07/01/34	1,777.40	678.66	1,096.12 1,098.74	0.00	283,266.05 282,167.31	59.28
161	08/01/34	1,777.40	676.03	1,101.37	0.00	281,065.94	59.05
162	09/01/34	1,777.40	673.39	1,104.01	0.00	279,961.93	58.82
163	10/01/34	1,777.40	670.74	1,106.66	0.00	278,855.27	58.58
164	11/01/34	1,777.40	668.09	1,109.31	0.00	277,745.96	58.35
165	12/01/34	1,777.40	665.43	1,111.97	0.00	276,633.99	58.12
166	01/01/35	1,777.40	662.77	1,114.63	0.00	275,519.36	57.88
167	02/01/35	1,777.40	660.10	1,117.30	0.00	274,402.06	57.65
168	03/01/35	1,777.40	657.42	1,119.98	0.00	273,282.08	57.41
169	04/01/35	1,777.40	654.74	1,122.66	0.00	272,159.42	57.18
170	05/01/35	1,777.40	652.05	1,125.35	0.00	271,034.07	56.94
171	06/01/35	1,777.40	649.35	1,128.05	0.00	269,906.02	56.70
172	07/01/35	1,777.40	646.65	1,130.75	0.00	268,775.27	56.47

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		Principal			Mortgage		
Payment	Payment	and Interest	Interest	Principal	Insurance	Remaining	Resulting
Number	Date	Payment	Portion	Portion	Payment	Balance	LTV
173	08/01/35	1,777.40	643.94	1,133.46	0.00	267,641.81	56.23
173	09/01/35	1,777.40	641.23	1,136.17	0.00	266,505.64	55.99
175	10/01/35	1,777.40	638.50	1,138.90	0.00	265,366.74	55.75
176	11/01/35	1,777.40	635.77	1,141.63	0.00	264,225.11	55.51
177	12/01/35	1,777.40	633.04	1,144.36	0.00	263,080.75	55.27
178	01/01/36	1,777.40	630.30	1,147.10	0.00	261,933.65	55.03
179	02/01/36	1,777.40	627.55	1,149.85	0.00	260,783.80	54.79
180	03/01/36	1,777.40	624.79	1,152.61	0.00	259,631.19	54.54
181	04/01/36	1,777.40	622.03	1,155.37	0.00	258,475.82	54.30
182	05/01/36	1,777.40	619.26	1,158.14	0.00	257,317.68	54.06
183	06/01/36	1,777.40	616.49	1,160.91	0.00	256,156.77	53.81
184	07/01/36	1,777.40	613.71	1,163.69	0.00	254,993.08	53.57
185	08/01/36	1,777.40	610.92	1,166.48	0.00	253,826.60	53.32
186	09/01/36	1,777.40	608.13	1,169.27	0.00	252,657.33	53.08
187	10/01/36	1,777.40	605.32	1,172.08	0.00	251,485.25	52.83
188	11/01/36	1,777.40	602.52	1,174.88	0.00	250,310.37	52.59
189	12/01/36	1,777.40	599.70	1,177.70	0.00	249,132.67	52.34
190	01/01/37	1,777.40	596.88	1,180.52	0.00	247,952.15	52.09
191	02/01/37	1,777.40	594.05	1,183.35	0.00	246,768.80	51.84
192	03/01/37	1,777.40	591.22	1,186.18	0.00	245,582.62	51.59
193	04/01/37	1,777.40	588.38	1,189.02	0.00	244,393.60	51.34
194	05/01/37	1,777.40	585.53	1,191.87	0.00	243,201.73	51.09
195	06/01/37	1,777.40	582.67	1,194.73	0.00	242,007.00	50.84
196	07/01/37	1,777.40	579.81	1,197.59	0.00	240,809.41	50.59
197	08/01/37	1,777.40	576.94	1,200.46	0.00	239,608.95	50.34
198	09/01/37	1,777.40	574.06	1,203.34	0.00	238,405.61	50.09
199	10/01/37	1,777.40	571.18	1,206.22	0.00	237,199.39	49.83
200 201	11/01/37	1,777.40 1,777.40	568.29	1,209.11 1,212.01	0.00	235,990.28	49.58
201	12/01/37 01/01/38	1,777.40	565.39 562.49	1,214.91	0.00 0.00	234,778.27 233,563.36	49.32 49.07
202	02/01/38	1,777.40	559.58	1,217.82	0.00	232,345.54	48.81
203	03/01/38	1,777.40	556.66	1,220.74	0.00	231,124.80	48.56
205	04/01/38	1,777.40	553.74	1,223.66	0.00	229,901.14	48.30
206	05/01/38	1,777.40	550.80	1,226.60	0.00	228,674.54	48.04
207	06/01/38	1,777.40	547.87	1,229.53	0.00	227,445.01	47.78
208	07/01/38	1,777.40	544.92	1,232.48	0.00	226,212.53	47.52
209	08/01/38	1,777.40	541.97	1,235.43	0.00	224,977.10	47.26
210	09/01/38	1,777.40	539.01	1,238.39	0.00	223,738.71	47.00
211	10/01/38	1,777.40	536.04	1,241.36	0.00	222,497.35	46.74
212	11/01/38	1,777.40	533.07	1,244.33	0.00	221,253.02	46.48
213	12/01/38	1,777.40	530.09	1,247.31	0.00	220,005.71	46.22
214	01/01/39	1,777.40	527.10	1,250.30	0.00	218,755.41	45.96
215	02/01/39	1,777.40	524.10	1,253.30	0.00	217,502.11	45.69
216	03/01/39	1,777.40	521.10	1,256.30	0.00	216,245.81	45.43
217	04/01/39	1,777.40	518.09	1,259.31	0.00	214,986.50	45.17
218	05/01/39	1,777.40	515.07	1,262.33	0.00	213,724.17	44.90
219	06/01/39	1,777.40	512.05	1,265.35	0.00	212,458.82	44.63
220	07/01/39	1,777.40	509.02	1,268.38	0.00	211,190.44	44.37

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Dazzmant	Daymont	Principal and Interest	Interest	Dringing	Mortgage	Remaining	Resulting
Payment Number	Payment Date	Payment	Portion	Principal Portion	Insurance Payment	Balance	LTV
221	08/01/39	1,777.40	505.98	1,271.42	0.00	209,919.02	44.10
222	09/01/39	1,777.40	502.93	1,274.47	0.00	208,644.55	43.83
223	10/01/39	1,777.40	499.88	1,277.52	0.00	207,367.03	43.56
224	11/01/39	1,777.40	496.82	1,280.58	0.00	206,086.45	43.30
225	12/01/39	1,777.40	493.75	1,283.65	0.00	204,802.80	43.03
226	01/01/40	1,777.40	490.67	1,286.73	0.00	203,516.07	42.76
227	02/01/40	1,777.40	487.59	1,289.81	0.00	202,226.26	42.48
228	03/01/40	1,777.40	484.50	1,292.90	0.00	200,933.36	42.21
229	04/01/40	1,777.40	481.40	1,296.00	0.00	199,637.36	41.94
230	05/01/40	1,777.40	478.30	1,299.10	0.00	198,338.26	41.67
231	06/01/40	1,777.40	475.19	1,302.21	0.00	197,036.05	41.39
232	07/01/40	1,777.40	472.07	1,305.33	0.00	195,730.72	41.12
233	08/01/40	1,777.40	468.94	1,308.46	0.00	194,422.26	40.85
234	09/01/40	1,777.40	465.80	1,311.60	0.00	193,110.66	40.57
235	10/01/40	1,777.40	462.66	1,314.74	0.00	191,795.92	40.29
236 237	11/01/40 12/01/40	1,777.40 1,777.40	459.51 456.35	1,317.89 1,321.05	0.00 0.00	190,478.03 189,156.98	40.02 39.74
237	01/01/41	1,777.40	453.19	1,324.21	0.00	187,832.77	39.46
239	02/01/41	1,777.40	450.02	1,327.38	0.00	186,505.39	39.18
240	03/01/41	1,777.40	446.84	1,330.56	0.00	185,174.83	38.90
241	04/01/41	1,777.40	443.65	1,333.75	0.00	183,841.08	38.62
242	05/01/41	1,777.40	440.45	1,336.95	0.00	182,504.13	38.34
243	06/01/41	1,777.40	437.25	1,340.15	0.00	181,163.98	38.06
244	07/01/41	1,777.40	434.04	1,343.36	0.00	179,820.62	37.78
245	08/01/41	1,777.40	430.82	1,346.58	0.00	178,474.04	37.49
246	09/01/41	1,777.40	427.59	1,349.81	0.00	177,124.23	37.21
247	10/01/41	1,777.40	424.36	1,353.04	0.00	175,771.19	36.93
248	11/01/41	1,777.40	421.12	1,356.28	0.00	174,414.91	36.64
249	12/01/41	1,777.40	417.87	1,359.53	0.00	173,055.38	36.36
250	01/01/42	1,777.40	414.61	1,362.79	0.00	171,692.59	36.07
251	02/01/42	1,777.40	411.35	1,366.05	0.00	170,326.54	35.78
252	03/01/42	1,777.40	408.07	1,369.33	0.00	168,957.2 <b>1</b>	35.50
253	04/01/42	1,777.40	404.79	1,372.61	0.00	167,584.60	35.21
254	05/01/42	1,777.40	401.50	1,375.90	0.00	166,208.70	34.92
255	06/01/42	1,777.40	398.21	1,379.19	0.00	164,829.51	34.63
256	07/01/42	1,777.40	394.90	1,382.50	0.00	163,447.01	34.34
257	08/01/42	1,777.40	391.59	1,385.81	0.00	162,061.20	34.05
258	09/01/42	1,777.40	388.27	1,389.13	0.00	160,672.07	33.75
259 260	10/01/42 11/01/42	1,777.40	384.94 381.61	1,392.46	0.00 0.00	159,279.61	33.46
261	12/01/42	1,777.40 1,777.40	378.26	1,395.79 1,399.14	0.00	157,883.82 156,484.68	33.17 32.87
262	01/01/43	1,777.40	374.91	1,402.49	0.00	155,082.19	32.58
263	02/01/43	1,777.40	371.55	1,405.85	0.00	153,676.34	32.28
264	03/01/43	1,777.40	368.18	1,409.22	0.00	152,267.12	31.99
265	04/01/43	1,777.40	364.81	1,412.59	0.00	150,854.53	31.69
266	05/01/43	1,777.40	361.42	1,415.98	0.00	149,438.55	31.39
267	06/01/43	1,777.40	358.03	1,419.37	0.00	148,019.18	31.10
268	07/01/43	1,777.40	354.63	1,422.77	0.00	146,596.41	30.80
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INITIAL AMORTIZATION SCHEDULE Page 6

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		Principal			Mortgage		
Payment	Payment	and Interest	Interest	Principal	Insurance	Remaining	Resulting
Number	Date	Payment	Portion	Portion	Payment	Balance	LTV
269	08/01/43	1,777.40	351.22	1,426.18	0.00	145,170.23	30.50
270	09/01/43	1,777.40	347.80	1,429.60	0.00	143,740.63	30.20
271	10/01/43	1,777.40	344.38	1,433.02	0.00	142,307.61	29.90
272	11/01/43	1,777.40	340.95	1,436.45	0.00	140,871.16	29.59
273	12/01/43	1,777.40	337.50	1,439.90	0.00	139,431.26	29.29
274	01/01/44	1,777.40	334.05	1,443.35	0.00	137,987.91	28.99
275	02/01/44	1,777.40	330.60	1,446.80	0.00	136,541.1 <b>1</b>	28.69
276	03/01/44	1,777.40	327.13	1,450.27	0.00	135,090.84	28.38
277	04/01/44	1,777.40	323.66	1,453.74	0.00	133,637.10	28.08
278	05/01/44	1,777.40	320.17	1,457.23	0.00	132,179.87	27.77
279	06/01/44	1,777.40	316.68	1,460.72	0.00	130,719.15	27.46
280	07/01/44	1,777.40	313.18	1,464.22	0.00	129,254.93	27.15
281	08/01/44	1,777.40	309.67	1,467.73	0.00	127,787.20	26.85
282	09/01/44	1,777.40	306.16	1,471.24	0.00	126,315.96	26.54
283	10/01/44	1,777.40	302.63	1,474.77	0.00	124,841.19	26.23
284	11/01/44	1,777.40	299.10	1,478.30	0.00	123,362.89	25.92
285	12/01/44	1,777.40	295.56	1,481.84	0.00	121,881.05	25.61
286	01/01/45	1,777.40	292.01	1,485.39	0.00	120,395.66	25.29
287	02/01/45	1,777.40	288.45	1,488.95	0.00	118,906.71	24.98
288	03/01/45	1,777.40	284.88	1,492.52	0.00	117,414.19	24.67
289	04/01/45	1,777.40	281.30	1,496.10	0.00	115,918.09	24.35
290	05/01/45	1,777.40	277.72	1,499.68	0.00	114,418.41	24.04
291	06/01/45	1,777.40	274.13	1,503.27	0.00	112,915.14	23.72
292	07/01/45	1,777.40	270.53	1,506.87	0.00	111,408.27	23.41
293	08/01/45	1,777.40	266.92	1,510.48	0.00	109,897.79	23.09
294	09/01/45	1,777.40	263.30	1,514.10	0.00	108,383.69	22.77
295	10/01/45	1,777.40	259.67	1,517.73	0.00	106,865.96	22.45
296	11/01/45	1,777.40	256.03	1,521.37	0.00	105,344.59	22.13
297	12/01/45	1,777.40	252.39	1,525.01	0.00	103,819.58	21.81
298	01/01/46	1,777.40	248.73	1,528.67	0.00	102,290.91	21.49
299	02/01/46	1,777.40	245.07	1,532.33	0.00	100,758.58	21.17
300	03/01/46	1,777.40	241.40	1,536.00	0.00	99,222.58	20.85
301	04/01/46	1,777.40	237.72	1,539.68	0.00	97,682.90	20.52
302 303	05/01/46 06/01/46	1,777.40	234.03	1,543.37	0.00 0.00	96,139.53	20.20
304		1,777.40	230.33 226.63	1,547.07	0.00	94,592.46	19.87 19.55
305	07/01/46 08/01/46	1,777.40 1,777.40	222.91	1,550.77 1,554.49		93,041.69 91,487.20	
306	09/01/46	1,777.40	219.19	1,558.21	0.00 0.00	89,928.99	19.22 18.89
307	10/01/46	1,777.40	215.15	1,561.95	0.00	88,367.04	18.56
308	11/01/46	1,777.40	211.71	1,565.69	0.00	86,801.35	18.24
309	12/01/46	1,777.40	207.96	1,569.44	0.00	85,231.91	17.91
310	01/01/47	1,777.40	204.20	1,573.20	0.00	83,658.71	17.58
311	02/01/47	1,777.40	200.43	1,576.97	0.00	82,081.74	17.24
312	03/01/47	1,777.40	196.65	1,580.75	0.00	80,500.99	16.91
313	04/01/47	1,777.40	192.87	1,584.53	0.00	78,916.46	16.58
314	05/01/47	1,777.40	189.07	1,588.33	0.00	77,328.13	16.25
315	06/01/47	1,777.40	185.27	1,592.13	0.00	75,736.00	15.91
316	07/01/47	1,777.40	181.45	1,595.95	0.00	74,140.05	15.58
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		Principal			Mortgage		
Payment	Payment	and Interest	Interest	Principal	Insurance	Remaining	Resulting
Number	Date	Payment	Portion	Portion	Payment	Balance	LTV
317	08/01/47	1,777.40	177.63	1,599.77	0.00	72,540.28	15.24
318	09/01/47	1,777.40	173.79	1,603.61	0.00	70,936.67	14.90
319	10/01/47	1,777.40	169.95	1,607.45	0.00	69,329.22	14.56
320	11/01/47	1,777.40	166.10	1,611.30	0.00	67,717.92	14.23
321	12/01/47	1,777.40	162.24	1,615.16	0.00	66,102.76	13.89
322	01/01/48	1,777.40	158.37	1,619.03	0.00	64,483.73	13.55
323	02/01/48	1,777.40	154.49	1,622.91	0.00	62,860.82	13.21
324	03/01/48	1,777.40	150.60	1,626.80	0.00	61,234.02	12.86
325	04/01/48	1,777.40	146.71	1,630.69	0.00	59,603.33	12.52
326	05/01/48	1,777.40	142.80	1,634.60	0.00	57,968.73	12.18
327	06/01/48	1,777.40	138.88	1,638.52	0.00	56,330.21	11.83
328	07/01/48	1,777.40	134.96	1,642.44	0.00	54,687.77	11.49
329	08/01/48	1,777.40	131.02	1,646.38	0.00	53,041.39	11.14
330	09/01/48	1,777.40	127.08	1,650.32	0.00	51,391.07	10.80
331	10/01/48	1,777.40	123.12	1,654.28	0.00	49,736.79	10.45
332	11/01/48	1,777.40	119.16	1,658.24	0.00	48,078.55	10.10
333	12/01/48	1,777.40	115.19	1,662.21	0.00	46,416.34	9.75
334	01/01/49	1,777.40	111.21	1,666.19	0.00	44,750.15	9.40
335	02/01/49	1,777.40	107.21	1,670.19	0.00	43,079.96	9.05
336	03/01/49	1,777.40	103.21	1,674.19	0.00	41,405.77	8.70
337	04/01/49	1,777.40	99.20	1,678.20	0.00	39,727.57	8.35
338	05/01/49	1,777.40	95.18	1,682.22	0.00	38,045.35	7.99
339	06/01/49	1,777.40	91.15	1,686.25	0.00	36,359.10	7.64
340	07/01/49	1,777.40	87.11	1,690.29	0.00	34,668.81	7.28
341	08/01/49	1,777.40	83.06	1,694.34	0.00	32,974.47	6.93
342	09/01/49	1,777.40	79.00	1,698.40	0.00	31,276.07	6.57
343	10/01/49	1,777.40	74.93	1,702.47	0.00	29,573.60	6.21
344	11/01/49	1,777.40	70.85	1,706.55	0.00	27,867.05	5.85
345	12/01/49	1,777.40	66.76	1,710.64	0.00	26,156.41	5.50
346	01/01/50	1,777.40	62.67	1,714.73	0.00	24,441.68	5.13
347	02/01/50	1,777.40	58.56	1,718.84	0.00	22,722.84	4.77
348	03/01/50	1,777.40	54.44	1,722.96	0.00	20,999.88	4.41
349	04/01/50	1,777.40	50.31	1,727.09	0.00	19,272.79	4.05
350	05/01/50	1,777.40	46.17	1,731.23	0.00	17,541.56	3.69
351	06/01/50	1,777.40	42.03	1,735.37	0.00	15,806.19	3.32
352	07/01/50	1,777.40	37.87	1,739.53	0.00	14,066.66	2.96
353	08/01/50	1,777.40	33.70	1,743.70	0.00	12,322.96	2.59
354	09/01/50	1,777.40	29.52	1,747.88	0.00	10,575.08	2.22
355	10/01/50	1,777.40	25.34	1,752.06	0.00	8,823.02	1.85
356 357	11/01/50 12/01/50	1,777.40	21.14 16.93	1,756.26 1,760.47	0.00 0.00	7,066.76 5,306.29	1.48 1.11
357 358	01/01/51	1,777.40 1,777.40	12.71	1,764.69	0.00	3,541.60	0.74
350 359	02/01/51	1,777.40	8.49	1,768.91	0.00	1,772.69	0.74
360	03/01/51	1,776.94	4.25	1,772.69	0.00	0.00	0.00
300	03/01/31	1,//0.84	4.20	1,772.09	0.00	0.00	0.00

INITIAL AMORTIZATION SCHEDULE Page 8

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# STATEMENT OF ANTI-COERCION **FLORIDA**

Loan Number: 1221031532

Date: FEBRUARY 19, 2021

Lender: UNITED WHOLESALE MORTGAGE, LLC

Borrower(s): Marilyn J Mosby

Subject Property: Gulf of Mexico Dr Unit

Long Boat Key, Florida 34228

# THE FOLLOWING STATEMENT IS REQUIRED UNDER RULE 69B-124.002, F.A.C., OF THE RULES AND REGULATIONS PROMULGATED BY THE CHIEF FINANCIAL OFFICER RELATIVE TO ANTI-COERCION:

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

The borrower, subject to the rules adopted by the Chief Financial Officer, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirements of the lender. The lender has the rights to designate reasonable financial requirements as to the company and the adequacy of the coverage.

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

I have selected the Progressive

to write the hazard insurance covering property located at:

Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

Borrower Marilyn J Mosby

Date

FLORIDA STATEMENT OF ANTI-COERCION Fla. Admin. Code r. 69B-124.002; 69B-124.013 FLSOAC.MSC 11/23/20

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## BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION

Loan Number: 1221031532

Date: FEBRUARY 19, 2021

Lender: UNITED WHOLESALE MORTGAGE, LLC

Borrower: Marilyn J Mosby

Property Address: Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

Tunderstand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

Borrower Marilyn J Mosby Date

BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION BCUTRI.MSC 08/27/20

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## ERRORS AND OMISSIONS/COMPLIANCE AGREEMENT

Loan #: 1221031532

Lender: My Easy Mortgage, LLC

Borrower(s): Marilyn J Mosby

Property Address: Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

The undersigned borrower(s) for and in consideration of the above-referenced Lender this date 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 the date of mailing 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.

The undersigned borrower(s) does 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).

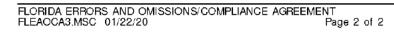
DATED effective this	19th	day of FEBRUARY, 2021	

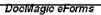
Borrower Marilyn J Mosby Date

FLORIDA ERRORS AND OMISSIONS/COMPLIANCE AGREEMENT FLEAOCA3.MSC 01/22/20 Page 1 of 2 DocMagic eForms



State of FLORIDA	)		
County of Sarasota	)		
Sworn to (or affirmed) and sul	oscribed before me by means	of:	
☐ Physical Presence,			
- OR -			
Online Notarization,			
this day of	Month	Year	, by
Marilyn J Mosby			
,			
	Name of Person	n Making Statement	· ·
		Signature of Notary Public - State of Florida	
		Name of Nation, Timed Did of an Standard	
		Name of Notary Typed, Printed or Stamped	
(Place Notary Seal S	tamp Above)		
Personally Known Produced Identification			
Type of Identification Produce	d:		







## RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE

Loan Number: 1221031532 Date: FEBRUARY 19, 2021 Borrower: Marilyn J Mosby

Property Address: Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

YOUR CREDIT SCORE AND THE PRICE YOU PAY FOR CREDIT

Your Credit Score		
Your credit score	763 Source: Trans Union	Date: 01/09/2021

Understanding Your Cr	edit Score
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report.  Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.  Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	Scores range from a low of 300 to a high of 850.  Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	Trans Union Classic FIGO 2 25% % of Consumers with Scores in a Particular Range 22% 15% 12% 19% 12% 20% 10% 20% 10% 20% 10% 20% 10% 20% 10% 20% 10% 10% 20% 10% 10% 10% 10% 10% 10% 10% 10% 10% 1
Key <u>factors</u> that adversely affected your credit score	TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT NUMBER OF ACCOUNTS WITH DELINQUENCY TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH

Initial:

RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE FCRA § 615(h); 15 USC § 1681m(h); 12 CFR §§ 222.70-75; 16 CFR §§ 640.1-640.6 Page 1 RMCSDTU.MSC 12/21/20



Checking Your Credit I	Report		
What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.  It is a good idea to check your credit report to make sure the information it contains is accurate.		
How can you obtain a copy of your credit report?	the nationwide	aw, you have the right to obtain a free copy of your credit report from each of consumer reporting agencies once a year.  The eannual credit report:  Call toll-free: 1-877-322-8228  Visit <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at <a href="http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf">http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf</a> ) to:  Annual Credit Report Request Service  P.O. Box 105281  Atlanta, GA 30348-5281	
How can you get more information?		nation about credit reports and your rights under federal law, visit the Consumertion Bureau's website at <a href="https://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> .	

## NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

Initial:	
RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE	

FCRA § 615(h); 15 USC § 1681m(h);
12 CFR §§ 222.70-75; 16 CFR §§ 640.1-640.6 Page 2
RMCSDTU.MSC 12/21/20



If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided below:

TransUnion P.O. BOX 1000 CHESTER, PA 19016 (800)916-8800

Initial:			

RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE FCRA § 615(h); 15 USC § 1681m(h); 12 CFR §§ 222.70-75; 16 CFR §§ 640.1-640.6 Page 3 RMCSDTU.MSC 12/21/20





## BORROWER GENERAL CONTACT FORM

Loan #: 1221031532 Serv. #: 0159075134

MIN: 100032412210315328

Lender: UNITED WHOLESALE MORTGAGE, LLC

585 SOUTH BLVD E

PONTIAC, MICHIGAN 48341

In order to best serve you as a customer, UNITED WHOLESALE MORTGAGE, LLC must ensure that we have accurate and complete contact information. Below is if the contact information you provided as part of the application process. If any contact information changes in the future, please contact at (888)464-2432 to update your information.

## BORROWER CONTACT INFORMATION

Borrowers Name(s):	Marilyn J Mosby	
Mailing Address:	Bolton St, Baltimore, Maryland 21217	
Home Phone Number:	REDACTED -8328	
Cell Phone Number:		
Work Phone Number:	REDACTED -6000	
Email Address:	marilynmosby@hotmail.com	

EMERGENCY CONTACT INFORMATION (NEAREST RELATIVE NOT LIVING IN THE HOME)

Emergency Contact:	
Contact Address:	
Contact Phone Number:	
Contact Email Address:	

BORROWER GENERAL CONTACT FORM BGCF.UWM 07/25/19

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Page 1 of 2



## **ACKNOWLEDGMENT**

By signing below, I/we agree to allow UNITED WHOLESALE MORTGAGE, LLC , its successors, assigns and sub servicers to contact me/us by the following methods, including but not limited to, any telephone dialing system, text message to any cell phone number provided now or in the future, e-mails using any e-mail address provided now or in the future, manual calling methods to any phone number provided now or in the future, pre-recorded/artificial voice messages and/or use of any automatic dialing device or system, as applicable. I/We also provide express consent to receive autodialed and/or prerecorded calls from UNITED WHOLESALE MORTGAGE, LLC , its successors, assigns and sub servicers at any telephone number associated with my/our account, even if it is a cellular phone service or other service for which I/we could be charged for such call. This authorization extends to calls for the purposes of customer service and debt collection. If you no longer want us to contact you by any of the above methods, you may contact us in writing at PO Box 11733, Newark, NJ 07101

or by calling us at	(855)753-6201	to have us change your preferences.
Marilyn J Mosby		

BORROWER GENERAL CONTACT FORM BGCF.UWM 07/25/19



## BORROWER LOAN OPTIONS

Mosby

Loan #: 1221031532 Serv. #: 0159075134

MIN: 100032412210315328

Date: FEBRUARY 19, 2021 Broker ID #: FL11731

Borrower(s): Marilyn J Mosby Broker: My Easy Mortgage, LLC

Property Address: Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

#### COMPENSATION SELECTION AND SAFE HARBOR DISCLOSURE

Please select ONE of the following options:

X Borrower-Paid Broker Compensation

I/We will pay the Broker compensation for arranging, negotiating, and obtaining this loan (the "Broker Origination Fees"). I/We understand that if I am/we are paying the Broker Origination Fees, the Broker may not receive compensation of any kind on this loan, directly or indirectly, from any other person, including the Lender. Broker Origination Fees cover payment for broker services only and does not include other closing costs which are shown on the Loan Estimate ("LE"), including charges in Block 1 that are not considered to be broker compensation. The Broker Origination Fees will be paid by me/us directly with cash that I/we will bring to closing, or, depending on Ioan approval, some or all of the Broker Origination Fees may be included in the Ioan amount and paid to the Broker at closing out of Ioan proceeds.

Additionally, I/we agree that under this option, the credit I/we receive from the lender for the chosen rate disclosed on the LE will be applied to bona fide closing costs but may not be used to pay any portion of Broker Origination Fees. The credit will first be allocated to finance charges and then to non-finance charges.

1	Lender-	Paid	Broker	Compe	ensation
1	 LUCIO	TOTAL	THE COLOR	S. WILLIAM	ausaunu

I/We elect for the Lender to pay the Broker for arranging, negotiating, and obtaining this loan. Payment to the Broker is based on a fixed percentage of the loan amount, and may be subject to a minimum or maximum dollar amount. I/We understand that with the lender paying the Broker, I/we may not directly or indirectly pay the Broker compensation of any kind on this loan.

Additionally, I/we acknowledge the Broker provided me/us with loan options consisting of (1) a loan with the lowest interest rate, (2) a loan with the lowest total dollar amount for origination fees and discount points, and (3) a loan with the lowest rate and no risky features (e.g., prepayment penalty or negative amortization). These options were presented for each type of transaction for which I/we have expressed an interest.

BORROWER LOAN OPTIONS BLO.UWM 07/25/19 DocMagic eForms

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## **BORROWER LOAN OPTIONS**

Mosby

Loan #: 1221031532 Serv. #: 0159075134

MIN: 100032412210315328

Date: FEBRUARY 19, 2021

Broker ID #: FL11731

Borrower(s): Marilyn J Mosby

Broker: My Easy Mortgage, LLC

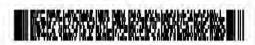
Property Address: Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

Marilyn J Mosby

BORROWER LOAN OPTIONS BLO.UWM 07/25/19

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## LOAN QUALITY INITIATIVE DISCLOSURE

Loan #: 1221031532

Serv. #: 0159075134

MIN: 100032412210315328

Borrower(s): Marilyn J Mosby

Property Address:

Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

In response to the loan quality initiatives issued by government agencies, all lenders must implement new policy and procedures to become compliant with the agency requirements. Under these requirements, lenders must warrant the debt utilized for qualifying and the occupancy of the subject property.

## CREDIT REPORT MONITORING

During the course of the loan process, your credit report will be monitored. This monitoring will be in effect until loan disbursement. This monitoring will include a final credit report that will be run within 24 hours of closing.

The purpose of the monitoring is to ensure that your loan approval is issued utilizing the correct liability amounts. An increase in payments or balance on currently active accounts or acquiring additional debt will result in an additional underwriting review of your loan. This review could result in an increase in loan pricing, delay in loan closing or a denial of your application.

By signing below, I acknowledge that the liabilities listed on the application are correct. I have not applied for any additional accounts. Additionally, I understand that my credit report will be monitored and the terms of my loan as well as my application status may change if additional debt is incurred prior to loan disbursement.

Borrower	Marilyn J Mosby	Date

LOAN QUALITY INITIATIVE DISCLOSURE LQID.UWM 05/28/10

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The	subject property will be occupied as a:
	$\label{property} \begin{tabular}{ll} Primary Residence - I understand that $I$ must occupy the property within 60 days of closing and maintain said occupancy for a minimum of 12 months. \end{tabular}$
X	Second Home - I understand that the property shall be used exclusively as a second home. The property may not be subject to any rental pools, rental agreements or timeshare agreements.
	Investment
	rigning below, I acknowledge that the property will be occupied as stated above. I further acknowledge that the er may verify the occupancy status after closing.
Dorr	ower <b>Marilyn J Mos</b> by Date
DOLL	OWEL INTELLIFE TO THE DESIGN DATE

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## FLOOD HAZARD DETERMINATION

Loan Number:

1221031532

Date: FEBRUARY 19, 2021

Borrower(s) Name(s): Marilyn J Mosby Property Address: Gulf of Mexico Dr Unit Long Boat Key, Florida 34228 Pursuant to federal regulations, the Lender has evaluated whether or not the improved real property or mobile home (the "Property") which will secure your loan is located in an area designated by the Federal Emergency Management Agency ("FEMA") as a "Special Flood Hazard Area." The Lender has determined that according to FEMA the Property is NOT located in a designated Special Flood Hazard Area. Therefore, flood insurance will NOT be required by the Lender as a condition of closing this loan transaction. The National Flood Insurance Reform Act of 1994 provides that if the loan servicer at any time during the term of the loan determines that the Property is in a Special Flood Hazard Area the loan servicer must notify the borrower that flood insurance must be obtained. In these cases, the borrower has 45 days to respond and provide evidence of acceptable insurance to the loan servicer; if no response is made by the borrower, the loan servicer can force-place flood insurance after 45 days from the date of notification. The undersigned Borrower(s) agree that flood insurance will be purchased if the Property is located in a Special Flood Hazard Area, and if flood insurance is available in the community. The undersigned Borrower(s) further agree that if the Property at any time is determined to be in a Special Flood Hazard Area, and if insurance is available, Borrower(s) will obtain and pay for such insurance in an amount as required by the Lender or loan servicer. Marilyn J Mosby Borrower Date Borrower Date Borrower Date Borrower Date Borrower Date Borrower Date DocMagic eForms FLOOD HAZARD DETERMINATION FHD.MSC 03/22/17 20210217121639-1221031532-ED



Loan Number: 1221031532 Page 410 of 919

REDACTEL

Date of Birth:

Lender: UNITED WHOLESALE MORTGAGE, LLC (NMLS # 3038)

# USA PATRIOT ACT CUSTOMER IDENTIFICATION VERIFICATION 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.

## INSTRUCTIONS TO INDIVIDUAL COMPLETING THIS VERIFICATION

The named individual must present at least two (2) forms of identifying documents for review; at least one (1) of the identifying documents must be an unexpired government-issued document bearing a photograph of the named individual. Other identifying documents not specifically listed below must, at a minimum, bear the individual's name. Examples of other acceptable identifying documents include:

Current government-issued visa; Medicare card; student identification card; voter registration card; recent property tax or utility bill; most recent W-2 or signed federal or state tax returns; bank statements; and proof of car/house/renter's insurance coverage. Please contact the above-named Lender if you have any questions regarding the acceptability of any identifying document.

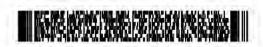
Identifying Documents	Place of Issuance	ID Number	Date of Birth	Issue/Expiration Date(s)	Photo?
☐ State/Foreign Driver's License					Yes No
State/Foreign ID Card					Yes No
U.S./Foreign Passport					Yes No
☐ Military ID					☐ Yes ☐ No
Resident Alien Card					Yes No
Social Security Card					
☐ Birth Certificate					
Other:					Yes No
Other:	7				Yes No

CUSTOMER IDENTIFICATION VERIFICATION 31 CFR 1020,220 CIV.MSC 09/30/14

Borrower's Name: Marilyn J Mosby

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20210217121639 1221031532-ED



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<sup>\*</sup>For an individual without a residential or business address, provide an APO or FPO box number, or the residential or business address of next of kin or another contact person.

<sup>\*\*</sup>For non-U.S. persons without a tax identification number, provide a passport number and country of issuance; an alien identification card number, or the number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

ADDITIONAL COMMENTS (e.g., please note any discrepancies in the borrower's identifying	g documents):	
CERTIFICATION  I, the undersigned, hereby certify that: (i) I have personally example the named individual, (ii) I have accurately recorded the information as may be indicated above, each of the indicated identifying identifying documents is consistent in all respects with the inforphotograph appears to be that of the named individual.	ion appearing in the identifying document documents appears to be genuine, the	nts I examined, and (iii) except information contained in the
	Signature	Date
	Name and Title	

CUSTOMER IDENTIFICATION VERIFICATION 31 CFR 1020.220 CIV.MSC 09/30/14 DoclNagic eForms

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Loan Number: 1221031532

## INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Disclosure Date: FEBRUARY 19, 2021

Borrower Name(s) and Address: Marilyn J Mosby Bolton St Baltimore, Maryland 21217

Servicer's Name, Address, and Toll-Free Number: United Wholesale Mortgage, LLC (NMLS # 3038) PO Box 11733 Newark, New Jersey 07101

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

YOUR X MONTHLY BIWEEKLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE \$ 2,448.97 OF WHICH \$1,777.40 WILL BE FOR X PRINCIPAL AND INTEREST ☐ INTEREST ONLY, AND \$ 671.57 WILL GO INTO YOUR ESCROW ACCOUNT.

Period Payments to Escrow Account		Payments from Escrow Account	Description	Escrow Account Balance	
			Initial Deposit:	\$ 1,812.60	
04/01/21	671.57	F - 1			
04/01/21	177	99.96	Mortgage Insurance	2.384.21	
05/01/21	671.57			4.7.7.2.0	
05/01/21	2,317.6	99.96	Mortgage Insurance	2,955.82	
06/01/21	671.57				
06/01/21		99.96	Mortgage Insurance	3,527.43	
07/01/21	671.57		7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	child of the	
07/01/21		99.96	Mortgage Insurance	4.099.04	
08/01/21	671.57				
08/01/21	2.476	99.96	Mortgage Insurance	4,670.65	
09/01/21	671.57				
09/01/21		99.96	Mortgage Insurance	5,242.26	
10/01/21	671.57	100			
10/01/21	27.124	99.96	Mortgage Insurance	5,813.87	
11/01/21	671.57			100000000000000000000000000000000000000	
11/01/21		5,242.26	County Property Tax	V 5.5 W	
11/01/21	100	99.96	Mortgage Insurance	1,143.22	
12/01/21	671.57	- 20	77,0802	1000	
12/01/21		99.96	Mortgage Insurance	1,714.83	
01/01/22	671.57	100			
01/01/22	0.00	99.96	Mortgage Insurance	2,286.44	
02/01/22	671.57	-	Charles Commission		
02/01/22	2.4.0	1,617.00	Hazard Insurance	400.00	
02/01/22	7,151	99.96	Mortgage Insurance	1,241.05	
03/01/22	671.57				
03/01/22	30.00	99.96	Mortgage Insurance	1,812.66	

Cushion Selected By Servicer \$

1,143.22

Total Disbursements \$

8,058.78

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT 12 CFR 1024.17(h)(1) IEADS.MSC 03/28/19

Page 1

PLEASE KEEP THIS STATEMENT FOR COMP THE END OF THE ESCROW ACCOUNTING C	ARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT OMPUTATION YEAR.
Borrower Marilyn J Mosby	Date



Loan Number: 1221031532

## SIGNATURE AFFIDAVIT AND AKA STATEMENT SIGNATURE AFFIDAVIT

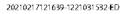
I, Marilyn J Mosby certify that this is my true and correct signature:	
Marilyn J Mosby Borrower	Sample Signature
borrower	Sample Signature
I, Marilyn J Mosby further certify that I am also known as:	AKA STATEMENT
Name Variation (Print)	Sample Signature (Variation)
Name Variation (Print)	Sample Signature (Variation)
Name Variation (Print)	Sample Signature (Variation)
Name Variation (Print)	Sample Signature (Variation)
Name Variation (Print)	Sample Signature (Variation)
Name Variation (Print)	Sample Signature (Variation)
Name Variation (Print)	Sample Signature (Variation)
FLORIDA SIGNATURE AFFIDAVIT AND AKA STATEME FLAKALSR 01/22/20	ENT



State of FLORIDA	)		
County of Sarasota	)		
Sworn to (or affirmed) and subse	ribed before me by means of:		
Physical Presence,			
- OR -			
Online Notarization,			
this day of	16	,	, by
	Month	Year	
Marilyn J Mosby			
	N CD MI		
	Name of Person Makir	ig Statement	
	$\overline{Signo}$	nture of Notary Public - State of Florida	
	v	·	
	Nama	e of Notary Typed, Printed or Stamped	
(Place Notary Seal Star	np Above)		
Personally Known Produced Identification			
Type of Identification Produced:			

FLORIDA SIGNATURE AFFIDAVIT AND AKA STATEMENT FLAKALSR 01/22/20

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## GENERAL DISCLOSURE NOTICE (APPLICABLE TO ALL APPLICANTS)

Loan #: 1221031532 Serv. #: 0159075134

MIN: 100032412210315328

I/We the applicant(s) for a mortgage with UNITED WHOLESALE MORTGAGE, LLC further known as the "Lender" acknowledge the following information:

- 1. In accordance with the "Right to Financial Privacy Act" of 1978, Public Law 93-579, I/we understand that FHA, VA, Fannie Mae, the Lender, its agent and/or assigns, has a right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to me/us. I/We further understand that financial records involving this transaction will be available to these agencies without further notice or authorization, but will not be disclosed or released to another Government Agency or Department without my/our consent except as required or permitted by law. I/We further acknowledge that the general purpose and use of information required or solicited is relevant and necessary to the processing of my/our application. I/We also understand that this information will be used in my/our best interest. I/We agree to hold the Lender harmless in exercising its judgment in further disclosing this information as it seems appropriate and necessary.
- 2. I/We have received the ECOA Notice. Namely, the Federal Equal Credit Opportunity Act which prohibits creditors from discriminating against applicants on the basis of race, color, religion, national origin, sex, marital status, age (providing that the applicant has the capacity to enter a binding contract); because all or part of the applicants income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protections Act. The Federal Agency that administers compliance with the law concerning this Lender is: The Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.
- 3. I/We have received the Your Home Loan Toolkit at the time of my/our application and/or the Consumer Handbook on Adjustable Rate Mortgages as applicable.
- 4. I/We understand that if the Lender makes a loan or mortgage to me/us, the loan may be sold to another company or investor. In such an event, the representations and covenants contained herein shall apply for the benefit of such purchaser.
- 5. I/We certify that the information submitted on my/our loan application is true, correct and complete. I/We have reviewed the debts listed on the application and what is presented completely represents all of my/our obligations. I/We understand that willful misrepresentation of the facts may result in severe penalties as provided by Federal Statutes.
- 6. I/We understand that as of this date the Lender has not committed to make a loan or mortgage to me/us. I/We understand that the loan committee of the Lender, government agency investor and/or private mortgage insurance company, if necessary, will only issue such commitment after an acceptable review of my/our application.

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- 7. Under the Equal Credit Opportunity Act (ECOA) you have the right to receive a copy of the appraisal used in connection with your application for credit. We must hear from you within 90 days after we notify you of the action taken on your loan application (credit decision). If you withdraw your application before we take action, we must hear from you no later than 90 days after you withdraw your application. To request a copy of your appraisal you must contact us by writing to the following address: UNITED WHOLESALE MORTGAGE, LLC, Attn: Compliance Director, 585 SOUTH BLVD E, PONTIAC, MI 48341
  - Please provide the following information in your request: Name of the applicant(s), date of application, the address of the appraised property and the address to which we should sent a copy of the report. ECOA requires that we mail or deliver a copy of the appraisal report promptly (generally within 30 days) after we receive your request, receive the appraisal, or receive reimbursement from you for the report, whichever occurs last.
- The Lender complies with the customer notification requirement of the USA PATRIOT Act. The Lender will verify the identity of all parties applying for new mortgage loans and services offered by the Lender. The information that we are required to obtain includes name, residential and mailing addresses, tax identification number, date of birth and a copy of government-issued photo identification. Additional information may be required depending upon the type of mortgage loan or service being requested. Information on existing customers will be required when new loans or additional services are requested. The USA PATRIOT Act requires us to maintain records of the identity verification and any updates when necessary. The Lender recognizes the importance of safeguarding your nonpublic personal information. We are committed to maintaining the confidentiality of the information you provide in accordance with our Privacy Policy.
- The borrower requests and authorizes the Lender to pass on all courier fees for delivery of a mortgage payoff to its previous Lender(s) and for closing documents to and from the settlement agent, and if necessary any other required payoffs.
- 10. I/We hereby authorize the release of information concerning the status and disposition of my/our application to any real estate agent or real estate broker involved in this transaction. If an application is denied or a counter offer is made, the reasons for these actions may be released to such person(s).
- 11. The insurance laws of this state provide that the lender may not require the applicant to take insurance through any particular insurance agent or company to protect the mortgaged property. The applicant, subject to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirement of the lender. The lender has the right to designate reasonable financial requirements as to the company and the adequacy of the coverage. I have read the foregoing statement, or the rules of the Insurance Commissioner relative hereto, and understand my rights and privileges and those of the lender relative to the placing of such insurance. I have selected the following agencies to write the insurance covering the subject property.

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GENERAL DISCLOSURE NOTICE (APPLICABLE TO ALL APPLICANTS)

GDN.UWM 02/24/20

Insurance Company:	Name: Progressive
Marilyn J Mosby	

GENERAL DISCLOSURE NOTICE (APPLICABLE TO ALL APPLICANTS)
GDN.UWM 02/24/20 Page 3 of 3

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## NOTICE TO PURCHASER-MORTGAGOR

Date: FEBRUARY 19, 2021

Borrower Marilyn J Mosby

Lender: UNITED WHOLESALE MORTGAGE, LLC

Purchaser/Mortgagor: Marilyn J Mosby

Gulf of Mexico Dr Unit Long Boat Key, Florida 34228 Property Address:

Pursuant to Section 627.798, Florida Statutes, notice is hereby given by

## Fergeson Skipper Attorneys at Law

(Name of Title Insurer)

to the undersigned purchaser-mortgagor that a mortgagee title insurance policy is to be issued to your mortgagee lender, and that such policy does not provide title insurance protection to you as the owner of the real estate you are purchasing. The undersigned has read the above notice and understands that such mortgage title insurance policy to be issued to the mortgagee lender does not provide title insurance protection to the undersigned as owner.

Date

Dated this 19th	day of	FEBRUARY, 2021

FLORIDA NOTICE TO PURCHASER-MORTGAGOR Ha, Stat. Ann. § 627.798; FL ADC 690-186.002 FLNPM.MSC 10/07/19

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## FIRST PAYMENT LETTER

Loan Number: 1221031532

Serv. #: 0159075134 MIN: 100032412210315328 Date: FEBRUARY 19, 2021 Property Address: Gulf of Mexico Dr Unit Long Boat Key, Florida 34228 In the event that mortgage insurance is required on the above loan, the undersigned agrees that except as otherwise provided UNITED WHOLESALE MORTGAGE, LLC , its successors and assigns, ("Mortgagee") may at any time during the mortgage term and in its discretion apply for renewal of mortgage guaranty insurance covering the mortgage executed by the undersigned of even date herewith, pay the premiums due by reason thereof, and require repayment to Mortgagee by the undersigned of such amounts. Failure to do so shall be considered a default and all provisions of the Note and Mortgage/Deed of Trust/Security Deed/Security Instrument with regard to default shall be applicable. The undersigned understands that any maintenance fee due in connection with the above property will not be collected in the escrow/reserve account. That same will be billed to the undersigned and paid by the undersigned directly to the maintenance association. APRIL 1, 2021 The first regular monthly payment on the above mortgage loan is due on . 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: 1,777.40 Principal and Interest 134.75 Homeowner's Insurance Mortgage Insurance Property Taxes
COUNTY PROPERTY TAX 2.448.97 TOTAL PAYMENT: The undersigned further acknowledges that monthly coupons/statements and a supply of self-addressed envelopes 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 Marilyn J Mosby Date PAYMENT MUST BE SENT TO: UNITED WHOLESALE MORTGAGE, LLC PO Box 11733 Newark, New Jersey 07101 The total estimated monthly escrow account contribution is \$ 671.57 . Itemized escrow account items are displayed rounded to the nearest cent. DocMagic eForms FIRST PAYMENT LETTER FPLUWM 12/03/18 20210217121639-1221031532-ED



# **TEMPORARY PAYMENT STUBS**

Loan #: 1221031532
Serv. #: 0159075134
MIN: 100032412210315328
Borrower(s): Marilyn J Mosby
Below are 2 temporary loan payment coupons. You will receive a mortgage statement approximately 2 weeks before your first payment is due. This mortgage statement will contain information on how to manage your new mortgage account such as how to obtain online access as well as your account information. Your new mortgage servicing account number is 0159075134 . Please use this servicing account number to reference your mortgage account on all payments and correspondence going forward.
If you do not receive your mortgage statement before your first payment is due, please call 1-800-816-8744 and a representative will assist you.  UNITED WHOLESALE MORTGAGE, LLC PO Box 11733, Newark, New Jersey 07101
By signing below, I/we acknowledge and understand that my/our first Mortgage Payment should be sent to UNITED WHOLESALE MORTGAGE, LLC PO Box 11733, Newark, New Jersey 07101 and that I/we are to include one of the below payment coupons if I/we have not received my/our mortgage statement before my/our first payment due date.
Borrower Marilyn J Mosby Date



Page 1 of 2

TEMPORARY PAYMENT STUBS TPS.UWM 12/20/18

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PAYMENT NO. 2	MORTGAGE ACCOUNT NO.: 0159075134	DUE DATE: 05/01/2021	AMOUNT DUE: \$2,448.97	
DATE		IF NOT RECEIVED BY 05/16/2021	PAY THIS AMOUNT \$2,537.84	
CHECK	Marilyn J Mosby  Gulf of Mexico Dr Unit Long Boat Key, Florida 34228	USE FOR ADDITIONAL AMOUNTS		
CASH		PRINCIPAL		
		OTHER		
AMT		ESCROW		
		TOTAL PYMT		
RETAIN STUB FOR YOUR RECORDS		COUPON MUST ACCOM	PANY YOUR PAYMENT	

PAYMENT NO. 1	MORTGAGE ACCOUNT NO.: 0159075134	DUE DATE: 04/01/2021	AMOUNT DUE: \$2,448.97			
DATE	Marilyn J Mosby	IF NOT RECEIVED BY 04/16/2021	PAY THIS AMOUNT \$2,537.84			
еньек	Long Boat Key, Florida 34228	USE FOR ADDITIONAL AMOUNTS				
CASH		PRINCIPAL				
		OTHER				
AMT		ESCROW				
		TOTAL PYMT				
RETAIN STUB FOR YOUR RECORDS		COUPON MUST ACCOM	PANY YOUR PAYMENT			

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Loan Number: 1221031532

## CORRECTION AGREEMENT LIMITED POWER OF ATTORNEY

Loan Date: FEBRUARY 17, 2021

Document Date: FEBRUARY 19, 2021

Maturity Date: MARCH 1, 2051

Principal Amount: 428,400.00

Application or Loan Number: 1221031532

Lender: My Easy Mortgage, LLC

Borrower: Marilyn J Mosby

Property Address: Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

On this date, the undersigned borrower(s) for and in consideration of the approval, closing and funding of their above referenced mortgage loan, hereby grant Fergeson Skipper Attorneys at Law as settlement agent, and/or My Easy Mortgage, LLC

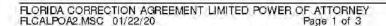
as lender

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.

This Limited Power of Attorney shall automatically terminate 120 days from the closing date of the undersigned's mortgage loan.

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IN WITNESS WHEREOF, the undersigned have e above referenced.	xecuted this Limited Power of Attorney as of the date and year first
Borrower Marilyn J Mosby D	ate

FLORIDA CORRECTION AGREEMENT LIMITED POWER OF ATTORNEY FLOALPOA2.MSC 01/22/20 Page 2 of 3

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State of	FLORIDA				
County of	Sarasota	)			
Sworn to (o	or affirmed) and subscribe	d before me by means	s of:		
☐ Physica	al Presence,				
- 0	OR -				
☐ Online	Notarization,				
this	day of	Month	,	Year	, by
Marilyn J	Mosby				
		Name of Person M	aking Statement		·
			Signature of Notary Pu	ublic - State of Florida	
			Name of Notary Typed	, Printed or Stamped	
(F	Place Notary Seal Stamp A	bove)			
	ally Known ed Identification				
Type of Ide	ntification Produced:			_	



FLORIDA CORRECTION AGREEMENT LIMITED POWER OF ATTORNEY FLOALPOA2.MSC 01/22/20 Page 3 of 3

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MIN: 100032412210315328 Loan Number: 1221031532

## CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 19th day of FEBRUARY, 2021 , and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to UNITED WHOLESALE MORTGAGE, LLC

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as:

# Seaside Garden Retreat of Longboat Key [Name of Condominium Project]

(the "Condominium Project"). If the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.

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

- **A.** Condominium Obligations. Borrower shall performall of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.
- **B.** Property Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes and floods, from which Lender requires insurance, then: (i) Lender waives the provision in Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

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

MULTISTATE CONDOMINIUM RIDER Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3140 1/01

Page 1 of 3

**DocMagic (CFORM)**3 20210217121639-1221031532 ED Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

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

- **C.** Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.
- **D. Condemnation.** The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11
- E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.
- **F. Remedies.** If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

MULTISTATE CONDOMINIUM RIDER Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3140 1/01

Page 2 of 3

В	Y SIGN:	$\mathbb{N}G$	BELOW,	Borrower	accepts	and	agrees	to	the	terms	and	covenants	contained	in	this
Condo	minium	Ride	r.												
					(Cool)										
Maril	yn J M	oeby		_B	(Seal) orrower										
IVIAIII	yıı ə ivi	OSDY		-11	OIIOWCI										

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Loan Number: 1221031532

## SECOND HOME RIDER

THIS SECOND HOME RIDER is made this 19th day of FEBRUARY 2021 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower," whether there are one or more persons undersigned) to secure Borrower's Note to UNITED WHOLESALE MORTGAGE, LLC

(the "Lender") of the same date and covering the Property described in the Security Instrument (the "Property"), which is located at:

Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree that Sections 6 and 8 of the Security Instrument are deleted and are replaced by the following:

- **6. Occupancy.** Borrower will occupy and use the Property as Borrower's second home. Borrower will maintain exclusive control over the occupancy of the Property, including short-term rentals, and will not subject the Property to any timesharing or other shared ownership arrangement or to any rental pool or agreement that requires Borrower either to rent the Property or give a management firm or any other person or entity any control over the occupancy or use of the Property. Borrower will keep the Property available primarily as a residence for Borrower's personal use and enjoyment for at least one year after the date of this Second Home Rider, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.
- **8. Borrower's Loan Application.** Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's second home.

BY SIGNING BELO	W, Borrower	accepts	and	agrees	to	the	terms	and	covenants	contained	in	this
Second Home Rider.												

Marilyn J Mosby -Borrower

MIN: 100032412210315328 Loan Number: 1221031532

## NOTE

FEBRUARY 19, 2021 [Date] Sarasota [City] **FLORIDA** 

ity]

[State]

Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

[Property Address]

#### BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$428,400.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is UNITED WHOLESALE MORTGAGE, LLC

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

I understand that the Lender may transfer this Note. The 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 2.875 %.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(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 payment on the 1st day of each month beginning on APRIL 1.

2021 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 MARCH 1, 2051 , 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 PO Box 11733, Newark, New Jersey 07101

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

## (B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$1,777.40

## 4. 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 the Note.

I may make a full Prepayment or partial Prepayments without paying a 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 the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

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Page 1 of 3

#### 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 which 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.

#### BORROWER'S FAILURE TO PAY AS REQUIRED

## (A) Late Charge 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 which 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.

## **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.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or 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.

#### OBLIGATIONS OF PERSONS UNDER THIS NOTE

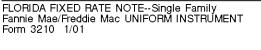
If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who 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.

### WAIVERS

Form 3210 1/01

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.

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## 10. 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 which might result if I do not keep the promises which 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 are described as follows:

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.

## 11. DOCUMENTARY TAX

The state documentary tax due on this Note has been paid on the mortgage securing this indebtedness.

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

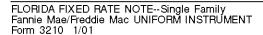
	(Seal)
Marilyn J Mosby	-Borrower

Loan Originator: Gilbert Bennett, NMLSR ID 1177528

Loan Originator Organization: My Easy Mortgage, LLC, NMLSR ID 1268485 Loan Originator Organization: UNITED WHOLESALE MORTGAGE, LLC, NMLSR ID 3038

[Sign Original Only]









This Instrument Prepared By: United Wholesale Mortgage, LLC 585 South Boulevard E Pontiac, MI 48341 (800) 981-8898

After Recording Return To: UNITED WHOLESALE MORTGAGE, LLC 585 SOUTH BOULEVARD E PONTIAC, MI 48341 ATTIN PORT 1231031532 Loan Number: 1221031532

[Space Above This Line For Recording Data] -

# MORTGAGE

MIN: 100032412210315328 MERS Phone: 888-679-6377

#### **DEFINITIONS**

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

(A) "Security Instrument" means this document, which is dated with all Riders to this document.

FEBRUARY 19, 2021

, together

(B) "Borrower" is Marilyn J Mosby, A Married Woman

Borrower is the mortgagor under this Security Instrument.

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

(D) "Lender" is United Wholesale Mortgage, LLC

Lender is a LIMITED LIABILITY COMPANY

and existing under the laws of

HUNDRED AND 00/100

**MICHIGAN** 

Lender's address is 585 South Boulevard E, Pontiac, Michigan 48341

(E) "Note" means the promissory note signed by Borrower and dated

FEBRUARY 19, 2021

The Note states that Borrower owes Lender FOUR HUNDRED TWENTY-EIGHT THOUSAND FOUR

Dollars (U.S. \$ 428,400.00

) plus interest.

organized

FLORIDA - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT - MERS Form 3010 1/01 Page 1 of 15

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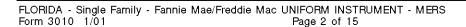
Borrower ha	s promised to	pay this	debt in regular	Periodic	Payments	and to	pay th	e debt	in full	not	later	than
MARCH 1	, 2051											

- (F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
- (G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
- (H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

	Adjustable Rate Rider		Planned Unit Development Rider
	Balloon Rider		Biweekly Payment Rider
	1-4 Family Rider	X	Second Home Rider
X	Condominium Rider		Other(s) [specify]

- (I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
- (J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
- (K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
- (L) "Escrow Items" means those items that are described in Section 3.
- (M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
- (N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
- (O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
- (P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.
- (Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

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# TRANSFER OF RIGHTS IN THE PROPERTY

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

COUNTY

of

Sarasota

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

See Attached

A.P.N.: 0005-16-2003

which currently has the address of

Gulf of Mexico Dr Unit

Long Boat Key [City] , Florida

34228

("Property Address"):

[Zip Code]

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

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

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

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

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due

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FLORIDA - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT - MERS Form 3010 1/01 Page 3 of 15



under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

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

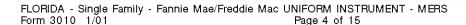
2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall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

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

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

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

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

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

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

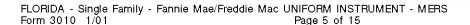
If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender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

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

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

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder

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of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

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

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

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

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

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be

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required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

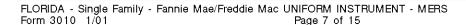
If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The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

- **6. Occupancy.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.
- 7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

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

- 8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.
- 9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the

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

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

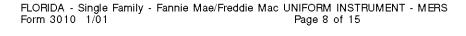
If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. Borrower shall not surrender the leasehold estate and interests herein conveyed or terminate or cancel the ground lease. Borrower shall not, without the express written consent of Lender, alter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

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

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

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These

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agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

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

- (a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.
- (b) Any such agreements will not affect the rights Borrower has if any with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.
- 11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

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

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

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

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise

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agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

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

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

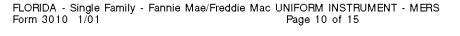
All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

- 12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.
- 13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

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

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

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as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

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

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

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

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

- 17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.
- 18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

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

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

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and arenot assumed by the Note purchaser unless otherwise provided by the Note purchaser.

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

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FLORIDA - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT - MERS

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

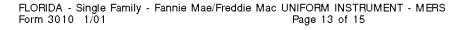
Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any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

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

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

- 22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.
- **23. Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security

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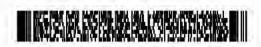
Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

- 24. Attorneys' Fees. As used in this Security Instrument and the Note, attorneys' fees shall include those awarded by an appellate court and any attorneys' fees incurred in a bankruptcy proceeding.
- 25. Jury Trial Waiver. The Borrower hereby waives any right to a trial by jury in any action, proceeding, claim, or counterclaim, whether in contract or tort, at law or in equity, arising out of or in any way related to this Security Instrument or the Note.

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

Marilyn J Mosby -Borrower Bolton St, Baltimore, MD 21217		
Witness	Witness	

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		[Space Below This Line For Ack	nowledgment] -		
	ORIDA rasota	)			
The foregoing in	strument was ackno	owledged before me by means	s of:		
☐ Physical Pre	sence,				
- OR -					
Online Nota	rization,				
this	day of	Month		Year	, by
Marilyn J Mos	by				
		Name of Person Acknow	wledging		
		Sig	nature of Notar	y Public - State of Florida	
		$\overline{Na}$	me of Notary T	yped, Printed or Stamped	
(Place	Notary Seal Stamp	Above)			
Personally K					
Type of Identific Loan Originate Loan Originate Loan Originate	ation Produced: or: Gilbert Benne or Organization: or Organization:	tt. NMLSR ID 1177528 My Easy Mortgage, LLC UNITED WHOLESALE MO	NMLSR ID 1 ORTGAGE, LI	 268485 .C, NMLSR ID 3038	



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FLORIDA - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT - MERS Form 3010 1/01

**DocMagic €**Forms 20210217121639-1221031532-ED

# BORROWER PROPERTY CONDITION CERTIFICATE

Loan #: 1221031532				
Case #:				
Date: FEBRUARY 19,	2021			
Borrower: Marilyn J M	losby			
Property Address:	4 Gulf of Mexico	Dr Unit , Long Boat Key, F	lorida 34228	
I/We hereby certify that I FEBRUARY, 2021		he above referenced property on this e am/are purchasing/refinancing.	19th	day of
I/We believe the property its present condition.	to be structurally so	and and am (are) willing to close this to	ansaction with the	property in
I/We indemnify and hold	UNITED WHOLI	ESALE MORTGAGE, LLC		
harmless from any and all of or which I/we discover		rising from any and all structural defect closing.		e of lender) now aware
Borrower Marilyn J Mo	sby	Date		

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BORROWER PROPERTY CONDITION CERTIFICATE BPCC.MSC 05/02/19

# BORROWER'S CERTIFICATION AND AUTHORIZATION

Loan #: 1221031532

Serv. #: 0159075134

MIN: 100032412210315328

Date: FEBRUARY 19, 2021

Borrower(s): Marilyn J Mosby

## 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 and 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. In accordance with the Real Estate Settlement Procedures Act and the Truth-In-Lending Act, I/we have received the Your Home Loan Toolkit and the Consumer Handbook on Adjustable Rate Mortgages (CHARM), as applicable, at the time of my/our application.
- 3. I understand and agree that UNITED WHOLESALE MORTGAGE, LLC reserves the right to require full documentation and verification of all relevant information necessary to arrange a mortgage loan, which may include verification of the information provided on the application with any employer and/or any financial institution.
- 4. 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.
- 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 UNITED WHOLESALE MORTGAGE, LLC
- 6. I further authorized UNITED WHOLESALE MORTGAGE, LLC to order a consumer credit report prior to pulling the 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 UNITED WHOLESALE MORTGAGE, LLC

  I understand that the purpose for this order is for UNITED WHOLESALE MORTGAGE, LLC to determine my eligibility and creditworthiness for the loan being applied for, as well as for other legitimate purposes associated with my account.

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Page 1 of 3

#### AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

- I have applied for a mortgage loan and as part of the application process, UNITED WHOLESALE
  MORTGAGE, 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 UNITED WHOLESALE MORTGAGE, LLC , to any investor to whom a lender may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
- 3. UNITED WHOLESALE MORTGAGE, LLC

  may sell my 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 UNITED WHOLESALE MORTGAGE, LLC the investor who purchases my mortgage, or the mortgage guaranty insurer (if any) is appreciated.
- 6. Mortgage guaranty insurer (if any): N/A

I HEREBY CONSENT TO ALLOW MY INFORMATION TO BE USED FOR ANY PURPOSE RELATING TO THE ORIGINATION, SERVICING, LOSS MITIGATION, AND DISPOSITION OF MY MORTGAGE LOAN OR THE PROPERTY SECURING SUCH MORTGAGE, AND ALSO RELATING TO ANY INSURANCE CLAIM AND ULTIMATE RESOLUTION OF SUCH CLAIMS BY THE MORTGAGEE AND THE FEDERAL HOUSING ADMINISTRATION.

# AUTHORIZATION TO RELEASE INFORMATION TO GOVERNMENT AGENCY

I, having read the explanation of my rights as set forth below, hereby authorize UNITED WHOLESALE MORTGAGE, LLC to disclose my loan application and other documents required in connection with originating and arranging my loan including, but not limited to, copies of pay stubs, credit reports, tax returns, and financial account (such as a savings or money market account) statements to the Department of Housing and Urban Development/Federal Housing Agency and to a mortgage guaranty insurer (if any) of the loan for the following purposes:

- a. Verification that the information contained in the loan application and other documents are correct;
- b. Conducting any reasonable originating mortgage practice executed pursuant to making the loan;
- c. To use as part of a quality control program; and/or
- d. Any other lawful purpose permitted under the Right to Financial Privacy Act of 1978.

# STATEMENT OF CUSTOMER RIGHTS UNDER THE RIGHT TO FINANCIAL PRIVACY ACT OF 1978

This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

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By signing below,	I hereby certify	and authorize	(as applicable)	the foregoing	items of inform	nation.
Borrower Marilyn	J Mosby		Date			

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Page 3 of 3

Form 4506-T (March 2019)

Department of the Treasury

# Request for Transcript of Tax Return

Do not sign this form unless all applicable lines have been completed. ► Request may be rejected if the form is incomplete or illegible. For more information about Form 4506-T, visit www.irs.gov/torm4506t.

OMB No. 1545-1872 Loan Number: 1221031532

Internal Revenue Service

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 re	cum, use Form 4500, necluest for copy of rax necum. There is a ree to	J get a	copy or your return.
1a	Name shown on tax return, If a joint return, enter the name shown first. Marilyn J Mosby	1b	First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)  REDACTED 577
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, sta Marrilyn J Mosby Bolton St, Baltimore, Maryland 21217	ate, and	I ZIP code (see instructions)
4	Previous address shown on the last return filed if different from lin	ne 3 (se	ee instructions)
5a	telephone number.	7	s a mortgage company), enter the third party's name, address, and Services, 11432 Lackland Road, St. Louis, Missouri
5b	Customer file number (if applicable) (see instructions)		
you ha	ve filled in these lines. Completing these steps helps to protect you	r privac ormation	e lilled in lines 6 through 9 before signing. Sign and date the form once y. Once the IRS discloses your tax transcript to the third party listed on . If you would like to limit the third party's authority to disclose your the third party.
6	Transcript requested. Enter the tax form number here (1040, 106: number per request. ► 1040, W2	5, 1120	, etc.) and check the appropriate box below. Enter only one tax form
ā	Return Transcript, which includes most of the line items of a tax made to the account after the return is processed. Transcripts are 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120 during the prior 3 processing years. Most requests will be processed.	e only a S. Reti ed withi	
ь	assessments, and adjustments made by you or the IRS after the r	return w	s of the account, such as payments made on the account, penalty as filed. Return information is limited to items such as tax liability and
c		as it is	a combination of the Return Transcript and the Account Transcript.
7		not file :	a return for the year. Current year requests are only available after June
8	information returns. State or local information is not included with information for up to 10 years. Information for the current year is	eries tro th the l genera from th	nscript. The IRS can provide a transcript that includes data from these form W-2 information. The IRS may be able to provide this transcript ly not available until the year after it is filed with the IRS. For example, e IRS until 2013. If you need W-2 information for retirement purposes,
	n: If you need a copy of Form W-2 or Form 1099, you should first you must use Form 4506 and request a copy of your return, which		the payer. To get a copy of the Form W-2 or Form 1099 filed with your
9	Year or period requested. Enter the ending date of the year or periods, you must attach another Form 4506-T. For requests relative tax period separately. 12/31/2020 12/3	riod, us ng to q 31/20	ing the mm/dd/yyyy format. If you are requesting more than four years or uarterly tax returns, such as Form 941, you must enter each quarter or 12/31/2018
Cautio	n: Do not sign this form unless all applicable lines have been comp	leted.	
manag to exec	ted. If the request applies to a joint return, at least one spouse m	ust sign nistrator be rece	
	Signature (see instructions)		Date
Sign Here	Title (if line 1a above is a corporation, partnership, estate, or tru	ust)	
	A.		
	Spouse's signature		Date
			CAL NA OZPOZNI

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

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DocMagic eForms 3-2019)





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.

What's New. The transcripts provided by the IRS have been modified to protect taxpayers' privacy. Transcripts only display partial personal information, such as the last four digits of the taxpayer's Social Security Number. Full financial and tax information. such as wages and taxable income, is shown on the transcript.

A new optional Customer File Number field is available to use when requesting a transcript. You have the option of inputting a number, such as a loan number, in this field. You can input up to 10 numeric characters. The customer file number should not contain an SSN. This number will print on the transcript. The customer file number is an optional field and not required.

#### 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 5a) 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 trouget the Record of Account as it 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 Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Flease visit us at IFS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. Where to file. Mall 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

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 S-2 Kansas City, MO 64999

855-821-0094

# Chart for all other transcripts

If you lived in or your business was

Mail or fax to:

Internal Revenue

P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409

Service RAIVS Team

855-298-1145

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, A.P.O. or F.P.O. address

Maine, Massachusetts New Hampshire, New York, Pennsylvania, Vermont

Internal Revenue Service RAIVS Team Stop 6705 S-2 Kansas City, MO 64999

855-821-0094

Line 1 b. 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 5b. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number should not contain an SSN. Completion of this line is not required.

Note. If you use an SSN, name or combination of both, we will not input the information and the customer file number will be blank on the

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

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a.

The IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.



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

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

Corporations Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

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

All others: See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer. Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

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

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

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

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

and intelligence agencies to combat terrorism.

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

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

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

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

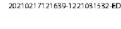
Do not send the form to this address. Instead, see Where to file on this page.

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

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Form 4506-T (Rev. 3-2019) DocMagic eForms





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Form W-9

(Rev. October 2018) Department of the Treasury Internal Revenue Service

# Request for Taxpayer Identification Number and Certification

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

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

	eral Instructions references are to the Internal Revenue Code unless otherwise noted.	identification number (TI individual taxpayer identi		your social security number (SSN).
Sigr		Date ►	02/19/2	2021
1. Ti 2. I R 3. I 4. Ti Certi withhapply retire you	r penalties of perjury, I certify that: ne number shown on this form is my correct taxpayer identification am not subject to backup withholding because: (a) I am exempt f evenue Service (IRS) that I am subject to backup withholding as a officed me that I am no longer subject to backup withholding; and am a U.S. citizen or other U.S. person (defined below), and ne FATCA code(s) entered on this form (if any) indicating that I am fication instructions. You must cross out item 2 above if you have olding because you have failed to report all interest and dividends of . For mortgage interest paid, acquisition or abandonment of secure ment arrangement (IRA), and generally, payments other than interes must provide your correct TIN. See the instructions for Part II, later	rom backup withholding, result of a failure to represent from FATCA representation of the lateral representation of the property, cancellation of and dividends, you are	or (b) I have lort all interest porting is comed S that you are eal estate trans of debt, contrib	not been notified by the Internal or dividends, or (c) the IRS has at. currently subject to backup actions, item 2 does not utions to an individual
back resid entiti TIN Note:	your TIN in the appropriate box. The TIN provided must match the up withholding. For individuals, this is generally your social security ent alien, sole proprietor, or disregarded entity, see the instructions les, it is your employer identification number (EIN). If you do not hatter,  If the account is in more than one name, see the instructions for line 1. Alibe Requester for guidelines on whose number to enter.	number (SSN). However for Part I, later. For other ave a number, see <i>How t</i>	for a	plover identification number
Part	1221031532			
	6 City, state, and ZIP code Baltimore, MARYLAND 21217 7 List account number(s) here (optional)			
See S	5 Address (number, street, and apt, or suite no.) See instructions.  Bolton St		UNITED WHO	e and address (optional) OLESALE MORTGAGE, LLC BLVD E ICHIGAN 48341
Print or type. See Specific Instructions on page 3.	3 Check appropriate box for tederal tax classification of the person whose name is e boxes.  ★ Individual/sole proprietor or ☐ C Corporation ☐ S Corporation single-member LLC ☐ Limited flability company. Enter the tax classification (C= C corporation,  Note: Check the appropriate box in the line above for the tax classification (C= C corporation,  LLC if the LLC is classified as a single-member LLC that is disregard is another LLC that is not disregarded from the owner for U.S. federathat is disregarded from the owner should check the appropriate box  Other (see instructions)	only to certain entities, not individuals; see instructions on page 3):  Exempt payee code (if any)  Exemption from FATCA		

information return with the IRS must obtain your correct taxpayer Form W-9 (Rev. 10-2018)

Purpose of Form

published, go to www.irs.gov/FormW9,

An individual or entity (Form W-9 requester) who is required to file an

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)

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Cat. No. 10231X

- 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. SeeWhat 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.

- 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 24% 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,
- - 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
- 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

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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 (FR)), 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
<ul><li>Corporation</li></ul>	Corporation
<ul> <li>Individual</li> <li>Sole proprietorship, or</li> <li>Single-member limited liability company (LLC) owned by an individual and disregarded for U.S. federal tax purposes.</li> </ul>	Individual/sole proprietor or single-member LLC
■ LLC treated as a partnership for U.S. federal tax purposes, ■ LLC that has filed Form 8832 or 2553 to be taxed as a corporation, or ■ LLC that is disregarded as an entity separate from its owner but the owner is another LLC that is not disregarded for U.S. federal tax purposes.	Limited liability company and enter the appropriate tax classification. (P= Partnership; C= C corporation; or S= S corporation)
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  $\operatorname{Act}$  of 1940

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- 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'	Generally, exempt payees 1 through 5 <sup>2</sup>
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

<sup>&</sup>lt;sup>1</sup> See Form 1099-MISC, Miscellaneous Income, and its instructions.

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 <a href="https://www.SSA.gov">www.SSA.gov</a>. 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 <a href="https://www.irs.gov/Businesses">www.irs.gov/Businesses</a> and clicking on Employer Identification Number (EIN) under Starting a Business. Go to <a href="https://www.irs.gov/Forms">www.irs.gov/Forms</a> to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to <a href="https://www.irs.gov/OrderForms">www.irs.gov/OrderForms</a> 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.

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<sup>&</sup>lt;sup>2</sup> 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.

- 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.
- 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. 2.	Individual Two or more individuals (joint account) other than an account maintained by an FR	The individual The actual owner of the account or, if combined funds, the first individual on the account		
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 <sup>2</sup>		
5.	The usual revocable savings trust (grantor is also trustee)	The grantor-trustee		
	So-called trust account that     is not a legal or valid trust     under state law	The actual owner		
6.	Sole proprietorship or disregarded entity owned by an individual	The owner <sup>3</sup>		
7.	Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(l)(A))	The grantor*		
	Section 1.07 1-4(b)(2)(I)(A))			
	For this type of account:	Give name and EIN of:		
8.	Disregarded entity not owned by	Give name and EIN of: The owner		
8. 9.	· · · · · · · · · · · · · · · · · · ·			
	Disregarded entity not owned by an individual A valid trust, estate, or pension trust	The owner		
9.	Disregarded entity not owned by an individual A valid trust, estate, or pension trust Corporate or LLC electing corporate status on Form 8832	The owner Legal entity <sup>4</sup>		
9.	Disregarded entity not owned by an individual A valid trust, estate, or pension trust Corporate or LLC electing corporate status on Form 8832 or Form 2553 Association, club, religious, charitable, educational, or other tax-exempt organization Partnership or multi-member LLC	The owner  Legal entity <sup>4</sup> The corporation		

	For this type of account:	Give name and EIN of:
<b>1</b> 5.	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

<sup>&</sup>lt;sup>1</sup> 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.

- <sup>8</sup> 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.
- <sup>4</sup> 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 litself 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.

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<sup>&</sup>lt;sup>2</sup> Circle the minor's name and furnish the minor's SSN.

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 <code>phishing@irs.gov</code>. 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 <code>spam@uce.gov</code> or report them at <code>www.ftc.gov/compiaint</code>. You can contact the FTC at <code>www.ftc.gov/idtheft</code> or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see <code>www.identityTheft.gov</code> 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.

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1 ASI Way St. Petersburg, FL 33702



**Homeowners Declaration Page** 

Named Insured: MARILYN MOSBY Policy Number: FSA240685

# **IMPORTANT NOTICES**

LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

## ASI ASSURANCE CORP

1 ASI Way St. Petersburg, FL 33702



# **Homeowners Declaration Page**

Named Insured:

MARILYN MOSBY

BOLTON ST

BALTIMORE, MD 21217-4601

Total Policy Premium: \$1,617
Policy Number: FSA240685

Agent:

We Insure Inc.

1845 COLLIER PKWY #101

LUTZ, FL 33549

Agent Code:

456153

For Policy Service, Call:

877-677-4063

Policy Period:

2nd Mortgagee:

From: 02/19/2021 To: 02/19/2022

(At 12:01 AM Standard Time at the residence premises)

Plan Type: CH6

Effective Date of This Transaction: 2/19/2021

Activity of This Transaction:

New Business

Residence Premises:

GULF OF MEXICO DR

LONGBOAT KEY, FL 34228-2905

Coverages and Limits of Liability		Limit	Premium
SECTION I;	A. Dwelling Coverage	\$60,000	Included
	C. Personal Property	\$20,000	1692.35
	D. Loss of Use	\$16,000	Included
SECTION II:	E. Personal Liability - Each Occurrence	\$300,000	15.00
	F. Medical Payments to Others - Each Person	\$1,000	Included

OTHER COVERAGES AND ENDORSEMENTS:

(Printed on the following page)

Deductibles:

HURRICANE:

\$1000

ALL OTHER COVERED PERILS:

\$1000

Mortgagee:

1st Mortgagee:

United Wholesale Mortgage ISAOA/ATIMA

PO Box 202028

Florence, SC 29502

Loan #1221031532

Escrow: Yes

Countersigned by Authorized Representative

St. Petersburg, FL.

Date: 01/22/2021

ASI HO FL DEC 12 17

The ASI Group is an affiliate of The Progressive Corporation

Page 1 of 2

Named Insured(s): MARILYN MOSBY Policy Number: FSA240685 Page 464 of 919

Other Coverages And Endorsements:	Form Number	Limit	Premium
Homeowners Policy Outline	ASI HO 09 OTL 01 10		
Condominium Unit Owners Form	HO 00 06 04 91		
Policy Cover	ASI HO 09 COV 01 98		
Special Provisions for Florida	ASI HO 09 SP 12 13		
Home Day Care Explanation	HO 04 96 04 91		
Hurricane Deductible Endorsement	ASI HO 09 HD 05 05		
Sinkhole Loss Coverage	ASI HO 09 SH 08 12		
Unit-Owner Coverage A, Special Coverage	ASI HO 09 UOA 08 12		
Assignment Agreement Endorsement - Florida	ASI HO FL AAE 01 20		
Tier Factor Premium			15.12
Burglar Protection	ASI HO 09 PA 06 07		-25.96
E-Policy (Paperless)			-4.93
Windstorm Loss Reduction			-373.59
NHR Deductible		1000	-83.04
HUR Deductible		1000	-46.50
Loss Assessment	ASI HO 09 CLA 08 10	2000	Included
Ordinance or Law	ASI HO FL OL 08 16	15000	91.91
Water Backup Coverage	ASI HO FL WBU 01 18	5000	25.00
Limited Fungi, Mold, Wet/Dry Rot	ASI HO FL LF 01 18	\$10,000	Included
Renter Occupied	ASI HO 09 URO 11 05		138.74
PC / Construction Factor			10.34
Age of Dwelling			135.61
Fccs and Assessments:			
Managing General Agent Fee			25.00
Emergency Management Preparedness Assistance Fee			2.00
Scheduled Items:			
Category Description of Pro	perty	Value	Premium

The Hurricane Coverage portion of your Total Premium is:

S948
The Non-Hurricane Coverage portion of your Total Premium is:

\$669

Additional Insured: Additional Interest:

Interest:

**Rating Information:** 

Construction Type:FrameNumber of Floors Above Unit:N/AType of Residence:CondoTotal Square Feet:1,500Year Built:1984ASI Territory:130ACounty:SARASOTA

Notes:

Page 2 of 2 The ASI Group is an affiliate of The Progressive Corporation

ASI HO FL DEC 12 17

# ASI ASSURANCE CORP

P.O. Box 33018

St. Petersburg, FL 33733-8018



# **Premium Notice**

MARILYN MOSBY BOLTON ST

BALTIMORE, MD 21217-4601

AgentID: 456153 We Insure Inc.

1845 COLLIER PKWY #101

LUTZ, FL 33549 877-677-4063

Notice Date: 1/22/2021

Policy Type: Policy Period: Homeowners 02/19/2021

Policy Number:

FSA240685

Property Address:

GULF OF MEXICO DR LONGBOAT KEY, FL 34228-2905

Dear Policyholder,

According to our records, a payment is due on your policy. Please pay at least the minimum amount due in order to continue coverage. Since a service fee is added for each installment, you can save money by paying the total amount due.

If you previously remitted this payment, please contact your agent at 877-677-4063 to verify that your payment has been posted to your account

If the amount due shown below is \$0.00, please disregard this notice.

Florida Statute 627.4133(7)(a)1 requires insurers to provide the dollar amount of premium charged for assessments. The renewal premium shown below includes the following:

Citizens Property Insurance Corporation Florida Hurricane Catastrophe Fund \$0.00 \$0.00 \$0.00 \$0.00 Florida Insurance Guaranty Association Citizens Property Insurance Corporation Emergency

Your policy consists of a Hurricane and Non-hurricane premium. The renewal premium shown below includes the following:

Hurricane Premium:

\$948.04

Non-Hurricane Premium:

\$668.96

A rate adjustment of \$0.00 is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from a 12% credit to a 1% surcharge.

Thank you for allowing Progressive to serve your insurance needs. We appreciate your business.

Payor:

United Wholesale Mortgage ISAOA/ATIMA

PO Box 202028 Florence, SC 29502

Loan #: 1221031532

Make Checks Payable and Mail To:

AST

P.O. Box 33018

St. Petersburg, FL 33733-8018

If you would like to pay online, please visit: https://My.ASIPolicy.com

DETACH HERE AND RETURN BOTTOM PORTION WITH YOUR PAYMENT TO ASI IN ENVELOPE PROVIDED

# Payment Choices Available:

2 Pay:

\$901.50

Pay Plan Fee: \$23.00 is added to each payment unless full

payment is received

4 Pay:

\$519.90

Pay Plan Fee: \$13.00 is added to each payment unless full

payment is received

Policy Number:

FSA240685

Insured:

MARILYN MOSBY

Agent:

We Insure Inc.

Minimum Amount Due:

\$519.90

Total Amount Due:

\$1,617.00

Due Date:

02/19/2021

ASI FL NB 03 18

1/22/2021

1:22:21PM

Page 1 of 1

CLASS VALUATION

UNITED WHOLESALE MORTGAGE, LLC 585 South Boulevard E. Pontiac, MI, 48341

Client on Report:

Class Valuation 2600 Bellingham Dr. Suite 100 Troy, Mi 48083 Phone: 248-955-9580

Emall:info@classvaluation.com

INVOICE

INVOICE NUMBER

1357453

DATE

01/25/2021

REFERENCE

File #: 1357453 Loan #: 1221031532 Reference #: -

Federal Tax ID: 82-4579970

To:

My Easy Mortgage 8902 N Dale Mabry Hwy Ste101 Tampa, FL 33614

Telephone Number: 813-518-7077 Fax Number: 813-513-9847 E-Mail: rebecca@myeasymortgage.com

**Borrower Information** 

Borrower: Marilyn Mosby Address : GULF OF MEXICO DR UNIT LONGBOAT KEY, FL 34228

FEES

Condo Appraisal (FNMA 1073)

\$480.00

Our Management Fee includes responsibilities and duties of administering and tracking the appraisal process, ensuring proper selection of appraiser, acting as liaison between appraiser and client, performing a quality audit of every report, and delivering a final copy. Pursuant to certain state disclosure requirements, the fee is broken down as: Appraisers Fee = \$350.00, Management Fee = \$130

PAYMENTS

AMOUNT

Payment Status: Paid

Credit Card#: XXXX7707 Credit Card#: XXXX7707 Paid By: Marilyn Mosby Paid By: Marilyn Mosby

Date: 01/22/2021 Date: 01/19/2021

Amount: \$15.00 Amount: \$465.00 \$480.00

TOTAL DUE

\$0.00

CLASS VALUATION

UNITED WHOLESALE MORTGAGE, LLC 585 South Boulevard E. Pontiac, MI, 48341

Client on Report:

Class Valuation 2600 Bellingham Dr, Suite 100 Troy, Mi 48083 Phone: 248-955-9580

Emall:info@classvaluation.com

My Easy Mortgage 8902 N Dale Mabry Hwy Ste101 Tampa, FL 33614

Telephone Number: 813-518-7077 Fax Number: 813-513-9847 E-Mail: rebecca@myeasymortgage.com

INVOICE

INVOICE NUMBER

1357453

DATE

01/25/2021

REFERENCE

File #: 1357453 Loan #: 1221031532 Reference #: -Federal Tax ID: 82-4579970

**Borrower Information** 

To:

Borrower: Marilyn Mosby Address : GULF OF MEXICO DR UNIT LONGBOAT KEY, FL 34228

FEES

Condo Appraisal (FNMA 1073)

\$480.00

Our Management Fee includes responsibilities and duties of administering and tracking the appraisal process, ensuring proper selection of appraiser, acting as liaison between appraiser and client, performing a quality audit of every report, and delivering a final copy. Pursuant to certain state disclosure requirements, the fee is broken down as: Appraisers Fee = \$350.00, Management Fee = \$130

PAYMENTS AMOUNT

Payment Status: Paid

Credit Card#: XXXX7707 Credit Card#: XXXX7707 Paid By: Marilyn Mosby Paid By: Marilyn Mosby

Date: 01/22/2021 Date: 01/19/2021

Amount: \$15.00 Amount: \$465.00 \$480.00

TOTAL DUE

\$0.00



This document has been uploaded to state that there is \$0.00 fee (no payment made by check or credit card) for the documentation uploaded by Processor Assist for the following borrower:

Loan #: 1221031532

Borrower: Marilyn Mosby

Property Address: Gulf of Mexico Dr, Unit

Long Boat Key FL. 34228

Please contact us with any questions.

Thank you,

Processor Assist Team

processorassist@uwm.com

15365 COLLECTIONS CENTER DRIVE CHICAGO, IL 60693 Tel: (800) 258-3488 Fax: (800) 258-3287

1/21/2021 REFERENCE #mosby, marilyn gulf of mexico INVOICE #59461872

MY EASY MORTGAGE LLC #10037520 2405 CREEL LN STE 102 WESLEY CHAPEL, FL 33544

Date	Name	Description	Payments	Charges
1/9/2021	MOSBY, MARILYN	Calyx LOS Interface Fee	\$0.00	\$1.00
1/9/2021	MOSBY, MARILYN	3BUR	\$0.00	\$25.00
1/12/2021	MOSBY, MARILYN	FNMA-RETRIEVE	\$0.00	\$3.00
1/12/2021	MOSBY, MARILYN	FMAC_REISSUE	\$0.00	\$4.00
1/12/2021	MOSBY, MARILYN	SECONDARY_USE-FREDDIE MAC	\$0.00	\$13.50

Total Charges: \$46.50 Taxes: \$0.00

Total Payments: \$0.00 Amount Due: \$46.50

Note: If paying by check, please include the invoice or report number on the check.

## **ENCLOSED DOCUMENTS LIST**

## UNITED WHOLESALE MORTGAGE, LLC

Loan #: 1221031532

Date: JANUARY 28, 2021

Borrower(s): Marilyn J Mosby

The following documents are enclosed.

- 1. [ ] Enclosed Documents List
- 2. [ ] Closing Disclosure
- 3. [ ] Appraisal Disclaimer
- 4. [ ] Anti-steering Disclosure of Loan Options
- 5. [ ] Mortgage Fraud Is Investigated By The FBI
- 6. [ ] Lock Information
- 7. Privacy Policy

ENCLOSED DOCUMENTS LIST EDL.UWM 05/16/19

DocMagic eForms

20210128074043-1221031532-ED



## **Closing Disclosure**

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

Closing Information Transaction Information Loan Information 1/28/2021 Marilyn J Mosby 30 years **Date Issued** Borrower Loan Term Bolton St Purchase **Closing Date** 2/19/2021 Purpose Disbursement Date 2/19/2021 Baltimore, MD 21217 Product Fixed Fergeson Skipper Settlement Agent Seller the Mustard Seed Group Loan Type ☑ Conventional ☐ FHA ☐ VA ☐ 31510 Gulf of Mexico DriftEDACTED Longboat Key, FL 34228 4 Gulf of Mexico Dr Unit Property 1221031532 Loan ID# Long Boat Key, FL 34228 MIC# Sale Price \$476,000

United Wholesale Mortgage, LLC

Lender

Loan Terms		Can this amount increase after closing?
Loan Amount	\$428,400	NO
Interest Rate	2.875%	NO
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	\$1,777.40	NO
Prepayment Penalty		Does the loan have these features?
Balloon Payment		NO

Projected Payments				
Payment Calculation	Yea	rs 1 - 6		Years 7 - 30
Principal & Interest	\$1	,777.40		\$1,777.40
Mortgage Insurance	+	99.96	+	_
Estimated Escrow Amount can increase over time	1+	571.61	+	571.61
Estimated Total Monthly Payment	\$2,4	48.97		\$2,349.01
Estimated Taxes, Insurance & Assessments	\$1,616.61 a month	This estimate includes  ☑ Property Taxes ☑ Homeowner's Insurance	axes YES	
Amount can increase over time See page 4 for details	20.272.0	Other: HOA Dues		NO
2 civil a command on		See Escrow Account on page 4 for di separately.	etails. You r	nust pay for other property costs

Costs at Closing		
Closing Costs	\$10,986.28	Includes \$8,016.20 in Loan Costs + \$10,021.54 in Other Costs - \$7,051.46 in Lender Credits. See page 2 for details.
Cash to Close	\$34,657.65	Includes Closing Costs See Calculating Cash to Close on page 3 for details.



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## **Closing Cost Details**

		Borrower-Paid		Selfe	er-Paid	Paid by
Loan Costs		At Clasing	Before Closing	At Clasing	Before Closing	Others
A. Origination Charges		\$4,28	34.00			
1 % of Loan Amount (Points)						
02 Originator Compensation to My Easy Mo	rtgage, LLC	\$4,284.00				
03						
(p)t						
05						
06						
67						
THE STATE OF THE S						
B. Services Borrower Did Not Shop For		\$61	9.50			
(1) Appraisal Fee	to Class Valuation		\$480.00			
₩ Credit Report	to Credit Report	\$46.50				
Flood Certification	to Corelogic Flood Services	58.00				
04 Tax Service	to United Wholesale Fbo Corelogic	\$85.00				
05						
CE.						
G/						
(E						
89						
10		- 1				
C. Services Borrower Did Shop For		\$3,11	12.70			
11 Title - Abstract Or Title Search	to Ferguson Skipper, Pa	\$75.00				
02 Title - Endorsement Fee	to Ferguson Skipper, Pa	\$271.70				
03 Title - Messenger/Carrier Fee	to Ferguson Skipper, Pa	\$50.00				
04 Title - Municipal Lien Report	to Ferguson Skipper, Pa	\$115.00				
0.5 Title - Premium for Lender's Coverage	to Ferguson Skipper, Pa	\$2,217.00				
🕼 Title - Recording Fee	to Ferguson Skipper, Pa	\$9.00				
Title - Settlement Or Closing Fee	to Ferguson Skipper, Pa	\$375.00				
OS .						
D. TOTAL LOAN COSTS (Borrower-Paid)		\$8,01	COLORS CO.			
Loan Costs Subtotals (A + B + C)		\$7,536.20	\$480.00			

	T	24.000	- T		T T
E. Taxes and Other Government Fees	53-36 IV	\$5,915.	20		
	\$27.00 Mortgage: 5200.00	\$227.00			
02 State Tax/Stamps	to FITax Recorder	\$2,356.20			
03 Transfer Tax	to Sarasota County Recorder	\$3,332.00			
F. Prepaids		\$1,954.4	44		
01 Homeowner's Insurance Premium (12 mo	a) to Progressive	\$1,617.00			
Mortgage Insurance Premium (mo.)		California (Cal			
Q3 Prepaid Interest (\$33.74 per day from 2/1	9/21 to 3/1/21)	\$337.44			
□4 Property Taxes ( mo.)					
03					
G. Initial Escrow Payment at Closing	MOR CONTROL	\$1,812.0	60		
01 Homeowner's Insurance \$134.75 per mo	A VALUE OF	\$404.25			
	nth for mo.	*******			
Property Taxes \$436.86 per mo	nth for 6 mo.	\$2,621.16			
04					
05					
06					
07					
Aggregate Adjustment		-\$1,212,81			
H. Other		\$339.3	0	27/15/27/2005	
11 Buyers Agent Real Estate Commission	to Coldwell Banker Residential Real Estat	Colors I		514,280.00	
② Lender Questionnaire	to Seaside Gardens	\$50.00			
33 Sellers Agent Real Estate Commission	to Michael Saunders & Company	mand		\$14,280.00	
(14 Title - Owner's Title Policy (Optional)	to Ferguson Skipper, Pa	\$289.30			
95					
06		1			
87					
I. TOTAL OTHER COSTS (Borrower-Paid)	\$10,021.	.54			
Other Costs Subtotals (E + F + G + H)	1	\$10,021.54	1	1	
J. TOTAL CLOSING COSTS (Borrower-Paid	1	\$10,986.	26 [		
Closing Costs Subtotals (D + I)	-	\$17,557.74	\$480.00	\$28,560.00	
Lender Credits		-\$7,051.46	2400,00	220/300300	



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

carearaning costs to crose	and this table to see thing that good your both continues				
	Loan Estimate	Final	Did this change?		
Total Closing Costs (J)	\$12,302.00	\$10,986.28	YES • See Total Loan Costs(D) and Total Other Costs(I)		
Closing Costs Paid Before Closing	\$0	-\$480.00	YES • You paid these Closing Costs before closing		
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO		
Down Payment/Funds from Borrower	\$47,600.00	\$47,600.00	ИО		
Deposit	-\$20,000.00	-\$20,000.00	NO		
Funds for Borrower	\$0	50	NO		
Seller Credits	-\$2,356.00	-\$3,332.00	YES • See Seller Credits in Section L		
Adjustments and Other Credits	-\$117.00	-\$116.63	YES • See details in Sections K and L		
Cash to Close	\$37,429.00	\$34,657.65			

Use this table to see a summary of your transaction.

**SELLER'S TRANSACTION** 

K. C	ue from Borrowe	r at Closing			\$	487,050.47
DT	Sale Price of Property				476,000.00	
02	Sale Price of Any Per	sonal Propert	y Ir	duded in Sale		
03	Closing Costs Paid	at Closing	J)	7,000,000		\$10,506.28
04	The second	11.00				
Ad	justments					
175						
06						
07						
Ad	justments for Iter	ns Paid by S	el	ler in Advance		
CB	City/Town Taxes		to			
DB.	County Taxes		to			
10	Assessments	2/19/21 1	0	2/28/21		\$373.21
11	Lbk Underground	I - Gmd/Neig	ht	orhood 2/19/21 to	9/30/21	\$170.98
12						
13						
14						
Th						
L.P	aid Already by or	on Behalf o	fB	orrower at Closin	g \$	452,392.82
(0.1	Deposit (EMD: \$2	0,000.00 / Ca	sh	Deposit: \$0.00)		\$20,000.00
UZ	Loan Amount					428,400.00
18	Existing Loan(s) A	ssumed or T	ak	en Subject to		
04				W1-11-41-74		
175	Seller Credit					\$3,332.00

**Summaries of Transactions** 

**BORROWER'S TRANSACTION** 

Other Credits

Adjustments

12 City/Town Taxes

13 County Taxes

14 Assessments

CALCULATION

DE D7

08 08 10

15

M. Due to Seller at Closing	\$476,544.19
3) Sale Price of Property	\$476,000.00
32 Sale Price of Any Personal Property Included in Sale	
63	
04	
05	
G6	
07	
38	
Adjustments for Items Paid by Seller in Advan	ce
City/Town Taxes to	
IB County Taxes to	
11 Assessments 2/19/21 to 2/28/21	\$373.21
Lbk Underground - Gmd/Neighborhood 2/19	9/21 to 9/30/21 \$170.98
13	
14	
15	
16.	
N. Due from Seller at Closing	\$32,552.82
0) Excess Deposit	0.00000000
□ Closing Costs Paid at Closing (J)	528,560.00
Existing Loan(s) Assumed or Taken Subject to	1
0/1 Payoff of First Mortgage Loan	
B Payoff of Second Mortgage Loan	
J6	
07	
OH Seller Credit	\$3,332.00
OS.	
UZ	
11	
12	
13	
Adjustments for Items Unpaid by Seller	
14 City/Town Taxes to	
15 County Taxes 1/1/21 to 2/19/21	\$660.82
16 Assessments to	
77	
18	
TS	
CALCULATION	
Total Due to Seller at Closing (M)	\$476,544.19
Total Due from Seller at Closing (N)	-\$32,552.82



Total Paid Already by or on Behalf of Borrower at Closing (L)

Adjustments for Items Unpaid by Seller

Total Due from Borrower at Closing (K)

Cash to Close 
☐ From ☐ To Borrower

to

1/1/21 to 2/19/21

to

\$443,991.37

Cash to Close ☐ From 🖾 To Seller

\$660.82

\$487,050.47

-\$452,392.82

\$34,657.65

## **Additional Information About This Loan**

## **Loan Disclosures**

## Assumption

If you sell or transfer this property to another person, your lender will allow, under certain conditions, this person to assume this loan on the original terms.

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

## **Demand Feature**

Your loan

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

does not have a demand feature.

## Late Payment

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

## Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

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

## Partial Payments

Your lender

- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.
- If this loan is sold, your new lender may have a different policy.

## Security Interest

You are granting a security interest in

Arms Gulf of Mexico Dr Unit Good Long Boat Key , FL 34228

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

## **Escrow Account**

For now, your loan

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

Escrow		
Escrowed	\$8,058.84	Estimated total amount over year 1 for
Property Costs over Year 1		your escrowed property costs:  Hazard Insurance Reserves
Over rear i		Mortgage Insurance Reserve
		See attached page for additional information
Non-Escrowed	\$12,540.00	Estimated total amount over year 1 for
Property Costs		your non-escrowed property costs:
over Year 1		Homeowners Association Dues
		You may have other property costs.
Initial Escrow	\$1,812.60	A cushion for the escrow account you pay
Payment		at closing. See Section G on page 2.
Monthly Escrow	\$671.57	The amount included in your total
Payment		monthly payment.

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

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

### In the future

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



## **Loan Calculations**

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$655,214.38
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$223,724.18
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$423,136.56
Annual Percentage Rate (APR) Your costs over the loan term expressed as a rate. This is not your interest rate.	3.084%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	49.44%



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

. В повать васть в асть в вества в повоть в в прость в в повать в в повать в в в повать в в повать в в повать в

www.consumerfinance.gov/mortgage-closing

## **Other Disclosures**

## Appraisal

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

### **Contract Details**

See your note and security instrument for information about

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

## Liability after Foreclosure

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

- ☑ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- ☐ state law does not protect you from liability for the unpaid balance.

### Refinance

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

### **Tax Deductions**

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

## **Contact Information**

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	United Wholesale Mortgage, LLC	My Easy Mortgage, LLC	Coldwell Banker Residential Real Estate LLC	Michael Saunders & Company	Fergeson Skipper
Address	585 South Blvd E Pontiac, MI 48341	2405 Creel Lane Suite 102, Wesley Chapel, FL 33544	19026 Bruce B Downs Blvd, Tampa, FL 33647	440 Gulf of Mexico Dr., Longboat Key, FL 34228	1515 Ringling Blvd Tenth Floor, Sarasota, FL 34236
NMLS ID	3038	1268485			
FL License ID			CQ247822	CQ168591	
Contact		Gilbert Bennett	Monique Holston-Greene	Terri Derr	Tracy Munoz
Contact NMLS ID		1177528			
Contact FL License ID			SL3295536	BK197961	
Email		gilbert@ myeasymortgage.com	monique holstongreene@ gmail.com	terriderr@ michaelsaunders.com	tmunoz@ fergesonskipper.com
Phone	(800)981-8898	(504)931-7555	(917)807-2639	(941)356-6694	(941)957-1900

## **Confirm Receipt**

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

Marilyn J Mosby	Date



DocMagic eForms

## Escrow Account Escrow Property Costs over Year 1 City Property Taxes County Property Taxes Flood Insurance Village/Town/School Tax Wind and Hail Insurance Mud Tax



## APPRAISAL DISCLAIMER

Loan Number: 1221031532

Case Number:			
Date: JANUARY 28, 2021			
Lender: UNITED WHOLESALE MO	RTGAGE, LLC		
Borrower(s): Marilyn J Mosby			
Property; Gulf of Mexico Dr	Unit, Lor	ng Boat Key, Florida 34228	
Enclosed is a copy of the appraisal rep	ort prepared in cor	nnection with your application fo	or a mortgage loan.
This appraisal was prepared by an indevalue in support of your application. Ap be accepted by the lender; however, a the appraiser or the appraisal report.	praisers must mee	t certain qualification requiremer	nts before their reports will
An appraisal is not a guarantee of e responsibility for the accuracy of the in are advised to procure the services of property for condition and defects.	nformation contain	ed in the appraisal report. Hom	neowners and homebuyers
Signature Marilyn J Mosby	Date	Signature	Date
Signature	Date	Signature	Date
Signature	Date	Signature	Date
APPRAISAL DISCLAIMER			DocIMagic eForms
AD2.MSC 10/06/08			20210128074043-1221031532-ED



## ANTI-STEERING DISCLOSURE OF LOAN OPTIONS

Lo	nn #: 1221031532				
Dat	te: JÁNUARY 28, 2021				
Ser	v. #:				
МГ	N:				
Loa	an Originator: My Easy Mortgage	, LLC			
Bor	rrower(s): Marilyn J Mosby				
Pro	operty Address: Gulf of Mex Long Boat Key, Fl	tico Dr Unit orida 34228			
ė	During the origination process, the Regulation 12 CFR §1026.36(e) who less favorable terms in order to inc	nich prohibits a loan orig	inator from steerin	ng a consumer to	
•	The loan originator presented me/us an interest and explained to me/us a a loan with the lowest interest rate, with the lowest total dollar amount	all available loan options a loan with the lowest in	s to my/our satisfac nterest rate without	ction. These loan non-standard fo	n options included
Ben	rrower Marilyn J Mosby	Date			



ANTI-STEERING DISCLOSURE OF LOAN OPTIONS ASDLO.UWM 08/22/18

## MORTGAGE FRAUD IS INVESTIGATED BY THE FBI



Mortgage Fraud is investigated by the Federal Bureau of Investigation

It is illegal for a person to make any false statement regarding income, assets, debt, or matters of identification, or to willfully overvalue any land or property, in a loan and credit application for the purpose of influencing in any way the action of a financial institution.

Some of the applicable Federal criminal statutes which may be charged in connection with Mortgage Fraud include:

18 U.S.C. § 1001 - Statements or entries generally

18 U.S.C. § 1010 - HUD and Federal Housing Administration Transactions

18 U.S.C. § 1014 - Loan and credit applications generally

18 U.S.C. § 1028 - Fraud and related activity in connection with identification documents

18 U.S.C. § 1341 - Fraud and swindles by Mail

18 U.S.C. § 1342 - Fictitious name or address

18 U.S.C. § 1343 - Fraud by wire

18 U.S.C. § 1344 - Bank Fraud

42 U.S.C. § 408(a) - False Social Security Number

Unauthorized use of the FBI seal, name, and initials is subject to prosecution under Sections 701, and 709, and 712 of Title 18 of the United States Code. This advisement may not be changed or alerted without the specific written consent of the Federal Bureau of Investigation, and is not an endorsement of any product or service.

Signature Marilyn J Mosby

Date

INCRES PER PARA PARA PARTA PAR

## YOUNITED



Borrower Name: Marilyn J Mosby

Loan Number: 1221031532

Property Address: Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

## LOCK INFORMATION

LOCK INFORMATION LI2.UWM 02/24/20

Your loan has been locked at a 2.875 % interest rate.

Your lock will expire on FEBRUARY 19, 2021 at 5:00 pm EST

DocIMagic eForms 20210128074043-1221031532-ED

rev. 11/12

## **FACTS**

## WHAT DOES UNITED WHOLESALEMORTGAGE. LLC DO WITH YOUR PERSONAL INFORMATION?

## Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

## What?

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

- Social Security number and income
- and Account Balances and Payment History
- and Credit History and Credit Scores

## How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons UNITED WHOLESALE MORTGAGE, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does UNITED WHOLESALE MORTGAGE, LLC share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?

Call (800) 981-8898





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## Page 2

What we do	
How does UNITED WHOLESALE MORTGAGE, LLC protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does UNITED WHOLESALE MORTGAGE, LLC collect my personal information?	We collect your personal information, for example, when you:  Apply for a loan or give us your contact information;  Give us your income information or provide employment information;  Show your government-issued ID  We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only:  sharing for affiliates' everyday business purposes - information about your creditworthiness  affiliates from using your information to market to you  sharing for non-affiliates to market to you  State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. Our affiliates include non-financial companies such as First Look Appraisals and Class Valuation.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.
	UNITED WHOLESALE MORTGAGE, LLC does not share with non- affiliates so they can market to you.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.
	■ UNITED WHOLESALE MORTGAGE, LLC doesn't jointly market.



## DISCLOSURE NOTICES

Date: JANUARY 12, 2021 Property Address: Gulf of Mexico Dr Unit Applicant(s): Marilyn J Mosby , Long Boat Key, Florida 34228 AFFIDAVIT OF OCCUPANCY Applicant(s) hereby certify and acknowledge that, upon taking title to the real property described above, their occupancy status will be as follows: Primary Residence - Occupied by Applicant(s) within 60 days of closing. X Secondary Residence - To be occupied by Applicant(s) at least 15 days yearly, as second home (vacation, etc.), while maintaining principal residence elsewhere. [Please check this box if you plan to establish it as your primary residence at a future date (e.g., retirement)]. Investment Property - Not owner occupied. Purchased as an investment to be held or rented. The Applicant(s) acknowledge it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statement concerning this loan application as applicable under the provisions of Title 18, United States Code, Section 1014. Marilyn J Mosby APPLICANT SIGNATURE Marilyn J Mosby APPLICANT SIGNATURE APPLICANT SIGNATURE APPLICANT SIGNATURE ANTI-COERCION STATEMENT The insurance laws of this state provide that the lender may not require the applicant to take insurance through any particular insurance agent or company to protect the mortgaged property. The applicant, subjected to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirement(s) of the lender. The lender has the light to designate reasonable financial requirements as to the company and the adequacy of the coverage. have read the foregoing statement, or the rules of the Insurance Commissioner relative hereto, and understand my rights and privileges and those of the lender relative to the placing of such insurance. I have selected the following agencies to write the insurance covering the property described above: Insurance Company Name Agent Agent's Address Telephone Number Marilyn J Mosby 01/14/21 11:11:30 AM PST APPLICANT SIGNATURE Marilyn J Mosby APPLICANT SIGNATURE APPLICANT SIGNATURE APPLICANT SIGNATURE FAIR CREDIT REPORTING ACT An investigation will be made as to the credit standing of all individuals seeking credit in this application. The nature and scope of any investigation will be furnished to you upon written request made within a reasonable period of time. In the event of credit denial due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and of your right to request within sixty (60) days the reason for the adverse action, pursuant to provisions of section 615(b) of the Fair Credit Reporting Act. APPLICANT SIGNATURE Marilyn J Mosby APPLICANT SIGNATURE

DISCLOSURE NOTICES DN.UWM 12/12/18

APPLICANT SIGNATURE

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APPLICANT SIGNATURE

# RIGHT TO FINANCIAL PRIVACY ACT OF 1978 - This is a notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Housing and Urban Development or Department of Veterans Affairs has a right of access to financial records held by a financial institution in connection with the consideration of administration of assistance to you. Financial records involving your transaction will be available to the Department of Housing and Urban Development or Department of Veterans Affairs without further notice or authorization but will not be disclosed or released to another Government agency or Department without your consent except as required or permitted by law. APPLICANT SIGNATURE APPLICANT SIGNATURE APPLICANT SIGNATURE

## LOAN QUALITY INITIATIVE DISCLOSURE

Loan #: 1221031532

Serv. #: 0159075134

MIN: 100032412210315328

Borrower(s): Marilyn J Mosby

Property Address:

Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

In response to the loan quality initiatives issued by government agencies, all lenders must implement new policy and procedures to become compliant with the agency requirements. Under these requirements, lenders must warrant the debt utilized for qualifying and the occupancy of the subject property.

## CREDIT REPORT MONITORING

During the course of the loan process, your credit report will be monitored. This monitoring will be in effect until loan disbursement. This monitoring will include a final credit report that will be run within 24 hours of closing.

The purpose of the monitoring is to ensure that your loan approval is issued utilizing the correct liability amounts. An increase in payments or balance on currently active accounts or acquiring additional debt will result in an additional underwriting review of your loan. This review could result in an increase in loan pricing, delay in loan closing or a denial of your application.

By signing below, I acknowledge that the liabilities listed on the application are correct, I have not applied for any additional accounts. Additionally, I understand that my credit report will be monitored and the terms of my loan as well as my application status may change if additional debt is incurred prior to loan disbursement.

Borrower Marilyn J Mosby

2/19/21 Date

LOAN QUALITY INITIATIVE DISCLOSURE LQID.UWM 05/28/10

Page 1 of 2

DocMagic eForms 20210217104600-1221031532-EU



## **OCCUPANCY**

The subject property will be occupied as a:

Primary Residence - Lunderstand that Limits occupy the property within 60 days of closing and maintain

Primary Residence - I understand that I must occupy the property within 60 days of closing and maintain said occupancy for a minimum of 12 months.

Second Home - I understand that the property shall be used exclusively as a second home. The property may not be subject to any rental pools, rental agreements or timeshare agreements.

Investment

By signing below, I acknowledge that the property will be occupied as stated above. I further acknowledge that the lender may verify the occupancy status after closing.

Borrower Marilyn J Mosby

Date

## BORROWER PROPERTY CONDITION CERTIFICATE

Loan #: 1221031532

Case #:

Date: FEBRUARY 19, 2021

Borrower: Marilyn J Mosby

Property Address: 4 Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

I/We hereby certify that I/we have inspected the above referenced property on this

19th

day of

FEBRUARY, 2021

, which I/we am/are purchasing/refinancing.

I/We believe the property to be structurally sound and am (are) willing to close this transaction with the property in its present condition.

I/We indemnify and hold UNITED WHOLESALE MORTGAGE, LLC

(name of lender)

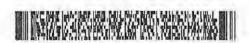
harmless from any and all claims or damages arising from any and all structural defects of which I/we are now aware of or which I/we discover subsequent to loan closing.

Borrower Marlyn J Mosby

BORROWER PROPERTY CONDITION CERTIFICATE BPCC.MSC 05/02/19

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20210217104600-1221031532-ED



## LOAN QUALITY INITIATIVE DISCLOSURE

Loan #: 1221031532

Serv. #: 0159075134

MIN: 100032412210315328

Borrower(s): Marilyn J Mosby

Property Address:

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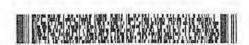
Borrower Marilyn J Mosby

2/19/21 Date

LOAN QUALITY INITIATIVE DISCLOSURE LQID.UWM 05/28/10

Page 1 of 2

DocMagic eForms 20210217104600-1221031532-EU



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Investment

By signing below, I acknowledge that the property will be occupied as stated above. I further acknowledge that the lender may verify the occupancy status after closing.

Borrower Marilyn J Mosby

Date

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18 U.S.C. § 1343 - Fraud by wire

18 U.S.C. § 1344 - Bank Fraud

42 U.S.C. § 408(a) - False Social Security Number

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Marilyn J Mosby 01/28/21 07:44:59 AM PST

Signature Marilyn J Mosby

Date

## MORTGAGE FRAUD IS INVESTIGATED BY THE FBI



Mortgage Fraud is investigated by the Federal Bureau of Investigation and is punishable by up to 30 years in federal prison or \$1,000,000 fine, or both. It is illegal for a person to make any false statement regarding income, assets, debt, or matters of identification, or to willfully overvalue any land or property, in a loan and credit application for the purpose of influencing in any way the action of a financial institution.

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Marilyn J Mosby 01/28/21 05:46:35 AM PST

Signature Marilyn J Mosby

Date

USA-013782







## How can this toolkit help you?

Buying a home is exciting and, let's face it, complicated. This booklet is a toolkit that can help you make better choices along your path to owning a home.

## After you finish this toolkit:

you'll know the most important steps you need to take to get the best mortgage for your situation	Section 1: Page 3
You'll better <b>understand your closing costs</b> and what it takes to buy a home	Section 2: Page 1
You'll see a few ways to <b>be a successful homeowner</b>	Section 3: Page 2

## How to use the toolkit:



The location symbol orients you to where you are in the home buying process.



The pencil tells you it is time to get out your pencil or pen to circle, check, or fill in numbers.



The magnifying glass highlights tips to help you research further to find important information.



The speech bubble shows you conversation starters for talking to others and gathering more facts.

## About the CFPB

The Consumer Financial Protection Bureau is a federal agency that helps consumer finance markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives.

Have a question about a common consumer financial product or problem? You can find answers by visiting consumerfinance.gov/askcfpb. Have an issue with a mortgage, student loan, or other financial product or service? You can submit a complaint to the CFPB. We'll forward your complaint to the company and work to get you a response. Turn to the back cover for details on how to submit a complaint or call us at (855) 411-2372.



This booklet was created to comply with federal law pursuant to 12 U.S.C. 2604, 12 CFR 1024.6, and 12 CFR 1026.19(g).

2 YOUR HOME LOAN TOOLKIT



## Choosing the best mortgage for you



You're starting to look for a mortgage or want to confirm you made a good decision.

To make the most of your mortgage, you need to decide what works for you and then shop around to find it. In this section, you'll find eight steps to get the job done right.

## 1. Define what affordable means to you

Only you can decide how much you are comfortable paying for your housing each month. In most cases, your lender can consider only if you are able to repay your mortgage, not whether you will be comfortable repaying your loan. Based on your whole financial picture, think about whether you want to take on the mortgage payment plus the other costs of homeownership such as appliances, repairs, and maintenance.

## IN THIS SECTION

- 1. Define what affordable means to you
- 2. Understand your credit
- 3. Pick the mortgage type that works for you
- 4. Choose the right down payment for you
- 5. Understand the tradeoff between points and interest rate
- 6. Shop with several lenders
- 7. Choose your mortgage
- 8. Avoid pitfalls and handle problems



Ask your spouse, a loved one, or friend about what affordable means to you:

- "What's more important–a bigger home with a larger mortgage or more financial flexibility?"
- "How much do we want to budget for all the monthly housing costs, including repairs, furniture, and new appliances?"
- "What will a mortgage payment mean for other financial goals?"



MONTHLY ESTIMATE

## KNOW YOUR NUMBERS

Calculate the home payment you can take on by filling in the worksheets below:

Think about what an affordable home loan looks like for you. These worksheets can help. First, estimate your total monthly home payment. Second, look at the percentage of your income that will go toward your monthly home payment. Third, look at how much money you will have available to spend on the rest of your monthly expenses.

## Step 1. Estimate your total monthly home payment by adding up the items below

Your **total monthly home payment** is more than just your mortgage. There are more expenses that go along with owning your home. Start with estimates and adjust as you go.

	MONTHLY ESTIMATE
Principal and interest (P&I)  Your principal and interest payment depends on your home loan amount, the interest rate, and the number of years it takes to repay the loan. Principal is the amount you pay each month to reduce the loan balance. Interest is the amount you pay each month to borrow money. Many principal and interest calculators are available online.	\$
Mortgage insurance  Mortgage insurance is often required for loans with less than a 20% down payment.	afa \$
Property taxes The local assessor or auditor's office can help you estimate property taxes for your area. If you know the yearly amount, divide by 12 and write in the monthly amount.	+ <b>\$</b>
Homeowner's insurance You can call one or more insurance agents to get an estimate for homes in your area. Ask if flood insurance is required.	÷ \$
Homeowner's association or condominium fees, if they apply Condominiums and other planned communities often require homeowner's association (HOA) fees.	x3 \$
My estimated total monthly home payment	= 5

## 4 YOUR HOME LOAN TOOLKIT



## Step 2. Estimate the percentage of your income spent on your monthly home payment

Calculate the percentage of your total monthly income that goes toward your total monthly home payment each month. A mortgage lending rule of thumb is that your total monthly home payment should be at or below 28% of your total monthly income before taxes. Lenders may approve you for more or for less depending on your overall financial picture.

5	900000 4c	\$	×	*	100	1000000 10000000	%
My estimated total monthly		My total monthly income					Percentage of my income
home payment (from step 1)		before taxes					going toward my monthly
							home payment

## Step 3. Estimate what is left after subtracting your monthly debts

To determine whether you are comfortable with your total monthly home payment, figure out how much of your income is left after you pay for your housing plus your other monthly debts.

Total monthly income after taxes	\$
My estimated total monthly home payment (from step 1)	
Monthly car payment(s)	\$
Monthly student loan payment(s)	<b>\$</b>
Monthly credit card payment(s)	- \$
Other monthly payments, such as child support or alimony	\$
Total monthly income minus all debt payments  This money must cover your utilities, groceries, child care, health insurance, repairs, and everything else. If this isn't enough, consider options such as buying a less expensive home or paying down debts.	<b>■</b> \$

Step 4. Your choice	tep	ep 4.	Your	choice
---------------------	-----	-------	------	--------

I am comfortable with a total monthly home payment of:

\$



## 2. Understand your credit

Your credit, your credit scores, and how wisely you shop for a loan that best fits your needs have a significant impact on your mortgage interest rate and the fees you pay. To improve your credit and your chances of getting a better mortgage, get current on your payments and stay current. About 35% of your credit scores are based on whether or not you pay your bills on time. About 30% of your credit scores are based on how much debt you owe. That's why you may want to consider paying down some of your debts.

## Q RESEARCH STARTER

Check out interest rates and make sure you're getting the credit you've earned.

- Get your credit report at annualcreditreport.com and check it for errors. If you find mistakes, submit a request to each of the credit bureaus asking them to fix the mistake. For more information about correcting errors on your credit report, visit consumerfinance.gov/askcfpb.
- ☐ For more on home loans and credit, visit consumerfinance.gov/owning-a-home.

## NOW

- If your credit score is below 700, you will likely pay more for your mortgage.
- Most credit scoring models are built so you can shop for a mortgage within a certain period-generally between 14 days and 45 days-with little or no impact on your score. If you shop outside of this period, any change triggered by shopping should be minor-a small price to pay for saving money on a mortgage loan.

## IN THE FUTURE

- If you work on improving your credit and wait to buy a home, you will likely save money. Some people who improve their credit save \$50 or \$100 on a typical monthly mortgage payment.
- An average consumer who adopts healthy credit habits, such as paying bills on time and paying down credit cards, could see a credit score improvement in three months or more.

## TIP

Be careful making any big purchases on credit before you close on your home. Even financing a new refrigerator could make it harder for you to get a mortgage.

## TIP

Correcting errors on your credit report may raise your score in 30 days or less. It's a good idea to correct errors before you apply for a mortgage.



☐ I will go with the credit I have.

OR

☐ I will wait a few months or more and work to improve my credit.

**6** YOUR HOME LOAN TOOLKIT



## **3.** Pick the mortgage type–fixed or adjustable–that works for you

With a **fixed-rate mortgage**, your principal and interest payment stays the same for as long as you have your loan.

- Consider a fixed-rate mortgage if you want a predictable payment.
- You may be able to refinance later if interest rates fall or your credit or financial situation improves.

With an adjustable-rate mortgage (ARM), your payment often starts out lower than with a fixed-rate loan, but your rate and payment could increase quickly. It is important to understand the trade-offs if you decide on an ARM.

- Your payment could increase a lot, often by hundreds of dollars a month.
- Make sure you are confident you know what your maximum payment could be and that you can afford it.

Planning to sell your home within a short period of time? That's one reason some people consider an ARM. But, you probably shouldn't count on being able to sell or refinance. Your financial situation could change. Home values may go down or interest rates may go up.

You can learn more about ARMs in the Consumer Handbook on Adjustable Rate Mortgages (files.consumerfinance.gov/f/201401\_cfpb\_booklet\_charm.pdf) or by visiting consumerfinance.gov/owning-a-home.

## TIP

Many borrowers with ARMs underestimate how much their interest rates can rise.

	YOUR CHOICE
	Check one:

☐ I prefer a fixed-rate mortgage. ☐ I prefer an adjustable-rate mortgage.

## Check for risky loan features

Some loans are safer and more predictable than others. It is a good idea to make sure you are comfortable with the risks you are taking on when you buy your home. You can find out if you have certain types of risky loan features from the Loan Terms section on the first page of your Loan Estimate.

A **balloon payment** is a large payment you must make, usually at the end of your loan repayment period. Depending on the terms of your loan, the balloon payment could be as large as the entire balance on your mortgage.

A **prepayment penalty** is an amount you have to pay if you refinance or pay off your loan early. A prepayment penalty may apply even if you sell your home.



SECTION 1: CHOOSING THE BEST MORTGAGE FOR YOU 7

## 4. Choose the right down payment for you

A down payment is the amount you pay toward the home yourself. You put a percentage of the home's value down and borrow the rest through your mortgage loan.



YOUR DOWN PAYMENT	WHAT THAT MEANS FOR YOU
□ I will put down 20% or more.	A 20% or higher down payment likely provides the best rates and most options. However, think twice if the down payment drains all your savings.
□ I will put down between 5% and 19%.	You probably have to pay higher interest rates or fees. Lenders most likely require private mortgage insurance (PMI). PMI is an insurance policy that lets you make a lower down payment by insuring the lender against loss if you fail to pay your mortgage.
	Keep in mind when you hear about "no PMI" offers that doesn't mean zero cost. No PMI offers often have higher interest rates and may also require you to take out a second mortgage. Be sure you understand the details.
□ I will make no down payment or a small one of less than 5%.	Low down payment programs are typically more expensive because they may require mortgage insurance or a higher interest rate. Look closely at your total fees, interest rate, and monthly payment when comparing options.
	Ask about loan programs such as:
	<ul> <li>Conventional loans that may offer low down payment options.</li> </ul>
	<ul><li>FHA, which offers a 3.5% down payment program.</li></ul>
	<ul> <li>VA, which offers a zero down payment option for qualifying veterans.</li> </ul>
	<ul> <li>USDA, which offers a similar zero down payment program for eligible borrowers in rural areas.</li> </ul>

## The advantages of prepayment

**Prepayment** is when you make additional mortgage payments so you pay down your mortgage early. This reduces your overall cost of borrowing, and you may be able to cancel your private mortgage insurance early and stop paying the premium. Especially if your down payment is less than 20%, it may make sense to make additional payments to pay down your loan earlier.

TIP

Prepayment is your choice. You don't have to sign up for a program or pay a fee to set it up.

8 YOUR HOME LOAN TOOLKIT



## Understand the trade-off between points and interest rate

**Points** are a percentage of a loan amount. For example, when a loan officer talks about one point on a \$100,000 loan, the loan officer is talking about one percent of the loan, which equals \$1,000. Lenders offer different interest rates on loans with different points. There are three main choices you can make about points. You can decide you don't want to pay or receive points at all. This is called a **zero point loan**. You can pay points at closing to receive a lower interest rate. Or you can choose to have points paid to you (also called **lender credits**) and use them to cover some of your closing costs.

The example below shows the trade-off between points as part of your closing costs and interest rates. In the example, you borrow \$180,000 and qualify for a 30-year fixed-rate loan at an interest rate of 5.0% with zero points. Rates currently available may be different than what is shown in this example.

## COMPARE THREE SCENARIOS OF HOW POINTS AFFECT INTEREST RATE

RATE	4.875%	5.0%	5.125%
POINTS	+0.375	0	-0:375
YOUR SITUATION	You plan to keep your mortgage for a long time. You can afford to pay more cash at closing.	You are satisfied with the market rate without points in either direction.	You don't want to pay a lot of cash upfront and you can afford a larger mortgage payment.
YOU MAY CHOOSE	Pay points now and get a lower interest rate. This will save you money over the long run.	Zero points.	Pay a higher interest rate and get a lender credit toward some or all of your closing costs.
WHAT THAT MEANS	You might agree to pay \$675 more in closing costs, in exchange for a lower rate of 4.875%.  Now: You pay \$675  Over the life of the loan: Pay \$14 less each month	With no adjustments in either direction, It is easier to understand what you're paying and to compare prices.	You might agree to a higher rate of 5.125%, in exchange for \$675 toward your closing costs.  Now: You get \$675  Over the life of the loan: Pay \$14 more each month

SECTION 1: CHOOSING THE BEST MORTGAGE FOR YOU 9



## 6. Shop with several lenders

You've figured out what affordable means for you. You've reviewed your credit and the kind of mortgage and down payment that best fits your situation. Now is the time to start shopping seriously for a loan. The work you do here could save you thousands of dollars over the life of your mortgage.

## GATHER FACTS AND COMPARE COSTS

## ☐ Make a list of several lenders you will start with

Mortgages are typically offered by community banks, credit unions, mortgage brokers, online lenders, and large banks. These lenders have loan officers you can talk to about your situation.

## Get the facts from the lenders on your list

Find out from the lenders what loan options they recommend for you, and the costs and benefits for each. For example, you might find a discount is offered for borrowers who have completed a home buyer education program.

## ☐ Get at least three offers—in writing—so that you can compare them

Review the decisions you made on pages 4 to 8 to determine the loan type, down payment, total monthly home payment and other features to shop for. Now ask at least three different lenders to give you a **Loan Estimate**, which is a standard form showing important facts about the loan. It should be sent to you within three days, and it shouldn't be expensive. Lenders can charge you only a small fee for getting your credit report-and some lenders provide the Loan Estimate without that fee.

## Compare Total Loan Costs

Review your Loan Estimates and compare Total Loan Costs, which you can see under Section D at the bottom left of the second page of the Loan Estimate. Total Loan Costs include what your lender charges to make the loan, as well as costs for services such as appraisal and title. The third page of the Loan Estimate shows the Annual Percentage Rate (APR), which is a measure of your costs over the loan term expressed as a rate. Also shown on the third page is the Total Interest Percentage (TIP), which is the total amount of interest that you pay over the loan term as a percentage of your loan amount. You can use APR and TIP to compare loan offers.

## Q RESEARCH STARTER

Loan costs can vary widely from lender to lender, so this is one place where a little research may help you save a lot of money. Here's how:

- ☐ Ask real estate and title professionals about average costs in your area.
- ☐ Learn more about loan costs, and get help comparing options, at consumerfinance.gov/owning-a-home.

## 10 YOUR HOME LOAN TOOLKIT



## TIP

A loan officer is not necessarily shopping on your behalf or providing you with the best fit or lowest cost loan.

## TIP

It is illegal for a lender to pay a loan officer more to steer you into a higher cost loan.

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Talking to different lenders helps you to know what options are available and to feel more in control. Here is one way to start the conversation:

"This mortgage is a big decision and I want to get it right. Another lender is offering me a different loan that may cost less. Let's talk about what the differences are and whether you may be able to offer me the best deal."

TRACK YOUR LOAN OFFERS

Fill in the blanks for these important factors:

	LOAN OFFER 1	LOAN OFFER 2	LOAN OFFER 3
Lender name			
Loan amount	\$	\$	\$
Interest rate	%	%	%
	□ Fixed □ Adjustable	□ Fixed □ Adjustable	□ Fixed □ Adjustable
Monthly principal and interest	\$	\$	\$
Monthly mortgage insurance	\$	\$	\$
Total Loan Costs (See section D on the second page of your Loan Estimate.)	\$	\$	\$

My best loan offer is: \_



## 7. Choose your mortgage

You've done a lot of hard work to get this far! Now it is time to make your call.

CONFIRM YOUR DECISION  Check the box if you agree with the statement:
I can repay this loan.
I am comfortable with my monthly payment.
I shopped enough to know this is a good deal for me.
There are no risky features such as a balloon payment or prepayment penalty I can't handle down the road.
I know whether my principal and interest payment will increase in the future.

Still need advice? The U.S. Department of Housing and Urban Development (HUD) sponsors housing counseling agencies throughout the country to provide free or low-cost advice. To find a HUD-approved housing counselor visit consumerfinance.gov/find-a-housing-counselor or call HUD's interactive voice system at (800) 569-4287.

## Intent to proceed

When you receive a Loan Estimate, the lender has not yet approved or denied your loan. Up to this point, they are showing you what they expect to offer if you decide to move forward with your application. You have not committed to this lender. In fact, you are not committed to any lender before you have signed final closing documents.

Once you have found your best mortgage, the next step is to tell the loan officer you want to proceed with that mortgage application. This is called expressing your intent to proceed. Lenders have to wait until you express your intent to proceed before they require you to pay an application fee, appraisal fee, or most other fees.

## Rate lock

Your Loan Estimate may show a rate that has been "locked" or a rate that is "floating," which means it can go up or down. Mortgage interest rates change daily, sometimes hourly. A **rate lock** sets your interest rate for a period of time. Rate locks are typically available for 30, 45, or 60 days, and sometimes longer.

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The interest rate on your Loan Estimate is not a guarantee. If your rate is floating and it is later locked, your interest rate will be set at that later time. Also, if there are changes in your application—including your loan amount, credit score, or verified income—your rate and terms will probably change too. In those situations, the lender gives you a revised Loan Estimate.

There can be a downside to a rate lock. It may be expensive to extend if your transaction needs more time. And, a rate lock may lock you out of better market pricing if rates fall.



Rate lock policies vary by lender. Choosing to lock or float your rate can make an important difference in your monthly payment. To avoid surprises, ask:

"What does it mean if I lock my rate today?"

"What rate lock time frame does this Loan Estimate provide?"

"Is a shorter or longer rate lock available, and at what cost?"

"What if my closing is delayed and the rate lock expires?"

"If I lock my rate, are there any conditions under which my rate could still change?"



# 8. Avoid pitfalls

WHAT NOT TO DO	WHY?
Don't sign documents where important details are left blank or documents you don't understand.	You are agreeing to repay a substantial amount of money over an extended period of time. Make sure you know what you are getting into and protect yourself from fraud.
Don't assume you are on your own.	HUD-approved housing counselors can help you navigate the process and find programs available to help first-time homebuyers.
	You can find a HUD-approved housing counselor in your area at consumerfinance.gov/find-a-housing-counselor or call HUD's interactive voice system at (800) 569-4287.
Don't take on more mortgage than you want or can afford.	Make certain that you want the loan that you are requesting and that you are in a position to live up to your end of the bargain.
Don't count on refinancing, and don't take out a loan if you already know you will have to change it later.	If you are not comfortable with the loan offered to you, ask your lender if there is another option that works for you. Keep looking until you find the right loan for your situation.
Don't fudge numbers or documents.	You are responsible for an accurate and truthful application. Be upfront about your situation. Mortgage fraud is a serious offense.
Don't hide important financial information.	Hiding negative information may delay or derail your loan application.

## 14 YOUR HOME LOAN TOOLKIT



# Handle problems

WHAT HAPPENED	WHAT TO DO ABOUT IT							
I have experienced a problem with my loan application or how my loan officer is treating me.	Ask to talk to a supervisor. It may be a good idea to talk to the loan officer first, and if you are not satisfied, ask to speak with a supervisor.							
I think I was unlawfully discriminated against when I applied for a loan or when I tried to buy a home.	The Fair Housing Act and Equal Credit Opportunity Act prohibit housing and credit discrimination. If you think you have been discriminated against during any part of the mortgage process, you can submit a complaint and describe what happened. To do so, you can call the Consumer Financial Protection Bureau at (855) 411-2372 or visit consumerfinance.gov/complaint. Submit a complaint to the U.S. Department of Housing and Urban Development (HUD) by calling (800) 669-9777, TTY (800) 927-9275. Or, file a complaint online at HUD.gov.  You can find more information about your rights and how to submit a complaint with the CFPB at consumerfinance.gov/fair-lending.							
I have a complaint.	Submit a complaint to the Consumer Financial Protection Bureau if you have problems at any stage of the mortgage application or closing process, or later if you have problems making payments or become unable to pay. You can call (855) 411-2372 or visit consumerfinance.gov/complaint.							
I think I may have been the victim of a predatory lender or a loan fraud.	Don't believe anyone who tells you they are your "only chance to get a loan," or that you must "act fast." Learn the warning signs of predatory lending and protect yourself. Find more information at portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hcc/OHC_PREDLEND/OHC_LOANFRAUD.  You could learn more about your loan officer at nmlsconsumeraccess.org.							



# Your closing



You've chosen a mortgage. Now it's time to select and work with your closing agent.

Once you've applied for a mortgage, you may feel like you're done. But mortgages are complicated and you still have choices to make.

#### IN THIS SECTION

- Shop for mortgage closing services
- Review your revised Loan Estimate
- Understand and use your Closing Disclosure

# 1. Shop for mortgage closing services

Once you've decided to move forward with a lender based on the Loan Estimate, you are ready to shop for the **closing agent** who gathers all the legal documents, closes the loan, and handles the money involved in your purchase. After you apply for a loan, your lender gives you a list of companies that provide closing services. You may want to use one of the companies on the list. Or, you may be able to choose companies that are not on the list if your lender agrees to work with your choice. The seller cannot require you to buy a title insurance policy from a particular title company.

## Closing agent

In most of the country, a settlement agent does your closing. In other states, particularly several states in the West, the person is known as an escrow agent. And in some states, particularly in the Northeast and South, an attorney may be required.

# Q RESEARCH STARTER

When you compare closing agents, look at both cost and customer service.

Ask your real estate professional and your friends. These people may know companies they would recommend. Be sure to ask how that company handled problems and if they have a good reputation.

#### TIP

Settlement services may feel like a drop in the bucket compared to the cost of the home. But in some states borrowers who shop around may save hundreds of dollars.

16 YOUR HOME LOAN TOOLKIT



☐ Review the list of companies your lender gave you. Select a few companies on the list and ask for references from people who recently bought a home. Ask those people how the company handled problems that came up during the transaction.

## Title insurance

When you purchase your home, you receive a document most often called a deed, which shows the seller transferred their legal ownership, or "title," to the home to you. **Title insurance** can provide protection if someone later sues and says they have a claim against the home. Common claims come from a previous owner's failure to pay taxes or from contractors who say they were not paid for work done on the home before you purchased it.

Most lenders require a **Lender's Title Insurance** policy, which protects the amount they lent. You may want to buy an **Owner's Title Insurance** policy, which protects your financial investment in the home. The Loan Estimate you receive lists the Owner's Title Insurance policy as optional if your lender does not require the policy as a condition of the loan.

Depending on the state where you are buying your home, your title insurance company may give you an itemized list of fees at closing. This itemized list may be required under state law and may be different from what you see on your Loan Estimate or Closing Disclosure. That does not mean you are being charged more. If you add up all the title-related costs your title insurance company gives you, it should match the totals of all the title-related costs you see on your Loan Estimate or Closing Disclosure. When comparing costs for title insurance, make sure to compare the bottom line total.

## Home inspector and home appraiser

When you are considering buying a home, it is smart to check it out carefully to see if it is in good condition. The person who does this for you is called a **home inspector**. The inspector works for you and should tell you whether the home you want to buy is in good condition and whether you are buying a "money pit" of expensive repairs. Get your inspection before you are finally committed to buy the home.

A home inspector is different from a **home appraiser**. The appraiser is an independent professional whose job is to give the lender an estimate of the home's market value. You are entitled to a copy of the appraisal prior to your closing. This allows you to see how the price you agreed to pay compares to similar and recent property sales in your area.



## 2. Review your revised Loan Estimate

When important information changes, your lender is required to give you a new Loan Estimate that shows your new loan offer.

It is illegal for a lender to quote you low fees and costs for its services on your Loan Estimate and then surprise you with much higher costs in a revised Loan Estimate or Closing Disclosure. However, a lender may change the fees it quotes you for its services if the facts on your application were wrong or changed, you asked for a change, your lender found you did not qualify for the original loan offer, or your Loan Estimate expired.

Here are common reasons why your Loan Estimate might change:

- You decided to change loan programs or the amount of your down payment.
- The appraisal on the home you want to buy came in higher or lower than expected.
- You took out a new loan or missed a payment and that has changed your credit.
- Your lender could not document your overtime, bonus, or other income.



If your Loan Estimate is revised you should look it over to see what changed. Ask your lender:

"Can you explain why I received a new Loan Estimate?"

"How is my loan transaction different from what I was originally expecting?"

"How does this change my loan amount, interest rate, monthly payment, cash to close, and other loan features?"



# 3. Understand and use your Closing Disclosure

You've chosen a home you want to buy and your offer has been accepted. You've also applied for and been approved for a mortgage. Now you are ready to take legal possession of the home and promise to repay your loan.

At least three days before your closing, you should get your official **Closing Disclosure**, which is a five-page document that gives you more details about your loan, its key terms, and how much you are paying in fees and other costs to get your mortgage and buy your home.

Many of the costs you pay at closing are set by the decisions you made when you were shopping for a mortgage. Charges shown under "services you can shop for" may increase at closing, but generally by no more than 10% of the costs listed on your final Loan Estimate.

The Closing Disclosure breaks down your closing costs into two big categories:

#### YOUR LOAN COSTS

- The lender's Origination Costs to make or "originate" the loan, along with application fees and fees to underwrite your loan.
   Underwriting is the lender's term for making sure your credit and financial information is accurate and you meet the lender's requirements for a loan.
- Discount points—that is, additional money you pay up front to reduce your interest rate.
- Services you shopped for, such as your closing or settlement agent and related title costs.
- Services your lender requires for your loan.
   These include appraisals and credit reports.

#### OTHER COSTS

- Property taxes.
- Homeowner's insurance premiums. You can shop around for homeowner's insurance from your current insurance company, or many others, until you find the combination of premium, coverage, and customer service that fits your situation. Your lender will ask you for proof you have an insurance policy on your new home.
- Any portion of your total mortgage payment you must make before your first full payment is due.
- Flood insurance, if required.

## Q RESEARCH STARTER

Get tips, a step-by-step checklist, and help with the rest of the documents you'll see at closing at consumerfinance.gov/owning-a-home.



# What is your Closing Disclosure?

The five-page Closing
Disclosure sums up the terms
of your loan and what you
pay at closing. You can easily
compare the numbers to the
Loan Estimate you received
earlier. There should not be
any significant changes other
than those you have already
agreed to.

Take out your own Closing Disclosure, or review the example here. Double-check that you clearly understand what you'll be expected to pay-over the life of your loan and at closing.

#### ON PAGE 1 OF 5

#### Loan terms

Review your monthly payment. Part of it goes to repay what you borrowed (and may build equity in your new home), and part of it goes to pay interest (which doesn't build equity). Equity is the current market value of your home minus the amount you still owe on your mortgage.

### Costs at Closing

Be prepared to bring the full "Cash to Close" amount with you to your closing. This amount includes your down payment and closing costs. The closing costs are itemized on the following pages.

### Closing Disclosure

Sale Price

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

Closing Information Transaction Information

Date Issued 4/15/2013 Borrower Michael Jones a

Closing Date 4/15/2013 123 Anywhere(5)

\$180,000

Borrower Michael Jones and Mary Stone 123 Amywhere Street Arytown, ST 12445 Seller Steve Cole and Amy Doe 321 Somewhere Drive Anytown, ST 12445

Figus Bank

Lender

Product Sixed Rate

Loan Type Sixed Rate

Conventional □FHA

Loan Information

□ VA □\_\_\_\_\_ Loan ID # 123456789 MIC # 000654321

Loan Terms		Can ti	ris amount increase after closing?
Loan Amount	\$162,000	NO	
Interest Rate	3.875%	NO	
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	\$761.78	NO	
Prepayment Penalty		YES	the loam have these features?  - As high as \$3,240 if you pay off the loan during the first 2 years
Balloon Payment		NO	

Projected Payments				
Payment Calculation		Years 1-7	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	ears 8-30
Principal & Interest		\$761.78		\$761.78
Mortgage Insurance	+	82.35	+	_
Estimated Escrow Amount can increase over time	+	206.13	+	206.13
Estimated Total Monthly Payment	\$	1,050.26	Ş	967.91
Estimated Taxes, Insurance & Assessments Impant can increase over time	\$356.13 a month	This estimate include  X Property Taxes  X Homeowner's Insur  X Other: Homeowner'	ance	In escrow? YES YES NO
See page 4 for details		See Escrow Account on p costs separately.	age 4 for details. You n	nust pay for other property

Costs at Closing		
Closing Costs	\$9,712.10	Includes \$4,694.05 in Loan Costs + \$5,018.05 in Other Costs - \$0 in Lender Credits. See page 2 for details.
Cash to Close	\$14,147.26	Includes Closing Costs. See Calculating Cash to Close on page 3 for details.
	•	

Closing Disclosure, page 1. The most important facts about your loan are on the first page.

#### ON PAGE 2 OF 5

CLOSING DISCLOSURE

#### **Total Loan Costs**

Origination charges are fees your lender charges to make your loan. Some closing costs are fees paid to the providers selected by your lender. Some are fees you pay to providers you chose on your own.

## **Prepaids**

Homeowner's insurance is often paid in advance for the first full year. Also, some taxes and other fees need to be paid in advance.

PAGE 1 OF 5 - LOAN ID # 123496789

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#### Closing Cost Details Borrower Paid Seller Part Paid by Others At Closung....Before Grasing :: 0.25 % of Loan Amount (Points) ::2 Application Fee \$405.00 Underwriting Fee \$1,097.00 B. Serekea Romeauer Did Not Stop For \$236,55 to John Smith Appraisers Inc. to Information Inc. \$405.00 3 Flood Determination Fee to Info Co. Flood Monitoring Fee. to Info Co. 531.75 S Tax Monitoring Fee → Tax Status Research Fee \$75.00 \$80.00 C. Services Borrower Dkf Shop For \$2,655.50 to Pests Co. \$1 20,50 \$85,00 \$6,50,00 \$500,00 01 Pest Inspection Fee Survey Fee Title – Insurance Binder Title – Lender's Title Insurance to Surveys Co. to Epsilon Title Co to Epsilon Title Co Title – Settlement Agent Fee to Epsilan Title Co Title - Title Search to Epsilan Title Co \$800.00 D. TOTAL LOAN COSTS (Borrower Pakt): \$4,694.05 Other Costs \$85.00 07 Recording Fees Deed: \$40.00 Mortgage: \$45.00 to Any State Fig. Propagate Hamecomer's Insurance Premium (12, mo.) to Insurance Co. Montgage Insurance Premium (mo.) S Preparal Interest (51744 per day from 4/15/13 to 5/1//3) Property Taxes (6 mo.) to Any County USA \$1,209.96 G. Inmat Escrow Payment at Closing 5412.75 Homeowner's insurance \$100.83 per month for 2 mo. Mortgage Insurance per month for mo Property Taxes \$105.30 per month for 2 mo \$210.61 Aggregate Adjustmen 52,400,00 HOR Capital Contribution HOR Processing Fee Horne Inspection Fee Home Warranty Fee THE PROPRESS OF THE INSURANCE OF THE PROPRESS \$5,700.00 \$1,000.00 1. TOTAL OF HER COSTS (BOSTOWEL Poid). \$5,018.00 Other Costs Subtotals (E+F+G+H) \$5,018.05 J. TOTAL CLOSING COSTS (Bornover Paid) \$405.00 Closing Costs Subtotals (D+ Lender Credits CLOSING DISCLOSURE PAGE 2 OF 5 - LOAN ID #123456789

#### Escrow

An escrow or impound account is a special account where monthly insurance and tax payments are held until they are paid out each year. You get a statement showing how much money your lender or mortgage servicer plans to require for your escrow or impound account.

You also get an annual analysis showing what happened to the money in your account. Your lender must follow federal rules to make sure they do not end up with a large surplus or shortage in your escrow or impound account.

Details of your closing costs appear on page 2 of the Closing Disclosure.



# USE YOUR CLOSING DISCLOSURE TO CONFIRM THE DETAILS OF YOUR LOAN

Circle one. If you answer no, turn to the page indicated for more information:

The interest rate is what I was expecting based on my Loan Estimate.	YES / NO (see page 10)
know whether   have a prepayment penalty or balloon payment.	YES / NO (see page 7)
I know whether or not my payment changes in future years.	YES / NO (see page 7)
I see whether I am paying points or receiving points at closing.	YES / NO (see page 9)
I know whether I have an escrow account.	YES / NO (see above)

SECTION 2: YOUR CLOSING 21



#### ON PAGE 3 OF 5

### Calculating Cash to Close

Closing costs are only a part of the total cash you need to bring to closing.

#### Summaries of Transactions

The section at the bottom of the page sums up how the money flows among you, the lender, and the seller.

#### ON PAGE 4 OF 5

#### Loan Disclosures

Page 4 breaks down what is and is not included in your escrow or impound account. Make sure you understand what is paid from your escrow account and what you are responsible for paying yourself.

> Top image: A summary of important financial information appears on page 3 of the Closing Disclosure.

Bottom image: More details of your loan appear on page 4 of your Closing Disclosure.

Calculating Cash to Close	Use this tab	le to see what h	nas ch	anged from your Loan Estimate.
	Loon Estimate	F)nest	Deli	füschange?
Total Closing Costs (J)	58,054,00	59,712.10	YES	- See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	50	-\$2980	YES	- You paid these Closing Costs before closing
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO	
Down Payment/Funds from Borrower	\$18,000.00	\$18,000.00	NO	
Deposit	- \$10,000.00	- \$10,000.00	NO	
Funds for Borrower	50	50	NO	
Seller Credits	50	- \$2,500.00	YES	- See Seller Credits in Section L
Adjustments and Other Credits	\$0	- \$1,035.04	YES	- Seedstalls in Sections Kand L
Cash to Close	\$16,054.00	\$14,147.26		

Summaries of Transactions	Jse this table to see a sumn	mary of your transaction.
BORROWER'S TRANSACTION		SELLER'S TRANSACTION
K. Due from Borrows cat Closing	\$189,262.30	.M. Dice to Seller at Closing 9180,480.00
○: Sale Price of Property	\$180,000.00	া Sale Price of Property \$180,000.00
Sale Price of Any Personal Property Include	ed in Sale	on Sale Price of Any Personal Property Included in Sale
<ul> <li>Closing Costs Paid at Closing (J)</li> </ul>	\$9,682.30	3
'A		ЭН
Adjustments		\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\
Œ		
W:		9:
42		(2)
Adjustments for Items Paid by Seller in Adv	ance	Adjustments for Items Paid by Seller in Advance
⟨≾ City/Town Taxes to		OP City/Town Taxes to
49 County Taxes to		10 County Taxes to
70 Assessments to		1: Assessments to
:: HOA Dues 4/15/13 to 4/30/13	\$80,00	12 HOA Dives 4/15/13 to 4/30/13 \$80,00
32		13
7.3		1-4
24		15
5		16.
L. Paud Airsenty by or on Behalf of Bornower a	a Closing5375.613.64	N. Due from Seller at Classing \$115,665.04
co Deposit	\$10,000,00	C.I. Dower Benezit
C Loen Amount	\$162,000.00	© Closing Costs Paid at Closing (J) \$12,800,00
○S Existing Loan®   Assumed or Taken Subject		ः Existing Loan(s) Assumed or Taken Subject to
4		ে Payoff of First Mongage Loan \$100,000,00
165 Seller Credit	\$2,500,00	A Payoff of Second Montgage Loan
04		y

#### Additional Information About This Loan

- Assumption
  If you sell or transfer this property to another person, your lender will allow, under certain conditions, this person to assume this loan on the original terms.
- will not allow assumption of this loan on the original terms.

Yourloan

- has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details. M does not have a demand feature.

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

**Negative Amortization** (Increase in Loan Amount)

- Under your loan terms, you

  are scheduled to make monthly payments that do not pay all of are screamed or insermonth, yearfernstand to not pay and the interest due that month, As a result, your loan amount will likely become legarithely amortize), and your loan amount will likely become legarithen your original loan amount Increases in your loan amount lower the equity you have in this property.

  I may have monthly payments that do not pay all of the interest due that month, if you do, your loan amount will increase [negatively amortize), and, as a result, your loan amount may
- become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- ${\bf X\!\!\!\! X}$  do not have a negative amortization feature.

#### Partial Payments

- M may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- ☐ does not accept any partial payments.

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

You are granting a security interest in 456 Somewhere Ave., Anytown, ST (2345

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

#### Escrow Account

For now, your loan

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

EICKMI.									
Escrowed Property Costs over Year 1	\$2,473.56	Estimated total amount over year 1 for your escrowed property costs: Homeowner's los wance Property Taxes							
Non-Escrowed Property Costs over Year 1	\$1,800.00	Estimated total amount over year 1 for your no n-excrowed property costs:  Homeowner's Association Does You may have other property costs.							
Initial Escrow Payment	\$412.25	A cushion for the escrow account you pay at closing. See Section Glon page 2.							
Monthly Escrow Payment	\$206.13	The amount included in your total monthly payment.							

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

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

In the future,
Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place atax lien on this property. If impose tines and penalties or (2) place a tax tiem on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your load in any count of payfor property in surance that the lender bugs on your behalf, which likely would do you more and provide fewer benefits than what you could buy on your own.

22 YOUR HOME LOAN TOOLKIT

CLOSING DISCLOSURE

PAGE 4 DE 5 + LOAN ID # 123456789



#### Loan Calculations Total of Payments, Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled. \$285,803.36 Finance Charge. The dollar amount the loan will \$118,830.27 **Amount Financed.** The loan amount available after paying your upfront finance charge. \$162,000.00 Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your 4.17495 interest rate Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.



Contact Information

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

#### Other Disclosures

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

Contract Details
See your note and security instrument for information about
- what happens if you fail to make your payments,
- what is a default on the loan,

- situations in which your lender can require early repayment of the
- loan, and the rules for making payments before they are due.

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

State law may protect you from liability for the unpaid balance. If you refinance or take on any addition at debt on this property, you may lose this protection and have to pay any debt remaining even after for edosure. You may want to consult a law yet for more information. ☐ state law does not protect you from liability for the unpaid balance.

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

#### Tax Deductions

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

	*************************	.(B)	(S).	Settlement Agent
icus Bank		Omlega Real Estate Broker Inc	Alpha Real Estate Broker Co.	Epsilon Title Co.
1321 Random Blvd. iomecity, ST 12340		789 Local Lane Sometown, ST 12345	9B7 Suburb Ct. Someplace, ST 12340	123 Commerce PI. Somedty, ST 12344
		Z765416	Z61456	Z61616
loe Smith		Samuel Green	Joseph Cain	Sarah Arnold
2345				
		P16415	P51461	PT1 234
oesmith@ icusbank.com		sam@omegare.biz	joe@alphare.biz	sarah@ epsilontitle.com
23-456-7890		123-555-1717	321-555-7171	987-555-4321
id le	esmith@ cusbank.com	esmith@	2789 Local Lane   2789 Local	281 Random Blvd.   289 Local Lane   587 Suburb Ct.   50metrity, \$112940   2765416   261456     2765416   261456     261

PAGE 5 OF 5 - LOAN ID # 123456789 Loan calculations, disclosures, and contact information for your files are on page 5 of the Closing Disclosure.

#### ON PAGE 5 OF 5

### Finance Charge

In addition to paying back the amount you are borrowing, you pay a lot of interest over the life of the loan. This is why it is worthwhile to shop carefully for the best loan for your situation.

## Annual Percentage Rate (APR)

Your APR is your total cost of credit stated as a rate. Your APR is generally higher than your interest rate, because the APR takes into consideration all the costs of your loan, over the full term of the loan.

If anything on the Closing Disclosure is not clear to you, ask your lender or settlement agent, "What does this mean?"

#### NOW

- Now you've spent time understanding what you need to do and what you need to pay, as a new homeowner.
- Now is the time to step back and feel sure you want to proceed with the loan.

### IN THE FUTURE

- If you are not comfortable with your mortgage and your responsibility to make payments, you might not be able to keep your home.
- If you've made a careful decision about what you can afford and the mortgage you wanted, you will be able to balance owning your home and meeting your other financial goals.



# Owning your home



Now you've closed on your mortgage and the home is yours.

Owning a home is exciting. And your home is also a large investment. Here's how to protect that investment.

# **1.** Act fast if you get behind on your payments

#### IN THIS SECTION

- Act fast if you get behind on your payments
- 2. Keep up with ongoing costs
- Determine if you need flood insurance
- **4.** Understand Home Equity Lines of Credit (HELOCs) and refinancing

If you fall behind on your mortgage, the company that accepts payments on your mortgage contacts you. This company is your **mortgage servicer**. Your servicer is required to let you know what options are available to avoid foreclosure. Talk to your mortgage servicer if you get into trouble, and call a housing counselor (see page 12 for contact information). HUD-approved counselors are professionals who can help you, often at little or no charge to you.

Homeowners struggling to pay a mortgage should beware of scammers promising to lower mortgage payments. Only your mortgage servicer can evaluate you for a loan modification. If you suspect a scam you can call (855) 411-2372 or visit consumerfinance.gov/complaint.

# 2. Keep up with ongoing costs

Your mortgage payment is just one part of what it costs to live in your new home. Your escrow account holds your monthly taxes and homeowner's insurance payments—but if you have no escrow account, you need to keep up with these on your own. Your home needs maintenance and repairs, so budget and save for these too.

24 YOUR HOME LOAN TOOLKIT



# 3. Determine if you need flood insurance

Flooding causes more than \$8 billion in damages in the United States in an average year. You can protect your home and its contents from flood damage. Depending on your property location, your home is considered either at high-risk or at moderate-to-low risk for a flood. Your insurance premium varies accordingly. You can find out more about flood insurance at FloodSmart.gov. Private flood insurance could also be available.

Although you may not be required to maintain flood insurance on all structures, you may still wish to do so, and your mortgage lender may still require you to do so to protect the collateral securing the mortgage. If you choose to not maintain flood insurance on a structure, and it floods, you are responsible for all flood losses relating to that structure.

# **4.** Understand Home Equity Lines of Credit (HELOCs) and refinancing

Homeowners sometimes decide they want to borrow against the value of their home to help remodel or pay for other large expenses. One way to do this is with a **Home Equity Line of Credit** (HELOC). You can learn more about HELOCs at files.consumerfinance.gov/f/201401\_cfpb\_booklet\_heloc.pdf.

Financial counselors caution homeowners against using a HELOC to wipe out credit card debt. If you use a HELOC as a quick fix to a serious spending problem, you could end up back in debt and lose your home.

If you decide to take out a HELOC or refinance your mortgage, the Truth in Lending Act (TILA) gives you the **right to rescind**, meaning you can change your mind and cancel the loan. But you can only rescind a refinance or HELOC within three days of receiving a proper notice of the right to rescind from your lender. You cannot rescind if you are using your HELOC to buy a home.

In the case of a refinance, consider how long it will take for the monthly savings to pay for the cost of the refinance. Review the closing costs you paid for your original loan to purchase the home. Refinancing costs can be about the same amount. A common rule of thumb is to proceed only if the new interest rate saves you that amount over about two years (in other words, if you break even in about two years).

# ★ Congratulations!

You have accomplished a lot. It is not easy—you should feel proud of the work you've done.



## (1) Online look

CFPS website consumation of a

Answers to common question consumed out to gov/station

Tools and resources for home buyers consument mance gov/swmno a home

Talk to a housing countelor consumer name good od a-housing counselor

## 🔝 Carreral mega ke

Consumer Financial Protection Bureau 1700 G Street NW Westergron DC 20552

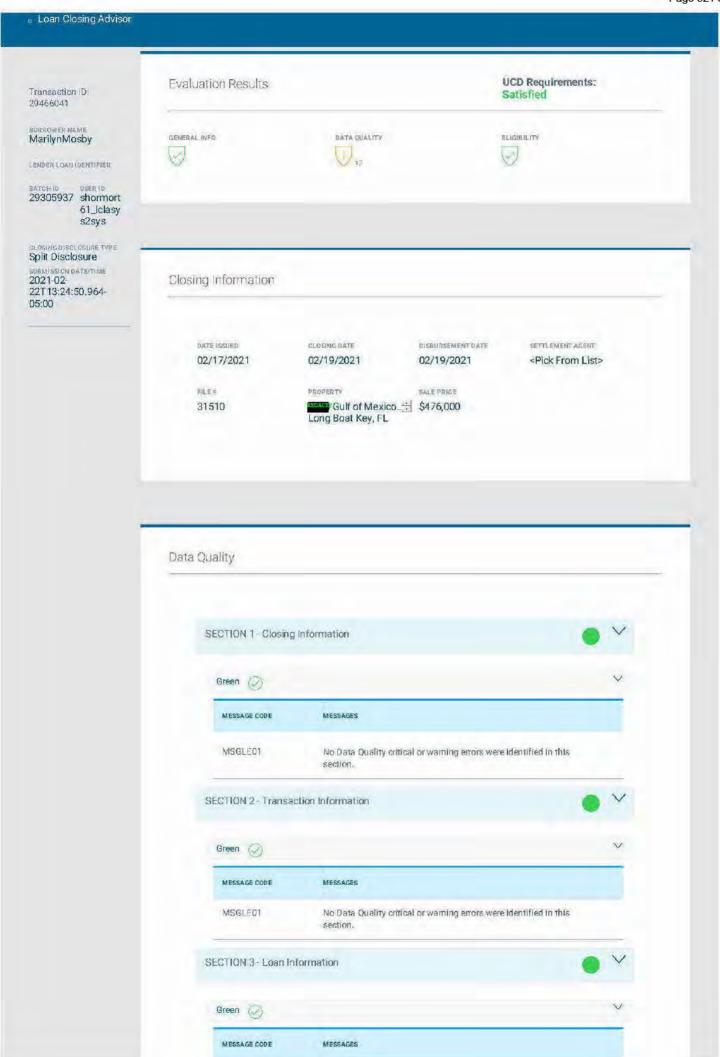
## <u>Substitus complaint</u>

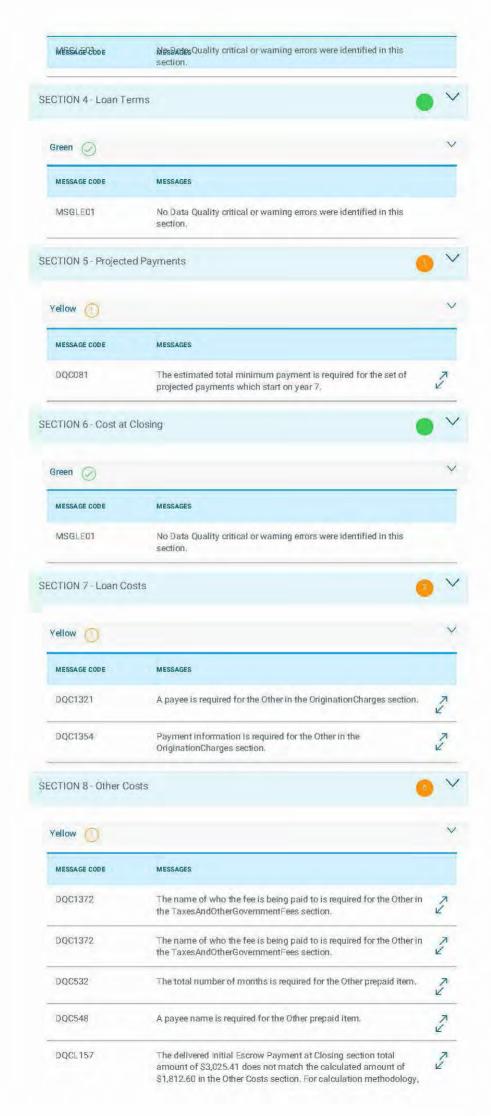
Online consumeringace.gov/complem

815-411-CHPS (2372) TTY/TDO 865-719-CFPS (2377); Slave, to Slove, Eastern Time, Monday-Friday

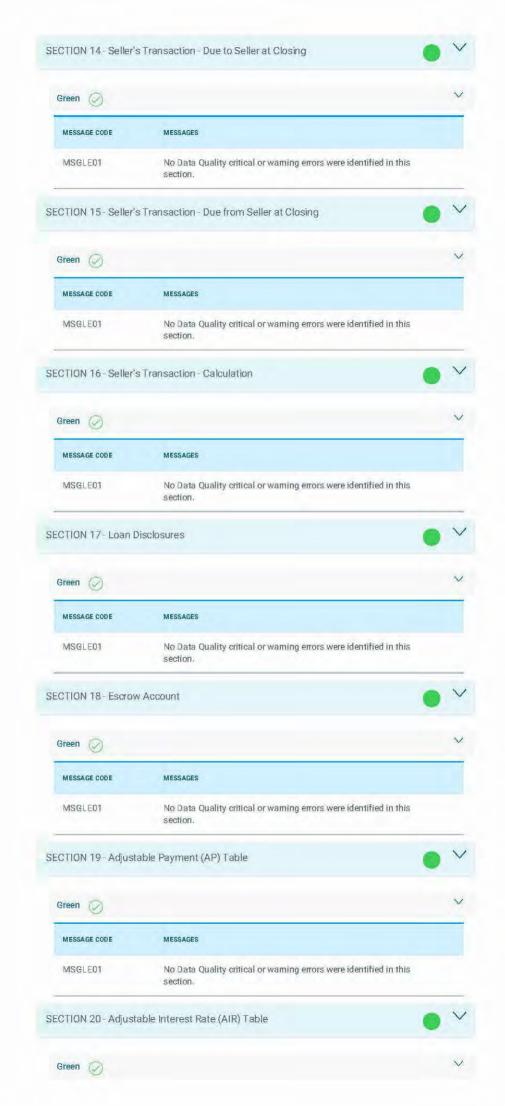
## \_\_j Share your thoughts

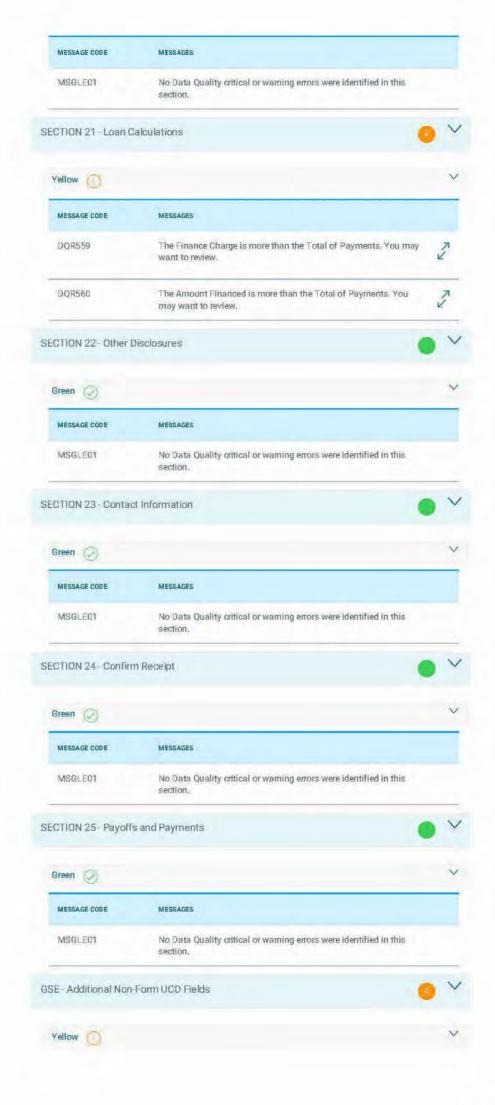
Last updated August 2015





DQCL121		
DQCL121 The delivered Other section total amount of \$29,969.30 does not match the calculated amount of \$1,409.30 from fees paid by the borrower. For calculation methodology, refer to the Loan Closing Advisor Online Help.		
ECTION 9 - Total C	losing Costs	) \
Yellow ①		\
MESSAGE CODE	MESSAGES	
DQCL254	The delivered subsection payment amount of \$0.00 from Seller At Closing in the Closing Costs Subtotal subsection does not match the calculated amount of \$28,560.00. For calculation methodology, refer to the Loan Closing Advisor Online Help.	2
DQCL059	The delivered section payment amount of \$12,027.78 from Borrower in the Total Closing Costs section does not match the calculated amount of \$19,079.24. For calculation methodology, refer to the Loan Closing Advisor Online Help.	X
ECTION 10 - Calcul	ating Cash to Close	) `
Yellow ①		1
MESSAGE CODE	MESSAGES	
DQCL052	The delivered Cash to Close final amount of \$42,750.61 does not match the calculated value for final amount of \$50,699.15. For calculation methodology, refer to the Loan Closing Advisor Online Help.	2
ECTION 11 - Borrov	wer's Transaction - Due from Borrower at Closing	) '
CTION 11 - Borrov	wer's Transaction - Due from Borrower at Closing	•
	wer's Transaction - Due from Borrower at Closing  MESSAGES	,
Green 🕢		
Green  MESSAGE CODE  MSGLE01	MESSAGES  No Data Quality critical or warning errors were identified in this	
Green  MESSAGE CODE  MSGLE01	MESSAGES  No Data Quality critical or warning errors were identified in this section.	
Green  MESSAGE CODE  MSGLE01  ECTION 12 - Borrow	MESSAGES  No Data Quality critical or warning errors were identified in this section.	
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Green  MESSAGE CODE  MSGLE01  ECTION 12 - Borrow  Green  MESSAGE CODE  MSGLE01	MESSAGES  No Data Quality critical or warning errors were identified in this section.  wer's Transaction - Paid Already at Closing  MESSAGES  No Data Quality critical or warning errors were identified in this	
Green  MESSAGE CODE  MSGLE01  ECTION 12 - Borrow  Green  MESSAGE CODE  MSGLE01	MESSAGES  No Data Quality critical or warning errors were identified in this section.  wer's Transaction - Paid Already at Closing  MESSAGES  No Data Quality critical or warning errors were identified in this section.	
MESSAGE CODE  MSGLE01  ECTION 12 - Borrow  MESSAGE CODE  MSGLE01  ECTION 13 - Borrow	MESSAGES  No Data Quality critical or warning errors were identified in this section.  wer's Transaction - Paid Already at Closing  MESSAGES  No Data Quality critical or warning errors were identified in this section.	





DQC1812	Automated underwriting information is required.	3
DQC1435	The relationship details for the Lender are required.	2

## FLOOD HAZARD DETERMINATION

Loan Number: 1221031532

Date: FEBRUARY 19, 2021

Borrower(s) Name(s): Marilyn J Mosby Property Address: 4 Gulf of Mexico Dr Unit Long Boat Key, Florida 34228 Pursuant to federal regulations, the Lender has evaluated whether or not the improved real property or mobile home (the "Property") which will secure your loan is located in an area designated by the Federal Emergency Management Agency ("FEMA") as a "Special Flood Hazard Area." The Lender has determined that according to FEMA the Property is NOT located in a designated Special Flood Hazard Area. Therefore, flood insurance will NOT be required by the Lender as a condition of closing this loan transaction. The National Flood Insurance Reform Act of 1994 provides that if the loan servicer at any time during the term of the loan determines that the Property is in a Special Flood Hazard Area the loan servicer must notify the borrower that flood insurance must be obtained. In these cases, the borrower has 45 days to respond and provide evidence of acceptable insurance to the loan servicer; if no response is made by the borrower, the loan servicer can force-place flood insurance after 45 days from the date of notification. The undersigned Borrower(s) agree that flood insurance will be purchased if the Property is located in a Special Flood Hazard Area, and if flood insurance is available in the community. The undersigned Borrower(s) further agree that if the Property at any time is determined to be in a Special Flood Hazard Area, and if insurance is available, Borrower(s) will obtain and pay for such insurance in an amount as required by the Lender or loan servicer. Marilyn & Borrower Mosby Borrower Date Borrower Date Borrower Date Date Borrower Date Borrower DocMagic eForms FLOOD HAZARD DETERMINATION FHD.MSC 03/22/17 20210217104600-1221031532-60



1221031532

Date 01/18/2021 Borrower's Name(s) Marilyn J Mosby

Mailing Address

Property Address Gulf of Mexico Dr., Unit Long Boat Key, FLORIDA 34228

Lender United Wholesale Mortgage, LLC 585 South Boulevard E Pontiac, MI 48341

We are giving you this notice to inform you that:

The building or mobile home securing the loan for which you have applied is or will be located in an area with special flood hazards.

The area has been identified by the Administrator of the Federal Emergency Management Agency (FEMA) as a special flood hazard area using FEMA's Flood Insurance Rate Map or the Flood Hazard Boundary Map for the following community:

LONGBOAT KBY, TOWN OF

This area has at least a one percent (1%) chance of a flood equal to or exceeding the base flood elevation (a 100-year flood) in any given year. During the life of a 30-year mortgage loan, the risk of a 100-year flood in a special flood hazard area is 26 percent (26%).

Federal law allows a lender and borrower jointly to request the Administrator of FEMA to review the determination of whether the property securing the loan is located in a special flood hazard area. If you would like to make such a request, please contact us for further information.

The community in which the property securing the loan is located participates in the National Flood Insurance Program (NFIP). Federal law will not allow us to make you the loan that you have applied for if you do not purchase flood insurance. The flood insurance must be maintained for the life of the loan. If you fail to purchase or renew flood insurance on the property. Federal law authorizes and requires us to purchase the flood insurance for you at your expense.

- ·At a minimum, flood insurance purchased must cover the lesser of:
- (1) the outstanding principal balance of the loan; or
- (2) the maximum amount of coverage allowed for the type of property under the NFIP.

Flood insurance coverage under the NFIP is limited to the overall value of the property securing the loan minus the value of the land on which the property is located.

- •Federal disaster relief assistance (usually in the form of a low-interest loan) may be available for damage incurred in excess of you flood insurance if you community's participation in the NFIP is in accordance NFIP requirements.
- •Although you may not be required to maintain flood insurance on all structures, you may still wish to do so, and your mortgage lender may still require you to do so to protect the collateral securing the mortgage. If you choose not to maintain flood insurance on a structure and it floods, you are responsible for all flood losses relating to that structure.

Availability of Private Flood Insurance Coverage

Flood insurance coverage under the NFIP may be purchased through an insurance agent who will obtain the policy either directly through the NFIP or through an insurance company that participates in the NFIP. Flood insurance that provides the same level of coverage as a standard flood insurance policy under the NFIP may be available from private insurers that do not participate in the NFIP. You should compare the flood insurance coverage, deductibles, exclusions, conditions, and premiums associated with flood insurance policies issued on behalf of the NFIP and policies issued on behalf of private insurance companies and contact an insurance agent as to the availability, cost, and comparisons of flood insurance coverage.

#### Escrow Requirement for Residential Loans

residential building or mobile home securing a loan that is located in an area with special flood hazards. If your lender notifies you that an escrow account is required for your loan, then you must pay your flood insurance premiums and fees to the lender or its servicer with the same frequency as you make loan payments for the duration of your loan. These premiums and fees will be deposited in the escrow account, which will be used to pay the flood insurance provider.

Flood insurance coverage under the NFIP is not available for the property securing the loan because the community in which the property is located does not participate in the NFIP. In addition, if the non-participating community has been identified for at least one year as containing a special flood hazard area, properties located in the community will not be eligible for Federal disaster relief assistance in the event of a Federally declared flood disaster.

Acknowledgment by Borrower

Borrower(s) aggress to furnish, at Borrower's expense, an acceptable copy of (1) application for flood insurance and (2)

receipt of premium paid satisfying lender's requirements on or before closing of the above referenced loan and maintain such

coverage until the loan is paid in full. Delivery of these notices is hereby acknowledged.

Federal law may require a lender or its servicer to escrow all premiums and fees for flood insurance that covers any

Borrower's Signature Marilyn J Mosby	Date	Borrower's Signature	Date
Borrower's Signature	Date	Borrower's Signature	Date

Lender's Signature Andrew Metter

## ENCLOSED DOCUMENTS LIST

## UNITED WHOLESALE MORTGAGE, LLC

Loan #: 1221031532
Date: JANUARY 15, 2021
Borrower(s): Marilyn J Mosby
The following documents are enclosed.
1. [ ] Enclosed Documents List
2. [ ] Flood Hazard Notice
3. [ ] Notice of Special Flood Hazards and Availability of Federal Disaster Relief Assistance

DocMagic eForms



Loan Number: 1221031532



## YOUNITED

Thank you for your recent application with United Wholesale Mortgage, LLC.

Enclosed please find a Notice of Special Flood Hazards and Availability of Federal Disaster Relief Assistance regarding your loan. These documents are for our records and do not need to be returned.

If you have any questions or concerns, please contact your Loan Officer.

Thank you, United Wholesale Mortgage, LLC

FLOOD HAZARD NOTICE FHN.UWM 12/11/20 DocMagic eForms



# NOTICE OF SPECIAL FLOOD HAZARDS AND AVAILABILITY OF FEDERAL DISASTER RELIEF ASSISTANCE

Loan Number: 1221031532

Date: JANUARY 15, 2021

Lender: UNITED WHOLESALE MORTGAGE, LLC

Borrower(s): Marilyn J Mosby

Property Address: Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

We are giving you this notice to inform you that:

The building or mobile home securing the loan for which you have applied is or will be located in an area with special flood hazards.

The area has been identified by the Administrator of the Federal Emergency Management Agency (FEMA) as a special flood hazard area using FEMA's Flood Insurance Rate Map or the Flood Hazard Boundary Map for the following community: LONGBOAT KEY, TOWN OF

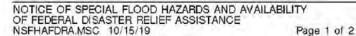
This area has a one percent (1%) chance of a flood equal to or exceeding the base flood elevation (a 100-year flood) in any given year. During the life of a 30-year mortgage loan, the risk of a 100-year flood in a special flood hazard area is 26 percent (26%).

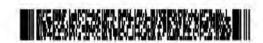
Federal law allows a lender and borrower jointly to request the Administrator of FEMA to review the determination of whether the property securing the loan is located in a special flood hazard area. If you would like to make such a request, please contact us for further information.

- The community in which the property securing the loan is located participates in the National Flood Insurance Program (NFIP). Federal law will not allow us to make you the loan that you have applied for if you do not purchase flood insurance. The flood insurance must be maintained for the life of the loan. If you fail to purchase or renew flood insurance on the property, Federal law authorizes and requires us to purchase the flood insurance for you at your expense.
  - At a minimum, flood insurance purchased must cover the lesser of:
    - (1) the outstanding principal balance of the loan; or
    - (2) the maximum amount of coverage allowed for the type of property under the NFIP.

Flood insurance coverage under the NFIP is limited to the building or mobile home and any personal property that secures your loan and not the land itself.

DociMagic eForms





- Federal disaster relief assistance (usually in the form of a low-interest loan) may be available for damages incurred in excess of your flood insurance if your community's participation in the NFIP is in accordance with NFIP requirements.
- Although you may not be required to maintain flood insurance on all structures, you may still wish to do so, and your mortgage lender may still require you to do so to protect the collateral securing the mortgage. If you choose not to maintain flood insurance on a structure and it floods, you are responsible for all flood losses relating to that structure.

## AVAILABILITY OF PRIVATE FLOOD INSURANCE COVERAGE

Flood insurance coverage under the NFIP may be purchased through an insurance agent who will obtain the policy either directly through the NFIP or through an insurance company that participates in the NFIP. Flood insurance that provides the same level of coverage as a standard flood insurance policy under the NFIP may be available from private insurers that do not participate in the NFIP. You should compare the flood insurance coverage, deductibles, exclusions, conditions, and premiums associated with flood insurance policies issued on behalf of the NFIP and policies issued on behalf of private insurance companies and contact an insurance agent as to the availability, cost, and comparisons of flood insurance coverage.

### ESCROW REQUIREMENT FOR RESIDENTIAL LOANS

notifi fees Thes	eral law may require a lender or its servicer to escrow all premiums and fees for flood insurance that covers any dential building or mobile home securing a loan that is located in an area with special flood hazards. If your lender fies you that an escrow account is required for your loan, then you must pay your flood insurance premiums and to the lender or its servicer with the same frequency as you make loan payments for the duration of your loan, see premiums and fees will be deposited in the escrow account, which will be used to pay the flood insurance vider.
	Flood insurance coverage under the NFIP is not available for the property securing the loan because the community in which the property is located does not participate in the NFIP. In addition, if the non-participating community has been identified for at least one year as containing a special flood hazard area, properties located in the community will not be eligible for Federal disaster relief assistance in the event of a Federally declared flood disaster.
By s	signing below, I/we acknowledge that I/we have received, read, and accept the terms of this Agreement.
Borr	rower Marilyn J Mosby Date

NOTICE OF SPECIAL FLOOD HAZARDS AND AVAILABILITY
OF FEDERAL DISASTER RELIEF ASSISTANCE
NSFHAFDRA.MSC 10/15/19 Page 2 of 2

20210115072740-1221031532-ED

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## FIRST PAYMENT LETTER

Loan Number: 1221031532

Serv. #: 0159075134

MIN: 100032412210315328

Date: FEBRUARY 19, 2021

Property Address:

Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

In the event that mortgage insurance is required on the above loan, the undersigned agrees that except as otherwise provided by law, UNITED WHOLESALE MORTGAGE, LLC , its successors and assigns, ("Mortgagee") may at any time during the mortgage term and in its discretion apply for renewal of mortgage guaranty insurance covering the mortgage executed by the undersigned of even date herewith, pay the premiums due by reason thereof, and require repayment to Mortgagee by the undersigned of such amounts. Failure to do so shall be considered a default and all provisions of the Note and Mortgage/Deed of Trust/Security Deed/Security Instrument with regard to default shall be applicable.

The undersigned understands that any maintenance fee due in connection with the above property will not be collected in the escrow/reserve account. That same will be billed to the undersigned and paid by the undersigned directly to the maintenance association.

APRIL 1, 2021 The first regular monthly payment on the above mortgage loan is due on 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
Homeowner's Insurance
Mortgage Insurance
Property Taxes
COUNTY PROPERTY TAX

ge	Insurance	
y T	axes	
	PROPERTY TAX	

S	1,777.40
8	134.75
S	99.96
S	436.86
\$	2,448.97

TOTAL PAYMENT:

The undersigned further acknowledges that monthly coupons/statements and a supply of self-addressed envelopes 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 Marilyn J Mosby

PAYMENT MUST BE SENT TO:

UNITED WHOLESALE MORTGAGE, LLC

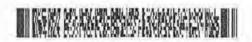
PO Box 11733 Newark, New Jersey 07101

The total estimated monthly escrow account contribution is \$ 671.57 displayed rounded to the nearest cent.

. Itemized escrow account items are

FIRST PAYMENT LETTER FPL.UWM 12/03/18

DocMagic eForms

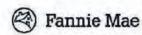




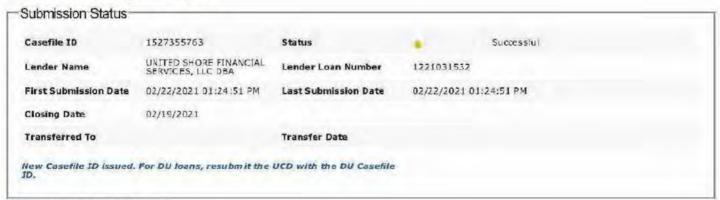
UCDP Submission Summary Report (SSR)						
Doc File ID	1101A0BH84	Report Date/Time	01/24/2021 07:15:28			
Document File Status (FRE)	Successful	Seller/Servicer Number	154142			
Lender Name	Shore Financial Services-Class Valuation	Lender Loan Number	1221031532			

				App	oraisal 1				
Original Submitted Date/Time 01/23/2021 22:45:53			Document Status		Successful				
Number of Resubmissions		2		Form Type		FNM 1073/FI	RE 465		
Last Submis	sion Date/Tin	ne	01/24/2021 06:56:17 Appraised Value \$478000						
			Gulf O Key, FL 342	f Mexico Dr, Longboat 28	Appraisal Effective Date Supervisory Appraiser		2021-01-23		
Appraiser			Michael A. Kozenko FL / RD8394		Borrower Name		Marilyn J. Mosby		
Comps Comp				ess			Adjusted Sa	le Price	
Comp1 3630 Gulf Of Mexico Dr 103, Longboat Key, F					FL 34228		\$478000		
Comp2			2932 Gulf O	f Mexico Dr 2932, Longboat Ke	y, FL 34228		\$478000		
Comp3			3453 Gulf Of Mexico Dr 252, Longboat Key, FL 34228				\$487900		
Comp4			3240 Gulf Of Mexico Dr B305, Longboat Key, FL 34228			\$496500			
Comp5			3240 Gulf Of Mexico Dr B201, Longboat Key, FL 34228			\$478000			
UCDP Hard S	Stops								
Message ID	Form Section	Form Field Name	Property Affected	Full Message Description		Severity	Override Request Reason	Override Decision Reason	Override Decision Date/Time
No findings r	eturned						,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Freddle Mac	Proprietary I	Hard Stops						_	
FRE001	N/A	N/A	N/A	Collateral R&W Relief Not E	ligible	Warning	Automated override request	Override automatically approved	01/24/202 06:56:29
FRE800	N/A	N/A	N/A	Freddie Mac Findings (one or more warnings) Warning		Automated override request	Override automatically approved	01/24/202 06:56:29	
JAD Complia	nce Findings								
No findings r	eturned								

STATE OF THE STATE	VISTA PARAMETER BIS VIRGINIZATA SAL	La contracta de la contracta d			I			
FRE4005	N/A	N/A	N/A	This appraisal is not eligible for collateral representation and warranty relief	Warning	N/A	N/A	N/A
FRE4040	N/A	N/A	N/A	LCA Risk could not be assessed for this submission. Please review the Freddie Mac findings for additional information.	Warning	N/A	N/A	N/A
FRE4130	Neighborhood	Property Values Increasing	Subject	The one-unit housing trend property value is noted as Stable but HDI indicates that values are increasing by 4.3% Q/Q. Please confirm the one-unit housing property value trend is accurate and supported.	Warning	N/A.	N/A	N/A
FRE4140	N/A	N/A	Subject	Freddie Mac was unable to obtain an HVE valuation for GULF OF MEXICO DR # LONGBOAT KEY, FL 34228. Valuation risk cannot be assessed for this address and this finding cannot be resolved with a resubmission.	Warning	N/A	N/A	N/A
FRE4691	Project Information	N/A	N/A	The appraisal indicates that more than 10% of the total units in the project are owned by a single entity and that the developer/builder is not in control of the HOA. Please ensure that the mortgage associated with this appraisal is eligible for sale to Freddie Mac.	9	N/A	N/A	N/A



# **UCD Findings Report**



	uco	DIII		
	UCD	DU		
Address	Gulf of Mexico Dr Unit			
Unit				
City	Long Boat Key			
State	FL			
Zip	34228			
Loan Purpose	Purchase			
Amortization Type	Fixed			
Total Loan Amount	428400.00			
Note Rate	2.875			
DU Recommendation				
DU Submission Date				

# Eligibility Messages No Eligibility Messages

	#	Message	Severity
•	3039	If Loan Manual Underwriting Indicator is False, then Automated Underwriting System Type is required and must be a valid enumeration.	Warning
	3127	If any Fee Type amount exists If Fee Type equals Loan Discount Points, then Regulation Z Points and Fees Indicator is required. Provide the data as True or False.	Warning
•	3073	When Party Role Type equals Note PayTo, the First Name of the lender's contact person is required.	Warning
	3074	When Party Role Type equals Note PayTo, the Last Name of the lender's contact person is required.	Warning
•	3075	When Party Role Type equals Note PayTo, the License Identifier for the lender's contact person NMLS ID is required.	Warning
•	3077	When Party Role Type equals Note PayTo, the License Identifier URI for the license of the lender's contact person is required.	Warning
٠	3164	The Real Estate Commission Sellers Broker Fee is missing from the file. Verify that the fee is not pan of the transaction.	Warning
•	3165	The Real Estate Commission Buyers Broker Fee is missing from the file. Verify that the fee is not part of the transaction.	Warning
	3154	When Party Role Type equals Closing Agent, the Postal Code of the settlement agent entity is required.	Warning

Loan Number: 1221031532

## INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Disclosure Date: FEBRUARY 19, 2021

Borrower Name(s) and Address: Marilyn J Mosby Bolton St Baltimore, Maryland 21217 Servicer's Name, Address, and Toll-Free Number: United Wholesale Mortgage, LLC (NMLS # 3038) PO Box 11733 Newark, New Jersey 07101

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

YOUR X MONTHLY BIWEEKLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE \$ 2,448.97 OF WHICH \$1,777.40 WILL BE FOR X PRINCIPAL AND INTEREST INTEREST ONLY, AND \$ 671.57 WILL GO INTO YOUR ESCROW ACCOUNT.

	Period Payments to Payments from Escrow Account Escrow Account		Escrow Account Balance	
		Initial Deposit:	\$ 1,812.60	
671.57	-	3,14,4,0		
	99.96	Mortgage Insurance	2,384.21	
671.57				
3 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	99.96	Mortgage Insurance	2,955.82	
671.57			13,453,55	
10.25	99.96	Mortgage Insurance	3,527.43	
671.57			348 357 450	
1970/29	99.96	Mortgage Insurance	4,099.04	
671.57	4.27.27	0.0	1452676.0	
1000	99.96	Mortgage Insurance	4,670.65	
671.57	25127		340.4146	
3.7.1.2.	99.96	Mortgage Insurance	5,242.26	
671.57	20010-30	3.3	210,000	
	99.96	Mortgage Insurance	5,813.87	
671.57		3.3	3/6/23/2	
1.500.50	5.242.26	County Property Tax		
	The state of the s		1,143.22	
671.57	23.55	3.3	19575555	
0.0100	99.96	Mortgage Insurance	1,714.83	
671.57	2222		.00.10020	
200,000	99.96	Mortgage Insurance	2,286.44	
671.57	ile Alex	3.3.	-J	
27.552	1.617.00	Hazard Insurance		
			1,241.05	
671.57		in a sage mas, and	1,2.1,100	
21.11.21	99.96	Mortgage Insurance	1,812.66	
		671.57 99.96 671.57 99.96 671.57 99.96 671.57 99.96 671.57 99.96 671.57 5,242.26 99.96 671.57 99.96 671.57 99.96 671.57 1,617.00 99.96	99.96 Mortgage Insurance 99.96 Mortgage Insurance 99.96 Mortgage Insurance 671.57 Hazard Insurance 671.57 Mortgage Insurance	

Cushion Selected By Servicer \$\_

1,143.22

Total Disbursements \$

8,058.78

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT 12 CFR 1024.17(h)(1) IEADS.MSC 03/28/19 DocMagic eForms



Page 1

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

Borrower Marilyn J Mosby

## ERRORS AND OMISSIONS/COMPLIANCE AGREEMENT

Loan #: 1221031532

Lender: My Easy Mortgage, LLC

Borrower(s): Marilyn J Mosby

Property Address: 4 Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

The undersigned borrower(s) for and in consideration of the above-referenced Lender this date 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 the date of mailing 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.

The undersigned borrower(s) does 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 effective this 19th

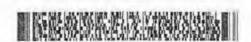
day of FEBRUARY, 2021

Borrower Marilyn J Mosby

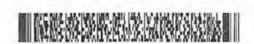
Date

FLORIDA ERRORS AND OMISSIONS/COMPLIANCE AGREEMENT FLEACCA3.MSC 01/22/20 Page 1 of 2

DocMagic eForms 20210217104600-1721031532-ED



State of	FLORIDA				
County of	Sarasota	j			
Sworn to (or a Physical P - OR		re me by means of:			
Online No	day of Feb	Wang Month		2021 Year	, b
Marilyn J Mo	osby	0			
***************************************	#GG 200461  #GG 200461  #GBLIC, STATE OF		TRAC	lig- State of Florida  Y MUNOZ  Printed or Stamped	
(Plac	ce Notary Seal Stamp Above)		y	•	
Personally	Known Identification	Mp pr			
Produced					



FLORIDA ERRORS AND OMISSIONS/COMPLIANCE AGREEMENT FLEACCA3.MSC 01/22/20 Page 2 of 2

DocMagic eForms



## GENERAL DISCLOSURE NOTICE (APPLICABLE TO ALL APPLICANTS)

Loan #: 1221031532 Serv. #: 0159075134

MIN: 100032412210315328

I/We the applicant(s) for a mortgage with UNITED WHOLESALE MORTGAGE, LLC further known as the "Lender" acknowledge the following information:

- In accordance with the "Right to Financial Privacy Act" of 1978, Public Law 93-579, I/we understand that FHA, VA, Fannie Mae, the Lender, its agent and/or assigns, has a right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to me/us. I/We further understand that financial records involving this transaction will be available to these agencies without further notice or authorization, but will not be disclosed or released to another Government Agency or Department without my/our consent except as required or permitted by law. I/We further acknowledge that the general purpose and use of information required or solicited is relevant and necessary to the processing of my/our application. I/We also understand that this information will be used in my/our best interest. I/We agree to hold the Lender harmless in exercising its judgment in further disclosing this information as it seems appropriate and necessary.
- 2. I/We have received the ECOA Notice. Namely, the Federal Equal Credit Opportunity Act which prohibits creditors from discriminating against applicants on the basis of race, color, religion, national origin, sex, marital status, age (providing that the applicant has the capacity to enter a binding contract); because all or part of the applicants income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protections Act. The Federal Agency that administers compliance with the law concerning this Lender is: The Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.
- I/We have received the Your Home Loan Toolkit at the time of my/our application and/or the Consumer Handbook on Adjustable Rate Mortgages as applicable.
- 4. I/We understand that if the Lender makes a loan or mortgage to me/us, the loan may be sold to another company or investor. In such an event, the representations and covenants contained herein shall apply for the benefit of such purchaser.
- 5. I/We certify that the information submitted on my/our loan application is true, correct and complete. I/We have reviewed the debts listed on the application and what is presented completely represents all of my/our obligations. I/We understand that willful misrepresentation of the facts may result in severe penalties as provided by Federal Statutes.
- 6. I/We understand that as of this date the Lender has not committed to make a loan or mortgage to me/us. I/We understand that the loan committee of the Lender, government agency investor and/or private mortgage insurance company, if necessary, will only issue such commitment after an acceptable review of my/our application.

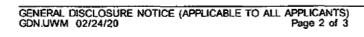
GENERAL DISCLOSURE NOTICE (APPLICABLE TO ALL APPLICANTS)
GDN.UWM 02/24/20 Page 1 of 3

DocMagic el-orms



- 7. Under the Equal Credit Opportunity Act (ECOA) you have the right to receive a copy of the appraisal used in connection with your application for credit. We must hear from you within 90 days after we notify you of the action taken on your loan application (credit decision). If you withdraw your application before we take action, we must hear from you no later than 90 days after you withdraw your application. To request a copy of your appraisal you must contact us by writing to the following address: UNITED WHOLESALE MORTGAGE, LLC, Attn: Compliance Director, 585 SOUTH BLVD E, PONTIAC, MI 48341
  - Please provide the following information in your request: Name of the applicant(s), date of application, the address of the appraised property and the address to which we should sent a copy of the report. ECOA requires that we mail or deliver a copy of the appraisal report promptly (generally within 30 days) after we receive your request, receive the appraisal, or receive reimbursement from you for the report, whichever occurs last.
- 8. The Lender complies with the customer notification requirement of the USA PATRIOT Act. The Lender will verify the identity of all parties applying for new mortgage loans and services offered by the Lender. The information that we are required to obtain includes name, residential and mailing addresses, tax identification number, date of birth and a copy of government-issued photo identification. Additional information may be required depending upon the type of mortgage loan or service being requested. Information on existing customers will be required when new loans or additional services are requested. The USA PATRIOT Act requires us to maintain records of the identity verification and any updates when necessary. The Lender recognizes the importance of safeguarding your nonpublic personal information. We are committed to maintaining the confidentiality of the information you provide in accordance with our Privacy Policy.
- The borrower requests and authorizes the Lender to pass on all courier fees for delivery of a mortgage payoff to its previous Lender(s) and for closing documents to and from the settlement agent, and if necessary any other required payoffs.
- 10. I/We hereby authorize the release of information concerning the status and disposition of my/our application to any real estate agent or real estate broker involved in this transaction. If an application is denied or a counter offer is made, the reasons for these actions may be released to such person(s).
- 11. The insurance laws of this state provide that the lender may not require the applicant to take insurance through any particular insurance agent or company to protect the mortgaged property. The applicant, subject to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirement of the lender. The lender has the right to designate reasonable financial requirements as to the company and the adequacy of the coverage. I have read the foregoing statement, or the rules of the Insurance Commissioner relative hereto, and understand my rights and privileges and those of the lender relative to the placing of such insurance. I have selected the following agencies to write the insurance covering the subject property.

DocMagic eForms 20210217104600-1221031532-ED



Insurance Company:

Name: Progressive

Marilyn J Mosby



# **Gift Letter**

I/We do hereby certify to the following: \$5,000 to be transferred AT CLOSING I/We (Donor) have made a gift of \$ dollars to the Borrower(s) named below, and no repayment of this gift is expected or implied either in the form of cash or future services of the recipient. Marilyn Mosby Borrower's Full Name: Co-Borrower's Full Name: This gift is to be applied toward the purchase of the property located at: Gulf of Mexico Dr Address: Zip: 34228 Long Boat Key State: FL City: The source of funds for this gift is: Bank Name: Type of Account: ( ) Checking Other Savings Account No.: Husband Relationship to Borrower: Donor's Name: Street Address: Zip: 2121 City: Donor Phone: \*Donor Signature Date \*Borrower Signature (recipient) Date \*Borrower Signature (recipient) Date

<sup>\*</sup>Please Note: Upon the signature(s) of this gift letter, I/We hereby certify that any funds given to the homebuyer were not made available to the donor from any person or entity with an interest in the sale of the property including the seller, real estate agent, broker, builder, or loan officer, or any other entity associated with this transaction.

NORTHERN TRUST

Page 546 of 919

The Northern Trust Company 50 South LaSalle Street Chicago, Illinois 60675

MDG2005 0000265 1 MB .45 092318

FERGESON SKIPPER, P.A. REAL ESTATE TRUST ACCOUNT PO BOX 3018 SARASOTA FL 34230-3018



## STATEMENT OF WIRE ACTIVITY

ACCOUNT NO REDACTED 2

DATE: JANUARY 25, 2021

PAGE: 1

Inquiries regarding this statement may be phoned to: Client Services 866-876-9944

FWI TRANSACTION REFERENCE NUMBER: 20210125-00800404 FED MIR: 01258687HU4R00646001250920FT01	CATERED	\$15,000.00
ORIGINATOR: MARILYN JAMES MOSBY BOLTON ST BALTIMORE, MD, 21217, US	ENTERED 1'25121	THE
DRIGINATURS BANK: BANK OF AMERICA, N.A. 222 BROADWAY NEW YORK,US 10038 SENDING BANK: BANK OF AMERICA, N.A., NYC ABA/026009593	951	3 31510
BENEFICIARY ACCOUNT: DENETICAL REPORT OF AMERICA, R.A., MIC ADA/ 020007575	1	#118



Loan Detail Report for Worksheet 1037913346

Loan Number 1221031532 Marilyn J Mosby Borrower:

Property: 4 Gulf of Mexico Dr Unit Long B ...

Worksheet# Client#: Report Date: 1037913346 543927 02/17/2021



Details

Loan Program: ALL FIXED LOANS (DSI\_CONV) Lender Name: My Easy Mortgage, LLC

Transfer To:

Loan Type: Conventional

Purchase 1221031532 Loan Purpose: Loan Number: Origination Type: Broker

Broker Name: My Easy Mortgage, LLC

Loan Rep: Branch:

MERS#:

Gilbert Bennett

100032412210315328

6474453362

FHAVA Case #: FHA Section #: 01/13/2021

Document Date: 02/17/2021 Closing Date: 02/19/2021

Signing Date: Cancel Date:

Application Date:

Disbursement Date: 02/19/2021

Est. Avail. Through:

Rate Lock Date: 01/27/2021 Rate Lock Days: 11 days

Rate Avail Through: Time:

Lock Prior to Close: Pre-Z Send Date: CD/Re-Disc Send

Date: CD/Re-Disc Method: CD/Re-Disc Recv.

Date:

Last Disclosed APR:

### Borrowers/Sellers

#### Borrowers

Marilyn J Mosby

Individual Type: Phone: Work: 6000

Home: DAMES B-8328

Credit Agency TransUnion

Score Range %

Date 01/09/2021

SSN: XXX-XX-7577 Vesting:

Email: marilynmosby@hotmail.com

Factors
TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO

NUMBER OF ACCOUNTS WITH DELINQUENCY TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS

Final Relation: HUSBAND AND WIFE

Vesting to Read Marilyn J Mosby, A Married Woman

Mailing Street: Bolton St

City: Baltimore

State: MD

Zip: 21217

Sellers

The Mustard Seed Group
Seller Street: 4 Gulf of Mexico Dr Unit

City: Longboat Key

State: FL

Zip: 34228

No

No

No

90.00

Address

Owner Occupied: No Street: Gulf of Mexico Dr Unit

County: Sarasota

City: Long Boat Key Project Name: Seaside Garden

Second Home: Yes

Property Type: Condominium State: FL

HELOC

Initial Advance:

Miscellaneous

Assumable:

Draw / Repay Period: Annual Fee:

Prepayment Penalty:

Prepayment: Soft Prepayment:

Max Prepay Penalty:

Prior Prepay Amount: Loan To Value Ratio:

Zip: 34228 Flood Zone:

Retreat of Longboat Key

Preliminary Title Information Legal Description: See Attached

Attached: No

Mineral Rights/Abbreviated Description:

Title Report Date: Endorsements:

Parcel #: 0005-16-2003

ARM

Rate:

Rate:

Ref#

City:

Email:

Fully-Indexed

Ceiling (Max)

Floor (Min) Rate:

Tax Message: Approved items:

### Terms

TERMS Rate Type: GPM Type: Buydown Type:

Appraised Value:

FixedRate Interest Change Date: Payment Change \$478,000.00 Date: \$0.00 Margin: Current Index:

Approved 2nd Lien: \$476,000.00 Sales Price: Loan Amount: \$428,400,00 Initial Interest Rate: 2.875% Rate Set Date:

Initial Pre-discounted 2.576%

Term / Amortization: Monthly Payment: \$1,777.40 First Payment Date 04/01/2021

360 / 360 Months

First Interest Cap: Subsequent Rate Cap:

Life-of-loan Cap: Prepaid Interest: 10 days @ \$33.74 = \$337.44 (paid by Borrower based on 365 days)

GFE Prepaid Interest: \$337.44

### Service Providers

SettlementClosing

Company: Fergeson Skipper Attorneys at Law 1515 Ringling Boulevard 10th Floor

Contact: Tracy Munoz

TitleInsurance Company: Fergeson Skipper Attorneys at Law 1515 Ringling Boulevard 10th Floor

Ref#: City: Fergeson Skipper Attorneys at Law

Email:

Sarasota tmunoz@fergesonskipper.com

Sarasota

31510 tmunoz@fergesonskipper.com

tmunoz@fergesonskipper.com

NMLS/St Lic #: State: FL Phone:

NMLS/St Lic #:

State: FL

Phone:

Zip: 34236

/ 184366 Zip: 34236

9419571900

**EscrowCompany** 

Contact:

Company: Fergeson Skipper Attorneys at Law Ref#: 1515 Ringling Boulevard 10th Floor City

Contact: Fergeson Skipper Attorneys at Law

Email:

NMLS/St Lic #: State: FL Phone:

Zip: 34236

Street:	My Easy Mortgage, LLC 2405 Creel Lane Suite 102 Gilbert Bennett	Ref#: City: Email:	1268485 Wesley Chapel	NMLS/St Lic #: State: FL Phone:	1268485 / MBR1684 Zip: 33544 8135139846
Street:	Gilbert Bennett 2405 Creel Lane Suite 102 Gilbert Bennett	Ref#: City: Email:	1177528 Wesley Chapel gilbert@myeasymortgage.com	NMLS/St Lic #: State: FL Phone:	1177528 / LO24681 Zip: 33544 5049317555
Appraisal	Class Valuation	Ref#: City: Email:	gilositemyoddymortgage.com	NMLS/St Lic #: State: Phone:	Zip:
CreditRepo	ort credit plus (REIMB)	Ref#: City: Email:		NMLS/St Lic #: State: Phone:	Zip:
TaxService Company: Street:	united Wholesale FBO CoreLogic	Ref#: City:		NMLS/St Lic #: State:	Zip:
	fication Corelogic Flood Services	Email:		Phone:  NMLS/St Lic #:	
Street: Contact: Miscellane	ous	City: Email:		State: Phone:	Zip:
Company: Street: Contact:	Fergeson Skipper Attorneys at Law	Ref#: City: Email:		NMLS/St Lic #: State: Phone:	Zip:
Endorsem Company: Street: Contact:	ent Fergeson Skipper Attorneys at Law	Ref#: City: Email:		NMLS/St Lic #: State: Phone:	Zip:
Miscellane Company: Street: Contact:	ous Seaside Gardens	Ref#: City: Email:		NMLS/St Lic #: State: Phone:	Zip:
PMI Company: Street: Contact:	Genworth	Ref#: City: Email:		NMLS/St Lic #: State: Phone:	Zip:
	United Wholesale Mortgage PO Box 11733	Ref#: City: Email:	AssignTo Newark	NMLS/St Lic #: State: NJ Phone:	Zip: 07101
Company: Street:	tPreparedBy Closer TEAM UCLOSE 585 South Boulevard E Closer TEAM UCLOSE	Ref#: City: Email:	Pontiac	NMLS/St Lic #: State: MI Phone:	Zip: 48341 8009818898
	United Wholesale Mortgage, LLC 585 South Boulevard E	Ref#: City: Email:	Pontiac	NMLS/St Lic #: State: MI Phone:	Zip: 48341
	ervicer United Wholesale Mortgage, LLC PO Box 11733	Ref#: City: Email:	Newark SupplementalTaxes@loanadmir	NMLS/St Lic #: State: NJ Phone:	Zip: 07101 8557536201
Underwriti Company: Street: Contact:	ng Andrew Metter	Ref#: City: Email:	ametter@uwm.com	NMLS/St Lic #: State: Phone:	Zíp:
	Michael A Kozenko 3830 PALM ISLE PLACE	Ref#: City: Email:	GREAT BRADENTON	NMLS/St Lic #: State: FL Phone:	Zip: 34203
Hazardinsi Company: Street: Contact:	urance Progressive	Ref#: City: Email:		NMLS/St Lic #: State: Phone:	Zip:
SellingAge Company:	ent COLDWELL BANKER RESIDENTIAL REAL ESTATE LLC	Ref#:		NMLS/St Lic #:	/ CQ247822
Contact:	19026 Bruce B Downs Blvd	City: Email:	Tampa	State: FL Phone:	Zip: 33647
A STATE OF THE PARTY OF THE PAR	ent				/ CQ168591

Processing
Company: Robert Gustaf
Street:
Contact:

Ref#: City: Email:

NMLS/St Lic #:
State:
robert@myeasymortgage.com
Phone:

Zip: 8135139846

Closing Charges							
Charge Description	То	Category	Charge Amt Paid By	Amt Paid POC	APR	SR	Discld Am
Assessments/ Additional Prorations	Other	Due From Borrower At	\$373.21 Lender	\$0.00 No	No	No	DISCIO AII
bk uNDERGROUND - gmd/	Other	Closing Due From Borrower At	\$170.98 Lender	\$0.00 No	No	No	
nĚIGHBORHOOD Earnest Money Deposit	Other	Closing Due From Borrower At	\$20,000.00 Borrower	\$0.00 No	No	No	
County Taxes	Other	Closing Due From Borrower At	\$660.82 Borrower	\$0.00 No	No	No	
Seller Paid Transfer Tax	Other	Closing Due From Borrower At	\$3,332.00 Borrower	\$0.00 No	No	No	
Originator	My Easy	Closing Origination	\$4,284.00 Borrower	\$0.00 No	Yes	No	\$4,284.0
Compensation Appraisal Fee	Mortgage, LLC Class Valuation	Charges Services Borrower Did	\$350.00 Borrower	\$350.00 Yes	No	No	\$100.0
Appraisal Fee	Class Valuation	Not Shop For Services	\$130.00 Borrower	\$130.00 Yes	No	No	\$100.0
	(A)	Borrower Did Not Shop For					
Credit Report	credit plus (REIMB)	Services Borrower Did	\$46.50 Lender	\$0.00 No	No	No	\$85.0
Tax Service	United Wholesale FBO CoreLogic	Not Shop For Services Borrower Did	\$85.00 Lender	\$0.00 No	No	No	
Flood Certification	Corelogic Flood Services	Not Shop For Services Borrower Did	\$8.00 Lender	\$0.00 No	No	No	\$8.0
Title - Settlement Or Closing Fee	Fergeson Skipper Attorneys at Law	Not Shop For Services Borrower Did	\$375.00 Lender	\$0.00 No	No	No	\$75.0
Title - Owner's Title Policy (optional)	Fergeson Skipper Attorneys at Law	Shop For Other Costs	\$289,30 Lender	\$0.00 No	No	No	
Title - Premium for Lender's Coverage	Fergeson Skipper Attorneys at Law	Services Borrower Did	\$2,217.00 Lender	\$0.00 No	No	No	
Title - Abstract or Title Search	Fergeson Skipper Attorneys at Law	Shop For Services Borrower Did	\$75.00 Lender	\$0.00 No	No	No	
Fitle - Recording Fee	Fergeson Skipper Attorneys at Law	Shop For Services Borrower Did	\$9.00 Lender	\$0.00 No	No	No	
Title - MUNICIPAL LIEN rEPORT	Fergeson Skipper Attorneys at Law	Shop For Services Borrower Did	\$115.00 Lender	\$0.00 No	No	No	\$115.0
Title - Endorsement Fee	Fergeson Skipper Attorneys at Law	Shop For Services Borrower Did	\$271.70 Lender	\$0.00 No	No	No	\$271.7
Title - Messenger/ Carrier Fee	Fergeson Skipper Attorneys at Law	Shop For Services Borrower Did	\$50,00 Lender	\$0.00 No	No	No	\$50.0
Recording Fees - Mortgage	Other	Shop For Taxes And Other Government	\$171.50 Lender	\$0.00 No	No	No	
Transfer Tax	Sarasota County Recorder	Fees Taxes And Other Government	\$3,332.00 Seller	\$0.00 No	No	No	\$3,332.0
State Tax/Stamps	FL Tax Recorder	Taxes And Other Government	\$2,356.20 Lender	\$0.00 No	No	No	\$2,356.2
Recording Fee - Deed	Other	Taxes And Other Government	\$27.00 Lender	\$0.00 No	No	No	\$27.0
ENDER QUESTIONNAIRE	Seaside Gardens	Fees Other Costs	\$50.00 Lender	\$0.00 No	No	No	\$100.0
HOA Fees/ Association Dues	Seaside Gardens	Other Costs	\$708.93 Borrower	\$0.00 No	No	No	
HOA Fees/ Association Dues	Seaside Gardens	Other Costs	\$361.07 Lender	\$0.00 No	No	No	
Homeowner's	Other		\$1,617.00	\$0.00 No	No	No	
County Property Tax	Other		\$5,242.26	\$0.00 No	No	No	
Payoffs							

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Description
HAZARD INSURANCE
COUNTY PROPERTY TAX Pmts/Year Monthly Inflow Due Date Payment Amt Mos \$1,617.00 02/01/2022 \$5,242.26 \$436.86 11/01/2021 6

PMI/MMI

1st Year Premium Rate: 0.280% 1st Year Premium: \$0.00 PMI/MMI Monthly: \$99.96 Renewal Rate #1 0.280% 1st Renewal # Mos: 120 PMI/MMI Due Date: 04/01/2021 Renewal Rate #2: 0.280% 2nd Renewal # Mos: 240 PMI/MMI # Mos: MI Excludable: No

Miscellaneous Impound Information

Aggregate Adjustment: GFE Initial Deposit: \$0.00 Impounds Paid By: Borrower PMI Paid By: Other \$0.00 Lender Required: No

Closing County: Loans Processed To:

Closing Instructions/Conditions
1. Closing: TC: Title company to reimburse My Easy Mortgage, LLC for Credit Report Fee of \$46.50
2. Closing: TC: Title/Closing Agent to verify that individual signing on behalf of the seller is the appropriate party and is authorized to do so and provide supporting documentation as evidence.

3. Closing Disclosure: TC: Provide final seller Closing Disclosure
4. Title: TC: Title company to verify all sections of the Borrower Attestation (UWM Form 1220) is fully completed and executed by all borrowers at closing.

### Data Validation

WARNING MCN: No Tolerance Flag: TRID Section Type DueFromBorrowerAtClosing

WARNING MCN: No Tolerance Flag: TRID Section Type DueFromBorrowerAtClosing

WARNING MCN: No Tolerance Flag: TRID Section Type DueFromBorrowerAtClosing WARNING MCN: No Tolerance Flag: TRID Section Type DueFromBorrowerAtClosing

WARNING MCN: No Tolerance Flag: TRID Section Type Due FromBorrowerAtClosing

APR Finance Charge Amount Financed Total of Payments Per Diem Interest Per Diem to Date Final Payment Date Construction Interest Prepaid Interest	3.0840% \$223,724.18 \$423,136.56 \$646,860.74 \$33.74 03/01/2021 03/01/2051 \$0.00 \$337.44	Mortgage Insurance Origination Fee Prepaid Charges Prepaid Finance Charge Non Prepaid Charges Reserves Total Paid To Others Paid to you Directly Loan To Value Ratio	\$0.00 \$0.00 \$4,926.00 \$5,263.44 \$31,561.01 \$3,025.41 \$34,586.42 \$388,550.14 90.00	# Pmts. 70 289	Rate 2.875 2.875 2.875	Pmt. Amt. Pmt. Date \$1,877.36 04/01/2021 \$1,777.40 02/01/2027 \$1,776.94 03/01/2051
Avg. Prime Offer Date	01/25/2021	Avg. Prime Offer Rate	2.820			

### TILA-RESPA Integrated Disclosure Summary

In 5 Years: \$120,996.00 TIP: 49.4400% Total Loan Costs: \$8,016.20 Total of Payments: \$655,214.38

### Initial Escrow Account Analysis

Starting Balance	e: \$3,025.41	Monthly Inflow: \$671.5	7	Low Balance: \$2,356.03	Cushion: \$1,143.22
Month	Mo./Year	Disbursed	Date Paid	Disbursement	Balance
1	04/01/2021	\$99.96	04/01/2021	MORTGAGE INSURANCE	\$3,597.02
2	05/01/2021	\$99.96	05/01/2021	MORTGAGE INSURANCE	\$4,168.63
3	06/01/2021	\$99.96	06/01/2021	MORTGAGE INSURANCE	\$4,740.24
4	07/01/2021	\$99.96	07/01/2021	MORTGAGE INSURANCE	\$5,311.85
5	08/01/2021	\$99.96	08/01/2021	MORTGAGE INSURANCE	\$5,883.46
6	09/01/2021	\$99.96	09/01/2021	MORTGAGE INSURANCE	\$6,455.07
7	10/01/2021	\$99.96	10/01/2021	MORTGAGE INSURANCE	\$7,026.68
8	11/01/2021	\$5,242.26	11/01/2021	COUNTY PROPERTY TAX	\$2,356.03
		\$99.96	11/01/2021	MORTGAGE INSURANCE	\$2,356.03
9	12/01/2021	\$99.96	12/01/2021	MORTGAGE INSURANCE	\$2,927.64
10	01/01/2022	\$99.96	01/01/2022	MORTGAGE INSURANCE	\$3,499.25
11	02/01/2022	\$1,617.00	02/01/2022	HAZARD INSURANCE	\$2,453.86
		\$99.96	02/01/2022	MORTGAGE INSURANCE	\$2,453.86
12	03/01/2022	\$99.96	03/01/2022	MORTGAGE INSURANCE	\$3,025.47

PASS TRID - NA Federal High Cost/HPML NA Ability to Repay/QM Conventional NA Fannie/Freddie Points/Fees PASS FL High Cost PASS Fannie/Freddie Audits FL State Rules NA

Charge	Tolerance	Baseline	Current Amoun
Originator Compensation	0	\$4,284.00	\$4,284.00
Appraisal Fee	0	\$355.00	\$350.00
Appraisal Fee	0	\$125.00	\$130.00
HOA Fees/Association Dues	NA	\$0.00	\$708.93
0% Tolerance Violation Amount:	\$5,832.70		
10% Tolerance Violation Amount:	\$198.50		
Total Tolerance Cure Amount:	\$6,031.20		
Changed Circumstance	CC Date	Re-Disclosure Date	Type

10% Tolerance V	iolation Amount:	\$198.50		
Total Tolerance C	Cure Amount:	\$6,031.20		
Changed Circum	stance	CC Date	Re-Disclosure Date	Type
High Cost T	ests			
Section 32 (H	OEPA)			
<b>PASS</b>	This loan does not have a Bal	loon Payment feature.		
<b>⊘</b> PASS	Section 32/HOEPA does not a	apply to second homes		
<b>⊘</b> PASS	REG. Z SECTION 1026.32 DI	ETERMINATION: Section 32/HOE	EPA does not apply to second home	s
FL Fair Lendi	ng Law			
<b>⊘</b> PASS	FL Fair Lending Law Determ	nination: Florida Fair Lending Law	v does not apply to second homes	
Fannie Mae P	oints and Fees			
<b>⊘</b> PASS	This loan is eligible for Fannie Loan Amount	Mae Purchase/Securitization: To	tal Points and Fees do not exceed 3	% of the Total
<b>⊘</b> PASS	FANNIE MAE POINTS/FEES Amount	TEST DETERMINATION: Total F	Points and Fees do not exceed 3% o	of the Total Loan
Freddie Mac I	Points and Fees			
<b>⊘</b> PASS	This loan is eligible for Freddie Loan Amount	e Mac Purchase/Securitization: To	otal Points and Fees do not exceed 3	3% of the Total
<b>PASS</b>	FREDDIE MAC POINTS/FEE Loan Amount	S TEST DETERMINATION: Total	Points and Fees do not exceed 3%	of the Total

INTS AND FEES TEST				APR TEST	
Prepaid Finance Charge			\$5,263.44	Rate Set Date:	01/27/202
Originator Compensation	+4	.284.00	00,200,44	Avg. Prime Offer Rate Pub. Date	01/25/202
Tax Service		+ 85.00		Amortization Type	Fixe
Flood Certification		+ 8.00		Loan Term (years)	30 year
Title - Settlement Or Closing Fee	+	375.00		Lien Status	First Lie
Title - Recording Fee		+ 9.00		Avg. Prime Offer Rate Used 2.820%	
Title - Municipal Lien Report	4	115.00		AVG.PRIME.F.30 : Using = 2.820	
Title - Messenger/carrier Fee		+ 50.00		Yield Table at 4	
Prepaid Interest	4	337.44		Avg. Prime Offer Rate Used + 6.500% 9.320%	
repaid Interest		-	\$337.44	HOEPA APR	3.0849
10 days @ 33.7438/day	+ 337.44		φοσ	Percentage Over/Under	6.2369
Other Loan Originator Compensation	, 007.43	4	\$0.00	Torsenage over ones.	0.200
laximum Prepayment Fees Permitted Unde	r the Loan	1	\$0.00	PREPAYMENT PENALTY TEST	
ocuments	THE LOUIS	4	40.00		N
repayment Fees/Penalties Charged on Pre	vious Loan	W.	\$0.00	Prepayment Term	
lade/Held/Serviced By Creditor/Affiliate	vious Loan	-	30.00	Prepayment Percentage	N
		4	0100.00	Term Over/Under	N
Other Charges Paid To Creditor/Affiliate	100.00	+	\$130.00	Percentage Over/Under	N
Appraisal Fee	+ 130.00		00.00		
other Excludable Charges			\$0,00	REG. Z SECTION 1026,32	G
ona Fide Discount Points		0	\$0.00	DETERMINATION	- 5
pt. Credit Ins./Related Products		+	\$0.00	Is this a High Cost Loan?	N
ection 32 Adjustments		+/-	\$0.00	Reason:	
ection 32 Adjustments		+/-	\$0.00	Section 32/HOEPA does not apply to second homes	
otal Points/Fees	100000	=	\$4,414.00	the state of the s	
Tax Service	- 85,00				
Flood Certification	- 8.00				
Title - Settlement Or Closing Fee	+375.00				
Title - Recording Fee	- 9.00				
Title - Municipal Lien Report	- 115.00				
Title - Messenger/carrier Fee	-50.00				
Prepaid Interest	- 337.44				
Appraisal Fee	+ 130.00				
21.000	2.4000				
mount Financed			\$423,778.56		
Loan Amount +	428,400.00				
Prepaid Finance Charge	- 5,263.44				
Tax Service	+ 85.00				
Flood Certification	+ 8.00				
Title - Settlement Or Closing Fee	+ 375.00				
Title - Recording Fee	+ 9.00				
Title - Municipal Lien Report	+ 115.00				
Title - Messenger/carrier Fee	+ 50.00				
pt. Credit Ins./Related Products Financed			\$0.00		
ther Charges Paid to Creditor/Affiliate and			\$0.00		
Appraisal Fee	+ 130.00		00.00		
Appraisal Fee (Paid)	- 130.00				
repayment Fees/Penalties Charged on Pre		3	\$0.00		
lade/Held/Serviced By Creditor/Affiliate	vious Loan	7	20,00		
ection 32 Adjustments		+/-	80.00		
			\$0.00		
otal Loan Amount	400 400 00	2	\$423,778.56		
	428,400.00				
Prepaid Finance Charge	- 5,263.44				
Fax Service	+ 85.00				
Flood Certification	+ 8.00				
Title - Settlement Or Closing Fee	+ 375.00				
Title - Recording Fee	+ 9.00				
Title - Municipal Lien Report	+ 115.00				
Title - Messenger/carrier Fee	+ 50.00				
Appraisal Fee	- 130.00				
Appraisal Fee (Paid)	+ 130.00				
otal Points/Fees + Total Loan Amount:			against the		
ection 32 Percentage		=	1.042%		
Total Points/Fees	+4,414.00				
Total Loan Amount ÷	423,778.56				
ts/Fees Threshold			5.000%		
Amount Over/Under		-	\$16,774.93		
	+ 21,188.93		- Anna Anna Anna Anna Anna Anna Anna Ann		
	A				
Threshold					

DINTS AND FEES TEST			APR TEST
Prepaid Finance Charge		\$5,263,44	Rate Set Date: 01/27/2021
Originator Compensation +	4,284.00		Treasury Security Yield Publication Date
Tax Service	+ 85.00		Amortization Type Fixed
Flood Certification	+ 8,00		Loan Term (years) 0 years
Title - Settlement Or Closing Fee	+ 375.00		Lien Status First Lier
Title - Recording Fee	+ 9.00		Treasury Security Yield Used .000%
Title - Municipal Lien Report	+ 115.00		Treasury Security Yield + .000% .000%
Title - Messenger/carrier Fee	+ 50.00		HOEPA APR .0009
Prepaid Interest	+ 337.44	2227 44	Percentage Over/Under .000%
Prepaid Interest		\$337.44	the first product of the
10 days @ 33.7438/day + 337.44		60.00	FL FAIR LENDING LAW
Other Mortgage Broker Compensation Optional Credit Insurance/Related Products Paid At or	+	\$0.00	DETERMINATION
Sefore Closing	+	\$0.00	Is this a High Cost Loan?
Maximum Prepayment Fees Permitted Under the Loan Documents	+	\$0.00	Reason: Florida Fair Lending Law does not apply to second homes
Prepayment Fees/Penalties Charged on Previous Loar Made/Held/Serviced By Creditor/Affiliate	+	\$0.00	
Other Charges Paid to Creditor/Affiliate	4	\$0.00	
Other Excludable Charges		\$0.00	
Bona Fide Discount Points	16	\$0.00	
Creditor Requested Adjustments	+/	\$0.00	
Creditor Requested Adjustments	+/-	\$0.00	
Total Points/Fees	-	\$0.00	
Amount Financed		\$0.00	
Opt. Credit Ins./Related Products Financed by Creditor		\$0.00	
Other Charges Paid to Creditor/Affiliate and Financed	(4)	\$0.00	
Prepayment Fees/Penalties Charged on Previous Loar	1 8	\$0.00	
Made/Held/Serviced By Creditor/Affiliate		143 45	
Creditor Requested Adjustments	+/-	\$0.00	
Total Loan Amount	=	\$0.00	
Total Points/Fees - Total Loan Amount:		Adda	
FL Fair Lending Law Percentage	=	.000%	
Pts/Fees Threshold		.000%	
Amount Over/Under	-	\$0.00	
annie Mae Points and Fees Analy	reie.		
annie Mae Points and Lees Anal	1919		
NNIE MAE POINTS AND FEES ANALYSIS			Total Points/Fees + Total Loan Amount:
Prepaid Finance Charge		\$5,263.44	Fannie Mae Points/Fees Test = 1.0429
	4,284.00		Total Points/Fees + 4,414.00
Tax Service	+ 85.00		Total Loan Amount ÷
Flood Certification	+ 8.00		423,778.56
Title - Settlement Or Closing Fee	+ 375.00		Points and Fees Threshold = 3.000%
Title - Recording Fee	+ 9.00		Amount Over/Under = \$8,299.36
Title - Municipal Lien Report	+ 115.00		Total Loan Amount * Pts/ + 12,713.36
Title - Messenger/carrier Fee	+ 50.00		Fees Threshold
Prepaid Interest	+ 337.44		Total Points/Fees - 4,414.00
Prepaid Interest	8	\$337.44	FANNIE MAE POINTS/FEES TEST
10 days @ 33.7438/day + 337.44	1		DETERMINATION
Other Loan Originator Compensation	+	\$0.00	Do the Points/Fees exceed the Fannie Mae
Maximum Prepayment Fees Permitted Under the Loan	+	\$0.00	Maximum?
Documents		100	Reason:
Prepayment Fees/Penalties Charged on Previous Loar	1 +	\$0.00	Total Points and Fees do not exceed 3% of the Total Loan Amoun
Made/Held/Serviced By Creditor/Affiliate		66.54.369	
Other Charges Paid To Creditor/Affiliate	+	\$130.00	
Appraisal Fee + 130.00		1915 1915	
Other Excludable Charges	-	\$0.00	
Bona Fide Discount Points	-	\$0.00	
Creditor Requested Adjustments	+/-	\$0.00	
Creditor Requested Adjustments	+/-	\$0.00	
Total Points/Fees	-	\$4,414.00	
Tax Service -85.00			
Flood Certification - 8.00			
Title - Settlement Or Closing Fee - 375.00 Title - Recording Fee - 9.00			
Title - Recording Fee - 9.00 Title - Municipal Lien Report - 115.00			
Title - Messenger/carrier Fee -50.00			
Prepaid Interest - 337.44			
Appraisal Fee + 130.00			
7 10000			
Amount Financed		\$423,778.56	
Loan Amount + 428,400.00	)		
Prepaid Finance Charge - 5,263.44			
Tax Service + 85.00			
Flood Certification + 8.00			
Title - Settlement Or Closing Fee + 375.00			
Title - Recording Fee + 9,00			
Title - Municipal Lien Report + 115.00			
Title - Messenger/carrier Fee + 50.00			
Opt. Credit Ins./Related Products Financed by Creditor		\$0.00	
		\$0.00	
Other Charges Paid to Creditor/Affiliate and Financed			
Other Charges Paid to Creditor/Affiliate and Financed Appraisal Fee + 130.00	)		
Other Charges Paid to Creditor/Affiliate and Financed Appraisal Fee + 130.00 Appraisal Fee (Paid) - 130.00		\$0.00	
Other Charges Paid to Creditor/Affiliate and Financed Appraisal Fee + 130.00 Appraisal Fee (Paid) - 130.00 Prepayment Fees/Penalties Charged on Previous Loar			
Other Charges Paid to Creditor/Affiliate and Financed Appraisal Fee + 130.00 Appraisal Fee (Paid) - 130.00 Prepayment Fees/Penalties Charged on Previous Loar Made/Held/Serviced By Creditor/Affiliate	1 >		
Other Charges Paid to Creditor/Affiliate and Financed Appraisal Fee + 130.00 Appraisal Fee (Paid) - 130.00 Prepayment Fees/Penalties Charged on Previous Loar Made/Held/Serviced By Creditor/Affiliate Creditor Requested Adjustments		\$0.00	
Other Charges Paid to Creditor/Affiliate and Financed Appraisal Fee + 130.00 Appraisal Fee (Paid) - 130.00 Prepayment Fees/Penalties Charged on Previous Loar Made/Held/Serviced By Creditor/Affiliate Creditor Requested Adjustments Fotal Loan Amount	+/- =	\$0.00 \$423,778.56	
Other Charges Paid to Creditor/Affiliate and Financed Appraisal Fee + 130.00 Appraisal Fee (Paid) - 130.00 Prepayment Fees/Penalties Charged on Previous Loar Made/Held/Serviced By Creditor/Affiliate Creditor Requested Adjustments Total Loan Amount Loan Amount + 428,400.00	+/- =	A SA	
Other Charges Paid to Creditor/Affiliate and Financed Appraisal Fee + 130.00 Appraisal Fee (Paid) - 130.00 Prepayment Fees/Penalties Charged on Previous Loar Made/Held/Serviced By Creditor/Affiliate Creditor Requested Adjustments Fotal Loan Amount Loan Amount + 428,400.00 Prepaid Finance Charge - 5,263.44	+/- =	A SA	
Other Charges Paid to Creditor/Affiliate and Financed Appraisal Fee + 130.00 Appraisal Fee (Paid) - 130.00 Prepayment Fees/Penalties Charged on Previous Loar Made/Held/Serviced By Creditor/Affiliate Creditor Requested Adjustments Fotal Loan Amount Loan Amount + 428,400.00 Prepaid Finance Charge - 5,263.44 Tax Service + 85.00	+/- =	A SA	
Other Charges Paid to Creditor/Affiliate and Financed Appraisal Fee + 130.00 Appraisal Fee (Paid) - 130.00 Prepayment Fees/Penalties Charged on Previous Loar Made/Held/Serviced By Creditor/Affiliate Creditor Requested Adjustments Fotal Loan Amount + 428,400.00 Prepaid Finance Charge + 85.00 Tax Service + 85.00 Flood Certification + 8.00	+/- = 0	A SA	
Other Charges Paid to Creditor/Affiliate and Financed Appraisal Fee + 130.00 - 130.0	+/- = 0	A SA CONTRACTOR OF THE PARTY OF	
Diher Charges Paid to Creditor/Affiliate and Financed   Appraisal Fee	+/- =	A SA CONTRACTOR OF THE PARTY OF	
Other Charges Paid to Creditor/Affiliate and Financed Appraisal Fee	+/-	A SA CONTRACTOR OF THE PARTY OF	
Dither Charges Paid to Creditor/Affiliate and Financed   Appraisal Fee	+/- = 0 0 0 0 0 0 0 0	A SA CONTRACTOR OF THE PARTY OF	
Other Charges Paid to Creditor/Affiliate and Financed	+/- = 0 0 0 0 0 0 0 0	A SA CONTRACTOR OF THE PARTY OF	

REDDIE MAC POINTS AND FEES ANALYSIS	S			Total Points/Fees + Total Loan Amount:	
Prepaid Finance Charge			\$5,263,44	Freddie Mac Points/Fees Test =	1.042%
Originator Compensation	+4	4.284.00		Total Points/Fees + 4,414.00	
Tax Service		+ 85.00		Total Loan Amount ÷	
Flood Certification		+ 8.00		423,778.56	
Title - Settlement Or Closing Fee		375.00		Points and Fees Threshold =	3.000%
	7				
Title - Recording Fee		+ 9.00		Amount Over/Under =	\$8,299.36
Title - Municipal Lien Report		115.00		Total Loan Amount * Pts/ + 12,713.36	
Title - Messenger/carrier Fee		+ 50.00		Fees Threshold	
Prepaid Interest	-	337.44		Total Points/Fees -4,414.00	
Prepaid Interest			\$337.44	FREDDIE MAC POINTS/FEES TEST	.6
10 days @ 33.7438/day	+ 337.44			DETERMINATION	
Other Loan Originator Compensation	0 100034	4	\$0.00	Do the Points/Fees exceed the Freddie Mac	No
Maximum Prepayment Fees Permitted Und	or the Lean	+	\$0.00	Maximum?	140
Documents	er the Loan	-	50.00	Reason:	
Contract to the contract to th			\$5.99	***************************************	
Prepayment Fees/Penalties Charged on Pro Made/Held/Serviced By Creditor/Affiliate	evious Loan	+	\$0.00	Total Points and Fees do not exceed 3% of the Total	al Loan Amoun
Other Charges Paid To Creditor/Affiliate		+	\$130.00		
Appraisal Fee	+ 130.00				
Other Excludable Charges	The same		\$0.00		
Bona Fide Discount Points		_	\$0.00		
		+/-			
Creditor Requested Adjustments			\$0.00		
Creditor Requested Adjustments		+/-	\$0.00		
Total Points/Fees		=	\$4,414.00		
Tax Service	-85.00				
Flood Certification	- 8.00				
Title - Settlement Or Closing Fee	- 375.00				
Title - Recording Fee	- 9.00				
Title - Municipal Lien Report	- 115.00				
Title - Messenger/carrier Fee	-50.00				
Prepaid Interest	- 337,44				
Appraisal Fee	+ 130.00				
Amount Financed			\$423,778.56		
	+ 428,400.00		4 4 5 5 6 5 7		
Prepaid Finance Charge	- 5,263,44				
Tax Service	+ 85.00				
Flood Certification	+ 8.00				
Title - Settlement Or Closing Fee	+ 375.00				
Title - Recording Fee	+ 9.00				
Title - Municipal Lien Report	+ 115.00				
Title - Messenger/carrier Fee	+ 50.00				
Opt. Credit Ins./Related Products Financed			\$0.00		
Other Charges Paid to Creditor/Affiliate and		0			
		0	\$0.00		
Appraisal Fee	+ 130,00				
Appraisal Fee (Paid)	- 130.00				
Prepayment Fees/Penalties Charged on Pro	evious Loan	8	\$0.00		
Made/Held/Serviced By Creditor/Affiliate					
Creditor Requested Adjustments		+/-	\$0.00		
Total Loan Amount		=	\$423,778.56		
	129 400 00	-	P4E01 10.00		
	+ 428,400.00				
Prepaid Finance Charge	- 5,263.44				
Tax Service	+ 85.00				
Flood Certification	+8.00				
Title - Settlement Or Closing Fee	+ 375.00				
Title - Recording Fee	+ 9.00				
Title - Municipal Lien Report	+ 115.00				
Title - Messenger/carrier Fee	+ 50.00				
Appraisal Fee	- 130.00				
	- 130.00				
Appraisal Fee (Paid)	+ 130.00				

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## ITEMIZATION OF SETTLEMENT FEES AND CHARGES

Loan Number: 1221031532

Date: FEBRUARY 17, 2021

Provided By: UNITED WHOLESALE MORTGAGE, LLC (NMLS # 3038)

Borrower(s): Marilyn J Mosby

Property Address: Gulf of Mexico Dr Unit

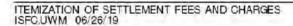
Long Boat Key, Florida 34228

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 Ontside of Closing	Amount Paid by Others	Amounts Paid by You
Originator Compensation to: My Easy Mortgage, LLC			\$4,284.00
Appraisal Fee to: Class Valuation	\$350.00		\$350.00
Appraisal Fee to: Class Valuation	\$130.00		\$130.00
Credit Report to: credit plus (REIMB)		\$46.50 (L)	
Tax Service to: United Wholesale FBO CoreLogic		\$85.00 (L)	
Flood Certification to: Corelogic Flood Services		\$8.00 (L)	
Title - Sattlement Or Closing Fee to: Fergeson Skipper Attorneys at Law		\$375.00 (L)	
Title - Owner's Title Policy (optional) to: Fergeson Skipper Attorneys at Law		\$289.30 (L)	
Title - Premium for Lender's Coverage to: Fergeson Skipper Attorneys at Law		\$2,217.00 (L)	
Title - Abstract or Title Search to: Fergeson Skipper Attorneys at La		\$75.00 (L)	
Title - Recording Fee to: Fergeson Skipper Attorneys at Law	<u></u>	\$9.00 (L)	
Title - MUNICIPAL LIEN rEPORT to: Fergeson Skipper Attorneys at Law		\$115.00 (L)	
Title - Endorsement Fee to: Fergeson Skipper Attorneys at Law		\$271.70 (L)	
Title - Messenger/Carrier Fee to: Fergeson Skipper Attorneys at Law		\$50.00 (L)	
Recording Fees - Mortgage to: Other		\$171.50 (L)	
Transfer Tax to: Sarasota County Recorder		\$3,332.00 (S)	
State Tax/Stamps to: FL Tax Recorder		\$2,356.20 (L)	
Recording Fee - Deed to: Other		\$27.00 (L)	
IENDER qUESTIONNAIRE to: Seaside Gardens		\$50.00 (L)	
HOA Fees/Association Dues to: Seaside Gardens			\$708.93
HOA Fees/Association Dues to: Seaside Gardens		\$361.07 (L)	

DociMagic eForms

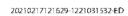


	Paid Outside	Amount Paid	Amounts
Paid by S* Seller L* Lender K* Broker R* Branch O* Other	of Closing	by Others	Paid by You
Homeowners Insurance Premium Progressive			\$1,617.00
HAZARD INSURANCE (3 months @ \$134.75 per month) to: Other			\$404.25
COUNTY PROPERTY TAX (6 months @ \$436.86 per month) to: Other			\$2,621.16
PMI		\$0.00 (O)	
Prepaid Interest (\$33.74 per day from 02/19/2021 to 03/01/2021)			\$337.44

ITEMIZATION OF SETTLEMENT FEES AND CHARGES ISFC.UWM 06/26/19

DocMagic eForms

Page 2





### **ACKNOWLEDGMENT**

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

DocMagic eForms

20210217121629-1221031532-ED



Page 3



This document has been uploaded to state that there is \$0.00 fee (no payment made by check or credit card) for the documentation uploaded by Processor Assist for the following borrower:

Loan #: 1221031532

Borrower: Marilyn Mosby

Property Address: Gulf of Mexico Dr, Unit

Long Boat Key FL. 34228

Please contact us with any questions.

Thank you,

Processor Assist Team

processorassist@uwm.com

Loan Number: 1221031532

Form 4506-C (September 2020)

Department of the Treasury - Internal Revenue Service

IVES Request for Transcript of Tax Return

OMB Number 1545-1872

	► Request may be rejected	if th	pplicable lines have been completed. le form is incomplete or lilegible. 6-C, visit www.irs.gov and search IVES.			
1a.	Name shown on tax return (if a joint return, enter the name shown first) Marilyn J Mosby	1b.	First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)	ation		
2a.	If a joint return, enter spouse's name shown on tax return	Second social security number or individual taxpayer identificationnum if joint tax return.				
3.	Current name, address (including apt., room, or suite no.), city, state, a Marilyn J Mosby 4 Bolton St, Baltimore, MD 21217	and ZI	P code (see instructions)			
4.	Previous address shown on the last return filed if different from line 3	(see i)	astructions)			
5a.	IVES participant name, address, and SOR mailbox ID TALX Corporation, a provider of Equifax Verificatio 888-749-4411 axI49EVS	n Se	ervices, 11432 Lackland Rd, St. Louis, MO 63146			
5b.	Oustomer file number (if applicable) (see instructions)					
Cauti			sure that lines 5 through 8 are completed before signing. (see instruction			
6.	Transcript requested, Enter the tax form number here (1040, 1065, 11 per request 1040	20, e	c.) and check the appropriate box below. Enter only one tax form num	ber		
	<ul> <li>Return Transcript, which includes most of the line items of a tax made to the account after the return is processed. Transcripts are</li> </ul>	return only	as filed with the IRS. A tax return transcript does not reflect changes available for the following returns: Form 1040 series, Form 1065, Form um transcripts are available for the current year and returns processed	X		
	b. Account Transcript, which contains information on the financial assessments, and adjustments made by you or the IRS after the re- estimated tax payments. Account transcripts are available for most	turn v	vas filed. Return information is limited to items such as tax liability and	X		
	<ul> <li>Record of Account, which provides the most detailed information.</li> <li>Available for current year and 3 prior tax years</li> </ul>	as it i	s a combination of the Return Transcript and the Account Transcript.	X		
7.	Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series information returns. State or local information is not included with information for up to 10 years. Information for the current year is gener information for 2016, filed in 2017, will likely not be available from the should contact the Social Security Administration at 1-800-772-1213.	the F	orm W-2 information. The IRS may be able to provide this transcript of available until the year after it is filed with the IRS. For example, W-2	X		
	on: If you need a copy of Form W-2 or Form 1099, you should first co , you must use Form 4506 and request a copy of your return, which in		the payer. To get a copy of the Form W-2 or Form 1099 filed with your sall attachments.			
8.	Year or period requested. Enter the ending date of the tax year or period 12/31/2018	d usi	ng the mm/dd/yyyy format (see instructions)			
Cauti	on: Do not sign this form unless all applicable lines have been complet	ed.				
reque	sted. If the request applies to a joint return, at least one spouse mus	t sign	hown on line 1a or 2a, or a person authorized to obtain the tax informal, if signed by a corporate officer, 1 percent or more shareholder, part, trustee, or party other than the taxpayer, I certify that I have the authored by IRS within 120 days of the signature date.	tner.		
	Signatory attests that he/she has read the attestation clause and upo instructions.	n so	reading declares that he/she has the authority to sign the Form 4506-0	C. Se		
	Marilyn J Mosby		Date Phone number of taxpayer on line 1a or	2a		
	01/14/21 11:11:28 AM PST Print/Type name Marilyn J Mosby		-8328			
Sign Here	Title (if line 1 a above is a corporation, partnership, estate, or trust)					
nere	Spouse's signature		Date			

Print/Type name

Catalog Number 72627P
For Privacy Act and Paperwork Reduction Act Notice, see page 2.

www.irs.gov Page 1 of 2

Form 4506-C (9-2020)



Loan Number: 1221031532

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

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

#### **Future Developments**

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

**What's New.** Form 4506-C was created to be utilized by authorized IVES participants to order tax transcripts with the consent of the taxpayer.

#### General Instructions

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

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

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

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

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

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

### Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission	Austin IVES Team
Processing Center	844-249-6238
Fresno Submission	Fresno IVES Team
Processing Center	844-249-6239
Kansas City Submission	Kansas City IVES Team
Processing Center	844-249-8128
Ogden Submission	Ogden IVES Team
Processing Center	844-249-8129

### Specific Instructions

Line 1b. Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a, or enter the employer identification number (EIN) for the business listed on line 1a.

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

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

**Note.** If you use an SSN, name or combination of both, we will not input the information and the customer file number will reflect a generic entry of "9999999999" on the transcript.

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

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



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

**Individuals.** Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Only one signature is required. Sign Form 4506-C exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

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

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

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-C 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 sign Form 4506-C.

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

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

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

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

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

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

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



## DocMagic eSign Certificate

eSign Id:	64565896	Reference Id:	1037913346	From:	UWM DOCMAGICINTEGRATION	Status:	Signed
Documents Type:	INITIAL DISCLOSURE	Loan Id:	1221031532	Documents:	23	Signatures:	Y

## **List of Signers**

Name/Email	Signature	Created Date	Started Date	Consented Date	Viewed Date	Completed Date
MARILYN J MOSBY marilynmosby@hotmail.com	Marilyn J Mosky	01/12/21 12:20:38 PM	01/14/21 11:09:55 AM	01/14/21 11:10:06 AM	01/14/21 11:10:06 AM	01/14/21 11:11:31 AM
GILBERT BENNETT gilbert@myeasymortgage.com	Gilbert Bennett	01/12/21 12:20:39 PM	01/13/21 07:46:06 AM	01/13/21 07/46/11 AM	01/13/21 07:46:11 AM	01/13/21 07:46:22 AM

# **Audit Log**

Date/Time	Person	IP Address	Action
01/12/21 12:20:38 PM	SYSTEM USER	79.00	eSign event created
01/12/21 12:20:38 PM	MARILYN J MOSBY	10.1.220.206	The invitation was not sent to marilynmosby@hotmail.com
01/12/21 12:20:38 PM	GILBERT BENNETT	10.1.220.206	Invitation sent to gilbert@myeasymortgage.com
01/13/21 07:46:06 AM	GILBERT BENNETT	47.199.197.162	eSign event started
01/13/21 07:46:11 AM	GILBERT BENNETT	47.199.197.162	Consented to DocMagic eSign
01/13/21 07:46:11 AM	GILBERT BENNETT	47,199,197,162	Initial Disclosure version 1 prepared on January 12, 2021, 12:20 PM PST displayed
01/13/21 07:46:12 AM	GILBERT BENNETT	47.199.197.162	Approved electronic representation of signature
01/13/21 07:46:12 AM	GILBERT BENNETT	47.199.197.162	Approved electronic representation of signature
01/13/21 07:46:22 AM	GILBERT BENNETT	47.199.197.162	eSign event signing complete
01/13/21 12:20:38 PM	SYSTEM USER	10.1.220.206	Reminder sent to gilbert@myeasymortgage.com, robert@myeasymortgage.com, docmagicintegration@uwm.com (eSign Reminder [Loan Number: 1221031532])
01/14/21 11:09:55 AM	MARILYN J MOSBY	69.250.120,55	eSign event started
01/14/21 11:10:06 AM	MARILYN J MOSBY	69.250.120.55	Consented to DocMagic eSign
01/14/21 11:10:06 AM	MARILYN J MOSBY	69,250.120,55	Receipt of early disclosures within 3 business days met
01/14/21 11:10:06 AM	MARILYN J MOSBY	69.250.120.55	Initial Disclosure version 1 prepared on January 12, 2021, 12:20 PM PST displayed
01/14/21 11:10:08 AM	MARILYN J MOSBY	69.250.120,55	Approved electronic representation of signature
01/14/21 11:10:08 AM	MARILYN J MOSBY	69.250.120.55	Approved electronic representation of signature
01/14/21 11:11:30 AM	SYSTEM USER		eSign event completed
01/14/21 11:11:30 AM	MARILYN J MOSBY	69.250.120.55	eSign event signing complete

## **List of Documents**

Document Name	Page(s)	Mark(s)	Signer(s)
ENCLOSED DOCUMENTS LIST	1	0	0
OAN ESTIMATE	3	1	i
JNIFORM RESIDENTIAL LOAN APPLICATION	8	8	2
AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE	2	1	1
AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT NOTICE	2	1	i
FLORIDA STATEMENT OF ANTI-COERCION	1	1	1
BORROWER CONSENT TO THE USE OF TAX RETURN NFORMATION	1:	t	1
BORROWER SIGNATURE AUTHORIZATION	1	1	1
RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE	3	3	1.
ANTI-STEERING DISCLOSURE OF LOAN OPTIONS	1	0	0
FEDERAL EQUAL CREDIT OPPORTUNITY ACT NOTICE (ECOA)	1	1	1
CUSTOMER IDENTIFICATION VERIFICATION	2	1	3
ELECTRONIC DELIVERY CONSENT AND INTENT TO PROCEED	2	5	1
HOUSING COUNSELORS NEAR YOU	6	0	0
DISCLOSURE NOTICES	2	3	1

ACKNOWLEDGMENT OF RECEIPT OF HOMEOWNERSHIP COUNSELING NOTICE	1	1	1	Page 562 of 919
PRIVACY FORM - NO OPT OUT	2	0	0	
ADDITIONAL DETAILS FOR SERVICES YOU CAN SHOP FOR	1	0	0	
CREDIT INQUIRY LETTER OF EXPLANATION	1	71	1	
BORROWER'S CERTIFICATION AND AUTHORIZATION	3	1	1	
BORROWER'S CERTIFICATION AND AUTHORIZATION	3	1	1	
IVES REQUEST FOR TRANSCRIPT OF TAX RETURN	2	1	1	
YOUR HOME LOAN TOOLKIT	28	0	0	

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### YOUNITED



Borrower Name: Marilyn J Mosby

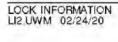
Loan Number: 1221031532

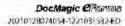
Property Address: Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

## LOCK INFORMATION

Your loan has been locked at a 2,875 % interest rate.

Your lock will expire on FEBRUARY 19, 2021 at 5:00 pm EST .







## « Back to Borrower Overview

# Wage Employment Calculator - Paystub/W2

Loan Number	Borrower	Borrower's Current Address	Source	Start Date	Monthly Income (saved)
1221031532	Marilyn Mosby		City of Baltimore	1/1/2016	\$19,682.13

Fields marked with \* must be completed.

Pay Period End Date:*	12/25/2020		
Date of Paycheck:*	12/31/2020		
Pay Type/Cycle:	Bi-Weekly Salary	*	
Additional W2 Income Type: \$	none	v	
Pay Rate: \$			\$9,183.54* 2 = \$18,367.08
Base Income Year-to-Date: \$			\$247,955.58/11.81=\$21,001.70
Last Year's W2 Box 5:" \$	236185.56		

7	
Calculate	Clear
ment minimize	- mindel

	Calculated Amount	YTDAvg	<u>Override</u>
Calculated Monthly Income BASE	\$19,897.67	\$21,001.70	
Monthly Income OVERTIME	\$0.00		D
Monthly Income BONUS	\$0.00		
Monthly Income COMMISSION	\$0.00		
Monthly Income TIP	\$0.00		
Monthly Income OTHER	\$0.00		

If you overrode any of the fields above, it is **required** that you add a comment before submitting.

### Comments:

YTD supports calculated amount. Calculated amount is being used to qualify.

Please Print before selecting "Save to Loan".



Save to Loan

d Control number Employer use only Dept. Corp. 5452707067 VQH A29001 2160 c Employer's name, address, and ZIP code

MAYOR AND CITY COUNCIL OF BALT 401 E FAYETTE, RM 800 BALTIMORE, MD 21202

e/f Employee's name, address, and ZIP code MARILYN J MOSBY

BOLTON ST BALTIMORE, MD 21217

Walter !	A Part of the Committee		
	52-6000769	a Employeredacted nu (REDACTED - 7	mber 577
Wage	es, tips, other comp.	2 Federal Income tax v	vithheld
	205246.88	3477	6.18
Socia		4 Social security tax v	ithheld
Maria de la companya del companya de la companya de la companya del companya de la companya de l	132900.00	823	9.80
Medic	are wages and tips	6 Medicare tax withhel	d
	236185.56	3750	0.36
Social		8 Allocated tips	
		10 Dependent care bend	efits
Nonqu	alified plans		12 00.00
Other		THE RESERVE OF THE PERSON NAMED IN COLUMN 1	99.56
Other		12c	
		12d	
		13 Stat emp Ret. plan 3rd pa	irty sick pay
State MD	Employer's state ID no 03683527		
State I	ncome tax	18 Local wages, tips, et	<b>c.</b>
1000000000000000000000000000000000000	Wage Social Medic Social Nonqu Other	Wages, tips, other comp.  205246.88  Social security wages 132900.00  Medicare wages and tips 236185.56  Social security tips  Nonqualified plans  Other	Social security wages   132900.00   8235   132900.00   8235   8236185.56   3756   8   10   Dependent care benefit wages   120   120   120   120   13   State   Employer's state   ID no.   16   State   State   Employer's state   ID no.   16   State   State   Employer's state   ID no.   16   State   State   State   Employer's state   ID no.   16   State   S

This Summary is included with your W-2 to help describe portions in more detail. The detail. The reverse side includes information that will also be helpful.

Your Gross Pay was adjusted as follows to produce your W-2 Statement. Social Security Wages Wages, Tips, Other Box 5 of W-2 Wages Compensation Box 3 of W-2 Box 1 of W-2 238,772.04 238,772.04 -1,924.52 238,772.04 GROSS PAY -1,924.52 -661.96 -1,924.52 -661.96

KAISER -661.96 CF HO RX -19,000.00 DEF COMP -11,938.68 ERS CONTR -103,285.56 236,185.56 Excess Fica 132,900.00 205,246.88 W-2 WAGES

MARILYN J MOSBY REDACTED BOLTON ST BALTIMORE, MD 21217

REDACTED Social Security Number: **Taxable Marital Status: Married Filing Jointly** Exemptions/Allowances:

Page 566

Federal: 0 State: 0 Local:

Wages, tips, other comp.

205246 88

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PAGE 01 OF 01 - Fold and Detach Here -

1 Wages, tips, other comp. 205246.88		2 Federa	34776.18
3 Social security wages 132900.00 5 Medicare wages and tips 236185.56		4 Social security tax withheld 8239.80 6 Medicare tax withheld 3750.36	

20 Locality name

Employer's name, address, and ZIP code MAYOR AND CITY COUNCIL OF BALT 401 E FAYETTE, RM 800 BALTIMORE, MD 21202

16340.87

19 Local income tax

52-6000769	nber a Employee's SSA number REDACTED 7577
7 Social security tips	8 Allocated ups
9	10 Dependent care benefits
11 Nonqualified plans	12a See instructions for box 12 G   19000.00
14 Other	12b DD 22099.56
	12c
	12d
	13 Stat emp. Ret. plan 3rd party sick pa

e/f Employee's name, address and ZIP code

MARILYN J MOSBY REDACTED BOLTON ST BALTIMORE, MD 21217

15 State Employer's state ID no. 16 State wages, tips, etc. 205246.88 MD 18 Local wages, tips, etc. 17 State income tax 16340.87 19 Local income tax 20 Locality name

Federal Filing Copy Wage and Tax Statement copy is to be filed with employee's Federal Income Tax Return.

1 Wages, tips, other comp. 205246.88		2 Federa	income tax withheld 34776.18
3 Social security wages 132900.00		4 Social security tax withheld 8239.80	
5 Medicare wages a 236	nd tips 185.56	6 Medica	re tax withheld 3750.36
d Control number 5452707067 VQH	Dept. A29001	Corp.	Employer use only 2160

Employer's name, address, and ZIP code MAYOR AND CITY COUNCIL OF BALT

401 E FAYETTE, RM 800 BALTIMORE, MD 21202

b	Employer's FED ID number 52-6000769	a Emplo	REDAC'	mber 7577
7	Social security tips	8 Alloca	REDAC'	IED
8		10 Deper	dent care	benefits
11	Nonqualified plans	12a G		19000,00
14	Other	12b DD		22099.56
		12c		
	12d			
		13 Stat em	p. Ret. plan	3rd party sick pay

MARILYN J MOSBY BOLTON ST BALTIMORE, MD 21217

19 Local income tax

REAL PROPERTY.		
15 State	Employer's state ID no. 16 State wages, tips, etc.	
MAIN	Osepses	
MD	205246.88	
17 State		
in State	ncome tax 18 Local wages, tips, etc.	É
	16340 87	
	16340.87	

MD. State Filing Copy Wage and Tax 2010 Copy 2 to be filed with employee's State Income Tax Return.

20 Locality name

203240.00			
3 Social security wages 132900.00		4 Social	security tax withheld 8239.80
5 Medicare wages and tips 236185.56		6 Medicare tax withheld 3750.36	
d Control number Dept. 5452707067 VQH A29001		Corp.	Employer use only 2160
MAYOR AND	CITY C		

2 Federal income tax withheld

34776.18

TO E PAYELLE, HM 800 BALTIMORE, MD 21202

b Employer's FED ID number 52-6000769	r a EmployREDACTED umber 7577
7 Social security tips	8 Allocated upo
9	10 Dependent care benefits
11 Nonqualified plans	12a G   19000.00
14 Other	12b DD 22099.56
	12c
	12d
e/f Employee's name, addres	13 Stat emp. Ret. plan 3rd party sick p

MARILYN J MOSBY REDACTED BOLTON ST BALTIMORE, MD 21217

15 State Employer's state ID no MD 03683527	. 16 State wages, tips, etc
17 State income tax	205246.88 18 Local wages, tips, etc.
Local income toy	20 Locality name

City or Local Filing Copy Wage and Tax Statement Copy 2 to be filed with employee's City of Local Income Tax Return. 1545-000

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Form W-9

(Rev. October 2018) Department of the Treasury Internal Revenue Service

## Request for Taxpayer Identification Number and Certification

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

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

	Name (as shown on your income tax return). Name is required on this Marilyn J Mosby	s line; do not leave this line	blank.						
-	2 Business name/disregarded entity name, if different from above								
	3 Check appropriate box for federal tax classification of the person whose name is boxes.    X	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 mainlained outside the U.S.)							
Spe	5 Address (number, street, and apt. or suite no.) See instructions.	eddress (optional)							
See	585 SOL				ALE MORTGAGE, LLC DE SAN 48341				
	6 City, state, and ZIP code Baltimore, MARYLAND 2121	7							
	7 List account number(s) here (optional)								
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Part	Taxpayer Identification Number (TIN)								
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2. I a Re no 3. I a 4. Th Certif withho apply retiren	e number shown on this form is my correct taxpayer identification not subject to backup withholding because; (a) I am exemptivenue Service (IPS) that I am subject to backup withholding as tified me that I am no longer subject to backup withholding; and m a U.S. citizen or other U.S. person (defined below); and e FATCA code(s) entered on this form (if any) indicating that I a feation instructions. You must cross out item 2 above if you have failed to report all interest and dividend For mortgage interest paid, acquisition or abandonment of sectionent arrangement (IRA), and generally, payments other than interest provide your correct TIN Section instructions for Part II, Ial	t from backup withholdings a result of a failure to reference of a result of a failure to reference of a result of a failure to result of a failure to result of a failure of	g, or (b) I have report all interest reporting is corre- IRS that you are real estate train of debt, contin	e not be t or div ect. e currer saction ibutions	en notified by the Internal idends, or (c) the IRS has not life subject to backup s, item 2 does not to an individual				
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Section Future d Form W publishe Purpos	ral Instructions references are to the Internal Revenue Code unless otherwise noted. evelopments. For the latest information about developments related to 9 and its instructions, such as legislation enacted after they were d, go to www.irs.gov/FormW9. se of Form	individual (axpayer ide identification number report on an informati reportable on an informati but are not limited to, Form 1099-INT (In	entification number (ATIN), or employed on return the amore mation return. Exa the following. terest earned or pa	er (ITIN), er identif unt paid imples of aid)	social security number (SSN), adoption taxpayer lication number (EIN), to to you, or other amount information returns include, one stocks or mutual funds)				
	dual or entity (Form W-9 requester) who is required to file an on return with the IRS must obtain your correct taxpayer								
Form W	7-9 (Rev. 10-2018) Cat. No.	o. 10231X		-	DocMagic eForms				



- 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. SeeWhat is backup withholding, later.

By signing the filled-out form, you:

- 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
- 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.

- $_{\rm I\!R}$  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 Entitles).

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.

- The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident atien.
  - 2. The treaty article addressing the income.
- 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.
- 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 atlen 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 atten or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

#### **Backup Withholding**

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 24% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include 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,
- 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
- 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

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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 U.C. 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 tLC, 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
<ul> <li>Individual</li> <li>Sole proprietorship, or</li> <li>Single-member limited liability company (LLC) owned by an individual and disregarded for U.S. federal tax purposes.</li> </ul>	Individual/sole proprietor or single-member LLC
<ul> <li>LLC treated as a partnership for U.S. federal tax purposes,</li> <li>LLC that has filed Form 8832 or 2553 to be taxed as a corporation, or</li> <li>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.</li> </ul>	Limited liability company and enter the appropriate tax classification. (P= Partnership; C= C corporation; or S= S corporation)
<ul> <li>Partnership</li> </ul>	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 401f(1/2)
  - 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

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- 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'	Generally, exempt payees 1 through 52
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

<sup>1</sup> See Form 1099-MISC, Miscellaneous Income, and its instructions.

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
  - 1 A common trust fund as defined in section 584(a)
  - J A bank as defined in section 581
  - K A broker

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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 BN. You can apply for an BN 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, andier

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

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<sup>&</sup>lt;sup>2</sup> 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.

- 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.
- 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. 2.	Individual Two or more individuals (joint account) other than an account maintained by an FFI	The individual The actual owner of the account or, if combined funds, the first individual on the account
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 <sup>2</sup>
5.	The usual revocable savings trust (grantor is also trustee)	The grantor-trustee'
	So-called trust account that     is not a legal or valid trust     under state law	The actual owner <sup>1</sup>
6.	Sole proprietorship or disregarded entity owned by an individual	The owner <sup>3</sup>
7.	Grantor trust filing under Optional Form 1099 Fiting 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
8. 9.		The owner Legal entity*
8. 9. 10.	an individual A valid trust, estate, or pension trust	
9.	an individual A valid trust, estate, or pension trust Corporate or LLC electing corporate status on Form 8832 or Form 2553	Legal entity <sup>4</sup>
9. 10. 11.	an individual A valid trust, estate, or pension trust Corporate or LLC electing corporate status on Form 8832 or Form 2553 Association, club, religious, charitable, educational, or other tax-exempt organization Partnership or multi-member LLC	Legal entity*  The corporation  The organization  The partnership
9. 10. 11.	an individual A valid trust, estate, or pension trust Corporate or LLC electing corporate status on Form 8832 or Form 2553 Association, club, religious, charitable, educational, or other tax-exempt organization Partnership or multi-member LLC A broker or registered nominee	Legal entity <sup>4</sup> The corporation The organization

_	For this type of account:	Give name and EIN of:
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

- 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.
- <sup>2</sup> Circle the minor's name and furnish the minor's SSN.
- <sup>3</sup> 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.
- <sup>4</sup> 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 identify their.

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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.ldentityTheft.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.

DocMagic eForms

Form 4506-T

(March 2019)

Department of the Treasury Internal Revenue Service

### Request for Transcript of Tax Return

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

▶ Request may be rejected if the form is incomplete or illegible.

For more information about Form 4506-T, visit www.irs.gov/form4506t.

OMB No. 1545-1872 Loan Number: 1221031532

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. Marilyn J Mosby	16	First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) -7577			
2a	If a joint return, enter spouse's name shown on tax return.	26	2b Second social security number or individual taxpayer identification number if joint tax return			
3	Current name, address (including apt., room, or suite no.), or Marilyn J Mosby REDACTED in St, Baltimore, Maryland 2121	C. Contraction	ZIP code (see instructions)			
4	Previous address shown on the last return filed if different f		ee instructions)			
5a	telephone number.		Services, 11432 Lackland Road, St. Louis, Missouri			
5b	Customer file number (if applicable) (see instructions)					
you ha	ive filled in these lines. Completing these steps helps to prote	et your private he information	e filled in lines 6 through 9 before signing. Sign and date the form once by. Once the IRS discloses your tax transcript to the third party listed on in. If you would like to limit the third party's authority to disclose your the third party.			
6	Transcript requested. Enter the tax form number here (104)		in the till party.  I, etc.) and check the appropriate box below. Enter only one tax form			
а	made to the account after the return is processed. Transcrip	ots are only a	as filed with the IRS. A tax return transcript does not reflect changes evallable for the following returns: Form 1040 series, Form 1065, Form transcripts are available for the current year and returns processed			
b	assessments, and adjustments made by you or the IRS after	inancial statu er the return w	s of the account, such as payments made on the account, penalty ras filed, Return information is limited to items such as tax liability and			
c	Record of Account, which provides the most detailed inform	nation as it is	s. Most requests will be processed within 10 business days  a combination of the Return Transcript and the Account Transcript.			
7	Available for current year and 3 prior tax years. Most reques Verification of Nonfiling, which is proof from the IRS that yo		a return for the year. Current year requests are only available after June			
8	information returns. State or local information is not include information for up to 10 years. Information for the current	498 series tra led with the year is genera	Form W-2 information. The IRS may be able to provide this transcript illy not available until the year after it is filed with the IRS. For example,			
	you should contact the Social Security Administration at 1-8		ne IRS until 2013. If you need W-2 information for retirement purposes, Most requests will be processed within 10 business days			
	n: If you need a copy of Form W-2 or Form 1099, you should you must use Form 4506 and request a copy of your return,		the payer. To get a copy of the Form W-2 or Form 1099 filed with your			
9	Year or period requested. Enter the ending date of the year	r or period, us	sing the mm/dd/yyyy format. If you are requesting more than four years or juarterly tax returns, such as Form 941, you must enter each quarter or			
Cautio	n: Do not sign this form unless all applicable lines have been	completed				
Signat reques manag to exe	ure of taxpayer(s). I declare that I am either the taxpayer whated. If the request applies to a joint return, at least one spo	ose name is suse must sig administrator must be rece e and upon s	Phone number of taxpayer on line 1a or 2a			
Sign	Signature (see instructions)		Date REDACTED8328			
Here	Title (if line 1a above is a corporation, partnership, estate	e, or trust)				
	Spouse's signature		Date			
For Priva	acy Act and Paperwork Reduction Act Notice, see page 2.	Page 1	Cat. No. 37667N Form 4506-T (Rev. 3-2019 of 2			

Loan Number: 1221031532 Page 2

Section references are to the Internal Revenue Code unless otherwise noted

**Future Developments** 

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.
What's New. The transcripts provided by the IRS have been modified to protect taxpayers' privacy. Transcripts only display partial personal information, such as the last four digits of the taxpayer's Social Security Number. Full financial and tax information, such as wages and taxable income, is shown on the transcript.

A new optional Customer File Number field is available to use when requesting a transcript. You have the option of inputting a number, such as a loan number, in this field. You can input up to 10 numeric characters. The customer file number should not contain an SSN. This number will print on the transcript. The customer file number is an optional field and not required.

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 5a) 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

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at PS.gov and click on "Cet 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. 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 tived in:

Mail or fax to:

Alabama, Kentucky Louisiana, Mississippi Tennessee, Texas, a foreign country, American Samoa. Puerlo 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 ldaho, Illinois, Indiana, towa, Kansas, Michigan, Minnesola, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington,

Internal Revenue Service **RAIVS Team** Stop 37106 Fresno, CA 93888

Wisconsin, Wyoming 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 S-2 Kansas City, MO 64999

855-821-0094

Chart for all other transcripts

If you lived in or your business was

Mail or fax to:

Alabama, Alaska, Arizona, Arkansas, California Colorado, Connecticut Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, Nev Mexico, North Carolina. North Dakota, Ohio, Oktahoma, Oregon, Rhode Island, South Carolina. South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin, Wyoming, a foreign country, American Samoa, Puerto Rico. Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, A.P.O. or F.P.O.

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

855-298-1145

Maine, Massachusetts, New Hampshire, New York, Pennsylvania, Vermont

address

Internat Revenue Service RAJVS Team Stop 6705 S-2 Kansas City, MO 64999

855-821-0094

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return.
Otherwise, enter the first social security number Citierwise, 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 5b. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number should not contain an SSN. Completion of this line

Note. If you use an SSN, name or combination of both, we will not input the information and the customer file number will be blank on the

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

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a.

The IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.



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

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

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

requester's right to receive the information.

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

requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer. Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust. Documentation. For entities other than individuals,

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

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4505 T. 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:

Internat 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.

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

Cat. No. 37667N Page 2 of 2

Form 4506-T (Rev. 3-2019) DocMagic eForms



Date: 01/27/2021 4:44 pm

Account Executive : Bradley Parry Broker ID No : FL11731

My Easy Mortgage, LLC

Loan Number: 1221031532

Borrower Name(s): Marilyn J Mosby



Subject Property Address:

Gulf of Mexico Dr, Unit
Long Boat Key, FLORIDA 34228

Lock-In Date: 01/27/2021 Expires: 02/19/2021

## Lock Confirmation

Loan Information

Loan Amount:

\$428,400

Loan Program:

ogram: Conquest Conventional 30 Year

Fixed

CONV

Note Rate:

2.875%

Sales Price:

\$476,000.00

ARM Rate Caps:

Appraised Value:

\$478,000

ARM Margin:

LTV / CLTV:

90.000% / 90.000%

Loan Type: Purpose:

Purchase Home

\$4,284.00

Property Type:

Condo/Attached

Refi Type:

360

NO

Number of Units : Occupancy:

1 2ndHome

Amort Period: Borrower FICO:

763

Lock Period:

11 Day Lock Borrower Paid Escrow Waiver: Compensation Amount: UW Fee Waiver: YES

Compensation Type:

MI Description:

{UWM} BPMI Monthly 760-779 > 20Yr / MI Factor 0.300%

Automated Underwriting Info:

AU System: Loan Prospector

Response: Accept

Pricing Information:		Note Rate	Discount
Base Pricing: Adjustments:		2.875%	-3.142%
UW Waive fee adjustment FICO >=740 LTV 85.01-95% Condo-Attached LTV >75% Second Home LTV 85.01-90%		0.000% 0.000% 0.000%	0.2468 0.2508 0.7508 0.2508
	Final Rate & Price: Final Price \$ (Not including compensation):	2.875%	-1.646% \$-7,051.46

For any questions or concerns contact us at lockdesk@uwm.com

UWM purchase price is subject to change upon confirmation of all applicable loan level feature price adjustments based on the loan terms. Please refer to our Rate Sheet, available on our website (UWM.COM) for all applicable pricing adjustments.



## Change of Circumstance Letter

Borrower: Marilyn Mosby CoBorrower:

Subject Address: Gulf of Mexico Dr, Unit Long Boat Key FL 34228

Current Rate: 2,875 % Loan Amount: \$428,400.00

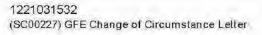
Product: Conquest Conventional 30 Year Fixed Lock Term: 11days

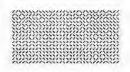
Expires: 2/19/2021 Purpose: Purch1st

#### CHANGED CIRCUMSTANCE

X The above referenced loan is changing from "float" to "lock". Date of lock: 1/27/2021

Borrower requested change: Rate Change/ Extension/Relock. Date of lock expiration:





#### LOAN SUMMARY

Borrower Name

Loan Number

Batch ID

MERS MIN

Branch ID

Billing ID

Loan Owner ID

Last Scored On

First Scored On

Property | Input Address

Marilyn J Mosby

Gulf of Mexico Dr 4 Longboat Key,

FL 34228 US

Property | USPS Standardized Gulf of Mexico Dr Longboat Key,

FL 34228 -2905

3582847

UWMTRANS20210210311414052290

\_\_ The Work Number®

Out-of-the-box | 13

Risk Profiler

Ownership & Occupancy4506-T Integration

Income Assessment

MLS Data

MODULES

UDM

Bankruptcy Search

Associated Business Search
Liens & Judgments Search

### SCORING SUMMARY

Original Adjusted 203 Critical Risk 1000 Low Risk

2/10/2021 5:19:16 AM

1/18/2021 12:00:00 AM



Original Adjusted 107 Critical Risk

#### LOAN OVERVIEW

Loan Amount

Estimated Value Value Range Purchase Price

Appraised/Estimated Value

\$478,000

\$476,000

Confidence

#### SUBMITTED DATA

Borrower 1 Name

Borrower 2 Name

Borrower 3 Name

Borrower 4 Name

Lien Position

LTV 90.0000 %

CLTV 90.0000 %

Marilyn J Mosby

\$428,400

First Mortgage 90.0000 %

Borrower 1 SSN

Borrower 2 SSN Borrower 3 SSN

Borrower 4 SSN

Property Type

Occupancy Loan Purpose XXX-XX-7577

Condo

Second Home Purchase

#### WATCHLIST OVERVIEW

OFAC

HUD LDP

SAM EPLS

FREDDIE MAC

FHFA Suspended Counterparty

186.	ala E		Address McNahalas	200
entity	0 0		Address Validation	0 0
an Participants	0 0		Down Fayment	0 0
nployment / Income	00		Local Market Activity	0 0
praiser Issues	0 0		Property Flipping	00
ccupancy	0 1		Property Valuation	ojo l
one Number Questionable	0 0		Straw-Buyer	00
nancing	0 1		Subject Property	0 3
dress Questionable	0 0			
ARIANCES			Varience   Number of Varience	riances   Cleared Variances   Variance Risk
ccupancy	0 1			
gh Impact Variances				
HOADUES - PROP	ERTY HOA	ALERT - Public	records indicate submitted prope	erty(ies) have Homeowner's

- · Participant(s) identified: Ownership
- Subject Address, Current Residence Address, Schedule of REO Address(es), Ownership Address(es) currently owned only, if applicable
- If HOA dues are associated with the Subject Property, confirm amount and frequency of HOA dues using
  appraisal. If the transaction has an appraisal waiver, use the title commitment to confirm the property type is a
  PUD/CONDO. If so, obtain third party documentation to support amount and frequency of HOA dues
- If HOA dues are associated with a REO, obtain third party documentation to verify amount and frequency of HOA dues.

Input Address	Input Address Type	Returned Address	HOA Fees	Frequency
Nice Ct KISSIMMEE,FL,34747	Ownership	Nice Ct KISSIMMEE,FL,34747	379	MONTHLY

#### Comments

Kirsh Gittler Cleared Verience
1/25/2021 3:25:03 PM On appraisal
Andrew Metter Comment on Selected
1/18/2021 8:45:07 AM Appraisal to confirm,

Financing

#### High Impact Variances

Cleared High Impact UDLIAB01 - POTENTIAL UNDISCLOSED LIABILITY OR PROPERTY - (1) additional property(ies) may be owned by an individual with the same name and social security number as the Borrower(s). The property(ies) may have been acquired within the last (4) month(s), are NOT the Subject Property, Current Residence or listed on the borrower's Schedule of REO. Properties identified: Nice Ct KISSIMMEE,FL,34747)

· Participant(s) identified: Borrower 1

011

- Confirm that the address listed matches another address on the 1040s or REO section of the 1003 to determine
  if the property ownership was already disclosed. Review the credit report for any possible inquiries or
  undisclosed debts linked to the property.
- If property was not disclosed, search property address in Data Tree to determine if the borrower truly owns the
  property in question. If ownership is confirmed, verify there are not any occupancy concerns. Condition for
  evidence of any mortgages, taxes, insurance, and HOA dues.
- For further research visit www.DataTree.com

Unique "undisclosed property Records)	address, owner name	, recording dat	e, purchase pri	ce, source (ME	RS or Public
Property	Owner Name	Borrowers	Recording Date	Purchase Price	Source
Nice Ct KISSIMMEE,FL,34747	MOSBY MARILYN J	1	09/29/2020	545000	Public Records

#### Comments

Andrew Metter Cleared Variance
1/18/2021 8:59:13 AM Already in REO screen.

Subject Property

0|3

#### High Impact Variences

Cleared

PROPTYCH1 - PROPERTY CHARACTERISTICS DISCREPANCY - Subject property type provided Condo is different than the property type returned by online data DUPLEX,

High Impact

- Subject Address
- Compare property type returned to property type in Edge.
- Confirm the correct property type by verifying with multiple sources (such as the appraisal, title, and the
  purchase agreement). Update Edge and the underwriting conditions accordingly.

Matched Details	
Input Property Type	Property Type Source Data
Condo	DUPLEX

#### Comments

Kirsh Gittler Cleared Verlance
1/25/2021 3:25:41 PM Owner is LLC
Andrew Metter Cleared Verlance
1/18/2021 8:44:12 AM Appraisal to confirm.

Cleared High Impact PROPTYCH2 - PROPERTY CHARACTERISTICS ALERT - Public records indicate submitted property is a PUD or Condominium.

- · Participant(s) identified: Borrower
- Subject Address, Current Residence Address, Schedule of REO Address(es)
- Confirm the correct property type using multiple verifying sources (such as the appraisal, title, purchase
  agreement) and update Edge and the underwriting conditions accordingly.
- · Document any HOA dues if applicable.

Input Address	Input Address Type	Returned Address	Returned Land Use Code	HOA Fees	Frequency
Baltimore, MD, 21217	Borrower	BALTIMORE, MD 21217	TOWNHOUSE/ ROWHOUSE		

#### Comments

Kirsh Gittler 1/25/2021 3:25:41 PM Andrew Metter 1/18/2021 8:58:47 AM Owner is LLC Comment on Selected

Conditioned for primary housing payment.

Cleared High Impact SPLLC1 - SUBJECT PROPERTY DISCREPANCY-Online data indicates the most recent owner of record is a Company/Corporation.

- · Review the appraisal and the comparable data to determine if the conclusion of value is well supported.
- If value is questionable and appears to be inflated, obtain a desktop or field appraisal review to verify property value.

Matched Details		
Current Owner Name	Туре	
MUSTARD SEED GROUP LLC	Company/Corporation	

#### Comments

Kirsh Gitter Cleared Verlance.

1/25/2021 3:25:41 PM Owner is LLC
Andrew Metter Comment on Selected

1/18/2021 8:44:40 AM Appraisal to address.

## INPUT DATA

Branch Information			
Branch IO:			
MERS MIN			
Associated MERS MIN:			
Case # and Status			
Agency Cese #:			
Lender Case #:			
Loan Status:			
Mortgage Information			
Loan Amount:	\$428,400	Application Date:	1/13/2021
Purchase Price:	\$476,000	Sales Contract Date:	
Subordinate Financing:		Close Date:	
Document Type:	NINA	Funding Date:	
Transaction Type:		Amortization Type:	
Front-End DTI:		Back-End DTI:	
Property Information			
Address:	2003 Gulf of Mexico Dr Longboat Key FL, 34228		
Property Type:	Conda	Unpaid Principal Balance:	
New Construction:	N	Appraisal Date:	
Year Built (age):	1984	Estimated/Appraised Value:	\$478,000
Purpose:	Purchase	Source of Funds:	
Occupancy:	Second Home	Lien Position:	First Mortgage
Flood Zone:			

Borrover Information:		TO VA
	Borrower 1	Borrower 2
Name:	Marllyn J Mosby	
Social Security Number:	XXX-XX-7577	
Phone Number:	(30AUI30 3-8328	
Date of Birth:	XXXX/1980	
Age:	41	
Address:	Baltimore MD, 21217 US	
Citizenship:	US Citizen	
Credit Report Date:		
FICO Scare:		
Employer 1 Name:	City of Baltimore	
Address:	E Baltimore St. Baltimore MD, 21202 US	
Self-Employed:	N	N
Years on Job:	5	
Position:	States Attorney - City of	
Phone Number:	REDACTED 1-6000	
Monthly Base Income:	\$19,898	
Monthly Total Income:	\$19,898	
Employer 2 Name:		
Address:		
Self-Employed:	N	N
Years on Job:		
Position:		
Phone Number:		
Monthly Base Income:		
Monthly Total Income:		
Borrower Assets:		
Sub Total Liquid Assets:	\$95,907	otal Assets Combined:

Mosby, Marilyn

Third-Party Originator (TPO) Int	ormation	
TPO Name:	My Easy Mortgage LLC	
Phone Number:	(813)505-7830	
Broker ID;		
License Number:		
License State:		
NMLSID:	1268485	
Address:	2405 Creel Ln 102 Wesley Chapel FL, 33544	
Loan Officer:	Gilbert Bennett	
Phone Number:		
Email Address:		
Loan Officer License Number:		
Loan Offier License State:		
Loan Officer NMLSID:	1177528	

Lender Information:		
	**No Lender information has been entered**	

Additional Participants to Che	ock:	
People:		
Appraiser 1:	Michael ANTHONY Kozenko	Appraiser Cert #: RD8394
		Company Name: Tyke Appraisals
Borrower:	Marilyn J Mosby	
Buyers Realtor:	MONIQUE HOLSTONGREENE	
Closer 1:	Pick From List Pick From List	
Listing Realtor:	TERRI DERR	
PROCESSOR:	Robert Gustaf	
Underwriter 1:	Andrew Metter	
Underwriter 2:	Kirah Gittler	
Companies:		
Appraisal Company 1:	Tyke Appraisals	
Buyers Real Estate Office:	COLDWELL BANKER RESIDENTIAL REAL ESTATE	
Closing Company 1:	United Wholesale Mortgage LLC	
Employer:	City of Baltimore	
Listing Real Estate Office:	MICHAEL SAUNDERS COMPANY	
Title Company 1:	Fergeson Skipper Attorneys at Law	

## BORROWER 1 (Marilyn J Mosby)

#### SOCIAL SECURITY NUMBER TRACE

Date Issued: State of Issuance: 1980-1982 Messachusetts

Issues:

2 Consumers were found which may be associated with this SSN

#### SUBMITTED INFORMATION

Borrower SSN:

XXX-XX-7577

Name:

Employer.

Marilyn J Mosby

Current Address:

60004 Bolton St Baltimore, MD 21217 US

City of Baltimore

### BEST MATCHED CONSUMER

rimary Iden	itity	٢
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NAME	SSN	VERIFYING SOURCES	TYPE OF SOURCES	DATE OF BIRTH
MARILYN JOYCE MOSBY	XXX-XX-7577	19	CONSUMER REPORTING AGENCY 1, CONSUMER REPORTING AGENCY 2, CONSUMER REPORTING AGENCY 3	XXXXX/1980
DRIVER LICENSE NO: STATE ISSUED:				

\*Indicates an SSN different from the submitted SSN

Other Names/AKAs

NAME	VERIFYING SOURCES	TYPE OF SOURCES
MARILYN J JAMES	6	CONSUMER REPORTING AGENCY 1. CONSUMER REPORTING AGENCY 2, CONSUMER REPORTING AGENCY 3, DRIVERS LICENSE, OTHER LICENSE, OTHER REPORTING SOURCE
MARILYN J MOSBY	6	CONSUMER REPORTING AGENCY 1, CONSUMER REPORTING AGENCY 2, CONSUMER REPORTING AGENCY 3, DEROGATORY, OTHER REPORTING SOURCE, PROPERTY
MARILYN MOSBY	5	CONSUMER REPORTING AGENCY 1. OTHER REPORTING SOURCE, PHONE, PROPERTY, UTILITY
MARILYN JAMES	1)	OTHER REPORTING SOURCE
MARILYN JAMES MOSBY	2	CONSUMER REPORTING AGENCY 3. VEHICLE
MARILYN JOYCE JAMES	2	OTHER LICENSE, OTHER REPORTING SOURCE
MARYLIN J MOSBY	1	CONSUMER REPORTING AGENCY 3
MARILYN JMOSBY	1	CONSUMER REPORTING AGENCY 3
MARILYN M MOSBY	1	UTILITY

Other SSNs

SSN	VERIFYING SOURCES	TYPE OF SOURCES	
XXX-XX-7577	1	DEROGATORY	

Addresses

ADDRESS	VERIFYING SOURCES	TYPE OF SOURCES	FIRST RPTD	LAST RPTD
BALTIMORE, MD 21217-4601	g	CONSUMER REPORTING AGENCY 1; CONSUMER REPORTING AGENCY 2; CONSUMER REPORTING AGENCY 3; DEROGATORY; OTHER REPORTING SOURCE; PHONE; PROPERTY; UTILITY; VEHICLE	7/1/2006	12/1/2020
KISSIMMEE, FL 34747	1	PROPERTY	9/1/2020	9/1/2020
EMED THAU WAY APT ALAMEDA, CA 94501-2164	1	CONSUMER REPORTING AGENCY 2	6/1/2020	8/1/2020
BALTIMORE, MD 21217-1307	1	CONSUMER REPORTING AGENCY 2	6/1/2020	6/1/2020
BALTIMORE, MD 21239-3618	3	CONSUMER REPORTING AGENCY 1; CONSUMER REPORTING AGENCY 2; CONSUMER REPORTING AGENCY 3	4/1/2004	3/1/2012
©1 BRADSHAW ST 1 DORCHESTER, MA 02121-4143	6	CONSUMER REPORTING AGENCY 1; CONSUMER REPORTING AGENCY 2; CONSUMER REPORTING AGENCY 3; DRIVERS LICENSE; OTHER LICENSE; OTHER REPORTING SOURCE	7/1/2001	2/1/2009
B HIGHTOWER ST APT B. TUSKEGEE INSTITUTE, AL 36088-3051	2	OTHER LICENSE; OTHER REPORTING SOURCE	6/1/2006	6/1/2006
B HIGHTOWER ST TUSKEGEE INSTITUTE, AL 36088-3051	2	CONSUMER REPORTING AGENCY 1; CONSUMER REPORTING AGENCY 2	2/1/2002	3/1/2005
<b>6</b> 1 BRADSTREET AVE ROSLINDALE, MA 02131-3823	1	CONSUMER REPORTING AGENCY 2	3/1/2003	3/1/2003
RD APT C TUSKEGEE INSTITUTE, AL 36088-1925	4	CONSUMER REPORTING AGENCY 1	6/1/1999	4/1/2002
MCLELLAN ST 84 DORCHESTER, MA 02121-4018	2	CONSUMER REPORTING AGENCY 2; CTHER REPORTING SOURCE	12/1/1998	7/1/1999
PO BOX 5037 TUSKEGEE INSTITUTE, AL 36088-1646	3	CONSUMER REPORTING AGENCY 1; CONSUMER REPORTING AGENCY 2; OTHER REPORTING SOURCE	10/1/1998	10/1/1998

Employers

NAME	POSITION	ADDRESS	FIRST RPTD	LAST RPTD
FALLSTON GROUP LLC		323 WILLIAMS ST APT C BEL AIR, MD 21014-3553	6/5/2015	6/5/2015
FALLSTON GROUP LLC		3500 BOSTON ST BALTIMORE, MD 21224-5251	6/5/2015	6/5/2015

## Additional Name Association - Consumer 2

Names SSN's				
NAME	SSN	VERIFYING SOURCES	TYPE OF SOURCES	DATE OF BIRTH
MARIE E LAFRRIERE	XXX-XX-7577	1	CONSUMER REPORTING AGENCY 1	XX/XX/1968

\*Indicates an SSN different from the submitted SSN

ADDRESS	VERIFYING SOURCES	TYPE OF SOURCES	FIRST RPTD	LAST RPTD
NASHUA, NH 03063-3413	7	CONSUMER REPORTING AGENCY 1; CONSUMER REPORTING AGENCY 2; CONSUMER REPORTING AGENCY 3; OTHER REPORTING SOURCE; PHONE; PROFESSIONAL LICENSE; PROPERTY	-/2000	12/1/2020

## ADDRESS VALIDATION

Roje	Input Address	USPS Standardized Address	Match?
Borrower 1 Marilyn J Mosby	Baltimore, MD 21217 US	Baltimore, MD 21217 -4601	4.5

## REVERSE PHONE SEARCH LISTINGS

Role	Input	Reverse Phone Listing	Match
Borrower Marilyn J Mosby	SEDACI SEDACI -6328	8328	(2)
	Marilyn J Mosby	Marilyn Joyce Mosby	63
	Bolton St Baltimore, MD 21217 US	Bolton St Baltimore, MD 21217 US	Ø3
Employer 1 City of Baltimore	6000 -6000	-6000	0
	City of Baltimore	Baltimore City States Attorney Office	0
	120 E Baltimore St Baltimore, MD 21202 US	120 F Baltimore St Ste 900 Baltimore, MD	<b>a</b>

### **EMPLOYER INFO**

Employer 1 for Borrower 1:

Business Search Results			
Company Name:	Baltimore City State's Attorney Office	Alternative Name:	
Legal Name:		Location Type:	Independent
Country Code:	US	Address:	E Baltimore St Baltimore,MD,21202-6719
County:	510	Has Foreign Parent:	False
E(N(s):		Verification Date:	11/28/2020
Opened for Business On:		Estimated Opened For Business:	-
Out Of Business On:		Ownership Changed On:	
Phone :	(EPAC) (EPAC)	Franchise:	
Toll Free Number:	(888) 679-9347	Industry Description:	
Fax:		Additional Phone:	
Work At Home:	False	Businese Status:	yes
Web Address :	https://www.stattorney.org	Professional Code:	
Corporate Employee		Estimated Corporate Employee Count:	

Company Executives			
Name	Title	Professional Titie	
Marilyn Mosby	Managar		
Marilyn Moseby	Manager		

Company Line of Business		
SIC Code	SIC Description	
811103	ATTORNEYS	

## **ASSOCIATED BUSINESSES**

<sup>\*\*</sup> Data not found \*\*

## **BORROWER ADDRESS ANALYSIS**

#### Borrowers



Amerilyn J Mosby

	Gu	ment Reciden	68				
PROPERTY ADDRESS	BORROWERS	TYPE	OF SALE	RECORDING DATE	SALE PRICE	SQ FEET	
Bolton St, BALTIMORE, MD 21217-4601	4	Arms- Transf	Length ier	6/9/2016	\$154,255	2,916	
		MOSBY NK	CHOLAS J,THOMPS	SON PRESCOTT			
	Asses	see Contact	MOSBY NK	CHOLAS J			
Ownership Information		Vesting	SINGLE				
	Own	er Occupied	Yes				
	Mali	Ing Address	4 Bolton	St BALTIMORE, MI	D 21217-4601		
		FRATERNITY FEDL S & L					
	Seller Mailing Address						
	Buyer		M & E INVE	STMENTS LLC			
	Sale Date		5/12/2016				
Market Sale	Recording Date		8/9/2016				
	Sales Price		\$154,265				
	Foreclosure Sta						
	Type of Sale		Arms-Length Transfer				
	Doc	ument Type	DEED				
	Lender Name		HAMILTON BK				
	Lender Address		i i				
2000	Loan Amount		\$165,000				
Loan Details		Loan Type	CONVENTIONAL				
		laturity Data					
		Loan Terms					

	Gürrent Rusiden	
	County Data	BALTIMORE CITY County Data as of: 7/1/2019
	APN	3444-020
	Vajue Range	A
	Land Use	TOWNHOUSE/ROWHOUSE
	Zoning	R-8
Property Details	Time Share	
Property Details	Year Built	1900
	Living Area	2,916 Sq. Ft
	Bedrooms	0
	Baths (F/H)	2/1
	Total Rooms	0
	Legal Description	18X143-10
	Property Tax Year	2018
	Current Year Delinquent Status	
	Property Tax Amount	\$5,871
ssessor Tax Information	Assessment Year	2020
isessor lax information	Assessed Total Value	\$241,800
	Assessed Improved Value	\$172,800
	Assessed Land Value	\$69,000
	Assessed Improved Percentage	72%
	Тура	
	Name	
	Address	
omeOwner Association	Phone/Email	
Information	Est.Amount	
	Mininum Amount	
	Maximum Amount	
	Frequency	

			Gurrant Rasidance		
		Tra	insaction History		
Recording Date	Type of Sale	Document Type	Seller	Buyer	Sale Price
2/27/2009	Re-Finance	TRUST DEED / MORTGAGE		NICHOLAS MOSBY, THOMPSON	\$0
1/15/2008	Re-Finance	TRUST DEED / MORTGAGE		NICHOLAS MOSBY, THOMPSON	\$0
12/1/2005	Undetermined Transfer	DEED	MAYOR & CITY COUNCIL OF BALTIMORE	NICHOLAS MOSBY, THOMPSON	\$85,000

For further research visit: DataTree.com

## MERS LOANS

#### **OVERVIEW**

MERS check was run on 2/9/2021 9:19:03 PM PST

ENTITY	MATCH TYPE	TOTAL LOANS	ACTIVE	PRE-CLOSING
Borrower 1 (Marilyn Mosby)	SSN	1	1	0
Subject Property 4 Gulf of Mexico Dr 4 Longboat Key, FL 34228 US)	Address	-	ь.	-

## Borrower 1 (Marilyn Mosby)

- 1 MERS Loan was found which may be held by this borrower
- 1 MERS Loan was found which is Active

MIN	NAME	ADDRESS	ADDRESS		NOTE AMOUNT	STATUS
1000922-1400741565-0	MARILYN MOSBY	NICE CT KISSIMMEE, FL 34747 US		9/2/2020	\$490,500	Active
	MERS Mortgage N Service Subse	Registration Indicator: RS Registration Date: e Of Record Indicator: IN Archived Indicator: Owner Occupied: State FIPS Code: County FIPS Code: rvicer Organization ID: er Organization ID: er Organization ID: er Organization ID: er Organization Name:	N 9/2/2020 Y N Yes 12 097 1000922 Cardinal Financial Co 1001484 Dovermueble Mortgs		armership	

## UNDISCLOSED DEBT MONITORING

BORROWER 1 (MARILYN J MOSBY - XXX-XX-7577)

## WATCH LIST

Match !	Match Cleared		o latch	Search Failed	•	Not Applicable	* Muli	tiple urrences
Participant Name Role	OFAC	SAM EPLS	HUD LDP	FHLMC	FHFA	INVESTOR*	COMPANY WATCHLIST	COMPANY
Tyke Appraisals Appraisal Company 1	1	1	~	1	1		1	1
Michael Anthony Kozenko Appraiser 1	/	1	1	1	1	14	1	1
Marilyn J Mosby Borrower 1	1	1	1	1	1	*	~	1
City Of Baltimore Employer 1	1	1	1	1	~	14	1	~
My Easy Mortgage Lic Broker	1	1	V	1	1	-	<b>*</b>	1
Coldwell Banker Residential Real Estate Lic Buyers Real Estate Office	1	1	1	1	~		4	1
Monique Holstongreene Buyers Realtor	1	1	1	1	1	+	1	1
Pick From List Pick From List Closer	1	1	*	1	1		1	1
United Wholesale Mortgage Lic Closing Company	1	1	~	1	1	-	~	1
Michael Saunders Company Listing Real Estate Office	1	1	V	1	1		~	1
Terri Derr Listing Realtor	1	1	1	~	~		1	1
Gilbert Bennett Loan Officer 1	1	1	1	1	~	-	1	1
Robert Gustaf Processor	1	1	1	1	1	-	1	1
Fergeson Skipper Attorneys At Law Title Company	1	*	1	1	1	34	1	1
Andrew Metter Underwriter	1	1	V	1	1	-	1	1
Kirah Gittler Underwriter 2	1	1	1	1	1		1	1
Mustard Seed Group Llc Owner	1	~	1	~	1	-	1	~
Morrison, Derek R & Julie C Previous Seller	1	1	V	1	V	-	1	1

Page 597 of 919 3582847 FraudGuard® Mosby, Marilyn

Participant Name Role	OFAC	SAM EPLS	HUD LDP	FHLMC	FHFA	INVESTOR*	COMPANY WATCHLIST	COMPANY
Old Florida Bank Previous Lender	1	1	*	1	1	Tel:	¥	1

# United Wholesale Mortgage, LLC

585 South Blvd E Pontiac, MI 48341

Save this Loan Estimate to compare with your Closing Disclosure.

## **Loan Estimate**

DATE ISSUED APPLICANTS

1/27/2021 Marilyn J Mosby

Baltimore, MD 21217

PROPERTY

Gulf of Mexico Dr Unit

Long Boat Key , FL 34228

**SALE PRICE** \$476,000

LOAN TERM 30 years

PURPOSE Purchase PRODUCT Fixed

LOAN TYPE 

☐ Conventional ☐ FHA ☐ VA ☐ 1221031532

RATE LOCK ☐ NO 🖄 YES, until 2/19/2021 at 5:00 PM EST

Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated

closing costs expire on at

Loan Terms		Can this amount increase after closing?
Loan Amount	\$428,400	NO
Interest Rate	2.875%	NO
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	\$1,777.40	NO
Prepayment Penalty		Does the loan have these features?
Balloon Payment		NO

Projected Payments				
Payment Calculation	Ų.	Years 1 - 6	γ	ears 7 - 30
Principal & Interest		\$1,777.40		\$1,777.40
Mortgage Insurance	+	107	+	_
Estimated Escrow Amount can increase over time	+	572	+	572
Estimated Total Monthly Payment		\$2,456		\$2,349
Estimated Taxes, Insurance & Assessments Amount can increase over time	\$1,617 a month	This estimate includes 区 Property Taxes 区 Homeowner's insurance 区 Other: HOA Dues	Taxes YES vner's Insurance YES	
		See Section G on page 2 for escrown property costs separately.	ed property co	

Costs at Closing		
Estimated Closing Costs	\$12,302	Includes \$8,070 in Loan Costs + \$11,283 in Other Costs - \$7,051 in Lender Credits. See page 2 for details.
Estimated Cash to Close	\$37,429	Includes Closing Costs See Calculating Cash to Close on page 2 for details.

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.



Closing Cost Details			
Loan Costs		Other Costs	
A. Origination Charges	54,284	E. Taxes and Other Government Fees	\$5,915
% of Loan Amount (Points)		Recording Fees and Other Taxes	\$227
Originator Compensation	\$4,284	Transfer Taxes	\$5,688
		F. Prepaids	51,954
		Homeowner's Insurance Premium (12 months)	\$1,617
		Mortgage Insurance Premium (months)	
		Prepaid Interest (\$33.74 per day for 10 days @ 2.875%) Property Taxes ( months)	\$337
		G-Initial Escrow Payment at Closing	\$3,025
		Homeowner's Insurance per month for mo.	
		Mortgage Insurance per month for mo.	
B. Services You Cannot Shop For	5673	Property Taxes \$436.86 per month for 6 mo.	\$2,621
Appraisal Fee	\$480	Windstorm Insurance \$134.75 per month for 3 mo.	\$404
Credit Report Flood Certification	\$100 \$8		
Tax Service	\$6 \$85		
	202		
		H. Other	5389
		Lender Questionnaire	\$100
		Title - Owner's Title Policy (Optional)	\$289
		II.TOTAL OTHER COSTS (E + F + G + H)	\$11,283
C. Services You Can Shop For	53,113	UNTOTAL CLOSING COSTS	\$12,302
Title - Abstract Or Title Search	\$75	D+	\$19,353
Title - Endorsement Fee	\$272	Lender Credits	-\$7,051
Title - Messenger/Carrier Fee	\$50		
Title - Municipal Lien Report	\$115		
Title - Premium for Lender's Coverage Title - Recording Fee	\$2,217 \$9	Calculating Cash to Close	
Title - Settlement Or Closing Fee	\$375	Total Closing Costs (J)	\$12,302
	40.0	Closing Costs Financed (Paid from your Loan Amount)	50
		Down Payment/Funds from Borrower	\$47,600
		Deposit	-\$20,000
		Funds for Borrower	\$0
		Seller Credits	-\$2,356
D TOTAL LOAN COSTS (A + R + C)			



D. TOTAL LOAN COSTS (A + B + C) \$8,070

Adjustments and Other Credits **Estimated Cash to Close** 

-\$117

\$37,429

#### Additional Information About This Loan

LENDER NMLS/FL LICENSE ID LOAN OFFICER

United Wholesale Mortgage, LLC

3038

MORTGAGE BROKER NMLS/FL LICENSE ID LOAN OFFICER NMLS/FL LICENSE ID

**EMAIL** 

PHONE

My Easy Mortgage, LLC

1268485 Gilbert Bennett 1177528

gilbert@myeasymortgage.com

(504)931-7555

NMLS/FL LICENSE ID **EMAIL** 

PHONE

(800)981-8898

Comparisons	Use these measures to compare this loan with other loans.			
In 5 Years	\$121,477 \$48,399	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.		
Annual Percentage Rate (APR)	3.092%	Your costs over the loan term expressed as a rate. This is not your interest rate.		
Total Interest Percentage (TIP)	49.44%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.		

#### Other Considerations

Appraisal We may order an appraisal to determine the property's value and charge you for this

appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

Assumption

If you sell or transfer this property to another person, we will allow, under certain conditions, this person to assume this loan on the original terms.

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

Homeowner's Insurance

This loan requires homeowner's insurance on the property, which you may obtain from a

company of your choice that we find acceptable.

If your payment is more than 15 days late, we will charge a late fee of 5% of your overdue Late Payment

páyment óf principal and interest.

Refinance Refinancing this loan will depend on your future financial situation, the property value, and

market conditions. You may not be able to refinance this loan.

Servicing

🛮 to service your loan. If so, you will make your payments to us.

 ☐ to transfer servicing of your loan.

#### **Confirm Receipt**

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

01/27/21 02:15:51 РМ 🕏 Marilyn J Mosby

Date



# United Wholesale Mortgage, LLC

585 South Blvd E Pontiac, MI 48341

Save this Loan Estimate to compare with your Closing Disclosure.

## **Loan Estimate**

DATE ISSUED APPLICANTS

1/27/2021 Marilyn J Mosby

\$476,000

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PROPERTY

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Long Boat Key , FL 34228

SALE PRICE

LOANTERM 30 years PURPOSE Purchase

PRODUCT Fixed

LOAN TYPE Conventional FHA VA

LOANID# 1221031532

RATE LOCK ☐ NO 🖄 YES, until 2/19/2021 at 5:00 PM EST

Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated

closing costs expire on at

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$428,400	NO	
Interest Rate	2.875%	NO	
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	\$1,777.40	NO	
Prepayment Penalty		Does the loan have these features?	
Balloon Payment		NO	

Projected Payments				
Payment Calculation	Y	ears 1 - 6	Y	ears 7 - 30
Principal & Interest	1	\$1,777.40	\$1,777.40	
Mortgage Insurance	+	107	+	-
Estimated Escrow Amount can increase over time	4	572	+	572
Estimated Total Monthly Payment	1	52,456		\$2,349
Estimated Taxes, Insurance & Assessments Amount can increase over time	\$1,617 a month	This estimate includes 区 Property Taxes 区 Homeowner's insurance		In escrow? YES YES
224.0		▼ Other: HOA Dues  See Section G on page 2 for escrown property costs separately.	d property co	NO sts. You must pay for other

Costs at Closing		
Estimated Closing Costs	\$12,302	Includes \$8,070 in Loan Costs + \$11,283 in Other Costs - \$7,051 in Lender Credits. See page 2 for details.
Estimated Cash to Close	\$37,429	Includes Closing Costs See Calculating Cash to Close on page 2 for details.

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

## Closing Cost Details

Loan Costs		Other: Costs		
		Other Costs	(3))))((3))))((3))))((3))))((3))))((3))((3)))((3))((3)))((3))((	»
A. Origination Charges	54,284	E. Taxes and Other Gove	rnment Fees	\$5,915
% of Loan Amount (Points)		Recording Fees and Other	Taxes	\$227
Originator Compensation	\$4,284	Transfer Taxes		\$5,688
		F. Prepaids		\$1,954
		Homeowner's Insurance P	remium (12 months)	\$1,617
		Mortgage Insurance Prem		
		Prepaid Interest (\$33.74 per d Property Taxes ( months)		\$337
		G. Initial Escrow Paymen	t at Closing	\$3,025
		Homeowner's Insurance	per month for mo.	
		Mortgage Insurance	per month for mo.	
B. Services You Cannot Shop For	\$673	Property Taxes	\$436.86 per month for 6 mo.	\$2,621
Appraisal Fee	\$480	Windstorm Insurance	\$134.75 per month for 3 mo.	\$404
Credit Report	\$100			
Flood Certification Tax Service	\$8 \$85			
ax service	200			
		H. Other		\$389
		Lender Questionnaire		\$100
		Title - Owner's Title Policy	(Optional)	\$289
		IL TOTAL OTHER COSTS (	Etalenteta	\$11,283
C. Services You Can Shop For	\$3,113	J. TOTAL CLOSING COST	5	\$12,302
Title - Abstract Or Title Search	\$75	D+I		\$19,353
Title - Endorsement Fee	\$272	Lender Credits		-\$7,051
Title - Messenger/Carrier Fee	\$50			
Title - Municipal Lien Report	\$115			
Title - Premium for Lender's Coverage	\$2,217	Calculating Cash to C	ose	
Title - Recording Fee	\$9			*** ***
Title - Settlement Or Closing Fee	\$375	Total Closing Costs (J)		\$12,302
			aid from your Loan Amount)	\$0
		Down Payment/Funds fro	m Borrower	\$47,600
		Deposit		-\$20,000
		Funds for Borrower		\$0
D. TOTAL LOAN COSTS (A + B + C)	\$8,070	Seller Credits		-\$2,356
		Adjustments and Other Cr	edits	-\$117



**Estimated Cash to Close** 

\$37,429

#### Additional Information About This Loan

LENDER NMLS/FL LICENSE ID LOAN OFFICER NMLS/FLLICENSE ID

**EMAIL** 

PHONE

United Wholesale Mortgage, LLC

3038

(800)981-8898

NMLS/FL LICENSE ID LOAN OFFICER NMLS/FL LICENSE ID

**EMAIL** 

MORTGAGE BROKER

My Easy Mortgage, LLC

1268485 Gilbert Bennett 1177528

gilbert@myeasymortgage.com

PHONE (504)931-7555

Your costs over the loan term expressed as a rate. This is not your interest rate.

The total amount of interest that you will pay over the loan term as a

Comparisons	Use these measures to compare this loan with other loans.
IN 5 YASI'S	\$121,477 Total you will have paid in principal, interest, mortgage insurance, and loan costs. \$48,399 Principal you will have paid off.

percentage of your loan amount.

#### Other Considerations

Annual Percentage Rate (APR)

Total Interest Percentage (TIP)

Appraisal We may order an appraisal to determine the property's value and charge you for this

appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

Assumption

If you sell or transfer this property to another person, we will allow, under certain conditions, this person to assume this loan on the original terms.

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

Homeowner's Insurance

This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.

13.092%

49.44%

If your payment is more than 15 days late, we will charge a late fee of 5% of your overdue Late Payment

páyment óf principal and interest.

Refinance Refinancing this loan will depend on your future financial situation, the property value, and

market conditions. You may not be able to refinance this loan.

Servicing

🛮 to service your loan. If so, you will make your payments to us.

 ☐ to transfer servicing of your loan.

#### **Confirm Receipt**

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

Marilyn J Mosby



# United Wholesale Mortgage, LLC

585 South Blvd E Pontiac, MI 48341

Save this Loan Estimate to compare with your Closing Disclosure.

## **Loan Estimate**

DATE ISSUED
APPLICANTS

1/12/2021 Marilyn J Mosby

Baltimore, MD 21217

PROPERTY

Gulf of Mexico Dr Unit

Long Boat Key, FL 34228

SALE PRICE \$476,000

LOANTERM 30 years

PURPOSE Purchase PRODUCT Fixed

LOAN TYPE 

☐ Conventional ☐ FHA ☐ VA ☐

LOAN ID # 1221031532

RATE LOCK 

☑ NO 
☐ YES, until

Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated

closing costs expire on 1/27/2021 at 5:00 PM EST

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$428,400	NO	
Interest Rate	2.875%	NO	
Monthly Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	\$1,777.40	NO	
Prepayment Penalty		Does the loan have these features?	
Balloon Payment		NO	

Projected Payments				
Payment Calculation	Y	ears 1 - 6	Y	ears 7 - 30
Principal & Interest	1	\$1,777.40	\$1,777.40	
Mortgage Insurance	+	61	+	-
Estimated Escrow Amount can increase over time	+	596	+	596
Estimated Total Monthly Payment	\$	52,434		\$2,373
Estimated Taxes, Insurance & Assessments Amount can increase over time	\$1,641 a month	This estimate includes  ☑ Property Taxes ☑ Homeowner's insurance		In escrow? YES YES
		■ Other: HOA Dues  See Section G on page 2 for escrown property costs separately.	ed property cos	NO its. You must pay for other

Costs at Closing		
Estimated Closing Costs	\$15,134	Includes \$8,070 in Loan Costs + \$11,566 in Other Costs - \$4,502 in Lender Credits. See page 2 for details.
Estimated Cash to Close	\$40,261	Includes Closing Costs See Calculating Cash to Close on page 2 for details.

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.



## **Closing Cost Details**

Loan Costs		Other Costs		
A. Origination Charges	54,284	E. Taxes and Other Gove	omenti Tees	\$5,915
% of Loan Amount (Points)		Recording Fees and Other	Taxes	\$227
Originator Compensation	\$4,284	Transfer Taxes		\$5,688
		F. Prepaids		52,137
		Homeowner's Insurance Pr Mortgage Insurance Premi		\$1,800
		Prepaid Interest (\$33.74 per d. Property Taxes ( months)		\$337
		G. Initial Escrow Paymen	tat Gosing	\$3,125
		Homeowner's Insurance	\$150.00 per month for 3 mo.	\$450
B. Services You Cannot Shop For	\$673	Mortgage Insurance	per month for mo.	
Appraisal Fee	\$480	Property Taxes	\$445.77 per month for 6 mo.	\$2,675
Credit Report	\$100			
Flood Certification	\$8			
Tax Service	\$85			
		H. Other		\$389
		Lender Questionnaire		\$100
		Title - Owner's Title Policy	(Optional)	\$289
		INTOTALIOTHER GOSTS (	#F#G+H)	\$11,566
C. Services You Can Shop For	\$3,113	J. TOTAL CLOSING COSTS	5	\$15,134
Title - Abstract Or Title Search	\$75	D + I Lender Credits		\$19,636
Title - Endorsement Fee	\$272	Lender Credits		-\$4,502
Title - Messenger/Carrier Fee	\$50			
Title - Municipal Lien Report Title - Premium for Lender's Coverage	\$115 <b>\$2,217</b>		_	
Title - Fremium for Lender's Coverage Title - Recording Fee	\$2,217	Calculating Cash to Cl	ose	
Title - Necoluling Fee Title - Settlement Or Closing Fee	\$375	Total Closing Costs (J)		\$15,134
_		Closing Costs Financed (Pa	id from your Loan Amount)	\$0
		Down Payment/Funds fror	n Borrower	\$47,600
		Deposit		-\$20,000
		Funds for Borrower		\$0
		- 11 - 11	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	40.0=4
		Seller Credits		-\$2,356



D. TOTAL LOAN COSTS (A + B + C) 58,070

Adjustments and Other Credits

**Estimated Cash to Close** 

-\$117

\$40,261

#### Additional Information About This Loan

LENDER NMLS/FLLICENSE ID United Wholesale Mortgage, LLC

MORTGAGE BROKER NMLS/FL LICENSE ID LOAN OFFICER NMLS/FL LICENSE ID

**EMAIL** 

PHONE

My Easy Mortgage, LLC

1268485 Gilbert Bennett 1177528

gilbert@myeasymortgage.com

(504)931-7555

LOAN OFFICER	
NMLS/FL LICENSE I	D
EMAIL	
PHONE	

(800)981-8898

Comparisons	Use these measures to compare this loan with other loans.			
In 5 Years	\$118,693 \$48,399	Total you will have paid in principal, interest, mortgage insurance, and loan costs.  Principal you will have paid off.		
Annual Percentage Rate (APR)	3.037%	Your costs over the loan term expressed as a rate. This is not your interest rate.		
Total Interest Percentage (TIP)	49.44%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.		

#### Other Considerations

Appraisal We may order an appraisal to determine the property's value and charge you for this

appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

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páyment óf principal and interest.

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market conditions. You may not be able to refinance this loan.

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☑ to service your loan. If so, you will make your payments to us.
☐ to transfer servicing of your loan.

#### **Confirm Receipt**

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

01/14/21 11:10:44 AM PST Marilyn J Mosby

Date



This application is designed to the as applicable. Co-Borrower information (including the Borrower's spouse community property rights pursuother person has community property state, or the	mation mu e) will be u uant to sta roperty rig	ed by the stalso be p sed as a ba ate law will hts pursua	provided (and the asis for loan qua I not be used as nt to applicable	the Lender's e appropriate t lification or a basis for lo law and Borr	assistance A box checked) w X the incom an qualification ower resides i	pplicants s when e or asse n, but his in a comm	hould complete this for the income or assets of ts of the Borrower's or her liabilities must b unity property state, the	rm as "Born of a person spouse or e consider the security	rower" or "Co-Borrower," nother than the Borrower rother person who has ed because the spouse or property is located in a	
If this is an application for joint	credit, Bor	rower and	Co-Borrower eac	hagree that w	e intend to ap	ply for join	t credit (sign below);			
Borrower  Mortgage VA X	Conventio		Co-Borrov  TYPE OF  Other (explain):		#3ND##38M		N Case Number		Case Number	
Applied for: FHA	USDA/Rui	ral Housing Rate	Service No. of Months	Amortizatio	tion X Fixed Rate Other (explain):					
\$ 428,400.00		2.875%	360	Type:	GPM	vare				
Subject Property Address (Street,			I PROPERTY	NFORMATIC	N AND PUR	POSE OF	LOAN		No. of Units	
Gulf of Mexico Dr Legal Description of Subject Pro	. Unit	Lo	ong Boat Key ion if necessary						1 Year Built 1984	
Purpose of Loan X Purchase		Construct	ion ion-Permanent	Othe	r (explain):		Property will be Primary Residence		ndary Investment	
	Complete this line if construction or construction- fear Lot   Original Cost   Amount E				nt Value of Lot	(b)	Cost of Improvements	Total (a		
S Complete this line if this is a	refinance	\$ loan		s		\$		\$	_	
Year Original Cost	Existing Liens	Purpose o	of Refinance		Describe Improvements	ma	made to be made			
S Title will be held in what Name(s	s) Marti	s vn J Mas	thy		Λ	Aanner in v	Cost: \$		Estate will be held in:	
							and Wife		X Fee Simple Leasehold (show	
Source of Down Payment, Sellie	ement Cha	rges, and/o	r Subordinate Fi	nancing (expla	<sup>in)</sup> Checkin	g			expiration date) Leased Fee	
	, Z(P)	Depend 2 Own	mm(rdd/yyyy) /198 ents (not listed by 9 9. 11 Rent 16.0	io-Borrower)		ess (street)	nmarried (include single, worded, wildowed)  city, state, 2)Pi Ow	Dependents ag 0	mm/dd/yyyy) Schael 0.00 (not listed by Borrower)  Rent 0.00 No. Yrs.	
If residing at present address Former Address [street, pity, state]	ZIP)	Own	Rent	No. Yrs.	Former Addre		OW.		Rent No. Yrs.	
Name & Address of Employer City of Baltimore 120 East Baltimore Str Baltimore, MD 21202		WEST	9 Yrs. or	MPLOYMEN this job ed in this line profession	Name & Add		nlover	mployed	Yrs. on this job  0.00  Yrs. employed in this line of work/profession  0.00	
Position/Title/Type of Business States Attorney - City If employed in current position Name & Address of Employer	of on for less	1	Dates (	000	Position/Title oyed in more Name & Add	than one	position, complete t	he followi	ing: Dates (from - to)	
		Saif Employ	ed .	y Incom e			Self E	mployed	Manthly Income	
Position/Tille/Type of Business			Business Phone (in	ol. area code)	Position/Title	/Type of B	usiness	Busine	ess Phone (incl. area code)	
Name & Address of Employer		Self Empley	au	from - to) y Income	Name & Add	ress of Em	ployer Seif Ei	beyolam	Dates (from - 10)  Monthly Income	
Position/Tille/Type of Business			Business Phone (inc	ol, area code)	Position/Title	/Type of B	usiness	Busine	ess Phone (incl. area code)	
* VERIFICATION: (4 LoanID 1221031532 Uniform Residential Loan Application (0 IVM 1002436		-6000							minals	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION												
Gross Monthly Income	Borrow er	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed						
Base Empl. Income*	\$ 19,897.67	\$	\$ 19,897.67	Rent	\$ 0.00							
Overt im e	0.00		0.00	First Mortgage (P&I)	0.00	\$ 1,777.40						
Bonuses	0.00		0.00	Other Financing (P&I)	0.00	0.00						
Commissions	0.00		0.00	Hazard Insurance	0.00	134.75						
Dividends/Interest	0.00		0.00	Real Estate Taxes	0.00	436.86						
Net Rental Income	0.00		0.00	Mortgage Insurance	0.00	99.96						
Other (before completing, see the notice in "describe	0.00		0.00	Homeowner Assn. Dues	0.00	1,045.00						
other income," below)	0.00		0.00	Other:	0.00	0.00						
Total	\$ 19,897.67	\$ 0.00	\$ 19,897.67	Total	\$ 0.00	\$ 3,493.97						

B/C	or Co-Borrower (C) does r	not choose to have it considered for repaying this loan.		Monthly Amount
				\$
	V	I. ASSETS AND LIABILITIES		
sufficiently joined so that the Statement	can be meaningfully and fa	completed jointly by both married and unmarrie nirly presented on a combined basis; otherwise, s se or other person, this Statement and supportin	eparate Statements and g schedules must be con	Schedules are required. If
ASSETS Description	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name including automobile loans, revolving charge accounts, r Use continuation sheet, if necessary, Indicate by (*) tho:	eal estate loans, alimony, chil	d support, stock pledges, etc.
Cash deposit toward purchase held by: Earnest Money Deposit	\$ 20,000.00	owned or upon refinancing of the subject property.  LIA BILITIES  Name and address of Company	Monthly Payment & Months Left to Pay \$ Payment/Months	Unpaid Balance
List checking and savings accounts	helow			,
Name and address of Bank, S&L, or Cred		CRDNL FIN CO/DOVENMUEH 1 CORPORATE DR STE 360	3,025.00	487,115.00
Bank of America		LAKE ZURICH, IL 60047  Real Estate Acct no. 3101469843435		
		Name and address of Company	\$ Payment/Months	\$
Acct. no. 9041	\$ 31.043.24	· ´	100.00	15.578.00
Name and address of Bank, S&L, or Cred Nationwide		3015 S PARKER RD SUITE 400 AURORA, CO 80014	156	13,370.00
		Installment   Acct. no.   174976479		
		Name and address of Company	\$ Payment/Months	\$
Acct. no. 2919	\$ 39,863.54	BMW FINANCIAL SERVICES	943.00	14,158.00
Name and address of Bank, S&L, or Cred	it Union	5515 PARKCENTER CIR	16	
Gift		DUBLIN, OH 43017		
		Auto Lease Payment Acct no 4003193677  Name and address of Company	\$ Payment/Months	\$
s 5.000.00		NELNET LNS	85.00	13.372.00
Name and address of Bank, S&L, or Cred		3015 S PARKER RD SUITE 400 AURORA, CO 80014	158	13,372.00
		Installment Acct. no. 174976579	_	
		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	AFFIRM INC	79.00	2.446.00
Stocks & Bonds (Company name/number & description)		650 CALIFORNIA ST FL 12 SAN FRANCISCO, CA 94108	31	2,440.00
		Installment Acct. no. Y1SROG4R	-	
		V1SROG4R Name and address of Company	\$ Payment/Months	\$
Life insurance net cash value	\$	BARCLAYS BANK DELAWARE	96.00	1.192.00
Face amount: \$		1007 N ORANGE ST	13	_,
Subtotal Liquid Assets	\$ 95,906.78	WILMINGTON, DE 19801		
Real estate owned (enter market value from schedule of real estate owned)	\$ 545,000.00	Revolving Acct. no 000318*****		
Vested interest in retirement fund	\$	Name and address of Company	\$ Payment/Months	\$
Net worth of business(es) owned (attach financial statement)	\$	CITICARDS CBNA	25.00	340.00
Automobiles owned (make and year)	\$	PO BOX 6241 SIOUX FALLS, SD 57117 Revolving	14	
		Acct. no. 542418*****		
		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Other Assets (itemize)	\$	Job-Related Expense (child care, union dues, etc.)	\$	
		,		
		Total Monthly Payments	\$ 4,353.00	
		Net Worth h		

640,906.78 Net Worth (a minus b)

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Total Assets a. \$

534,201.00

Total Liabilities b.

106,705.78

						BILITIES (cont	d):				
Schedule of Real Estate Owned (IF addition		1	1000	l, use continu	atio	on sheet.)	I.	P	Legurenes	1	
Property Address (enter S if sold, PS if pendi or R if rental being held for income)	ng sale	Type of Property		Present irket Value	An	nount at Martgages & Lians	Gross Rental Income	M brigage Payments	Insurance, Maintenance,	Net Renta Income	
Nice CL	-17				1				Taxes & Misc		
Kissimmee, FL 34746	RT	Plan	\$ 5	45.000.00	\$	487.115.00	\$ 0.00	\$ 3.025.00	\$ 455.00	\$ 0.00	
arise (mace) Te strong	100	12141		12.000.00		107 1113.00	0.00	5,025.00	133.00	0.00	
										4.0	
					H						
		Totals	\$ 5	45 000 00	\$	487.115.00	s non	\$ 3.025.00	\$ 455.00	\$ 0.00	
List any additional names under which c	redit ha	-	-	en received	an	d indicate appr		r name(s) and	account numb	er(s):	
Alternate Name					Cre	ditor Name			Account Numbe	·F	
-											
VIII DETAUS OF TRANS	ACTION			4			VIII DECL				
a. Purchase price	\$	476,	.000.0	use conti		er "Yes" to any ation sheet for	/ questions a ti explanation.	irough i, pieas		Cd Borrower	
b. Alterations, improvements, repairs			0.0	- A - 1h -	ere a	any outstanding	judgments again	st you?	Yes No		
c. Land (if acquired separately)  d. Refinance (incl. debts to be paid off)	-		0.0	h Hans		100	nkrupt within the	The second second	X		
e. Estimated prepaid items		3.	767.0	c. Have y	ou t	had property fore f in the last 7 ye	eclosed upon or g	given title or des	id in X		
f. Estimated closing costs			416.3			party to a lawsui					
g. PMI, MIP, Funding Fee			0.0	e. Have y	ou r of	directly or indire	ectly been obliga reclosure, or jud	med on any load	which resulted	in foreclosure,	
h. Discount (if Borrower will pay)			.051.4	6 mortga	ge	loans, SBA loan	is, home improv	ement loans, e	ducational loans	manufactured	
i. Total costs (add items a through h)		517.	131.9	TITA	de	etails, including	nortgage, financi date, name, an any, and reason	d address of L	V.		
j. Subordinate financing k. Borrower's closing costs paid by Seller			0.0	0		Action and action to	nt or in default o				
I. Other Credits (explain)			0.0	any of	her	loan, mortgage	financial oblig details as descr	ation, bond, o	rloan		
Borrower Paid Fees		4.	472.8	2 questio	ŋ.				X		
Cash Deposit		20.	.000.0	m aint er	re you obligated to pay alimony, child support, or separate aintenance?						
Other Payee Gredit	28,560.00					of the down par co-maker or end	x				
				W. C	-	U.S. citizen?	dizei oli a noter				
				11 Io. 12 Act 1		permanent reside	ent allen?		X	18	
m. Loan amount				I. Do you	u in	tend to occupy	the property :	as your primar			
(exclude PMI, MIP, Funding Fee financed)		428.	400.0	0		Company of the Company	plete question m hip interest in a	- CONT			
n. PMI, MIP, Funding Fee financed		0.0	1 three v	ears	5?	y did you own -	M. Later Month of Contract	Y			
o. Loan amount (add m & n)	428.400.00 (PF					second home (Sh	d), or investment to the home	property (IP)?	201		
p. Cash from/to Borrower (subtract j, k, I & o from i)		35.	699.1		ntly		se (SP), or jointly			_	
(300) (300) (300) (300) (300) (300)		IX	ACKNO			T AND AGREE	VENT				
Each of the undersigned specifically represents to backnowledges that: (1) the information provided in t	ender and	to Land	er's actua	l or potential a	gent	s brokers, process	ors, attorneys, insu	irers, servicers, su	coessors and assign	rs and agrees and	
information contained in this application may result in this application, and/or in criminal penalties including.	civil liabili	ty, includi	ing monet	ary damages, to	any	person who may si	offer any loss due to	reliance upon any	misrepresentation t	hat I have made on	
pursuant to this application (the "Loan") will be secure or use. (4) all statements made in this application are	d by a mo	rtagae or	need of to	ust on the arone	arty i	described in this and	olication: (3) the pro	perty will not be us	ed for any illegal or	nrohibited numbee	
servicers, successors or assigns may retain the origin successors, and assigns may continuously rely on the	a) and/or a informatio	an electro on contair	nia record ted in the	of this applicati application, and	lan,	whether or not the niobligated to amen	Loan is approved; ( is and/or supplemen	7) the Lender and i t the information p	its agents, brokers, rovided in this appli	insurers, servicers, cation if any of the	
material facts that I have represented herein should it assigns may, in addition to any other rights and rem	edies that	it may h	ave relation	ig to such delin	qu ar	rcy, report my nam	e and account infor	rmation to one or i	nore consumer rep	orting agencies (9)	
ownership of the Loan and/or administration of the successors or assigns has made any representation or	warranty.	вхргоза о	r implied.	to me regarding	the	property or the con-	dition or value of the	e property, and (11	) my transmission o	f this application as	
an "electronic record" containing my "electroms signal application containing a facsimile of my signature, sha	ll be as eff	ective, en	forceable	and valid as if a	papa	eranampror state law er version of this ap	s (excluding addic a plication were delive	ared containing my	s), or my radsimile t anginal written sign	ature	
Acknowledgement. Each of the undersigned hereby as or obtain any information or data relating to the Loan.	cknowledg for any lag	es that ar Jitimate bi	ny owner i usiness pu	of the Loan, its s irpose through a	servi ny s	ishrs, successors an ource, including a si	d assigns, may verit nurce named in this	fy or reverify any in application or a con	iformation contains sumer reporting aga	d in this application ancy	
Borrower's Signature			Date		(	Co-Borrower's Si	gnature		Da	te	
X			-		)	X					
	X. IN	FORMA	TION F	OR GOVERN	IME	ENT MONITOR	NG PURPOSES				
The following information is requested by the Federal	Gayernme	nt for cer	rtain types	of loans related	to t	a dwelling in order t	to manitar the lende	r's compliance with	n equal credit oppor	tunity, fair housing	
and frome mortgage disclosure laws. You are not re- information, or on whether you choose to furnish it ethnicity, race, or sex, under Federal regulations, this	If you fur	nish the ir	nformation	, please provide	bot	th ethnicity and raci	e. For race, you ma	y check more than	one designation If	you do not furnish	
wish to furnish the information, please check the box- state law for the particular type of loan applied for	pelow [Fe	nder must	review ti	ie atiove materia	i to	assure that the disc	losures satisfy all re	quirements to whic	h the lender is subje	et under applicable	
BORROWER   do not wish to turnish ti	his informs	t on			(	CO-BORROWER	R I do not w	ish to turnish this ii	nformation		
Ethnicity: Hispanic of Laine X	Not His		Latina		-	Ethnicity:	Hispanic of	r Laurin	vol Hispanic of Latir		
Race: American Indian or Alaska Native	Asian		BIS BIS	ick or ican American	F	Race:	American Alaska Na	Indian or	A sian	Black or Affican American	
Native Hawaiian or Other Pacific Islander	White			77.20			Native Had	dic Islander 🔲 1	/Vhd s		
Sex: X Female  To be Completed by Loan Originator:	Male				5	Sex:	Female		ale k	_	
This information was provided:	] in a fa	ace-to-fa	ce inter	view	By	y the applicant a	nd submitted by	fax or mail			
	In a to	elephone	intervie	w	В	y the applicant a	nd submitted via	e-mail or the In	ernet		
Loan Originator's Signature							Date				
X Loan Originator's Name (print or type)		Loan O	riginato	r Identifier			Loan Origin	nator's Phone I	Number (includ	ing area code)	
Gilbert Bennett	Loan Originator Identifier					504-931-7555					
Loan Origination Company's Name	NMLS # 1177528 Loan Origination Company					y Identifier Loan Origination Company's Address					
M. Park Market Market		nove -		. NE				el Lane Sui			
My Easy Mortgage, LLC		NMLS #	1268	485			Wesley C	hapel. FL 3		_	
Van Alexandra Article									t rut	rals	

LoanID | 1221031532 Uniform Residential Loan Application (07/05) 11VM | 1002436 1003 - NS - 100/06/04134

Loan ID : 1221031532

	CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION	
Use this continuation sheet if you need more space to complete the Residential Loan	Borrower: Marilyn J Mosby	Agency Case Number:
Application. Mark B for Borrower or C for Co-Borrower.	Co-Borrower:	Lender Case Number:

I/We fully understand that it is a Federal to knowingly make any false statements concerning any of the above 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					

LoanID: 1221031532 Uniform Residential Loan Application (07/05) UWM - 1002436 1003 -- NS -- 06/04/2014

## Uniform Residential Loan Application

as applicat (including property ri has comm	ation is designed to be only to b	ation must also l will be used as a t aw will not be us suant to applicab	pe provided (ar pasis for loan q ad as a basis f le law and Bon	nd the appropriate ualification or or loan qualificat rower resides in a	box checked) the income or ion, but his or a community pr	when  assets of the  her liabilities  operty state	the income or ass ne Borrower's spo must be conside the security pro	sets of a perso ouse or other pered because to perty is locate	on other than to person who has the spouse or o	he Borrower community other person
If this is a	n application for joint cre	edit, Borrower and	Co-Borrower s	each agree that v	ve intend to app	ply for joint	credit (sign below	<b>r)</b> :		
Borrower				Co-B	orrower				_	
			TYPE	OF MORTGAGE	E AND TERMS	OF LOAN				
M ort gage	☐ VA ☑ Con	ventional	Other (explain		Agency Case			ender Case N	umber	
Applied for		DA/Rural sing Service				32				
Amount \$ 428,4	Int	erest Rate 2,875 %	No. of Months 360	Amortizatio	on Type:	X Fi>	ed Rate	Other (9)		
			II PROPE	RTY INFORMATION	ON AND PURPO	DSE OF LOA	AN		-10-	
	operty Address (street, cult of Mexico Dr U		ong Boat K	ey, Florida 3	4228				No	of Units
Legal Desc	cription of Subject Prope	ty (attach descrip	otion if necessa	ary)					Yes	ar Built 1984
Purpose of	Loan X Purchase	☐ Construct	on on-Permanent	Other (ex	plain).	Property X Prima	will be: ary Residence [	Secondary R	esidence [	Investment
Complete	his line if construction o	r construction-pe	rmanent loan.	· ·		U. su-li		a		
Year Lot Acquired	Original Cost	Amount Exis	ting Liens	(a) Present Valu	ue of Lot		of Improvements		(a+ b)	
Complete	া his line if this is a refinal	\$ nce loan		S		\$		\$		_
Year Acquired	Original Gost	Amount Exis	ating Liens	Purpose of Refi	nance	Describe	Improvements	☐ made	to be r	made
	e held in what Name(s) J Mosby				Manner in whi Husband a		Estate will be held in:			
	Down Payment, Settlem g Savings	ent Charges, and	or Subordinate	Financing (expla	ain)				Leasehi expiratio	old (enow ridate)
	Borro	wer		III. BORROWE	R INFORMATIO	N	i	Co-Borrower		
	Name (include Jr. or Sr	if applicable)			Co-Borrower's	Name (incl	ude Jr. or Sr. if a	pplicable)		
	27.	one (incl. area code	) DOB (mm/q:d/y/)	7 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Social Securit	y Number	Home Phone (inc	area code)	DOB (mranetynys)	Yrs. School
	Unmarried (include	single, Depend	lents (not listed t	by Co-Borrower)	☐ Married ☐ Separated		d (include single, , widowed)		not listed by Bor	rower)
Present Ad	dress (street, city, state, olton St, Baltimore	ZIP) Ow		_16_No. Yrs.			ity, state, ZIP)	Own	eges	No. Yrs.
Mailing Ad	dress, if different from F	Present Address			Mailing Address	ss, if differe	nt from Present A	Address		

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reet		IV. EM Yrs. on this job 5 yrs	PLOYM EN	Former Add	dress (street, city, state, ZI		Own L	Rent	No. Yrs	
⊡ Self Emreet	ployed	Yrs. on this job		T INFORMA	TION					
⊡ Self Emreet	ployed	Yrs. on this job		T INFORMA	TION					
⊡ Self Emreet	ployed	Yrs. on this job		T INFORMA	TION					
⊡ Self Emreet	ployed	Yrs. on this job		INFORMA						
reet	рюўва		•	Name & A	ddress of Employer	Co-Bor	ployed `	rs on	his ioh	
s				I TAILLE & F	adiess of Employer	Sen Em	pioyed	13. 011	ins job	
		Yrs. employed	in Alain				Ļ	/	ployed in this	
		line of work/pr							ork/profession	
			area code)	Position/Tit	tle/Type of Business		Busines	s Phone	(incl. area code)	
OT	(443	)984-6000								
			-		position, complete the foll address of Employer		1.	Onton (f	rom - to)	
☐ Self Em	ployed	Dates (from - 1	10)	Name & A	daress of Employer	SelfEm	ployed	Jales (I	ioni - 10)	
		Monthly Incom		1			ļ,	Aceth ly	Incomo	
			e				I .	_	income	
s	Busine	ess Phone (incl. :	area code)	Position/Tit	tle/Type of Business		Busines	s Phone	(incl. area code)	
							<u> </u>			
Self Em	ployed	Dates (from - 1	to)	Name & A	ddress of Employer	Self Em	ployed	Dates (f	rom - to)	
		Monthly Incom	е	1			Ī	<i>l</i> onthly	Income	
		\$						•		
\$	Busine	ess Phone (incl. :	area code)	Position/Tit	tle/Type of Business		Busines	s Phone	(incl. area code)	
		,							,	
V. M	ONTHL	Y INCOME AND	COMBINE	ED HOUSIN	G EXPENSE INFORMATIO	N				
					Combined Monthly					
Borrower	_	o-Borrower	_		Housing Expense	_			Proposed	
19,682.13	\$		\$ 19	,682.13		\$	1.0			
					First Mortgage (P&I)	ļ		\$	1,777.40	
					Other Financing (P&I)			+		
					Hazard Insurance			_	150.00	
					Real Estate Taxes			_	445.77	
					Mortgage Insurance	<u> </u>		_	60.69	
					Homeowner Assn. Dues				1,045.00	
					Other:			$\top$	0.00	
10.692.12			s 10	692.12	Total	l.	1.0		3,478.86	
18,002.13	lΨ		¥   18	⁄,∪∪∠. I 3	· vtai	I۴	1.0	~ [*	5,470.00	
yed Borrower(s) ma	y be re	quired to provid	de addition	al documen	tation such as tax returns	and financi	alstatem	ents.		
Notice: Ali	mony,	child support, o	or separate	maint enanc	e income need not be rev	ealed if the				
Во	rrower	(B) or Co-Borro	wer (C) do	es not choo	se to have it considered f	or repaying	this loan			
							$\rightarrow$	Mon	thly Amount	
								i		
		M TM								
	V. M  Borrower  19,682.13  19,682.13  yed Borrower(s) mar  Notice: Ali	Self Employed  V. MONTHL  Borrower  19,682.13 \$  yed Borrower(s) may be re  Notice: Alimony, Borrower	Business Phone (incl.  Self Employed Dates (from - incl.)  Monthly Incomes  Business Phone (incl.)  V. MONTHLY INCOME AND  Borrower Co-Borrower  19,682.13 \$  yed Borrower(s) may be required to provide to provi	Business Phone (incl. area code)    Self Employed   Dates (from - to)	Business Phone (incl. area code)  Self Employed Dates (from - to)  Monthly Income  S  Business Phone (incl. area code)  V. MONTHLY INCOME AND COMBINED HOUSIN  Borrower Co-Borrower Total  19,682.13 \$ \$ 19,682.13  19,682.13 \$ \$ 19,682.13  yed Borrower(s) may be required to provide additional documen  Notice: Alimony, child support, or separate maintenance Borrower (B) or Co-Borrower (C) does not choose  MATM	Business Phone (incl. area code)    Self Employed   Dates (from - to)   Name & Address of Employer	Self Employed   Dates (from - to)   Name & Address of Employer   Self Employ	Business Phone (Incl. area code)    Self Employed   Dates (from - to)   Name & Address of Employer   Self Employed   Dates (from - to)   Name & Address of Employer   Self Employed   Dates (from - to)   Name & Address of Employer   Self Employed   Dates (from - to)   Name & Address of Employer   Self Employed   Dates (from - to)   Name & Address of Employer   Self Employed   Dates   Dates	Self Employed   Dates (from - to)   Name & Address of Employer   Self Employed   Dates (from - to)   Name & Address of Employer   Self Employed   Dates (from - to)   Name & Address of Employer   Self Employed   Dates (from - to)   Name & Address of Employer   Self Employed   Dates (from - to)   Name & Address of Employer   Dates (from - to)   Monthly   Self Employed   Dates (from - to)   Name & Address of Employer   Dates (from - to)   Name & Address of Employer   Dates (from - to)   Monthly   Self Employed   Dates (from - to)   Name & Address of Employer   Dates (from - to)   Name & Address of Employer   Dates (from - to)   Name & Address of Employer   Dates (from - to)   Name & Address of Employer   Dates (from - to)   Name & Address of Employer   Dates (from - to)   Name & Address of Employer   Dates (from - to)   Name & Address of Employer   Dates (from - to)   Name & Address of Employer   Dates (from - to)   Name & Address of Employer   Dates (from - to)   Name & Address of Employer   Dates (from - to)   Dates (from - to)	

III MEESTASIASIA KARAAASIASIA NAKA III III

#### 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.

or other person also.				
			Completed D Join	tly 🖄 Not Jointly
ASSETS	Cash or Market Value	Liabilities and Pedged Assets. List the credit all outstanding debts, including automobile lo loans, alimony, child support, stock pledges, Indicate by (*) those liabilities, which will be	ans, revolving charge a etc. Use continuation s	ccounts, real estate heet, if necessary.
Cash deposit toward purchase held by: EMD	\$ 5,000.00	upon refinancing of the subject property.	satisfied upon sale of fe	sai estate owned of
List checking and savings accounts below		LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit I Bank of America	Jnion	Name and address of Company CRDNL FIN CO/DOVENMUEH 1 CORPORATE DR STE 360, LAKI ZURICH, IL 60047	\$ Payment/Months \$3,025.00/356	<b>\$</b> 487,115.00
Acet. no. 9041	\$ 45,557.36	Acet. no. 3101469843435	1	
Name and address of Bank, S&L, or Credit U	Jnion	Name and address of Company NENET LNS 3015 S PARKER RD SUITE 400, AURORA, CO 80014	\$ Payment/Months \$100.00/178	\$ 15,578.00
Acct. no.	\$	Acct. no. 174976479	1	
Name and address of Bank, S&L, or Credit U	Jnion	Name and address of Company BMW FINANCIAL SERVICES 5515 PARKCENTER CIR, DUBLIN, OH 43017	\$ Payment/Months \$943.00/16	\$ 14,158.00
Acct. no.	\$	Acet. no. 4003193677		
Name and address of Bank, S&L, or Credit U	Jnion	Name and address of Company NELNET LNS 3015 S PARKER RD SUITE 400, AURORA, CO 80014	\$ Payment/Months \$85.00/178	\$ 13,372.00
Acct. no.	\$	Acet. no. 174976579	1	

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65,557.36 45,000.00 55,807.84	Acct. no. Y1SROO Name and address of BARCLAYS BAN 1007 N ORANG WILMINGTON, I	G4R  G4R  F Company  NK DELAWARE  GE ST,  DE 19801	N s	Payment/Months \$79.00/31 Payment/Months \$96.00	\$ 2,44 \$ 1,18
15,000.00	Name and address of BARCLAYS BAN 1007 N ORANG WILMINGTON, I Acct. no. 000318 Acct. no. 000318 Alimony/Child Suppor Mainfenance Paymen	of Company NK DELAWARE GE ST, DE 19801  3*****	5		, ,,,,
15,000.00	Name and address of BARCLAYS BAN 1007 N ORANG WILMINGTON, I Acct. no. 000318 Acct. no. 000318 Alimony/Child Suppor Mainfenance Paymen	of Company NK DELAWARE GE ST, DE 19801  3*****	5		, ,,,,
15,000.00	Acct. no. 000318 Alimony/Child Suppor Mainfenance Paymen	3***** ort/Separate nts Owed to:			
15,000.00	Acct. no. 000318 Alimony/Child Suppor Maintenance Paymen	ort/Separate nts Owed to:			
55,807.84	Alimony/Child Suppor Mainfenance Paymen	ort/Separate nts Owed to:			
	Alimony/Child Suppor Mainfenance Paymen	ort/Separate nts Owed to:			
	Alimony/Child Suppor Mainfenance Paymen	ort/Separate nts Owed to:			
	Maintenance Paymen	nts Owed to:			
	Job-Related Expense (	(child care, union dues,	A VIII	-	
			etc.) \$		00000000000000000000000000000000000000
	Total Monthly Payme	nents	\$	4,353.00	
66,365.20	Net Worth	\$ 132,164	1.20	703 8.30.00	\$ 534,20
Present	ntinuation sheet.)  Amount of Mortgages & Liens	Gross s Rental Income	4	Maintenance.	Incor
\$545,000.0	00 \$ 487,115.00	0 s s	3,025.	00 \$ 304.	00 s
			Η		+
\$545,000.0	00 \$ 487,115.00	o s s	3,025.	00\$ 304.0	00 s
		oriate creditor name(s)			
77	Market Value \$545,000. \$545,000. been receive	Market Value Mortgages & Lien \$545,000.00 \$ 487,115.0	Market Value Mortgages & Liens Rental Income \$545,000.00 \$ 487,115.00 \$ \$ \$545,000.00 \$ 487,115.00 \$ \$ \$been received and indicate appropriate creditor name(s)	Market Value Mortgages & Liens Rental Income Payments \$545,000.00 \$ 487,115.00 \$ \$ 3,025. \$545,000.00 \$ 487,115.00 \$ \$ 3,025.  been received and indicate appropriate creditor name(s) and acco	### Present   Amount of   Gross   Mortgage   Maintenance, Taxes & Miss   Mortgage   Payments   Maintenance, Taxes & Miss   \$545,000.00 \$ 487,115.00 \$ \$ 3,025.00 \$ 304.00 \$ \$ 487,115.00 \$ \$ 3,025.00 \$ 304.00 \$ \$ 487,115.00 \$ \$ 3,025.00 \$ \$ 304.00 \$ \$ \$ 3,025.00 \$ \$ \$ 3,025.00 \$ \$ \$ 3,025.00 \$ \$ \$ 3,025.00 \$ \$ \$ 3,025.00 \$ \$ \$ 3,025.00 \$ \$ \$ 3,025.00 \$ \$ \$ 3,025.00 \$ \$ \$ 3,025.00 \$ \$ 3,025.00 \$ \$ 3,025.00 \$ \$ \$ \$ 3,025.00 \$ \$ \$ \$ 3,025.00 \$ \$ \$ \$ 3,025.00 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$

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Borrower:	MJM

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	VII. DETAILS OF TRANSA	CTION		VIII. DECLARATIONS				
a.	Purchase price	\$ 476,000.00	lf yo	ou answer "Yes" to any questions a through i,	Borro	wer	Co-Bor	rower
b.	Alterations, improvements, repairs		plea	se use continuation sheet for explanation.	Yes	No	Yes	No
c.	Land (if acquired separately)		a. b.	Are there any outstanding judgments against you?  Have you been declared bankrupt within the past 7 years?				
d.	Refinance (incl. debts to be paid off)		c.	Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?		X		
e.	Estimated prepaid items	5,262.06	d.	Are you a party to a law suit?	_	X		
f.	Estimated closing costs	14,918.39	e.	Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title		X		
g.	PMI, MIP, Funding Fee			in lieu of foreclosure, or judgment?				
h.	Discount (if Borrower will pay)	-4,502.48	hom	s would include such loans as home mortgage loans, SBA loans, eimprovement loans, educational loans, manufactured (mobile) home s, any mortgage, financial obligation, bond, or loan guarante e. If				
i.	Total costs (add items a through h)	491,677.97	"Ye: or V	s," provide details, including date, name and address of Lender, FHA A case number, if any, and reasons for the action.)				
j.	Subordinate financing		f.	Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?		X		
k.	Borrower's closing costs paid by Seller		g.	Are you obligated to pay alimony, child support, or separate maintenance?		X		
I. Borro	Other Credits (explain) ower Paid Fees	3,497.02		Is any part of the down payment borrowed?		X		
Cash	Deposit	20,000.00	i.	Are you a co-maker or endorser on a note?		X		
m.	Loan amount (exclude PMI, MIP,	100 100 00	j.	Are you a U.S. citizen?	X			
	Funding Fee financed)	428,400.00	k.	Are you a permanent resident alien?		X		
n.	PMI, MIP, Funding Fee financed		l.	Do you intend to occupy the property as your primary residence?	X			
				If "Yes," complete question m below.				
0.	Loan amount (add m & n)	428,400.00	m.	Have you had an ownership interest in a property in the last three years?	X			
p.	Cash from/to Borrower (subtract j, k, l & o from i)	20 700 05	1	(1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?	SH	4		
	(,	39,780.95		(2) How did you hold title to the home - by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	s			
		IX	ACK	NOWLEDGMENT AND AGREEMENT				
and as that ar who me who me sec (4) all applica approvement and laprior to any otto (9) own brokers	signs and agrees and acknowledges y intentional or negligent misreprese ay suffer any loss due to reliance up under the provision tion; (6) the Lender, its servicers, ed; (7) the Lender and its agents, brum obligated to amend and/or supple closing of the Loan; (8) in the evener rights and remedies that it may hership of the Loan and/or administration; insurers, servicers, successors or	ents to Lender and to that: (1) the informat on any misrepresentations of Title 18, United on the property descril are made for the purpusuccessors or assign okers, insurers, serviment the information on that my payments have relating to such dation of the Loan accordssigns has made any	tion ption of the States bed in pose as ma cers, provide on the delinquit in repression to the states of the state	der's actual or potential agents, brokers, processors, attorneys, insurers provided in this application is true and correct as of the date set forth contained in this application may result in civil liability, including monetal at I have made on this application, and/or in criminal penalties as Code, Sec. 1001, et. seq.; (2) the loan requested pursuant to this application; (3) the property will not be used for any illegal or of obtaining a residential mortgage loan; (5) the property will be only retain the original and/or an electronic record of this application, or successors, and assigns may continuously rely on the information coded in this application if any of the material facts that I have represent e Loan become delinquent, the Lender, its servicers, successors or as sency, report my name and account information to one or more consultant or warranty, express or implied, to me regarding the propert lectronic record" containing my "electronic signature." as those term	opposition	te my nages, on (th ted po as ind or or no lin th rein sh nay, in porting ender in e con-	signatu to any e "Loar rrpose dicated of the lie applicated nould chan addition agenciates agenciates a	re and person  "") will or use; in this Loan is eation, nange on to es; agents, r value

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.

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.

Borroweys Signature Marilyn J Mosley	Date	Co-Borrower's Signature	Date
Marilyn J Mosby			
X 01/14/21 11:10:52 AM PST		Х	

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X.	INFORMATION FOR GOVE	RNMENT MONITORING P	URPOSES
that/anender/may hot/discriminate/enther an/the/besis enhilolity/and/ace/Forhate/you/may, aneck inote/thei to/nove/the/information/on/the/basis/of/visual/abservation	ściosute lawsi, You fare not of this intionnation, of onl Yohe designation, lityou d n and sumane ity ou have	required to humish hhis/ whether you anddedto h onat humish ethnicity, r made this application id	(elling in jorder to manikor the lender's compliance with equal information, but are encouraged kolds of the law, growides annish ht. It you furnish had information. Operso trouvide/den poeson. It you eld now with the lawnish had a some person, process contained to sunich the lander is subjectiveder abolicable
BOTTROWNER/III /, do hot yish /to/tumak this interme	\$\$\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\		p/pot ylish/to/turalsh this intompetion////////////////////////////////////
/Ethujotyv, /, /[] /hispanic/ov/Lating/ []//Not/Hispanic	z, or, Łakino /, /, /, /, /, /, /,	/ Karlynijsiyy/, /, /, /, /,CZI/y-iy	spanic/or, Latino, 1, 11, Mor, Hispanic, or Latino /, /, /, /, /, /, /,
Race://[]/Andergan hokan ok //[]/Asian //[]/ /Yasika habiye //[]/Natike/Hawanan ok //[]/(White//// /Okther/Packic/Islander/	ðla¢k,of, African/Annαfidan	, Ra¢a, , / □ / Amlerican/ Araşıka iy / □ / Native Ara Othak Pal	''''''''''''''''''''''''''''''''''''''
Sex!///效/Female///////////////////////////////////		/\$/eyk:////□_ /Fenthale//	(/////////////////////////////////////
Try be Compolered by lider of the first of the Composite of the first	,,,,,,,,,,,,,,		
Loan Originator's Signature  Gilbert Bennett  × 01/13/21 07:46:20 AM PST			Date
Loan Originator's Name (print or type) Gilbert Bennett	Loan Originator Identifie 1177528	er	Loan Originator's Phone Number (including area code) (504)931-7555
Loan Origination Company's Name My Easy Mortgage, LLC	Loan Origination Compa 1268485	any Identifier	Loan Origination Company's Address 2405 Creel Lane Suite 102, Wesley Chapel, Florida 33544

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#### CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION Agency Case Number: Use this continuation sheet if you need Borrower: more space to complete the Residential Marilyn J Mosby Loan Application. Mark B for Borrower or C for Co-Borrower Co-Borrower: Lender Case Number: 1221031532 Additional Cash Deposits Cash Deposit Held By Value EMD 15,000.00

Name/Address	Monthly Payment	Months Left	Unpaid Balance
CITICARDS CBNA	\$25.00		\$340.00
PO BOX 6241			
SIOUX FALLS SD 57117			
Account Number: 542418*****			

I/We fully understand that it is a Federal facts as applicable under the provisions of Title 18, United	States Code, Section 10	to knowingly make any false statements concernin	g any of the above
Borrower's Signature  Marilyn J Mooley  × 01/14/21 11:10:55 AM PST	Date	Co-Borrower's Signature	Date

Fannie Mae Form 1003 6/09 Freddie Mac Form 65 6/09

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## 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	Rad	ce: Check one or more		
☐ Hispanic or Latino		American Indian or Alas	ka Nati∨e -	Print name of enrolled
☐ Mexican ☐ Puerto Rican ☐ Cuban		or principal tribe:		
Other Hispanic or Latino - Print origin:		Asian		
	-	☐ Asian Indian	☐ Chine	se 🔲 Filipino
For example: Argentinean, Colombian, Dominican,		□ Japanese	☐ Korea	n 🔲 Vietnamese
Nicaraguan, Salvadoran, Spaniard, and so on.		Other Asian - Print r	ace:	
		For example: Hmong, La	aotian, Thai, I	Pakistani, Cambodian, and so on.
☐ I do not wish to provide this information	X	Black or African Americ	an	
		Native Hawaiian or Othe	er Pacific I	slander
Sex		☐ Native Hawaiian ☐	Guamanian	or Chamorro 🗌 Samoan
		☐ Other Pacific Island	er - Print ra	ice:
☐ Male				
☐ I do not wish to provide this information		Examples: Fijian, Ton	gan, and so	on.
		White		
		I do not wish to provide	this inforn	nation
To Be Completed by Financial Institution (for application	n take	en in person):		
rama ama ama ana andra mana manandi na mana mana ana ana ana ana ana ana an				
Was the ethnicity of the Borrower collected on the basis of visua	al obse	ervation or surname?	О ио	OYES
Was the sex of the Borrower collected on the basis of visual ob-	servati	on or surname?	ОиО	O YES
Was the race of the Borrower collected on the basis of visual ob-	servat	ion or sumame?	Оио	O YES
The Demographic Information was provided through:				
O Face-to-Face Interview (includes Electronic Media w/ Video Compo	nent)	▼ Telephone Interview	О Fах о	r Mail O Email or Internet

Borrower Name: Marilyn J Mosby Uniform Residential Loan Application Freddie Mac Form 65 ■ Fannie Mae Form 1003 Revised 09/2017

DATE OF THE PROPERTY OF THE PR

#### 12/10/2020

To whom it may concern,

I live and work in Baltimore, MD along with my two children and my husband in a property owned by my husband (my name is not on the mortgage or the deed to the property). However, I recently purchased a second home in Kissimmee, Florida, which is about 15 minutes away from Disney. The Kissimmee property is a perfect second home because of the space it affords my extended family to visit and its proximity to Disney. We've been able to host my extended family including my sister and her husband and children. The home is spacious and comfortable and because of my ability to work remotely, my family and I have spent the past 70 days there.

Recently, my sister bought a beach property in Longboat Key, Florida, which is approximately a two-hour drive (~120 Miles) from my property in Kissimmee. It is nestled directly across the street from the beach in a small subdivision with three other properties. I absolutely adore my sister's beach property because of its proximity to the beach, the safe and friendly environment of the town, and the fact that my sister is right next door. Just recently one of the homes within the subdivision popped up on the market and I want to purchase it as a second vacation home. We love the beach. I don't know how long "Quarantine" will last but this is an opportunity to make memories with my family. This subdivision has 4 properties altogether, all are being sold by the developer, and my sister bought the first one and has already moved into it. My sister convinced a mutual friend of ours along with his wife and children to purchase one of the units as their second home and now I'm hoping to the so the same.

Sincerely,

Marilyn J. Mosby

## **EXHIBIT "A"**

## **LEGAL DESCRIPTION**

Unit process, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 2002, Page 1695, and all exhibits and amendments thereof, and recorded in Condominium Plat Book 27, Page 2, Public Records of Sarasota County, Florida.

## Uniform Residential Loan Application

as application (including property in has committed to the committed to th	ble. Co-B the Borrov ights pursi junity prop	esigned to be con orrower information ver's spouse) will uant to state law erty rights pursua er-is-relying on other	on must also be be used as a be will not be use int to applicable	e provided (and asis for loan qu d as a basis for a law and Borro	I the appropriate alification or r loan qualification ower resides in a	box checked) the income or ion, but his or a community pr	when to the assets of the her liabilities operty state,	ne income or as e Волоwer's sp must be consid the security pro	sets of a ouse or o ered bec	person other per ause th	other that rson who le spouse	n the Borrow has commun or other pers
If this is a	in applicat	ion for joint credit	Borrower and	Co-Borrower ea	ach agree that v	ve intend to app	oly for joint o	redit (sign belov	w):			
Borrower		TA	_		Co-B	оложег						
				I. TYPE	OF MORTGAGE	E AND TERMS	OF LOAN	Salve Co.	il o			
Mortgage Applied fo	or.	FHA USDAV		Other (explain):		Agency Case	Number	-	Lender C 12210		146.000	
Amount 5 428,4	00.00	Intere	st Rate 2.875 %	No. of Months 360	Amortization	on Type:	X Fix ☐ GP	ed Rate M	-	her (exp RM (type		
		dress (street, city. Mexico Dr Un		a man various est	ry informations, Florida 3	AND DESCRIPTION OF THE PARTY OF	OSE OF LOA	N Marie Co			€W.e∏g	No. of Units
Legal Desc	cription of	Subject Property	(attach descrip	tion if necessa	y) See Al	tached						Year Built 1984
Purpose of	f Loan	X Purchase Refinance	Construction	on on-Permanent	Other (ex	plain):	Property Prima	will be: ry Residence (x	Second	dary Re	sidence [	Investmen
Complete Year Lot Acquired	Original	construction or c Cost	Amount Exis	1	(a) Present Valu	ue of Lat	(b) Cost.	of Improvements		Total (a	a+ b)	
Complete Year Acquired	this line if Original	this is a refinance Cost	Amount Exis	ting Liens	Purpose of Refi	inance	Describe	Improvements	☐ m	iade	to (	be made
Title will b		what Name(s)	1*			Manner in wh Husband a	ich Title will	be held			Estate w	ill be held in:
Source of Checkin		ment, Settlement	Charges, and/	or Subordinate	Financing (expla	aiń)					-	sehold (show ration date)
minn en	s Name (ir	Borrowe notude Jr. or Sr. if			III. BORROWE	R INFORMATIO		ude Jr. or Sr. if	Co-Borr applicabl	***************************************		Plants in
Social Sec	curity Num		e (incl. area code 3-8328	DOB (mm/ckd/yyy	the state of the state of the	Social Securi	y Number	Home Phone (in	nd, area o	ode) E	XXB (minVdd)y	yyy) Yrs. Sch
Marrier     Marrier     Separa		nmarried (include si	ngle, Depend	ents (not listed b	у Со-Волгожег)	☐ Married ☐ Separated		d (include single, widowed)	Deper	1	not listed by	Borrower)
		eet, city, state, Z it, Baltimore,	IP) 🗆 Owi	Rent	16 No. Yrs.	Present Addre	ess (street, c	ty, state, ZIP)		Dwn	☐ Rent	No. Y
Mailing Ad	ddress, if	different from Pre	sent Address			Mailing Addre	ss, if differe	nt from Present	Address	1		
	-						-					

Fannie Mae Form 1003 6/09 Freddie Mac Form 65 6/09 Borrower:

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Name & Address of Employer	ate, ZIP) 🗌 Ov	wn 🗆							
Name & Address of Employer			Rent	No. Yrs.	Former Add	ress (street, city, state, ZII	P) 🗌 Own	Rent	No. Yrs.
Name & Address of Employer									
City of Baltimore			rs. on this jo yrs 1 mo	6	Name & A	TION ddress of Employer	Co-Borrower  Self Employer	3	his job
120 East Baltimore Stre Baltimore, MD 21202	eet	li	rs. employed ne of work/pr 4						oloyed in this rork/profession
Position/Title/Type of Business States Attorney - City		the state of the s	84-6000	area code)	Position/Tit	le/Type of Business	Busin	ness Phone	(incl. area code)
If employed in current position	for less than two ye	ars or if o	currently emp	loyed in mo	ore than one	position, complete the foll	owing:		
Name & Address of Employer	☐ Self Emp	ployed D	Dates (from -	to)	Name & A	ddress of Employer	Self Employee	Dates (f	rom - to)
		N S	Monthly Incom	ie				Monthly S	Income
Position/Title/Type of Business		Business	s Phone (incl.	area code)	Position/Tit	le/Type of Business	Busin	ness Phone	(incl. area code)
Name & Address of Employer	Self Emp	ployed C	Dates (from -	to)	Name & A	ddress of Employer	Self Employe	d Dates (fi	rom - to)
		N S	Monthly Incom	ie				Monthly \$	Income
Position/Title/Type of Business		Business	s Phone (incl.	area code)	Position/Tit	le/Type of Business	Busi	ness Phone	e (incl. area code)
	V M	ONTHLY	INCOME AN	D COMBIN	ED HOUSING	G EXPENSE INFORMATIO	N		
					ACMORPH PARTY				C W
Gross Monthly Income	Borrower	Co-l	Borrower	To	otal	Combined Monthly Housing Expense	Present		Proposed
Monthly Income	The state of the state of		Вогтоwег		otal 0,897,67	Housing Expense	Present \$		a salit
Monthly Income  Base Empl. Income* \$			Borrower			Housing Expense	-	5	Proposed
Monthly Income  Base Empl. Income*  \$ Overtime			Вогтоwег			Housing Expense Rent	-		Proposed
Monthly Income  Base Empl. Income*  \$ Overtime  Bonuses			Borrower			Housing Expense Rent First Mortgage (P&I)	-		1,777.40
Monthly Income  Base Empl. Income* \$  Overtime  Bonuses  Commissions			Borrower			Housing Expense Rent First Mortgage (P&I) Other Financing (P&I)	-		1,777.40
Monthly Income  Base Empl. Income* \$  Overtime  Bonuses  Commissions  Dividends/Interest			Borrower			Housing Expense Rent First Mortgage (P&I) Other Financing (P&I) Hazard Insurance	-		1,777.40 134.75 436.86
Monthly Income  Base Empl. Income*  Sovertime  Bonuses  Commissions  Dividends/Interest  Net Rental Income  Other (before completing, see			Borrower			Housing Expense Rent First Mortgage (P&I) Other Financing (P&I) Hazard Insurance Real Estate Taxes	-		a and a
Monthly Income			Borrower			Housing Expense Rent First Mortgage (P&I) Other Financing (P&I) Hazard Insurance Real Estate Taxes Mortgage Insurance	-		1,777.40 134.75 436.86 99.96

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#### VI. ASSETS AND LIABILITIES

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

ASSETS	Cash or	Liabilities and Pledged Assets. List the creditor	or's name, address and	account number for
Description	Market Value	all outstanding debts, including automobile to loans, alimony, child support, stock pledges, Indicate by (*) those liabilities, which will be	ans, revolving charge a	ccounts, real estate
Cash deposit toward purchase held by: EMD	\$ 5,000.00	upon refinancing of the subject property.		
List checking and savings accounts below		LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Cre	dit Union	Name and address of Company	S Payment/Months	\$ 487,115.00
Bank of America		CRDNL FIN CO/DOVENMUEH 1 CORPORATE DR STE 360, LAKI ZURICH, IL 60047	\$3,025.00/162	
Acct. no. 9041	\$ 31,043.24	Acct. no. 3101469843435		
Name and address of Bank, S&L, or Cre-	dit Union	Name and address of Company NELNET LNS 3015 S PARKER RD SUITE 400,	\$ Payment/Months \$100.00/156	\$ 15,578.00
		AURORA, CO 80014		
Aggt, no.	s	Acct. no. 174976479		
Addt. no. Name and address of Bank, S&L, or Cre			\$ Payment/Months \$943.00/16	\$ 14,158.00
4 - C		Acct. no. 174976479  Name and address of Company BMW FINANCIAL SERVICES 5515 PARKCENTER CIR, DUBLIN,		\$ 14,158.00
Name and address of Bank, S&L, or Cre	dit Union	Acct. no. 174976479  Name and address of Company BMW FINANCIAL SERVICES 5515 PARKCENTER CIR, DUBLIN, OH 43017		\$ 14,158.00 \$ 13,372.00

Fannie Mae Form 1003 6/09 Freddle Mac Form 65 6/09 Borrower:

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		VI. ASSET	S AND LIABILITIES (cont'd)	St Water Committee	
Stocks & Bonds (Company name/number & description)	S		Name and address of Company AFFIRM INC 650 CALIFORNIA ST FL 12, SAN FRANCISCO, CA 94108	\$ Payment/Months \$79.00/31	\$ 2,446.00
			Acct. no. Y1SROG4R		
Life Insurance net cash value Face amount: \$			Name and address of Company BARCLAYS BANK DELAWARE 1007 N ORANGE ST, WILMINGTON, DE 19801	\$ Payment/Months \$96.00/13	1,192.00
Subtotal Liquid Assets	\$	51,043.24			
Real estate owned (enter market value from schedule of real estate owned)	\$ 545,000.00				
Vested interest in retirement fund	s	39,863.54			
Net worth of business(es) owned (attach financial statement)	S		Acct. no. 000318****		
Automobiles owned (make and year)	55		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Other Assets (itemize) GIFTS TOTAL	S	5,000.00	Job-Related Expense (child care, union dues, etc.)	s	
			Total Monthly Payments	\$ 4,353.00	
Total Assets a.	\$	640,906.78	Net Worth	Total Liabilities b.	\$ 534,201.00

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
Nice Ct, Kissimmee, FL 34746		\$545,000.00	\$ 487,115.00	s	\$ 3,025.00	s 759.00	S
	Totals	\$545,000.00	\$ 487,115.00	\$	\$ 3,025.00	\$ 759.00	\$ 0.0

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

Alternate Name

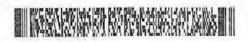
Creditor Name

Account Number

Fannie Mae Form 1003 6/09 Freddie Mac Form 65 6/09 Borrower:

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VII. DETAILS OF TRANSACTION			VIII, DECLARATIONS						
а.	Purchase price	\$ 476,000.00	If you	answer "Yes" to any questions a through i,	Borr	ower	Со-Во	rrowei	
Ь.	Alterations, improvements, repairs		please	use continuation sheet for explanation.	Yes	No	Yes	No	
G	Land (if acquired separately)			Are there any outstanding judgments against you?	8	X	H		
d.	Refinance (incl. debts to be paid off)		C.	Have you been declared bankrupt within the past 7 years? Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?		X	님	H	
е.	Estimated prepaid items	3,767.04		Are you a party to a law suit?		X			
1	Estimated closing costs	15,856.39	e.	Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title		X			
g.	PMI, MIP, Funding Fee			in lieu of foreclosure, or judgment?					
h	Discount (if Borrower will pay)	-7,051.46	home	would include such loans as home mortgage loans. SBA loans, improvement loans, educational loans, manufactured (mobile) home any mortgage, financial obligation, bond, or loan guarante e. If					
L	Total costs (add items a through h)	488,571.97	"Yes,	" provide details, including date, name and address of Lender, FHA case number, if any, and reasons for the action.)			E4		
J.	Subordinate financing			Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?		X			
k,	Borrower's closing costs paid by Seller		g.	Are you obligated to pay alimony, child support, or separate maintenance?		X			
L	Other Credits (explain)	h = 82.007.1		mante) and a	-	arn.	-		
	ower Paid Fees Deposit	4,472.82 20,000.00		Is any part of the down payment borrowed?	L	X			
Ous	r Deposit	20,500.00		Are you a co-maker or endorser on a note?		X			
			j	Are you a U.S. citizen?	X				
m.	Loan amount (exclude PMI, MIP, Funding Fee financed)	428,400.00	k.	Are you a permanent resident alien?	ā	M		П	
n.	PMI, MIP, Funding Fee Imanced		Do you intend to occupy the property as your primary residence?	X					
				If "Yes," complete question m below.					
D.	Loan amount (add m & n)	428,400.00		Have you had an ownership interest in a property in the last three years?	X				
p.	Cash from/to Borrower (subtract j, k, l & o from i)	35,699.15		(1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?	S	Н			
	4,555	33,033.13		(2) How did you hold title to the home - by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	S				
				1					
and a hat a	ssigns and agrees and acknowledges by intentional or negligent misrepress may suffer any loss due to reliance up under the provision of the property of the property; and (11) my transmission of the property; and (11) my transmission of the property; and (11) my transmission of all and/or state laws (excluding audio thick, enforceable and valid as if a paper property.	s that: (1) the informal entation of this informal port any misrepresentations of Title 18. United to on the property description are made for the purchassing the property of the purchassing the information ent that my payments have retained to such creation of the Loan accordings in the purchassings has made any of this application as and video recordings), per version of this applied hereby acknowled.	tion protion co- tion the States bed in pose of the provide on the delinquicum mar repressan "ele or my lication ges th	ar's actual or potential agents, brokers, processors, attomeys, insurer ovided in this application is true and correct as of the date set forth intained in this application may result in civil liability, including monet at I have made on this application, and/or in criminal penalties includ Code, Sec. 1001, et. seq.; (2) the loan requested pursuant to this a this application; (3) the property will not be used for any illegal or of obtaining a residential mortgage loan; (5) the property will be or retain the original and/or an electronic record of this application, successors, and assigns may continuously rely on the information of in this application if any of the material facts that I have represe Loan become delinquent, the Lender, its servicers, successors or an ency, report my name and account information to one or more constay be transferred with such notice as may be required by law; (10) mentation or warranty, express or implied, to me regarding the proper externic record" containing my "electronic signature," as those tem facsimile transmission of this application containing a facsimile of were delivered containing my original written signature.	opposed any date of many date of my opposed any opposed any date of my opposed any date of my opposed any	site my amages ation (the bited p d as in er or med in the erein s may, i exporting Lender the con definer signaturventy	signate, to any ne "Loa surpose dicated not the re appli hould con atdition or its addition of in application, shall not revening a series."	pers  n") v  or us  in the Loan  cation  hang  on total  ies;  agen  real  be  thify  a	
sourc	e named in this application or a cons			Co-Borrower's Signature	_	Date		-	
X	A	2/19	12	x					
	e Mae Forth 1003 6/09			Page 5	ocM a	gic eF	orms		

201	X. INFORMATION FOR GOVE	RNMENT MONITORING PURPOSES
stediý odobrkyty, fiatrihovstvá, ánd kome, motoag hat allender may hotrojskih mateřetnět (artive) b shviphy, and váce, forkačet, you may, aheck, mote	yste ta Intis (mholmtaiden) ta bid) Yngor, chef deglawahor, / // wby t y daidn ana yalyobohor, / // wby hay e b deglar ana fability gastire (mst. )m	É M Todok rélated ko/a kweling ko/order sa jordoskof shefunder s/compularice with équal readinad to munish (the foliarindskor, but ard encontaged po/ord sa/, the law) drousles whether you strictie tourish (n. 11 your furtish that infurmation), cheasa (novide rously of not furtish (estimate), society, sex, under todoch (negularions), his lander, sa sequies ornade the application in passon (n. 12 your drous when to turbish the information) pleasa i disclosites sansy/as teading hans to surice she salari subject subject (nader applicable)
BARRAWER/A do hat wish/ja/tulman whis int	hmayon /, /, /, /, /, /, /, /, /, /, /	CO BURROWER / ] I de for xist//o tyrosh this internation/, /////
Fithmothy, /, / A Hispanic for Laino, IX, NOV, His	111111111111111111111111111111111111111	Ethnicity), / / / / / / / / / / / / / / / / / / /
Riscolar	(∑ं, छं)वदांश्रीत्रं, त्रिश्रीत्रं, त्रिश्रीत्रं, श्रीय	Racker, 人口, Amlencan/Indian/or/,心, Asigor, 人口/Bipa'x /or/African/Andercan/ Atasks: Haline 人口, Mative Haline/Asignalish/ Or 人口, Widite Online Parinte(Asignalish) Sex: / 口 Semale(
A. A. A. Pelebyong interview 173 By the applicant and was stitumited by taxic 173 By the applicant and stitumited by a serial br	g mail (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	
Loan Originator's Signature		Date
X Loan Originator's Name (print or type)	Loan Originator Identific	Loan Originator's Phone Number (including area code)
Gilbert Bennett	1177528	(504)931-7555
Loan Origination Company's Name My Easy Mortgage, LLC	Loan Origination Comp 1268485	Loan Origination Company's Address 2405 Creel Lane Suite 102, Wesley Chapel, Florida 33544

Fannie Mao Form 1003 6/09 Freddie Mac Form 65 6/09 Borrower:

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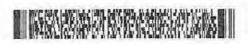
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# <sub>4</sub>	CONTINUATION SH	EET/RESIDENTIAL	LOAN APPLICATION		WEDW21	
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower	Borrower: Marilyn J Mosby	Agency Case N	umber:			
or C for Co-Borrower	Co-Borrower:			Lender Case Number: 1221031532		
	Additional Cash	Deposits				
Cash Deposit Held By Earnest Money Deposit			Value 15,000.00			
	Additional Joint	Liabilities		7.		
Name/Address	Mo	onthly Payment	Months Left		Unpaid Balance	
CITICARDS CBNA PO BOX 6241 SIOUX FALLS SD 57117 Account Number: 542418*****	\$2	5.00	14		\$340.00	

Fannie Mae Form 1003 6/09 Freddie Mac Form 65 6/09

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## 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 fulfitled. 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 sumame. 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	Race: Check one or more					
☐ Hispanic or Latino	American Indian or Alaska Native - Print name of enrolled					
☐ Mexican ☐ Puerto Rican ☐ Cuban	or principal tribe:					
Other Hispanic or Latino - Print origin:	☐ Asian					
	Asian Indian Chinese Filipino					
For example: Argentinean, Colombian, Dominican,	☐ Japanese ☐ Korean ☐ Vietnamese					
Nicaraguan, Salvadoran, Spaniard, and so on.	Other Asian - Print race:					
Not Hispanic or Latino	For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.					
☐ I do not wish to provide this information	⊠ Black or African American					
	☐ Native Hawaiian or Other Pacific Islander					
Sex	☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan					
X Female	Other Pacific Islander - Print race:					
Male						
☐ I do not wish to provide this information	Examples: 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? O NO O YES					
Was the sex of the Borrower collected on the basis of visual obs	ervation or surname? O NO O YES					
Was the race of the Borrower collected on the basis of visual obs	servation or sumame? O NO O YES					
The Demographic Information was provided through:						
O Face-to-Face Interview (includes Bectronic Media w/ Video Compor	nent) STelephone Interview O Fax or Mail O Email or Internet					

Borrower Name: Marilyn J Mosby Uniform Residential Loan Application Freddie Mac Form 65 • Fannie Mae Form 1003 Revised 09/2017



7701 Airport Center Dr Suite 1800 Greensboro, NC 27409 888 743-2217

August 26, 2020

Thomas Brennan
Seaside Gardens Retreat of Longboat Key
Condominium Association Inc
1901 Austin Ave
Ann Arbor, M1 48104

Subject: Property Policy

Policy Number IM A332776D

Property Covered: Gulf of Mexico Drive, Gulf of Mexico Drive

Dear Mr. Brennan:

McGriff Insurance Services, Inc. would like to take this opportunity to thank you for allowing us to assist you with your insurance needs.

In response to your recent inquiry, General Star Indemnity Company does not offer an Inflation Guard endorsement as their policies do not automatically renew. The Insured and the Agency complete a manual review of the coverage prior to expiration, annually.

Should you have any questions, please contact me at 888-743-2217. We are committed to providing the very best combination of service, protection and price. Thank you for the confidence you have placed in McGriff.

Sincerely,

Chad M. Layne CISR

Assistant Agency Manager

Chad M. Layre

P: 888-743-2217

E: OM Layne@mcgriff.com

## TOWNSEND APPRAISALS, INC.

1020 8TH AVENUE SOUTH, SUITE #11 NAPLES, FLORIDA 34102 TEL: (239) 435-1008 FAX: (239) 435-1790

APPRAISAL REPORT FOR INSURANCE PURPOSES



AS OF DECEMBER 27, 2019

PREPARED FOR
BOARD OF DIRECTORS
ISLAND TREE HOUSE
CONDOMINIUM ASSOCIATION

PREPARED BY
TOWNSEND APPRAISALS, INC.

## TOWNSEND APPRAISALS, INC.

1020 8th Avenue South Suite #11 Naples, Florida 34102 Tel: (239) 435-1008 Fax: (239) 435-1790

January 6, 2020

Board of Directors Island Tree House Condominium Association c/o Mr. Tom Brennan, Property Manager The Mustard Seed Group, LLC 4601 Colling Drive Troy, MI 48085

Re: File #19-2967-I

Dear Board of Directors,

This Appraisal Report provides data based on the inspection and research required for appraisal of the referenced property. As requested, this appraisal is for insurance purposes and only a Cost Approach to Value of the described improvements is applicable. This Appraisal and Summary Report is in accordance with the provisions of the Uniform Standards of Professional Appraisal Practice (USPAP) as promulgated by the Appraisal Standards Board of the Appraisal Foundation. This is in accordance with Certified Appraisal Reports as required by the State of Florida Statues Chapter 475, Part II.

This report contains a description of the relevant factors considered in arriving at an opinion of the insurable value based on the described Cost Approach to Value. The Market Approach to Value and the Income Approach to Value are not applicable to this appraisal.

Based on inspection of the Subject Property, it is my opinion that the Worksheets in the following report indicate the Replacement Cost Values of the Subject Property as of **December 27, 2019.** This appraisal is meant as a guide to assist the client, together with their insurance advisor, in determining appropriate insurance coverage for the subject property.

This appraisal is subject to the Contingent and Limiting Conditions and the Appraiser's Certification, considered standard for this type of appraisal assignment and included in this report.

Regards,

Rick Logan

State-certified General Real Estate Appraiser RZ3121

Rdlogan

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## **ADDENDUM**

Florida Condominium Statutes Chapter 718.111

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**Appraiser Qualifications** 

Worksheets

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## SUMMARY FOR HAZARD INSURANCE ISLAND TREE HOUSE EFFECTIVE DATE: DECEMBER 27, 2019

BLDG NO.	DESCRIPTION	1	LACEMENT ST VALUE	707	SURANCE CLUSIONS	INSURANCE REPLACEMENT COST VALUE		
1 🗷	EDACTED GULF OF MEXICO DR	\$	437,512	\$	(28,471)	\$	409,041	
2	EDACTED & GULF OF MEXICO DR	\$	437,512	\$	(28,471)	\$	409,041	
TOTAL	RESIDENTIAL BUILDINGS	\$	875,024	\$	(56,942)	\$	818,082	
C	OTHER AMENITIES	\$	56,422		N/A	\$	56,422	
TOTAL	ALL IMPROVEMENTS	\$	931,446	\$	(56,942)	\$	874,504	

## SUMMARY FOR FLOOD INSURANCE ISLAND TREE HOUSE EFFECTIVE DATE: DECEMBER 27, 2019

BLDG NO.	DESCRIPTION	 LACEMENT OST VALUE	DEPRECIATION	IN	FLOOD ISURANCE VALUE
1	SEDACIES GULF OF MEXICO DR	\$ 516,340	N/A	\$	516,340
2	GULF OF MEXICO DR	\$ 516,340	N/A	\$	516,340
TOTA	L RESIDENTIAL BUILDINGS	\$ 1,032,680	\$ -	\$	1,032,680
	OTHER AMENITIES	N/A	N/A		N/A
TOTA	L ALL IMPROVEMENTS	\$ 1.032.680	\$ -	\$	1.032.680

#### **HAZARD AND FLOOD PROCEDURES**

#### HAZARD (PROPERTY) INSURANCE

Hazard insurance value is shown in this report as Replacement Cost Value (RCV) and Insurable Replacement Cost Value (RCV minus applicable exclusions). Depreciation does not apply.

Florida Condominium Statutes Chapter 718.111 (11) determines Condominium Association Insurance procedures (see Addendum). Based on the Florida Condominium Statutes, components of the unit interiors are not included as hazard insurable items for Condominium Associations.

Typically, the appraiser applies the same exclusions to Homeowners Associations and Cooperatives unless the client instructs the appraiser differently, in writing, before the report is completed.

In accordance with Florida condominium law, the following items <u>are not included</u> in Replacement Cost Value:

- Floor Coverings
- Wall Coverings
- Ceiling Coverings
- Electrical Fixtures
- Appliances

- Water Heaters
- Water Filters
- Built-in Cabinets and Counter Tops
- Window Treatments including Hardware

Additionally, to comply with standard insurance underwriting procedures, the following components <u>are not included</u> in Insurance Replacement Cost Value:

- Piping Underground
- Site Work

- Foundation
- Excavation, Grading, Backfilling or Filling

#### **FLOOD INSURANCE**

The National Flood Insurance Program guidelines as described in the code for the Federal Emergency Management Agency (FEMA) determine what is included in the estimated values for Flood Insurance.

Flood Insurance Values for Condominium Association residential buildings are based on Replacement Cost Value (RCV). Values for non-residential buildings are based on Actual Cash Value (ACV), which is RCV minus depreciation.

As a result of the different procedures for calculating Hazard and Flood values, Flood Insurance Values for residential buildings will normally exceed the Hazard Value.

#### Estimated Flood Insurance Value includes the following:

- Floor Coverings
- Wall Coverings
- Ceiling Coverings
- Electrical Fixtures
- Appliances
- Concrete Slab
- Piping Underground
- Site Work

- Water Heaters
- Water Filters
- Built-in Cabinets and Counter Tops
- Window Treatments including Hardware
- Air-conditioning
- Foundation
- Excavation

#### APPRAISAL DESCRIPTION

#### **PURPOSE OF THE APPRAISAL:**

The purpose of this appraisal is to estimate the replacement cost the improvements, as defined, as of the effective date of the Appraisal, of the Subject Property known as **Island Tree House**. See the Property Description in the report.

#### **FUNCTION OF THE APPRAISAL:**

It is the Appraiser's understanding that this appraisal is to serve as the basis for establishing required insurance for the Subject Property.

EFFECTIVE DATE OF THE VALUATION: December 27, 2019.

#### SCOPE OF WORK:

This appraisal will provide an estimate of replacement cost for the described improvements required for insurance by using the Cost Approach to Value. The Market Approach to Value and the Income Approach to Value are not appropriate for this Appraisal.

The research and analysis which was necessary to prepare this report in accordance with the Uniform Standards of Professional Appraisal Practice and the purpose and function, as stated, has focused on the relationship of the Subject Property to the local and area market. Base data for this appraisal comes from current cost information provided by Marshall and Swift/Boeckh BVS Express Valuation program.

Insurance exclusions are shown on the worksheets for Hazard (Property) Insurance consideration. No exclusions are typically considered for Flood Insurance coverage.

Demolition/debris calculations are an insurance function and not addressed in this report.

#### **CERTIFICATION**

I certify that, to the best of my knowledge and belief:

- 1. The statements of fact contained in this report are true and correct.
- 2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, unbiased professional analyses, opinions, and conclusions.
- 3. I have no present or prospective interest in the property that is the subject of this report, and I have no personal interest or bias with respect to the parties involved which affected my opinion of value.
- 4. I have not performed appraisal services for the property that is the subject of this report within the three-year period immediately preceding acceptance of the assignment.
- 5. I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- 6. My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- 7. My compensation for completing this assignment is not contingent upon the reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- 8. My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- 9. I did not make a personal inspection of the property that is the subject of this report.
- 10. Alexander Szecsodi, State-registered Trainee Appraiser RI24189, provided me with significant real property appraisal assistance in the formulation of this report that included the following:
  - Reviewed the documents from previous appraisals of the subject property
  - Researched the applicable county records and other sources for information on the subject
  - Performed the on-site inspection
  - · Analyzed the building's construction type, components and quality
  - Chose the appropriate format to present the report to the client
  - Input the applicable costs into the appraisal form
  - Described the subject property in a manner acceptable to both the client and end users of the report
  - Prepared the report for final review and transmittal to the client
  - Alexander Szecsodi contributed approximately ten hours of time to the formulation and presentation of this report

11. I, the supervisory appraiser of a registered appraiser trainee who contributed to the development or communication of this appraisal, hereby accepts full and complete responsibility for any work performed by the registered appraiser trainee named in this report as if it were my own work.

Rick Logan State Certified General

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Real Estate Appraiser RZ3121

Alexander Szecsodi State Registered Trainee Appraiser

RI24189

#### CONTINGENT AND LIMITING CONDITIONS

- 1. To calculate replacement cost values for this report, the appraiser uses the Automated Valuation Module (AVM) BVS Express, developed by Marshall & Swift/Boeckh. After input of basic building details such as construction type, square footage, wall height, roof type and materials, etc., the program calculates replacement values. Additionally, the appraiser uses data from Townsend Appraisals files, costs from similar projects, and information supplied by local contractors and builders to support the value estimate of the BVS program.
- 2. If Citizens Property Insurance Corporation of Florida (Citizens) is the end user of this report, the appraiser will have certain restrictions on the way the building is described which may affect the final value conclusions. An example is their requirement is that all buildings be classified as 2.0 Average Quality or higher. Considering that, Average Quality in BVS Express may have been described in previous appraisals as Excellent, Very Good, Good, Average or Cheap.
- 3. Because Citizens is a State owned and operated corporation and some of their requirements may not be fully USPAP compliant, the appraiser cites the Jurisdictional Exception Rule as justification for conforming to the Citizen's directives. The rule states: "If any part of USPAP is contrary to the law or public policy of any jurisdiction, only that part shall be void and of no force or effect in that jurisdiction".
- 4. For this Property Insurance Appraisal, the Appraiser uses only the Cost Approach to Value. The resulting Insurance Replacement Cost Value is based on construction cost formulas derived from the analysis of actual construction costs and uses local labor rates, material prices, manufactured equipment, and contractor's overhead and profit and it is based on replacing the building as a complete unit at one time. This Appraisal is not a Market Value Appraisal and does not include the value of the land.
- 5. This Property Insurance Appraisal is based on original "as-built" building configurations as determined from architectural plans and/or field observations, excluding owner-added upgrades and additions. It does not consider contents, personal property, trade fixtures, land value, non-insurable improvements, or other site improvements except those noted as included in this report.
- 6. When estimating the Replacement Cost Value, Insurable Replacement Cost Value and/or Insurable Value Depreciated (Actual Cash Value) in this report, the Appraiser does not consider conformance with building codes, ordinances, and other legal restrictions since the subject was originally built. Insurance coverage for changes in Law and Ordinance since the date of original construction is an insurance underwriting decision rather than a subject of appraisal.
- 7. In the event complete construction/architectural plans (blueprints) were not available to the Appraiser, the Appraiser made assumptions regarding unseen construction components based on historical data from similar buildings where architectural plans and/or visual access was available. In the event these assumptions were in error, the Appraiser reserves the right to modify this appraisal, including value conclusions.
- Information, estimates and opinions furnished to the Appraiser and contained in this report were obtained from sources considered standard for the industry and are reliable and believed to be true and correct.
- 9. The appraisal report only covers the subject property: neither the figures, unit values, nor any analysis is to be considered as applicable to any other property, however similar such may be to the subject property. The separate allocations for improvements must not be used in conjunction with any other appraisal report and are invalid if so used.

#### **CONTINGENT AND LIMITING CONDITIONS (cont.)**

- 10. It is assumed that this appraisal report will be read thoroughly by the client. Any questions concerning the content must be transmitted in writing to Townsend Appraisals, Inc. within 120 days of receipt of the appraisal report. This includes but is not limited to; questions regarding the subject improvements such as square footage, number of stories, construction type and quality, roof type and material, exterior wall construction and cover, the components of the building(s) covered by the appraisal, or the value conclusion set forth in the appraisal. If no such inquiries are transmitted within the stipulated period, the complete appraisal and valuation set forth herein shall be deemed to have been acceptable to the client.
- 11. The employment of the Appraiser to complete this report for the purpose stated therein, shall be terminated upon delivery of the report to the Client or his designated representative unless the Client and the Appraiser have agreed in writing that the Appraiser's services as a consultant or expert witness have been retained beyond the delivery dated of the report.
- 12. Delivery of the appraisal report to the client by the appraiser does not obligate the Appraiser to explain any differences between their value conclusions and those of any other appraisal company, appraiser, insurance underwriter or evaluator obtained by the client before or after the effective date of our appraisal. At the Appraiser's discretion, he/she can attempt to determine if there are obvious differences in square footage that result in a difference in value. Comparing valuation results, however, is difficult considering many valuations are calculated in automated valuation programs that use hidden formulas, algorithms and artificial intelligence to determine value.
- 13. The Appraiser agrees to give testimony, appear in court, or attend any administrative proceeding related to this appraisal, provided a separate agreement is made to include appropriate fees for this service.
- 14. The liability of Townsend Appraisals, the Appraiser, or any employees of Townsend Appraisals, Inc. is limited to the fee collected from the Client for preparation of this appraisal report.
- 15. The value conclusions presented in this report are estimates based on the data available and are the express opinions of the Appraiser.
- 16. It must be noted that reconstruction after a widespread natural disaster such as a hurricane or a flood event may create abnormal shortages of labor and materials, which could result in significant price increases for labor and materials above normal costs prior to the event. These increases, while temporary, may last for a year or more before returning to normal market conditions. The insurable values stated in this appraisal are estimated based on normal market conditions. Therefore, some or all of the estimated values as reported herein may be inadequate for reconstruction or repair in periods after a widespread natural disaster.
- 17. This report may be provided to the named insured for which the value was produced. The property data elements within this report shall not be redistributed for any profit-related or data-aggregation purpose.
- Acceptance of, and/or use of this appraisal report constitutes acceptance of the above conditions.

#### **DEFINITIONS**

**DEPRECIATION:** The loss in value suffered by improvements to property caused by physical deterioration, functional obsolescence and external obsolescence. Depreciation is the difference between the current value of a structural improvement and the cost to replace it as of the date of valuation.

**FLOOD INSURANCE VALUE:** Replacement Cost of the building with no deduction for insurance exclusions or depreciation, as required for Flood Insurance (see Hazard and Flood Procedures).

**FLOOR AREA:** An area on any floor, enclosed by exterior walls and/or partitions. Measurement for total floor area includes the thickness of the exterior walls.

**INSURANCE EXCLUSIONS:** Items excluded from the building replacement cost for Hazard Insurance to calculate Insurable Replacement Cost as follows: foundation below ground and piping below ground. Architectural plans are not normally excluded.

**INSURABLE REPLACEMENT COST VALUE:** Replacement Cost of the building less Insurance Exclusions (see above).

**INSURABLE VALUE DEPRECIATED OR ACTUAL CASH VALUE (ACV):** The cost to replace an insured item of property, less depreciation.

MARSHALL & SWIFT: Marshall & Swift/Boeckh, LLC is a nationally recognized valuation service used by appraisers and insurance companies and is the foremost appraisal guide for developing replacement costs, depreciated values and insurable values of buildings and other improvements.

**REPLACEMENT COST VALUE (RCV):** The cost of construction of items of property at current prices, with utility equivalent to the property being appraised, using modern materials according to the original standards, design and layout with no deduction for insurance exclusions or depreciation.

#### **GENERAL PROCEDURES**

This Insurable Value Appraisal is for a multifamily project.

The purpose of this appraisal is to provide an estimate of the Replacement Cost value, Insurable Replacement Cost Value and Insurable Value Depreciated (Actual Cash Value) as required for the improvements to assist in determining the proper amount of insurance coverage.

During the property inspection building details and overall physical conditions were noted, pertinent measurements checked, and photographs taken. In addition, further information was obtained through conversations with knowledgeable personnel and by a review of County records.

The base data for this appraisal comes from Marshall & Swift Valuation Service. Labor wage rates and material costs have been localized to the property area. Local multipliers reflect local costs to each locality. They are weighted values including soft costs, which reflect the contractor's overhead and profits, all labor, taxes, fees, construction insurance costs, architect fees and general building conditions. Also, this data is supplemented with the appraiser's knowledge of local construction costs.

Consideration was given to replacement property rather than conformance with building codes, ordinances, and other legal restrictions, or the cost of demolition and removal of destroyed or affected property before reconstruction. <u>Coverage for changes (since the date of original construction) in Law and Ordinance is an insurance underwriting decision rather than a subject of appraisal.</u> See Item #3 of the Contingent and Limiting Conditions above.

This Insurable Value Appraisal is based on the information obtained from an inspection of the building and reflects current Replacement Costs based on prevailing local construction rates and building material prices. No contents, personal property, trade fixtures, land value or other site improvements except as noted have been included in this report.

#### **UPDATE SERVICE**

It is recommended that a scheduled update program be established to provide an annual update of the Insurance Appraisal. An update program can be established for five (5) years after the Insurance Appraisal.

#### **CYCLE**

The recommended cycle for the program is a six (6) year period with the initial inspection of the facility considered to be year one (1), and for the next five (5) years an annual update is provided, assuming no changes in the facility except normal maintenance and depreciation. If changes have occurred, an inspection of the facility is required, and the update for that year will be quoted accordingly. This cycle would begin at year one (1) again on the sixth anniversary of the initial inspection.

For all update programs we will automatically provide the reports and bill you according to our agreement.

If the recommended program does not meet the requirements of the association or client, Townsend Appraisals, Inc. will provide a quote according to your request.

# ISLAND TREE HOUSE CONSTRUCTION ANALYSIS

#### **AMENITIES**

1. Pool Shade Structure 3. Pool Fence

2. Pool

#### **BUILDING BASE FOR COST ANALYSIS**

Multifamily Building

Climatic Region: 1- Warm

High Wind Region: 2 - Moderate Damage

Seismic Region: 0 - No Damage

Superstructure

Occupancy: 100% Condominium w/o

Interior Finishes (Hazard)

ISO Construction Type: 100% Frame (ISO 1)

Irregular Adjustment: None

Construction Quality: 2.0 - Average

Hillside Degree of Slope:

Site Accessibility:

Site Position:

Soil Condition:

Classification:

Unknown

Classification:

Class "D"

Residential

Year Built: 1984

Number of Stories: 1 Story Elevated

Gross Square Footage: 3,878 Number of Units: 2

Structural

Foundation: Concrete Piles
Exterior Wall Structure: 100% Frame
Exterior Wall Cover: 100% Vinyl Siding
Exterior Wall Openings: 25% Wall Openings

Floor Structure: Concrete

Roof Structure: 100% Wood Truss

Roof Cover Material: 100% Composition Shingle

Roof Design: 100% Gable

Interior

Floor Finish: Unknown
Ceiling Finish: 100% Drywall

Partition Structure & Finish: 100% Studs, Girts, Drywall

Mechanicals

Heating/Cooling: 100% Unit Air Conditioners, Air

Cooled

Fire Sprinklers: None
Fire Alarm System: None
Fire Pumps/Standpipes: None

Plumbing: Typical for Quality Electrical: 100% Average

Elevator: None

#### **INSURANCE EXCLUSIONS**

#### **EXPLANATION**

Insurance exclusions are considered a matter of underwriting; however, they are addressed in this report for consideration by the client and/or agent. Exclusions may include architect plans/specs, foundation, piles and piping below ground, and are shown on the worksheets if applicable.

#### THE POLICY

Insurance exclusions are computed on the basis of items specifically excluded from coverage by the policy, its riders, and endorsements. This section deals with how these exclusions are considered, but the writing of the policy determines what the items may be. The client is advised to check his policy to verify the applicable exclusions.

#### CALCULATING EXCLUSIONS

Exclusions are based upon a total adjusted replacement cost. The values are based on data provided by Marshall & Swift Valuation Service.

#### **GENERAL**

Architect's fees for supervision are necessary costs but may be performed by the contractor or another employee. These fees are a necessary cost of building, which must be considered in replacing a structure. Contractor's profit and overhead are included in all costs and can never be excluded. They are as much a part of the construction cost as the cost of any other labor. Unless requested by the client, Architect's fees will not be shown as an exclusion.

The Worksheets found in the addendum provide the calculations described in this report. As indicated in the Appraisal Assignment of this report, insurance exclusions typically apply to Hazard (Property) Insurance.

Note: Calculations may vary slightly due to computer rounding.

#### TOWNSEND APPRAISALS/BVS EXPRESS VALUATION PROGRAM

Townsend Appraisals uses the software program Marshall & Swift Boeckh BVS Express to calculate values. BVS Express is an Automated Valuation Module that requires basic building details such as construction type, square footage, wall height, quality, wall and roof type, etc., to calculated replacement values using regression, adaptive estimation, algorithms, neural networks, artificial intelligence and other internal processes.

### **REFERENCE**

- 1. Appraiser's sketches from field inspection and measurements.
- 2. County Records.
- 3. Previous appraisal by Townsend Appraisals, Inc. dated August 29, 2011.

## **ADDENDUM**

#### 2018 FLORIDA CONDOMINIUM STATUTES CHAPTER 718.111 (11) & 718.13 (2)

#### 718.111 (11)

- (11) INSURANCE. In order to protect the safety, health, and welfare of the people of the State of Florida and to ensure consistency in the provision of insurance coverage to condominiums and their unit owners, this subsection applies to every residential condominium in the state, regardless of the date of its declaration of condominium. It is the intent of the Legislature to encourage lower or stable insurance premiums for associations described in this subsection.
- (a) Adequate property insurance, regardless of any requirement in the declaration of condominium for coverage by the association for full insurable value, replacement cost, or similar coverage, must be based on the replacement cost of the property to be insured as determined by an independent insurance appraisal or update of a prior appraisal. The replacement cost must be determined at least once every 36 months.
- 1. An association or group of associations may provide adequate property insurance through a self-insurance fund that complies with the requirements of ss. 624.460-624.488.
- 2. The association may also provide adequate property insurance coverage for a group of at least three communities created and operating under this chapter, chapter 719, chapter 720, or chapter 721 by obtaining and maintaining for such communities insurance coverage sufficient to cover an amount equal to the probable maximum loss for the communities for a 250-year windstorm event. Such probable maximum loss must be determined through the use of a competent model that has been accepted by the Florida Commission on Hurricane Loss Projection Methodology. A policy or program providing such coverage may not be issued or renewed after July 1, 2008, unless it has been reviewed and approved by the Office of Insurance Regulation. The review and approval must include approval of the policy and related forms pursuant to ss. 627.410 and 627.411, approval of the rates pursuant to s. 627.062, a determination that the loss model approved by the commission was accurately and appropriately applied to the insured structures to determine the 250-year probable maximum loss, and a determination that complete and accurate disclosure of all material provisions is provided to condominium unit owners before execution of the agreement by a condominium association.
- 3. When determining the adequate amount of property insurance coverage, the association may consider deductibles as determined by this subsection.
- (b) If an association is a developer-controlled association, the association shall exercise its best efforts to obtain and maintain insurance as described in paragraph (a). Failure to obtain and maintain adequate property insurance during any period of developer control constitutes a breach of fiduciary responsibility by the developer-appointed members of the board of directors of the association, unless the members can show that despite such failure, they have made their best efforts to maintain the required coverage.
- (c) Policies may include deductibles as determined by the board.
- 1. The deductibles must be consistent with industry standards and prevailing practice for communities of similar size and age, and having similar construction and facilities in the locale where the condominium property is situated.
- 2. The deductibles may be based upon available funds, including reserve accounts, or predetermined assessment authority at the time the insurance is obtained.
- 3. The board shall establish the amount of deductibles based upon the level of available funds and predetermined assessment authority at a meeting of the board in the manner set forth in s. 718.112(2)(e).
- (d) An association controlled by unit owners operating as a residential condominium shall use its best efforts to obtain and maintain adequate property insurance to protect the association, the association property, the common elements, and the condominium property that must be insured by the association pursuant to this subsection.

- (e) The declaration of condominium as originally recorded, or as amended pursuant to procedures provided therein, may provide that condominium property consisting of freestanding buildings comprised of no more than one building in or on such unit need not be insured by the association if the declaration requires the unit owner to obtain adequate insurance for the condominium property. An association may also obtain and maintain liability insurance for directors and officers, insurance for the benefit of association employees, and flood insurance for common elements, association property, and units.
- (f) Every property insurance policy issued or renewed on or after January 1, 2009, for the purpose of protecting the condominium must provide primary coverage for:
- 1. All portions of the condominium property as originally installed or replacement of like kind and quality, in accordance with the original plans and specifications.
- 2. All alterations or additions made to the condominium property or association property pursuant to s. 718.113(2).
- 3. The coverage must exclude all personal property within the unit or limited common elements, and floor, wall, and ceiling coverings, electrical fixtures, appliances, water heaters, water filters, built-in cabinets and countertops, and window treatments, including curtains, drapes, blinds, hardware, and similar window treatment components, or replacements of any of the foregoing which are located within the boundaries of the unit and serve only such unit. Such property and any insurance thereupon is the responsibility of the unit owner.
- (g) A condominium unit owner policy must conform to the requirements of s. 627.714.
- 1. All reconstruction work after a property loss must be undertaken by the association except as otherwise authorized in this section. A unit owner may undertake reconstruction work on portions of the unit with the prior written consent of the board of administration. However, such work may be conditioned upon the approval of the repair methods, the qualifications of the proposed contractor, or the contract that is used for that purpose. A unit owner must obtain all required governmental permits and approvals before commencing reconstruction.
- 2. Unit owners are responsible for the cost of reconstruction of any portions of the condominium property for which the unit owner is required to carry property insurance, or for which the unit owner is responsible under paragraph (j), and the cost of any such reconstruction work undertaken by the association is chargeable to the unit owner and enforceable as an assessment and may be collected in the manner provided for the collection of assessments pursuant to s. 718.116.
- 3. A multicondominium association may elect, by a majority vote of the collective members of the condominiums operated by the association, to operate the condominiums as a single condominium for purposes of insurance matters, including, but not limited to, the purchase of the property insurance required by this section and the apportionment of deductibles and damages in excess of coverage. The election to aggregate the treatment of insurance premiums, deductibles, and excess damages constitutes an amendment to the declaration of all condominiums operated by the association, and the costs of insurance must be stated in the association budget. The amendments must be recorded as required by s. 718.110.
- (h) The association shall maintain insurance or fidelity bonding of all persons who control or disburse funds of the association. The insurance policy or fidelity bond must cover the maximum funds that will be in the custody of the association or its management agent at any one time. As used in this paragraph, the term "persons who control or disburse funds of the association" includes, but is not limited to, those individuals authorized to sign checks on behalf of the association, and the president, secretary, and treasurer of the association. The association shall bear the cost of any such bonding.
- (i) The association may amend the declaration of condominium without regard to any requirement for approval by mortgagees of amendments affecting insurance requirements for the purpose of conforming the declaration of condominium to the coverage requirements of this subsection.

- (j) Any portion of the condominium property that must be insured by the association against property loss pursuant to paragraph (f) which is damaged by an insurable event shall be reconstructed, repaired, or replaced as necessary by the association as a common expense. In the absence of an insurable event, the association or the unit owners shall be responsible for the reconstruction, repair, or replacement as determined by the maintenance provisions of the declaration or bylaws. All property insurance deductibles and other damages in excess of property insurance coverage under the property insurance policies maintained by the association are a common expense of the condominium, except that:
- 1. A unit owner is responsible for the costs of repair or replacement of any portion of the condominium property not paid by insurance proceeds if such damage is caused by intentional conduct, negligence, or failure to comply with the terms of the declaration or the rules of the association by a unit owner, the members of his or her family, unit occupants, tenants, guests, or invitees, without compromise of the subrogation rights of the insurer.
- 2. The provisions of subparagraph 1. regarding the financial responsibility of a unit owner for the costs of repairing or replacing other portions of the condominium property also apply to the costs of repair or replacement of personal property of other unit owners or the association, as well as other property, whether real or personal, which the unit owners are required to insure.
- 3. To the extent the cost of repair or reconstruction for which the unit owner is responsible under this paragraph is reimbursed to the association by insurance proceeds, and the association has collected the cost of such repair or reconstruction from the unit owner, the association shall reimburse the unit owner without the waiver of any rights of subrogation.
- 4. The association is not obligated to pay for reconstruction or repairs of property losses as a common expense if the property losses were known or should have been known to a unit owner and were not reported to the association until after the insurance claim of the association for that property was settled or resolved with finality, or denied because it was untimely filed.
- (k) An association may, upon the approval of a majority of the total voting interests in the association, opt out of the provisions of paragraph (j) for the allocation of repair or reconstruction expenses and allocate repair or reconstruction expenses in the manner provided in the declaration as originally recorded or as amended. Such vote may be approved by the voting interests of the association without regard to any mortgagee consent requirements.
- (I) In a multicondominium association that has not consolidated its financial operations under subsection (6), any condominium operated by the association may opt out of the provisions of paragraph (j) with the approval of a majority of the total voting interests in that condominium. Such vote may be approved by the voting interests without regard to any mortgagee consent requirements.
- (m) Any association or condominium voting to opt out of the guidelines for repair or reconstruction expenses as described in paragraph (j) must record a notice setting forth the date of the opt-out vote and the page of the official records book on which the declaration is recorded. The decision to opt out is effective upon the date of recording of the notice in the public records by the association. An association that has voted to opt out of paragraph (j) may reverse that decision by the same vote required in paragraphs (k) and (l), and notice thereof shall be recorded in the official records.
- (n) The association is not obligated to pay for any reconstruction or repair expenses due to property loss to any improvements installed by a current or former owner of the unit or by the developer if the improvement benefits only the unit for which it was installed and is not part of the standard improvements installed by the developer on all units as part of original construction, whether or not such improvement is located within the unit. This paragraph does not relieve any party of its obligations regarding recovery due under any insurance implemented specifically for such improvements.

(o) The provisions of this subsection shall not apply to timeshare condominium associations. Insurance for timeshare condominium associations shall be maintained pursuant to s. 721.165.

#### 718.113

(2)(a) Maintenance. - Except as otherwise provided in this section, there shall be no material alteration or substantial additions to the common elements or to real property which is association property, except in a manner provided in the declaration as originally recorded or as amended under the procedures provided therein. If the declaration as originally recorded or as amended under the procedures provided therein does not specify the procedure for approval of material alterations or substantial additions, 75 percent of the total voting interests of the association must approve the alterations or additions before the material alterations or substantial additions are commenced. This paragraph is intended to clarify existing law and applies to associations existing on July 1, 2018.

	ISO RATING (FIRE RESISTIVE RATING)				
CONSTRUCTION CLASS	CONSTRUCTION DESCRIPTION	DEFINITION			
ISO 1	Frame	Buildings with exterior walls, floors and roofs of combustible construction or buildings with walls of noncombustible or slow-burning construction with combustible floors and roofs.  Frame buildings generally have roof, floors and supports of combustible material, usually wood, and combustible interior walls.  Two variations on frame construction do not change the construction class: masonry veneer and metal clad.			
ISO 2	Joisted Masonry	Buildings with exterior walls of masonry or fire-resistive construction rated for no less than one hour and with combustible floors and/or roof.			
ISO 3	Noncombustible	Buildings with exterior walls, floors and roofs of noncombustible or slow-burning materials.			
		Building supports of noncombustible or slow-burning materials.			
		Noncombustible or slow-burning decks or noncombustible or slow-burning supports, regardless of the type of insulation on the roof surface.			
ISO 4	Masonry Noncombustible	Buildings with exterior walls of masonry not less than four inches thick.			
		Buildings with exterior walls of fire-resistive construction with a rating of not less than one hour.			
		Noncombustible or slow-burning floors and roofs regardless of the type of insulation on the roof surface.			
ISO 5	Modified Fire Resistive	Buildings with exterior walls, floors and roofs of masonry materials not less than four inches, or			
		Fire resistant materials with a fire resistance rating less than two hours but not less than one hour.			
		The exterior bearing walls and load bearing portions of exterior walls must be of noncombustible materials or of masonry, but exterior nonbearing walls and wall panels may be slow-burning, combustible, or with no fire-resistance rating.			
ISO 6	Fire Resistive	Solid masonry, including reinforced concrete not less than four inches			
		thick.  Hollow masonry not less than 12 inches thick.			
		Hollow masonry less than 12 inches thick but not less than eight inches thick with a listed fire resistance rating of not less than two hours.  Assemblies with not less than a two-hour fire-resistance rating			

### **APPRAISER QUALIFICATIONS Rick Logan**

Townsend Appraisals, Inc. 1020 8th Avenue S, Suite 11 Naples, FI 34102

Tel: (239) 435-1008 Fax: (239) 435-1790

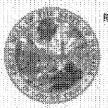
### **PROFESSIONAL QUALIFICATIONS**

State-Certified General Real Estate Appraiser RZ 3121 Status: Active Renewal Date: 11-30-20

# APPRAISAL RELATED EDUCATION 1994 California

Real Estate Pre-License Course	1994	California
Real Estate Pre-License Course	1994	Florida
Real Estate Post License Course	1995	California
AB-1 Residential Appraiser Course	1996	Florida
15 Hour National USPAP Certification	1996	Florida
Real Estate Post License Course	1996	Florida
Uniform Standards of Appraisal Practice	1997	Florida
Uniform Standards of Appraisal Practice	1998	California
National USPAP Update Equivalent	2000	Florida
AB II Certified Residential Appraiser Course	2001	Florida
National USPAP Update Equivalent	2002	Florida
Appraiser Continuing Education Courses	2004	Florida
National USPAP Update Equivalent	2004	Florida
Appraiser Continuing Education Courses	2006	Florida
National USPAP Update Equivalent	2006	Florida
AB III Certified General Appraiser Course	2007	Florida
15 Hour National USPAP Certification Course	2007	Florida
Appraiser Continuing Education Courses	2008	Florida
2008-2009 National USPAP Update Equiv.	2008	Florida
Appraiser Continuing Education Courses	2010	Florida
2010-2011 National USPAP Update Equiv.	2010	Florida
2012-2013 National USPAP Update Equiv.	2012	Florida
Appraiser Continuing Education Courses	2012	Florida
2014-2015 National USPAP Update Equiv.	2014	Florida
Appraiser Continuing Education Courses	2014	Florida
2016-2017 National USPAP Update Equiv.	2016	Florida
Appraiser Continuing Education Courses	2016	Florida
2018-2019 National USPAP Update Equiv.	2018	Florida
Appraiser Continuing Education Courses	2018	Florida
OTHER EDUCATION		
Southwestern College	1972	San Diego, California
Mosa Collogo	1073	San Diogo, California

Mesa College 1973 San Diego, California



RICK SCOTT, GOVERNOR

JONATHAN ZACHEM, SECRETAR



# STATE OF FLORIDA DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

## FLORIDA REAL ESTATE APPRAISAL BD

THE CERTIFIED GENERAL APPRAISER HEREIN IS CERTIFIED UNDER THE PROVISIONS OF CHAPTER 475. FLORIDA STATUTES

# LOGAN, RICK

ilicologic Avies Surre (1)

NAPLES EL 3430;

UCENSE NUMBER: RZ3121

EXPIRATION DATE: NOVEMBER 30, 2020

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Island Tree House

1/3/2020

**VALUATION** 

Valuation Number: 1238153 Estimate Expiration Date: 08/19/2014

Value Basis: New Construction Cost as of: 06/2019

BUSINESS

Island Tree House

The Mustard Seed Group, LLC 4601 Colling Drive

Troy, MI 48085 USA

LOCATION 1 - 2 Unit 1 Story Elevated

2 Unit 1 Story Elevated

REDACTED PREDACTED REDACTED REDACTED

Longboat Key, FL 34228 USA

**Location Adjustments** 

Climatic Region: 3 - Warm

High Wind Region: 2 - Moderate Damage

Seismic Zone: 1 - No Damage

**BUILDING 1 - 2 Unit 1 Story Elevated** 

Section 1

SUPERSTRUCTURE

Occupancy: 100% Condominium, w/o Interior Story Height: 8 ft.

**Finishes** 

Construction Type: 100% Frame (ISO 1) Number of Stories: 1

Gross Floor Area: 3,051 sq.ft. Irregular None

Adjustment:

Construction Quality: 2.0 - 2.0 - Average

Year Built: 1984

SUBSTRUCTURE

Other: Stilts, Concrete/Steel 3,051 sq.ft.

None (Remove Slab Cost) 3,051 sq.ft.

**Adjustments** 

Hillside Construction: Degree of Slope: Level Site Accessibility: Excellent

Site Position: Unknown Soil Condition: Excellent

Fees

Architect Fees: 7% is included

Controgic casts include table und ratio of 21 normal profit and degree at a fall to the port. Doctor or as an it governs in stimptes which are not to the constraint of a localital quantity survey. These standing parentillors are assumptions that are assumed in the sonward in the sonward.

The commenced contents values Conducted profession the report are estimated only and the velocity Conducted producted and be considered the actual years of perferenced contents insurance coverage that about the underwritten for the Insurance.

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# Valuation Detailed Report Island Tree House

Policy Number: 1238153 1/3/2020

Overhead and Profit:	20% is i	included			
SUMMARY OF COSTS	User Provided		System Provided	Replacement	Exclusion
SUPERSTRUCTURE					
Site Preparation					\$668
Foundations					\$21,332
Foundation Wall					
Interior Foundations					
Slab On Ground					
Exterior				\$101,509	
Framing					
Exterior Wall			25% Wall Openings		
Exterior Wall	100% Siding, M Other on Frame				
Structural Floor					
Roof					
Material	100% Shingles, Asphalt				
Pitch	100% Low ( 6:12 pitch)	(2:12 to			
Interior				\$68,826	
Floor Finish					
Ceiling Finish			100% Drywall		
Partitions					
Length			435 ft.		
Structure			100% Studs, Girts, etc.		
Finish			100% Drywall		
Mechanicals				\$82,926	\$6,471
Heating	100% None				
Cooling	100% Unit Air Conditioners, A Cooled	ir			
Fire Protection					
Plumbing			21 Total Fixtures		
Electrical			100% Average Quality		
Elevators			ACA-1		

CoreLogic costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

The commercial contents values Coral agic publishes in this report are estimates only and the values Corol agic produce should not be considered the actual value of commercial contents insurance coverage that should be underwritten for the insured.

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Policy Number: 1238153 1/3/2020

SUMMARY OF COSTS User Provided	System Provided	R	eplacement	Exclusion
Built-ins			\$25,634	
SUBSTRUCTURE				
Stilts, Concrete/Steel			\$97,510	
Structural Floor				
Framing				
Built-ins				
SUBTOTAL RC			\$376,404	\$28,471
ADDITIONS				
Custom Items				
Attached Wood Deck - 719 SF			\$12,1	79
Awnings			\$7,8	162
Exterior Stairs/Landings			\$3,7	74
First Floor Storage - 108 SF			\$8,8	122
Total Additions			\$32,637	
TOTAL RC SECTION 1			\$409,041	\$28,47
TOTAL RC BUILDING 1 2 Unit 1 Story Elevated			\$409,041	\$28,471
	Replacement	Sq.Ft.	\$/Sq.Ft.	
OCATION SUBTOTAL (All Buildings)	\$409,041	3,051	\$134	
OCATION ADDITIONS				
Custom Items				
Pool - 450 SF	\$45,523			
Pool Fence - 1,120 SF	\$6,775			
Pool Shade Structure - 300 SF	\$4,124			
ocation Additions Value	\$56,422			
OCATION TOTAL, Location 1	\$465,463	3,051	\$153	
OCATION 2 - 2 Unit 1 Story Elevated				
Unit 1 Story Elevated				
Unit 1 Story Elevated				

Contrugio coste include tatro, and merenal inomial profit and overneed at of date of report. Coste represent general entirentes which are considered a designed a designed promitive wavey. These costs include powerallian and sexumptions that are common to the types of characteristic represented in the software.

The commendal contants values Cointagle professes in the report are estimates only and the velocity Cointagle produce should not be considered the actual value of commercial contants inversible coverage that should be underwritten for the Insuran.

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Policy Number: 1238153 1/3/2020

Climatic Region: 3 - Warm

High Wind Region: 2 - Moderate Damage

Seismic Zone: 1 - No Damage

### **BUILDING 2 - 2 Unit 1 Story Elevated**

Section 1

SUPERSTRUCTURE

Occupancy: 100% Condominium, w/o Interior Story Height: 8 ft.

**Finishes** 

Construction Type: 100% Frame (ISO 1) Number of Stories: 1

Gross Floor Area: 3,051 sq.ft. Irregular None

Adjustment:

Construction Quality: 2.0 - 2.0 - Average

Year Built: 1984

SUBSTRUCTURE

Other: Stilts, Concrete/Steel 3,051 sq.ft.

None (Remove Slab Cost) 3,051 sq.ft.

**Adjustments** 

Hillside Construction: Degree of Slope: Level Site Accessibility: Excellent

Site Position: Unknown Soil Condition: Excellent

Fees

Architect Fees: 7% is included

Overhead and Profit: 20% is included

SUMMARY OF COSTS	User Provided	System Provided	Replacement	Exclusion
SUPERSTRUCTURE				
Site Preparation				\$668
Foundations				\$21,332
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$101,509	
Framing				

Framing

Exterior Wall 25% Wall Openings

Exterior Wall 100% Siding, Metal or

Other on Frame

Structural Floor

CoreLogic costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

The commercial contents values Coral ogic publishes in this report are estimates only and the values Corol ogic produce should not be considered the actual value of commercial contents insurance coverage that should be underwritten for the insured.

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Policy Number: 1238153 1/3/2020

SUMMARY OF COSTS	User Provid	ed	System Provided	Replacement	Exclusion
Roof					
Material	100% Shingl Asphalt	es,			
Pitch	100% Low 6:12 pitch)	(2:12 to			
Interior				\$68,826	
Floor Finish					
Ceiling Finish			100% Drywall		
Partitions					
Length			435 ft.		
Structure			100% Studs, Girts, etc.		
Finish			100% Drywall		
Mechanicals				\$82,926	\$6,47
Heating	100% None				
Cooling	100% Unit A Conditioners Cooled				
Fire Protection					
Plumbing			21 Total Fixtures		
Electrical			100% Average Quality		
Elevators					
Built-ins				\$25,634	
SUBSTRUCTURE					
Stilts, Concrete/Steel				\$97,510	
Structural Floor					
Framing					
Built-ins					
SUBTOTAL RC				\$376,404	\$28,47
ADDITIONS					
Custom Items					
Attached Wood I	Deck - 719 SF			\$12,	179
Awnings				\$7,8	362
Exterior Stairs/La	andings			\$3,7	774
First Floor Stora	ge - 108 SF			\$8,8	322

CoreLogic costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

The commercial contents values Coral ogic publishes in this report are estimates only and the values Corol ogic produce should not be considered the actual value of commercial contants insurance coverage that should be underwritten for the insured.

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# Valuation Detailed Report Island Tree House

Policy Number: 1238153				1/3/2020
Total Additions			\$32,637	
TOTAL RC SECTION 1			\$409,041	\$28,471
TOTAL RC BUILDING 2 2 Unit 1 Story Elevate	od		\$409,041	\$28,471
	Replacement	Sq.Ft.	\$/Sq.Ft.	
LOCATION TOTAL, Location 2	\$409,041	3,051	\$134	
	Replacement	Sq.Ft.	\$/Sq.Ft.	
VALUATION GRAND TOTAL	\$874,505	6,102	\$143	

Corel ogic costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

The commercial contents values Coral ogic publishes in this report are estimates only and the values Coral ogic produce should not be considered the actual value of commercial contents insurance coverage that should be underwritten for the insured.

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Island Tree House **EQUIPMENT REPORT** 

Policy Number: 1238153 1/3/2020

**VALUATION** 

1238153 Valuation Number: Estimate Expiration Date: 08/19/2014 Value Basis: **New Construction** 06/2019

Cost as of:

BUSINESS

Island Tree House

The Mustard Seed Group, LLC 4601 Colling Drive

Troy, MI 48085 USA

### LOCATION 1 - 2 Unit 1 Story Elevated

2 Unit 1 Story Elevated

REDACTED 2 Gulf of Mexico Drive

Longboat Key, FL 34228 USA

### Equipment: Building items and site improvements

	Replacement	Depreciated
Building 1, Section 1		
Custom Items		
(1) Attached Wood Deck - 719 SF	\$12,179	\$12,179
(1) Awnings	\$7,862	\$7,862
(1) Exterior Stairs/Landings	\$3,774	\$3,774
(1) First Floor Storage - 108 SF	\$8,822	\$8,822
LOCATION 1 Additions		
Custom Items		
(1) Pool - 450 SF	\$45,523	\$45,523
(1) Pool Fence - 1,120 SF	\$6,775	\$6,775
(1) Pool Shade Structure - 300 SF	\$4,124	\$4,124
LOCATION 1 - 2 Unit 1 Story Elevated TOTAL	\$89,059	\$89,059
LOCATION 2 2 Unit 4 Otoms Elevented		

### LOCATION 2 - 2 Unit 1 Story Elevated

2 Unit 1 Story Elevated

REDACTED 6 PROT of Mexico Drive

Longboat Key, FL 34228 USA

### Equipment: Building items and site improvements

Replacement	Depreciated
West from a principle.	- colo licitation contration

### **Building 2, Section 1**

### Custom Items

Controgic costs include fallor and remental normal profit and overnoises of table of report Costs more set; you and retirence which are not to he considered a detailed quantity wavey. These costs include parenellian and examplians that are common to the types of an observe ropins santad in the sanware

The commandal contents values ComLogic publishes in the report are estimated only and the values ComLogic products about not be considered the actual value of commercial contants insurance coverage that should be underwritten for the Insurance

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# Island Tree House EQUIPMENT REPORT

Policy Number: 1238153 1/3/2020

Equipment: Building items and site improvements		
	Replacement	Depreciated
(1) Attached Wood Deck - 719 SF	\$12,179	\$12,179
(1) Awnings	\$7,862	\$7,862
(1) Exterior Stairs/Landings	\$3,774	\$3,774
(1) First Floor Storage - 108 SF	\$8,822	\$8,822
LOCATION 2 - 2 Unit 1 Story Elevated TOTAL	\$32,637	\$32,637
TOTAL	\$121,696	\$121,696

Corel ogic costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

The commercial contents values Coral ogic publishes in this report are estimates only and the values Coral ogic produce should not be considered the actual value of commercial contents insurance coverage that should be underwritten for the insured.

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Island Tree House SUMMARY REPORT

Policy Number: 1238153 1/3/2020

**VALUATION** 

Valuation Number: 1238153 Estimate Expiration Date: 08/19/2014

Value Basis: New Construction Cost as of: 06/2019

BUSINESS

Island Tree House

The Mustard Seed Group, LLC 4601 Colling Drive

Troy, MI 48085 USA

### LOCATION 1 - 2 Unit 1 Story Elevated

2 Unit 1 Story Elevated

REDACTED 2 Gulf of Mexico Drive

Longboat Key, FL 34228 USA

BUILDING 1: SUPERSTRUCTURE	Replacement	Sq.Ft.	\$/Sq.Ft	
Section 1: 100% Condominium, w/o Interior Finishes	\$278,894	3,051	\$91	
BUILDING 1: SUBSTRUCTURE	Replacement	Sq.Ft.	\$/Sq.Ft	
Section 1: 3,051 Stilts, Concrete/Steel sq.ft.	\$97,510			
Section Totals	Replacement	Sq.Ft.	\$/Sq.Ft.	
Section 1: 100% Condominium, w/o Interior Finishes	\$376,404	3,051	\$134	
Total Additions:	\$32,637			
BUILDING TOTAL, Building 1	\$409,041	3,051	\$134	
BUILDING INSURANCE SUMMARY	-			
Total Insured Amount				
Percent of Insurance to Value				
100% Co-insurance Requirement	\$409,041			\$409,04
Variance				
	Replacement	Sq.Ft.	\$/Sq.Ft.	
OCATION SUBTOTAL (All Buildings)	\$409,041	3,051	\$134	
etal Location Additions	\$56,422			
OCATION TOTAL, Location 1	\$465,463	3,051	\$153	

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Control of case include table, and manufact normal profit and eventual at of date of report. Doctor of manufact which is not to be consisted quantity warvay. These control include powerallian and sexumptions that are common to the types of charthous represented in the software.

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Island Tree House SUMMARY REPORT

Policy Number: 1238153 1/3/2020

### LOCATION 2 - 2 Unit 1 Story Elevated

2 Unit 1 Story Elevated

**PREDACTED** Gulf of Mexico Drive

BUILDING 2: SUPERSTRUCTURE	Replacement	Sq.Ft.	\$/Sq.Ft	
Section 1: 100% Condominium, w/o Interior Finishes	\$278,894	3,051	\$91	
BUILDING 2: SUBSTRUCTURE	Replacement	Sq.Ft.	\$/Sq.Ft.	
Section 1: 3,051 Stilts, Concrete/Steel sq.ft.	\$97,510			
Section Totals	Replacement	Sq.Ft.	\$/Sq.Ft.	
Section 1: 100% Condominium, w/o Interior Finishes	\$376,404	3,051	\$134	
Total Additions:	\$32,637			
BUILDING TOTAL, Building 2	\$409,041	3,051	\$134	
BUILDING INSURANCE SUMMARY				
Total Insured Amount				
Percent of Insurance to Value				
100% Co-insurance Requirement	\$409,041			\$409,041
Variance				
	Replacement	Sq.Ft.	\$/Sq.Ft.	
OCATION TOTAL, Location 2	\$409,041	3,051	\$134	
	Replacement	Sq.Ft.	\$/Sq.Ft.	
ALUATION GRAND TOTAL	\$874,505	6,102	\$143	

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# CoreLogic

# Valuation Detailed Report

Island Tree House Flood

1/3/2020

VALUATION

Valuation Number: TAI-2967-Flood Estimate Expiration Date: 08/20/2014

Value Basis: New Construction Cost as of: 06/2019

BUSINESS

Island Tree House

The Mustard Seed Group, LLC 4601 Colling Drive

Troy, MI 48085 USA

LOCATION 1 - 2 Unit 1 Story Elevated

2 Unit 1 Story Elevated

REDACTED #Gulf of Mexico Drive

Longboat Key, FL 34228 USA

**Location Adjustments** 

Climatic Region: 3 - Warm

High Wind Region: 2 - Moderate Damage

Seismic Zone: 1 - No Damage

### **BUILDING 1 - 2 Unit 1 Story Elevated**

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- 6				ы.

SUPERSTRUCTURE

Occupancy: 100% Condominium Story Height: 8 ft.

Construction Type: 100% Frame (ISO 1) Number of Stories: 1

Gross Floor Area: 3,051 sq.ft. Irregular None

Adjustment:

Adjustifier

Construction Quality: 2.0 - 2.0 - Average

Year Built: 1984

SUBSTRUCTURE

Other: Stilts, Concrete/Steel 3,051 sq.ft.

None (Remove Slab Cost) 3,051 sq.ft.

Adjustments

Hillside Construction: Degree of Slope: Level Site Accessibility: Excellent

Site Position: Unknown Soil Condition: Excellent

Fees

Architect Fees: 7% is included

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The commercial contents values Comfugio profession this report are estimated only and the values Comfugio produce Wood not be considered the actual yellow of commercial contents insurance coverage that should be underwritten for the Insurance.

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# Valuation Detailed Report Island Tree House Flood

Policy Number: TAI-2967-Flood 1/3/2020

Overhead and Profit:	20% is	included			
SUMMARY OF COSTS	User Provided		System Provided	Replacement	Exclusion
SUPERSTRUCTURE					
Site Preparation				\$668	
Foundations				\$21,332	
Foundation Wall					
Interior Foundations					
Slab On Ground					
Exterior				\$101,509	
Framing					
Exterior Wall			25% Wall Openings		
Exterior Wall	100% Siding, N Other on Frame				
Structural Floor					
Roof					
Material	100% Shingles Asphalt	,			
Pitch	100% Low 6:12 pitch)	(2:12 to			
Interior				\$68,826	
Floor Finish	100% None				
Ceiling Finish	100% Drywall				
Partitions					
Length			435 ft.		
Structure			100% Studs, Girts, etc.		
Finish	100% Drywall				
Mechanicals				\$164,195	
Heating	100% None				
Cooling	100% Unit Air Conditioners, A Cooled	Air			
Fire Protection					
Plumbing			21 Total Fixtures		
Electrical			100% Average Quality		
Elevators					

CoreLogic costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

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Island Tree House Flood

Policy Number: TAI-2967-Flood	1/3/2020
POUCY NUMBER: LAI-2967-FIRM	1/3/20120
1 0101 (411100), 1711-2001-11000	110/2020

SUMMARY OF COSTS User Provided	System Provided	Replacement	Exclusion
Built-ins		\$29,664	
SUBSTRUCTURE			
Stilts, Concrete/Steel		\$97,510	
Structural Floor			
Framing			
Built-ins			
SUBTOTAL RC		\$483,703	
ADDITIONS			
Custom Items			
Attached Wood Deck - 719 SF		\$12	2,179
Awnings		\$7	,862
Exterior Stairs/Landings		\$3	3,774
First Floor Storage - 108 SF		\$8	3,822
Total Additions		\$32,637	
TOTAL RC SECTION 1		\$516,340	
TOTAL RC BUILDING 1 2 Unit 1 Story Elevat	ed	\$516,340	
	Replacement	Sq.Ft. \$/Sq.Ft.	
OCATION TOTAL, Location 1	\$516,340	3,051 \$169	

### LOCATION 2 - 2 Unit 1 Story Elevated

2 Unit 1 Story Elevated

Gulf of Mexico Drive

Longboat Key, FL 34228 USA

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ш	0.00	***			м	1101	m	on	re

Climatic Region: 3 - Warm

High Wind Region: 2 - Moderate Damage

Seismic Zone: 1 - No Damage

### **BUILDING 2 - 2 Unit 1 Story Elevated**

-				
-	0.00	ion	-	

### SUPERSTRUCTURE

Occupancy: 100% Condominium Story Height: 8 ft.

Construction Type: 100% Frame (ISO 1) Number of Stories: 1

Controgle casts include table and instance from the profit and overneed an obtained a decision general instances which are not be the consistent a decision grandly veryay. This is contributed particularly accompliant that are common to the types of the obtain represented in the software.

The commercial contants review Comfugio professes in this report are entired only and the velocing Comfugio produce involving the considered the actual yellow of commercial contants insurance coverage that should be underwritten for the insurance.

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Island Tree House Flood

Policy Number: TAI-2967-Flood 1/3/2020

Gross Floor Area: 3,051 sq.ft. Irregular None Adjustment:

Construction Quality: 2.0 - 2.0 - Average

Year Built: 1984

SUBSTRUCTURE

Other: Stilts, Concrete/Steel 3,051 sq.ft.

None (Remove Slab Cost) 3,051 sq.ft.

**Adjustments** 

Hillside Construction: Degree of Slope: Level Site Accessibility: Excellent

Site Position: Unknown Soil Condition: Excellent

Fees

Architect Fees: 7% is included

Overhead and Profit: 20% is included

SUMMARY OF COSTS	User Provided	System Provided	Replacement	Exclusion
SUPERSTRUCTURE				
Site Preparation			\$668	
Foundations			\$21,332	
Foundation Wall				
Interior Foundations				
Slab On Ground				
Exterior			\$101,509	
Framing				
Exterior Wall		25% Wall Openings		
Exterior Wall	100% Siding, Metal or Other on Frame			
Structural Floor				
Roof				
Material	100% Shingles, Asphalt			
Pitch	100% Low (2:12 to 6:12 pitch)			
Interior			\$68,826	
Floor Finish	100% None			
Ceiling Finish	100% Drywall			
Partitions				
Length		435 ft.		

CoreLogic costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

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# Valuation Detailed Report Island Tree House Flood

Policy Number: TAI-2967-Flood 1/3/2020

SUMMARY OF COSTS	User Provided	System Provide	d Re	placement	Exclusion
Structure		100% Studs, Girl etc.	ts,		
Finish	100% Drywall				
Mechanicals				\$164,195	
Heating	100% None				
Cooling	100% Unit Air Conditioners, Air Cooled				
Fire Protection					
Plumbing		21 Total Fixtures	i i		
Electrical		100% Average Quality			
Elevators					
Built-ins				\$29,664	
SUBSTRUCTURE					
Stilts, Concrete/Steel				\$97,510	
Structural Floor					
Framing					
Built-ins					
SUBTOTAL RC				\$483,703	
ADDITIONS					
Custom Items					
Attached Wood	Deck - 719 SF			\$12,1	179
Awnings				\$7,8	362
Exterior Stairs/L	andings			\$3,7	774
First Floor Stora	ge - 108 SF			\$8,8	322
Total Additions				\$32,637	
TOTAL RC SECTION 1				\$516,340	
TOTAL RC BUILDING 2 2	Unit 1 Story Elevated	0		\$516,340	
		Replacement	Sq.Ft.	\$/Sq.Ft.	
OCATION TOTAL, Location 2	2	\$516,340	3,051	\$169	
		Replacement	Sq.Ft.	\$/Sq.Ft.	
ALUATION GRAND TOTAL		\$1,032,681	6,102	\$169	

CoreLogic costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures. represented in the software.

The commercial contents values Coral ogic publishes in this report are estimates only and the values Corol ogic produce should not be considered the actual value of commercial contants insurance coverage that should be underwritten for the insured.

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Island Tree House Flood EQUIPMENT REPORT

Policy Number: TAI-2967-Flood 1/3/2020

VALUATION

Valuation Number: TAI-2967-Flood Estimate Expiration Date: 08/20/2014

Value Basis: New Construction Cost as of: 06/2019

### BUSINESS

Island Tree House

The Mustard Seed Group, LLC 4601 Colling Drive

Troy, MI 48085 USA

### LOCATION 1 - 2 Unit 1 Story Elevated

2 Unit 1 Story Elevated

**ZREDACTED** Gulf of Mexico Drive

Longboat Key, FL 34228 USA

### Equipment: Building items and site improvements

	Replacement	Depreciated
Building 1, Section 1		
Custom Items		
(1) Attached Wood Deck - 719 SF	\$12,179	\$12,179
(1) Awnings	\$7,862	\$7,862
(1) Exterior Stairs/Landings	\$3,774	\$3,774
(1) First Floor Storage - 108 SF	\$8,822	\$8,822
LOCATION 1 - 2 Unit 1 Story Elevated TOTAL	\$32,637	\$32,637
LOCATION DE LA CASA DE LA CASA		

### LOCATION 2 - 2 Unit 1 Story Elevated

2 Unit 1 Story Elevated

REDACTED 6 Gulf of Mexico Drive

Longboat Key, FL 34228 USA

### Equipment: Building items and site improvements

	Replacement	Depreciated
Building 2, Section 1		
Custom Items		
(1) Attached Wood Deck - 719 SF	\$12,179	\$12,179
(1) Awnings	\$7,862	\$7,862
(1) Exterior Stairs/Landings	\$3,774	\$3,774
(1) First Floor Storage - 108 SF	\$8,822	\$8,822
LOCATION 2 - 2 Unit 1 Story Elevated TOTAL	\$32,637	\$32,637

Confl. agic casts include labor and material income print and overreaded of teach of report. Doctor synessing overall estimates which are not to be consistent a detailed general or uncomplians that are common to the types of sincebures represented in the software.

The commercial contants results Comfugio publishes in this report are entired only and the velocities Comfugio produce should not be considered the actual yellow of permissial contants insurance coverage that should be underwritten for the Insurance.

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### Island Tree House Flood SUMMARY REPORT

Policy Number: TAI-2967-Flood 1/3/2020

TOTAL \$65,274 \$65,274

Corel ogic costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

The commercial contents values Corellogic publishes in this report are estimates only and the values Corellogic produce should not be considered the actual value of commercial contents insurance coverage that should be underwritten for the insured:

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Island Tree House Flood SUMMARY REPORT

Policy Number: TAI-2967-Flood 1/3/2020

VALUATION

Valuation Number: TAI-2967-Flood Estimate Expiration Date: 08/20/2014

Value Basis: New Construction Cost as of: 06/2019

BUSINESS

Island Tree House

The Mustard Seed Group, LLC 4601 Colling Drive

Troy, MI 48085 USA

### LOCATION 1 - 2 Unit 1 Story Elevated

2 Unit 1 Story Elevated

REDACTED #Gulf of Mexico Drive

Longboat Key, FL 34228 USA

BUILDING 1: SUPERSTRUCTURE	Replacement	Sq.Ft.	\$/8q.Ft
Section 1: 100% Condominium	\$386,193	3,051	\$127
BUILDING 1: SUBSTRUCTURE	Replacement	Sq.Ft.	\$/Sq.Ft.
Section 1: 3,051 Stilts, Concrete/Stee sq.ft.	\$97,510		
Section Totals	Replacement	Sq.Ft.	\$/Sq.Ft
Section 1: 100% Condominium	\$483,703	3,051	\$169
Total Additions:	\$32,637		
BUILDING TOTAL, Building 1	\$516,340	3,051	\$169

Percent of Insurance to Value

100% Co-insurance Requirement \$516,340 \$516,340

Variance

	Replacement	Sq.Ft.	\$/\$q.Ft.	
LOCATION TOTAL, Location 1	\$516,340	3,051	\$169	

### LOCATION 2 - 2 Unit 1 Story Elevated

2 Unit 1 Story Elevated

REDACTED & Gulf of Mexico Drive

Longboat Key, FL 34228 USA

BUILDING 2: SUPERSTRUCTURE		Replacement	Sq.Ft.	\$/Sq.Ft.		
Section 1:	100%	Condominium	\$386,193	3,051	\$127	

Controgle casts include table and restered normal profit and chorneed a lot date of report. Doctor present prompt estimates which as a not or line canada and a detailed quantity wavery. There is not include parenettion one securificans that are common to the types of chartering represented in the software.

The commercial contants values Comfugio professes in the report are entired only and the values Comfugio produce should not be considered the actual yellow of contents insurance coverage that should be underwritten for the Insurance.

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Island Tree House Flood SUMMARY REPORT

Policy Number: TAI-2967-Flood 1/3/2020

BUILDING 2: SUBSTRUCTURE	Replacement	Sq.Ft.	\$/Sq.Ft	
Section 1: 3,051 Stilts, Concrete/Steel sq.ft.	\$97,510			
Section Totals	Replacement	Sq.Ft.	\$/Sq.Ft.	
Section 1: 100% Condominium	\$483,703	3,051	\$169	
Total Additions:	\$32,637			
BUILDING TOTAL, Building 2	\$516,340	3,051	\$169	
BUILDING INSURANCE SUMMARY				
Total Insured Amount				
Percent of Insurance to Value				
100% Co-insurance Requirement	\$516,340			\$516,340
Variance				
	Replacement	Sq.Ft.	\$/Sq.Ft.	
OCATION TOTAL, Location 2	\$516,340	3,051	\$169	
	Replacement	Sq.Ft	\$/Sq.Ft.	
ALUATION GRAND TOTAL	\$1,032,681	6,102	\$169	

CoreLogic costs include labor and material, normal profit and overhead as of date of report. Costs represent general estimates which are not to be considered a detailed quantity survey. These costs include generalities and assumptions that are common to the types of structures represented in the software.

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### ISLAND TREE HOUSE



PROJECT SIGN



FRONT VIEW



SIDE VIEW



**REAR VIEW** 



UNDER-BUILDING PARKING



STAIRS/LANDINGS

### ISLAND TREE HOUSE



AIR-CONDITIONER UNIT



POOL SHADE STRUCTURE







**POOL FENCE** 



**AERIAL VIEW** 



13515 BELL TWR DR FORT MYERS, FL 33907

Agency Phone: (239) 433-4535

NFIP Policy Number: 0174422103 Company Policy Number: 99017442212019

MCGRIFF INSURANCE SVCS INC Agent:

07/26/2020 12:01 AM through 07/26/2021 12:01 AM Policy Term:

INSURED Correct to be: Renewal Billing Payor: To report a claim https:///hel GARDENS

visit or call us at:

## RENEWAL FLOOD INSURANCE POLICY DECKARATIONS

RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY

INSURED NAME(S) AND MAILING ADDRESS

SEASIDE GARDEN RETREAT OF LONGBOAT KEY CONDO ASSOCIATION

SEASIDE GARDEN RETREAT OF LONGBOAT KEY CONDO ASSOCIATION 1901 AUSTIN AVE

1901 AUSTIN AVE ANN ARBOR, MI 481043621 ANN ARBOR, MI 481043621

COMPANY MAILING ADDRESS

Hartford Insurance of the Midwest

PO BOX 913385

**DELIVERY ADDRESS** 

DENVER, CO 80291-3385

GULF OF MEXICO DR

Refer to www.fema.gov/cost-of-flood for more information about flood risk and policy rating.

RATING INFORMATION

ORIGINAL NEW BUSINESS DATE:

**REINSTATEMENT DATE:** 

BUILDING OCCUPANCY:

CONDOMINIUM INDICATOR:

NUMBER OF UNITS:

PRIMARY RESIDENCE: ADDITIONS/EXTENSIONS:

BUILDING TYPE:

NO N/A

9

N/A

ONE FLOOR

01/01/2000

TWO TO FOUR FAMILY

RCBAP LOW RISE

BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: NO ENCLOSURE OR CRAWLSPACE

MORTGAGEE / ADDITIONAL INTEREST INFORMATION FIRST MORTGAGEE:

SECOND MORTGAGEE:

ADDITIONAL INTEREST:

DISASTER AGENCY:

PROPERTY LOCATION

LONGBOAT KEY, FL 342282905

DESCRIPTION: N/A

DATE OF CONSTRUCTION:

COMMUNITY NUMBER:

COMMUNITY NAME:

CURRENT FLOOD ZONE: GRANDFATHERED:

FLOOD RISK/RATED ZONE: **ELEVATION DIFFERENCE:** 

**ELEVATED BUILDING TYPE:** 

ELEVATED REPLACEMENT COST: \$500,000

LOAN NO: N/A

AE

NO

AF

125126 0107 F REGULAR PROGRAM

LONGBOAT KEY, TOWN OF

LOAN NO: N/A

LOAN NO: N/A

CASE NO: N/A

DISASTER AGENCY:

PREMIUM CALCULATION -

Standard

COVERAGE DEDUCTIBLE BASIC COVERAGE BASIC RATE ADDIL COVERAGE ADD'L RATE DED. DISCOUNT/SURCHARGE PREMIUM BUILDING \$500,000 \$1,250 \$120,000 0.270 \$380,000 0.120 (\$8.00) \$772.00 CONTENTS SO \$0 \$0.00 \$0 0.380 \$0 0.120

Coverage limitations may apply. See your policy form for details.

ANNUAL SUBTOTAL: \$772.00 INCREASED COST OF COMPLIANCE: \$8.00 COMMUNITY RATING DISCOUNT: 20% (\$156.00) RESERVE FUND ASSESSMENT: 18.0% \$112.00 PROBATION SURCHARGE: \$0.00 ANNUAL PREMIUM: \$736.00 HFIAA SURCHARGE: \$250.00 FEDERAL POLICY SERVICE FEE: \$150.00 TOTAL: \$1,136,00

in witness whereof, we, as officers of the spock Company declared on the Declarations Page, have cause the policy to be executed and attested. If required by state law, this postcy shall not be hold unless counteragned by our author ped in presentative

Dougles Ellist

Zero Balance Due - This Is Not A Bill

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

This is a Residential Condominium Building Association Policy. If, at the time of the loss, the building is not insured within 80% of the replacement cost of the building or the maximum amount available for this building, whichever is less, a co-insurance penalty will be applied to the claims settlement.

Hartford Insurance of the Midwest Policy issued by

Company NAIC:

19682

File: 16659911

Page 1 of 2



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File: 16659911

Page 2 of 2

DocID: 131692083





June 26, 2020

### ՈրժԱլարավիկին կնկիրկիրիայանումներին

SEASIDE GARDEN RETREAT OF LONGBOAT KEY CONDO ASSOCIATION 1901 AUSTIN AVE ANN ARBOR, MI 481043621



Policy Number:

99017442212019

Insured(s):

SEASIDE GARDEN RETREAT OF LONGBOAT KEY CONDO ASSOCIATION

Property Location: REDACTED GULF OF MEXICO DR

LONGBOAT KEY, FL 342282905

## Flood Insurance Policy Packet

### This packet includes:

- Your Flood Insurance Declarations Page
- A National Flood Insurance Program Summary of Coverage
- Claims Guidelines in Case of a Flood

If you would like to electronically view or print a copy of the Standard Flood Insurance Policy, visit https://TheHartford.ManageFlood.com. Your consent to this policy delivery option is assumed, unless you contact us to request a mailed or e-mailed copy of the policy.

If you would like a copy of the Standard Flood Insurance Policy e-mailed or mailed to you, please contact our customer service team at 877-625-8251 or thehartford@torrentcorp.com.

## Important Information About The National Flood Insurance Program

Federal law requires insurance companies that participate in the National Flood Insurance Program to provide you with the enclosed Summary of Coverage. It's important to understand that the Summary of Coverage provides only a general overview of the coverage afforded under your policy. You will need to review your flood insurance policy, Declarations Page, and any applicable endorsements for a complete description of your coverage. The enclosed Declarations Page indicates the coverage you purchased, your policy limits and the amount of your deductible.

You will soon receive additional information about the National Flood Insurance Program. This information will include a Claims Handbook, a history of flood losses that have occurred on your property as contained in FEMA's data base, and an acknowledgement letter.

If you have any questions about your flood insurance policy, please contact your agent or your insurance company.

### **CLAIM GUIDELINES IN CASE OF A FLOOD**

For the protection of you and your family, the following claim guidelines are provided by the National Flood Insurance Program (NFIP). If you are ever in doubt as to what action is needed, consult your insurance representative.

Insurance Agent: MCGRIFF INSURANCE SVCS INC

Agent's Phone Number: (239) 433-7173

- Notify us or your insurance agent, in writing, as soon as possible after the flood.
- Your claim will be assigned to an NFIP certified adjuster.
- Identify the claims adjuster assigned to your claim and contact him or her if you have not been contacted within 24 hours after you reported the claim to your insurance representative.
- As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated.
- To help the claims adjuster, take photographs of the outside of the premises showing the flooding and the damage and photographs of the inside of the premises showing the height of the water and the damaged property.
- Place all account books, financial records, receipts, and other loss verification material in a safe place for examination and evaluation by the claims adjuster.
- Work cooperatively with the claims adjuster to promptly determine and document all claim items. Be prepared to advise the claims adjuster of the cause and responsible party(ies) if the flooding resulted from other than natural cause.
- Make sure that the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments. This policy requires you to send us a signed and sworn-to, detailed proof of loss within 60 days after the loss.
- Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP. Claims adjusters are not authorized to approve or deny claims; their job is to report to the NFIP on the elements of flood cause and damage.

At our option, we may accept an adjuster's report of the loss instead of your proof of loss. The adjuster's report will include information about your loss and the damages to your insured property.

ELISHA DELEON MCGRIFF INSURANCE SERVICES, INC 13515 BELL TOWER DRIVE FORT MYERS, FL 33907

THE ISLAND TREEHOUSE ASSOC INC AND THE MUSTARD SEED GROUP LLC 1901 AUSTIN AVE.
ANN ARBOR, MI 48104



### Acknowledgement of Potential Surcharge and Assessment Liability

We are required by law to send you this notice to inform you about the potential for surcharges and assessments to be applied to your policy.

- 1. AS A POLICYHOLDER OF CITIZENS PROPERTY INSURANCE CORPORATION, I UNDERSTAND THAT IF THE CORPORATION SUSTAINS A DEFICIT AS A RESULT OF HURRICANE LOSSES OR FOR ANY OTHER REASON, MY POLICY COULD BE SUBJECT TO SURCHARGES, WHICH WILL BE DUE AND PAYABLE UPON RENEWAL, CANCELLATION, OR TERMINATION OF THE POLICY, AND THAT THE SURCHARGES COULD BE AS HIGH AS 45 PERCENT OF MY PREMIUM, OR A DIFFERENT AMOUNT AS IMPOSED BY THE FLORIDA LEGISLATURE.
- 2. I UNDERSTAND THAT I CAN AVOID THE CITIZENS POLICYHOLDER SURCHARGE, WHICH COULD BE AS HIGH AS 45 PERCENT OF MY PREMIUM, BY OBTAINING COVERAGE FROM A PRIVATE MARKET INSURER AND THAT TO BE ELIGIBLE FOR COVERAGE BY CITIZENS, I MUST FIRST TRY TO OBTAIN PRIVATE MARKET COVERAGE BEFORE APPLYING FOR OR RENEWING COVERAGE WITH CITIZENS. I UNDERSTAND THAT PRIVATE MARKET INSURANCE RATES ARE REGULATED AND APPROVED BY THE STATE.
- 3. I UNDERSTAND THAT I MAY BE SUBJECT TO EMERGENCY ASSESSMENTS TO THE SAME EXTENT AS POLICYHOLDERS OF OTHER INSURANCE COMPANIES, OR A DIFFERENT AMOUNT AS IMPOSED BY THE FLORIDA LEGISLATURE.
- 4. I ALSO UNDERSTAND THAT CITIZENS PROPERTY INSURANCE CORPORATION IS NOT SUPPORTED BY THE FULL FAITH AND CREDIT OF THE STATE OF FLORIDA.

More information regarding assessments and surcharges is available under the *Policyholder* section of our website, *www.citizensfla.com*.

Citizens Property Insurance Corporation

### POLICYHOLDER ASSESSMENT EXAMPLE

To illustrate the potential assessment obligation of a Citizens policyholder compared to a policyholder insured by a private insurer, we have prepared an example based on an annual premium of \$25,000. Your actual assessment amount will vary based on your annual premium. The assessment will be in addition to the premium you pay for insurance coverage.

	Citizens Policy	ABC Insurance Policy
If your annual premium is:	\$25,000	\$25,000
Tier 1: Potential Citizens Policyholder Surcharge (one-time assessment up to 45% of premium)	\$11,250	N/A
<b>Tier 2</b> : Potential Regular Assessment (one-time assessment up to 2% of premium) <sup>1</sup>	N/A	\$500
<b>Tier 3</b> : Potential Emergency Assessment (up to 30% of premium annually, may apply for multiple years) <sup>2</sup>	\$7,500	\$7,500
Potential Annual Assessment:	\$18,750	\$8,000

Tiers are used to demonstrate the multiple levels of assessment defined by Florida Law.

Assessment tiers are triggered based on the severity of the deficit.

Assessments are based on the greater of the projected deficit or the aggregate statewide written premium for the subject lines of business. The above example is based on the use of premium.

### Notes:

- 1 Tier 2 additional assessments may be incurred for other property/casualty policies that are subject to assessment.
- 2 Tier 3 assessment may be collected each year over multiple years, depending on the extent of the deficit. In the event that subsequent years also generate a deficit, additional assessments could occur.

ACK-2 01 14



### Notice of Change in Policy Terms

The purpose of this Notice of Change in Policy Terms is to inform you of changes to the terms, coverage, duties and conditions of your renewal policy. If you choose to accept our renewal offer, you should carefully review the changes described below along with the enclosed policy. Please consult your agent if you have any questions about the changes or the coverage provided. Receipt by Citizens of the premium payment for your renewal policy will be deemed acceptance of the new policy terms by the named insured.

### Commercial Residential Wind Only

The coverage descriptions shown in your Declarations, such as your coverage limits, rating/underwriting information or deductibles, may be stated differently. If a description of your coverage has changed, or if other information has changed, please consult with your Agent.

### FLORIDA CHANGES, form CIT CRW 01 25 02 20 (Former CIT CRW 01 25 02 19).

- Part O. "Alternative Dispute Resolution". The references to "a third party as an assignee of the Policy benefits" are amended to "an 'assignee".
- Part P. "Duties In The Event Of Loss Or Damage" under Loss Conditions stipulates we have no duty to
  provide coverage if there is failure after a loss to perform the described duties. New duties are
  introduced and other duties are amended or reformatted.
  - A provision is added stating that an assignment agreement does not change obligations to perform the duties required under this Policy.
  - The Duties condition is divided into three separate parts: a. "Duties Of An Insured", b. "Duties Of An Assignee" and c. "Application of Duties". The following provides a brief summary of each of the three separate parts.
  - a. Duties Of An Insured. These duties are applicable to you or any other insured seeking coverage under the policy.
    - The prompt notice duty is amended to specify that the agent to whom prompt notice is to be given is the insurance agent shown in the Declarations.
    - Additional duties are added to the duty to protect the property from further damage. To the degree reasonably possible, damaged property must be retained for us or any person authorized to act on our behalf to inspect and for you to keep an accurate record of expenses.
    - The police notification duty is amended to require that we be provided with a copy of the police report.
    - Additional duties are added to the Proof of Loss duty and additional specific information must be included in the proof of loss. The Proof of Loss Form will be provided by us and must be completed in its entirety. Specific information that must be provided in the proof of loss includes:
      - The description of the loss, including the date and time of the loss, the cause of the loss, a
        description of how the loss occurred, when the loss was discovered, who discovered the
        loss, and the names of all persons who resided at the insured location at the time of loss.
      - The interests of all insureds and all others in the property involved, and assignees if any, and other insurance which may cover the loss.
      - Specifications of damage to the building, including descriptions of damage, repair estimates, estimated amounts to repair or replace each item of property and amounts of payments for temporary or permanent repairs.
      - Photographs and any other supporting documentation that exists to the extent it is reasonable and practical to obtain.
      - The inventory of damaged Business Personal Property.
    - The Duties After Loss now expressly provide that there is also a duty to provide updated documents and information to us. Specifically, for these duties there is also a duty to produce

CRW1 02 20

any updates to the documents and information provided, including revised descriptions of loss, scope of loss, and estimates or other supporting information. Updates must be provided as the information becomes available and if additional loss or damage is discovered or incurred. Updates must also be produced if you are provided with new estimates or invoices regarding the losses submitted or not submitted in the proof of loss. Any photographs of the damaged property must now be retained. These duties also allow us to inspect the retained property and make copies of the photographs.

- The duty to cooperate with us in the investigation of a claim is amended to include the requirements to speak and share information with us or any person authorized to act on our behalf, and to provide documents which can be reasonably obtained by you, to facilitate our investigation of the claim. Additionally, a representative of the insured also must cooperate in a claim investigation, and may not obstruct our investigation of a claim and may not act in any manner to prevent us (or a person authorized by us) from investigating the claim.
- The duty to give us complete inventories of damaged and undamaged property is expanded to include providing descriptions, quantities, costs, values and amount of loss claimed.
- The duty to provide requested records and documents is expanded to include providing updates and revised documentation and to permit us or any person authorized to act on our behalf, to make copies.
- The following duties are added:
  - Allow us or any person authorized to act on our behalf as often as we reasonably require
    access to the location insured, to inspect all damaged property prior to its removal from the
    insured location and to examine your books and records.
  - Allow us or any person authorized to act on our behalf to require the insured, their representative, or both if reasonably possible to be present at our inspection and to assist in identifying the damaged property during the inspection.
  - At our request, identify the person or persons with knowledge of how the loss occurred and the extent of damage and identify all persons with knowledge of the facts of the loss.
  - Execute all work authorizations and allow contractors and related parties entry to the property.
  - Keep an accurate record of repair expenses.
  - A duty to cooperate in obtaining and executing any necessary municipal, county or other governmental documentation or permits for repairs to be made and any necessary work authorizations as required by these entities.
  - To the degree reasonably possible, retain the damaged property and any photographs of the damaged property and permit us to inspect the retained property and make copies of the photographs.
  - To the degree reasonably possible, prior to materially altering, destroying, trenching or excavating any part of the property or structure insured, allow us or any person authorized to act on our behalf, the opportunity to inspect the property.
  - To the degree reasonably possible, permit us or any person authorized to act on our behalf, to take samples of the damaged and undamaged property for inspection, testing and analysis.
- The duty to submit to examinations under oath and recorded statements is amended to:
  - Require the person to be examined under oath or whose recorded statement will be taken
    to submit to examination at the location insured or other reasonable location designated
    by us.
  - Provide documentation of their identity.
  - Sign any transcript of the examinations and recorded statements.
  - Allow parties that represent us to request the examinations and statements.
  - Requires such examinations and statements, if requested by us or any person authorized to act on our behalf, to be either in-person, or utilize video and audio technology, or both, as determined by us.
  - Such examinations may be about any matter relating to the insurance or claim including an insured's books and records
- b. Duties Of An Assignee. In case of a loss to covered property, we have no duty to provide coverage to an "assignee" if there is failure by the assignee to comply with any of the following duties. These

CRW1 2 02 20

duties must be performed by the assignee. Pursuant to Florida law, in a claim arising under an assignment agreement, an assignee has the burden to demonstrate that we are not prejudiced by the assignee's failure to perform the following duties:

- Cooperating with us in the investigation of a claim.
- Maintaining records of all services provided under the assignment agreement.
- Providing requested records and documents, including accurate and up-to-date revised estimates of the scope of work.
- Delivery of an executed assignment agreement within 3 business days (includes information regarding delivery of notice of the assignment agreement by the assignee to us).

Assignees are also required to perform the work in accordance with accepted industry standards.

- c. Application of Duties. The requirements that the duties apply regardless of whether a person retains or is assisted by a party who provides legal advice, insurance advice or expert claim advice, regarding an insurance claim under this policy are formatted to this separate Duties After Loss section of Application of Duties.
- Part U. "Loss Payment" under Loss Conditions is amended to add that payment of a portion of the claim(s) being asserted in a loss under this Policy does act as a waiver of our right to dispute or deny any unpaid portion of any claim(s) that you may assert arose from a loss.
- Part V. "Loss Payment" under Loss Conditions is amended to add that in no event will we make
  duplicate payments for the same element of loss because of the insured's failure to notify us of
  termination of the "assignment agreement".
- Part BB. "Claim, Supplemental Claim Or Reopened Claim Loss" under Loss Conditions is formatted to a separate policy condition.
- Part HH. Three new definitions are introduced, as follows:
  - o Assignee: A person who is assigned post-loss benefits through an assignment agreement.
  - Assignment agreement: Any instrument by which post-loss benefits under a residential property insurance policy are assigned or transferred, or acquired in any manner, in whole or in part, to or from a person providing services to protect, repair, restore, or replace property or to mitigate against further damage to the property.
  - Assignor: A person who assigns post-loss benefits under a residential property insurance policy to another person through an assignment agreement.

### FLORIDA CHANGES – LEGAL ACTION AGAINST US, form CIT 01 75 02 20 (Formerly CIT 01 75 09 07)

The Florida Changes - Legal Action Against Us form is amended to differentiate between an insured's duties and an assignee's duties prior to filing suit.

- If there is failure to agree on a settlement regarding the loss, prior to filing suit, the insured must notify
  us in writing of their disagreement. Additionally the provision of "No action can be brought against us,
  unless:" applicable to insureds, is amended to add that no action can be brought against us unless a
  notice of loss has been given to us.
- The Suit By An Assignee condition includes provisions regarding notification and requirements prior to the assignee filing suit, with information regarding delivery of notice. The notice must specify the damages in dispute, the amount claimed, and presuit settlement demand. The assignee must also include a detailed written invoice or estimate of service, including itemized information on equipment, materials, supplies and proof that the work has been performed in accordance with accepted industry standards. Additionally, the condition stipulates no action can be brought against us unless the action is started within 5 years after the date of the loss.
  - As a condition to filing suit, an assignee must submit to examinations under oath and recorded statements conducted by us or our representative that are reasonably necessary, at the location insured, or other reasonable location designated by us or our representative, while not in the presence of each other or any insured. (Examinations under oath and recorded statements must be based upon the scope of the work and complexity of the claim, limited to matters related to the assignees services provided, the cost of the services and the assignment agreement.). This duty requires that assignees to be examined under oath or whose recorded statement will be taken to:
    - Provide government issued photo identification or, if they do not possess government issued photo identification a signed sworn statement of their identity.

CRW1 3 02 20

- Sign any transcript of the examinations under oath and recorded statements.
- Such examinations and recorded statements must be either in-person or utilize video and audio technology, or both, as determined by us.

References to provisions within the endorsement are also edited as applicable.

This Notice of Change in Policy Terms is a summary of changes in your renewal policy and does not include all specific changes made to the coverages, exclusions, limitations, reductions, deductibles, coinsurance, renewal, cancellation and other provisions found in the policy. Refer to the policy for exact coverage description and specifics. This Notice of Change in Policy Terms is for informational purposes only and does not amend or change any of the actual provisions of the insurance contract, nor does it imply there is coverage other than as specified in the actual policy, its Declarations and its endorsements.

CRW1 4 02 20



#### CITIZENS PROPERTY INSURANCE CORPORATION 301 W BAY ST JACKSONVILLE FL 32202

#### POLICY CHANGE SUMMARY

POLICY NUMBER: 00029517 - 7 POLICY PERIOD FROM 08/09/2020 TO 08/09/2021

at 12:01 a.m. Eastern Time

Transaction: RENEWAL

Item	Prior Policy Information	Amended Policy Information
Locations and Buildings		
1: 200 2 Gulf of Mexico Dr		
1: TWO STORY FRAME (2) UNIT CONDO		
Coverages		
Building Coverage		
Limit	355,000	364,000
Most Recent Inflation Amount Ext	355000.00	364000.00
Most Recent Inflation Amt TRC Ext	355000.00	364000.00
Building Coverage: Total Replacement Cost	\$355,000	\$364,000
Building Hurricane Deductible Amount	\$10,650	\$10,920
Building Other Windstorm Deductible Amount	\$3,550	\$3,640
2: Gulf of Mexico Dr		
1: TWO STORY FRAME 2 UNIT CONDO		
Coverages		
Building Coverage		
Limit	355,000	364,000
Most Recent Inflation Amount Ext	355000.00	364000.00
Most Recent Inflation Amt TRC Ext	355000.00	364000.00
Building Coverage: Total Replacement Cost	\$355,000	\$364,000
Building Hurricane Deductible Amount	\$10,650	\$10,920
Building Other Windstorm Deductible Amount	\$3,550	\$3,640

This summary is for informational purposes only and does not change any of the terms or provisions on your policy. Please carefully review your policy Declarations and any attached forms for a complete description of coverage.

PCS 01 14	Page	e 1 of 1
P. C.		



#### COMMERCIAL PROPERTY POLICY DECLARATIONS

POLICY NUMBER: 00029517 - 7	POLICY PERIOD FROM 08/09/2020	TO 08/09/2021	
	at 12:01 a.m. Eastern Time		
Transaction: RENEWAL		CR-W	
Pay Plan: Citizens Full Pay	Bill: Insured Billed		
Named Insured and Mailing Address	Agent	FI. Agent Lic. #	
THE ISLAND TREEHOUSE ASSOCING AND THE MUSTARD SEED GROUP LLC 1901 Austin Ave. Ann Arbor, MI 48104	ELISHA DELEON McGriff Insurance Services, Inc 13515 BELL TOWER DRIVE FORT MYERS, FL 33907	A065186	
Primary Email Address: seasidegardenretreat@gmail.com			
Telephone: 248-840-6547	Telephone: 239-433-4535		

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENTS.

PREMIUM

COMMERCIAL PROPERTY COVERAGE PART \$5.856.00

Required Additional Charges:

Catastrophe Financing Surcharge \$878.00 Tax-Exempt Surcharge \$102.00

> TOTAL: \$6,836.00

The portion of your premium for

Issued Date: 06/10/2020

Hurricane Coverage is: \$5,496.00 Non - Hurricane Coverage is: \$360.00

See Form CDEC-FE-SCH - Commercial Policy Forms And Endorsements Schedule

Countersigned: 06/10/2020 BY:

Authorized By: ELISHA DELEON

Barry J. Gilway President/CEO and Executive Director

Citizens Property Insurance Corporation CDEC1 12 19 Includes copyrighted material of Insurance Services Office, Inc., Page 1 of 5

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#### COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 00029517 - 7 Effective Date: 08/09/2020 to 08/09/2021

Insured Name: THE ISLAND REDACTED & ASSOC INC AND THE MUSTARD SEED GROUP LLC

LOCATION NO. 1	BUILDING	OR SPEC	CIAL CLASS ITE	M NO. 1	CSP Code: 0	331	
BUSINESS DESCRIPTIO	N: Condominiums -	residentia	l (association risk	only) - witho	ut mercantile occ	cupancies - Up	to 10 units
DESCRIPTION OF PREM	MISES 1: 2	Gul	f of Mexico Dr	TWO	STORY FRAME	(2) UNIT CON	IDO
Location Address 2930-32 Gulf of Mexico Dr LONGBOAT KEY, FL 34228		N/A		roup II Consti Frame Group II Terr N/A	tory Coast	ction Class N/A al Territory asota - 73	BCEGS Grade Ungraded No. of Units 2
COVERAGES PROVIDE	Insurance at the	e Describ	ed Premises App	olies Only Fo	or Coverages Fo	r Which A Lim	it Of Insuranc
Coverage	Limit Of C	overed Causes Of Loss	Total Replacement Cost	Coinsur	ance Rates	Premium	First Loss
Building (Bldg)	\$364,000	Wind	\$364,000	90%	Class	\$2,645.00	N/A
					FHCF B	luild-Up Premium:	\$283
			ge limits have been ac	COLUMN TO SERVICE SERV			
OPTIONAL COVERAGE	S Applicable Only	When E	ntries Are Made	In The Sche	dule Below		
Coverage Premium Replacement Cost					ement Cost		
				100	ilding B res	usiness Pers	onal Property
DEDUCTIBLE				-14			
Other Windstorm or H	lail Deductible	Hurric	ane Percentage	Deductible			
Deductible Percentage (De	ductible Amount)	Deducti	ble Percentage (Dedu	ctible Amount)			
Bldg: 1% (\$3	,640)		Bldg: 3% (\$10,9	20)			
WINDSTORM MITIGATION	ON FEATURES						
Terrain	Year Built	Roof	Cover F	Roof Deck	Roof-W	/all	SWR
С	1984	FBC Eq	uivalent	Level A	Connect Clips		No
Building Type Type I	Roof Shape Gable	The state of the s		tion F	BC Wind Speed N/A	FBC V	Vind Design N/A
*A premium adjustment o or construction technique						's wind loss mi	tigation feature
Mortgageholder(s) & Ot	her Policyholder In	terest(s)	- See Policy Inte	erest Schedi	ile.		
PREMIUM: \$2,928.00	CONTRACTOR STATE AND	No allegate 14	THE PERSON NAMED IN COLUMN	30.00.00.0			

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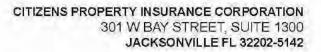
#### COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 00029517 - 7 Effective Date: 08/09/2020 to 08/09/2021

Insured Name: THE ISLAND REDACTED: ASSOC INC AND THE MUSTARD SEED GROUP LLC

LOCATION NO. 2	BUILDING	OR SPEC	CIAL CLASS ITE	M NO. 1	CSP Co	de: 0331		
BUSINESS DESCRIPTIC	N: Condominiums -	residentia	l (association risk	only) - with	out mercantil	е оссира	ncies - Up	to 10 units
DESCRIPTION OF PREM	NISES 2:	Gull Gull	of Mexico Dr	TWC	STORY FR	AME 2 U	NIT COND	0
Location Address Gulf of Mexico Dr LONGBOAT KEY, FL 34228		N/A		roup II Const Frame Group II Terr N/A		N/A Un		BCEGS Grade Ungraded No. of Units 2
COVERAGES PROVIDE	Insurance at the	e Describ	ed Premises App	lies Only F	or Coverage	s For Wi	nich A Lim	it Of Insuranc
Coverage	Limit Of	Covered Causes Of Loss	Total Replacement Cost	Coinsu	rance Ra	ates	Premium	First Loss
Building (Bldg)	\$364,000	Wind	\$364,000	90%	6 CI	ass	\$2,645.00	N/A
						HCF Build-L	Jp Premium:	\$283
			ge limits have been ad	2-0-2-04-2-04				
OPTIONAL COVERAGE	C TENERAL MARKET STATE		ntries Are Made	In The Scho				
Coverage Premium				Replacement Cost				
				1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	il <b>ding</b> Yes	Busir	ess Perso	nal Property
DEDUCTIBLE								
Other Windstorm or I	lail Deductible	Hurric	ane Percentage	Deductible				
Deductible Percentage (De	ductible Amount)	Deducti	ble Percentage (Deduc	ctible Amount)				
Bldg: 1% (\$3	,640)		Bldg: 3% (\$10,9	20)				
WINDSTORM MITIGATION	ON FEATURES							
Terrain	Year Built			Roof Deck	1400	of-Wall		SWR
С	1984	FBC Eq	uivalent	Level A		nection Clips		No
Building Type Type I	Roof Shape Gable			tion F	BC Wind S	peed	FBC W	/ind Design N/A
*A premium adjustment o or construction technique						lding's wi	nd loss mit	igation feature
Mortgageholder(s) & Ot	her Policyholder In	terest(s)	- See Policy Inte	rest Sched	ule.			
PREMIUM: \$2,928.00	Actual Late & No. Actual And				47.0			

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#### COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 00029517 - 7 Effective Date: 08/09/2020 to 08/09/2021

Insured Name: THE ISLAND REDACTED E ASSOCING AND THE MUSTARD SEED GROUP LLC

### FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

# THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

For any property located seaward of the Coastal Construction Control
Line or within the Coastal Barrier Resources System, this policy will be
non-renewed if any major structure (As defined in Section 161.54(6)
(a), Florida Statutes) is newly constructed, or rebuilt, repaired, restored,
or remodeled to increase the total square footage of finished area by
more than 25 percent, pursuant to a permit applied for after July 1, 2015.

Coinsurance contract: The rate charged in this policy is based upon the use of the coinsurance clause attached to this policy, with the consent of the insured.

A 3% hurricane deductible is available for all policies that include wind coverage. Additional deductible options may also be available.

INFORMATION ABOUT YOUR POLICY MAY BE MADE AVAILABLE TO INSURANCE COMPANIES AND/OR AGENTS TO ASSIST THEM IN FINDING OTHER AVAILABLE INSURANCE MARKETS.

TO REPORT A LOSS OR CLAIM CALL 866.411.2742

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY. IF YOU ARE UNABLE TO CONTACT YOUR AGENT, YOU MAY REACH CITIZENS AT 866.411.2742.

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#### COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 00029517 - 7 Effective Date: 08/09/2020 to 08/09/2021

Insured Name: THE ISLAND TREEHOUSE ASSOC INC AND THE MUSTARD SEED GROUP LLC

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CITIZENS PROPERTY INSURANCE CORPORATION 301 W BAY ST JACKSONVILLE FL 32202

## COMMERCIAL PROPERTY POLICY FORMS AND ENDORSEMENTS SCHEDULE

POLICY NUMBER 00029517 - 7 POLICY PERIOD FROM 08/09/2020 TO 08/09/2021

at 12:01 a.m. Eastern Time

Named Insured THE ISLAND TREEHOUSE ASSOC INC AND THE MUSTARD SEED GROUP LLC

		An entry below	of "All" indicates	the form applies to all items scheduled in the policy
Location No.	Building No.	Form No.	<b>Edition Date</b>	Description
ALL	ALL	CP 00 90	07 88	COMMERCIAL PROPERTY CONDITIONS
ALL	ALL	CIT W00 02	02 20	TABLE OF CONTENTS -CONDOMINIUM ASSOCIATION
ALL	ALL	IL 00 17	11 98	COMMON POLICY CONDITIONS
ALL	ALL	CIT 01 75	02 20	FLORIDA CHANGES - LEGAL ACTION AGAINST US
ALL	ALL	CIT CRW 01 25	02 20	FLORIDA CHANGES
ALL	ALL	CIT W10 10	02 19	CAUSES OF LOSS - WINDSTORM OR HAIL FORM
ALL	ALL	CIT W02 55	02 19	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
ALL	ALL	CIT W14 20	02 14	CITIZENS CHANGES - PROPERTY NOT COVERED
ALL	ALL	IL 09 35	07 02	EXCLUSION OF CERTAIN COMPUTER- RELATED LOSSES
ALL	ALL	CIT 01 91	01 14	FLORIDA CHANGES - RESIDENTIAL CONDOMINIUM ASSOCIATIONS
ALL	ALL	CP 01 40	07 06	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
ALL	ALL	IL P 001	01 04	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
ALL	ALL	CIT 03 27	01 14	FLORIDA HURRICANE PERCENTAGE DEDUCTIBLE - EACH HURRICANE (RESIDENTIAL RISKS)
1	ALL	CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM
2	ALL	CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM

Issued Date: 06/10/2020

First Named Insured Copy

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CITIZENS PROPERTY INSURANCE CORPORATION 301 W BAY ST JACKSONVILLE FL 32202

## COMMERCIAL PROPERTY POLICY POLICY INTEREST SCHEDULE

POLICY NUMBER 00029517 - 7 POLICY PERIOD FROM 08/09/2020 TO 08/09/2021

at 12:01 a.m. Eastern Time

Named Insured THE ISLAND TREEHOUSE ASSOC INC AND THE MUSTARD SEED GROUP LLC

Location No. Building No. Interest Type Name and Mailing Address

No Additional Interests.

Issued Date: 06/10/2020

First Named Insured Copy

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### **Table of Contents - Condominium Association**

Condominium Association	CP 00 17 06 07	Florida Changes CI	T CRW 01 25 02 20
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Coverage Extensions	6	Loss Condition Changes	3
B. Exclusions And Limitations		Additional Condition Changes	7
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MANDATORY ENDORSEMENT	13	Policyholders	IL P 001 01 04
C	CD 00 00 07 00		
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G. Other Insurance		Percentage Deductible	
H. Policy Period, Coverage Territ		r or contage Deligetible	CII OD ED OI IT
I. Transfer Of Rights Of Recover	y Against		

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Others To Us.....2

CIT 01 75 02 20

#### THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

### FLORIDA CHANGES - LEGAL ACTION AGAINST US

This endorsement modifies insurance provided under the following:

CAPITAL ASSETS PROGRAM (OUTPUT POLICY) COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
EQUIPMENT BREAKDOWN COVERAGE PART
FARM COVERAGE PART

The following replaces COMMERCIAL PROPERTY CONDITION **D. Legal Action Against Us** in Form **CP 00 90**:

#### D. LEGAL ACTION AGAINST US

- 1. No action can be brought against us; unless:
  - a. Notice of the loss has been given to us;
  - b. There has been full compliance with all of the terms of this policy applicable to an insured:
  - c. If there is failure to agree on a settlement regarding the loss, prior to filing suit, we must be notified in writing of your disagreement; and
  - **d.** The action is started within 5 years after the date of the loss.

Condition **1.** above is not applicable to an "assignee".

- 2. Suit by an "assignee".
  - **a.** An "assignee" must provide us with a written notice of intent to initiate litigation before filing suit under this policy.
    - (1) Such notice must be served by certified mail, return receipt requested, or electronic delivery, at least 10 business days before filing suit, but may not be served before we have made a coverage determination and pay or deny your claim in accordance with paragraph (3) of the Loss Payment Condition dealing with the number of days within which we must pay for covered loss or damage in the FLORIDA CHANGES form of your policy.

Instructions regarding electronic submission and obtaining evidence of delivery in a form of a receipt are available on our website www.citizensfla.com.

- (2) The notice must specify the damages in dispute, the amount claimed, and a presuit settlement demand.
- (3) Concurrent with any written notice of intent to initiate litigation, and as a precondition to filing suit, an "assignee" must provide us a detailed written invoice or estimate of services, including itemized information on equipment, materials, and supplies; the number of labor hours; and, in the case of work performed, proof that the work has been performed in accordance with accepted industry standards.
- b. As a condition precedent to filing a suit under the policy, and if required by us, an "assignee" must submit to examinations under oath and recorded statements conducted by us or our representative that are reasonably necessary, at the location insured, or other reasonable location designated by us or our representative, while not in the presence of another employee of the "assignee", or any other "assignee", or any insured.
  - (1) Provide government issued photo identification. If you do not possess government issued photo identification, a signed sworn statement identifying who you are may be provided; and
  - (2) Sign any transcript of the examinations under oath and recorded statements.

Such examinations and recorded statements must either be in-person or utilize video and audio technology, or both, as determined by us; and

Examinations under oath and recorded statements must be based upon the scope of the work and complexity of the claim, limited to matters related to the services provided, the cost of the services and the "assignment agreement".

c. No action can be brought against us unless the action is started within 5 years after the date of the loss.

In 2.a.(1) above, this is the FLORIDA CHANGES – BUILDERS RISK form CIT BR 01 25, if forms CIT CR 01 25, CIT CRW 01 25, CIT CNR 01 25, CIT CNRW 01 25 or CIT MH 05 01 are not part of the policy.

In 2.a.(1) above, this is the FLORIDA COMMERCIAL MOBILE HOME form CIT MH 05 01, if forms CIT CR 01 25, CIT CRW 01 25, CIT CNR 01 25, CIT CNRW 01 25 or CIT BR 01 25 are not part of the policy.

#### COMMERCIAL PROPERTY CIT CRW 01 25 02 20

#### THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

#### FLORIDA CHANGES

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART COMMERCIAL PROPERTY CONDITIONS COMMON POLICY CONDITIONS

- **A.** In form **CP 00 10**, under **A.** Coverage, Covered Property **1.** Building, paragraph **a.(4)** is deleted and replaced by the following:
  - (4) Personal property owned by you that is used to maintain or service the building or structure or its premises up to 1% of the amount applicable to that building and all while contained in the building or while located on the described premises including the following (a) through (d) below, except as otherwise excluded.
    - (a) Fire extinguishing equipment;
    - (b) Outdoor furniture;
    - (c) Floor coverings; and
    - (d) Appliances used for refrigerating, ventilating, cooking, dishwashing or laundering;
- **B.** Covered Property, paragraph **1.c.** is deleted in its entirety.
- **C.** Additional Coverages **4.a.**, **Debris Removal**, is deleted and replaced by the following:

#### 4. Additional Coverages

#### a. Debris Removal

(1) Subject to Paragraphs (3) and (4), we will pay your expense to remove debris of Covered Property caused by or resulting from a Covered Cause of Loss that occurs during the policy period.

The expenses will be paid only if they are reported to us in writing within 180 days of the date of direct physical loss or damage.

- (2) Debris Removal does not apply to costs to:
  - (a) Extract "pollutants" from land or water; or
  - **(b)** Remove, restore or replace polluted land or water.

- (3) Subject to the exceptions in Paragraph (4), the following provisions apply:
  - (a) The most we will pay for the total of direct physical loss or damage plus debris removal expense is the Limit of Insurance applicable to the Covered Property that has sustained loss or damage.
  - (b) Subject to (a) above, the amount we will pay for debris removal expense is limited to 25% of the sum of the deductible plus the amount that we pay for direct physical loss or damage to the Covered Property that has sustained loss or damage.
- (4) We will pay up to an additional \$5,000 for debris removal expense, for each location, in any one occurrence of physical loss or damage to Covered Property, if one or both of the following circumstances apply:
  - (a) The total of the actual debris removal expense plus the amount we pay for direct physical loss or damage exceeds the Limit of Insurance on the Covered Property that has sustained loss or damage.
  - **(b)** The actual debris removal expense exceeds 25% of the sum of the deductible plus the amount that we pay for direct physical loss or damage to the Covered Property that has sustained loss or damage.

Therefore, if **(4)(a)** and/or **(4)(b)** apply, our total payment for direct physical loss or damage and debris removal expense may reach but will never exceed the Limit of Insurance on the Covered Property that has sustained loss or damage, plus \$5,000.

**D.** Additional Coverages **4.b. Preservation Of Property** is deleted and replaced by the following:

#### b. Property Removed

(1) We insure Covered Property against direct loss by a Covered Cause of Loss while being removed from a described premises endangered by a Covered Cause of Loss; and for not more than 5 days while removed.

This coverage does not change the Limit of Insurance that applies to the property being removed.

(2) We insure Covered Property against direct loss by a Covered Cause of Loss while being removed from the described premises endangered by a Covered Cause of Loss and for not more than 180 consecutive days from the date of the loss occurrence, while removed.

This coverage does not change the Limit of Insurance that applies to the property being removed.

- (3) We do not cover prestorm evacuation expenses, other than described in 4.b.(1) above.
- **E.** Additional Coverages **4.c. Fire Department Service Charge** is deleted in its entirety.
- **F.** Additional Coverages **4.e.** Increased Cost of Construction is deleted in its entirety.
- **G.** Coverage Extensions **5.** (First two paragraphs) is deleted and replaced by the following:

Except as otherwise provided, the following Extensions apply to property located in or on the building described in the Declarations or in the open (or in a vehicle) within 100 feet of the described premises.

If a Coinsurance percentage of 80% or more, Agreed Value, or a Value Reporting period symbol, is shown in the Declarations, you may extend the insurance provided by this Coverage Part as follows:

- H. Coverage Extensions 5.a. Newly Acquired Or Constructed Property is deleted in its entirety.
- I. Coverage Extensions 5.b. Personal Effects And Property Of Others is dealing with the amount we will pay is replaced by the following:

The most we will pay for loss or damage of personal property and personal effects located in or on a building under this Extension is \$2,500 at each described premises.

J. Coverage Extensions 5.d. Property Off-premises is deleted and replaced by the following.

#### d. Property Off-premises

(1) When a Limit of Insurance is shown in the Declarations for a specifically listed building's business personal property, you may apply up to 2% of the Limit of Insurance applicable to that building's business personal property, but not to exceed \$5,000, to cover that building's business personal property owned by you, other than merchandise or "stock" (raw, in-process, or finished), while the business personal property is temporarily removed from the building for purposes of cleaning, repairing, reconstruction, or restoration.

The coinsurance clause applicable to each location under this policy must be complied with for this extension of coverage to apply.

- (2) This extension of coverage shall:
  - (a) Not apply to property in transit nor to property on any premises owned, leased, operated or controlled by you;
  - (b) Not apply to personal property owned by others;
  - (c) Not apply except as excess over the amount due from any other insurance covering the property, whether collectible or not; and
  - (d) This extension will provide no benefit to a bailee.

We will not recognize any assignment or grant any coverage under this extension that benefits a person or organization holding, storing or moving property for a fee or other bailee, regardless of any other provision in this policy.

- (3) If you elect to apply this optional extension of coverage, we will not be liable for a greater proportion of any loss that would have been the case if all windstorm insurance policies covering the Covered Property had contained an identical optional extension of coverage and the same election were made under all such policies.
- (4) This extension **d.** applies only to property located in the State of Florida.

- **K.** Coverage Extensions **5.e. Outdoor Property** is deleted in its entirety.
- L. Coverage Extensions 5.f. Non-owned Detached Trailers is deleted in its entirety.
- M. C. Limits Of Insurance is deleted and replaced by the following:

The most we will pay for loss or damage in any one occurrence is the applicable Limit of Insurance shown in the Declarations.

The amounts of insurance stated in the following Additional Coverages apply in accordance with the terms of such coverages and are separate from the Limit(s) of Insurance shown in the Declarations for any other coverage:

- 1. Pollutant Clean-up And Removal; and
- 2. Electronic Data.
- N. D. Deductible is deleted and replaced by the following:

If a windstorm is not declared to be a hurricane and there is loss or damage to Covered Property caused by or resulting from a Covered Cause of Loss, the Other Windstorm or Hail Deductible below will apply.

- **D.** Other Windstorm or Hail Deductible
  - A Other Windstorm Or Hail Deductible is calculated separately for, and applies separately to:
    - Each building or structure that sustains loss or damage;
    - The personal property at each building or structure at which there is loss or damage to personal property;
    - c. Personal property in the open.

If there is damage to both a building or structure and personal property in that building or structure, separate deductibles apply to the building or structure and to the personal property.

In any one occurrence of loss or damage (hereinafter referred to as loss), we will first reduce the amount of loss if required by the Coinsurance Condition.

If the adjusted amount of loss is less than or equal to the Deductible, we will not pay for that loss. If the adjusted amount of loss exceeds the Deductible, we will then subtract the Deductible from the adjusted amount of loss, and will pay the resulting amount or the Limit of Insurance, whichever is less.

- Nothing in this deductible clause implies or affords coverage for any loss or damage that is excluded under the terms of the Water Exclusion or any other exclusion in this policy.
- **4.** Each deductible amount will not be less than the greater of \$1,000 or the deductible amount shown in the Declarations.
- **O.** The Loss Condition **E.2. Appraisal** is deleted and replaced by the following:

#### 2. Alternative Dispute Resolution

a. Mediation.

If you, or an "assignee" of the policy benefits, and we are in dispute regarding a claim under this policy, either you, an "assignee" of the policy benefits or we may request a mediation of the loss in accordance with the rules established by the Florida Department of Financial Services.

We are not, however, required to participate in any mediation requested by an "assignee" of the policy benefits.

(1) If the dispute is mediated the settlement in the course of the mediation is binding only if both parties agree, in writing, on a settlement.

However, you may rescind the settlement within 3 business days after reaching settlement, unless you have cashed or deposited any settlement check or draft we disbursed to you for the disputed matters as a result of the mediation conference.

**(2)** We will pay the cost of conducting any mediation conferences.

If you fail to appear at the conference, the conference must be rescheduled upon your payment of the costs of a rescheduled conference.

- (3) However, if we fail to appear at a mediation conference requested by you without good cause, we will pay:
  - (a) The actual cash expenses you incurred while attending the conference; and
  - **(b)** Also pay the mediator's fee for the rescheduled conference.

#### b. Appraisal.

Appraisal is an alternative dispute resolution method to address and resolve disagreement regarding the amount of the covered loss.

- (1) If you, or an "assignee" of the policy benefits and we fail to agree on the amount of loss, either party may demand an appraisal of the loss. If you, an "assignee" of the policy benefits or we demand appraisal, the demand for appraisal must be in writing and shall include an estimate of the amount of any dispute that results from the covered cause of loss.
- (2) The estimate in b.(1) above shall include a description of each item of damaged property in dispute as a result of the covered loss, along with the extent of damage and the estimated amount to repair or replace each item.
- (3) In this event, each party will choose a competent appraiser within 20 days after receiving a written demand from the other.
- (4) The appraisers will separately set the amount of loss. If the appraisers submit a written report of an agreement to us, the amount agreed upon will be the amount of loss.
- (5) If they fail to agree, the two appraisers will choose a competent and impartial umpire.

If they cannot agree upon an umpire within 15 days, you, an "assignee" of the policy benefits or we may request that the choice be made by a judge of a court of record located in the county corresponding the applicable to LOCATION NO. and its DESCRIPTION OF PREMISES address shown in the Declarations.

- **(6)** The two appraisers will submit their differences to the umpire. A decision agreed to by any two will set the amount of the loss.
- (7) The appraisal award will be in writing and shall include the following:
  - (a) A detailed list, including the amount to repair or replace, of each specific item included in the award from the appraisal findings;

- (b) The agreed amount of each item, its replacement cost value and corresponding actual cash value; and
- (c) A statement of "This award is made subject to the terms and conditions of the policy."
- (8) Each party will:
  - (a) Pay its own appraiser, including their costs associated with producing the estimate described in b.(1) above; and
  - **(b)** Bear the fees and expenses of the appraisal and umpire equally.
- (9) You, we, the appraisers and the umpire shall be given reasonable and timely access to inspect the damaged property, in accordance with the terms of the policy.
- (10) If, however, we requested the mediation in 2.a. above and either party rejects the mediation results, you are not required to submit to, or participate in, any appraisal of the loss as a precondition to action against us for failure to pay the loss.
- (11) If, however, you or any party other than us requested the mediation in 2.a. above, we may still demand appraisal.
- P. Loss Condition E.3. Duties In The Event Of Loss Or Damage is deleted and replaced by the following:

#### 3. Duties In The Event Of Loss Or Damage

An "assignment agreement" does not change the obligations to perform the duties required under this policy.

a. Duties Of An Insured

In case of a loss to covered property, we have no duty to provide coverage under this Policy to you or any other insured seeking coverage, if there is failure to comply with any of the following duties. These duties must be performed either by you, any other insured seeking coverage, or by a representative of either.

- (1) Give us prompt notice of the loss or damage. Include a description of the property involved.
- (2) As soon as possible, give us or any person authorized to act on our behalf a description of how, when and where the loss or damage occurred.

(3) Take all reasonable steps to protect the Covered Property from further damage, and keep a record of your expenses necessary to protect the Covered Property, for consideration in the settlement of the claim.

This will not increase the Limit of Insurance.

However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a Covered Cause of Loss

To the degree reasonably possible, damaged property must be retained for us or any person authorized to act on our behalf, to inspect.

- (4) Keep an accurate record of expenses.
- (5) As soon as reasonably possible, notify the police if a law may have been broken and provide us a copy of the police report.
- (6) Send to us, within 60 days after our request, a signed, sworn statement in a Proof of Loss form provided by us and completed in its entirety, which sets forth, to the best of your knowledge and belief:
  - (a) The description of the loss, including the date and time of the loss, the cause of the loss, a description of how the loss occurred, when the loss was discovered, and who discovered the loss;
  - (b) The names of all persons who resided at the insured location at the time of loss;
  - (c) The interests of all insureds, "assignees" if any, and all others in the property involved and all liens on the property;
  - (d) Other insurance which may cover the loss;
  - (e) Changes in title or occupancy of the property during the term of the policy; and
  - **(f)** Specifications of the damage to the building, including:
    - (i) Detailed descriptions of the damage to the property;
    - (ii) Repair estimates which show the extent of damage to each item or property;

- (iii) Estimated amount(s) to repair or replace each item of property; and
- (iv) Amount(s) of payment made for any temporary or permanent repairs.

Photographs and any other supporting documentation that exists should be included to the extent it is reasonable and practical to obtain.

- (7) The inventory of damaged Business Personal Property described in a.(14) below.
- (8) Produce any updates to the documents and information in a.(1) through a.(7) above, including revised descriptions of loss, scope of loss, estimates or other supporting information:
  - (a) As this information becomes available, and if additional loss or damage is discovered or incurred; and
  - **(b)** If you are provided with new estimates or invoices regarding the losses submitted or not submitted in the proof of loss.
- (9) Cooperate with us or any person authorized to act on our behalf, in the investigation or settlement of the claim.

This includes speaking and sharing information with us or any person authorized to act on our behalf, and providing documents which can be reasonably obtained by you, to facilitate our investigation of the claim.

A representative of an insured:

- (a) Must cooperate with our investigation:
- (b) Must not act in any manner that prevents us or any person acting on our behalf, from investigating the claim; and
- **(c)** May not act in any manner to obstruct our investigation.
- (10) As often as we reasonably require, allow us or any person authorized to act on our behalf:
  - (a) Access to the location insured;

- (b) To inspect the location insured, and to inspect subject to a.(17) and a.(18) below all damaged property prior to its removal from the insured location;
- (c) Examine your books and records; and
- (d) To require an insured or their representative, or both if reasonably possible, to be present at our inspection and to assist in identifying the damaged property during the inspection.

At our request, identify the person or persons with knowledge of how the loss occurred and the extent of damage.

- (11) At our request, identify all person(s) with knowledge of the facts of the loss.
- (12) Execute all work authorizations and allow contractors and related parties entry to the property.
- (13) Keep an accurate record of repair expenses.
- (14) At our request, give us or any person authorized to act on our behalf, complete inventories of the damaged and undamaged property. Include descriptions, quantities, costs, values and amount of loss claimed.

Attach all bills, receipts and related documents that justify the figures in the inventory.

- (15) As often as we or any person authorized to act on our behalf, reasonably require:
  - (a) Show the damaged property retained as required by this policy; and
  - (b) Provide requested records and documents, including all updates to the revised documentation, and permit us or any person authorized to act on our behalf, to make copies.
- (16) Cooperate in obtaining and executing any necessary municipal, county or other governmental documentation or permits for repairs to be made and any necessary work authorizations, as required by these entities.
- (17) To the degree reasonably possible, retain the damaged property and any photographs of the damaged property.

Allow us or any person authorized to act on our behalf, to inspect the retained property and make copies of the photographs.

- (18) To the degree reasonably possible, prior to materially altering, destroying, trenching or excavating any part of the property or structure insured, allow us or any person authorized to act on our behalf, the opportunity to inspect the property.
- (19) To the degree reasonably possible, you must permit us or any person authorized to act on our behalf, to take samples of the damaged and undamaged property for inspection, testing and analysis and permit us or any person acting on our behalf, to make copies from your books and records.
- (20) As often as we or any person authorized to act on our behalf reasonably require:
  - (a) You or any insured;
  - (b) Any member, officer, director, partner or similar representative of the association, corporation or other entity, if you are the association, corporation or other entity, who is an insured; and
  - (c) Any agent or representative, including any public adjuster, engaged on behalf of you or any insured, or any member, officer, director, partner or similar representative of an association, corporation, or other entity, described in 20.(b) above;

#### must:

- (a) Submit to examinations under oath and recorded statements, at the location insured or other reasonable location designated by us, while not in the presence of each other or any other insured;
- (b) Provide government issued photo identification. If you do not possess government issued photo identification, a signed sworn statement identifying who you are may be provided; and
- (c) Sign any transcript of the examinations under oath and recorded statements.

Such examinations and recorded statements must be either in-person or utilize video and audio technology, or both, as determined by us; and Such examinations and recorded statements may be about any matter relating to this insurance or the claim, including an insured's books and records.

**b.** Duties Of An "Assignee"

In case of a loss to covered property, we have no duty to provide coverage under this policy to an "assignee" if there is failure by the "assignee" to comply with any of the following duties. These duties must be performed by the "assignee".

Pursuant to Florida law, in a claim arising under an "assignment agreement", an "assignee" has the burden to demonstrate that we are not prejudiced by the "assignee's" failure to perform the duties in (1) through (4) below.

- Cooperate with us in the investigation of a claim.
- (2) Maintain records of all services provided under the "assignment agreement".
- (3) Provide us requested records and documents related to the services provided, and permit us to make copies of such records and documents.

This includes providing accurate and upto-date revised estimates of the scope of work to be performed as supplemental or additional repairs are required.

- (4) Deliver a copy of the executed "assignment agreement" to us within 3 business days after executing the "assignment agreement" or when the work has begun, whichever is earlier.
- (5) Must perform the work in accordance with accepted industry standards.
- c. Application Of Duties

The duties above apply regardless of whether a person retains or is assisted by a party who provides legal advice, insurance advice or expert claim advice, regarding an insurance claim under this policy.

Q. The Loss Payment Condition dealing with the number of days within which we must pay for covered loss or damage is replaced by the following:

Provided you have complied with all the terms of this Coverage Part, we will pay for covered loss or damage upon the earliest of the following:

- (1) Within 20 days after we receive the sworn proof of loss and reach written agreement with you;
- **(2)** Within 30 days after we receive the sworn proof of loss and:
  - (a) There is an entry of a final judgment; or
  - **(b)** There is a filing of an appraisal award with us; or
- (3) Within 90 days of receiving notice of an initial, reopened, or supplemental property insurance claim, unless we deny the claim during that time or factors beyond our control reasonably prevent such payment.

If a portion of the claim is denied, then the 90-day time period for payment of claim relates to the portion of the claim that is not denied.

Paragraph (3) above does not form the sole basis for a private cause of action against us.

Paragraph (3) applies only to the following:

- (a) A claim under a policy covering residential property;
- (b) A claim for building or contents coverage if the insured structure is 10,000 square feet or less and the policy covers only locations in Florida; or(c)A claim for contents coverage under a tenant's policy if the rented premises are 10,000 square feet or less and the policy covers only locations in Florida.

In form CP 00 17, the following applies:

If you name an insurance trustee, we will adjust losses with you, but we will pay the insurance trustee. If we pay the trustee, the payments will satisfy your claims against us.

- R. In form CP 00 10, Loss Condition Loss Payment, paragraph 4.a.(4) is deleted and replaced by the following:
  - (4) Repair, rebuild or replace any part or item of the damaged property with material or property of like kind and quality, subject to **b.** below.
- S. The Loss Condition Loss Payment, paragraph 4.a.(5) is added:
  - (5) If an identical replacement is not available, we may, at our option, substitute replacement of equal or greater features, functions or capacities of the damaged property, subject to b.
- T. The Loss Condition Loss Payment, paragraph 4.c. is deleted and replaced by the following:
  - c. We will give the first Named Insured, mail to the first Named Insured at the address shown in the Declarations, or "electronically transmit" to the first Named Insured, written notice of our intentions within 30 days after we receive the signed, sworn proof of loss.

Proof of mailing or "electronic transmittal" is sufficient proof of notice.

U. The following is added to the Loss Payment Condition:

> Payment of a portion of the claim(s) being asserted in a loss under this policy does not act as a waiver of our right to dispute or denv any unpaid portion of any claim(s) that you may assert arose from a loss.

V. The following is added to the Loss Payment Condition:

> In no event will we make duplicate payments for the same element of loss because of the insured's failure to notify us of termination of the "assignment agreement".

W. The following is added to the Loss Payment Condition:

In case of loss to a pair, set or panels, we may

- (1) Repair or replace any part to restore the pair, set or panel to its value before the loss;
- (2) Pay the difference between the actual cash value of the property before and after the loss; or

- (3) Pay in any loss involving part of a series of pieces or panels:
  - (a) The reasonable cost of repairing or replacing the damaged part to match the remainder as closely as possible;
  - **(b)** The reasonable cost of providing an acceptable decorative effect or utilization as circumstances may warrant.

However, we do not guarantee the availability of replacements, and we will not be liable, in the event of damage to or loss of a part, for the value, repair or replacement of the entire series of pieces or panels.

- X. The Loss Condition Vacancy, paragraph 6. in form **CP 00 10** and paragraph **7.** in form **CP 00 17**, is deleted in its entirety.
- Y. In forms CP 00 17, Loss Condition Valuation, paragraph 8.d. is added:
  - c. "Stock" you have sold but not yet delivered at the selling price less discounts and expenses you otherwise would have had.
- **Z.** In the Loss Conditions, the following is added:

#### Salvage

We may permit you to keep damaged insured property after a loss. If we permit you to keep damaged insured property, we will reduce the amount of loss proceeds payable to you under the policy by the value of the salvage.

**AA.** In the Loss Conditions, the following is added:

#### **Notice**

A company employee adjuster, independent adjuster, attorney, investigator, or other persons acting on behalf of us that needs access to an insured or the claimant or to the insured property that is the subject of a claim must provide at least 48 hours' notice to the insured or the claimant, public adjuster, or legal representative before scheduling a meeting with the claimant or an onsite inspection of the insured property.

The insured or the claimant may deny access to the property if notice has not been provided. The insured or the claimant may waive the 48-hour notice.

BB.In the Loss Conditions, the following is added:

#### Claim, Supplemental Claim, Or Reopened Claim

A claim, supplemental claim, or reopened claim for loss or damage caused by windstorm or hurricane is barred unless notice of the claim, supplemental claim, or reopened claim is given to us in accordance with the terms of the policy within 3 years after the date the hurricane first made landfall in Florida or the windstorm caused the covered damage.

A supplemental claim or reopened claim means any additional claim for recovery from us for losses from the same hurricane or windstorm which we have previously adjusted pursuant to the initial claim.

- **CC.**Additional Condition **Mortgageholders**, paragraph **2.a.** is deleted and replaced by the following:
  - **a.** The term mortgageholder includes trustee and lienholder.
- **DD.**In the Additional Conditions, the following is added:

#### **Adjustment of Limits and Amounts**

If this policy is a renewal with us, the Limit of Insurance for your Covered Property may be adjusted.

Any change in the Limit of Insurance does not, in any way, represent, warrant, or guarantee to any person or entity, that:

- **a.** These adjustments will keep pace with inflation; or
- **b.** The amounts of coverage are adequate to repair or rebuild any specific building or structure.
- **EE.**In the Optional Coverages, **Agreed Value**, paragraph **1.b.** is deleted and replaced with:
  - b. Under the terms of this Optional Coverage, form CIT 15 16 must be completed annually and submitted prior to the expiration of the Policy Period shown in the Declarations for this policy to be considered for renewal. Otherwise, this policy will be non-renewed or cancelled in accordance with the cancellation and nonrenewal provisions of the policy.
- **FF.**In the Optional Coverages, **Agreed Value**, paragraph **1.c.(1)** and **1.c.(2)** are deleted and replaced by the following:
  - (1) On or after the inception of the Policy Period shown in the Declarations; and

- (2) Before the expiration of the Policy Period shown in the Declarations.
- **GG.**In form **CP 00 17**, Optional Coverages, **Replacement Cost**, paragraph **3.b.(4)** is added:
  - (4) "Stock", unless the Including "Stock" option is shown in the Declarations.
- **HH.**The following is added to **H. Definitions** part of this policy:
  - "Assignee" means a person who is assigned postloss benefits through an "assignment agreement".
  - "Assignment agreement" means any instrument by which post-loss benefits under a commercial property insurance policy are assigned or transferred, or acquired, in any manner in whole or in part, to or from a person providing services to protect, repair, restore, or replace property or to mitigate against further damage to the property.
  - "Assignor" means a person who assigns post-loss benefits under a commercial property insurance policy to another person through an "assignment agreement".
  - "Assumption insurer" means an insurer who assumes contractual liability of your Citizens policy under an assumption agreement or take out plan pursuant to Sections 627.351(6) and 627.3511, Florida Statutes.
  - "Diminution in value" means any reduction in the value of any covered property as compared to the value of that property immediately before the loss.
  - "Electronic transmittal" means:
    - **a.** The electronic transmittal of any document or notice to the designated Primary Email Address shown in your Declarations; or
    - **b.** The electronic posting of any document or notice, with notification to you of the posted document or notice, by electronic transmittal to the designated Primary Email Address shown in your Declarations.

(Hereafter referred to as "electronically transmitted", "electronic transmittal", "electronically transmitting")

- **II.** In Form **CP 00 17**, the following definition is added to **H.** Definitions part of this policy:
  - "Stock" means merchandise held in storage or for sale, raw materials and in-process or finished goods, including supplies used in their packing or shipping.

JJ. In the Common Policy Conditions, the Inspections And Surveys Condition D. is deleted and replaced by the following:

#### D. Inspections And Surveys.

- 1. We have the right to:
  - a. Make inspections and surveys at any time;
  - Give you reports on the conditions we find; and
  - c. Recommend changes.
- 2. We are not obligated to make any inspections, surveys, reports or recommendations and any such actions we do undertake relate only to insurability and the premiums to be charged.

We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public.

And we do not warrant that conditions:

- a. Are safe or healthful; or
- b. Comply with laws, regulations, codes or standards.
- This condition applies not only to us, but also to any rating, advisory, inspection service or similar organization which makes insurance inspections, surveys, reports or recommendations.

KK.In the Common Policy Conditions, the following is added:

#### **Renewal Notification**

If we elect to renew this policy, we will let the first Named Insured know, in writing:

- 1. Of our decision to renew this policy; and
- 2. The amount of renewal premium payable to us

This notice will be delivered to the first Named Insured, mailed to the first Named Insured at the mailing address shown in the Declarations, or "electronically transmitted" to the first Named Insured, at least 45 days before the expiration date of this policy.

Proof of mailing or "electronic transmittal" is sufficient proof of notice.

**LL.**In the Common Policy Conditions, the following is added:

#### Document Transmittal

Upon affirmative election by you for Citizens to deliver policy documents by electronic means in lieu of delivery by mail, we may "electronically transmit" any document or notice to you.

Proof of "electronic transmittal" is sufficient proof of notice.

MM.In the Commercial Property Conditions, the Concealment, Misrepresentation Or Fraud Condition A. is deleted and replaced by the following:

#### A. Concealment, Misrepresentation Or Fraud.

With respect to all persons insured under this policy, we provide no coverage for loss if, whether before, during or after a loss, any one or more persons insured under this policy have:

- Intentionally concealed or misrepresented any material fact or circumstance;
- 2. Engaged in fraudulent conduct; or
- **3.** Made material false statements; relating to this insurance.

However, if this policy has been in effect for more than 90 days, we may not deny a claim filed by you or an insured on the basis of credit information available in public records.

NN.Under the Commercial Property Conditions, Control Of Property Condition B., the following is added:

We will not pay for loss or damage while the chance of loss or damage is increased by any means within your knowledge or control.

OO. The following is added to this policy:

#### **AGREEMENT**

This policy is issued on behalf of the Citizens Property Insurance Corporation and by acceptance of this policy you agree:

This policy does not include, does not insure, and we will not pay for, any "diminution in value".

**PP.**The following is added to this policy:

IN WITNESS WHEREOF, Citizens Property Insurance Corporation has executed and attested these presents.

Bany J. Gelway

Citizens Property Insurance Corporation



#### Acknowledgement of Potential Surcharge and Assessment Liability

We are required by law to send you this notice to inform you about the potential for surcharges and assessments to be applied to your policy.

- 1. AS A POLICYHOLDER OF CITIZENS PROPERTY INSURANCE CORPORATION, I UNDERSTAND THAT IF THE CORPORATION SUSTAINS A DEFICIT AS A RESULT OF HURRICANE LOSSES OR FOR ANY OTHER REASON, MY POLICY COULD BE SUBJECT TO SURCHARGES, WHICH WILL BE DUE AND PAYABLE UPON RENEWAL, CANCELLATION, OR TERMINATION OF THE POLICY, AND THAT THE SURCHARGES COULD BE AS HIGH AS 45 PERCENT OF MY PREMIUM, OR A DIFFERENT AMOUNT AS IMPOSED BY THE FLORIDA LEGISLATURE.
- I UNDERSTAND THAT I CAN AVOID THE CITIZENS POLICYHOLDER SURCHARGE, WHICH COULD BE AS HIGH AS 45 PERCENT OF MY PREMIUM, BY OBTAINING COVERAGE FROM A PRIVATE MARKET INSURER AND THAT TO BE ELIGIBLE FOR COVERAGE BY CITIZENS, I MUST FIRST TRY TO OBTAIN PRIVATE MARKET COVERAGE BEFORE APPLYING FOR OR RENEWING COVERAGE WITH CITIZENS. I UNDERSTAND THAT PRIVATE MARKET INSURANCE RATES ARE REGULATED AND APPROVED BY THE STATE.
- 3. I UNDERSTAND THAT I MAY BE SUBJECT TO EMERGENCY ASSESSMENTS TO THE SAME EXTENT AS POLICYHOLDERS OF OTHER INSURANCE COMPANIES, OR A DIFFERENT AMOUNT AS IMPOSED BY THE FLORIDA LEGISLATURE.
- 4. I ALSO UNDERSTAND THAT CITIZENS PROPERTY INSURANCE CORPORATION IS NOT SUPPORTED BY THE FULL FAITH AND CREDIT OF THE STATE OF FLORIDA.

More information regarding assessments and surcharges is available under the *Policyholder* section of our website, *www.citizensfla.com*.

Citizens Property Insurance Corporation

#### POLICYHOLDER ASSESSMENT EXAMPLE

To illustrate the potential assessment obligation of a Citizens policyholder compared to a policyholder insured by a private insurer, we have prepared an example based on an annual premium of \$25,000. Your actual assessment amount will vary based on your annual premium. The assessment will be in addition to the premium you pay for insurance coverage.

	Citizens Policy	ABC Insurance Policy
If your annual premium is:	\$25,000	\$25,000
Tier 1: Potential Citizens Policyholder Surcharge (one-time assessment up to 45% of premium)	\$11,250	N/A
<b>Tier 2</b> : Potential Regular Assessment (one-time assessment up to 2% of premium) <sup>1</sup>	N/A	\$500
<b>Tier 3</b> : Potential Emergency Assessment (up to 30% of premium annually, may apply for multiple years) <sup>2</sup>	\$7,500	\$7,500
Potential Annual Assessment:	\$18,750	\$8,000

Tiers are used to demonstrate the multiple levels of assessment defined by Florida Law.

Assessment tiers are triggered based on the severity of the deficit.

Assessments are based on the greater of the projected deficit or the aggregate statewide written premium for the subject lines of business. The above example is based on the use of premium.

#### Notes:

- 1 Tier 2 additional assessments may be incurred for other property/casualty policies that are subject to assessment.
- 2 Tier 3 assessment may be collected each year over multiple years, depending on the extent of the deficit. In the event that subsequent years also generate a deficit, additional assessments could occur.

ACK-2 01 14



#### Notice of Change in Policy Terms

The purpose of this Notice of Change in Policy Terms is to inform you of changes to the terms, coverage, duties and conditions of your renewal policy. If you choose to accept our renewal offer, you should carefully review the changes described below along with the enclosed policy. Please consult your agent if you have any questions about the changes or the coverage provided. Receipt by Citizens of the premium payment for your renewal policy will be deemed acceptance of the new policy terms by the named insured.

#### Commercial Residential Wind Only

The coverage descriptions shown in your Declarations, such as your coverage limits, rating/underwriting information or deductibles, may be stated differently. If a description of your coverage has changed, or if other information has changed, please consult with your Agent.

#### FLORIDA CHANGES, form CIT CRW 01 25 02 20 (Former CIT CRW 01 25 02 19).

- Part O. "Alternative Dispute Resolution". The references to "a third party as an assignee of the Policy benefits" are amended to "an 'assignee".
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  - a. Duties Of An Insured. These duties are applicable to you or any other insured seeking coverage under the policy.
    - The prompt notice duty is amended to specify that the agent to whom prompt notice is to be given is the insurance agent shown in the Declarations.
    - Additional duties are added to the duty to protect the property from further damage. To the degree reasonably possible, damaged property must be retained for us or any person authorized to act on our behalf to inspect and for you to keep an accurate record of expenses.
    - The police notification duty is amended to require that we be provided with a copy of the police report.
    - Additional duties are added to the Proof of Loss duty and additional specific information must be included in the proof of loss. The Proof of Loss Form will be provided by us and must be completed in its entirety. Specific information that must be provided in the proof of loss includes:
      - The description of the loss, including the date and time of the loss, the cause of the loss, a
        description of how the loss occurred, when the loss was discovered, who discovered the
        loss, and the names of all persons who resided at the insured location at the time of loss.
      - The interests of all insureds and all others in the property involved, and assignees if any, and other insurance which may cover the loss.
      - Specifications of damage to the building, including descriptions of damage, repair estimates, estimated amounts to repair or replace each item of property and amounts of payments for temporary or permanent repairs.
      - Photographs and any other supporting documentation that exists to the extent it is reasonable and practical to obtain.
      - The inventory of damaged Business Personal Property.
    - The Duties After Loss now expressly provide that there is also a duty to provide updated documents and information to us. Specifically, for these duties there is also a duty to produce

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#### Acknowledgement of Potential Surcharge and Assessment Liability

We are required by law to send you this notice to inform you about the potential for surcharges and assessments to be applied to your policy.

- 1. AS A POLICYHOLDER OF CITIZENS PROPERTY INSURANCE CORPORATION, I UNDERSTAND THAT IF THE CORPORATION SUSTAINS A DEFICIT AS A RESULT OF HURRICANE LOSSES OR FOR ANY OTHER REASON, MY POLICY COULD BE SUBJECT TO SURCHARGES, WHICH WILL BE DUE AND PAYABLE UPON RENEWAL, CANCELLATION, OR TERMINATION OF THE POLICY, AND THAT THE SURCHARGES COULD BE AS HIGH AS 45 PERCENT OF MY PREMIUM, OR A DIFFERENT AMOUNT AS IMPOSED BY THE FLORIDA LEGISLATURE.
- 2. I UNDERSTAND THAT I CAN AVOID THE CITIZENS POLICYHOLDER SURCHARGE, WHICH COULD BE AS HIGH AS 45 PERCENT OF MY PREMIUM, BY OBTAINING COVERAGE FROM A PRIVATE MARKET INSURER AND THAT TO BE ELIGIBLE FOR COVERAGE BY CITIZENS, I MUST FIRST TRY TO OBTAIN PRIVATE MARKET COVERAGE BEFORE APPLYING FOR OR RENEWING COVERAGE WITH CITIZENS. I UNDERSTAND THAT PRIVATE MARKET INSURANCE RATES ARE REGULATED AND APPROVED BY THE STATE.
- 3. I UNDERSTAND THAT I MAY BE SUBJECT TO EMERGENCY ASSESSMENTS TO THE SAME EXTENT AS POLICYHOLDERS OF OTHER INSURANCE COMPANIES, OR A DIFFERENT AMOUNT AS IMPOSED BY THE FLORIDA LEGISLATURE.
- 4. I ALSO UNDERSTAND THAT CITIZENS PROPERTY INSURANCE CORPORATION IS NOT SUPPORTED BY THE FULL FAITH AND CREDIT OF THE STATE OF FLORIDA.

More information regarding assessments and surcharges is available under the *Policyholder* section of our website, *www.citizensfla.com*.

Citizens Property Insurance Corporation

#### POLICYHOLDER ASSESSMENT EXAMPLE

To illustrate the potential assessment obligation of a Citizens policyholder compared to a policyholder insured by a private insurer, we have prepared an example based on an annual premium of \$25,000. Your actual assessment amount will vary based on your annual premium. The assessment will be in addition to the premium you pay for insurance coverage.

	Citizens Policy	ABC Insurance Policy
If your annual premium is:	\$25,000	\$25,000
Tier 1: Potential Citizens Policyholder Surcharge (one-time assessment up to 45% of premium)	\$11,250	N/A
<b>Tier 2</b> : Potential Regular Assessment (one-time assessment up to 2% of premium) <sup>1</sup>	N/A	\$500
<b>Tier 3</b> : Potential Emergency Assessment (up to 30% of premium annually, may apply for multiple years) <sup>2</sup>	\$7,500	\$7,500
Potential Annual Assessment:	\$18,750	\$8,000

Tiers are used to demonstrate the multiple levels of assessment defined by Florida Law.

Assessment tiers are triggered based on the severity of the deficit.

Assessments are based on the greater of the projected deficit or the aggregate statewide written premium for the subject lines of business. The above example is based on the use of premium.

#### Notes:

- 1 Tier 2 additional assessments may be incurred for other property/casualty policies that are subject to assessment.
- 2 Tier 3 assessment may be collected each year over multiple years, depending on the extent of the deficit. In the event that subsequent years also generate a deficit, additional assessments could occur.

ACK-2 01 14



#### Notice of Change in Policy Terms

The purpose of this Notice of Change in Policy Terms is to inform you of changes to the terms, coverage, duties and conditions of your renewal policy. If you choose to accept our renewal offer, you should carefully review the changes described below along with the enclosed policy. Please consult your agent if you have any questions about the changes or the coverage provided. Receipt by Citizens of the premium payment for your renewal policy will be deemed acceptance of the new policy terms by the named insured.

#### Commercial Residential Wind Only

The coverage descriptions shown in your Declarations, such as your coverage limits, rating/underwriting information or deductibles, may be stated differently. If a description of your coverage has changed, or if other information has changed, please consult with your Agent.

#### FLORIDA CHANGES, form CIT CRW 01 25 02 20 (Former CIT CRW 01 25 02 19).

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    - The police notification duty is amended to require that we be provided with a copy of the police report.
    - Additional duties are added to the Proof of Loss duty and additional specific information must be included in the proof of loss. The Proof of Loss Form will be provided by us and must be completed in its entirety. Specific information that must be provided in the proof of loss includes:
      - The description of the loss, including the date and time of the loss, the cause of the loss, a
        description of how the loss occurred, when the loss was discovered, who discovered the
        loss, and the names of all persons who resided at the insured location at the time of loss.
      - The interests of all insureds and all others in the property involved, and assignees if any, and other insurance which may cover the loss.
      - Specifications of damage to the building, including descriptions of damage, repair estimates, estimated amounts to repair or replace each item of property and amounts of payments for temporary or permanent repairs.
      - Photographs and any other supporting documentation that exists to the extent it is reasonable and practical to obtain.
      - The inventory of damaged Business Personal Property.
    - The Duties After Loss now expressly provide that there is also a duty to provide updated documents and information to us. Specifically, for these duties there is also a duty to produce

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any updates to the documents and information provided, including revised descriptions of loss, scope of loss, and estimates or other supporting information. Updates must be provided as the information becomes available and if additional loss or damage is discovered or incurred. Updates must also be produced if you are provided with new estimates or invoices regarding the losses submitted or not submitted in the proof of loss. Any photographs of the damaged property must now be retained. These duties also allow us to inspect the retained property and make copies of the photographs.

- The duty to cooperate with us in the investigation of a claim is amended to include the requirements to speak and share information with us or any person authorized to act on our behalf, and to provide documents which can be reasonably obtained by you, to facilitate our investigation of the claim. Additionally, a representative of the insured also must cooperate in a claim investigation, and may not obstruct our investigation of a claim and may not act in any manner to prevent us (or a person authorized by us) from investigating the claim.
- The duty to give us complete inventories of damaged and undamaged property is expanded to include providing descriptions, quantities, costs, values and amount of loss claimed.
- The duty to provide requested records and documents is expanded to include providing updates and revised documentation and to permit us or any person authorized to act on our behalf, to make copies.
- The following duties are added:
  - Allow us or any person authorized to act on our behalf as often as we reasonably require
    access to the location insured, to inspect all damaged property prior to its removal from the
    insured location and to examine your books and records.
  - Allow us or any person authorized to act on our behalf to require the insured, their representative, or both if reasonably possible to be present at our inspection and to assist in identifying the damaged property during the inspection.
  - At our request, identify the person or persons with knowledge of how the loss occurred and the extent of damage and identify all persons with knowledge of the facts of the loss.
  - Execute all work authorizations and allow contractors and related parties entry to the property.
  - Keep an accurate record of repair expenses.
  - A duty to cooperate in obtaining and executing any necessary municipal, county or other governmental documentation or permits for repairs to be made and any necessary work authorizations as required by these entities.
  - To the degree reasonably possible, retain the damaged property and any photographs of the damaged property and permit us to inspect the retained property and make copies of the photographs.
  - To the degree reasonably possible, prior to materially altering, destroying, trenching or excavating any part of the property or structure insured, allow us or any person authorized to act on our behalf, the opportunity to inspect the property.
  - To the degree reasonably possible, permit us or any person authorized to act on our behalf, to take samples of the damaged and undamaged property for inspection, testing and analysis.
- The duty to submit to examinations under oath and recorded statements is amended to:
  - Require the person to be examined under oath or whose recorded statement will be taken
    to submit to examination at the location insured or other reasonable location designated
    by us.
  - Provide documentation of their identity.
  - Sign any transcript of the examinations and recorded statements.
  - Allow parties that represent us to request the examinations and statements.
  - Requires such examinations and statements, if requested by us or any person authorized to act on our behalf, to be either in-person, or utilize video and audio technology, or both, as determined by us.
  - Such examinations may be about any matter relating to the insurance or claim including an insured's books and records
- b. Duties Of An Assignee. In case of a loss to covered property, we have no duty to provide coverage to an "assignee" if there is failure by the assignee to comply with any of the following duties. These

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13515 BELL TWR DR FORT MYERS, FL 33907

(239) 433-4535 Agency Phone:

NFIP Policy Number: 0174421803 Company Policy Number: 99017442182019

MCGRIFF INSURANCE SVC5 INC Agent:

07/26/2020 12:01 AM through 07/26/2021 12:01 AM Policy Term: INSURED

Renewal Billing Payor:

To report a claim https://TheHartford.ManageFlood.com visit or call us at: (800) 787-5677

#### REVISED FLOOD INSURANCE POLICY DECLARATIONS

RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY

**DELIVERY ADDRESS** 

SEASIDE GARDENS RETREAT OF LONGBOAT KEY CONDO ASSOCIATION

1901 AUSTIN AVE ANN ARBOR, MI 481043621 INSURED NAME(S) AND MAILING ADDRESS

SEASIDE GARDENS RETREAT OF LONGBOAT KEY CONDO ASSOCIATION

1901 AUSTIN AVE

ANN ARBOR, MI 481043621

COMPANY MAILING ADDRESS

Hartford Insurance Company of the Midwest

PO BOX 913385

DENVER, CO 80291-3385

LONGBOAT KEY, FL 342282905

Refer to www.fema.gov/cost-of-flood for more information about flood risk and policy rating.

01/01/2000

TWO TO FOUR FAMILY

RCBAP LOW RISE

TWO FLOORS

N/A

2

NO

N/A

RATING INFORMATION

ORIGINAL NEW BUSINESS DATE:

REINSTATEMENT DATE:

BUILDING OCCUPANCY:

CONDOMINIUM INDICATOR:

NUMBER OF UNITS: PRIMARY RESIDENCE:

ADDITIONS/EXTENSIONS:

BUILDING TYPE:

BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: NO ENCLOSURE OR CRAWLSPAGE

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE:

SECOND MORTGAGEE:

ADDITIONAL INTEREST:

DISASTER AGENCY:

PROPERTY LOCATION

REDACTED 6 GULF OF MEXICO DR

DESCRIPTION: N/A

DATE OF CONSTRUCTION:

COMMUNITY NUMBER: 125126 0107 F REGULAR PROGRAM

COMMUNITY NAME: LONGBOAT KEY, TOWN OF

CURRENT FLOOD ZONE: AE GRANDFATHERED: NO FLOOD RISK/RATED ZONE: AE **ELEVATION DIFFERENCE:** 

**ELEVATED BUILDING TYPE:** REPLACEMENT COST:

ELEVATED \$500,000

01/01/1984

LOAN NO: N/A

LOAN NO: N/A

LOAN NO: N/A

CASE NO: N/A DISASTER AGENCY:

PREMIUM CALCULATION —

Standard

COVERAGE DEDUCTIBLE BASIC COVERAGE BASIC RATE ADD'L COVERAGE ADD'L RATE DED. DISCOUNT/SURCHARGE PREMIUM BUILDING \$500,000 \$1,250 \$120,000 0.270 \$380,000 0.080 (\$6.00)\$622.00 CONTENTS 50 \$0 \$0 0.340 \$0 0.120 \$0.00 \$0.00

Coverage limitations may apply. See your policy form for details.

Endorsement Effective Date: 07/26/2020 ENDORSEMENT PREMIUM: \$0.00

Rating Elements Changed

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law. This policy shall not be valid unless countersigned by our authorized repre

Dougles Elliot Doug Elliot, President

Terence Shields, Secretary

ANNUAL SUBTOTAL: \$622.00 INCREASED COST OF COMPLIANCE: \$8.00 COMMUNITY RATING DISCOUNT: (\$126.00) RESERVE FUND ASSESSMENT: 18.0% \$91.00 PROBATION SURCHARGE: \$0.00 ANNUAL PREMIUM: \$595 00 HFIAA SURCHARGE: \$250.00 FEDERAL POLICY SERVICE FEE: \$150.00 5995 00 PRORATA PREMIUM ADJUSTMENT: \$0.00 \$995.00 ADJUSTED ANNUAL PREMIUM:

Zero Balance Due - This Is Not A Bill

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

This is a Residential Condominium Building Association Policy. If, at the time of the loss, the building is not insured within 30% of the replacement cost of the building or

the maximum amount available for this building, whichever is less, a co-insurance penalty will be applied to the claims settlement.

Hartford Insurance Company of the Midwest Policy issued by

Company NAIC:

37478

File: 16659909

Page 1 of 2

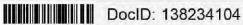


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Page 2 of 2



THE PURPLE OF COMMERCIAL PROPERTY.			I INOI LI	11 1142	SURANC	01/22/2021
THIS EVIDENCE OF COMMERCIAL PROPERTY INSURANCE UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS E THE COVERAGE AFFORDED BY THE POLICIES BELOW. THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE	VIDI	EVIDE	DOES NOT AFF NCE OF INSURA DUCER, AND T	RMATIVEL' ANCE DOES HE ADDITIO	Y OR NEGATI S NOT CONS ONAL INTERE	LY AND CONFERS NO RIGHTS VELY AMEND, EXTEND OR ALTER TITUTE A CONTRACT BETWEEN ST.
PRODUCER NAME. CONTACT PERSON AND ADDRESS (A/C, No. Ext): 888 743-2217			General Star Indomnity	Control of the Property		NAIC NO: 37362
McGriff Insurance Services			Member: Berkshire Hal			
7701 Airport Center Dr			P. O. Box 10354			
Suite 1800 Greensboro, NC 27409			Stamford, CT 08904			
0)00100000,110 21 100						
FAX (A/C, No): 8888279861			JF.	MULTIPLE CO	MPANIES, COMPL	ETE SEPARATE FORM FOR EACH
CODE: SUB CODE:			POLICY TYPE			
AGENCY CUSTOMER ID #: 1438443						
NAMED INSURED AND ADDRESS Seaside Gardens Retreat of Longboat Key Condo Association			1221031532			POLICY NUMBER IMA332776D
1901 Austin Ave			EFFECTIVE DATE	EX	PIRATION DATE	CONTINUED UNTIL
Ann Arbor, MI 48104			07/26/2020		07/26/2021	TERMINATED IF CHECKED
ADDITIONAL NAMED INSURED(S)			THIS REPLACES	PRIOR EVIDEN	CE DATED:	
		55.00				
PROPERTY INFORMATION (ACORD 101 may be attached if mor		2717-211	and the second of the second o	BUILDING O	R   BUSINE	SS PERSONAL PROPERTY
LOCATION/DESCRIPTION Location #: 2 September Gulf of Mexico Drive Longboat Key, FL 3 Building #: 1 2 Unit Residential Condo	3422	28-290	5			
THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OT						
BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE P OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED B	OLI	CIES DI	ESCRIBED HEREIN			
COVERAGE INFORMATION PERILS INSURED	BASI	c	BROAD X	SPECIAL		
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$ 469				uilding	1 1	DED: \$1,000
	3	NO N		and and		2000
☐ BUSINESS INCOME ☐ RENTAL VALUE	1000	70	If YES, LIMIT:		A	ctual Loss Sustained; # of months
BLANKET COVERAGE		x		ratuale) recort		entified above: \$
TERRORISM COVERAGE	-	^	Attach Disclosur			entines above. •
IS THERE A TERRORISM-SPECIFIC EXCLUSION?	-	+	Adam Discipsor	e Nouce / DEC		
		-				
IS DOMESTIC TERRORISM EXCLUDED?	-	$\vdash$	WATER LINES			250
LIMITED FUNGUS COVERAGE	-		If YES, LIMIT			DED:
FUNGUS EXCLUSION (IF "YES", specify organization's form used)						
A STATE OF THE PROPERTY OF THE			+			
REPLACEMENT COST	X					
REPLACEMENT COST AGREED VALUE						
REPLACEMENT COST AGREED VALUE COINSURANCE	X		#YES.90	% Buil	ding	
REPLACEMENT COST AGREED VALUE COINSURANCE EQUIPMENT BREAKDOWN (If Applicable)			If YES, LIMIT:	% Buil	ding	DED:
REPLACEMENT COST AGREED VALUE COINSURANCE				% Buil	ding	DED:
REPLACEMENT COST  AGREED VALUE  COINSURANCE  EQUIPMENT BREAKDOWN (If Applicable)  CRDINANCE OR LAW - Coverage for loss to undemaged portion of bldg  - Demolition Costs			IF YES, LIMIT: IF YES, LIMIT: IF YES, LIMIT.	% Buil	ding	DED:
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REPLACEMENT COST  AGREED VALUE  COINSURANCE  EQUIPMENT BREAKDOWN (If Applicable)  ORDINANCE OR LAW - Coverage for loss to undernaged portion of bldg  Demolition Costs - Incr. Cost of Construction  EARTH MOVEMENT (If Applicable)  FLOOD (If Applicable)  WIND/HAIL INCL YES NO Subject to Different Provisions  NAMED STORM INCL YES NO Subject to Different Provisions  PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE  HOLDER PRIOR TO LOSS  CANCELLATION  SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE OF DELIVERED IN ACCORDANCE WITH THE POLICY PROVISION  ADDITIONAL INTEREST  CONTRACT OF SALE LENDER'S LOSS PAYABLE LOSS.  MORTGAGEE X Certificate Holder	X		IFYES, LIMIT:	E EXPIRAT	TION DATE T	DED: DED: DED: DED: DED: DED: DED:
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ACORD 28 (2016/03)

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#### EVIDENCE OF COMMERCIAL PROPERTY INSURANCE REMARKS - Including Special Conditions (Use only if more space is required)

\*\*\* Commercial Property Policy Level Coverages \*\*\*

Location #: 2 REDACTED Gulf of Mexico Drive Longboat Key, FL 34228-2905 2 Unit Residential Condo

\*\*\* Commercial Property Location Specific Coverages \*\*\*

Amount of Insurance: 469,309 Subject of Insurance: Building Valuation: Replacement Cost

Deductible: \$1,000 Deductible Type: X-Wind

Subject of Insurance: Wind Exclusion

Limit

\*\*\*\*\*\* Description of Operations \*\*\*\*\*\*

Unit Owners: Marilyn Mosby

Gulf of Mexico Drive, Longboat Key, FL 34228

ACORD 28 (2016/03) S 560028 Page 2 of 2 ANHUG

DASFASIGARI

ACORD. EVIDENCE OF COMMER	SC	IAL	PROPERTY	INSURANCE	DATE (MM/DD/YYYY) 01/22/2021
THIS EVIDENCE OF COMMERCIAL PROPERTY INSURANCE UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS E THE COVERAGE AFFORDED BY THE POLICIES BELOW. THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE	VIDI	EVID	DOES NOT AFFIRMAT ENCE OF INSURANCE	DOES NOT CONSTI	Y AND CONFERS NO RIGHTS ELY AMEND, EXTEND OR ALTER TUTE A CONTRACT BETWEEN
PRODUCER NAME. PHONE 888 743-2217			COMPANY NAME AND A		NAIC NO: 10064
DOMINION - E-MANIFEST			Citizens Property Insurance Com	тратту	Transcent Bear
McGriff Insurance Services 7701 Airport Center Dr			PO Box 19700		
Suite 1800			Jacksonville, FL 32245		
Greensboro, NC 27409					
FAN LE MAN			Character Character		
FAX (A/C, No): 8888279861			IF MULTI	PLE COMPANIES, COMPLET	E SEPARATE FORM FOR EACH
CODE: SUB CODE:			POLICY TYPE		
AGENCY CUSTOMER ID#: 1438443					
NAMED INSURED AND ADDRESS Seaside Gardens Retreat of Longboat			LOAN NUMBER		POLICY NUMBER
Key Condo Association Inc			1221031532		000295177
			EFFECTIVE DATE	EXPIRATION DATE	CONTRACTOR NOT
1901 Austin Ave			08/09/2020	08/09/2021	TERMINATED IF CHECKED
Ann Arbor, MI 48104 ADDITIONAL NAMED INSURED(S)			THIS REPLACES PRIOR	EVIDENCE DATED:	11
AND A SECOND OF THE PROPERTY O			70.000.00.000.000		
	12.5	Ser P		we se - without	APPROXICE PURPOSE
PROPERTY INFORMATION (ACORD 101 may be attached if mor			7 12 4 1 1 1 1 1	DING OR D BUSINESS	PERSONAL PROPERTY
LOCATION/DESCRIPTION Location #: 2 25046751 Gulf of Mexico Drive Longboat Key, FL 3	3422	8-290	15		
Building #: 1 Two Story Frame 2 unit condo					
THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTI BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE P OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED B	HER	DOCL	MENT WITH RESPECT TO ESCRIBED HEREIN IS SUI	WHICH THIS EVIDENC	E OF PROPERTY INSURANCE MA
COVERAGE INFORMATION PERILS INSURED	BASI	6	BROAD SPEC	MAI X W	ndstorm & Hail
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$ 469	-	_	Buildin		DED: \$14.070
Contract to Entry Contract Information of the Contract of the	2000	NO N		9	5-20 \$14,010
T SUCHECOME TO DENTAL DAVIE	ics	-	The second secon	T Tea	Aller Control Hotel Hotel
BUSINESS INCOME RENTAL VALUE		7.	If YES, LIMIT:		ual Loss Sustained; # of months
BLANKET COVERAGE		X	If YES, indicate value(s	) reported on property ider	tified above: \$
TERRORISM COVERAGE			Attach Disclosure Notic	e / DEC	
IS THERE A TERRORISM-SPECIFIC EXCLUSION?	1				
IS DOMESTIC TERRORISM EXCLUDED?	-1				
LIMITED FUNGUS COVERAGE			IFYES, LIMIT		DED:
FUNGUS EXCLUSION (IF "YES", specify organization's form used)	17				
REPLACEMENT COST	X				
AGREED VALUE	144	-	1		
COINSURANCE	x		11 YES 90 %	Building	
	~	-	If YES, LIMIT:	Danding	DED:
EDUIDMENT ROCAKO/MIN // Applicable)					DED
EQUIPMENT BREAKDOWN (If Applicable)	-				DED
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg			IFYES, LIMIT		DED:
ORDINANCE OR LAW - Coverage for loss to undernaged portion of bldg - Demolition Costs			IFYES, LIMIT.		DED:
ORDINANCE OR LAW - Coverage for loss to undernaged portion of bldg - Demolition Costs - Incr. Cost of Construction			IFYES, LIMIT.		DED:
CRDINANCE OR LAW - Coverage for loss to undernaged portion of bldg - Demolition Costs			IFYES, LIMIT.		DED
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg - Demolition Costs - Incr. Cost of Construction  EARTH MOVEMENT (if Applicable)			IFYES, LIMIT.		DED:
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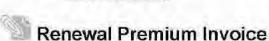
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#### EVIDENCE OF COMMERCIAL PROPERTY INSURANCE REMARKS - Including Special Conditions (Use only if more space is required)

\*\*\* Commercial Property Location Specific Coverages \*\*\* Amount of Insurance: 469,000 Subject of Insurance: Building Valuation: Replacement Cost Deductible: \$14,070 Deductible Type: 3% HD, 1% OW \*\*\*\*\*\* Description of Operations \*\*\*\*\*\* Unit: 4 Gulf of Mexico Drive, Longboat Key, FL 34228 Owners Marilyn Mosby ANHUG ACORD 28 (2016/03) S 560029 Page 2 of 2

MCGRIFF INSURANCE SERVICES, INC 13515 BELL TOWER DRIVE FORT MYERS FL 33907





Invoice date: June 10, 2020

BILLED TO:

THE ISLAND TREEHOUSE ASSOC INC AND THE MUSTARD SEED GROUP LLC 1901 AUSTIN AVE. ANN ARBOR, MI 48104

#### **Invoice Summary**

Amount Due	\$6,836.00
Payment Due	August 10, 2020
Current Payment Plan	Full Pay

See reverse side for payment methods

**Policy Information** 

Insured: THE ISLAND TREEHOUSE ASSOC INC AND THE MUSTARD SEED GROUP LLC

Primary address: Gulf of Mexico Dr

LONGBOAT KEY, FL 34228

Policy number: 00029517 Term: 7

Policy period: 08/09/20 to 08/09/21

Renewal premium: \$6,836.00

### Bayment Plans At-a-Glance

	Initial Payment	Installment	Installment	Installment
Quarterly*	\$2734	\$1367	\$1367	\$1368
Semiannual*	\$4102		\$2734	
Payment Due	08/10/20	11/09/20	02/09/21	05/10/21

\*A 4 percent installment fee will be added to each installment following the initial payment

These payment plan amounts will differ if changes are made to your policy that increase or decrease premium.



## Contact your agent with questions or to change your payment plan

McGriff Insurance Services, Inc 850-386-2143 (address at top of page)

4								
<b>%</b> -	-	-	-	-	-	-	-	-

Please detach, and submit this portion with your payment.



Payment Due:

August 10, 2020

Policy Number:

00029517

Term: 7

Insured:

THE ISLAND TREEHOUSE ASSOCING AND THE MUSTARD SEED GROUP LLC

Remit payment to:

Citizens Property Insurance Corporation

P.O. Box 17850

Jacksonville, FL 32245-7850

Make check payable to Citizens Property Insurance Corporation, and include your policy number on the check. Amount Due \$6,836.00

Total Payment Enclosed

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## Payment Methods

Pay by Mail P.O. Box 17850 Jacksonville, FL 32245-7850 Pay by Overnight Mail 301 West Bay Street, Ste 1300 Jacksonville, FL 32202



## Preapproval Letter

12/12/2020

Borrower Marilyn Mosby Realtor Monique Holston-

Greene

Loan Type Conv LTV 90
Purchase Price 476000 Max Monthly 3600

Payment

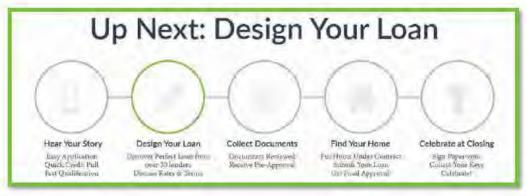
Received Eligible Findings through DU / LP 12/11/2020
Reviewed Paystubs / W2s / Tax Returns 12/11/2020
Reviewed Assets Gift from Family 08/12/2020
Reviewed Client's Debts 06/14/2020

Please be advised that the above mentioned buyer(s) have been pre-approved for their loan.

The loan has received eligible findings via Fannie Mae's Desktop Originator or Freddie Mac's Loan Prospector automated underwriting engines. This pre-approval is subject to an executed contract, acceptable title acceptable appraisal at terms as discussed in our pre-approval conversation. Upon final loan approval, the buyer will need to provide evidence of insurance for the above mentioned property.

This approval is valid for 120 days provided there are no changes to the buyer's income, assets or debts as documented.

Please contact me with any questions or in need of any further information. Thank you for the opportunity to work with you and your client!





MY EASY MORTGAGE

Gilbert Bennett
Licensed Loan Originator
NMLS #1177528
19028 Geraci Road
Lutz, FL 33548

Let's Bring you Home (504) 931-7555

Closing Disclosure			This form is a statement of final loan terms and closing costs. Compare to document with your loan estimate.				
Closing Date 0 Disbursement Date 0 Settlement Agent File # 3 Property E	1 20/00/0000 2/19/2021 2/19/2021 Fergeson Skipper 1510 Gulf of Mexicongboat Key, Flo 476,000.00	ico Drive,	7,000	tion Information  Marilyn J. Mosby  Nice Court Kissimmee, Florida 34747  The Mustard Seed Group, LLC 1901 Austin Avenue Ann Arbor, Michigan 48104  United Wholesale Mortgage	Loan Info Loan term Purpose Product Loan Type Loan ID# MIC#	rmation  Purchase  X Conventional FHA  VA 1221031532	
Loan Terms			C	an this amount increase after clo	sing?		
Loan Amount		\$428,40	0 N	0			
Interest Rate		%	N	0			
Principal & Intu See Projected Payme your Estimated Total	and the second second second	\$0.00	N	0			
Description of Description			1/2	oes the loan have these features	?		
Prepayment Penalty  Balloon Payment			NO NO				
Projected Payment			- 0				
Payment Calculation				Years 1 -			
Principal & Interest							
Mortgage Insurance Estimated Escrow Amount can increase	over time				0		
Estimated Total Payment				\$0			
Estimated Taxes, Ins & Assessments Amount can increase See page 4 for details	over time	\$0.00		This estimate includes Property Taxes Homeowner's insurance Other: See Escrow Account on page 4 for detections apparetely.	ails. You must p	In escrow? NO NO NO sy for other property	
Costs at Closing							
Closing Costs		\$6,015.2		udes \$3,112.70 in Loan Costs + \$2,902.50 letails.	0 in Other Costs	s - \$0 in Lender Credits. See page 2	
Cash to Close		\$38,009.	E7 level	udes Closing Costs. See Calculating C	Sant to Change	n page 3 for details.	

#### **Closing Cost Details**

an Costs		Borrower Paid At Closing Before Closing	Seller Paid At Closing Before Closing	Paid by Others
Igination Charges		\$0.00	A Greating Delice Closing	Julials
. % of Loan Amount (Points)	to United Wholesale Mortgage	<b>\$0.00</b>		
7 33 33 33 33 33 33 33 33 33 33 33 33 33				
rvices Barrower Did Not Shop Far		\$0,00		
Appraisal Fee	to Class Valuation			
Credit Report Fee	to Credit Plus			
Flood Certification	to Corelogic Flood Services			
Tax Services	to			
	8 8 8 8 B	40 1		
		7 2 5		
		ALL DE LOCAL DE LA COLUMN DE LA		
rvices Borrower Did Shop For		\$3,112.70		
Title - Closing Fee	to Fergeson Skipper, PA	\$375.00	\$375.00	
Title - E-Recording Fee	to Simplifile/Fergeson Skipper	\$9.00	18-38-2013	
Title - FedEx Charges	to Fergeson Skipper, PA	\$50.00	\$50.00	
Title - Lender's Title Endramnts	to Old Republic Nat, Title/Fergeson :	\$271,70		
Title - Lender's Title Insurance	to Old Republic Nat. Title/Fergeson !	\$2,217.00		
Title - Municipal Lien Report Fee	to PropLogix	\$115,00		
Title - Title Search Fee	to Attorney's Title Fund Services, LLC	\$75.00		
	Old Republic Nat. Title/Fergeson :			
TAL LOAN COSTS (Borrower-Paid)		\$3,112.70		
Costs Subtotals (A + B + C)	-0	\$3,112.70		
Deed - Documentary Stamps Mortgage - Documentary Stamps	to Clerk of Court to Clerk of Court	\$1,499.40	\$3,332.00	
Mortgage - Intangible Taxes	to Clerk of Court	\$856.80		
spalds		\$0.00		
Homeowner's Insurance Premium (0 m	to United Wholesale Mortgage			
Mortgage Insurance Premium (mo.) Prepaid Interest (per day from to)	to onited association worldage	\$0.00		
Property Taxes (12 mo.)	to	40.00		
riopolity lanes (12 mas)	-			
Itial Escrow Payment at Closing	<del>i</del>	\$0.00		
Homeowner's Insurance	per month for mo.	75.00		
Mortgage Insurance	per month for mo.			
Property Taxes \$418.75	per month for ma.			
Associate Adjustment				
Aggregate Adjustment		744.44		
her Lander Questienneire	to Conside Cardena Defeat of Land	\$339.30		
Lender Questionnaire Real Estate Commission Buyers Broke	to Seaside Gardens Refreat of Longl to Coldwell Banker Residential Real	\$50.00	\$14,280.00	
Real Estate Commission Sellers Broke			\$14,280.00	
Production of the Production o	i) to Old Republic Nat. Title/Fergeson (	\$289,30	T. 1/224.00	
true modificate topulation	A se see trablement trace transit self-see.	2023/17		
TAL OTHER COSTS (Borrower-Paid)		\$2,902.50		
er Costs Subtotals (E + F + G + H)		\$2,902.50		
		29904000		
TAL CLOSING COSTS (Borrower-Pale	i)	\$6,015.20		
ing Costs Subtotals (D + I)	-	\$6,015.20	\$32,317.00	
	()		\$32,317.00	

Calculating Cash to Close	Use this table	to see what has	chang	ged fr	om your Loan E	Estimate			
	Loan Estimate	Final	Did t	his c	hange?				
Total Closing Costs (J)	\$18,547.00	\$6,015.20	YES	•	See Total Los	an Costs (	D) and	Total Other Co	sts (I)
Closing Costs Paid Before Closing	\$0	\$0,00	YES		You paid these	e Closing (	Costs b	efore closing	
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0,00	NO						
Down Payment/Funds from Borrower	\$0	\$52,111.00	NO						
Deposit	(\$20,000.00)	(\$20,000.00)	NO		-	and a	201		
Funds for Borrower	\$0	\$0.00	NO	1					
Seller Credits	\$0	\$0.00	NO	-9					
Adjustments and Other Credits	\$0	(\$116.63)	YES	•	See details in	Section K	and L	y T	
Cash to Close	(\$3,453.00)	\$38,009.57							
Summaries of Transactions	Use this table	to see a summa	iry of y	ourt	ransaction				
BORROWER'S TRANSACTION			SE	ELLEF	R'S TRANSACT	ION			
K. Due from Borrower at Closing		\$482,559.3	39 M.	. Due	to Seller at Clos	aing			\$476,544.19
31 Sale Price of Property	w	\$478,000.0			Price of Property				\$476,000.00
Sale Price of Any Personal Property Inc	luded in Sale	20.015	02		Price of Any Perso	onal Property	y Include	d in Sale	
03 Closing Costs Paid at Closing (J) 04		\$8,015.2	20 03 04						
Adjustments			06						
05			- 00						
08			07						
07			08						
Adjustments for Items Paid by Seller in Ad					nts for Items Paid	l by Seller in			
City/Town Taxes	to		06		Town Taxes			to to	
County Taxes 10. Assessments 02/19/2	A S A C C C C C C C C C C C C C C C C C	\$373.2	10		nty Taxes essments	02		to 02/28/21	\$373.21
11 LBK GMD Utility Undergrou 02/19/2	C T J C T A C T O C A C C C C C	\$147.1		750000	GMD Utility Under			to 09/30/21	\$147.19
	1 to 09/30/21	\$23,7			Neighborhood Und		/19/21	to 09/30/21	\$23,79
13	4.9 77		14			1000			
16			16	_					
15		Waller 2003	16	From 8		2			
L. Paid Already by or on Behalf of Be	orrower at Closing	\$449,060.8			from Seller at C	losing			\$32,977.82
02 Loan Amount		\$20,000.0			ess Deposit ing Costs Paid at 0	Clasina (I)			P30 247 00
03 Existing Loan(s) Assumed or Taken Sul	hiect to	\$428,400.0			ing Loan(s) Assum		Subject	t to	\$32,317.00
DA	ojust to			_	off of First Mortgage		to	1,0	
05 Seller Credit			0.5	Payo	off of Second Mortg	jage Loan	to		
Other Credits			08		The second second				
OE.			07		- D #4				
97 Adjustments			06		er Credit				
08			10						
38			- 13						
10			12						
11			13			- XX 27 - M-NA			-
Adjustments for Items Unpaid by Seller	to.				nts for Items Unp	aid by Selle	_		-
12 City/Town Taxes 13 County Taxes 01/01/2	to 1 to 02/19/21	\$660.8	14		Town Taxes	-01	A 1755-7	to 02/19/21	\$860.82
14 Assessments	to	******			essments			to	4444142
15			17						
16			18						
17			.10						
CALCULATION				ALCUL					
Total Due from Borrower at Closing (K) Total Paid Already by or on behalf of Borrow	er at Closing (L)	\$482,559.3 - \$449,060.8			to Seller at Closin from Seller at Clo	-			\$478,544.19 - \$32,977,82
Cash to Close X From To Bo	mower	\$33,498	57 Ca	wh to	Closs Fro	un Y To	Seller	4.7	\$443,586,37

Loan Disclosures			
Assumption  If you sell or transfer this properly to another person, your lender  will allow, under certain conditions, this person to assume this loan on the original terms.  will not allow assumption of this loan on the original terms.  Demand Feature  Your loan  has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.  does not have a demand feature.	Escrow Account  For now, your loan  will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.  Escrow  Escrowed  Estimated total amount over year 1 for your escrowed property costs:		
Late Payment	AF		
If your payment is more than days late, your lender will charge a late fee of \$0.00.  Negative Amortization (Increase in Loan Amount)	Non-Escrowed Property Costs over Year 1	Estimated total amount over year 1 for your non-escrowed property costs:	
Under your loan terms, you		You may have other property costs.	
are scheduled to make payments that do not pay all of the interest due that As a result, your loan amount will increase (negatively amortize), and your loan amount will likely	Initial Escrow Payment	A cushion for the escrow account you pay at closing. See Section G on page 2.	
become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.	Escrow Payment	The amount included in your total payment.	
may have payments that do not pay all of the interest due that If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.	your property costs, suc	account because you declined it or one. You must directly pay has taxes and homeowner's insurance.	
	No Escrow	•	
do not have a negative amortization feature.	Estimated	Estimated total amount over year 1. You must	
Partial Payments	Property Costs	pay these costs directly, possibly in one or	
Your lender may accept payments that are less than the full amount due (partial payments) and apply them to your loan.	over Year 1 Escrow Waiver Fee	two large payments a year.	
may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.	In the future, Your property costs may ch	ange and, as a result, your escrow pay- be able to cancel your escrow account,	
does not accept any partial payments.	but if you do, you must pay	your property costs directly. If you fail	
If this loan is sold, your new lender may have a different policy.	to pay your property taxes,	your state or local government may (1)	
Security Interest		or (2) place a tax lien on this property. If	
You are granting a security interest in		roperty costs, your lender may (1) add flance, (2) add an escrow account to your	
Gulf of Mexico Drive, Longboat Key, Floride 34228	loan, or (3) require you to pa	ay for property insurance that the lender	
You may lose this property if you do not make your payments or satisfy other obligations for this loan.	buys on your behalf, which benefits than what you coul	likely would cost more and provide fewer d buy on your own.	

Loan Calculations	Other Disclosures
Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	Contract Details  See your note and security instrument for information about  what happens if you fail to make your payments,
Finance Charge. The dollar amount the loan will cost you.	<ul> <li>what is a default on the loan,</li> <li>situations in which your lender can require early repayment of the loan,</li> <li>and</li> </ul>
Amount Financed. The loan amount available after paying your upfront finance charge.	<ul> <li>the rules for making payments before they are due.</li> <li>Liability after Foreclosure</li> </ul>
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,  state law may protect you from liability for the unpaid balance. If you
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.  X state law does not protect you from liability for the unpaid balance.
	Refinance

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

the property value, and market conditions. You may not be able to refinance this loan.

#### Tax Deductions

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

#### **Contact Information**

	Lender	Settlement Agent	Real Estate Broker (S)	Real Estate Broker (B)
Name	United Wholesale Mortgage	Fergeson Skipper, PA	Michael Saunders & Company	Coldwell Banker Residential Real Estate
Address	585 South Blvd E, Pontiac MI 48341-2028	1515 Ringling Blvd., 10th Floor, Sarasota FL 34236	8325 Lakewood Ranch Blvd., , Bradenton FL 34202	19026 Bruce B Downs Blvd., , Tampa FL 33647
NMLS ID	3038			
FL License ID		59-2036204	168591	247822
Contact	Gilbert Bennett	Michelle Lajoie Hermey, Esq.	Teri Derr	Monique Holston-Greene
Contact NMLS ID	1268485			
Contact FL License ID	1177528	035911	BK197961	SL 3295536
Email	gilbert@myeasymortgage.com	mhermey@fergesonskipper.com	TerriDerr@michaelsaund	erMoniqueholstongreene@
Phone	(504) 931-7555	(941) 957-1900	(941) 356-6694	(917) 807-2639

#### Confirm Receipt

By signing, you are only confirming that you	have received this form. You do n	of have to accept this loan I	because you have signe	d or received this form.
--	-----------------------------------	-------------------------------	------------------------	--------------------------

Borrower	Dal

February 12, 2021

Marilyn J. Mosby

Nice Ct.

Kissimmee, Florida 34747

Dear Marilyn -

This is to notify you that the Association Board has approved your purchase of Gulf of Mexico Drive from the Mustard Seed Group, LLC with a closing date of February 19, 2021.

We congratulate you and welcome you to the Seaside Gardens Retreat community. We encourage you to make yourself familiar with our condominium association documents including Bylaws, Declaration, and Rules and Regulations so you gain an understanding of your responsibilities in helping to keep Seaside Gardens Retreat a great place for all owners to enjoy.

Please let us know if we can be helpful with your successful transition into your new island home.

Sincerely,

Thomas S. Brennan

President

Seaside Gardens Retreat of Longboat Key

Condominium Association, Inc.

Thomas Si Burner

#### BORROWER PROPERTY CONDITION CERTIFICATE

Loan #: 1221031532

Case #:

Date: FEBRUARY 19, 2021

Borrower: Marilyn J Mosby

Property Address: 4 Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

I/We hereby certify that I/we have inspected the above referenced property on this

19th

day of

FEBRUARY, 2021

, which I/we am/are purchasing/refinancing.

I/We believe the property to be structurally sound and am (are) willing to close this transaction with the property in its present condition.

I/We indemnify and hold UNITED WHOLESALE MORTGAGE, LLC

(name of lender)

harmless from any and all claims or damages arising from any and all structural defects of which I/we are now aware of or which I/we discover subsequent to loan closing.

Borrower Marlyn J Mosby

BORROWER PROPERTY CONDITION CERTIFICATE BPCC.MSC 05/02/19

DocMagic eForms

20210217104600-1221031532-ED



#### GENWORTH MORTGAGE INSURANCE CORPORATION ("COMPANY")

800 444.5664 ActionCenter®

mi.genworth.com

Action.Center@genworth.com

Commitment/Certificate Number:

Lender Loan Number:

Attention to:

1221031532 Processing

#### COMMITMENT/CERTIFICATE OF INSURANCE

Genworth Mortgage Insurance Corporation hereby issues this Commitment/Certificate of Insurance (C/C) for the loan herein described, subject to: (1) the terms and conditions of the Policy and (2) any conditions to the extent set forth below; and in reliance upon the Application, supporting materials, and other information provided in connection with this mortgage insurance transaction. Insurance coverage will begin as of the Certificate Effective Date subject to payment of premium as required in the Policy and as provided for in the mortgage insurance activation instructions.

A CHECK STREET, STORY OF STREET,		100		Mary Street, Square, S	
To be the second	SUFER	01 333	I WICEI	217 - 18 14 14	211000

Initial Insured or Servicer Name

UNITED WHOLESALE MORTGAGE, LLC

Initial Insured or Servicer Address

585 South Boulevard E

Pontiac MI 48341-0000

Master Policy Number

B222224LWM

Borrower and Property Information

**Borrower Name** 

Marilyn Mosby

Co-Borrower Name(s)

**Property Address** 

Gulf Of Mexico Dr Unit

Long Boat Key FL 34228-0000

#### Mongage Instrumes Implimation

Commitment/Certificate Number

Commitment Effective Date 02/10/2021 Commitment Expiration Date

06/10/2021

Commitment Updated

02/10/2021

**Premium Payment Option** 

Zero Monthly, Borrower Paid

Term of Coverage Plan LTV

1 Month

Coverage

90%

25%

Premium Refundability

Non-Refundable

Delegated/Non-Delegated

Delegated

Premium and Tax Information	Rate	Amount
First Year Premium	0.28000000%	
First Premium	0.02333300%	99,96
Surcharge	0.000%	0.00
County Tax	0.000%	0.00
Municipal Tax	0.000%	0.00
Initial Total		0.00
First Month Total		99.96

Premium Schedule:

For Months 1 -120: 0.2800% x Original Loan Amount x 1/12 (Effective Monthly Rate = .02333300%),

For Months 121 - term: 0.2000% x Original Loan Amount x 1/12 (Effective Monthly Rate = .01666600%).

Initial %: 0.27999999 Renewal %: 0.27999999 / 0.20000000

Renewal Type

Constant

Renewal Rate (yrs 2 - 10)

Renewal Rate (yrs 11 - term)

0.28000000% 0.20000000%

Base Loan Amount **Financed Premium Amount**  428,400.00

0.00

428,400.00

Fixed Rate

Loan Repayment Type

Insured Loan Amount

Loan Type

Loan Purpose

**Fully Amortizing** 

Amortization/Loan Term (Mos)

Purchase

360/360

Sales Price

476,000.00

Property Value

478,000.00

LTV/CLTV/GLTV

90.00% / 90.00% / 90.00%

Occupancy

Second Home

Representative Credit Score

763



#### Commitment/Certificate Number: 6474453362 Lender Loan Number: 1221031532

#### Genworth Mortgage Insurance Corporation

Borrower and Property Information

Borrower Name

Co-Borrower Name(s)

Marilyn Mosby

**Property Address** 

4 Gulf Of Mexico Dr Unit

Long Boat Key FL 34228-0000

#### Conditions

#### Notes — Informational Only

- Loan Received Adverse Pricing, Qual/Priced Using Lender FICO
- Refer to the Lender Servicing Guide for details regarding the policy's term of coverage, cancellation of coverage and premium refund guidelines.
- \*\*\*Refunds will be provided for non-refundable premiums if cancelled under Homeowners Protection Act of 1998.
- This Commitment/Certificate of Insurance is issued under Master Policy MP1980 (03/20).
- Initial Insured Domicile State:MI

Initial Insured Representation: By activating the insurance coverage, the initial Insured represents that, as of the Certificate Effective Date: (1) the above described loan transaction has closed; (2) the loan information in this C/C is true and correct and we may rely upon it in extending coverage; (3) the representations made by the initial Insured at the time the Application was submitted are still true and complete in all material respects and nothing material has been omitted regarding such information; there are no material changes in any statement contained in the Application, supporting documentation, or representations; and the information in the Origination File or Closing File is not materially inconsistent with the Application; (4) if the Application was submitted under our delegated underwriting program, the loan meets our Underwriting Guidelines in all material respects; (5) the loan is not in Default, and (6) all conditions, if any, identified on this C/C have been fully satisfied.

Date Printed: 02/10/2021 MP1980/cc (03/20)



#### Commitment/Certificate Number: Lender Loan Number:

#### MORTGAGE INSURANCE ACTIVATION INSTRUCTIONS

From: GENWORTH MORTGAGE INSURANCE CORPORATION To activate Genworth mortgage insurance, the Loan must close on or before the Commitment Expiration Date and this notice of activation must be provided to Genworth as specified below within 30 days of closing date. Commitment Number Master Policy Number B222224LWM Commitment Expiration Date 06/10/2021 **Initial Total** 0.00 Review Information Please review information below and report any discrepancies prior to activation to Genworth's ActionCenter® at Action.Center@genworth.com or 800 444.5664 UNITED WHOLESALE MORTGAGE, LLC **Borrower Name** Marilyn Mosby Initial Insured Name 585 South Boulevard E Co-Borrower Name(s) Initial Insured Address **Property Address** 4 Gulf Of Mexico Dr Unit Pontiac MI 48341-0000 Long Boat Key FL 34228-0000 Activation Instructions ONLINE ACTIVATION: To activate Genworth's mortgage insurance and/or transfer of servicing, log on to our MI Servicing website at miservicing.genworth.com If you do not have access to our MI Servicing website, call the ActionCenter at 800 444 5664. FAX A CTIVATION: To activate Genworth's mortgage insurance, please ensure the Loan closing date is provided in this section and fax this form to 888 207.9024. Lender Loan Number Provide Loan Close Date MM DD (Provide corrected loan number if needed) New Servicer Complete the following information if servicing has been transferred. **New Servicer Name New Servicer Loan Number** Address City **New Servicer Contact** State Contact Phone Zip Contact Email Cancel Commitment If Genworth mortgage insurance is no longer required, you may cancel the Commitment prior to expiration by checking the box below and fax completed form to 888 207.9024. Check box if Commitment is to be Cancelled AUTHORIZED REPRESENTATIVE OF LENDER REPRESENTATIVE CONTACT PHONE REPRESENTATIVE EMAIL

Thank you for choosing Genworth Mortgage Insurance. For further assistance, please call Genworth ActionCenter at 800 444.5664.

#### RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE

Loan Number: 1221031532 Date: FEBRUARY 19, 2021 Borrower: Marilyn J Mosby

Property Address: Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

My Easy Mortgage, LLC

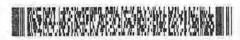
YOUR CREDIT SCORE AND THE PRICE YOU PAY FOR CREDIT

Your Credit Score		
Your credit score	763 Source: Trans Union	Date: 01/09/2021

What you should know	Your credit score is a number that reflects the information in your credit report.					
about credit scores	our credit report is a record of your credit history. It includes information about whether you your bills on time and how much you owe to creditors.					
	Your credit score can change, depending on how your credit history changes.					
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.					
The range of scores	Scores range from a low of 300 to a high of 850  Generally, the higher your score, the more likely you are to be offered better credit terms.					
How your score compares to the scores of other consumers	Trans Union Classic FICO  25%  % of Consumers with Scores in a Particular Range  20%  15%  15%  12%  5%  17%  5%  17%  5%  17%  5%  17%  5%  17%  5%  18%  18%  18%  18%  18%  18%  18%					
V 6	TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT					
Key <u>factors</u> that adversely affected your credit score	NUMBER OF ACCOUNTS WITH DELINQUENCY TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH					

Initial:

RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE FCRA § 615(h); 15 USC § 1681m(h); 12 CFR §§ 222.70-75; 16 CFR §§ 640.1-640.6 Page 1 RMCSDTU.MSC 12/21/20



Checking Your Credit	port	
What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. It mistakes on your credit report, contact the consumer reporting agency.  It is a good idea to check your credit report to make sure the information it contains it	
How can you obtain a copy of your credit report?	Under federal law, you have the right to obtain a free copy of your credit report from the nationwide consumer reporting agencies once a year.  To order your free annual credit report:  By telephone: Call toll-free: 1-877-322-8228  On the web: Visit www.annualcreditreport.com  By mail: Mail your completed Annual Credit Report Request Form (whice obtain from the Federal Trade Commission's web http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf) to:  Annual Credit Report Request Service P.O. Box 105281  Atlanta, GA 30348-5281	ch you can
How can you get more information?	For more information about credit reports and your rights under federal law, visit the Financial Protection Bureau's website at <a href="www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> .	Consumer

#### NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan, They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE

FCRA § 615(h); 15 USC § 1681m(h); 12 CFR §§ 222.70-75; 16 CFR §§ 640.1-640.6 RMCSDTU.MSC 12/21/20

Initial:

Page 2



If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided below:

TransUnion P.O. BOX 1000 CHESTER, PA 19016 (800)916-8800

Initial:

RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE FCRA § 615(h); 15 USC § 1681m(h); 12 CFR §§ 222.70-75; 16 CFR §§ 640.1-640.6 Page 3 RMCSDTU.MSC 12/21/20



#### ELECTRONIC DELIVERY CONSENT AND INTENT TO PROCEED

Loan #: 1221031532

Date: JANUARY 12, 2021

Lender: UNITED WHOLESALE MORTGAGE, LLC

Borrower(s): Marilyn J Mosby

Gulf of Mexico Dr Unit Property Address: Long Boat Key, Florida 34228

#### ELECTRONIC DELIVERY CONSENT

Please note that during the course of the loan transaction you have the option to receive your loan documents electronically, including your appraisal(s) ("Loan Documents"). You can choose to receive your Loan Documents electronically by signing or providing your email address below. Please note that if you elect to receive your Loan Documents electronically, you still have the right to receive a paper copy of your Loan Documents. To receive a paper copy at no charge, please request it in one of the following ways: send an email message with your name and mailing address to corporate support@uwm.com, call us at (800) 981-8898 and ask for Corporate Support or write to 585 South Boulevard E., Pontiac, MI 48341, with your name and mailing address. Be sure to state that you are requesting a paper copy of your Loan Documents.

To access/receive and retain an electronic copy of your loan documents including your appraisal(s), you must have the following equipment and software: (a) A personal computer or other device which is capable of accessing the Internet; (b) An Internet web browser (Internet Explorer 9 or later; current versions of Mozilla Firefox, Chrome, Safari); (c) a copy of Adobe Acrobat Reader (available for download at http://get.adobe.com/reader/) or other equivalent software; (d) An active internet email address; (e) A printer or the ability to download and save information to your personal computer or other device.

If during the course of your loan transaction you decide that you do not want to receive Loan Documents electronically you can revoke your consent by contacting us in any of the ways described above.

By providing your signature and/or email address below you are consenting to receive loan documentation electronically, including your appraisal(s).

Email Address: marilynmosby@hotmail.com

Marilyn J Mosby 01/14/21 11:11:10 AM PST

Borrower Marilyn J Mosby

Date

United Wholesale Mortgage, LLC 585 South Boulevard E., Pontiac, MI 48341

ELECTRONIC DELIVERY CONSENT AND INTENT TO PROCEED EDCIP.UWM 12/11/20

DocMagic @Forms 20210112122029-1221031532-ED



#### APPRAISAL DELIVERY WAIVER

Please also note that you have the right to waive receipt of your appraisal(s) at least three days prior to closing. You can choose to waive this right by checking the box below. If you choose to waive this right you will be provided your appraisal(s) at closing. If your loan does not close you will be provided your appraisal(s) shortly after your loan reaches a final decision status.

•	By checking the box, you are requesting to waive your right to receive your appraisal(s) at least three days prior to closing.**		By checking the box you are review your appraisal at least 3 closing. Please note this could closing.	days prior to
		01/	arilyn J Mosby 14/21 11:11:11 AM PST ver Marilyn J Mosby	Date

#### ACKNOWLEDGMENT OF INTENT TO PROCEED

I or We hereby certify that I or We, the Borrower(s):

- Have been provided with an initial Loan Estimate (LE) within three business days of the Application date;
- Received a copy of the Your Home Loan Toolkit Booklet (if a purchase transaction);
- Were not charged and did not pay any fee except for the credit report fee prior to receipt of the LE and expressing an intent to proceed.

The undersigned applicant(s) have illustrated an intent to proceed with this transaction.

Marilyn J Mosby
01/14/21 11:11:13 AM PST
Borrower Marilyn J Mosby
Date

United Wholesale Mortgage, LLC 585 South Boulevard E., Pontiac, MI 48341

ELECTRONIC DELIVERY CONSENT AND INTENT TO PROCEED EDCIP.UWM 12/11/20 Page 2 of 2

**DocMagic @**F@19160\$ 20210112122029-1221031532-ED



<sup>\*\*</sup>Higher-Priced Mortgage Loans (HPML) as well as all loans in the state of Illinois are prohibited from waiving the right to receive appraisal(s) three days prior to closing.

MIN: 100032412210315328 Loan Number: 1221031532

#### NOTE

FEBRUARY 19, 2021 [Date] Sarasota [City] FLORIDA

[State]

Gulf of Mexico Dr Unit Long Boat Key, Florida 34228
[Property Address]

#### 1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$428,400.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is UNITED WHOLESALE MORTGAGE, LLC

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

I understand that the Lender may transfer this Note. The 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 2.875 %.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(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 payment on the 1st day of each month beginning on APRIL 1 , 2021 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 MARCH 1, 2051 , 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 PO Box 11733, Newark, New Jersey 07101

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

#### (B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$1,777.40

#### 4. 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 the Note.

I may make a full Prepayment or partial Prepayments without paying a 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 the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

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FLORIDA FIXED RATE NOTE--Single Family Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3210 1/01

Page 1 of 3



#### 5. 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 which 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.

#### 6. BORROWER'S FAILURE TO PAY AS REQUIRED

#### (A) Late Charge 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 which 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.

#### 7. 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.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or 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.

#### 8. 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.

#### 9. 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.

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FLORIDA FIXED RATE NOTE--Single Family Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3210 1/01



#### 10. 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 which might result if I do not keep the promises which 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 are described as follows:

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.

#### 11. DOCUMENTARY TAX

The state documentary tax due on this Note has been paid on the mortgage securing this indebtedness.

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

Marilyn J/Mosby

(Seal) -Borrower

Loan Originator: Gilbert Bennett, NMLSR ID 1177528

Loan Originator Organization: My Easy Mortgage, LLC, NMLSR ID 1268485 Loan Originator Organization: UNITED WHOLESALE MORTGAGE, LLC, NMLSR ID 3038

[Sign Original Only]

FLORIDA FIXED RATE NOTE-Single Family Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3210 1/01

Page 3 of 3

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#### FEDERAL EQUAL CREDIT OPPORTUNITY ACT NOTICE

Loan Number: 1221031532

Date: JANUARY 12, 2021

Provided By: UNITED WHOLESALE MORTGAGE, LLC (NMLS # 3038)

Borrower(s): Marilyn J Mosby

Gulf of Mexico Dr Unit Property Address:

Long Boat Key, Florida 34228

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

The Federal Agency that administers compliance with this law concerning this creditor is:

Federal Trade Commission Equal Credit Opportunity Washington, DC 20580

By signing below, I/we acknowledge that I/we have read and received a copy of this document.

Marilyn J Mosby

Borrower Marilyn J Mosby

Date

# ACKNOWLEDGMENT OF RECEIPT OF HOMEOWNERSHIP COUNSELING NOTICE

Loan #: 1221031532

Borrower(s): Marilyn J Mosby

By signing below, Borrower(s) confirms receipt of the list of the United States Department of Housing and Urban Development ("HUD")-approved homeownership counseling organizations and further confirms that the list of HUD-approved homeownership counseling organizations was provided to Borrower(s) within three business days after Lender's receipt of Borrower's completed loan application.

Marilyn J Mosby 01/14/21 11:11:17 AM PST

Borrower Marilyn J Mosby

Date

Loan Number: 1221031532

## SIGNATURE AFFIDAVIT AND AKA STATEMENT SIGNATURE AFFIDAVIT

I, Marilyn J Mosby certify that this is my true and correct signature:	
Marilyn J Mosby Borrower	Sample-Signature
I, Marilyn J Mosby further certify that I am also known as:	KA STATEMENT
Name Variation (Print)	Sample Signature (Variation)
Name Variation (Print)	Sample Signature (Variation)
Name Variation (Print)	Sample Signature (Variation)
Name Variation (Print)	Sample Signature (Variation)
Name Variation (Print)	Sample Signature (Variation)
Name Variation (Print)	Sample Signature (Variation)
Name Variation (Print)	Sample Signature (Variation)
FLORIDA SIGNATURE AFFIDAVIT AND AKA STATEMENT FLAKALISR 01/22/20	Page 1 20210212794600-1221031532ED



State of	FLORIDA			
County of	Sarasota	<u> </u>		
Physical F		pefore me by means of:		
this Date  Marilyn J M	ay of	Kebruary Month	Year	, by
* NOTAN PORT	#GG 200461  **Sonded Innurance of Fain Insurance of Control of Con		Notary Public - State of Florida  TRACY MUNOZ  ary Typed, Printed or Stamped	
Personally Produced	ce Notary Seal Stamp Abo y Known Identification fication Produced:	ho or		
FLORIDA SIGNA FLAKALSR 01/	ATURE AFFIDAVIT AND AKA 1/22/20	STATEMENT Page 2	<b>DocMagic</b> eFc	ornis 0-1221031532-ED





#### HOI request on behalf of My Easy Mortgage, LLC

Please provide us with a current policy showing the correct mortgagee along with an invoice/ receipt, and a cost to rebuild estimator.

Fax: 720-836-4532 Email: PAreview@uwm.com Phone Number: 1-800-981-8898 Ext. 1450

#### Loan Information:

- Property Address: Gulf of Mexico Dr, Unit Long Boat Key, Florida 34228
- · Lien Position: First · Policy Number: TBD
- Effective Date: 2/15/2021 12:00:00 AM
  Insurance Type: Homeowners Insurance
  Loan Number: 1221031532

- Estimated Closing Date: 2/19/2021
   Homeowners' Association: Seaside Garden Retreat of Longboat Key
- Escrowed: Yes
- Property Type: Condominium
   Loan Purpose: Purchase Home
   Sales Price: \$476,000.00
- Loan Amount: \$428,400.00
- Primary Borrower Name: Marilyn Mosby
- Mortagagee should read as follows: United Wholesale Mortgage, ISAOA/ATIMA

PO BOX 202028

Florence, SC 29502-2028

Please see the attached request form with all the information needed to look up this policy.

Effective: 1/22/2021



#### Title Request Form: Purchase

Title request for United Wholesale Mortgage on behalf of My Easy Mortgage, LLC

Fax: 720-836-4532 Email: PAreview@uwm.com Phone Number: 1-800-981-8898 Ext. 1450

#### Documentation Requested:

- Standard title report
- 12 month chain of title
- Closing protection letter
- Wiring instructions
- Tax cert
- CD (optional)
- Ensure proposed insured lender and lender policy amount are included on schedule A.

#### Loan Information:

- · Type of transaction: Purchase
- Estimated Closing Date: 2/19/2021
   Property address: Gulf of Mexico Dr, Unit Long Boat Key, Florida 34228
- · Property type: Condominium
- · Occupancy type: Primary Residence
- · Loan purpose: Purchase Home
- Purchase price: \$476,000.00
- Loan amount: \$428,400.00
- Loan number: 1221031532
- Homeowners' Association: Seaside Garden Retreat

#### Primary Borrower:

- Borrower name: Marilyn Mosby
- Contact information for borrower:

  Phone Number: 38328
  Email Address: marilynmosby@hotmail.com

Mortgagee clause: United Wholesale Mortgage, ISAOA

585 South Blvd E Pontiac, MI 48341

Effective: 1/17/2021

Loan Number: 1221031532

Lender: UNITED WHOLESALE MORTGAGE, LLC (NMLS # 3038)

# USA PATRIOT ACT CUSTOMER IDENTIFICATION VERIFICATION IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government light 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.

#### INSTRUCTIONS TO INDIVIDUAL COMPLETING THIS VERIFICATION

The named individual must present at least two (2) forms of identifying documents for review; at least one (1) of the identifying documents must be an unexpired government-issued document bearing a photograph of the named individual. Other identifying documents not specifically listed below must, at a minimum, bear the individual's name. Examples of other acceptable identifying documents include:

Current government-issued visa; Medicare card; student identification card; voter registration card; recent property tax or utility bill; most recent W-2 or signed federal or state tax returns; bank statements; and proof of car/house/renter's insurance coverage. Please contact the above-named Lender if you have any questions regarding the acceptability of any identifying document.

Identifying Documents	Place of Issuance	ID Number	Date of Birth	Issue/Expiration Date(s)	Photo'
State/Foreign Driver's License	Manylon J	REDACTEL REDACTEL	REDACTED 1980	38 2018	Yes No
State/Foreign ID Card	0		REDACTED REDACTED		Yes
U.S./Foreign Passport					Yes No
∐ Military ID					Yes No
Resident Alien Card					Yes
X Social Security Card		REDACTEI REDACTEI	<u> </u>	ma-	
Birth Certificate					
Other:	And to suited by				Yes
Other:					Yes
For an individual sentions a residential or busiceson.  *For non-U.S. persons without a tax identifying country of assume of any other government.	entito munber, provide mi-issued document evi	a passpert member and com	stry of Issuance; an olien :	identification curi muniter, o apli or similar safeguard.	the munber
SUSTOMER IDENTIFICATION VERIFICAT 11 CFR 1020-220 SIV-MSC - 09/30/14	TION	Page 1 of 2		DocMag/c eF- 202102171096	



ADDITIONAL COMMENTS	
(e.g., please note any discrepancies in the borrower's identifying documents);	

#### CERTIFICATION

I, the undersigned, hereby certify that: (i) I have personally examined the identifying documents indicated above presented to me by the named individual, (ii) I have accurately recorded the information appearing in the identifying documents I examined, and (iii) except as may be indicated above, each of the indicated identifying documents appears to be genuine, the information contained in the identifying documents is consistent in all respects with the information provided by the named individual, and, where applicable, the photograph appears to be that of the named individual.

Signature

Date

on and Title

Page 2 of 2

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20210217104600-1221031532-ED



CUSTOMER IDENTIFICATION VERIFICATION 31 CFR 1020.220 CIV.MSC 09/30/14

Loan Number: 1221031532

REDACTEDY

Date of Birth:

Lender: UNITED WHOLESALE MORTGAGE, LLC (NMLS # 3038)

# USA PATRIOT ACT CUSTOMER IDENTIFICATION VERIFICATION 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.

#### INSTRUCTIONS TO INDIVIDUAL COMPLETING THIS VERIFICATION

The named individual must present at least two (2) forms of identifying documents for review; at least one (1) of the identifying documents must be an unexpired government-issued document bearing a photograph of the named individual. Other identifying documents not specifically listed below must, at a minimum, bear the individual's name. Examples of other acceptable identifying documents include:

Current government-issued visa; Medicare card; student identification card; voter registration card; recent property tax or utility bill; most recent W-2 or signed federal or state tax returns; bank statements; and proof of car/house/renter's insurance coverage. Please contact the above-named Lender if you have any questions regarding the acceptability of any identifying document.

Identifying Documents	Place of Issuance	ID Number	Date of Birth	Issue/Expiration Date(s)	Photo?
State/Foreign Driver's License	Marylon J	REDA	CTED	382018	Yes No
State/Foreign ID Card	0			7-7	☐ Yes ☐ No
U.S./Foreign Passport					☐ Yes
Military ID					☐ Yes ☐ No
Resident Alien Card					Yes No
Social Security Card	_	REDACTE	0	m/a	8
Birth Certificate					
Other:					Yes No
Other:					☐ Yes

CUSTOMER IDENTIFICATION VERIFICATION 31 CFR 1020-220 CIV.MSC 09/30/14

Borrower's Name: Marilyn J Mosby

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20210217104600-1221031532-ED



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<sup>\*</sup>For an individual without a residential or business address, provide an APO or FPO box number, or the residential or business address of next of kin or another contact person.

<sup>\*\*</sup>For non-U.S. persons without a tax identification number, provide a passport number and country of issuance; an alien identification card number, or the number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

ADDITIONAL COMMENTS (e.g., please note any discrepancies in the borrower's identi	fying documents):	
CERTIFICATION  I, the undersigned, hereby certify that: (i) I have personally the named individual, (ii) I have accurately recorded the infor as may be indicated above, each of the indicated identify identifying documents is consistent in all respects with the inphotograph appears to be that of the named individual.	mation appearing in the identifying doing documents appears to be genuine	cuments I examined, and (iii) except to the information contained in the
	Signature	Date
	Name and Title	

CUSTOMER IDENTIFICATION VERIFICATION 31 CFR 1020.220 CIV.MSC 09/30/14

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20210217104600-1221031532-ED



Page 2 of 2



CO FILE # PCSCJM 000000204 CBA A29001 000153

Mayor and City Council of Balt 410 396-3760 401 E Fayette St Baltimore, MD 21202

001180-001061

ing Status: M

Fed W/H:Std ST A11 (MD): 1 Loc A11: 0

Residence: Baltimore City

Earnings	Rate	Hours/ Units	This	Period	Year-to-Date
Regular	125.2187	73.34		9183.54	
*Group Term		The second		0.00	566.28
Gross Pay				9183:54	247955.58
* This earn	ing does no	t add to	gross	•	
Deduction	s Statut	ory		00000000	20001 04
Federal Wit	hholding Ta	X.	en Tool	-1255.65	The same of the sa
Social Secu	rity Tax			0.00	
Medicare Ta	ıx			-215.81	
MD Withhold	ding Tax			-688.08	-16844.33
Deduction	s Other			450 10	-12397.86
*ERS CONTR				-459.18	10000 00
CRED UNION				-500.00	1015 40
*KAISER				0.0	
OPT LIFE				2742	610 50
*CF HO RX				0.0	-0500 00
*DEF COMP				0.0	0 -13300.00
				6064.8	2
Net Pay:	from feder	al taxabl	e wag	es	
* EXCINGE	2000				

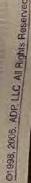
### **Earnings Statement**

Page 001 of 001 12/12/2020 Period Beginning: Period Ending: 12/25/2020 12/31/2020 Advice Date: 0005877208 Advice Number: 0ZZ140000 Batch Number:

Mosby, Marilyn J Bolton St Baltimore, MD 21217-0000

Information	and This Period	Year-to-Date
Basis of Paymer Safe Sick	nt: Hourly	40.00
Employer Ben	efit Cost	
DV BDUE	78.89	2130.03
KY DKOR		17020 0/
RX DRUG HEALTH CARE	0.00	17239.04

**Important Notes** Employee Identification Nbr: 000153 Direct Deposit 410-396-3766 Employee Retirement System 1-877-273-7136 Municipal Empl Credit Union 1-800-248-6328 Employee Benefits Division 410-396-5830 Nationwide 1-855-826-5407 Fed Tax Liability 1-800-829-7650 State Tax Liability 410-260-7966





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CO FILE # PCSCJM 000000204

001169-001054

CBA A29001 000153

Mayor and City Council of Balt 410 396-3760 401 E Fayette St Baltimore, MD 21202

的ing Status: M

Fed W/H:Std ST A11 (MD): 1 Loc All: 0

Residence: Baltimore City

Earnings	Rate	Hours/ Units	This	Period	Year-to-Date
Regular *Group Term	125.2187	73.34		9183.54 21.78	
Gross Pay				9183.54	238772.04
* This earni	ng does not	t add to	gross	•1	

Deductions Statutory	1000 DE	-30946.29
Federal Withholding Tax	-1052.25 0.00	-8537.40
Social Security Tax	-214.04	-3764.88
Medicare Tax MD Withholding Tax	-616.47	-16156.25
	-459.18	-11938.68
*ERS CONTR	-459.18 -73.67	-1915.42
*KAISER	-23.83	-619.58
*CF HO RX	-750.00	-19500.00
*DEF COMP	-26.54	-690.04
OPT LIFE	-500.00	-13000.00
CRED UNION	5467.56	
Net Pay: * Excluded from federal	taxable wages	

## **Earnings Statement**

Page 001 of 001 Period Beginning: Period Ending: Advice Date: 11/28/2020 12/11/2020 12/18/2020 Advice Number: 0005864321 Batch Number: 0AZ130000

Mosby, Marilyn J Bolton St Baltimore, MD 21217-0000

Information	This Period Yea	ir-to-Date
Basis of Paymen Safe Sick	t: Hourly	40.00
Employer Ben	efit Cost	47020 DA
Employer Ben	663.04	17239.04
Employer Ben HEALTH CARE RX DRUG	663.04 78.89	17239.04 2051.14 46.5

Important Notes	222177
Employee Identification Nb	r: 000153
Direct Deposit	410-370-3700
Employee Retirement System	1-877-273-7136
Contavas Danafite Division	410-396-5830
www.baltimorecity.	1-855-826-5407
Nationwide	1-800-248-6328
Municipal Empl Credit Union	1-800-829-7650
Fed Tax Liability	410-260-7966
State Tax Liability	THE STATE OF THE ST

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CO FILE # PCSCJM 000000204

001170-001072

CBA A29001 000153

Mayor and City Council of Balt 410 396-3760 401 E Fayette St Baltimore, MD 21202

ng Status: M

Fed W/H:Std ST All (MD): 1 Loc All: 0

Residence: Baltimore City

Earnings	Rate	Hours/ Units	This	Period	Year-to-Date
Regular *Group Term	125.2187	73.34		9183.54 21.78 9183.54	
6ross Pay	ing does no	t add to	gross		
Deduction Federal Wit Social Sect Medicare To MD Withhol  *ERS CONTE *KAISER *CF HO RX *DEF COMP OPT LIFE CRED UNIO	nnording far ax ding Tax  ns Other	X		-1052.25 0.00 -214.03 -616.47 -459.18 -73.67 -23.83 -750.00 -26.54 -500.00	-8537.40 -3550.84 -15539.78 3 -11479.50 -1841.75 -595.75 -18750.00 -663.50 -12500.00
Net Pay:	ed from fede	ral taxab	le was	jes	

### **Earnings Statement**

Page 001 of 001
Period Beginning: 11/14/2020
Period Ending: 11/27/2020
Advice Date: 12/04/2020
Advice Number: 0005847919
Batch Number: 0AY110000

Mosby, Marilyn J REDACTED Bolton St Baltimore, MD 21217-0000

Other Benefits Information	This Period	Year-to-Date
Basis of Paymen Safe Sick	t: Hourly	40.00
Employer Ben	efit Cost	
Employer Ben	efit Cost 663.04	16576.00
Employer Ben HEALTH CARE RX DRUG	efit Cost 663.04 78.89	16576.00 1972.25

Important Notes
Employee Identification Nbr: 000153 410-396-3766 Direct Deposit Employee Retirement System 1-877-273-7136 Employee Benefits Division 410-396-5830 www.baltimorecity.essbenefits.com 1-855-826-5407 Nationwide 1-800-248-6328 Municipal Empl Credit Union 1-800-829-7650 Fed Tax Liability 410-260-7966 State Tax Liability

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CO FILE # PCSCJM 000000204

001167-001075

CBA A29001 000153

Mayor and City Council of Balt 410 396-3760 401 E Fayette St Baltimore, MD 21202

ling Status: M

Fed W/H:Std ST All (MD): 1 Loc All: 0

Residence: Baltimore City

#### Hours/ This Period Year-to-Date Units Rate Earnings 73.34 9183.54 220404.96 125.2187 Regular 21.78 522.72 \*Group Term 9183.54 220404.96 Gross Pay \* This earning does not add to gross. Statutory Deductions -1052.25 -28841.79 Federal Withholding Tax 0.00 -8537.40 Social Security Tax -214.03 -3336.81 Medicare Tax -616.47 -14923.31 MD Withholding Tax Other Deductions -11020.32 -459.18 \*ERS CONTR -1768.08 -73.67 -571.92 -23.83 \*KAISER -18000.00 \*CF HO RX -750.00 -636.96 \*DEF COMP -26.54 -12000.00 OPT LIFE -500.00 CRED UNION 5467.57 \* Excluded from federal taxable wages Net Pay:

# **Earnings Statement**

Page 001 of 001
Period Beginning: 10/31/2020
Period Ending: 11/13/2020
Advice Date: 11/20/2020
Advice Number: 0005838737
Batch Number: 0AX130000

Mosby, Marilyn J
Bolton St
Baltimore, MD 21217-0000

Other Benefits . Information		Year-to-Date
Basis of Payment Safe Sick	: Hourly	40.00
Employer Bene		
HEALTH CARE	663.04	15912.96
RX DRUG	78.89	1893.36
VISION CARE		

Important Notes Employee Identification Nbr: 000153 Direct Deposit 410-396-3766 Employee Retirement System 1-877-273-7136 Employee Benefits Division 410-396-5830 www.baltimorecity.essbenefits.com Nationwide 1-855-826-5407 Municipal Empl Credit Union 1-800-248-6328 Fed Tax Liability 1-800-829-7650 State Tax Liability 410-260-7966

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001162-001075

CBA A29001 000153

Mayor and City Council of Balt 410 396-3760 401 E Fayette St Baltimore, MD 21202

ng Status: M

Fed W/H:Std ST A]] (MD): 1 Loc A11: 0

Residence: Baltimore City

#### Hours/ This Period Year-to-Date Units Rate Earnings 211221.42 9183.54 73.34 125.2187 Regular 500.94 21.78 \*Group Term 211221.42 9183.54 Gross Pay \* This earning does not add to gross. **Deductions** Statutory -27789.54 -1052.25 Federal Withholding Tax -8537.40 0.00 Social Security Tax -3122.78 -214.04 -14306.84 Medicare Tax -616.47 MD Withholding Tax -10561.14 Deductions Other -459.18 -1694.41 \*ERS CONTR -73.67 -548.09 -23.83\*KAISER -17250.00 -750.00 \*CF HO RX -610.42 -26.54 \*DEF COMP -11500.00 -500.00 OPT LIFE CRED UNION 5467.56 \* Excluded from federal taxable wages

### **Earnings Statement**

Page 001 of 001 Period Beginning: 10/17/2020 Period Ending: 10/30/2020 Advice Date: 11/06/2020 Advice Number: 0005821371 Batch Number: 0AW110000

Mosby, Marilyn J 4 Bolton St Baltimore, MD 21217-0000

Other Benefits Information		Year-to-Date
Basis of Paymen Safe Sick	t: Hourly	40.00
Employer Ben	efit Cost	
Employer Ben HEALTH CARE	efit Cost 663.04	15249.92
Employer Ben HEALTH CARE RX DRUG		15249.92 1814.47

Important Notes Employee Identification Nbr: 000153 410-396-3766 Direct Deposit 1-877-273-7136 Employee Retirement System Employee Benefits Division 410-396-5830 www.baltimorecity.essbenefits.com 1-855-826-5407 Nationwide Municipal Empl Credit Union 1-800-248-6328 1-800-829-7650 Fed Tax Liability 410-260-7966 State Tax Liability

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CBA A29001 000153

Mayor and City Council of Balt 410 396-3760 401 E Fayette St Baltimore, MD 21202

001166-001084

ng Status: M

Fed W/H:Std ST All (MD): 1 Loc A11: 0

Residence: Baltimore City

Earnings	Rate	Hours/ Units	This	Period	Year-to-Date
Regular	125.2187	73.34		9183.54	192854.34
*Group Term		00 300 B		21.78	457.38
Gross Pay				9183.54	192854.34
* This earn	ing does no	t add to	gross		
Deduction	s Statute	ory		-1052.25	-25685.04
Federal Wit	hholding la	X		0.00	
Social Secu	urity Tax			-132.06	
Madicare To	X			-616.47	
MD Withhole	ding Tax				
Deduction	os Other			-459.18	-9642.78
*ERS CONTR				-73.67	
*KAISER				-23.83	
*CF HO RX				-750.00	
*DEF COMP				-26.54	-557.34
OPT LIFE				-500.00	
CRED UNION	V				
				5549.54	
Net Pay:	d from feder	al taxabl	e wage	25	***
* Exclude	d from reas.				

# **Earnings Statement**

Page 001 of 001 Period Beginning: 09/19/2020 Period Ending: 10/02/2020 Advice Date: 10/09/2020 Advice Number: 0005799918 Batch Number: 0AU110000

Mosby, Marilyn J
Bolton St
Baltimore, MD 21217-0000

Other Benefits Information	the sale of the sa	d Year-to-Date
Basis of Paymen Safe Sick	t: Hourly	40.00
Employer Ben	efit Cost	
HEALTH CARE	663.04	4 13923.84
RX DRUG	78.8	9 1656.69
VISION CARE	1.79	9 37.59
Important Note Employee Identi		000153
Direct Deposit		410-396-3766
Employee Retirer	ment System	1-877-273-7136
Employee Benefit	s Division	410-396-5830
www.ba	Itimorecity.e	ssbenefits.com
Nationwide		1-855-826-5407
Municipal Empl (	redit Union	1-800-248-6328
Fed Tax Liabilit	y	1-800-829-7650
State Tax Liabil	ity	410-260-7966



i.

Loan Number: 1221031532

#### CORRECTION AGREEMENT LIMITED POWER OF ATTORNEY

Loan Date: FEBRUARY 17, 2021

Document Date: FEBRUARY 19, 2021

Maturity Date: MARCH 1, 2051

Principal Amount: 428,400.00

Application or Loan Number: 1221031532

Lender: My Easy Mortgage, LLC

Borrower: Marilyn J Mosby

Property Address: Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

On this date, the undersigned borrower(s) for and in consideration of the approval, closing and funding of their above referenced mortgage loan, hereby grant Fergeson Skipper Attorneys at Law as settlement agent, and/or My Easy Mortgage, LLC

as lender,

Limited Power of Attorney to correct and/or execute or initial all typographical or elerical 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.

This Limited Power of Attorney shall automatically terminate 120 days from the closing date of the undersigned's mortgage loan.

FLORIDA CORRECTION AGREEMENT LIMITED POWER OF ATTORNEY FLOALPOAS.MSC 01/22/20 Page 1 of 3

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

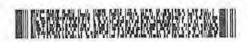
Borrower Marilyn J Mosby

Date

FLORIDA CORRECTION AGREEMENT LIMITED POWER OF ATTORNEY FLCALPOA2 MSC 01/22/20 Page 2 of 3

DocMagic eForms

20210217104600-1221031532-ED



County of Sarasota	3		
worn to (or affirmed) and subscribed before mo	by means of:		
Physical Presence, - OR -			
Online Notarization,  is 19th day of Fully  Date	onth X	, 257 ) Year	, by
Marilyn J Mosby	0		
ACY MUNICIPALITY			
#GG 200461  #GG 200461  #GG 200461  #GG 200461		of Notary Hublic - State of Florid	ola
		Notary Typed, Printed or Stamped	1
(Place Notary Seal Stamp Above)			
Personally Known Produced Identification	002		
IM			
Type of Identification Produced:			



## AMERICAN LAND TITLE ASSOCIATION

#### COMMITMENT FOR TITLE INSURANCE

ISSUED BY OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

#### NOTICE

IMPORTANT-READ CAREFULLY: THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACONTRACTUAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

#### COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I-Requirements; Schedule B, Part II-Exceptions; and the Commitment Conditions, Old Republic National Title Insurance Company, a Florida Corporation (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Policy Amount and the name of the Proposed Insured.

If all of the Schedule B, Part I-Requirements have not been met within 6 months after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

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

Issued through the Office of

Fergeson Skipper, PA - 7543 1515 Ringling Blvd., 10th Floor Sarasota, FL 34236

Authorized Signatory Michelle Lajoie Hormey, Esq. OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

A Stock Company 400 Second Avenue South, Minneapolis, Minnesota 55401

(612) 371-1111

A 20 100

President

Attest

Secretary

#### **Commitment Conditions**

#### 1. DEFINITIONS

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

#### 4. COMPANY'S RIGHT TO AMEND

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

#### 5. LIMITATIONS OF LIABILITY

- (a) The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
  - (i) comply with the Schedule B, Part I-Requirements;
  - (ii) eliminate, with the Company's written consent, any Schedule B, Part II-Exceptions; or

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

FORM CF6R (8/1/16) (With Florida Modifications)

Page 2 of 3 DaubleTime® 8.4

- (iii) acquire the Title or create the Mortgage covered by this Commitment.
- (b) The Company shall not be liable under Commitment Condition 5(a) if the Proposed insured requested the amendment or had knowledge of the matter and did not notify the Company about it in writing.
- (c) The Company will only have liability under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
- (d) The Company's liability shall not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Conditions 5(a)(i) through 5(a)(iii) or the Proposed Policy Amount.
- (c) The Company shall not be liable for the content of the Transaction Identification Data, if any.
- (f) In no event shall the Company be obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I-Requirements have been met to the satisfaction of the Company.
- (g) In any event, the Company's liability is limited by the terms and provisions of the Policy.

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

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

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

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

#### 8. PRO-FORMA POLICY

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

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

#### AMERICAN LAND TITLE ASSOCIATION COMMITMENT

#### Schedule A

Transaction Identification Data for reference only:

Commitment Number:

Revision Number:

Issuing Office File Number:

Issuing Office:

1001845

None

31510

7543

Property Address:

Loan ID Number:

ALTA Universal ID:

Issuing Agent:

Gulf of Mexico Drive, Longboat Key, FL 34228

1221031532

None

Fergeson Skipper, PA

Commitment Date: December 30, 2020 @ 11:00 PM

2. Policy to be issued: Proposed Policy Amount:

OWNER'S: ALTA Owner's Policy (6/17/06) (With Florida Modifications)

\$476,000.00

Proposed Insured: Marilyn J. Mosby

MORTGAGEE: ALTA Loan Policy (6/17/06) (With Florida Modifications)

\$428,400.00

Proposed Insured: United Wholesale Mortgage, its successors and/or assigns as their interest may appear

- The estate or interest in the Land described or referred to in this Commitment is FEE SIMPLE. (Identify estate covered, i.e., fee, leasehold, etc.)
- Title to the estate or interest in the Land is at the Commitment Date vested in:

The Mustard Seed Group, LLC, a Michigan limited liability company

The Land is described as follows:

THE REDACTED a Condominium, according to The Declaration of Condominium recorded in Official Records Book 2002, Page 1695, and all exhibits and amendments thereof, and recorded in Condominium Plat Book 27, Page 2, Public Records of Sarasota County, Florida.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

400 Second Avenue South, Minneapolis, Minnesota 55401, (612) 371-1111

Michelle Lajole Hermey, Esq.

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

> Page 1 of 4 DoubleTime® 8.4

# AMERICAN LAND TITLE ASSOCIATION COMMITMENT Schedule B-I

Issuing Office File Number: 31510

#### Requirements

All of the following requirements must be met:

- 1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
- 2. Pay the agreed amount for the estate or interest to be insured.
- 3. Pay the premiums, fees, and charges for the Policy to the Company.
- Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
  - A. Warranty Deed from The Mustard Seed Group, LLC, a Michigan limited liability company, to the proposed insured.
  - B. Mortgage from Marilyn J. Mosby, joined by spouse, if married, to the proposed mortgagee(s).
- 5. An update of the title search must be completed just prior to the closing and the commitment must be endorsed to require clearance of, or take exception for, any additional title defects or adverse matters found.
- Condominium estoppel letter must be furnished showing that the assessments are current and that there are no unpaid special assessments.
- 7. Written consent of the Board of Directors of Seaside Gardens Retreat on Longboat Key Condominium Association, Inc., must be obtained with respect to the sale of the subject property to the proposed insured purchaser(s).
- 8. Satisfactory evidence must be furnished establishing that The Mustard Seed Group, LLC, a Michigan limited liability company is duly organized, validly existing, and in good standing under the laws of the jurisdiction of formation from the date of acquisition through the date of transfer.
- 9. Confirm the authority of the individual designated to bind the LLC by the laws of its jurisdiction of formation.

FOR INFORMATIONAL PURPOSES ONLY: 2020 taxes were paid under receipt number 5546782.0001, on January 3, 2021, Parcel/Account ID# 0005162003, the gross amount being \$5,242.26.

FOR INFORMATIONAL PURPOSES ONLY, the following constitutes a 12-month Chain of Title preceding the effective date hereof and constitutes conveyances and transfers of ownership only: Instrument Number 2001114824.

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

# AMERICAN LAND TITLE ASSOCIATION COMMITMENT

#### Schedule B-II

Issuing Office File Number: 31510

#### Exceptions

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

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

- Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the Public Records
  or attaching subsequent to the Commitment Date hereof but prior to the date the Proposed Insured acquires for value
  of record the estate or interest or Mortgage thereon covered by this Commitment.
- a. General or special taxes and assessments required to be paid in the year 2021 and subsequent years.
  - Rights or claims of parties in possession not recorded in the Public Records.
  - c. Any encroachment, encumbrance, violation, variation or adverse circumstance that would be disclosed by an inspection or an accurate and complete land survey of the Land and inspection of the Land.
  - d. Easements or claims of easements not recorded in the Public Records.
  - Any lien, or right to a lien, for services, labor or material furnished, imposed by law and not recorded in the Public Records.
- 3. Any Owner's Policy issued pursuant hereto will contain under Schedule B the following exception: Any adverse ownership claim by the State of Florida by right of sovereignty to any portion of the Land insured hereunder, including submerged, filled and artificially exposed lands, and lands accreted to such lands.
- 4. Any lien provided by County Ordinance or by Chapter 159, F.S., in favor of any city, town, village or port authority, for unpaid service charges for services by any water systems, sewer systems or gas systems serving the land described herein; and any lien for waste fees in favor of any county or municipality.
- 5. Declaration of Condominium of THE REDACTED and all exhibits attached thereto and recorded in O.R. Book 2002, Page 1695, together with amendment thereto recorded in O.R. Book 2539, Page 1218, Amended and Restated in Instrument Number 2020034541, further amended in Instrument Number 202013219!, and as shown in Condominium Plat Book 27, Page 2, Public Records of Sarasota County, Florida (hereinafter "Declaration"). Such Declaration may establish and provide without limitation for easements, liens, charges, assessments, an option to purchase, a right of first refusal, and/or the prior approval of a future purchaser or occupant.
- Florida Power & Light Company easement recorded in Deed Book 67, Page 155, Public Records of Sarasota County, Florida.
- Right of way deed creating a right-of-way for highway purposes recorded in Deed Book 152, Page 316, Public Records of Sarasota County, Florida.
- All matters contained on the Plat of Coquina Beach, as recorded in Plat Book 1, Page 203, Public Records of Sarasota County, Florida.
- Rights of the lessees under unrecorded leases.

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

AMERICAN LAND TITLE ASSOCIATION COMMITMENT

# Schedule B-II (Continued)

Issuing Office File Number: 31510

- 10. Any loss or damage caused by a lien for assessments pursuant to Sec. 718.116(5)(a), F.S., notwithstanding assurances to the contrary in any attached ALTA Endorsement 4.1-06, 5-06 or 9-06 as to the loan policy.
- 11. Any loss or damage for unpaid assessments pursuant to Sec. 718.116(1)(a), F.S., notwithstanding any assurances to the contrary in any attached ALTA Endorsement 4.1-06 or 5.1-06 as to the owner's policy.

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

Loan Number: 1221031532 Rev. 12/18

# FACTS WHAT DOES My Easy Mortgage, LLC

1,4010	DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include:  Social Security number and income credit history and credit scores account balances and payment history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons My Easy Mortgage, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does My Easy Mortgage, LLC share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	No	We do not share
For joint marketing with other financial companies	No	We do not share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We do not share

Questions?	Call (813)513-9846



Page 2

Who we are		
Who is providing this notice?	My Easy Mortgage, LLC	

What we do		
How does My Easy Mortgage, LLC protect my personal information?	To protect your personal information from unauthorized access and use, we us security measures that comply with federal law. These measures include compute safeguards and secured files and buildings.	
How does My Easy Mortgage, LLC collect my personal information?	<ul> <li>We collect your personal information, for example, when you:</li> <li>apply for a loan or give us your employment history</li> <li>give us your income information or provide account information</li> <li>provide employment information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.	
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul> <li>sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>affiliates from using your information to market to you</li> <li>sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.	

Definitions		
Affiliates	Companies related by common ownership or control. They can be financial a nonfinancial companies.  • My Easy Mortgage, LLC has no affiliates	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.  • My Easy Mortgage, LLC does not share with nonaffiliates so they can market to you.	
Joint Marketing	A formal agreement between nonaffiliated financial companies that togethe market financial products or services to you.  • My Easy Mortgage, LLC doesn't jointly market.	



Loan Number: 1221031532

rev. 11/12

# **FACTS**

# WHAT DOES UNITED WHOLESALEMORTGAGE, LLC DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

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

- Social Security number and income
- and Account Balances and Payment History
- and Credit History and Credit Scores

#### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons **UNITED WHOLESALE MORTGAGE**, **LLC** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does UNITED WHOLESALE MORTGAGE, LLC share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
offer our products and services to you		No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No We don't sha	
For non-affiliates to market to you	No	We don't share

Page 1 of 2

Questions?

PRIVACY POLICY

PP.UWM 12/13/20

Call (800) 981-8898

DocMagic **C**Forms

20210128074054-1221031532-ED

Loan Number: 1221031532

## Page 2

What we do		
How does UNITED WHOLESALE MORTGAGE, LLC protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.	
How does UNITED WHOLESALE MORTGAGE, LLC collect my personal information?	We collect your personal information, for example, when you:  Apply for a loan or give us your contact information;  Give us your income information or provide employment information;  Show your government-issued ID  We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.	
Why can't I limit all sharing?	Federal law gives you the right to limit only:  sharing for affiliates' everyday business purposes - information about your creditworthiness  affiliates from using your information to market to you  sharing for non-affiliates to market to you  State laws and individual companies may give you additional rights to limit sharing.	

Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. Our affiliates include non-financial companies such as First Look Appraisals and Class Valuation.	
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.	
	<ul> <li>UNITED WHOLESALE MORTGAGE, LLC does not share with non- affiliates so they can market to you.</li> </ul>	
Joint Marketing	A formal agreement between non-affiliated financial companies that togethe market financial products or services to you.	
	■ UNITED WHOLESALE MORTGAGE, LLC doesn't jointly market.	

#### ASI ASSURANCE CORP

P.O. Box 33018

St. Petersburg, FL 33733-8018



#### **Premium Notice**

MARILYN MOSBY BOLTON ST

BALTIMORE, MD 21217-4601

AgentID: 456153 We Insure Inc.

1845 COLLIER PKWY #101

LUTZ, FL 33549 877-677-4063

Notice Date: 1/22/2021

Policy Type: Policy Period: Homeowners 02/19/2021

Policy Number:

FSA240685

Property Address:

GULF OF MEXICO DR LONGBOAT KEY, FL 34228-2905

Dear Policyholder,

According to our records, a payment is due on your policy. Please pay at least the minimum amount due in order to continue coverage. Since a service fee is added for each installment, you can save money by paying the total amount due.

If you previously remitted this payment, please contact your agent at 877-677-4063 to verify that your payment has been posted to your account.

If the amount due shown below is \$0.00, please disregard this notice.

Florida Statute 627.4133(7)(a)1 requires insurers to provide the dollar amount of premium charged for assessments. The renewal premium shown below includes the following:

Florida Hurricane Catastrophe Fund \$0.00 Citizens Property Insurance Corporation \$0.00 \$0.00 \$0.00 Florida Insurance Guaranty Association Citizens Property Insurance Corporation Emergency

Your policy consists of a Hurricane and Non-hurricane premium. The renewal premium shown below includes the following:

Hurricane Premium:

\$948.04

Non-Hurricane Premium:

\$668.96

A rate adjustment of \$0.00 is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from a 12% credit to a 1% surcharge.

Thank you for allowing Progressive to serve your insurance needs. We appreciate your business.

Payor: United Wholesale Mortgage ISAOA/ATIMA

> PO Box 202028 Florence, SC 29502

> Loan #: 1221031532

Make Checks Payable and Mail To:

ASI

P.O. Box 33018

St. Petersburg, FL 33733-8018

If you would like to pay online, please visit: https://My.ASIPolicy.com

DETACH HERE AND RETURN BOTTOM PORTION WITH YOUR PAYMENT TO ASI IN ENVELOPE PROVIDED

#### Payment Choices Available:

2 Pay:

\$901.50

Pay Plan Fee: \$23.00 is added to each payment unless full

payment is received

4 Pay:

\$519.90

Pay Plan Fee: \$13.00 is added to each payment unless full

payment is received

Policy Number:

FSA240685

Insured:

MARILYN MOSBY

Agent:

We Insure Inc.

Minimum Amount Due:

\$519.90

Total Amount Due:

\$1,617.00 02/19/2021

Due Date:

ASI FL NB 03 18

1/22/2021

1:22:21PM

USA-014059

Page 1 of 1



#### PROPERTY INSURANCE BINDER January 21, 2021

Prepared for: Marilyn J Mosby

Agent: Raymond Campbell

Goosehead Insurance Phone: (800) 474-1377 Fax: (866)-877-6250

Email: raymond.campbell@goosehead.com

Property Address: ice ct kissimmee, FL 34747

**Policy Number:** SOIH4689096-01-0000

Policy Term:

September 1, 2020- September 1, 2021

Carrier: Southern Oak

Line of Business:

Home

Mailing Address: nice ct kissimmee, FL 34747

**Dwelling Coverages:** 

Policy Form:

Coverage A - Dwelling

Coverage B - Other Structures

All Peril Deductible

Wind/Hail Deductible

100% Replacement Cost Up To

Limits:

**HO3** 

\$576,000

\$5,760

1000

2%

\$576,000

This policy provides replacement cost coverage of the insured property subject to policy limits, endorsements, and underwriting.

1st Mortgagee:

2nd Mortgagee:

United Wholesale Mortgage, ISAOA/ATIMA

PO BOX 202028

Florence, SC 29502-2028

Loan Number: 1221031532

Loan Number:

This binder serves as a receipt for \$1,460.00. The annual premium is \$1,460.00. There is \$0.00 due.

Regular Mail: Southern Oak

P.O. Box 45-9020 Sunrise, FL 33345-9020 Overnight Package:

Southern Oak

1300 Sawgrass Corp Parkway, Suite 300

Sunrise, FL 33323

Policy coverage subject to underwriter approval, receipt of funds, and completion of insurance application

Agent Signature: Raymond Campbell

Page 772 of 919

1 ASI Way St. Petersburg, FL 33702



**Homeowners Declaration Page** 

Named Insured: MARILYN MOSBY Policy Number: FSA240685

## **IMPORTANT NOTICES**

LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

#### ASI ASSURANCE CORP

1 ASI Way St. Petersburg, FL 33702



#### **Homeowners Declaration Page**

Named Insured:

MARILYN MOSBY

BOLTON ST

BALTIMORE, MD 21217-4601

Total Policy Premium: \$1,617

Policy Number: FSA240685

Agent:

We Insure Inc.

1845 COLLIER PKWY #101

LUTZ, FL 33549

Agent Code:

456153

For Policy Service, Call:

877-677-4063

Policy Period:

From: 02/19/2021 To: 02/19/2022

(At 12:01 AM Standard Time at the residence premises)

Plan Type: CH6

2nd Mortgagee:

Effective Date of This Transaction:

Activity of This Transaction:

New Business

2/19/2021

Residence Premises:

GULF OF MEXICO DR

LONGBOAT KEY, FL 34228-2905

Coverage at the residence premises is provided only where a limit of liability is shown or a premium is stated.

Coverages and Limits of Liability Limit Premium SECTION I: A. Dwelling Coverage \$60,000 Included C. Personal Property \$20,000 1692.35 D. Loss of Use \$16,000 Included SECTION II: E. Personal Liability - Each Occurrence \$300,000 15.00 F. Medical Payments to Others - Each Person \$1,000 Included

OTHER COVERAGES AND ENDORSEMENTS:

(Printed on the following page)

Deductibles: HURRICANE:

\$1000

ALL OTHER COVERED PERILS: \$1000

Mortgagee:

1st Mortgagee:

United Wholesale Mortgage ISAOA/ATIMA

PO Box 202028

Florence, SC 29502

Loan #1221031532

Escrow: Yes

Countersigned by Authorized Representative

St. Petersburg, FL

Date: 01/22/2021

ASI HO FL DEC 12 17

The ASI Group is an affiliate of The Progressive Corporation

Page 1 of 2

Page 775 of 919 MARILYN MOSBY FSA240685 Named Insured(s): Policy Number:

Other Coverages And Endorsements:	Form Number	Limit	Premium
Homeowners Policy Outline	ASI HO 09 OTL 01 10		
Condominium Unit Owners Form	HO 00 06 04 91		
Policy Cover	ASI HO 09 COV 01 98		
Special Provisions for Florida	ASI HO 09 SP 12 13		
Home Day Care Explanation	HO 04 96 04 91		
Hurricane Deductible Endorsement	ASI HO 09 HD 05 05		
Sinkhole Loss Coverage	ASI HO 09 SH 08 12		
Unit-Owner Coverage A, Special Coverage	ASI HO 09 UOA 08 12		
Assignment Agreement Endorsement - Florida	ASI HO FL AAE 01 20		
Tier Factor Premium			15.12
Burglar Protection	ASI HO 09 PA 06 07		-25.96
E-Policy (Paperless)			-4.93
Windstorm Loss Reduction			-373.59
NHR Deductible		1000	-83.04
HUR Deductible		1000	-46.50
Loss Assessment	ASI HO 09 CLA 08 10	2000	Included
Ordinance or Law	ASI HO FL OL 08 16	15000	91.91
Water Backup Coverage	ASI HO FL WBU 01 18	5000	25.00
Limited Fungi, Mold, Wet/Dry Rot	ASI HO FL LF 01 18	\$10,000	Included
Renter Occupied	ASI HO 09 URO 11 05		138.74
PC / Construction Factor			10.34
Age of Dwelling			135.61
Fccs and Assessments:			
Managing General Agent Fee			25.00
Emergency Management Preparedness Assistance Fee			2.00
Scheduled Items:			
Category Description of Pro	perty	Value	Premium

\$948 The Hurricane Coverage portion of your Total Premium is: \$669 The Non-Hurricane Coverage portion of your Total Premium is:

Additional Insured: **Additional Interest:** 

Interest:

**Rating Information:** 

Construction Type: Frame Number of Floors Above Unit: N/A Type of Residence: Total Square Feet: Condo 1,500 Year Built: 1984 ASI Territory: 130A SARASOTA

County:

Notes:

Page 2 of 2 The ASI Group is an affiliate of The Progressive Corporation ASI HO FL DEC 12 17

# Additional Details for Services You Can Shop For

To get you started with shopping, this list identifies some providers for the services you can shop for (see Section C on page 2 of your Loan Estimate).

Service Provider List	You can select these providers or shop for your own providers.		
Service	Estimate	Provider We Identified	Contact Information
Title/Escrow/Closing Attorney		Florida Property Title Services, Llc	Jenna Hansen 607 W Bay Street Tampa, Florida 33606 jenna@flapropertylaw.com (813)251-2785

APPLICANTS: Marilyn J Mosby DATE ISSUED: 01/12/2021 LOAN ID #: 1221031532





#### QUALIFIED MORTGAGE BREAKDOWN

Loan Number:	1221031532	Primary Borrower:	Marilyn Mosby
Loan Amount:	\$428,400.00	Lender:	My Easy Mortgage, LLC
Total Loan Amount (Amount Financed):	\$422,845.25	Product:	Conquest Conventional 30 Year Fixed

#### QUALIFIED MORTGAGE FEES INCLUDED

DESCRIPTION	FEE CATEGORY	AFFILIATED	TOTAL AMOUNT	SELLER CONCESSIONS	LENDER CREDIT	INCLUDED INTEST
Origination Fee	Origination Charge	No				\$4,284.00
Discount Fee	Discount Charge	No	\$291,31			\$291.31
Appraisal Fee	Other Item Payable	Yes	\$480.00			\$125.00
Seller Concessions	<b>1</b> 1					\$0.00
Credit Applied:						\$0.00
Total Fees:						\$4,700.31

#### **BONA FIDE DISCOUNT FEE**

Discount Points:	\$291.31	Par Rate:	2.895 %
Allowable Bona Fide %	2.000 %	APOR:	2.700 %
Allowable Bona Fide Amount:	\$291.31	Difference:	0.195 %

#### RATE DATA

Interest Rate	1,999	2.125	2.250	2.375	2.500	2.625	2.750	2.875	2.999
Base Price	3.301	2.392	1.546	0.890	0.068	-0.745	-1.519	-2.128	-2.557

#### **QUALIFIED MORTGAGE TEST**

Included Fees - Bona Fide Points = Total Fees / Total Loan Amount (Amount Financed) = Total Fees Percentage \$4,700.31 - \$291.31 = \$4,409.00 / \$422,845.25 = 1.043 %

**QM TEST PASSED** 

01/12/2021 01:30 PM



#### QUALIFIED MORTGAGE BREAKDOWN

Loan Number:	1221031532	Primary Borrower:	Marilyn Mosby
Loan Amount:	\$428,400.00	Lender:	My Easy Mortgage, LLC
Total Loan Amount (Amount Financed):	\$424,116.00	Product:	Conquest Conventional 30 Year Fixed

#### QUALIFIED MORTGAGE FEES INCLUDED

DESCRIPTION	FEE CATEGORY	AFFILIATED	TOTAL AMOUNT	SELLER CONCESSIONS	LENDER CREDIT	INCLUDED INTEST
Origination Fee	Origination Charge	No				\$4,284.00
Appraisal Fee	Other Item Payable	Yes	\$480.00			\$125.00
Seller Concessions	ii.					\$0.00
Credit Applied:						\$0.00
Total Fees:						\$4,409.00
0.544.1426.54						

#### **BONA FIDE DISCOUNT FEE**

Discount Points:	\$0.00	Par Rate:	2.679 %
Allowable Bona Fide %	2.000 %	APOR	2.700 %
Allowable Bona Fide Amount:	\$0.00	Difference:	-0.021 %

#### **RATE DATA**

Interest Rate	1.999	2.125	2.250	2.375	2,500	2.625	2.750	2.875	2.999
Base Price	2.923	2.013	1.167	0.510	-0.181	-0.914	-1.688	-2.297	-2.726

#### **QUALIFIED MORTGAGE TEST**

Included Fees - Bona Fide Points = Total Fees / Total Loan Amount (Amount Financed) = Total Fees Percentage \$4,409.00 - \$0.00 = \$4,409.00 / \$424,116.00 = 1.040 %

**QM TEST PASSED** 

01/12/2021 03:05 PM



#### QUALIFIED MORTGAGE BREAKDOWN

Loan Number:	1221031532	Primary Borrower:	Marilyn Mosby
Loan Amount:	\$428,400.00	Lender:	My Eas y Mortgage, LLC
Total Loan Amount (Amount Financed):	\$424,116.00	Product:	Conquest Conventional 30 Year Fixed

#### QUALIFIED MORTGAGE FEES INCLUDED

DESCRIPTION	FEE CATEGORY	AFFILIATED	TOTAL AMOUNT	SELLER CONCESSIONS	LENDER CREDIT	INCLUDED INTEST
Origination Fee	Origination Charge	No				\$4,284.00
Appraisal Fee	Other Item Payable	Yes	\$480.00			\$125.00
Seller Concessions	ii.					\$0.00
Credit Applied:						\$0.00
Total Fees:						\$4,409.00
73-11EG						

#### **BONA FIDE DISCOUNT FEE**

Discount Points:	\$0.00	Par Rate:	2.576 %
Allowable Bona Fide %	2.000 %	APOR	2.820 %
Allowable Bona Fide Amount:	\$0.00	Difference:	-0.244 %

#### **RATE DATA**

Interest Rate	1.999	2,125	2.250	2.375	2.500	2.625	2.750	2.875	2.999
Base Price	1.884	0.964	0.115	-0.534	-1.143	-1.727	-2.506	-3.142	-3.397

#### **QUALIFIED MORTGAGE TEST**

Included Fees - Bona Fide Points = Total Fees / Total Loan Amount (Amount Financed) = Total Fees Percentage \$4,409.00 - \$0.00 = \$4,409.00 / \$424,116.00 = 1.040 %

**QM TEST PASSED** 

01/28/2021 08:53 AM

Property Address:

MORTGAGE STATEMENT 80 of 919 Statement Date: 12/08/2020

NICE CT

KISSIMMEE FL 34747

1469843435

01/01/2021

\$3,025.51

Account Number

**Amount Due** 

Payment Due Date

If payment is received after 01/16/2021, a \$103,27 rate fee will be charged.

**Contact Us** 1-877-604-7294

Explanation of Amount Due	
Principal	\$849.48
Interest	\$1,215.84
Escrow (for Taxes and Insurance)	\$960.19
Regular Monthly Payment	\$3,025.51
Fees Charged Since Last Statement	\$0.00
Total Fees Charged	\$0.00
Overdue Payment	\$0.00
T. 101 A.	no nom ma

0474405 000011244 09DVM1 00919831 MARILYN J MOSBY **BOLTON ST** BALTIMORE, MD 21217

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Account Information	
Outstanding Principal Balance	\$487,964.22
Current Escrow Account Balance	\$3,197.40
Maturity Date	September 2050
Interest Rate	2,990%
Prepayment Penalty	No

Housing Counselor Information: If you would like counseling or assistance, you can contact the following: US Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <a href="http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm">http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm</a> or call 800-569-4287.

Date	Description	Charges	Payments	Escrow Activity
11/17	Disb. of MIP/PMI	\$0.00	\$0.00	\$-171.68
			22.525	\$0.00
12/07	Payment - Thank you	\$0.00	\$3,025.51	

Past Payments Breakdown		
Description	Paid Last Period	Paid Year to Date
Principal	\$847.36	\$2,535.78
Interest	\$1,217.96	\$3,660.18
Escrow (Taxes and Insurance)	\$960.19	\$3,669.08
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00
Total	\$3,025.51	\$9,865.04

#### IMPORTANT MESSAGES:

\* Partial payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

For a list of HUD approved Housing Counseling Agencies, go to www.hud.gov or call HUD toll free at 1-800-589-4287.

NOTICE TO CUSTOMERS WHO ARE IN BANKRUPTCY OR WHOSE OBLIGATION HAS BEEN DISCHARGED AND NOT REAFFIRMED: TO THE EXTENT YOUR ORIGINAL OBLIGATION WAS DISCHARGED, OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY UNDER TITLE 11 OF THE UNITED STATES CODE, THE INFORMATION IN THIS MORTGAGE STATEMENT IS FOR STATES CODE, THE INFORMATION IN THIS MORTGAGE STATEMENT IS FOR REGULATORY COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT IN VIOLATION OF THE AUTOMATIC STAY OR THE DISCHARGE INJUNCTION OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION. HOWEVER, CREDITOR RETAINS RIGHTS UNDER ITS SECURITY INSTRUMENT, INCLUDING THE RIGHT TO FORECLOSE ITS LIEN. PLEASE SEE REVERSE FOR ADDITIONAL IMPORTANT NOTIFICATIONS

process as scheduled pursuant to the terms of your signed Authorization of to regulatory requirements established by the CFPB.



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Could you be saving more each month? Call today!

MARILYN J MOSBY BOLTON ST BALTIMORE, MD 21217 -

NMLS ID 66247

PAYMENT COUPON

855.561.4944

Return This Portion With Your Payment

Make Check Payable To: Cardinal Financial Company, Limited Partnership

Amount Du	16	
Due By 01/01	2021:	\$3,025.5
If payment is received after 01/16/2021, a \$1	03.27 late fee	will be charged.
Please designate how you want us to apply a	ny addilional i	funds.
Additional Principal	\$	
Additional Escrow	\$	
Total Amount Enclosed	\$	

Loan Number: 1469843435 Next Payment Due: 01/01/2021

CHECK HERE IF YOUR ADDRESS INFORMATION HAS CHANGED AND COMPLETE FORM ON REVERSE SIDE.

Cardinal Financial Company, Limited Partnership P.O. Box 371306

Pittsburgh PA 15250-7306 -իւգիալիիշներգի<u>լ||</u>ըգնիլիանիիա<u>իի</u>ան

146984343503128780302551160101218

#### IMPORTANT INFORMATION

Payments: Detach your payment coupon and mail with your check or money order in the envelope provided. Do not delay payments while waiting for additional or corrected billing statements. Please write your loan number on your check or money order and mail to the Payment Processing Center listed on the front of this statement.

Automatic Payment Drafting: For information about automatically deducting your mortgage payment from your checking or statement savings account at no charge, please contact our Customer Service Department toll-free at 1-877-604-7294.

Late Charges To avoid any late charges, please schedule the mailing of your payment to arrive no later than the specified due date. Payments received after the grace period may incur a late charge; please refer to your note for your grace period.

Additional Amounts: Please ensure your remittance is for the exact amount due shown on the coupon. If you wish to make additional payments to your principal or escrow, please indicate the amounts in the area specified on the coupon. If you do not specify, any additional funds will be applied to your principal balance and/or any outstanding fees.

**Telephone Payments:** Some payments can be made by telephone. When permitted by applicable law, a fee may apply for this service in the amount of \$9.50 when using the automated system, or \$11.50 when speaking with a live representative. Payments can be submitted by mail or online for no additional fee, and other free payment options may also be available. To make a telephone payment or obtain information about free payment options, please contact us at 1-877-604-7296.

**Inquiries:** General inquiries should be mailed separately from your mortgage payment to our correspondence address. Be sure to include your loan number and telephone number, including area code, on all inquiries. **RESPA Notices of Error and Requests for Information must be sent** only to the address indicated below, including the specific Attention line noted.

#### Correspondence

Mail Stop 1290 1 Corporate Drive, Suite 360 Lake Zurich, IL 60047-8945

#### Payoff/Overnight Payments

Mail Stop 1270 1 Corporate Drive, Suite 360 Lake Zurich, IL 60047-8945

#### RESPA Nutive of Errori Preguest for Information

Attention: Mail Stop NOE 1290 1 Corporate Drive. Suita 150 Lake Zunch. IL 60047-6045

#### **Customer Service Department**

1-877-604-7294 TDD: 1-866-352-3684 Fax: 1-847-574-7659 Monday - Friday 8:00 am - 5:00 pm EST

#### Telephone / Fax Numbers and Hours Collection Department

1-877-604-7296 TDD: 1-866-352-7564 Monday - Friday 9:00 am - 6:00 pm EST

#### Website Address

www.cardinalfinancial.com

**Hazard Insurance Reminders:** It is your responsibility to maintain proper and sufficient hazard insurance coverage. Hazard insurance includes Fire and Extended Coverage, and where required, Flood Insurance. To protect our mutual interest in the mortgaged property, we will require evidence of proper insurance. Absent this evidence, we are required to force place coverage (not including your equity) on your behalf and charge your mortgage account. You will be given prior notice before coverage is placed. Periodically, please consult your insurance agent to ensure that your policy adequately meets your needs. Please forward all insurance policies and bills that you receive to Hazard Insurance Department, PO Box 961292, Fort Worth, TX 76161-0292 or fax to 855-640-4865.

**Property Tax Reminders:** It is your responsibility to file for any tax exemptions. Should you receive a delinquent, adjusted or corrected tax bill, please forward it directly to Tax Department, Mail Stop 1170, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945. Supplemental bills are often issued in addition to yearly real estate tax bills and are your responsibility. They are not collected through an escrow account.

Credit Reporting: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you believe any information we have reported or may report to a credit bureau about your loan is inaccurate, please notify us at the following address: Credit Information Department, Attention: Mail Stop NOE 1290, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945.

ADDITIONAL NOTICE TO CUSTOMERS WHO ARE IN BANKRUPTCY OR WHOSE OBLIGATION HAS BEEN DISCHARGED AND NOT REAFFIRMED: ALL THE INFORMATION CONTAINED IN THIS MORTGAGE STATEMENT IS REQUIRED TO BE PROVIDED TO CUSTOMERS BY APPLICABLE FEDERAL REGULATIONS PROMULGATED BY THE CONSUMER FINANCIAL PROTECTION BUREAU. LATE CHARGES: LATE CHARGES DO NOT APPLY TO DISCHARGED OBLIGATIONS THAT ARE NOT SUBSEQUENTLY REAFFIRMED AND WILL NOT BE COLLECTED FROM DEBTORS WITH OBLIGATIONS THAT ARE SUBJECT TO AN AUTOMATIC STAY UNDER TITLE 11 OF THE UNITED STATES CODE UNTIL THE AUTOMATIC STAY IS LIFTED. FIRST FILING OR NOTICE: WHERE THE SERVICER HAS MADE THE FIRST NOTICE OR FILING AND YOU ARE A DEBTOR CUSTOMER, THIS IS NOT A DEMAND FOR PAYMENT IN VIOLATION OF THE AUTOMATIC STAY OR THE DISCHARGE INJUNCTION. IF YOU ARE A DEBTOR CUSTOMER WHOSE OBLIGATION HAS BEEN DISCHARGED AND NOT SUBSEQUENTLY REAFFIRMED, THIS IS ALSO NOT AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR THE DISCHARGED OBLIGATION. THE CREDITOR IS PURSUING ITS RIGHT TO ENFORCE ITS SECURITY INTEREST IN THE PROPERTY THROUGH FORECLOSURE. FOR DEBTOR CUSTOMERS WHOSE OBLIGATION IS SUBJECT TO AN AUTOMATIC STAY UNDER TITLE 11 OF THE UNITED STATES CODE, EITHER THE FIRST NOTICE OR FILING WAS MADE BEFORE THE IMPOSITION OF THE AUTOMATIC STAY OR AFTER THE AUTOMATIC STAY WAS LIFTED BY THE COURT.

# CHANGE OF ADDRESS OR PHONE NUMBER

	Address Change	Phone Number Change	
Loan Number			
Borrower's Name		Co-Borrower's Name	
Street Address		City/State/Zip	
( ) Home Phone		( ) Business Phone	
Borrower's Signature		Co-Borrower's Signature	

MORTGAGE STATEMENT 82 of 919

Statement Date: 12/08/2020

NICE CT

KISSIMMEE FL 34747

1469843435

01/01/2021

Payment Due Date **Amount Due** \$3,025.51

If payment is received after 01/16/2021, a \$103,27 late fee will be charged.

Property Address:

Account Number

**Contact Us** 1-877-604-7294

Explanation of Amount Due	
Principal	\$849.48
Interest	\$1,215.84
Escrow (for Taxes and Insurance)	\$960.19
Regular Monthly Payment	\$3,025.51
Fees Charged Since Last Statement	\$0.00
Total Fees Charged	\$0.00
Overdue Payment	\$0.00
Total Amount Due	\$3,025.51

0474405 000011244 09DVM1 00919831 MABILYN J MOSBY BOLTON ST

BALTIMORE, MD 21217 լԱլիիլիակիինեներիինիլանԱնիլիակներիակիներ

Account Information Outstanding Principal Balance \$3,197.40 Current Escrow Account Balance September 2050 Maturity Date 2.990% Prepayment Penalty

Housing Counselor Information: If you would like counseling or assistance, you can contact the following: US Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <a href="https://www.hud.gov/offices/hsg/sfl/hcc/hcs.cfm">http://www.hud.gov/offices/hsg/sfl/hcc/hcs.cfm</a> or call 800-569-4287.

Date	Description	Charges	Payments	Escrow Activity
11/17	Disb. of MIP/PMI	\$0.00	\$0.00	\$-171.68
12/07	Payment - Thank you	\$0.00	\$3,025.51	\$0.00

Past Payments Breakdown		
Description	Paid Last Period	Paid Year to Date
Principal	\$847.36	\$2,535.78
Interest	\$1,217.96	\$3,660.18
Escrow (Taxes and Insurance)	\$960.19	\$3,669.08
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00
Total	\$3,025.51	\$9,865.04

#### IMPORTANT MESSAGES:

\* Partial payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

For a list of HUD approved Housing Counseling Agencies, go to www.hud.gov or call HUD toll free at 1-800-589-4287.

NOTICE TO CUSTOMERS WHO ARE IN BANKRUPTCY OR WHOSE OBLIGATION HAS BEEN DISCHARGED AND NOT REAFFIRMED: TO THE EXTENT YOUR ORIGINAL OBLIGATION WAS DISCHARGED, OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY UNDER TITLE 11 OF THE UNITED STATES CODE, THE INFORMATION IN THIS MORTGAGE STATEMENT IS FOR STATES CODE, THE INFORMATION IN THIS MORTGAGE STATEMENT IS FOR REGULATORY COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT IN VIOLATION OF THE AUTOMATIC STAY OR THE DISCHARGE INJUNCTION OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION. HOWEVER, CREDITOR RETAINS RIGHTS UNDER ITS SECURITY INSTRUMENT, INCLUDING THE RIGHT TO FORECLOSE ITS LIEN. PLEASE SEE REVERSE FOR ADDITIONAL IMPORTANT NOTIFICATIONS

process as scheduled pursuant to the terms of your signed Authorization of to regulatory requirements established by the CFPB.



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Could you be saving more each month? Call today!

#### ARILYN J MOSBY **BOLTON ST** BALTIMORE, MD 21217 -

NMLS ID 66247

PAYMENT COUPON

855.561.4944

Return This Portion With Your Payment

Make Check Payable To: Cardinal Financial Company, Limited Partnership

#### **Amount Due** Due By 01/01/2021: \$3,025.51 If payment is received after 01/16/2021, a \$103.27 late fee will be charged. Please designate how you want us to apply any additional funds. Additional Principal 5 \$ Additional Escrow \$ Total Amount Enclosed

Loan Number: 1469843435 Next Payment Due: 01/01/2021

CHECK HERE IF YOUR ADDRESS INFORMATION HAS CHANGED AND COMPLETE FORM ON REVERSE SIDE.

Pittsburgh PA 15250-7306

Cardinal Financial Company, Limited Partnership P.O. Box 371306

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#### IMPORTANT INFORMATION

Payments: Detach your payment coupon and mail with your check or money order in the envelope provided. Do not delay payments while waiting for additional or corrected billing statements. Please write your loan number on your check or money order and mail to the Payment Processing Center listed on the front of this statement.

Automatic Payment Drafting: For information about automatically deducting your mortgage payment from your checking or statement savings account at no charge, please contact our Customer Service Department toll-free at 1-877-604-7294.

Late Charges To avoid any late charges, please schedule the mailing of your payment to arrive no later than the specified due date. Payments received after the grace period may incur a late charge; please refer to your note for your grace period.

Additional Amounts: Please ensure your remittance is for the exact amount due shown on the coupon. If you wish to make additional payments to your principal or escrow, please indicate the amounts in the area specified on the coupon. If you do not specify, any additional funds will be applied to your principal balance and/or any outstanding fees.

**Telephone Payments:** Some payments can be made by telephone. When permitted by applicable law, a fee may apply for this service in the amount of \$9.50 when using the automated system, or \$11.50 when speaking with a live representative. Payments can be submitted by mail or online for no additional fee, and other free payment options may also be available. To make a telephone payment or obtain information about free payment options, please contact us at 1-877-604-7296.

**Inquiries:** General inquiries should be mailed separately from your mortgage payment to our correspondence address. Be sure to include your loan number and telephone number, including area code, on all inquiries. **RESPA Notices of Error and Requests for Information must be sent** only to the address indicated below, including the specific Attention line noted.

#### Correspondence

Mail Stop 1290 1 Corporate Drive, Suite 360 Lake Zurich, IL 60047-8945

#### Payoff/Overnight Payments

Mail Stop 1270 1 Corporate Drive, Suite 360 Lake Zurich, IL 60047-8945

#### RESPA Native of Errori Prequest for Information

Attention: Mail Stop NOE 1290 1 Corporate Drive, Suite 160 Lake Zurch, IL 50047-6945

#### **Customer Service Department**

1-877-604-7294 TDD: 1-866-352-3684 Fax: 1-847-574-7659 Monday - Friday 8:00 am - 5:00 pm EST

#### Telephone / Fax Numbers and Hours Collection Department

1-877-604-7296 TDD: 1-866-352-7564 Monday - Friday 9:00 am - 6:00 pm EST

#### Website Address

www.cardinalfinancial.com

**Hazard Insurance Reminders:** It is your responsibility to maintain proper and sufficient hazard insurance coverage. Hazard insurance includes Fire and Extended Coverage, and where required, Flood Insurance. To protect our mutual interest in the mortgaged property, we will require evidence of proper insurance. Absent this evidence, we are required to force place coverage (not including your equity) on your behalf and charge your mortgage account. You will be given prior notice before coverage is placed. Periodically, please consult your insurance agent to ensure that your policy adequately meets your needs. Please forward all insurance policies and bills that you receive to Hazard Insurance Department, PO Box 961292, Fort Worth, TX 76161-0292 or fax to 855-640-4865.

**Property Tax Reminders:** It is your responsibility to file for any tax exemptions. Should you receive a delinquent, adjusted or corrected tax bill, please forward it directly to Tax Department, Mail Stop 1170, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945. Supplemental bills are often issued in addition to yearly real estate tax bills and are your responsibility. They are not collected through an escrow account.

Credit Reporting: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you believe any information we have reported or may report to a credit bureau about your loan is inaccurate, please notify us at the following address: Credit Information Department, Attention: Mail Stop NOE 1290, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945.

ADDITIONAL NOTICE TO CUSTOMERS WHO ARE IN BANKRUPTCY OR WHOSE OBLIGATION HAS BEEN DISCHARGED AND NOT REAFFIRMED: ALL THE INFORMATION CONTAINED IN THIS MORTGAGE STATEMENT IS REQUIRED TO BE PROVIDED TO CUSTOMERS BY APPLICABLE FEDERAL REGULATIONS PROMULGATED BY THE CONSUMER FINANCIAL PROTECTION BUREAU. LATE CHARGES: LATE CHARGES DO NOT APPLY TO DISCHARGED OBLIGATIONS THAT ARE NOT SUBSEQUENTLY REAFFIRMED AND WILL NOT BE COLLECTED FROM DEBTORS WITH OBLIGATIONS THAT ARE SUBJECT TO AN AUTOMATIC STAY UNDER TITLE 11 OF THE UNITED STATES CODE UNTIL THE AUTOMATIC STAY IS LIFTED. FIRST FILING OR NOTICE: WHERE THE SERVICER HAS MADE THE FIRST NOTICE OR FILING AND YOU ARE A DEBTOR CUSTOMER, THIS IS NOT A DEMAND FOR PAYMENT IN VIOLATION OF THE AUTOMATIC STAY OR THE DISCHARGE INJUNCTION. IF YOU ARE A DEBTOR CUSTOMER WHOSE OBLIGATION HAS BEEN DISCHARGED AND NOT SUBSEQUENTLY REAFFIRMED, THIS IS ALSO NOT AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR THE DISCHARGED OBLIGATION. THE CREDITOR IS PURSUING ITS RIGHT TO ENFORCE ITS SECURITY INTEREST IN THE PROPERTY THROUGH FORECLOSURE. FOR DEBTOR CUSTOMERS WHOSE OBLIGATION IS SUBJECT TO AN AUTOMATIC STAY UNDER TITLE 11 OF THE UNITED STATES CODE, EITHER THE FIRST NOTICE OR FILING WAS MADE BEFORE THE IMPOSITION OF THE AUTOMATIC STAY OR AFTER THE AUTOMATIC STAY WAS LIFTED BY THE COURT.

# CHANGE OF ADDRESS OR PHONE NUMBER

	Address Change	Phone Number Change	
Loan Number			
Borrower's Name		Co-Borrower's Name	
Street Address		City/State/Zip	
( ) Home Phone		( ) Business Phone	
Borrower's Signature		Co-Borrower's Signature	

MORTGAGE STATEMENT 84 of 919

Statement Date: 12/08/2020

NICE CT KISSIMMEE FL 34747

1469843435

01/01/2021

1-877-604-7294

\$3,025,51

**Amount Due** If payment is received after 01/16/2021, a \$103,27 late fee will be charged.

Property Address:

Account Number

Contact Us

Payment Due Date

0474405 000011244 09DVM1 00919831 MARILYN J MOSBY BOLTON ST

BALTIMORE, MD 21217

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Account Information	
Outstanding Principal Balance	\$487,964.22
Current Escrow Account Balance	\$3,197.40
Maturity Date	September 2050
Interest Rate	2.990%
Prepayment Penalty	No

Contact os	1-011-004-1254
Explanation of Amount Due	
Principal	\$849.48
Interest	\$1,215.84
Escrow (for Taxes and Insurance)	\$960.19
Regular Monthly Payment	\$3,025.51
Fees Charged Since Last Statement	\$0,00
Total Fees Charged	\$0.00
Overdue Payment	\$0.00
Total Amount Due	\$3,025.51

Housing Counselor Information: If you would like counseling or assistance, you can contact the following: US Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <a href="https://www.hud.gov/offices/hsg/sfl/hcc/hcs.cfm">http://www.hud.gov/offices/hsg/sfl/hcc/hcs.cfm</a> or call 800-569-4287.

Date	Description	Charges	Payments	Escrow Activity
11/17	Disb. of MIP/PMI	\$0.00	\$0.00	\$-171.68
12/07	Payment - Thank you	\$0.00	\$3,025.51	\$0.00

Past Payments Breakdown			
Description	Paid Last Period	Paid Year to Date	
Principal	\$847.36	\$2,535.78	
Interest	\$1,217.96	\$3,660.18	
Escrow (Taxes and Insurance)	\$960.19	\$3,669.08	
Fees	\$0.00	\$0.00	
Partial Payment (Unapplied)*	\$0.00	\$0.00	
Total	\$3,025.51	\$9,865,04	

IMPORTANT MESSAGES:

\* Partial payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

For a list of HUD approved Housing Counseling Agencies, go to www.hud.gov or call HUD toll free at 1-800-589-4287.

NOTICE TO CUSTOMERS WHO ARE IN BANKRUPTCY OR WHOSE OBLIGATION HAS BEEN DISCHARGED AND NOT REAFFIRMED: TO THE EXTENT YOUR ORIGINAL OBLIGATION WAS DISCHARGED, OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY UNDER TITLE 11 OF THE UNITED STATES CODE, THE INFORMATION IN THIS MORTGAGE STATEMENT IS FOR STATES CODE, THE INFORMATION IN THIS MORTGAGE STATEMENT IS FOR REGULATORY COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT IN VIOLATION OF THE AUTOMATIC STAY OR THE DISCHARGE INJUNCTION OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION. HOWEVER, CREDITOR RETAINS RIGHTS UNDER ITS SECURITY INSTRUMENT, INCLUDING THE RIGHT TO FORECLOSE ITS LIEN. PLEASE SEE REVERSE FOR ADDITIONAL IMPORTANT NOTIFICATIONS

process as scheduled pursuant to the terms of your signed Authorization of to regulatory requirements established by the CFPB.



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Could you be saving more each month? Call today!

## APILYN J MOSBY BOLTON ST BALTIMORE, MD 21217 -

NMLS ID 66247

PAYMENT COUPON

855.561.4944

Return This Portion With Your Payment

Make Check Payable To: Cardinal Financial Company, Limited Partnership

Amount Do	16	
Due By 01/01	/2021:	\$3,025.5
If payment is received after 01/16/2021, a \$1	03.27 late fee v	ull be charged.
Please designate how you want us to apply a	my addilional fi	ınds.
Additional Principal	S	
Additional Escrow	\$	
Total Amount Enclosed	\$	

Loan Number: 1469843435 Next Payment Due: 01/01/2021

CHECK HERE IF YOUR ADDRESS INFORMATION HAS CHANGED AND COMPLETE FORM ON REVERSE SIDE.

Pittsburgh PA 15250-7306

Cardinal Financial Company, Limited Partnership P.O. Box 371306

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Mail Stop 1290 1 Corporate Drive, Suite 360 Lake Zurich, IL 60047-8945

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Mail Stop 1270 1 Corporate Drive, Suite 360 Lake Zurich, IL 60047-8945

#### RESPA Notice of Errori Request for Information Attention: Wall Step NOE 1290

1 Corporate Drive Suito 150 Lake Zuech II, 838347-8345

#### **Customer Service Department**

1-877-604-7294 TDD: 1-866-352-3684 Fax: 1-847-574-7659 Monday - Friday 8:00 am - 5:00 pm EST

#### Telephone / Fax Numbers and Hours Collection Department

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#### Website Address

www.cardinalfinancial.com

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Credit Reporting: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you believe any information we have reported or may report to a credit bureau about your loan is inaccurate, please notify us at the following address: Credit Information Department, Attention: Mail Stop NOE 1290, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945.

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# CHANGE OF ADDRESS OR PHONE NUMBER

	Address Change	Phone Number Change	
Loan Number		Date	
Borrower's Name		Co-Borrower's Name	
Street Address		City/State/Zip	
( ) Home Phone		( ) Business Phone	
Borrower's Signature		Co-Borrower's Signature	

# Windsor at Westside Homeowners Association, Inc.

2105 Malta Terrace Kissimmee, FL 34747 800-337-5850

November 19 2020
WA-WNCT-REDACTED
REDACTED Mosby
REDACTED Bolton Street
Baltimore, MD 21217

RE: Windsor at Westside Homeowners Association, Inc.

Property Address: REDACTED Nice Court

Account Number: 344231

# Dear Homeowner:

Thank you for using Castle Management's Auto Pay Program - the electronic transfer of payments from your checking account to your Association. Since you are enrolled in AutoPay, the changes below will automatically be deducted from your account and you will not be receiving a coupon booklet.

Beginning January 1, 2021, the following changes will take place:

Your new Windsor at Westside Homeowners Association, Inc. dues will be:

Monthly Assessment 455.00
455.00

In the future, if a Special Assessment is ratified by your Board of Directors, payments associated
with the Special Assessment will be deducted along with your association maintenance fee. You
will be notified prior to this amount being deducted from your checking account.

If you have any questions regarding the AutoPay program, please contact your Resident Service Representative at the number listed above.

Respectfully,

Castle Management, LLC.
For the Board of Directors
Windsor at Westside Homeowners Association, Inc.

#### **EXHIBIT 4**

ORAL REPRESENTATIONS CANNOT BE RELIED UPON AS CORRECTLY STATING THE REPRESENTATIONS OF THE SELLER. FOR CORRECT REPRESENTATIONS, REFERENCE SHOULD BE MADE TO THIS AGREEMENT AND THE DOCUMENTS REQUIRED BY SECTION 718,503, FLORIDA STATUTES, TO BE FURNISHED TO A BUYER OR LESSEE.

#### THE TREE HOUSE, A CONDOMINIUM,

Sarasota County, Florida

#### CONDOMINIUM PURCHASE AGREEMENT

Buyer(s) Name(s):	Marilyn J. Mosby		
Address: REDACTED VICE C	City: Kississmee	c. FL	24747
County:		State FL	Zip; <u>34747</u>
Telephone: Home:	Business:		
Email Address:Mai	rilynmosby@hotmail.com		
Location of Property:_			
	WITNESSETH		
onditions hereinafter set the ving described Property, s	on of the provisions and sums of forth, Seller agrees to sell and ituated in Sarasota County, FlorEDACTED A CONDOM	Buyer agrees to rida: INIUM (the "	purchase from the S



Purchase Price. The Purchase Price the Unit shall be paid to the Escrow Agent in U.S. 1. Dollars as follows:

a.	Purc	hase Price	\$_ <b>\$476,000.00</b>
b.	Man	ner of Payment	
	(1)	Initial Earnest Money Deposit to be delivered with Buyer's offer to the Escrow Agent:	\$_\$5,000.00
	(2)	Additional Deposit within fifteen (15) days after the Effective Date to the Escrow Agent:	<b>\$15,000.00</b>
	(3)	Balance of Purchase Price due at Closing by wired funds to Escrow Agent's account per written instructions to be provided.	<b>\$ \$456,000.00</b>
		TOTAL PAYMENTS	\$ \$476,000.00

- Required Statement. THIS AGREEMENT IS VOIDABLE BY BUYER DELIVERING WRITTEN NOTICE OF THE BUYER'S INTENTION TO CANCEL WITHIN FIFTEEN (15) DAYS AFTER THE DATE OF EXECUTION OF THIS AGREEMENT BY THE BUYER, AND RECEIPT BY BUYER OF ALL OF THE ITEMS REQUIRED TO BE DELIVERED TO HIM OR HER UNDER SECTION 718.503, FLORIDA STATUTES. THIS AGREEMENT IS ALSO VOIDABLE BY THE BUYER BY DELIVERING A WRITTEN NOTICE OF THE BUYER'S INTENTION TO CANCEL WITHIN FIFTEEN (15) DAYS AFTER THE DATE OF RECEIPT FROM THE SELLER OF ANY AMENDMENT WHICH MATERIALLY ALTERS OR MODIFIES THE OFFERING IN A MANNER THAT IS ADVERSE TO THE BUYER. ANY PURPORTED WAIVER OF THESE VOIDABILITY RIGHTS SHALL BE OF NO EFFECT. BUYER MAY EXTEND THE TIME FOR CLOSING FOR A PERIOD OF NOT MORE THAN FIFTEEN (15) DAYS AFTER THE BUYER HAS RECEIVED ALL OF THE ITEMS REQUIRED. BUYER'S RIGHT TO VOID THIS AGREEMENT SHALL TERMINATE AT CLOSING. CONTAINED IN ANY BUDGET DELIVERED TO THE BUYER PREPARED IN ACCORDANCE WITH THE CONDOMINIUM ACT ARE ESTIMATES ONLY AND REPRESENT AN APPROXIMATION OF FUTURE EXPENSES BASED ON FACTS AND CIRCUMSTANCES EXISTING AT THE TIME OF THE PREPARATION OF THE BUDGET BY THE DEVELOPER. ACTUAL COSTS OF SUCH ITEMS MAY EXCEED THE ESTIMATED COSTS. SUCH CHANGES IN COST DO NOT CONSTITUTE MATERIAL ADVERSE CHANGES IN THE OFFERING.
- Escrow Provisions and Disposition of Earnest Money. All earnest money deposits shall be held in escrow by FERGESON SKIPPER, P.A. ("Escrow Agent"), whose address is 1515 Ringling Blvd., 10th Floor, Sarasota, Florida 34236 to be held in accordance with the provisions of Section 718.202 Florida Statutes. Buyer shall not earn interest on any earnest money deposits. Upon disbursement of the earnest money, Escrow Agent shall be discharged from all further liability and responsibility for such funds and from all further responsibility and liability under this agreement. The Buyer may obtain a receipt for his deposit from the Escrow Agent upon request.



Escrow Agent may act in reliance upon any writing or instrument or signature which it in good faith believes to be genuine; may assume the validity and accuracy of any statement or assertion contained in such writing or instrument; and may assume that any person purporting to give any writing, notice, advice or instructions in connection with the provisions hereof has been duly authorized to do so. Escrow Agent shall not be liable in any manner for sufficiency or correctness as to form, manner or execution after performing due diligence. Escrow Agent shall not be liable in any manner for any act or omission on the part of the Seller or the Buyer.

Escrow Agent may consult with counsel of its own choice regarding the proper disposition of deposits hereunder and shall have full and complete authorization and protection for any action taken by it hereunder in good faith and in accordance with the opinion of counsel. Escrow Agent shall not be liable for any mistakes of fact or error of judgment, or for any actions or omissions of any kind unless caused by its willful misconduct or gross negligence. Escrow Agent shall not at any time be held liable for any action taken or for any loss suffered by any person, whether due to an error in judgment or otherwise, where Escrow Agent has exercised good faith and ordinary diligence in the exercise of its duties. The parties agree to indemnify Escrow Agent for all losses, costs, damages, expenses and charges, public and private, including those arising from all litigation, groundless or otherwise, which result from the performance of its duties under this Agreement and are not attributable to its own gross negligence or willful misconduct. In the event of a dispute as to the proper disposition of a deposit, Escrow Agent may hold the sum until receipt by Escrow Agent of an authorization in writing signed by all the persons having interest in such dispute, directing the disposition of the sum. In the absence of such authorization, Escrow Agent may hold the sum until the final determination of the rights of the parties in an appropriate proceeding. If such authorization is not given, or proceedings for such determination are not begun and diligently continued, Escrow Agent may, at its option, bring an appropriate action or proceeding for leave to deposit the sum in Court, pending such determination, in which event, the indemnification and hold harmless provision set forth in this Agreement shall apply. In such event, Escrow Agent shall be entitled to reasonable attorneys' fees and other reasonable costs, to be paid for by the party found not entitled to the deposit. The Escrow Agent is the attorney for the Seller and shall not be disqualified from the continued representation by virtue of its serving as Escrow Agent.

4. <u>Title Insurance and Closing Costs.</u> Prior to Closing, Seller shall obtain and deliver to Buyer a title insurance commitment evidencing a marketable fee simple title to the Unit subject only to the title exceptions, mortgages and liens that will be released at Closing, and standard Florida A.L.T.A. title insurance exceptions set forth in paragraph 6. The title insurance coverage shall be for an amount equal to the total Purchase Price. Buyer shall pay at Closing the cost of title insurance, title search and title examination, and the cost of recording the Deed in the public records. Buyer shall also pay a Closing Fee not to exceed \$750.00 for the preparation of Closing documents and related Closing services. Seller shall pay the documentary tax on the deed and, except as provided below, Seller shall assume and pay one-half of the Closing Fee. Any additional costs incurred at Buyer's request in connection with the Closing, including attorney's fees, and costs incurred in connection with any due diligence inquiries and any mortgage loan shall be paid by Buyer.

The foregoing arrangement for title insurance is subject to provisions of applicable law; if pursuant to such provisions other arrangements for title insurance are made by Buyer, Buyer shall pay at Closing, the Closing Fee in full and without a credit from the Seller.

Title to this Unit may be subject to a Lease. A copy of the Lease, if any, is attached hereto and incorporated as part of this Agreement. Upon Closing, Buyer assumes Seller's interest, right and obligations under the Lease and Seller shall be released from any and all claims related to the Lease which

Buyer
Seller
Seller
BBS AMET
dottop verified

occur on or after the Closing Date. Any earnest money deposits held by Seller shall be transferred to Buyer at Closing.

- 5. Closing. The Closing shall take place at the offices of Escrow Agent, or at such other location in Sarasota County as designated by Seller, on 02/19/2021 \_\_\_, 20 at 10:00 a.m. ("Closing Date"). At the time of Closing, Buyer shall pay the balance of the total Purchase Price and shall authorize the Escrow Agent to pay over the escrow deposits to Seller. Upon receipt of such sums, Seller shall deliver to Buyer a good and sufficient Special Warranty Deed conveying to Buyer a good, marketable, fee simple title to the Unit, subject only to those matters set forth herein. Any mortgage or liens now or hereafter encumbering the Unit will be discharged or released at or prior to the Closing, but until such discharge or release Buyer acknowledges and agrees that Buyer's rights hereunder are subordinate to the lien of any mortgage which may now or shall hereafter encumber the Property prior to Closing. In the event Buyer fails to close on the Closing Date, the Seller may, in its sole discretion, extend the time for Closing, provided, however, that Buyer will pay, in addition to the Purchase Price, a Closing extension fee of \$150 per day for each day the Closing is delayed, plus all taxes, condominium association and other maintenance fees and assessments accruing during such delay or Seller may exercise any and all default remedies provided herein. Buyer shall not be allowed to take possession of or store any property in the Unit prior to Closing. The Buyer shall not have any access to the Unit unless previously authorized or accompanied by Seller, or its authorized agent or representative.
- 6. <u>Conveyance Subject to Certain Matters</u>. The deed of conveyance to be delivered by the Seller to Buyer at the Closing shall convey title to the Unit to the Buyer subject to the following matters:
- a. The Declaration of Condominium, Articles of Incorporation and Bylaws of the Condominium Association, the Condominium Plat, and rules and regulations, as amended from time to time.
- b. Condominium Association assessments (Condominium assessments will be paid by the Buyer at Closing from and including the date of Closing until the end of that calendar month);
- c. Real property taxes and assessments for the year of the Closing and subsequent years not yet due and payable (taxes and assessments will be prorated between Seller and Buyer for the year of Closing);
- d. Zoning, and set-back lines, and other governmental laws, ordinances, codes, resolutions, rules and regulations;
- e. Florida Power & Light easement recorded in Deed Book 67, Page 155 of the Public Records of Sarasota County, Florida;
- f. Right of Way deed recorded in Deed Book 152, Page 316, Public Records of Sarasota County, Florida.
- g. Covenants, restrictions, agreements, conditions, reservations and easements of record which do not prohibit the use of the Property as a condominium residence;
  - h. All of the terms and provisions of this Agreement which survive the Closing;

Buyer\_ Seller

i. All mortgages, liens, defects, impediments, matters or items resulting from any acts or omissions of Buyer or Buyer's representatives; and

4

- Public utility franchises and tariffs.
- k. Lease of the Unit attached hereto and made a part hereof, if applicable.
- 4. "AS IS" Condition and Inspection. The Unit is sold in its "AS IS" condition. Buyer shall have fifteen (15) days after Effective Date ("Inspection Period") within which to have such inspections of the Property performed as Buyer shall desire during the Inspection Period. If Buyer determines, in Buyer's sole discretion, that the Property is not acceptable to Buyer, Buyer may terminate this Agreement by delivering written notice of such election to Seller prior to expiration of Inspection Period. If Buyer timely terminates this Agreement, the Deposit paid shall be returned to Buyer, thereupon, Buyer and Seller shall be released of all further obligations under this Agreement; however, Buyer shall be responsible for prompt payment for such inspections, for repair of damage to, and restoration of, the Property resulting from such inspections, and shall provide Seller with paid receipts for all work done on the Property (the preceding provision shall survive termination of this Agreement). Unless Buyer exercises the right to terminate granted herein, Buyer accepts the physical condition of the Property and any violation of governmental, building, environmental, and safety codes, restrictions, or requirements, but subject to Seller's obligation to maintain the Property in the same condition from the Effective Date until Closing, except for normal wear and tear. Buyer shall be responsible for any and all repairs and improvements required by Buyer's lender, if any.
- 8. <u>Tax Proration</u>. All ad valorem taxes applicable to the Unit shall be prorated as of the scheduled Closing Date and shall be based upon the November discount of payment. If at the time of Closing, the current year's taxes are not fixed, and the current year's assessment is available, taxes will be based on such assessments and the prior year's millage. If, at the time of Closing, the current year's assessment is not available, taxes will be prorated based on the prior year's tax bill. Upon the written request of either party to the other given within 3 months from the date the current year's tax bill becomes available, the parties hereby agree to re-prorate the taxes based on the actual tax bill for the Unit and promptly remit the amount of any difference between the prior year and current year's tax proration to the appropriate party. This provision shall survive Closing.
- 9. <u>Default by Buyer</u>. Should Buyer default hereunder, the Seller may declare this Agreement terminated and sue for specific performance, or may retain all monies paid by Buyer as liquidated and agreed upon damages which Seller shall have sustained and suffered as a result of Buyer's default, and thereupon the parties hereto will be released and relieved from all obligations hereunder. The provisions herein contained for liquidated and agreed upon damages are a bona fide provision for such and are not a penalty.
- 10. <u>Default by Seller</u>. If Seller refuses to perform this agreement, all deposits paid hereunder shall be returned to Buyer. In addition, Seller shall pay to Buyer interest on the deposits at the highest rate then payable by commercial banks in Sarasota County on regular money market accounts as liquidated damages for such default in lieu of all other damages, or Buyer may have such equitable remedies as may be allowed by Florida law.
- 11. **Furnishings**. Seller will equip and furnish the Unit at Seller's expense with the following: appliances, dishwasher; refrigerator; range with oven; washer and dryer, together with light fixtures, floor coverings; rods, draperies; and other window treatments, existing deck furniture consisting of one table and four chairs. Seller does not warrant the condition or operation of any appliance except as may be specifically provided in this Agreement. Manufacturer appliance warranties, if any, shall be assigned to Buyer at Closing if permitted by the terms of the warranties.

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#### 12. The Condominium.

- a. Buyer agrees to be bound by the Declaration of Condominium, the Articles of Incorporation and Bylaws of the Condominium Association and the rules and regulations pertaining to this Condominium, as amended.
- b. If Buyer is an entity, including without limitation, a corporation, limited liability company, partnership or trust or any combination thereof, its principals shall be subject to approval as herein provided, and said principals shall personally guarantee the performance of the provisions of this Agreement on a form provided for that purpose by Seller. Change in ownership of the corporation's stock shall obligate the new owners thereof as if they had signed said guarantee.
- Representations and Warranties Disclaimer. Buyer acknowledges that no representations or warranties have been made to him by Seller or its agents or anyone acting for or on behalf of Seller other than as specified in this Agreement. Seller makes no representation or warranty as to the audibility within the Unit of external sounds, and Buyer hereby waives any claim against Seller for any such audibility of external sounds. Buyer acknowledges that Seller did not induce Buyer to execute this Agreement by promising that Buyer would receive any economic benefit as a result of the efforts of Seller or any other party from the rental of the Unit or by the provision of any future services or amenities or otherwise. There will be no rental pool or other common enterprise by which Buyer may expect to realize income or appreciation in the value of the Unit. Seller does not guarantee or warrant that Buyer will realize any economic benefit from the execution of this Agreement and the purchase of the Unit.

#### Additional disclaimers include:

- a. Seller makes no guaranty or warranty that any alarm or smoke detection system installed in the Unit or other Condominium Property will prevent or lessen the effects or consequences of burglaries, fire, or other occurrences, which the systems are designed to prevent or monitor. Seller shall not be liable for loss or damage to property or for personal injury or death arising directly or indirectly from the failure of any such system.
- b. Buyer understands and agrees that the Seller, and its employees, officers, directors, agents, contractors and suppliers, are not responsible, and hereby disclaim any responsibilities for, any illness or allergic reactions that the Buyer, or other occupants of the unit, may experience as a result of mold, mildew, fungus, spores, or chemicals that are commonly found in new construction products.
- c. Section 689.261, Florida Statutes requires the following disclosure be made to a purchaser of residential property:

BUYER SHOULD NOT RELY ON THE SELLER'S CURRENT PROPERTY TAXES AS THE AMOUNT OF PROPERTY TAXES THAT THE BUYER MAY BE OBLIGATED TO PAY IN THE YEAR SUBSEQUENT TO PURCHASE. A CHANGE OF OWNERSHIP OR PROPERTY IMPROVEMENTS TRIGGERS REASSESSMENTS OF THE PROPERTY THAT COULD RESULT IN HIGHER PROPERTY TAXES. IF YOU HAVE ANY QUESTIONS CONCERNING VALUATION, CONTACT THE COUNTY PROPERTY APPRAISER'S OFFICE FOR INFORMATION.

Buyer

- d. WARRANTY DISCLAIMER: To the extent lawful, all implied warranties of fitness for a particular purpose, merchantability and habitability, and all warranties imposed by statute are specifically disclaimed. Given the fact the Condominium Property (consisting of the Unit and the condominium common and limited common elements and related improvements) was constructed many years ago, it is Seller's position that the statute of repose bars any and all claims for construction related matters. Further, there are no applicable warranties under Section 718.203, Florida Statutes. Buyer acknowledges that Seller has made no warranties or representations with regard to the construction of a residence on the Unit including, without limitation, the workmanship or materials therein. Buyer agrees to look only to the manufacturer's warranties which are assignable to Buyer for any relief pertaining thereto as to breach of express or implied warranty of merchantability or fitness as to any appliances which are provided to Buyer. Seller makes no warranty or representation regarding the insulation construction warranties, either express or implied, statutory or by common law, of fitness for a particular purpose or merchantability. This paragraph shall survive the Closing contemplated hereunder and the delivery of the warranty deed to the Buyer.
- 14. RADON GAS. Radon is a naturally occurring radioactive gas that, when it has accumulated in a building in sufficient quantities, may present health risks to persons who are exposed to it over time. Levels of radon that exceed federal and state guidelines have been found in buildings in Florida. Additional information regarding radon and radon testing may be obtained from your county public health unit.
- 15. Receipt of Condominium Documents. Buyer agrees to purchase the Unit pursuant to the terms and conditions of this Agreement and by execution of this Agreement, Buyer acknowledges receipt of copies of the condominium documents as required by Section 718.503(1)(B), Florida Statutes. By expiration of this rescission period specified in paragraph 2, Buyer shall be deemed to have approved and ratified the foregoing documents and the provisions thereof and agreed that the documents and charges thereunder are fair and reasonable. Buyer shall further be deemed to have agreed to be bound by all the terms, conditions and rules and regulations therein specified and to be liable for and pay his proportionate share of common expenses, including, but not limited to, management fees and expenses, if any.

#### 16. Miscellaneous Provisions:

- a. Time is of the essence of this Agreement, including dates for payment of deposits and the Closing Date. The Effective Date is the date upon which this Agreement becomes fully executed by the parties. All time periods will be computed in calendar days except national holidays. If a deadline falls on a Saturday, Sunday or national holiday, performance will be due on the next business day. All time periods end at 5:00 p.m. local (Florida) time on the appropriate day.
- b. This Agreement shall be binding upon the parties hereto, their heirs, personal representatives, successors and assigns. This Agreement may not be assigned by Buyer.
- c. Until such time as all of the Units are sold, the Seller reserves the right to make use of its unsold Units and the common elements of the condominium as are necessary for its sales program.
- d. This Agreement and the instruments and documents referred to herein are made a part hereof as if fully set forth herein and constitute the full, final and complete agreement between the parties and no oral representations, claims, statements, advertising, and promotional activities made by Seller or



Seller's agents or representatives shall in any way be binding upon Seller unless the same are expressly set forth in a written agreement executed by Seller.

- e. Prior to Closing, Seller shall assume all risk of loss by reason of fire, windstorm or other casualty. If casualty occurs to the Condominium Property prior to Closing, Seller may, at Seller's option, either cancel this agreement and direct the Escrow Agent to return all deposits placed hereunder or undertake the reconstruction of the Condominium Property, in which event this Agreement shall be in full force and effect; provided, however, that such reconstruction is accomplished within 90 days from the date of casualty. Under no circumstances shall Buyer have any interest in any insurance proceeds attributable to said casualty.
- f. All notices required to be given pursuant to the terms of this Agreement shall be in writing and will be delivered to the parties and their respective Broker identified in this Agreement by mail, hand delivery or email. Any notice delivered to or received by an attorney or licensee (including Brokers) representing a party shall be as effective as if delivered to or received by that party.
- g. In the event of litigation to enforce any of the terms and provisions of this Agreement, the prevailing party shall be entitled to receive all reasonable attorney's fees incurred therein (including fees for appeals) together with costs and disbursements. Buyer and Seller do hereby agree that in any suit or proceeding brought to enforce rights under this Agreement, such suit shall be brought in the Circuit Court in and for Sarasota, Florida. BUYER DOES HEREBY WAIVE THE RIGHT TO TRIAL BY JURY AND CONSENTS TO A TRIAL BY THE COURT WITHOUT A JURY. This Agreement shall be construed in accordance with the Laws of Florida. In the event of a dispute hereunder, Buyer agrees that it shall not file a lis pendens against the subject Property.
- h. Any gender used herein shall include all genders and legal entities, and the plural shall include the singular and the singular shall include the plural.

Buyer and Seller mutually warrant and agree with one another that this Agreement was not procured by any real estate broker other than the Listing and Cooperating Brokers, if any, named below (collectively, the "Broker") and are the only Brokers entitled to compensation in connection with this Agreement. The Escrow Agent is hereby directed by the parties to disburse at the Closing, the full amount of the brokerage commission as is specified in separate brokerage agreements The parties agree to indemnify and hold each other harmless for any claim to real estate commission on this sale (other than by the Brokers identified in this Agreement,) and will pay the reasonable costs and expenses of defending against any such claim including reasonable attorney's fees.

- i. If any provision of this Agreement is contrary to, prohibited by or deemed invalid under applicable law or regulation, such provision shall be inapplicable and deemed omitted to the extent so contrary, prohibited or invalid, but the remainder hereof shall not be invalidated thereby and shall be given full force and effect so far as possible.
- j. Buyer acknowledges and agrees that the Condominium Association has not entered into a management agreement, for the purpose of providing supervision, fiscal or general management and maintenance services to the Condominium Property.
- k. All representations, duties and obligations of the Buyer pursuant to this Agreement shall survive the Closing hereunder.



- l. Buyer's right, title and interest, in the Property under this conveyance are expressly subordinate and subject to any mortgage encumbering Seller's interest in the Unit now or in the future, without the necessity of executing any further instruments of subordination. Provided, however, upon request, Buyer shall execute all additional instruments reasonably required by Seller or Seller's lender to evidence Buyer's subordination of its rights under this Unit conveyance to any existing or future mortgage.
- m. If two or more persons named as Purchaser herein, any one of them is hereby authorized by the other or others to act as agent for, with the right to bind, the other(s) in all matters and of every kind and nature with respect to this Agreement. If the Purchaser is married, and the Purchaser's spouse is not named as a Purchaser herein, Purchaser shall have the duty to obtain Purchaser's spouse's execution of mortgage and other closing documents as required by lender, closing agent and Seller. Failure of Purchaser's spouse to do so shall constitute Purchaser's default hereunder.

This is intended to be a binding Agreement. If you do not fully understand this Agreement, consult an attorney before you sign it.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement the day and year first above written.

(signature pages follow)



BUYER:		SELLER:	
Marilyn G. Mosby Gottop ver 01,072711 19 19 19 19 19 19 19 19 19 19 19 19 1		THE MUSTARD SEED, LI Michigan Limited Liability By:	Company
Dated: 01/07/2021		As its: Manager  Dated:	
COOPERATING REAL ESTATE I	BROKER:	LISTING RE Michael Saun	iders & Company
By: Monique Holston-Greene	dotloop verified 01/08/21 12:18 AM EST MRDE-ISEK-HNNO-HOAU	By: Terri Derr	dodoop verified 01/08/21 8:09 AM UCVS-PTTZ-YTUD
Dated:		Dated:	
ESCROW AGENT:			
ERALPHTIRABASSI	dottoop verified 01/08/21 11:20 AM EST YDKA-9GOF-58JX-KSRL		
As its: Dated:	YDKA-9GOF-SBJA-RBRL		
Rev. 2-10-20 5681843.29861			

### **EXHIBIT 4**

# ADDENDUM TO PURCHASE AGREEMENT FOR UNIT THE REDACTED CONDOMINIUM FINANCING CONTINGENCY

FINANCING C	ONTINGENCY	
	1/7/20	21
The Purchase Agreement between the undersigned provide as follows:	Seller and Buyer dated	, is hereby amended to
The Buyer's obligations under the Purchase Agr mortgage loan ("Loan") commitment in writing from an chartered Bank, Credit Union, Savings and Loan Associatio in compliance with the Consumer Financial Protection Bure left blank, then 30 days) after the Effective Date ("L S \$428,400.00 for the purchase of the Unit a creditworthiness and for a term of years (if left	"Institutional Lender" which a n or a duly licensed Mortgage L au (CFPB) regulations and authorn oan Approval Period") in a to the then prevailing rate of	shall mean a federal or State ender which is subject to and hority within days (i an amount of not less than interest based upon Buyer's
Presented the analysis at the last with the flow (5) down	Carried a Decarda Decardada	N
Buyer will apply for the Loan within five (5) days use good faith and diligent effort to obtain approval of a thereafter to close this Purchase Agreement. Loan Approval property shall not be deemed Loan Approval for purposes of	Loan meeting the Financing t that requires a condition relate	erms ("Loan Approval") and
Buyer's failure to use diligent effort to obtain a considered a default under the terms of this Purchase Agreen but is not limited to, timely furnishing all documents and in Buyer's mortgage broker, if any, and lender in connection v	nent. For purposes of this provis formation and paying of all fees	sion, "diligent effort" includes and charges requested by the
Buyer shall keep the Seller and real estate Broke application, Loan Approval, and loan processing and autho disclose such status and progress, and release preliminary an to Seller and real estate Broker.	rizes Buyer's mortgage broker	, lender and Closing Agent to
Upon Buyer obtaining Loan Approval, Buyer shall	promptly deliver written notice	e of such approval to Seller.
If Buyer is unable to obtain Loan Approval after the of the Loan Approval Period, Buyer may provide written not Approval and has elected to either (1) waive Loan Approval Loan Approval had been obtained or. (2) terminate this Purprovided in this subparagraph to Seller prior to the expiration deemed waived in which event this Purchase Agreement whowever, Seller may elect, at its sole discretion, to terminate within 10 days after expiration of the Loan Approval Period	tice to Seller stating that Buyer had, in which event this Purchase chase Agreement. If Buyer fails on of the Loan Approval Period, all continue as if Loan Approvathis Purchase Agreement by del	nas been unable to obtain Loar Agreement will continue as i s to timely deliver either notice , then Loan Approval shall be al has been obtained, provided
If this Purchase Agreement is timely terminated as this Purchase Agreement, Buyer shall be refunded the Dobligations under this Purchase Agreement.		
If Loan Approval has been obtained, or deemed to a this Purchase Agreement, then the Deposit shall be paid to St to satisfy other contingencies under this Purchase agreement	eller unless failure to close is du	
SELLER:	BUYER:	
THE MUSTARD SEED, LLC, a Michigan Limited Liability Company	Marilyn J. Mosby	dotloop verified 01/07/21 11:25 PM EST RS4Y-7POV-XUEH-OAUV
By:	Marilyn J. Mosby	
As its:Manager		
Dated:	Dated: 1/7/2021	
Financing Contingency 29861 v4		

# Michael Saunders & Company

Licensed Real Estate Broker

#### SELLER'S PROPERTY DISCLOSURE STATEMENT

Seller's Name:	MUSTARD SEED GROUP		
Property Address:	Gulf Of Mexico Dr	Longboat Key	FL 34228-290
Have all parties having Are you relocating to a Are you aware of any of	ou a builder developer or licensed real estate ag ownership interest in this property signed the loother city or state? \(\overline{X}\)No \(\overline{X}\) Yes. other matters regarding ownership or right to co \(\overline{X}\)No \(\overline{X}\) Yes. If yes, explain:	listing agreement No X Yes.	ould disclose to a
If you are completing	this Disclosure Statement and you are not the on information provided by the owner?		
Is the property being so	FICATION(S) FLORIDA: Have you ever occord your primary residence? No Yes.  y homesteaded? No Yes.	cupied the property? XNo Yes.	
Under this Federal law Seller has an obligation Buyer selling real estat	MENT IN REAL PROPERTY TAX ACT: (It is, every real estate closing must be documented in to timely disclose whether Seller is a "foreign e to a Seller who is deemed a "foreign person" ding a percentage of the Seller's proceeds and	to reflect that FIRPTA requirements I person" as that term is defined under under the law has certain legal obliga	Federal law, A tions imposed upor
the intended use of the become effective on Fe	person under FIRPTA, the amount of the purchas property, will dictate the tax withholding requiebruary 17, 2016, any closings taking place on a for this transaction may be different than the content of the purchase of the	rements. Due to recent changes in this or after this date may be affected and	Federal law, which the withholding
any tax will be owed ar	RPTA may affect your transaction, and due to the attended at what rate, or what exemptions, exclusions ally encouraged to speak with your tax advisor a legal or tax advice.	or other procedures may apply, prior	to executing a sale
	FATION AS TO FOREIGN PERSON STATU egal status and whether they are considered a "		
	I am a foreign person - I am not a forevenue Code Section 1445." Print First and L		
	I am a foreign person - I am not a forevenue Code Section 1445." Print First and L		ox) that term is
assessments, assessmen	S AND ASSESSMENTS: Do you know of exits (including condominium or Homeowner Assintenance fees affecting the property? XNo	sociation maintenance fees) or propos	
The Seller a	condominium units were <u>not</u> ocquired all Units in 2001.		
Seller(s) Initi	Date:	Buyer(s) Initials:	Date:
9:41 AM EST dottoop verified	311	Sellers Property Disclosure Statement Mass	er (r) March 2017

Are there any additional social or club memberships which are required under the condominium or subdivision documents? If so, please state the general nature and financial requirements of same. XNo Yes. If yes, explain:
TITLE-RELATED ITEMS: Are there any deed or Homeowner Association restrictions? No X Yes. If yes, are you aware of any proposed changes to the restrictions? No Yes. If yes, explain: see Condominium Documents
Are there any resale restrictions including an Association first right of refusal? No X Yes. If yes, explain:  Association approval required - see Condominium Documents for details
SURVEY-RELATED ITEMS: Do you know of any walls, fences, driveways or any other improvements on the property which may be considered an encroachment or are you aware of features shared in common with adjoining landowners, boundary line disputes, setback violations or easements affecting the property?  X No Yes. explain: to the best of Seller's knowledge. Updated survey done in 2019.
Is any portion of the property fenced? No X Yes. If yes, who owns the fence? Association
Is any portion of the property located in a Federal Emergency Management Agency (FEMA) special hazard zone (Zone A or Zone V)? No X Yes. Is any portion of the property or structures located seaward of the State Coastal Construction Control Line? No X Yes. If yes, under Florida law, the Seller must also provide to the Buyer a Coastal Construction Line Disclosure. The Seller should ask the real estate licensee for this Disclosure. THE LAND: Do you know of any past or present settling or soil movement problems on the property or on adjacent properties? XNo Yes. explain: to the best of Seller's knowledge.
Do you know of any past or present drainage or flood problems affecting the property, or adjacent or surrounding properties? No X Yes. If yes, explain: Occasional low flooding in rear of property due to tropical storms or Do you know of any past or present problems with driveways, walkways, patio, seawalls, retaining walls on the property, adjacent or surrounding properties due to drainage, flooding or soil movements? No Yes.
explain: to the best of Seller's knowledge.  ENVIRONMENT: Are you aware of any substances, materials or products which may be an environmental
hazard, such as, but not limited to, tainted drywall, asbestos, urea formaldehyde, radon gas, mold, lead-based paint, fuel, propane or chemical storage tanks (active or abandoned), and contaminated soil or water on the property? XNo Yes. If yes, explain:
Has there ever been an underground storage tank? XNo Yes. If yes, is it owned or leased, and has it been removed? No Yes. Where is/was it located on the property? Give details: to the best of Seller's knowledge.
If residential dwelling was built prior to 1978, are you aware of the use of lead-based paint which may cause risk of developing lead poisoning? No Yes. If yes, explain: Built after 1978
(See Lead Based Paint pamphlet for further information)  Are you aware of the existence or past existence of levels of radon exceeding federal and state guidelines in the dwelling? XNo Yes. If yes, explain:  (Call County Public Health Unit for detailed information)  Has the property ever been used as a disposal site or as a landfill? XNo Yes. describe:  to the best of Seller's knowledge.
Are there any wells or abandoned wells on the property? X No Yes. describe:
Has there ever been a septic tank on the property? XNo Yes. If yes, describe:  to the best of Seller's knowledge.
Seller(s) Initials:  October 1941 AMEST Date:  Page 2 of 7-  Buyer(s) Initials:  October 2 of 7-  Buyer(s) Initials:  October 2 of 7-  Buyer(s) Initials:  October 2 of 7-  Date:  October 3 of 7-  October 4 of 7

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desirability of the property, such as, but not limited to, proposed zoning changes, proposed development proposed utility projects, excessive noise, unusual odors or proposed roadways? XNo Yes. If yes, explain:
Are there wetlands located on the property? The state defines "wetlands" to include swamps, marshes, bogs and other areas which are inundated and saturated by surface water or ground water at such frequency or duration to support vegetation which prefers "to have its feet wet". XNo Yes. explain:  to the best of Seller's knowledge.
a) Has there been any alteration of the wetlands either by dredging or filling? No Ves. If yes, explain:
b) Was a federal, state or local government permit required for the observed alteration of the wetlands?  No Yes. If yes, explain:
c) Was any required permit issued for the observed wetland alterations? No Yes.
Are there mangroves located on the property? X No Yes.  Are there any archeological sites or other environmentally sensitive areas located on the property? X No Yes explain: to the best of Seller's knowledge.
TERMITES, DRY ROT, PESTS: Do you have any knowledge of termites, dry rot or pests on or affecting any improvements located on the property, or any structural damage to the property caused by termites, dry rot or pests? No X Yes. If yes, explain: ** see comments below
Is there a current termite guarantee/warranty on the property? XNo Yes. If yes, explain:  ** prior drywood termite activity in a small 1sf area of the ceiling; the subsequent treatment of that area and recent re-inspection of the area confirmed no activity. The area was again spot treated as an added precaution.
OTHER IMPROVEMENTS: Is there a dock or pier constructed in, on or over adjoining water? XNo Yes. Is there a seawall constructed on the property? No Yes.  STRUCTURE-RELATED ITEMS: Are you aware of any structural condition, or in the case of a condominium unit or Homeowner Association, any condition in the common elements, that could affect the value or desirability of the property? XNo Yes. If yes, explain:
Are you aware of any improvement or structure including, but not limited to, any additions, decks, patios, pools seawalls, out buildings, etc., that have been constructed in violation of building codes, constructed without necessary permits or in violation of current zoning regulations? XNo Yes. If yes, explain:
(*Advisory note: If the FRBAR-1Sales and Purchase Contract is used by the buyer and seller, this Contract form will address in detail the legal obligations of the seller and possible costs seller may incur to fulfill seller's requirement to close any open permits and obtain permits for any non-permitted items or structures for the property. This includes work done by the seller or any predecessor in title to the seller. It is therefore strongly recommeded that the seller contact the local building department where the property is located to determine it there are any open permits (or to confirm there are none), to address any issues that may arise due to a non conforming structure or item and to ascertain if an after-the-fact permit is an option. The real estate licenseed cannot advise seller or buyer of these governmental regulations.)  Are you aware of whether any improvements including, but not limited to, any additions, decks, patios, pools out buildings, etc. that are located below the base flood elevation? XNo Yes. If yes, are you aware of whether such improvements have been constructed in violation of the applicable community flood plain management ordinances? No Yes. If yes, explain:
Seller(s) Initia  Seller(s) Initia  Seller(s) Initia  Seller(s) Initia  Seller(s) Initia  Seller(s) Initials:  Sel

Have any improvements on the property ever had water intrusion? XNo Yes. explain: to the best of Seller's knowledge.
Do you have any screens that are torn or are missing on any windows, doors or screened rooms? XNo Yes. If yes, explain:
(*Advisory note: If the CRSP-12 Sales and Purchase Contract is used by the buyer and seller, seller will be required to replace torn or missing screens if the response is "yes". (The FR/FB Contract requies only torn
screens to be replaced and does not mention missing screens). If there are any torn or missing screens that seller will not be replacing, then it is seller's obligation to put buyer on notice and seller must specifically include a disclaimer of this warranty (with buyer's agreement to waive the warranty) in the Sales Contract as reference
alone in this Disclosure will not release seller from this contractual obligation.)  ROOF-RELATED ITEMS: Has the roof ever leaked since you owned the property? XNo Yes. If yes, please explain what was done to correct the leaks:
How old is the present roof? 2005 Has the roof or any portion of the roof been replaced? XNo Yes.  If yes, when was it replaced and describe the work done: to the best of Seller's knowledge.  Is there a warranty on the roof? No X Yes. If yes, is it transferable? XNo Yes. If yes, please provide a
copy of the warranty. Are you aware of any roof defects? XNo Yes. If yes, explain:  If this property is a condominium, who is responsible for maintaining the roof? the Association
PLUMBING-RELATED ITEMS: What is your drinking water source? X Public Well. If your drinking water is from a well, when was your water last checked for safety and what was the result of the test?
Do you have water treatment equipment? X No Yes. If yes, Owned Leased.  Do you have a sewer or a septic system? X Sewer Septic.  Are there any septic tanks or wells that are not currently being used? X No Yes. explain:  to the best of Seller's knowledge.
Are there any current plumbing leaks around or under sinks, toilets, showers or bathtubs? XNo Yes. explain: to the best of Seller's knowledge.
Have you had in the past any plumbing leaks around or under sinks, toilets, showers or bathtubs? XNo Yes. If yes, explain: to the best of Seller's knowledge.
(Advisory note: Pinhole leaks in copper plumbing affect property owners throughout the United States. There appears to be no definitive reason as to the cause of these leaks, however, it seems to affect some communities more than others. Although there is no requirement, some homeowners associations boards have addressed this subject on a community website or newsletter. You may wish to inquire of the board if any homes in the community where the property is located have experienced pinhole leaks. Obviously, not all past plumbing repairs are the result of pinhole leaks. Since only a professional can make such a determination and real estate licensees are not able to advise you on this issue, please seek professional advice from a plumber or other appropriate professional of your choosing. This advisory note is being provided to assist you in making any inquiries or investigations appropriate as you alone determine for the purchase of the subject property and no warranty or other representation is intended.)  Lawn irrigation system? No X Yes. If yes, Public Private. Automatic timer? No X Yes.  Are you aware of any conditions that could affect the value or desirability of the property relating to the septic tank/drainfield, sewer lines or any other plumbing-related items? No Yes. If yes, explain:
POOL-RELATED ITEMS: Pool heater? No X Yes. Type: Gas X Electric Solar.
Pool Sweep? X No Yes. What pool equipment is included in the sale? Pool Furniture, hook, skimmer
Seller(s) Initials: Date:

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Spa/hot tub? X No Yes. Type:		<b>7</b>
Has the pool/spa ever leaked since yo	u owned the property? [No ]	Yes. If yes, please explain what was done
to correct the leak: Repair minor I Are you aware of any conditions that explain:	at could affect the use and fur	nction of these items? XNo Yes. If yes,
explain:		the electrical system? X No Yes. If yes,
Are you aware of any damaged or ma	Ilfunctioning switches, recepta	cles or wiring? XNo Ves. If yes, explain:
HEATING: X Electric Gas Fue Electric SOLAR HEATING: Owner	☐ Zoned ☐ Number of zone el Oil ☐ Other d ☐ Leased ☐ Rented WATI	g equipment: es: Window/wall Number of units: FIREPLACE: Gas Woodburning ER HEATER: Electric Gas Solar Letters? No Yes. If yes, explain:
Intercom? X No Yes. Security sysmonitor? X No Yes. Monthly fee	stem? X No Yes. Lease Smoke detectors y Operated? Are you aware of a	es. If yes, number of transmitters  d Owned Connected to central  ? No X Yes. If yes, how many 3  any conditions that could affect the value or explain: best of Seller's knowledge.
	ve X Disposal X Washer X I	d in the sale of your property.  Oryer (Is it vented to outside? No X Yes.)  of fans: 4 Other appliances included
Are any of these appliances in need of	이 경영 투자를 하게 되었다. 그 경영주는 이 이렇게 되어 아니라 되었다면 하다 하다.	Yes. explain:
PERSONAL PROPERTY EXCLU	DED: Furniture available	upon request, cost negotiable
invites another to the property and to require written consent from all parties (such as a posted sign) or the video of criminal penalties for failure to mee Agent in writing of any type of survey post any required sign, notice or discrequired.  Does the property have video surveillations the property providing notice of the property providing notice.	there is audio or video surveites and written notice of any video equipment must be readily appet the notice and consent requeillance equipment which is lead to be a consent from the surveillance equipment?   No You could be a consent?   No N	
Seller(s) Initi: Date:	- Page 5 of 7-	Buyer(s) Initials: 11.26 PM EST dottoon venified Date:

311 Sellers Property Disclosure Statement Master (r) March 2017

Is there anything else that you feel you should disclose to a prospectithe value or desirability of the property (eg. pending claims or litigation of violation), any other items not specifically addressed in this Disceptain:  Notice of Florida Sexual Predator Act: Buyers who are concerned we given geographic area, subdivision, association or community are er Stats., and contact the Florida Department of Law Enfor sexpred@fdle.state.fl.us or www.fdle.state.fl.us to ascertain the proximits considering purchasing. Only the principals of the real estate transinvestigation as neither a real estate licensee nor sales associate is permitted. In Florida, a seller is obligated to disclose to buyer all known facts that being sold and that are not readily observable. This Disclosure For convenience in complying with Florida's disclosure requirements. Seller and may choose any other form or document to satisfy the Seller's	hether any sexual predator resides in any accouraged to review Section 775.21, Fla. cement at 1-888-357-7332(toll free), nity of any such person to property Buyer saction may conduct any such search or itted to undertake same.
Notice of Florida Sexual Predator Act: Buyers who are concerned we given geographic area, subdivision, association or community are er Stats., and contact the Florida Department of Law Enfor sexpred@fdle.state.fl.us or www.fdle.state.fl.us to ascertain the proximits considering purchasing. Only the principals of the real estate transinvestigation as neither a real estate licensee nor sales associate is permitted. In Florida, a seller:  In Florida, a seller is obligated to disclose to buyer all known facts that being sold and that are not readily observable. This Disclosure Foconvenience in complying with Florida's disclosure requirements. Seller	accouraged to review Section 775.21, Fla. cement at 1-888-357-7332(toll free), nity of any such person to property Buyer saction may conduct any such search or itted to undertake same.  materially affect the value of the property orm is offered to the Seller for Seller's
given geographic area, subdivision, association or community are er Stats., and contact the Florida Department of Law Enforces sexpred@fdle.state.fl.us or <a href="https://www.fdle.state.fl.us">www.fdle.state.fl.us</a> to ascertain the proximits considering purchasing. Only the principals of the real estate transinvestigation as neither a real estate licensee nor sales associate is permitted. Notice to Buyer and Seller:  In Florida, a seller is obligated to disclose to buyer all known facts that being sold and that are not readily observable. This Disclosure Foconvenience in complying with Florida's disclosure requirements. Seller	accouraged to review Section 775.21, Fla. cement at 1-888-357-7332(toll free), nity of any such person to property Buyer saction may conduct any such search or itted to undertake same.  materially affect the value of the property orm is offered to the Seller for Seller's
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In Florida, a seller is obligated to disclose to buyer all known facts that being sold and that are not readily observable. This Disclosure For convenience in complying with Florida's disclosure requirements. Seller	orm is offered to the Seller for Seller's
completed and signed by the Seller and is based upon Seller's knowlicensees. This disclosure statement is intended to assist seller in comply Florida law and to assist the Buyer in evaluating the subject property be concerns the condition of the real property and structures thereon locate any kind by the Seller nor is it a warranty or representation by any red Disclosure is not a substitute for any inspections or warranties the partiacknowledge that this Disclosure is not a part of the Sales Contract an warranties sought must be set forth in the Purchase and Sales Contract evaluate, market, or present the subject property to prospective buyers.	disclosure obligation. This Disclosure is edge only and not that of the real estate ing with the disclosure requirements under eing considered. This disclosure statement ed at above address. It is not a warranty of eal estate licensee in this transaction. This es may wish to obtain. The Parties hereby d any negotiated items to be addressed or
The undersigned Seller represents that the information set forth in the Statement is accurate and complete to the best of Sellers knowledge. Statement to be a warranty or guarantee of any kind. Sell disclose the information in this Seller's Property Disclosure Statement to Brokers and their Agents. Seller understands and agrees that Selle immediately if any information set forth in this Seller's Property Disclosure Statement of the	eller does not intend this Seller's Property er hereby authorizes the listing Broker to to prospective Buyers of the property and r will notify the listing Broker in writing
incorrect in any way during the term of the listing.  detectory verified to 1/05/21 9/41 AM EST ROLLS (1/05/21 9/41 AM EST ROLLS	
Seller: Date: 01/04  Mustard Seed Group, LLC	1/2021
Seller: Date:	

311 Sellers Property Disclosure Statement Master (r) March 2017

#### RECEIPT AND ACKNOWLEDGMENT OF BUYER

This Seller's Property Disclosure Statement is a disclosure of Seller's knowledge of the condition of the property as of the date signed by Seller and is not a substitute for any inspections or warranties that Buyer may wish to obtain. It is not a warranty of any kind by Seller or warranty or representation of the listing Broker, the participating Broker, or their respective Agents. The undersigned Buyer or prospective Buyer hereby acknowledges the receipt of the foregoing Seller's Property Disclosure Statement which is a disclosure by the Seller. Brokers are not responsible for the accuracy or completeness of this Seller's Property Disclosure Statement. The undersigned Buyer or prospective Buyer acknowledges and understands that Buyer may obtain an independent professional inspection to verify the working condition of the property and its improvements and to determine the approximate cost of repairs, if any.

Buyer:_	Marilyn J. Mosby	dottoop verified 01/07/21 11:26 PM EST HBMM-UPRY-MZEO-LASN	Date:	01/07/2021
Buyer:_			Date:	

Seller(s) Initis 01/05/21 Date:

- Page 7 of 7-

Buyer(s) Initials: Other land of the land

Date:

311 Scilers Property Disclosure Statement Master (r) March 2017

# Michael Saunders & Company

Licensed Real Estate Broker

# FREQUENTLY ASKED QUESTIONS

Property Address: REDACTED 11 f of M	exico Dr		Longboat Key	FL	34228
How much is your average Water bil	l?assoc Ele	etric bill? ~\$50/mo unoccup	ed Gas bill? _	\$25	
How much is your Hazard/Wind/Flo	od Insurance?	\$426 Flood; \$1,	331 Wind; \$687	GL-Prop	
Do you have a termite contract? Y Name of Termite Company:	N X Ify	ves, dry-wood or subter	ranean?		_
Is there a Home Owner's Association What does the fee include?		If yes, how much is See annual Association F		\$	•
Are Pets allowed? Y X N_	If yes, how m	nany? ** What siz	e? <u>**</u> Weig	ght?_**	
Are Rentals allowed? Y X N	If yes, how n	nany times per year? **			
What is the minimum rental period?	Two Months: **SEE	E DECLARATION, RULES & F	EGULATIONS FOR	RENTALS (	E PETS
Are you providing Home Warranty?		NO		_	
What is the age of the roof?	2004 25 YR/I	WITH UNDERLAYMENT - ASS	OCIATION MANAGED		
What is the age of the appliances? _	PLEASE SEE P	BELOW OR REFER TO ASSOCI	ATION FOR MANAGE	ED ITEMS	
Refrigerator Range Dishwasher Microwave Disposal	2005 2001 2001 2016 -1995	Washer 2016 Dryer 2016 Air conditioner 2016 Water Heater 2018 Sprinkler/Pump	не		
Does the home have a Water Soften Age? Make?	er? Y N 🗶	If yes, Type?			
What is the age of the pool?	What type of heate safety equ	er? Gas Electric  DIPMENT, SCREEN POLE, PO  Acced? POOL REDURFACED	Solar OL FURNITURE IN -2004; NEW P	Make_1	PENTAIR
Who was the builder of the home?		JAMES BARNAR	D		
Are original, or if renovated, plans a	vailable? Y	N 🔲			

# Michael Saunders & Company.

LICENSED REAL ESTATE BROKER

## COVID-19/CORONA VIRUS DISCLOSURE

To safeguard the health and well-being of all of our clients, customers, agents, fellow Realtors®, and the community at large, we at Michael Saunders & Company are endorsing the efforts, guidelines and best practices established to stop the spread of the Covid-19 virus. In that effort, we ask that you evaluate if you meet any of the criteria below considering the federal and/or state protocol, guidelines or mandates in effect. Given the nature of this pandemic it is likely the guidelines or protocol will change or that a federal or state executive order may be issued requiring yet another approach. We ask that if that your circumstances change or new requirements are issued that you take the appropriate action to protect your own health and those around you and you voluntarily comply with the current procedures enacted. We thank you in advance for your candor and cooperation as these times require an abundance of precaution to ensure the safety of everyone.

You are not required to provide any answer to these questions to your agent nor are you required to sign this Disclosure. You are not being asked to disclose any private medical information. To comply with Fair Housing laws, this Disclosure will be provided to all customers, clients, sellers, buyers, prospects, and other Realtors. We do ask that if any of your answers to the following questions is "yes", you take the appropriate action to protect you, your family and our community.

- 1. Have you traveled through any airport within the past 30 days?
- 2. Have you traveled on any cruise ship within the past 30 days?
- 3. Have you been in contact or cared for any person(s) known to be infected with COVID-19 or flu-like symptoms in the past 30 days?
- 4. Do you have signs or symptoms of a respiratory infection, including cough fever, shortness of breath, sore throat or other indicator associated with COVID-19?

Buvers: If any of the above apply, we ask that you suspend any in-person visit to the property as we have the ability to provide you with virtual real estate options, which your agent will be happy to discuss with you. (Some Sellers will not agree to an in-person open house or showing, others will. If the Seller permits either, all visitors to the Property are required to comply with the Seller's directives, which may include using hand-sanitizer, wearing a protective face mask, gloves or foot coverings.) If you are already under contract, please discuss with your agent, attorney or closing agent whether an extension is appropriate or how your concerns will be addressed regarding execution of your closing documents.

Sellers: If any of the above apply, please discuss with your listing agent options for marketing your property virtually and your listing status options, if you wish to remain active or you decide to temporarily take your property off of the market. If you are already under contract, please discuss with your agent, attorney or closing agent whether an extension is appropriate or how your concerns will be addressed regarding execution of your closing documents. During this time, Sellers should discuss with their listing agent whether they will suspend any in-person showings and open houses. Unless notified by your listing agent, the Multiple Listing Service where your listing is published has disabled the ability to advertise open house for all listings. This does not limit your agent's ability to self-promote any open house.

Buyer Initial:



Seller Initial:





220 and 445 Covid19 Disclosure November 2020



### COVID-19/Coronavirus In-Person Access Acknowledgment

#### **Acknowledgment**

This form is being provided by:

The Owner/Prospect named above acknowledge(s) that they are aware of the national emergency caused by the COVID-19/Coronavirus pandemic and the evolving nature of the health crisis, including the danger of community spread and risks posed to the health of those who contract COVID-19/Coronavirus.

In pursuit of Owner's objective to sell/lease the property and Prospect's objective to purchase/lease a property as safely as possible, Owner and Prospect, as applicable, confirm the following:

- Owner desires that Agent/Broker bring prospects to Owner's property, as requested by interested prospects, and to the extent authorized by law.
- Prospect directly or indirectly advises the Agent/Broker that it is necessary for Prospect to view select properties in-person in order to make a fully informed decision to purchase/lease, to the extent authorized by law.
- When properties are accessed in-person, there is an unavoidable health risk posed because of the nature of COVID-19/Coronavirus, and contact with, or proximity to, persons or things exposed to COVID-19/Coronavirus.
- Prospect will use their best efforts to minimize the health risk to themselves and to each other, and to all occupants of the properties being entered.
- Prospect/Owner represent(s) they are not aware of any issues with any person or property that
  pose a health risk to each other, Agent/Broker, and all occupants of the properties being entered.
- Prospect/Owner agree(s) to notify others who have accessed the property if they become aware
  of information that poses a danger previously unknown.
- Prospect/Owner agree(s) in all respects to comply with the most current version of the Center for Disease Control (CDC) guidelines when accessing properties, and will not obligate Agent/Broker to violate any applicable laws or orders, CDC Guidance, or otherwise compromise the safety of Agent/Broker or the public to access properties.

#### Assumption of risk

By signing this acknowledgment, each Prospect fully assumes any and all risks posed to Prospect that result from Prospect entering properties for sale/lease, as applicable, including but not limited to risks arising during showings, inspections and all other in-person access. By signing this acknowledgment, each Owner assumes all risks posed to Owner that result from prospects entering Owner's property,

Form

including but not limited to risks arising during showings, inspections and all other in-person access of properties.

Each signature below is made freely and voluntarily, recognizing that the Agent/Broker is relying on these representations in fulfilling Owner's and/or Prospect's directions to Agent/Broker.

Thomas S. Brennaw signing as manager MISTARD SEED GROUP, LIC			dotloop verified 12/31/20 3:15 AM EST 5RHO-M12S-CEDX-SLZX	
Owner	Owner's Signature		Date	
Owner's Signature		Date		
OR	Marilyn J. Mosby	dodoop verified 01/07/21 11:26 PM EST ZKYQ-AVCM-VRRI -OIEH		
Prospect's Signature		Date		
Prospe	ect's Signature		Date	

# Seller's Mold Addendum to Disclosure

FLORIDA ASSOCIATION OF REALTORS\*



### The following representations are made by the Seller(s) and are not the representations of any real estate licensees.

#### 1. ENVIRONMENT

Are	You	Aware:

a. of any s	dehyde, radon da	s mold lead-ha	sed paint ti	el, propane or chemical sto		
	45 1946-1945-1945-1945-1945-1945-1945-1945-1945			lif yes, explain: To the Seller's		
CONTENTION	iod don or traids o	i dio proporty i	.021.02	in yeo, oxpani		
i. of ar	ny damage to the	structures located	d on the pro	perty due to any of the sub	stances, mater	rials or products listed
				the Seller's best knowledge.		ATEUR FLOOR TO STORE
ii. of a	ıny clean up, repai	rs, or remediation	n of the prop	perty due to any of the subs	tances, materia	als or products listed
subse	ction (a) above? N	O ☑ YES ☐ If yes	s, explain: To	the Seller's best knowledge.		SAME AND DESCRIPTION OF THE PERSON OF THE PE
4						
1		0				
		ACKI	NOWLEDG	EMENT OF SELLER		
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best of the ranty or gu	Seller's knowledge aranty of any kind.	ts that the informate on the date sign Seller hereby au	ation set for ned below. thorizes disc	th in the above disclosure s Seller does not intend for the closure of the information co	nis disclosure s ontained in this	statement to be a disclosure statemen
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# Michael Saunders & Company

Licensed Real Estate Broker

# LONGBOAT KEY UNDERGROUND UTILITIES ASSESSMENT DISCLOSURE

The Town of Longboat Key approved a bond for the installation of underground utilities, fiber optics and street lighting along Gulf of Mexico Drive and designated neighborhoods on the Island. These two projects have been funded by special assessments imposed against real property in the Town.

Before you submit an offer on a property located on Longboat Key, you may obtain information on the payment of the assessments which can be paid either in a lump sum or installments. If they are being paid in installments, they will appear as a non-ad valorem assessment on the property's tax bill. For more information, go to the following website: <a href="http://lbkutilityundergrounding.com">http://lbkutilityundergrounding.com</a> or call the Town of Longboat Key.

Marilyn G. Mosby dologo verified D10721 11:26 PM EST DGWL-1607-KPWG-LDED	01/07/2021
Buyer Signature Marilyn J. Mosby	Date
Buyer Name Printed	
Buyer Signature	Date
Buyer Name Printed	
dottoop varified 12/31/20 3:15 AM EST QCMP-VOIL-5N42-MSCR	
Sci <sup>T</sup> Thomas S. Brennan signing as Manager for Mustard Seed Group LLC	Date
Seller Name Printed	
Seller Signature	Date
Seller Name Printed	

governmental regulation.



If initialed by all parties, the clauses below will be incorporated into the Florida Realtors®/Florida Bar Residential Contract

### Comprehensive Rider to the Residential Contract For Sale And Purchase THIS FORM HAS BEEN APPROVED BY THE FLORIDA REALTORS AND THE FLORIDA BAR



For Sale And Purchase between Thomas S. Brenna	
and	(BUYER)
concerning the Property described as	Mexico Drive, Longboat Key, FL 34228
Buyer's Initials October Vermen	Seller's Initials  12/31/20 3:15 AM EST dolloop verified
N. COASTA	L CONSTRUCTION CONTROL LINE
Coastal Construction Control Line ("CCCL"), as subject to coastal erosion and to federal, state,	Contract is or may be located either partially or totally seaward of the defined in Section 161.053 F.S. The Property being purchased may be or local regulations that govern coastal property, including the delineation
marine turtles. Additional information can be obtained whether there are significant erosion conditions requires Seller to provide Buyer with an affidation	coastal protection structures, beach nourishment, and the protection of tained from the Florida Department of Environmental Protection, including associated with the shoreline of the Property being purchased. Florida law wit, or a survey meeting the requirements of Chapter 472 of the Florida on the Real Property at or prior to the Closing, unless Buyer waives this

requirement in writing. This Property may be in the Coastal Building Zone ("CBZ") and therefore be subject to

$\nabla$	Buyer waives	the right	to receive a	CCCL affidavit	or survey.
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# Michael Saunders & Company

Licensed Real Estate Broker

# Cyber Security/Wire Fraud Notice

You are being provided with this Disclosure because wire fraud committed by cybercriminals is a very real and costly **concern in today's** real estate market. No one is immune. Hackers can intercept email accounts and passwords **without the account holder's** knowledge by using viruses, malware, and spoofing emails which appear like legitimate email from a business. Therefore, everyone who participates in a real estate transaction must institute best practices to safeguard against this unique type of crime. The seller, buyer, Realtors®, lenders, mortgage brokers, title companies and attorneys all play a vital role. Below are recommended procedures which we ask you to follow for your own protection and to ensure the integrity of the transaction. Remember the loss of funds are often not recoverable. Prevention is the key.

STEP 1: When you know who will be conducting the closing — call the title company or law firm and confirm how you will transmit to them your sensitive/financial information (\*bank accounts, social security numbers, etc.). This is the critical time to confirm their full names, titles and official telephone numbers. Ask for the Wiring Instructions at this time, which should include the account name, ABA routing number or SWIFT code, and the account number. These instructions and numbers are the only ones you should use when calling to confirm prior to sending your wired funds in STEP 3. (\*NOTE: If the designated escrow agent is not either a title company or a law firm, you should expect to receive two (2) different wiring instructions; one in the beginning from the real estate broker who is the named escrow agent, and then a second one from the title company or law firm conducting the closing. Follow these steps any time funds are to be wired.)

STEP 2: <u>Unless you are initially provided with an encrypted email or a secure portal for your communications or wire or document transfers with the sender</u>, advise all participants in advance you will <u>not</u> respond to any email request asking for sensitive or financial information nor will you send any such information in an email attachment. If you have any questions or concerns whether the email is encrypted or the portal is secure, call to confirm prior to sending. Otherwise, advise all participants that any request for sensitive/financial information must be made in person, by mail, by phone or facsimile.

STEP 3: Refer to the *Wiring Instructions* you received originally from your closing agent/ attorney. <u>Wire Instructions do not change!</u> DO NOT SEND ANY WIRED FUNDS until you have called the number initially provided to you to confirm the wiring information.

STEP 4: NO EXCEPTIONS to Steps 1, 2 & 3.

#### BE ALERT

If you do receive an email asking for sensitive or financial information, be alert! Below are some common ploys used by the hackers to commit cyber-wire fraud.

They use similar but not exact email addresses.

Confirm you are responding to *exactly* the same email address.

For example:

name@michaelsaunders.com (correct), name@mihcaelsunders.com (incorrect).

client@vahoo.com (correct), client@vahoos.com (incorrect).

name@michaelsaunders.com (correct), name@michaelsaunders.net(incorrect)

name@michaelsaunders.com (correct), name.michaelsaunders@gmail.com (incorrect)

- They ask for information they should already have. (i.e. the closing date, the amount of the wire, the bank name)
- The grammar is poor or words are misspelled.
- You are addressed in a general way, not by your specific name.
- · Lack of details about the transaction.
- · Logos, names, and layout of an email may look similar, but are not exact.
- The name of the sender is inconsistent or does not match. (i.e. the name of sender in the <u>body</u> of the email does not match the <u>exact</u> name of the sender you have previously received original communications from in prior emails or documents; or the sender's contact information is not the same.)
- Validate the FULL EMAIL address <u>each and every</u> time. When you want to respond to any email, do not simply hit "reply". One option is to type in the original email address you received at the beginning of the transaction to ensure it is being sent to the correct sender. A second option is to hit "REPLY" (but DO NOT HIT SEND YET). When you select "reply," the full email address will be revealed and you can check to determine if it is exactly the same. If the email address is not correct, DELETE and do not send.

#### IF YOU WERE SCAMMED OR ALMOST SCAMMED

If you discover you have been contacted in this manner, immediately contact the closing agent, any Realtors®, your attorney, any lenders or mortgage brokers to alert them as they too might have been affected.

If you discovered you sent funds to a "fake" account, <u>immediately</u> contact the following entities/persons: 1) Your bank, to stop the transfer, if possible, 2) Your local law enforcement agency, and 3) The FBI's Internet Crime Complaint Center: <a href="http://www.ic3.gov/default.aspx">http://www.ic3.gov/default.aspx</a>.

Thomas S. Brancom righting at managem HASTARD SEED GROUP LLC	12/31/20 HCUY-WG	verified 0.3:15 AM EST OWZ-GTHQ-ZFV,
Seller Thomas S. Brennan signing as manager MUSTARD SEED GROUP, LLC	Date	
Print name		
Seller	Date	
Print name		
Marilyn G. Mosby dottoop verified 01/07/21 11/25 PM EST FTKA-HVIK-EDUW-QL1]		
Buyer Marilyn J. Mosby	Date	
Print name		
Buyer	Date	

# EXHIBIT 5 RECEIPT FOR CONDOMINIUM DOCUMENTS

#### **EXHIBIT 5**

### RECEIPT OF CONDOMINIUM OFFERING DOCUMENTS

The undersigned acknowledges that the documents marked with an 'X' below have been received, or made available. If an item does not apply, "N/A" has been placed in the column.

Name of Condominium: Address of Condominium:

# REDACTEDREDACTED

Place a check in the column by each document received.

DOCUMENT	RECEIVED BY PAPER	BY ALTERNATIVE MEDIA
Prospectus Text	N/A	N/A
Summary of Condominium	×	X
Declaration of Condominium	X	×
Articles of Incorporation	X	X
Bylaws	X	X
Estimated Operating Budget / Reserve	37	11
Schedule	X	×
Form of Agreement for Sale or Lease	X	×
Rules and Regulations	X	×
Covenants and Restrictions	N/A	N/A
Ground Lease	N/A	N/A
Management and Maintenance Contracts	N/A	N/A
more than One Year	1417	19/74
Renewable Management Contract	N/A	N/A
Lease of Recreational and Other Facilities	N/A	N/A
to be Used Exclusively by Unit	THE	1975
Owners of Subject Condominium		
Lease of Recreation and other facilities	N/A	N/A
to be used by unit owners with Other	THE CA	IN/A
Condominiums		
Declaration of Servitude	N/A	N/A
Sales Brochure	N/A	N/A
Phase Development Description	N/A	N/A N/A
Form of Unit Lease if a Leasehold	N/A	N/A
Description of Management for Single	N/A	N/A
Management of Multiple Condominiums	NIA	N/A
Conversion Inspection Report	N/A	N/A
Conversion Termite Inspection Report	N/A	N/A
Plot Plan	X	
Floor Plan	x	X
Survey of Land and Graphic Description	x	x
of Improvements	Λ.	^
Frequently Asked Questions and Answer Shee	t X	X
Financial Information	N/A	N/A
State or Local Acceptance/Approval of Dock or Marina Facilities	N/A	N/A
		****
Evidence of Developer's Ownership,	N/A	N/A
Leasehold or Contractual Interest		
in the Land Upon Which the Condominium		
is to be Developed	24.4	1000
Executed Escrow Agreement	N/A	N/A
Alternative Media Disclosure Statement	X	X
Plans and Specifications	N/A	N/A
Developers Turnover Report	×	X

### RECEIPT OF CONDOMINIUM OFFERING DOCUMENTS

DOCUMENT	RECEIVED BY PAPER	BY ALTERNATIVE MEDIA
Declaration of Condominium - Amendment	X	X
Rules and Regulations - COVID Amendment	X	X
Floor Plans - Amendment	X	X
Pyrula Dr. Proposed Vacation - Notice	X	X

THE PURCHASE AGREEMENT IS VOIDABLE BY BUYER BY DELIVERING WRITTEN NOTICE OF THE BUYER'S INTENTION TO CANCEL WITHIN 15 DAYS AFTER THE DATE OF EXECUTION OF THE PURCHASE AGREEMENT BY THE BUYER AND RECEIPT BY THE BUYER OF ALL OF THE DOCUMENTS REQUIRED TO BE DELIVERED TO HIM/HER BY THE DEVELOPER. THE AGREEMENT IS ALSO VOIDABLE BY THE BUYER BY DELIVERING WRITTEN NOTICE OF THE BUYER'S INTENTION TO CANCEL WITHIN 15 DAYS AFTER THE DATE OF RECEIPT FROM THE DEVELOPER OF ANY AMENDMENT WHICH MATERIALLY ALTERS OR MODIFIES THE OFFERING IN A MANNER THAT IS ADVERSE TO THE BUYER. ANY PURPORTED WAIVER OF THESE VOIDABILITY RIGHTS SHALL BE OF NO EFFECT. BUYER MAY EXTEND THE TIME FOR CLOSING FOR A PERIOD OF NOT MORE THAN 15 DAYS AFTER THE BUYER HAS RECEIVED ALL OF THE DOCUMENTS REQUIRED. BUYER'S RIGHT TO VOID THE PURCHASE AGREEMENT SHALL TERMINATE AT CLOSING.

	01/07/2021	
Acknowledged this day of	, 20	
	Marilyn J. Mosby	dotloop verified D1/07/21 11-26 PM EST PWHI-PIDC-68WE-JV/1
	Purchaser	
	Purchaser	

#### **EXHIBIT 5**

# THE REDACTED , A CONDOMINIUM ALTERNATIVE MEDIA DISCLOSURE STATEMENT & ELECTION

The undersigned Purchaser(s) acknowledge(s) that the documents and/or items listed on the Receipt for Condominium Documents have been made available by the Developer (Mustard Seed Group, LLC, a Michigan limited liability company authorized to transact business in Florida) in the form of both paper documents and Alternative Media. The Purchaser(s) has/have elected to receive the Condominium Offering Documents on either a thumb drive, via e-mail or other electronic media download via the internet ("Alternative Media"), rather than receiving paper copies of the same.

The Purchaser should not select Alternative Media unless the Purchaser will have the means to read the Condominium Documents before the expiration of the 15-day cancellation period described in the purchase agreement.

The Condominium Offering Documents are in a PDF format. One publicly available option for reading the PDF formatted Condominium Offering Documents is Adobe Acrobat Reader. It is available for download for Windows and Mac OS based computers at <a href="https://get.adobe.com/reader/otherversions/">https://get.adobe.com/reader/otherversions/</a>. The systems requirements for Adobe Acrobat Reader are available at <a href="https://helpx.adobe.com/reader/system-requirements.html">https://helpx.adobe.com/reader/system-requirements.html</a>.

The Purchaser agrees to notify the Seller immediately of any inability to read the Condominium Offering Documents in Alternative Media format, but no later than three (3) days after the date of receipt of Condominium Offering Documents by Alternative Media.

By signing below, Purchaser hereby elects to receive the Condominium Offering Documents by Alternative Media.

Marilyn J. Mos	by	
Printed Name:		Printed Name:
Morelyn J. Marky	01/07/21 11:26 PM EST LCD4-006Y-ZOSC-FRGY	
Signature:		Signature:
Date:01/07/2021 / 20		Date://20

# STATEMENT OF ANTI-COERCION **FLORIDA**

Loan Number: 1221031532

Date: JANUARY 12, 2021

Lender: UNITED WHOLESALE MORTGAGE, LLC

Borrower(s): Marilyn J Mosby

Subject Property: REDACTED Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

#### THE FOLLOWING STATEMENT IS REQUIRED UNDER RULE 69B-124.002, F.A.C., OF THE RULES AND REGULATIONS PROMULGATED BY THE CHIEF FINANCIAL OFFICER RELATIVE TO ANTI-COERCION:

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

The borrower, subject to the rules adopted by the Chief Financial Officer, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirements of the lender. The lender has the rights to designate reasonable financial requirements as to the company and the adequacy of the coverage.

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

I have selected the Goosehead Insurance

to write the hazard insurance covering property located at:

Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

Marilyn J Mosby 01/14/21 11:10:59 AM PST

Borrower Marilyn J Mosby

Date

FLORIDA STATEMENT OF ANTI-COERCION Fla. Admin. Code r. 69B-124,002; 69B-124,013 FLSOAC.MSC 11/23/20

DocMagic @Forms 20210112122029-1221031532-ED



## HOUSING COUNSELORS NEAR YOU

Loan Number: 1221031532

Date: JANUARY 12, 2021

Provided By: UNITED WHOLESALE MORTGAGE, LLC

Borrower(s): Marilyn J Mosby

Property Address: REDACTED Oulf of Mexico Dr United Address: Long Boat Key, Florida 34228

#### 10 CLOSEST RESULTS TO ZIP CODE 21217

The counseling agencies on this list are approved by the U.S. Department of Housing and Urban Development (HUD), and they can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on your objectives and circumstances, often at little or no cost to you. This list shows you several approved agencies in your area. You can find other approved counseling agencies at the Consumer Financial Protection Bureau's (CFPB) website: consumerfinance.gov/mortgagehelp or by calling 1-855-411-CFPB (2372). You can also access a list of nationwide HUD-approved counseling intermediaries at:

https://www.hudexchange.info/programs/housing-counseling/customer-service-feedback/

#### 1 DRUID HEIGHTS COMMUNITY DEVELOPMENT CORP.

Distance

2140 McCulloh St

Baltimore, Maryland 21217-3529

0.2 miles

Website: https://www.druidheights.com

Phone: 410-523-1350

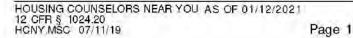
Email Address: info@druidheights.com

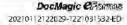
Languages:

English

#### Services

Mortgage Delinquency and Default Resolution Counseling | Resolving/Preventing Mortgage Delinquency Workshop | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops | Rental Housing Counseling | Reverse Mortgage Counseling







#### 2. NEIGHBORHOOD HOUSING SERVICES OF BALTIMORE, INC.

Distance 1.1 miles

25 E 20th St Ste 170

Baltimore, Maryland 21218-6038

Website: http://nhsbaltimore.org

Phone: 410-327-1200-109

Email Address: kpinder@nhsbaltimore.com

#### Languages:

English, Spanish

#### Services:

Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling | Non-Delinquency Post Purchase Workshops | Predatory Lending Education Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops

#### 3. NACA (NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA) BALTIMORE, MD

Distance 1.2 miles

306 W. Franklin Street Suite 103 BALTIMORE, MARYLAND 21201-4661

Website: https://www.naca.com

Phone: 410-783-0465

Email Address: N/A

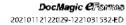
#### Languages:

English, Spanish

#### Services:

Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling | Fair Housing Pre-Purchase Education Workshops | Non-Delinquency Post Purchase Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops







#### 4. ST. AMBROSE HOUSING AID CENTER, INC.

321 E 25th St

Distance 1.5 miles

Baltimore, Maryland 21218-5303

Website: http://www.stambros.org

Phone: 410-366-8550

Email Address: N/A

#### Languages:

English

#### Services

Mortgage Delinquency and Default Resolution Counseling | Resolving/Preventing Mortgage Delinquency Workshop | Financial Management/Budget Counseling | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops

#### 5. GARWYN OAKS NORTHWEST HOUSING RESOURCE CENTER, INC

Distance 2.2 miles

2300 Garrison Blvd, 140 Baltimore, Maryland 21216-2335

· •

Website: http://www.go-northwesthrc.org

Phone: 410-947-0084-101

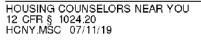
Email Address: kgardnermarshall@go-northwesthrc.org

#### Languages:

English

#### Services:

Mortgage Delinquency and Default Resolution Counseling | Non-Delinquency Post Purchase Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops



#### 6. PARK HEIGHTS RENAISSANCE, INC.

3939 Reisterstown RD, Suite 268 BALTIMORE, MARYLAND 21215-7601 Distance 2.3 miles

Website: http://www.boldnewheights.org

Phone: 410-664-4890-111

Email Address: cpoindexter@phrmd.org

### Languages:

English

#### Services

Mortgage Delinquency and Default Resolution Counseling | Non-Delinquency Post Purchase Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops | Rental Housing Counseling

#### 7. OPERATION HOPE- BALTIMORE BRANCH

Distance 3.4 miles

96 Village Square BALTIMORE, MARYLAND 21210-1610

Website: http://www.operationhope.org

Phone: 240-630-1391

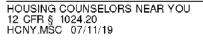
Email Address: stephanie.davis@operationhope.org

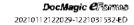
#### Languages:

English

#### Services:

Financial Management/Budget Counseling | Financial: Budgeting and Credit Repair Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops







#### 8. THE DEVELOPMENT CORPORATION OF NORTHWEST BALTIMORE

Distance 3.6 miles

3521 W Belvedere Ave

Baltimore, Maryland 21215-5802

Website: http://www.thedevelopmentcorporation.org

Phone: 410-578-7190

Email Address: housingcounseling3@gmail.com

#### Languages:

English

#### Services:

Mortgage Delinquency and Default Resolution Counseling | Non-Delinquency Post Purchase Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops | Rental Housing Counseling

#### 9. BELAIR - EDISON NEIGHBORHOODS, INC.

Distance

3.7 miles

3545 Belair Rd Baltimore, Maryland 21213-1230

Website: http://belair-edison.org

Phone: 410-485-8422

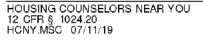
Email Address: neighborhoods@belair-edison.org

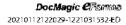
#### Languages:

English

#### Services

Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling | Financial: Budgeting and Credit Repair Workshops | Home Improvement and Rehabilitation Counseling | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops







#### 10. SOUTHEAST COMMUNITY DEVELOPMENT CORPORATION

Distance 3.8 miles

3323 Eastern Ave Suite 200 Baltimore, Maryland 21224-4109

Website: http://www.southeastcdc.org

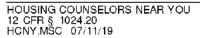
Phone: 410-342-3234

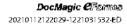
Email Address: karen@southeastcdc.org

Languages: English, Spanish

#### Services

Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops | Reverse Mortgage Counseling







## ANTI-STEERING DISCLOSURE OF LOAN OPTIONS

Loan #: 1221031532

Date: JANUARY 12, 2021

Loan Originator: My Easy Mortgage, LLC

Borrower(s): Marilyn J Mosby

Property Address: Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

In order to facilitate compliance with the anti-steering prohibitions found in 12 CFR § 1026.36(e), your Loan Originator is providing you with this disclosure of loan options that are available for you to choose. These loan options are from creditors with whom the Loan Originator regularly does business with and are for types of transactions for which you have expressed an interest.

#### **FIXED INTEREST RATE OPTIONS**

	Loan Option with Lowest Rate	Loan Option with Lowest Rate Without the Following:  Negative Amortization Prepayment Penalty Interest Only Payments Balloon Payment in First Seven Years of Loan Term Demand Feature Shared Equity Shared Appreciation	Loan Option with Lowest Total Dollar Amount for Origination Points or Fees and Discount Points
Interest Rate	1.999%	1.999%	2.999%
Total Dollar Amount of Origination Points or Fees and Discount Points	\$22,144.00	\$22,144.00	-\$2,056.00

You have not expressed interest in any Adjustable Interest Rate loan options.



ANTI-STEERING DISCLOSURE OF LOAN OPTIONS ASDLP.UWM 08/20/18

DocMagic **但**不函而而 20210112122029-1221031532-ED

# ANTI-STEERING DISCLOSURE OF LOAN OPTIONS

Loan #: 1221031532

Date: JANUARY 28, 2021

Serv. #:

MIN:

Loan Originator: My Easy Mortgage, LLC

Borrower(s): Marilyn J Mosby

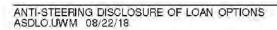
Property Address REDACTED Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

- During the origination process, the loan originator provided me/us with loan options in accordance with Regulation 12 CFR §1026.36(e) which prohibits a loan originator from steering a consumer to a transaction with less favorable terms in order to increase the loan originator's compensation.
- The loan originator presented me/us with loan options for each type of transaction in which I/we have expressed an interest and explained to me/us all available loan options to my/our satisfaction. These loan options included a loan with the lowest interest rate, a loan with the lowest interest rate without non-standard features, and a loan with the lowest total dollar amount for origination points or fees and discount points.

Marilyn J Mosby 01/28/21 05:46:34 AM PST

Borrower Marilyn J Mosby

Date







### NOTICE TO PURCHASER-MORTGAGOR

Date: FEBRUARY 19, 2021

Lender: UNITED WHOLESALE MORTGAGE, LLC

Purchaser/Mortgagor: Marilyn J Mosby

Property Address:

REDACTED Gulf of Mexico Dr Unit REDACTED Long Boat Key, Florida 34228

Pursuant to Section 627-798, Florida Statutes, notice is hereby given by

Fergeson Skipper Attorneys at Law

(Name of Title Insurer)

to the undersigned purchaser-mortgagor that a mortgagee title insurance policy is to be issued to your mortgagee lender, and that such policy does not provide title insurance protection to you as the owner of the real estate you are purchasing. The undersigned has read the above notice and understands that such mortgage title insurance policy to be issued to the mortgagee lender does not provide title insurance protection to the undersigned as owner.

Dated this 19th

day of

FEBRUARY, 2021

Borrower Marilyn J Mosby

Date

FLORIDA NOTICE TO PURCHASER-MORTGAGOR Fla. Stat. Ann. § 627.798; FL ADC 690-186.002 FLNPM.MSC 10/07/19

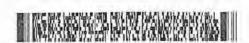
DocMagic eForms 20210217104600-1221031532-E0



### FLOOD HAZARD DETERMINATION

Loan Number: 1221031532

Date: FEBRUARY 19, 2021 Borrower(s) Name(s): Marilyn J Mosby Property Address: REDACTED Gulf of Mexico Dr Unit Long Boat Key, Florida 34228 Pursuant to federal regulations, the Lender has evaluated whether or not the improved real property or mobile home (the "Property") which will secure your loan is located in an area designated by the Federal Emergency Management Agency ("FEMA") as a "Special Flood Hazard Area." The Lender has determined that according to FEMA the Property is NOT located in a designated Special Flood Hazard Area. Therefore, flood insurance will NOT be required by the Lender as a condition of closing this loan transaction. The National Flood Insurance Reform Act of 1994 provides that if the loan servicer at any time during the term of the loan determines that the Property is in a Special Flood Hazard Area the loan servicer must notify the borrower that flood insurance must be obtained. In these cases, the borrower has 45 days to respond and provide evidence of acceptable insurance to the loan servicer; if no response is made by the borrower, the loan servicer can force-place flood insurance after 45 days from the date of notification. The undersigned Borrower(s) agree that flood insurance will be purchased if the Property is located in a Special Flood Hazard Area, and if flood insurance is available in the community. The undersigned Borrower(s) further agree that if the Property at any time is determined to be in a Special Flood Hazard Area, and if insurance is available, Borrower(s) will obtain and pay for such insurance in an amount as required by the Lender or loan servicer. Marilyn J Mosby Borrower Date Borrower Date Borrower Borrower Date Date Borrower Date Borrower DocMagic eForms FLOOD HAZARD DETERMINATION FHD.MSC 03/22/17 20210217104600-1221031532-ED



OMB Control No. 1660-0040 Expires: 10/31/18

# DEPARTMENT OF HOMELAND SECURITY Federal Emergency Management Agency STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

	SECTION I - LOAN INFO	RMATION	
1. LENDER/SERVICER NAME AND ADDRESS		SCRIPTION (Building/Mobil	e Home/Property) (See instructions for
United Shore Financial Servic	es, more information.)	MEXICO DR UNIT	DACTED
LLC	LONGBOAT KEY		HALTEL
585 South Boulevard East Pontiac, MI 48341	2000		
Policiac, MI 40041	Borrower: Me	osby, Marilyn	
3. LENDER/SERVICER ID #	4. LOAN IDENTIFIER	LE AMOUNT OF F	LOOD INSURANCE REQUIRED
NMLS #3038	1221031532	5. AMOUNT OF F	LOOD INSORANCE REQUIRED
	SECTION II		
A. NATIONAL FLOOD INSURANCE PROGRAM	(NFIP) COMMUNITY JURISDIC	TION	
1. NFIP Community Name	2. County(ies)	3. State	4 NFIP Community Number
TANGDARM WENT MARIN AN	CADA COMA	-	125126
LONGBOAT KEY, TOWN OF	SARASOTA	FL	123126
B. NATIONAL FLOOD INSURANCE PROGRAM			
NFIP Map Number or Community-Panel Numb     Community-Panel Numb     Community-Panel Numb	er 2. NFIP Map Panel Effective/Revised Date	3. Is there a Letter of M	ap Change (LOMC)?
(Community name, if not the same as "A")	Ellective/Hevised Date	IXI NO	
REDACTED	11/04/16	100	OMC date/no. is available, enter
	11,01,10	date and case no	
4. Flood Zone	5. No NFIP Map		
AE		Date	Case No.
C. FEDERAL FLOOD INSURANCE AVAILABILI	TY (Check all that apply.)		
<ol> <li>X Federal Flood Insurance is available (com</li> <li>Federal Flood Insurance is not available (</li> <li>Building/Mobile Home is in a Coastal Barrance be available.</li> </ol>	community does not participate in ier Resources Area (CBRA) or O	the NFIP).	Emergency Program of NFIP PA). Federal Flood Insurance may
CBRA/OPA Designation Date:  D. DETERMINATION			
IS BUILDING/MOBILE HOME IN SPECIAL FLO	OD HAZARD AREA (ZONES CO	NTAINING THE LETTERS	"A" OR "V") ? X YES   NO
If yes, flood insurance is required by the Flood Distriction, flood insurance is not required by the Flood removed.	saster Protection Act of 1973.		
This determination is based on examining the NF other information needed to locate the building/me	IP map, any Federal Emergency obile home on the NFIP map.	Management Agency revision	ons to it, and any
E. COMMENTS (Optional)			
THIS FLOOD DETERMINATION IS POUR DISASTER PROTECTION ACT. IT			
CENSUS DATA: St: 12 Co: 115	MSA: 35840 Tract:	0008 02 Alt-Tra	ct: 12115000802
			00. 1211000000
Comments December 1921, 921, 922, 1			
Amount Section 251, 350, 351, 353			
American Society and Services 300			
F. PREPARER'S INFORMATION			
	her than Lender)	DAT	E OF DETERMINATION
F. PREPARER'S INFORMATION NAME, ADDRESS, TELEPHONE NUMBER (If ot	Control and the second	TO SOUTH THE THE	TE OF DETERMINATION
F. PREPARER'S INFORMATION  NAME, ADDRESS, TELEPHONE NUMBER (If of  CoreLogic Flood Servi  1825A Kramer Lane	Control and the second	01/15/21 at	09:27 AM CST
F. PREPARER'S INFORMATION  NAME, ADDRESS, TELEPHONE NUMBER (If of CoreLogic Flood Servi	Control and the second	01/15/21 at	09:27 AM CST : 2101698322

American Land Title Association

ALTA Settlement Statement - Borrower/Buyer

**TRID Rates** 

Adopted 05-01-2015

Settlement Agent:

Fergeson Skipper, PA

Settlement Location: 1515 Ringling Blvd., 10th Floor, Saraspta, Florida 34236

File No./Escrow No.: 31510

Print Date & Time: 2/17/21 at 2:27 pm

Property Address:

Gulf of Mexico Dr.

Buyer:

Marilyn J. Mosby

Seller.

The Mustard Seed Group, LLC

Lender

United Wholesale Mortgage

Loan ID#

1221031532

Settlement Date:

2/19/2021

Disbursement Date: 2/19/2021

Description ( )	Borrower / Buyer		
	Debit	Credit	
Financial			
Sale Price of Property	\$476,000.00	(100) (7)	
Deposit		\$20,000.0	
Loan Amount to United Wholesale Mortgage		\$428,400.0	
Seller credit Buyer - Doc Stamps on Deed.		\$3,332,0	
Lender Credits		\$7,051.4	
Prorations/Adjustments			
Assessments 02/19/21 to 02/28/21	\$373.21		
LBK GMD Utility Underground 02/19/21 to 09/30/21	\$147.19		
LBK Neighborhood Underground 02/19/21 to 09/30/21	\$23.79		
County Taxes 01/01/21 to 02/19/21		\$660.8	
Loan Charges to United Wholesale Mortgage			
Originator Compensation to My Easy Mortgage, LLG	\$4,284.00	<u></u>	
Appraisal Fee (POC B \$480.00) to Class Valuation		····	
Credit Report Fee to Credit Plus	\$46.50	*****************	
Flood Certification to Corelogic Flood Services.	\$8.00		
Tax Services	\$85.00		
Tille - Closing Fee to Fergeson Skipper, PA	\$375.00		
Title - E-Recording Fee to Simplifile/Fergeson Skipper	\$9.00		
Title - FedEx Charges to Fergeson Skipper, PA	\$50,00		
Title - Municipat Lien Report Fee to PropLogix	\$115.00		
Title - Title Search Fee to Attorney's Title Fund Services, LLC	\$75.00		
Homeowner's Insurance Premium (12 mo.) to ASI	\$1,617.00		
Prepaid Interest (33.74 per day from 02/19/21 to 03/01/21) to United Wholesala Mortgage	\$337,44		
Impounds			
Homeowner's Insurance \$134,75 per month for 3 mo, to United Wholesale Mortgage	\$404.25	المالية	
Properly Taxes \$436.86 per month for 6 mo. to United Wholesale Mortgage	\$2,621.16	A	
Aggregate Adjustment to United Wholesale Mortgage		\$1,212.8	

Longboat Key, Florida 34228

Note: POC B: Paid Outside Closing by the Borrower/Buyer, POC S: Paid Outside Closing by the Seller, PBO: Paid by Other.

Description	Borrower	Buyer
	Debit	Credit
Title Charges & Escrow / Settlement Charges		
Title - Lender's Title Endrsmnts to Old Republic Nat. Title/Fergeson Skipper	\$271.70	
Title - Lender's Title Insurance to Old Republic Nat. Title/Fergeson Skipper	\$2,217.00	
Title - Owner's Title Insurance to Old Republic Nat. Title/Fergeson Skipper	\$289.30	
Government Recording and Transfer Charges		
Recording fees	\$198.50	
Deed - Documentary Stamps to Clerk of Court	\$3,332.00	
Mortgage - Documentary Stamps to Clerk of Court	\$1,499.40	
Mortgage - Intangible Taxes to Clerk of Court	\$856.80	
Miscellaneous		
Condominium Association Dues - March 2021 to Seaside Gardens Retreat of Longboat Key Condo Assoc., Inc.	\$1,070.00	
Lender Questionnaire to Seaside Gardens Retreat of Longboat Key Condo Assoc., Inc.	\$50.00	
	Debit	Credit
Subtotals	\$496,356.24	\$460,657.09
Due From Borrower		\$35,699.15
Due To Seller		
Totals	\$496,356.24	\$496,356.24

# Acknowledgement

The undersigned hereby certify that they have carefully reviewed the Closing Disclosure or other settlement statement form and they approve and agree to the payment of all fees, costs, expenses and disbursement as reflected on the Closing Disclosure or other settlement statement form to be paid on their behalf. We further certify that we have received a copy of the Closing Disclosure or other settlement statement.

I have reviewed the Closing Disclosure, the settlement statement, the lender's closing instructions and any and all other forms relative to the escrow funds, including any disclosure of the Florida title insurance premiums being paid, and I agree to disburse the escrow funds in accordance with the terms of this transaction and Florida law.

By: Mahlelelagor Abmey

American Land Title Association

ALTA Settlement Statement - Seller

**TRID Rates** 

Adopted 05-01-2015

Settlement Agen: Fergeson Skipper, PA

Settlement Location: 1515 Ringling Blvd., 10th Floor, Sarasota, Florida 34236

File No./Escrow No.: 31510

Print Date & Time: 2/11/21 at 1:05 pm

Property Address:

EDACTED ull of Mexico Dr. REDACTED

Buyer:

Marilyn J Mosby

Seller

The Mustard Seed Group, LLC

Lender

United Wholesale Mortgage

Loan ID#

1221031532

Settlement Date

2/19/2021

Disbursement Date: 2/19/2021

Description	Seller		
	Debit	Credit	
Financial			
Sale Price of Property		5476,000.00	
Seller credit Buyer - Doc Stamps on Deed	\$3,332.00		
Prorations/Adjustments			
Assessments 02/19/21 to 02/28/21		\$373.21	
LBK GMD Utility Underground 02/19/21 to 09/30/21		\$147.19	
LBK Neighborhood Underground 02/19/21 to 09/30/21		\$23.79	
County Taxes 01/01/21 to 02/19/21	\$660.82		
Other Loan Charges			
Title - Closing Fee to Fergeson Skipper, PA	\$375.00		
Title - FedEx Charges to Fergeson Skipper, PA	\$50.00		
Commissions			
Real Estate Commission Buyers Broker to Coldwell Banker Residential Real Estate	\$14,280.00		
Real Estate Commission Sellers Broker to Michael Saunders & Company	\$14,280.00		
- Company of the Comp	Debit	Credit	
Subtotals	\$32,977.82	\$476,544.19	
Due To Borrower			
Due To Seller	\$443,566.37		
Totals	\$476,544.19	S476.544 19	

Longboat Key, Florida 34228

# Acknowledgement

The undersigned hereby certify that they have carefully reviewed the Closing Disclosure or other settlement statement form and they approve and agree to the payment of all fees, costs, expenses and disbursement as reflected on the Closing Disclosure or other settlement statement form to be paid on their behalf. We further certify that we have received a copy of the Closing Disclosure or other settlement statement.

The Mustard Seed Group, LLC

a Michigan Limited Liability Company

Thomas S. Brennan

Manager

I have reviewed the Closing Disclosure, the settlement statement, the lender's closing instructions and any and all other forms relative to the escrow funds, including any disclosure of the Florida title insurance premiums being paid, and I agree to disburse the escrow funds in accordance with the terms of this transaction and Florida law.

Fergeson, Skipper, PA

American Land Title Association

ALTA Settlement Statement - Borrower/Buyer

**TRID Rates** 

Adopted 05-01-2015

Settlement Agent:

Fergeson Skipper, PA

Settlement Location: 4515 Ringling Blvd., 10th Floor, Sarasota, Florida 34236

File No./Escrow No.: 31510

Print Date & Time: 2/17/21 at 2:27 pm

Property Address:

Gulf of Mexico Dr. REDACTED Longboat Key, Florida 34228

Buyer:

Marilyn J. Mosby

Seller.

The Mustard Seed Group, LLC

Lender

United Wholesale Mongage

Loan ID#

1221031532

Settlement Date:

2/19/2021

Disbursement Date: 2/19/2021

Description	Borrower / Buyer		
	Debit	Credit	
Financial			
Sale Price of Property	\$476,000.00		
Deposit		\$20,000.0	
Loan Amount to United Wholesale Mortgage		\$428,400.0	
Seller credit Buyer - Doc Stamps on Deed.		\$3,332,0	
Lender Credits		\$7,051.4	
Prorations/Adjustments		***********************	
Assessments 02/19/21 to 02/28/21	\$373.21		
LBK GMD Utility Underground 02/19/21 to 09/30/21	\$147.19		
LBK Neighborhood Underground 02/19/21 to 09/30/21	\$23.79		
County Taxes 01/01/21 to 02/19/21		\$660.8	
Loan Charges to United Wholesale Mortgage		· · · · · · · · · · · · · · · · · · ·	
Originator Compensation to My Easy Mortgage, LLC	\$4,284.00		
Appraisal Fee (POC B \$480.00) to Class Valuation			
Credit Report Fee to Credit Plus	\$46.50	****************	
Flood Certification to Corelogic Flood Services.	\$8.00	*****	
Tax Services	\$85.00	40 <del>-84-770/10-71</del>	
Title - Closing Fee to Fergeson Skipper, PA	\$375.00	u boodillo de como	
Title - E-Recording Fee to Simplifile/Fergeson Skipper	\$9.00		
Title - FedEx Charges to Fergeson Skipper, PA	\$50,00		
Title - Municipal Lien Report Fee to PropLogix	\$115.00		
Title - Title Search Fee to Attorney's Title Fund Services, LLC	\$75.00		
Homeowner's Insurance Premium (12 mo.) to ASI	\$1,617.00		
Prepaid Interest (33.74 per day from 02/19/21 to 03/01/21) to United Wholesala Mortgage	\$337,44	and the second second second	
Impounds			
Homeowner's Insurance \$134,75 per month for 3 mo, to United Wholesale Mortgage	\$404.25		
Properly Taxes \$436.86 per month for 6 mo. to United Wholesale Mortgage	\$2,621.16		
Aggregate Adjustment to United Wholesale Mortgage		\$1,212.8	

Note: POC B: Paid Outside Closing by the Borrower/Buyer, POC S: Paid Outside Closing by the Seller, PBO: Paid by Other.

Description	Borrower	/ Buyer	
	Debit	Credit	
Title Charges & Escrow / Settlement Charges			
Title - Lender's Title Endrsmnts to Old Republic Nat. Title/Fergeson Skipper	\$271.70		
Title - Lender's Title Insurance to Old Republic Nat. Title/Fergeson Skipper	\$2,217.00		
Title - Owner's Title Insurance to Old Republic Nat. Title/Fergeson Skipper	\$289.30		
Government Recording and Transfer Charges			
Recording fees	\$198.50		
Deed - Documentary Stamps to Clerk of Court	\$3,332.00		
Mortgage - Documentary Stamps to Clerk of Court	\$1,499.40		
Mortgage - Intangible Taxes to Clerk of Court	\$856.80		
Miscellaneous			
Condominium Association Dues - March 2021 to Seaside Gardens Retreat of Longboat Key Condo Assoc., Inc.	\$1,070.00		
Lender Questionnaire to Seaside Gardens Retreat of Longboat Key Condo Assoc., Inc.	\$50.00		
	Debit	Credit	
Subtotals	\$496,356.24	\$460,657.09	
Due From Borrower		\$35,699.15	
Due To Seller			
Totals	\$496,356.24	\$496,356.24	

# Acknowledgement

The undersigned hereby certify that they have carefully reviewed the Closing Disclosure or other settlement statement form and they approve and agree to the payment of all fees, costs, expenses and disbursement as reflected on the Closing Disclosure or other settlement statement form to be paid on their behalf. We further certify that we have received a copy of the Closing Disclosure or other settlement statement.

I have reviewed the Closing Disclosure, the settlement statement, the lender's closing instructions and any and all other forms relative to the escrow funds, including any disclosure of the Florida title insurance premiums being paid, and I agree to disburse the escrow funds in accordance with the terms of this transaction and Florida law.

Bl. M. la hour law Abmer

American Land Title Association

ALTA Settlement Statement - Seller

**TRID Rates** 

Adopted 05-01-2015

Settlement Agent:

Fergeson Skipper, PA

Settlement Location: 1515 Ringling Blvd., 10th Floor, Sarasota, Florida 34236

File No./Escrow No.: 31510

Print Date & Time: 2/11/21 at 1:05 pm

Property Address:

Gulf of Mexico Dr.

Longboat Key, Florida 34228

Buyer:

Marilyn J Mosby

Seller

The Mustard Seed Group, LLC

Lender

United Wholesale Mortgage

Loan ID#

1221031532

Settlement Date

2/19/2021

Disbursement Date: 2/19/2021

Description	Seller		
	Debit	Credit	
Financial			
Sale Price of Property		5476,000.00	
Seller credit Buyer - Doc Stamps on Deed	\$3,332.00		
Prorations/Adjustments			
Assessments 02/19/21 to 02/28/21		\$373.21	
LBK GMD Utility Underground 02/19/21 to 09/30/21		\$147.19	
LBK Neighborhood Underground 02/19/21 to 09/30/21		\$23.79	
County Taxes 01/01/21 to 02/19/21	\$660.82		
Other Loan Charges			
Title - Closing Fee to Fergeson Skipper, PA	\$375.00		
Title - FedEx Charges to Fergeson Skipper, PA	\$50.00		
Commissions			
Real Estate Commission Buyers Broker to Coldwell Banker Residential Real Estate	\$14,280.00		
Real Estate Commission Sellers Broker to Michael Saunders & Company	\$14,280.00		
	Debit	Credit	
Subtotals	\$32,977.82	\$476,544.19	
Oue To Borrower			
Due To Seller	\$443,566.37		
Totals	\$476,544.19	S476.544 19	

# Acknowledgement

The undersigned hereby certify that they have carefully reviewed the Closing Disclosure or other settlement statement form and they approve and agree to the payment of all fees, costs, expenses and disbursement as reflected on the Closing Disclosure or other settlement statement form to be paid on their behalf. We further certify that we have received a copy of the Closing Disclosure or other settlement statement.

The Mustard Seed Group, LLC

a Michigan Limited Liability Company

Thomas S. Brennan

Manager

I have reviewed the Closing Disclosure, the settlement statement, the lender's closing instructions and any and all other forms relative to the escrow funds, including any disclosure of the Florida title insurance premiums being paid, and I agree to disburse the escrow funds in accordance with the terms of this transaction and Florida law.

Fergeson, Skipper, PA

Loan Number: 1221031532

# SECOND HOME RIDER

THIS SECOND HOME RIDER is made this 19th day of FEBRUARY 2021 , and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower," whether there are one or more persons undersigned) to secure Borrower's Note to UNITED WHOLESALE MORTGAGE, LLC

(the "Lender") of the same date and covering the Property described in the Security Instrument (the "Property"), which is located at:

Gulf of Mexico Dr Unit EDACTED Long Boat Key, Florida 34228

In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree that Sections 6 and 8 of the Security Instrument are deleted and are replaced by the following:

- 6. Occupancy. Borrower will occupy and use the Property as Borrower's second home. Borrower will maintain exclusive control over the occupancy of the Property, including short-term rentals, and will not subject the Property to any timesharing or other shared ownership arrangement or to any rental pool or agreement that requires Borrower either to rent the Property or give a management firm or any other person or entity any control over the occupancy or use of the Property. Borrower will keep the Property available primarily as a residence for Borrower's personal use and enjoyment for at least one year after the date of this Second Home Rider, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.
- 8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's second home.

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

Marilyn J Mosby

(Seal)

-Borrower

MIN: 100032412210315328 Loan Number: 1221031532

# CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 19th day of FEBRUARY, 2021 , and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to UNITED WHOLESALE MORTGAGE, LLC

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

Gulf of Mexico Dr Unit PEDACTED ong Boat Key, Florida 34228

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as:

Seaside Garden Retreat of Longboat Key [Name of Condominium Project]

(the "Condominium Project"). If the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.

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

- A. Condominium Obligations. Borrower shall performall of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.
- B. Property Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes and floods, from which Lender requires insurance, then: (i) Lender waives the provision in Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

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

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DocMagic CAGITINS 20210217104600-1221031532-ED Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in licu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower arc hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

- C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.
- **D.** Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11
- E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.
- F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

MULTISTATE CONDOMINIUM RIDER Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3140 1/01

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

Marilyn J Mosby

-Borrower

MULTISTATE CONDOMINIUM RIDER Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3140 1/01

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DocMagic & Commos 26210217104600-1221031532-ED This Instrument Prepared By: United Wholesale Mortgage, LLC 585 South Boulevard E Pontiac, MI 48341 (800) 981-8898

After Recording Return To:
UNITED WHOLESALE MORTGAGE, LLC
585 SOUTH BOULEVARD E
PONTIAC, MI 48341
ATTN: POST CLOSING MANAGER
Loan Number: 1221031532

TRUE AND CERTIFIED
COPY OF THE
ORIGINAL BY USFS

[Space Above This Line For Recording Data]

# MORTGAGE

MIN: 100032412210315328

MERS Phone: 888-679-6377

# **DEFINITIONS**

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

(A) "Security Instrument" means this document, which is dated with all Riders to this document.

FEBRUARY 19, 2021

, together

(B) "Borrower" is Marilyn J Mosby, A Married Woman

Borrower is the mortgagor under this Security Instrument.

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

(D) "Lender" is United Wholesale Mortgage, LLC

Lender is a LIMITED LIABILITY COMPANY
and existing under the laws of MICHIGAN
Lender's address is 585 South Boulevard E, Pontiac, Michigan 48341

organized

(E) "Note" means the promissory note signed by Borrower and dated FEBRUARY 19, 2021.

The Note states that Borrower owes Lender FOUR HUNDRED TWENTY-EIGHT THOUSAND FOUR HUNDRED AND 00/100 Dollars (U.S. \$ 428,400.00 ) plus interest.

\*\*Mortgagor herein warrants and certifies that neither Mortgagor, nor Mortgagor's spouse, nor any dependent member of Mortgagor's family reside on the above described property nor is it contiguous with or adjacent to the homestead property of the Mortgagor.\*\*

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Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than MARCH 1, 2051

- (F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
- (G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
- (H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

	Adjustable Rate Rider		Planned Unit Development Rider
	Balloon Rider		Biweekly Payment Rider
	1-4 Family Rider	$\boxtimes$	Second Home Rider
X	Condominium Rider		Other(s) [specify]

- (I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
- (J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
- (K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
- (L) "Escrow Items" means those items that are described in Section 3.
- (M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
- (N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
- (O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
- (P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.
- (Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

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# TRANSFER OF RIGHTS IN THE PROPERTY

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

of

COUNTY

Sarasota

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

See Attached

A.P.N.: 0005-16-2003

which currently has the address of



Long Boat Key [City] Florida 34228

("Property Address"):

[Zip Code]

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

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

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

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

Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall
pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late
charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due

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under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

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

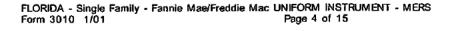
2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall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

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

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

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

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

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

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

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

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

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

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower:

(a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder

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of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

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

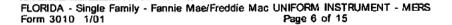
5. Property Insurance. Borrower shall keep the improvements now existing or hereafter crected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance.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

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

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

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be

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required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

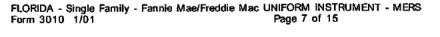
If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The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

- 6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.
- 7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

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

- 8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.
- 9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the

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

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

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

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

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

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These

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agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

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

- (a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.
- (b) Any such agreements will not affect the rights Borrower has if any with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.
- Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

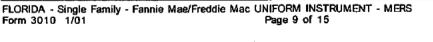
If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous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

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

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

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise

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agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

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

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

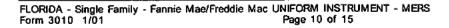
All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

- 12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.
- 13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

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

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

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as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

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

- 15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.
- 16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

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

- 17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.
- 18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

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

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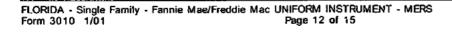
If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails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

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and arenot assumed by the Note purchaser unless otherwise provided by the Note purchaser.

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

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

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

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

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

- 22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.
- 23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security

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Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

- 24. Attorneys' Fees. As used in this Security Instrument and the Note, attorneys' fees shall include those awarded by an appellate court and any attorneys' fees incurred in a bankruptcy proceeding.
- 25. Jury Trial Waiver. The Borrower hereby waives any right to a trial by jury in any action, proceeding, claim, or counterclaim, whether in contract or tort, at law or in equity, arising out of or in any way related to this Security Instrument or the Note.

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

-Borrower

Marilyn J Mosby -Bot 2104 Bolton St, Baltimore, MD 21217

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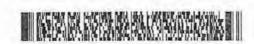
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FLORIDA - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT - MERS

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ounty of	Sarasota	) = )		
Physica	ing instrument was acknowledged be al Presence, DR -	fore me by means of:		
191	Notarization,	Ch. A	2021	
Do Do	te day of N	Month	Year	_ , by
Aarilyn J	Mosby	U		_
THE PROPERTY OF THE PARTY OF TH	Mame  TRACY MUNON	Notary Public - State of Florida  TRACY MUNOZ  ary Typed, Printed or Stamped		
(	Place Notary Seal Stamp Above)			
	ally Known ced Identification	24		



# **DISCLOSURE HISTORY**

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	The state of the s			
Loan Number:	1221031532	Primary Borrower:	Marilyn Mosby	

EVENT TYPE	DATE	DETAILS
Document Package	1/12/2021 3:09:17 PM	Event Type: Package Ordered Package Type: Origination with State/Federal
	1/12/2021 3:13:53 PM	Event Type: Package Ordered Package Type: Origination with State/Federal
	1/12/2021 3:20:38 PM	Event Type: Package Distributed Event Party: Marilyn J Mosby Delivery Method: E-Sign
	1/12/2021 3:20:38 PM	Event Type: Package Distributed  Event Party: Gilbert Bennett  Delivery Method: E-Sign
	1/13/2021 10:46:06 AM	Event Type: eSign Link Clicked Event Party: Gilbert Bennett
	1/13/2021 10:46:11 AM	Event Type: eDelivery Consented Event Party: Gilbert Bennett
	1/13/2021 10:46:11 AM	Event Type: eSign Review Event Party: Gilbert Bennett
	1/13/2021 10:46:22 AM	Event Type: Package Signed and Submitted  Event Party: Gilbert Bennett
	1/13/2021 10:46:22 AM	Event Type: eSign Package Download  Event Party: Gilbert Bennett
Document Package	1/14/2021 2:09:55 PM	Event Type: eSign Link Clicked Event Party: Marilyn J Mosby
	1/14/2021 2:10:06 PM	Event Type: eDelivery Consented Event Party: Marilyn J Mosby
	1/14/2021 2:10:06 PM	Event Type: eSign Review Event Party: Marilyn J Mosby
	1/14/2021 2:10:06 PM	Event Type: eSign Review Complete Event Party: Marilyn J Mosby
	1/14/2021 2:10:06 PM	Event Type: eSign Review Complete Event Party: Gilbert Bennett
	1/14/2021 2:11:30 PM	Event Type: Package Signed and Submitted Event Party: Marilyn J Mosby
	1/14/2021 2:11:30 PM	Event Type: eSign Process Complete Event Party: Marilyn J Mosby
	1/14/2021 2:11:30 PM	Event Type: eSign Process Complete Event Party: Gilbert Bennett
	1/14/2021 2:11:30 PM	Event Type: eSign Package Download Event Party: Marilyn J Mosby

EVENT TYPE	DATE	DETALS
	· · · · · · · · · · · · · · · · · · ·	Fee Snapshot Reason: TRID Document Was Generated
F O	4/40/0004 0:00:F0 FM4	10% Group Accepted Amount: \$0.00
Fee Snapshot	1/12/2021 3:20:59 PM	10% Group Baseline Amount: \$0.00
 		10% Group Tolerance Amount: \$0.00
1 1 1 1 1		Fee Snapshot Reason: TRID Document Was Generated
Fee Snapshot	1/12/2021 3:20:59 PM	10% Group Accepted Amount: \$0.00
	1 1 1 1	10% Group Baseline Amount: \$0.00
		10% Group Tolerance Amount: \$0.00
APR Disclosure	1/14/2021 2:10:06 PM	Disclosed APR: 3.037
		Method: E-Sign Consent
1 1 1 1	1/15/2021 10:27:37 AM	Event Type: Package Ordered
: : : :	1/10/2021 10.27.37 AW	Package Type: Flood Certification
		Event Type: Package Distributed
Document Package	1/15/2021 10:27:43 AM	Delivery Method: Secure E-Mail
· 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	! ! !	Event Type: Email Link Clicked
	1/15/2021 10:31:59 AM	Event Party: Marilyn J Mosby
		Fee Snapshot Reason: TRID Document Was Generated  10% Group Accepted Amount: \$0.00
Fee Snapshot	1/15/2021 10:27:49 AM	10% Group Baseline Amount: \$0.00
: 		10% Group Tolerance Amount: \$0.00
1 1 1 1		Fee Snapshot Reason: Loan Entered Underwriting  10% Group Accepted Amount: \$0.00
Fee Snapshot	1/15/2021 10:29:29 AM	10% Group Baseline Amount: \$0.00
		10% Group Tolerance Amount: \$0.00
		Fee Snapshot Reason: Loan Entered Underwriting
	1 1 1	10% Group Accepted Amount: \$0.00
Fee Snapshot	1/15/2021 10:29:53 AM	10% Group Baseline Amount: \$0.00
	1 1 1 1	10% Group Tolerance Amount: \$0.00
		Fee Snapshot Reason: Loan Entered Underwriting
Fee Snapshot	1/15/2021 10:30:02 AM	10% Group Accepted Amount: \$0.00
ree onapshot	1/13/2021 10:30:02 AV	10% Group Baseline Amount: \$0.00
: 	 	10% Group Tolerance Amount: \$0.00
		Fee Snapshot Reason: Change of Circumstance (Not Borrower
: : : :		Requested) 10% Group Accepted Amount: \$0.00
Fee Snapshot	1/18/2021 11:21:11 AM	10% Group Baseline Amount: \$0.00
1 1 1 1 1	! ! !	10% Group Tolerance
	1 1 1 1	Amount: \$0.00
Change of Circumstance	1/18/2021 11:21:11 AM	Date Submitted: 1/18/2021 11:21:11 AM
Approved		Change of Circumstance History
		Fee Snapshot Reason:  Change of Circumstance (Not Borrower Requested)
	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	10% Group Accepted Amount: \$0.00
Fee Snapshot	1/24/2021 8:04:43 PM	10% Group Baseline Amount: \$0.00
: : : :		10% Group Tolerance \$0.00
 		Amount:
Change of Circumstance	1/24/2021 8:04:43 PM	Date Submitted: 1/24/2021 8:04:43 PM
Approved		Change of Circumstance History

EVENT TYPE	DATE	DETAILS
Dog mont Postogo	1/27/2021 4:28:53 PM	Event Type: Package Ordered Package Type: PredCheck
Document Package	1/27/2021 4:29:52 PM	Event Type: Package Distributed  Delivery Method: PredCheck
Lock Action	1/27/2021 4:28:53 PM	Lock Action: Lock
Fee Snapshot	1/27/2021 4:28:53 PM	Fee Snapshot Reason: TRID Document Was Generated  10% Group Accepted Amount: \$0.00  10% Group Baseline Amount: \$0.00  10% Group Tolerance Amount: \$0.00
Fee Snapshot	1/27/2021 4:29:59 PM	Fee Snapshot Reason: TRID Document Was Generated 10% Group Accepted Amount: \$0.00 10% Group Baseline Amount: \$0.00 10% Group Tolerance Amount: \$0.00
Lock Action	1/27/2021 4:44:26 PM	Lock Action: Confirm
	1/27/2021 4:45:22 PM	Event Type: Package Ordered  Package Type: Loan Estimate
	1/27/2021 4:46:06 PM	Event Type: Package Distributed Event Party: Marilyn J Mosby Delivery Method: E-Sign
	1/27/2021 5:15:08 PM	Event Type: eDelivery Consented Event Party: Marilyn J Mosby
	1/27/2021 5:15:08 PM	Event Type: eSign Link Clicked Event Party: Marilyn J Mosby
	1/27/2021 5:15:09 PM Event Type: eSign Review Event Party: Marilyn J Mosby	
1/27/202	1/27/2021 5:15:09 PM	Event Type: eSign Review Complete Event Party: Marilyn J Mosby
	1/27/2021 5:15:51 PM	Event Type: Package Signed and Submitted Event Party: Marilyn J Mosby
	1/27/2021 5:15:51 PM	Event Type: eSign Process Complete Event Party: Marilyn J Mosby
	1/27/2021 5:15:51 PM	Event Type: eSign Package Download  Event Party: Marilyn J Mosby
	1/28/2021 8:30:50 AM	Event Type: Package Retired Event Party: Marilyn J Mosby
		Fee Snapshot Reason: TRID Document Was Generated
Fee Snapshot	1/27/2021 4:46:36 PM	10% Group Accepted Amount: \$0.00 10% Group Baseline Amount: \$0.00 10% Group Tolerance Amount: \$0.00
Fee Snapshot	1/27/2021 4:46:36 PM	Fee Snapshot Reason: TRID Document Was Generated  10% Group Accepted Amount: \$0.00  10% Group Baseline Amount: \$0.00  10% Group Tolerance Amount: \$0.00

EVENT TYPE	DATE	DETALS
APR Disclosure	1/27/2021 5:15:08 PM	Disclosed APR: 3.092  Method: E-Sign Consent
Document Package	1/28/2021 8:29:20 AM	Event Type: Package Ordered Package Type: Closing Disclosure
	1/28/2021 8:29:31 AM	Event Type: Package Ordered Package Type: Closing Disclosure
	1/28/2021 8:30:43 AM	Event Type: Package Distributed Event Party: Marilyn J Mosby Delivery Method: E-Sign
	1/28/2021 8:43:11 AM	Event Type: eDelivery Consented Event Party: Marilyn J Mosby
	Event Type: eSign Link Clicked  1/28/2021 8:43:11 AM  Event Party: Marilyn J Mosby	Event Type: eSign Link Clicked Event Party: Marilyn J Mosby
Document Package  1/28/2021 8:43:11 AM	1/28/2021 8:43:11 AM	Event Type: eSign Review Event Party: Marilyn J Mosby
	1/28/2021 8:43:11 AM	Event Type: eSign Review Complete Event Party: Marilyn J Mosby
	1/28/2021 8:46:35 AM	Event Type: eSign Process Complete Event Party: Marilyn J Mosby
	1/28/2021 8:46:36 AM	Event Type: Package Signed and Submitted Event Party: Marilyn J Mosby
	Event Type: eSign Package Download Event Party: Marilyn J Mosby	
	1/28/2021 10:40:59 AM	Event Type: Package Retired Event Party: Marilyn J Mosby
Fee Snapshot	1/28/2021 8:30:49 AM	Fee Snapshot Reason: TRID Document Was Generated  10% Group Accepted Amount: \$0.00  10% Group Baseline Amount: \$0.00  10% Group Tolerance Amount: \$0.00
APR Disdosure	1/28/2021 8:43:11 AM	Disclosed APR: 3.092  Method: E-Sign Consent

EVENT TYPE	DATE	DETALS
	1/28/2021 10:39:57 AM	Event Type: Package Ordered Package Type: Closing Disclosure
	1/28/2021 10:40:59 AM	Event Type: Package Distributed  Event Party: Marilyn J Mosby  Delivery Method: E-Sign
	1/28/2021 10:44:01 AM	Event Type: eDelivery Consented Event Party: Marilyn J Mosby
	1/28/2021 10:44:01 AM	Event Type: eSign Link Clicked Event Party: Marilyn J Mosby
Document Package	1/28/2021 10:44:02 AM	Event Type: eSign Review Event Party: Marilyn J Mosby
	1/28/2021 10:44:02 AM	Event Type: eSign Review Complete Event Party: Marilyn J Mosby
	1/28/2021 10:44:59 AM	Event Type: eSign Process Complete Event Party: Marilyn J Mosby
	1/28/2021 10:45:00 AM	Event Type: Package Signed and Submitted Event Party: Marilyn J Mosby
	1/28/2021 10:45:00 AM Event Type: eSign Package Download Event Party: Marilyn J Mosby	
Fee Snapshot	1/28/2021 10:41:04 AM	Fee Snapshot Reason: TRID Document Was Generated  10% Group Accepted Amount: \$0.00  10% Group Baseline Amount: \$0.00  10% Group Tolerance Amount: \$0.00
Fee Snapshot	1/28/2021 10:41:04 AM	Fee Snapshot Reason: TRID Document Was Generated  10% Group Accepted Amount: \$0.00  10% Group Baseline Amount: \$0.00  10% Group Tolerance Amount: \$0.00
APR Disclosure	1/28/2021 10:44:01 AM	Disclosed APR: 3.084  Method: E-Sign Consent
Document Package	2/10/2021 8:32:17 AM	Event Type: Package Ordered Package Type: Underwriting
-9	2/10/2021 8:32:20 AM	Event Type: Package Distributed  Delivery Method: Print to PDF
Fee Snapshot	2/10/2021 8:32:23 AM	Fee Snapshot Reason: TRID Document Was Generated  10% Group Accepted Amount: \$0.00  10% Group Baseline Amount: \$0.00  10% Group Tolerance Amount: \$0.00
Document Package	2/10/2021 1:47:50 PM	Event Type: Package Ordered Package Type: Title Prep
	2/10/2021 1:47:54 PM	
Fee Snapshot	2/10/2021 1:48:00 PM	Fee Snapshot Reason: TRID Document Was Generated 10% Group Accepted Amount: \$0.00 10% Group Baseline Amount: \$0.00 10% Group Tolerance Amount: \$0.00

EVENT TYPE	DATE	Details
S	2/11/2021 9:52:48 AM	Event Type: Package Ordered Package Type: PredCheck
Document Package	2/11/2021 9:53:15 AM	Event Type: Package Distributed  Delivery Method: PredCheck
Fee Snapshot	2/11/2021 9:53:18 AM	Fee Snapshot Reason: TRID Document Was Generated 10% Group Accepted Amount: \$0.00 10% Group Baseline Amount: \$0.00 10% Group Tolerance Amount: \$0.00
	2/12/2021 2:32:32 PM	Event Type: Package Ordered Package Type: Title Prep
Document Package	2/12/2021 2:32:37 PM	Event Type: Package Distributed  Delivery Method: Print to PDF
Fee Snapshot	2/12/2021 2:32:47 PM	Fee Snapshot Reason: TRID Document Was Generated 10% Group Accepted Amount: \$0.00 10% Group Baseline Amount: \$0.00 10% Group Tolerance Amount: \$0.00
Dog imant Bookaga	2/12/2021 2:34:18 PM	Event Type: Package Ordered Package Type: Title Prep
Document Factage	current Package  2/12/2021 2:34:22 PM  Delivery Method: Print to PDF	
Fee Snapshot	2/12/2021 2:34:29 PM	Fee Snapshot Reason: TRID Document Was Generated 10% Group Accepted Amount: \$0.00 10% Group Baseline Amount: \$0.00 10% Group Tolerance Amount: \$0.00
	2/17/2021 1:45:21 PM	Event Type: Package Ordered Package Type: PredCheck
Document Package	2/17/2021 1:45:52 PM	Event Type: Package Distributed  Delivery Method: PredCheck
Fee Snapshot	2/17/2021 1:45:57 PM	Fee Snapshot Reason: TRID Document Was Generated 10% Group Accepted Amount: \$0.00 10% Group Baseline Amount: \$0.00 10% Group Tolerance Amount: \$0.00
Document Package	2/17/2021 1:45:57 PM	Event Type: Package Ordered Package Type: Closing
SOMITORE AMAGE	2/17/2021 1:46:02 PM	Event Type: Package Distributed  Delivery Method: Print to PDF
Fee Snapshot	2/17/2021 1:46:11 PM	Fee Snapshot Reason: TRID Document Was Generated 10% Group Accepted Amount: \$0.00 10% Group Baseline Amount: \$0.00 10% Group Tolerance Amount: \$0.00

EVENT TYPE	DATE	DETALS
Document Package	2/17/2021 3:12:27 PM	Event Type: Package Ordered
		Package Type: Title Prep
	2/17/2021 3:12:32 PM	Event Type: Package Distributed  Delivery Method: Print to PDF
		Fee Snapshot Reason: TRID Document Was Generated
Fee Snapshot	2/17/2021 3:12:40 PM	10% Group Accepted Amount: \$0.00
тее спарапот	2 172021 3.12.40 1 101	10% Group Baseline Amount: \$0.00
		10% Group Tolerance Amount: \$0.00
	2/47/2024 2:45:54 284	Event Type: Package Ordered
	2/17/2021 3:15:51 PM	Package Type: PredCheck
Document Package	: :	Event Type: Package Distributed
	2/17/2021 3:16:30 PM	Delivery Method: PredCheck
		Event Type: Package Ordered
	2/17/2021 3:16:35 PM	Package Type: Closing
Document Package		Event Type: Package Distributed
	2/17/2021 3:16:41 PM	Delivery Method: Print to PDF
Fee Snapshot		Fee Snapshot Reason: TRID Document Was Generated
	0470004.0.40.40.71	10% Group Accepted Amount: \$0.00
	2/17/2021 3:16:40 PM	10% Group Baseline Amount: \$0.00
		10% Group Tolerance Amount: \$0.00
Fee Snapshot		Fee Snapshot Reason: TRID Document Was Generated
	2/17/2021 3:16:50 PM	10% Group Accepted Amount: \$0.00
		10% Group Baseline Amount: \$0.00
	1 1 1	10% Group Tolerance Amount: \$0.00

Print | X Close



Report : Activity

Account / Consolidation: xx4432 - FERGESON SKIPPER, P.A.

Date Range: 01/19/21 - 02/18/21

Date	Account	TypeDescription	Amount
Pending	xx4432 - FERGESON SKIPPER, P.A.	DOMESTIC WIRE RECVD - WIRE IN #00574304ORG=MARILYN JAMES MOSBY CLOSING COSTS	\$30,699.15
Totals (	1 Records)		\$30,699.15
Cash In			\$30,699.15
Cash O			\$0.00

Pending Activity is provisional and may be modified as it is further processed and verified.

Securities products and services are offered by Northern Trust Securities, Inc., member FINRA, SIPC, and a wholly owned subsidiary of Northern Trust Corporation.

### NOT FDIC INSURED / NO BANK GUARANTEE / MAY LOSE VALUE

Northern Funds are distributed by Northern Funds Distributors, LLC, which is not affiliated with Northern Trust, and offered through Registered Representatives of Northern Trust Securities, Inc. (member FINRA, SIPC), a subsidiary of Northern Trust Corporation.

The information displayed includes assets held at Northern Trust as well as assets held at other financial institutions. Assets held at Northern Trust reflect positions and valuations as of the previous business day. Assets held at other financial institutions reflect the most recent available account information, which in some cases may be prior to the previous business day. All financial data presented is historical information. An investor's holdings when redeemed may be worth more or less than the value shown.

The Northern Trust Company | Member FDIC | Equal Housing Lender @

Print | X Close

Page 866 of 919



Report : Activity

Account / Consolidation : xx4432 - FERGESON SKIPPER, P.A.

Date Range : 01/19/21 - 02/18/21

Dale	Account	Type	Description	Amount
02/17/21	The state of the s		WIRE IN #80920172 BY FWR#000007 ORG=NICHOLAS J MOSBY SARASOTA OFFICE	\$5,000.00
WYY	ANA SE PERSENON A	Electronic /	GREENE # MONIQUE A FUR #014002 GRG = DAYME A	Paradod.
Totals (2	Records)			\$10,000,00
Cash In				\$19,000106
Cash Out				\$0.00

Pending Activity is provisional and may be modified as it is further processed and verified.

Securities products and services are offered by Northern Trust Securities, Inc., member FINRA, SIPC, and a wholly owned subsidiary of Northern Trust Corporation.

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The Northern Trust Company | Member FDIC | Equal Housing Lender @

Prepared by and return to:
Michelle Lajoie Hermey, Esq.
Fergeson Skipper, PA
1515 Ringling Blvd., 10th Floor
Sarasota, FL 34236
941-957-1900
File Number: 31510
Will Call No.:

Consideration: \$476,000.00 Recording Fee: \$27.00 Doc Stamps: \$3,332.00

[Space Above This Line For Recording Data]

### **Special Warranty Deed**

This Special Warranty Deed made this 19th day of February, 2021 between The Mustard Seed Group, LLC, a Michigan limited liability company whose post office address is 1901 Austin Avenue, Ann Arbor, MI 48104, grantor, and Marilyn J. Mosby, a married woman whose post office address is Bolton Street, Baltimore, MD 21217, grantee:

(Whenever used herein the terms granter and grantee include all the parties to this instrument and the heirs, legal representatives, and assigns of individuals, and the successors and assigns of corporations, trusts and trustees)

Witnesseth, that said grantor, for and in consideration of the sum TEN AND NO/100 DOLLARS (\$10.00) and other good and valuable considerations to said grantor in hand paid by said grantee, the receipt whereof is hereby acknowledged, has granted, bargained, and sold to the said grantee, and grantee's heirs and assigns forever, the following described land, situate, lying and being in Sarasota County, Florida, to-wit:

REDACTED THE REDACTED, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 2002, Page 1695, and all exhibits and amendments thereof, and recorded in Condominium Plat Book 27, Page 2, Public Records of Sarasota County, Florida.

Parcel Identification Number: 0005162003

Subject to taxes for 2021 and subsequent years; covenants, conditions, restrictions, easements, reservations and limitations of record, if any.

Together with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

To Have and to Hold, the same in fee simple forever.

And the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby warrants the title to said land and will defend the same against the lawful claims of all persons claiming by, through or under grantors but against none other.

In Witness Whereof, grantor has hereunto set grantor's hand and seal the day and year first above written.

DoubleTime®

Signed, sealed and delivered in our presence:

The Mustard Seed Group, LLC, a Michigan Limited Liability Company

By:

Thomas S. Brennan, Manager

Witness Name:

Witness Name:

State of Michigan

County of Unherry

The foregoing instrument was acknowledged before me by means of [X] physical presence or [] online notarization, this 2 day of February, 2021 by Thomas S. Brennan, Manager of The Mustard Seed Group, LLC, a Michigan Limited Liability Company, on behalf of the company, who [] is personally known to me or [X] has produced a driver's license as identification.

[Notary Seal]

NOTARY PUBLIC - STATE OF MICHIGAN
County of Genesee
My Commission Expires 6/21/2025
Acting in the County of Dackbook

Notary Public

Printed Name:

Maxim Kishnawi

My Commission Expires:

06/21/2025

### TEMPORARY PAYMENT STUBS

Loan #: 1221031532

Serv. #: 0159075134

MIN: 100032412210315328

Borrower(s): Marilyn J Mosby

Below are 2 temporary loan payment coupons. You will receive a mortgage statement approximately 2 weeks before your first payment is due. This mortgage statement will contain information on how to manage your new mortgage account such as how to obtain online access as well as your account information. Your new mortgage servicing account number is 0159075134 . Please use this servicing account number to reference your mortgage account on all payments and correspondence going forward.

If you do not receive your mortgage statement before your first payment is due, please call 1-800-816-8744 and a representative will assist you.

UNITED WHOLESALE MORTGAGE, LLC PO Box 11733, Newark, New Jersey 07101

By signing below, I/we acknowledge and understand that my/our first Mortgage Payment should be sent to UNITED WHOLESALE MORTGAGE, LLC

PO Box 11733, Newark, New Jersey 07101

and that I/we are to include one of the below payment coupons if I/we have not received my/our mortgage statement before my/our first payment due date.

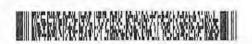
Borrower Marilyn J Mosby

Date

TEMPORARY PAYMENT STUBS TPS.UWM 12/20/18

Page 1 of 2

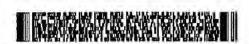
DocMagic eForms 20210217104600-1221031532-ED



PAYMENT NO. 2	MORTGAGE ACCOUNT NO.: 0159075134	DUE DATE: 05/01/2021	AMOUNT DUE: \$2,448.97		
DATE		IF NOT RECEIVED BY 05/16/2021	PAY THIS AMOUNT \$2,537.84		
CHECK	Marilyn J Mosby  REDA  R	USE FOR ADDITIONAL A	MOUNTS		
CASH		PRINCIPAL			
		OTHER			
AMT		ESCROW			
		TOTAL PYMT			
RETAIN STUB FOR YOUR RECORDS		COUPON MUST ACCOMPANY YOUR PAYMENT			
PAYMENT NO. 1	MORTGAGE ACCOUNT NO.: 0159075134	DUE DATE: 04/01/2021	AMOUNT DUE: \$2,448.97		
DATE	Marilyn J Mosby	IF NOT RECEIVED BY 04/16/2021	PAY THIS AMOUNT \$2,537.84		
CHECK	Gulf of Mexico Dr United	USE FOR ADDITIONAL	AMOUNTS		
CASH		PRINCIPAL			
		OTHER			
AMT		ESCROW			
		TOTAL PYMT			
RETAIN STUB FOR YOUR RECORDS	4.4	COUPON MUST ACCOM	PANY YOUR PAYMENT		

TEMPORARY PAYMENT STUBS TPS.UWM 12/20/18 DocMagic eForms

Page 2 of 2



### BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION

Loan Number: 1221031532

Date: FEBRUARY 19, 2021

Lender: UNITED WHOLESALE MORTGAGE, LLC

Borrower: Marilyn J Mosby

Property Address:

REDACTED Gulf of Mexico Dr Unit Long Boat Key, Florida 34228

I understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

Borrower Marilyn J Mosby

Date

DocMagic eForms

20210217104600-1221031532-ED



BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION BCUTRIMSC 08/27/20

### BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION

Loan Number: 1221031532

Date: JANUARY 12, 2021

Lender: UNITED WHOLESALE MORTGAGE, LLC

Borrower: Marilyn J Mosby

Property Address: REDACTED Gulf of Mexico Dr Unir REDACTED Long Boat Key, Florida 34228

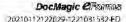
I understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

Marilyn J Mosby 01/14/21 11:11:01 AM PST

Borrower Marilyn J Mosby

Date

BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION BCUTRI.MSC 08/27/20





### FERGESON SKIPPER, P.A.

1515 Ringling Blvd., 10<sup>th</sup> Floor Sarasota, Florida 34236

Telephone (941) 957-1900 • Facsimile (941) 957-1800

TAX RECORD INFORMATION SHEET
THIS FORM MUST BE COMPLETED AND SIGNED BY TITLE
OFFICER, ESCROW OFFICER AND/OR CLOSING ATTORNEY.

The following information is confised by: The following information is confised by:
DATE DATE TITLE/ESCROW/CLOSING ATTORNEY
REFINANCE JES NO
BORROWER(S) NAME: Marilyn J. Mosby
TAXES FOR CURRENT YEAR LISTED IN NAME OF The Phystard Seed Group, UC
REDACTED Gulf of Mexico Dr., languat Key, R 34828
CURRENT TAX ASSESSMENT BASED ON:
EXEMPTIONS YES NO EFFECTIVE THRU DATE (if there is an exemption on the proper CRITERIA FOR THE EXEMPTION.
ACREAGE ACREAGE PARTIAL CONSTRUCTION COMPLETE CONSTRUCTION LEGAL DESCRIPTION:
SECTION BLOCK LOT(S) TRACT
MAP
SUBDIVISION
TYPE OF TAX Real POPERTY LAST AMOUT PAID \$ 5242.24
CURRENT TAXES PAID THRU DATE 12 31 2000 NEXT DUE DATE NOV. 2021
NEXT AMOUNT DUE 3 5400,000 THIS AMOUNT IS X ESTIMATE ACTUAL
PAYMENT FREQUENCY:
ANNUAL X SEMI-ANNUAL QUARTERLY TRI-ANNUAL OTHER
TAXING AUTHORITY NAME & ADDRESS: PARCEL/PROPERTY IT/TMS
Surasota Cornery 167 Collector 0005/62003
DIS WISHINGTON BIVEL PARCEL/PROPERTY ID/TMS#
PHONE NUMBER 941 - 861 - 8300
CURRENT TAXES PAID THRU DATENEXT DUE DATE
NEXT AMOUNT DUETHIS AMOUNT IS ESTIMATE ACTUAL
PAYMENT FREQUENCY:
ANNUAL SEMI-ANNUAL QUARTERLY TRI-ANNUAL OTHER TAXING AUTHORITY NAME & ADDRESS: PARGEL/PROPERTY IT/TMS
PARCEL/PROPERTY ID/TMS#
PHONE NUMBER:
TYPE OF TAX LAST AMOUT PAID
CURRENT TAXES PAID THRU DATENEXT DUE DATE
NEXT AMOUNT DUETHIS AMOUNT IS ESTIMATE ACTUAL
PAYMENT FREQUENCY: ANNUAL SEMI-ANNUAL QUARTERLY TRI-ANNUAL OTHER
TAXING AUTHORITY NAME & ADDRESS: PARCEL/PROPERTY IT/TMS
PARCEL/PROPERTY ID/TMS#
Controlling of Part Charles and May 1999
PHONE NUMBER:

Register for eBill

### Ad Valorem Taxes and Non-Ad Valorem Assessments

The information contained herein does not constitute a title search and should not be relied on as such.

Account Number		Туре Тах			Tax Year	
0005162003		RE	AL ESTATE		2020	
Mailing Address MUSTARD SEED GROUP LLC 1901 AUSTIN AVE ANN ARBOR MI 48104		Old Acc	y Address DLF OF MEXIC ount Number			
Base Exempt Amo	unt	Tax	able Value			
see below		S	ee below			
Exemption Detail NO EXEMPTIONS Legal Description GULF OF MEXICO DR	Millago 0400 TUNIT TH			Scrow Cod	de	
		em Taxes				
Taxing Authority	Rate	Value	Exemption Amount	Taxable Value	Levied	
Sarasota Co. General Revenue	3.2149	356,499	θ	\$356,499	\$1,145.79	
Hosquito Control Sarasota Co. Hospital Dist.	0.0510 1.0420	356, 499 356, 499	0	\$356, 499 \$356, 499	\$18.18	
West Coast Inland Navigation	0.0394	356,498	9	\$356, 409	\$14.84	
W FL Water Management Dist.	9.2869	356,498	0	\$356, 499	\$95.12	
Bonds-Debt Service	9.1253	356,400	0	\$358,488	\$44.66	
Sarasota Co. Legacy Trl	8.9688	356, 400	θ	5356, 400	\$24.52	
Sarasota School Board					alumusta nea	
School Board - State	3.7270	356,400	θ	\$356,400	\$1,328.36	
School Board - Local Town of Longboat Key Gen. Rev	3,248 <del>9</del> 2,1144	356, 499	8	\$356, 409	\$1,157.59 \$753.57	
Town of Longboat Key Debt	9,9597	356, 400 356, 400	9	\$356, 400 \$356, 400	\$21.63	
Longboat Key Bayside Debt	9.2365	356, 400	e	\$356, 400	\$84.29	
Total Millage	14.1949	Т	otal Taxes		\$5,059.06	
	Non-Ad Valore	m Assessn	nents			
Code Levying Auti	CASCOLING CHECKED	404236540	(Salata		Amount	
I112 LBK GMD Uti					\$249.82	
I113 LBK Neighbor					\$49.37	
		Tota	l Assessmen	ts	\$290.19	
	Live Live	Taxes	& Assessmer	its	\$5,349.25	
		If Pale	l By		Amount Due	
	L				\$0.00	
Date Paid Transaction	Receipt		Item	1	Amount Paid	
1/3/2021 PAYMENT	5546782	.0001	2020		\$5,242.26	
	Prior Year	Taxes Du				
EO DEL THOUSEN TIMES			/			
NO DELINQUENT TAXES						

Disclaimer. This information is believed to be correct but is subject to change and is not warranted

MUSTARD SEED GROUP LLC 1901 AUSTIN AVE ANN ARBOR, MI 18104

2020

Parcel ID: 0005-16-2003

PRINTED 07/01/2020 4:51:57 PM

Status: OPEN

LONGBOAT KEY 34326 0402 CONDO - Duplex or Villa ULF OF MEXICO DR Building Characteristics SARASOTA COUNTY PROPERTY APPRAISER Calegory. Type Mult. GulfBay KEY NOT WE 2.1300 100 PROPERTY RECORD CARD 1.0250 Exterior VINYL 100 1.0200 Foundation FILINGS 100 VALUE SUMMARY CURRENT PRIOR YEAR GARDEN 100 1.0150 Conde **Building Value** 356,400 359,400 Rnof HIP 100 1.0100 CEFAMIC 1.0000 Floors 100 0 Extra Feature Value HEAT 5 ALR 100 I.DUUO Heat-Air Interior WallDRYWALL 100 1.D000 Land Value - Market 0 Roof Materia ASPHALT OR 100 1.0000 Condo Floor 100 1.0000 Land Value - Ad 0 1.0000 Conde NONE 100 END TOTAL JUST VALUE \$ 356,400 \$ Condo Unit 100 1.0000 359,400 Westiff 0.3600 Frame 100 Values pertaining to County Assessment 0.0000 Flaors Wall H≋ioht 1.00 1.0150 Assessed Value 356,400 359,400 Size Index 100 1\_0000 None Exemption Codes Stane Quality Ad . WA I-DUUGO 0 **Exemption Amount** Total Adjustments 2,2245 SAR Area H Rate Taxable Value 356.400 359,400 Cost New 1:433 273.8N 392,355 PARCEL DATA 360 101.15 36,414 AGA Mkt Area Nond Sub Lot Saft Zoning BAL 250 69.00 17,250 4102.07 7957 UTL 40 95,82 3,833 Sub Name: Condo Duplex Blog Type: CONDOMINUM INFORMATION: Floor# Total Floors Llevit # View: Gross Area: 2, 083 Net Living Area: 1, 433 Building: 1 of 1 # Instrument Transfer Date Consideration Type QC QC Description VIII Grantor Permit Information Jategory Units Cost New 07/27/2001 Cost 2001114824 \$405,000 MD 01 Sale qualified T MORRISON DEREK & JULIE. Number Date Description ethrooms \$177,500 1999063736 04/30/1999 WD 01 Sale qualified MC REOWN LILLIAN M TTEE Bedrooma 2:00 2500/1911 04/23/1993 \$170,000 WD X3 Pre-2009 V BARNARD JAMES 3,00 900 Extra Fixtures MA 01/01/1904 NA NOT APPLICABLE 12,000 Liming Units 1.00 Rooms 5,00 0 # Code Description B# Oty Length Width Linits Unit Price Grade Cond AVE EYE % Depr Value Noies Number of Stories 1.00 Half Baths 0.00 0 1.00 Kitchens 0 Wall Height 9.00 0. Total Reptacement Cost New: 504,815 Land Influences Land Land Land Type Unit Base Unit Nibhd Mid Land 148,416 Less Total Depr: 29,408 Factor Factor Code Fact | Adj. Unit Price Fact Code Fact Code Type Description Use Units Type Price Value **Building Value:** 356,399 Condominium Villas 0.700 Depreciation Adj. Average Condition 29.40% 0.00% becation within neighbornood None Factor Mkt Area Factor Description Grade Parcel Notes 30 Res Ava 1.4200 EYB DT %Good Last Inspection AYB 70+60% 04/29/2016 729 1984 1989 70

Database: CARA

generated on 1/9/2021 7:36:47 PM EST

### **Tax Record**

Last Update: 1/9/2021 7:36:47 PM EST

Total Millage

Register for eBill

\$5,059.06

### Ad Valorem Taxes and Non-Ad Valorem Assessments

The information contained herein does not constitute a title search and should not be relied on as such.

Account Number	U	ype Tax	Ta	Tax Year	
0005162003	Property Address REDACTED GULF OF MEXICO DR Cold Account Number 0005-16-2003				
Mailing Address MUSTARD SEED GROUP LLC 1901 AUSTIN AVE ANN ARBOR MI 48104					
Base Exempt Amou	nt	Tax	able Value	- 2	
see below		se	e below		
NO EXEMPTIONS Legal Description	IINITE DEDA	CTED			
Legal Description REDACTED GULF OF MEXICO DR	Ad Va	lorem Taxes	Exemption	Taxable	Taxes
Legal Description		lorem Taxes	Exemption Amount	Taxable Valua	Taxes Levied
Legal Description REDACTED GULF OF MEXICO DR	Ad Va	lorem Taxes Assessed			
Legal Description REDACTED GULF OF MEXICO DR  Taxing Authority  Sarasota Co. General Revenue	Ad Va Rate 3.2149 0.0510	Assessed Value	Amount	Value	Levied
Legal Description REDACTED GULF OF MEXICO DR  Taxing Authority  Sarasota Co. General Revenue  Mosquito Control Sarasota Co. Hospital Dist.	Ad Va Rate 3.2149 0.0510 1.0420	Assessed Value 356,400 356,400 356,400	Amount 0 0 0 0	<b>Value</b> \$356,400 \$356,400 \$356,400	Levied \$1,145.79 \$18.18 \$371.37
Legal Description REDACIED GULF OF MEXICO DR  Taxing Authority  Sarasota Co. General Revenue  Mosquito Control Sarasota Co. Hospital Dist.  West Coast Inland Navigation	Ad Va Rate 3.2149 0.0510 1.0420 0.0394	Assessed Value 356,400 356,400 356,400 356,400	Amount 0 0 0 0	<b>Value</b> \$356,400 \$356,400 \$356,400 \$356,400	Levied \$1,145.79 \$18.18 \$371.37 \$14.04
Legal Description REDACIED GULF OF MEXICO DR  Taxing Authority  Sarasota Co. General Revenue  Mosquito Control Sarasota Co. Hospital Dist.  West Coast Inland Navigation  SW FL Water Management Dist.	Ad Va Rate 3.2149 0.0510 1.0420 0.0394 0.2669	Assessed Value 356,400 356,400 356,400 356,400 356,400	Amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value \$356,400 \$356,400 \$356,400 \$356,400	\$1,145.79 \$18.18 \$371.37 \$14.04 \$95.12
Legal Description REDACIED GULF OF MEXICO DR  Taxing Authority  Sarasota Co. General Revenue Mosquito Control Sarasota Co. Hospital Dist. West Coast Inland Navigation SW FL Water Management Dist. Bonds-Debt Service	Ad Va Rate 3.2149 0.0510 1.0420 0.0394 0.2669 0.1253	Assessed Value 356,400 356,400 356,400 356,400 356,400 356,400	Amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Value \$356,400 \$356,400 \$356,400 \$356,400 \$356,400	Levied \$1,145.79 \$18.18 \$371.37 \$14.04 \$95.12 \$44.66
Legal Description REDACIED GULF OF MEXICO DR  Taxing Authority  Sarasota Co. General Revenue Mosquito Control Sarasota Co. Hospital Dist. West Coast Inland Navigation SW FL Water Management Dist. Bonds-Debt Service Sarasota Co. Legacy Trl	Ad Va Rate 3.2149 0.0510 1.0420 0.0394 0.2669	Assessed Value 356,400 356,400 356,400 356,400 356,400	Amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value \$356,400 \$356,400 \$356,400 \$356,400	\$1,145.79 \$18.18 \$371.37 \$14.04 \$95.12
Legal Description REDACIED GULF OF MEXICO DR  Taxing Authority  Sarasota Co. General Revenue Mosquito Control Sarasota Co. Hospital Dist. West Coast Inland Navigation SW FL Water Management Dist. Bonds-Debt Service Sarasota Co. Legacy Trl Sarasota School Board	Ad Va Rate 3.2149 0.0510 1.0420 0.0394 0.2669 0.1253 0.0688	Assessed Value 356,400 356,400 356,400 356,400 356,400 356,400	Amount  0 0 0 0 0 0 0 0 0	Value \$356,400 \$356,400 \$356,400 \$356,400 \$356,400 \$356,400	**Levied \$1,145.79 \$18.18 \$371.37 \$14.04 \$95.12 \$44.66 \$24.52
Legal Description REDACIED GULF OF MEXICO DR  Taxing Authority  Sarasota Co. General Revenue Mosquito Control Sarasota Co. Hospital Dist. West Coast Inland Navigation SW FL Water Management Dist. Bonds-Debt Service Sarasota Co. Legacy Trl Sarasota School Board School Board - State	Ad Va  Rate  3.2149 0.0510 1.0420 0.0394 0.2669 0.1253 0.0688 3.7270	Assessed Value 356,400 356,400 356,400 356,400 356,400 356,400 356,400	Amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value \$356,400 \$356,400 \$356,400 \$356,400 \$356,400 \$356,400	**Levied **1,145.79
Legal Description REDACTED GULF OF MEXICO DR  Taxing Authority  Sarasota Co. General Revenue Mosquito Control Sarasota Co. Hospital Dist. West Coast Inland Navigation SW FL Water Management Dist. Bonds-Debt Service Sarasota Co. Legacy Trl Sarasota School Board School Board - State School Board - Local	Ad Va  Rate  3.2149 0.0510 1.0420 0.0394 0.2669 0.1253 0.0688  3.7270 3.2480	Assessed Value 356,400 356,400 356,400 356,400 356,400 356,400 356,400 356,400	Amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Value \$356,400 \$356,400 \$356,400 \$356,400 \$356,400 \$356,400 \$356,400	\$1,145.79 \$18.18 \$371.37 \$14.04 \$95.12 \$44.66 \$24.52 \$1,328.30 \$1,157.59
Legal Description REDACTED GULF OF MEXICO DR	Ad Va  Rate  3.2149 0.0510 1.0420 0.0394 0.2669 0.1253 0.0688 3.7270	Assessed Value 356,400 356,400 356,400 356,400 356,400 356,400 356,400	Amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value \$356,400 \$356,400 \$356,400 \$356,400 \$356,400 \$356,400	\$1,145.79 \$18.18 \$371.37 \$14.04 \$95.12 \$44.66 \$24.52 \$1,328.30

Non-Ad Valorem Assessments					
Code	Levying Authority	Amount			
I112	LBK GMD Utility Undgr	\$249.82			
I113	LBK Neighborhd Undgr	\$40.37			

14.1949

Total Assessments	\$290.19
Taxes & Assessments	\$5,349.25
777 2-1 2-2 2-2 2-2 2-2 2-2 2-2 2-2 2-2 2-2	The second secon

Total Taxes

If Paid By	Amount Due
	\$0.00

Date Paid	Transaction	Receipt	Item	Amount Paid
1/3/2021	PAYMENT	5546782.0001	2020	\$5,242.26

Prior Year Taxes Due						
NO DE	LINQUENT	TAXES				

# ENCLOSED DOCUMENTS LIST

### UNITED WHOLESALE MORTGAGE, LLC

Loan #: 1221031532

Date: FEBRUARY 10, 2021

Borrower(s): Marilyn J Mosby

The following documents are enclosed.

ENCLOSED DOCUMENTS LIST EDL.UWM 05/16/19

- 1. [ ] Enclosed Documents List
- 2. [ ] Uniform Residential Loan Application
- 3. [ ] Conditional Commitment Direct Endorsement Statement of Appraised Value
- 4. [ ] Uniform Underwriting and Transmittal Summary

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# Uniform Residential Loan Application

as applica (including property r has comm	ble. Co-Borrower informati the Borrower's spouse) will rights pursuant to state law nunity property rights pursua	npleted by the applicant(s) on must also be provided (a be used as a basis for loan will not be used as a basis ant to applicable law and Boher property located in a co	and the appropriate qualification or for loan qualificat prower resides in	e box checked) the income or tion, but his or h a community pro	when assets of the er liabilities perty state	the income or ass ne Borrower's spo must be conside , the security prop	ets of a pers use or other red because	on other than person who ha the spouse or	the Borrower as community other person
If this is a	an application for joint credit	t, Borrower and Co-Borrower	each agree that v	ve intend to appl	ly for joint	credit (sign below	):		
Borrower			- 205	Rorrower				-	
Borrower				7011014					
Mont gage	☐ VA 🛛 Conve		ZE OF MORTGAG	E AND TERMS ( Agency Case N		10	ender Case f	Vumber	
Applied fo	or: FHA USDA		77	, asser			2210315	to the same	
Amount 5 428,4		st Rate No. of Month 2.875 % 360	Amortizati	onType:	☑ Fix	ed Rate	Other (s		
Subject P	roperty Address (street, city, Gulf of Mexico Dr Un		erty information		SE OF LOA	AN		N	o, of Units
Legal Des	cription of Subject Property	(attach description if neces	sary) See At	tached				Ye	ear Built 1984
Purpose o	fLoan 🛛 Purchase	Construction Construction-Permanen	Other (ex	plain):	Property  Prim:	will be: ary Residence [X]	Secondary I	Residence [	Investment
Complete Year Lot Acquired	this line if construction or of Original Cost	Amount Existing Liens	(a) Present Val	ue of Lot	(b) Cost	of Improvements	Total	(a+ b)	
	S	\$	\$		\$		\$		
Year Acquired	this line if this is a refinance Original Cost \$	Amount Existing Liens	Purpose of Refl	Inance	Describe	Improvements	☐ made	to be	made
	be held in what Name(s) J Mosby			Manner in which Husband ar		be held		Estate will  Fee Si	be held in: Imple
	Down Payment, Settlement ng Savings	Charges, and/or Subordina	te Financing (expl	ain)					hold (show on date)
	Borrows S Name (Include Jr. or Sr. If J Mosby		III. BORROWE	Co-Borrower's I		ude Jr. or Sr. If ap	Co-Borrower oplicable)		
	curity Number Home Phon	e (incl. area code) DOR (mwell) RED ACTED PED ACTED	980 19	Social Security	Number	Home Phone (incl	l area code)	DOB (mir/dd/yyyy	Yrs. School
Married     Married     Separa	d Unmarried (Include sin	the state of the s	by Co-Borrower)	☐ Married ☐ Separated		d (include single, widowed)	Dependents	(not listed by Bo ages	orrower)
	ddress (street, city, state, z Bolton St, Baltimore,		16 No. Yrs.	Present Address	s (street, c	ity, state, ZIP)	□ Own	☐ Renf _	No. Yrs.
Mailing Ad	ddress, if different from Pre	sent Address		Mailing Address	s, if differe	nt from Present A	ddress		
	A strong			J			3.6		

Fannie Mae Form 1003 6/09 Freddie Mac Form 65 6/09

Borrower:

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If residing at present address Former Address (street, city			mplete the follow	<i>ving;</i> No. Yrs.	Former Ad	dress (street, city, state, Zi	P\	Own	Rent	No. Yrs.
. simer / 221000 (60000, 610)	, state, Ell /	74411	□ Neilt	140. 113.		aroos (oneda, ony, orano, 2	., Ц	J 4411	□ menr	140. 113.
	Borrower		IV. EM	IPLOYMEN	I TINFORM <i>A</i>	TION	Co-Bo	rrower		
Name & Address of Employ Dity of Baltimore	′er ☐ SelfEm	ployed	Yrs. on this joint 5 yrs 1 mg		Name & A	Address of Employer	Self Em	iployed	Yrs. on ti	his job
120 East Baltimore S			Yrs. employed	l in this	1				Vrs amr	loved in this
Baltimore, MD 21202	2		line of work/pr						Yrs. employed in thi line of work/professi	
Position/Title/Type of Busine States Attorney - Cit	ess ty of		ess Phone (incl. 3)984-6000	area code)	Position/Ti	tle/Type of Business		Busine	ess Phone	(incl. area code)
If employed in current positi	•			•		· · · · · · · · · · · · · · · · · · ·	lowing:			
Name & Address of Employ	′er ∐ SelfEm	ployed	Dates (from -	to)	Name & A	Address of Employer	∐ Self Em	iployed	Dates (fr	om - to)
			Monthly Incom	18					Monthly	Income
Position/Title/Type of Busine	988	Busin	ess Phone (incl.	area code)	Position/Ti	tle/Type of Business		Busin	ess Phone	(incl. area code)
			_				_	<u></u>		
Name & Address of Employ	′er ∐ SelfEm	ployed	Dates (from -	to)	Name & A	Address of Employer	Self Em	iployed	Dates (fr	om - to)
			Monthly Incom	18	1				Monthly	Income
			\$						\$	
Position/Title/Type of Busine	988	Busin	ess Phone (incl.	area code)	Position/Ti	tle/Type of Business		Busine	ess Phone	(incl. area code)
	V. M	ONTH	LY INCOME AN	D COMBIN	ED HOUSIN	G EXPENSE INFORMATIO	N			
Gross	Barrawar	Ι,	to Dorrowan		ut al	Combined Monthly		oon!		Dronoood
Monthly Income  Base Empl. Income*	Borrower \$ 19,897.67	-	o-Borrower	_	otal 9,897.67	Housing Expense Rent	\$	esent		Proposed
Overtime					,	First Mortgage (P&I)	1		\$	1,777.40
Bonuses						Other Financing (P&I)	1		$\dashv$	
Commissions						Hazard Insurance			-	134.75
Dividends/Interest		$\vdash$				Real Estate Taxes	1		$\top$	436.86
Net Rental Income						Mortgage Insurance	1		$\top$	99.96
Other (before completing, see the notice in *describe other						Homeowner Assn. Dues				1,045.00
ncome," below)						Other:				0.00
Total	\$ 19,897.67	' \$		\$ 19	,897.67	Total	\$		\$	3,493.97
* Self Emp			equired to provi			r Nation such as tax returns	and financ	ial state	ements.	
Describe Other Income	Notice: Al	imonv.	child support.	or separate	maintenan	ce income need not be rev	vealed if the	4		
		-		-		ose to have it considered			an.	
B/C									Montf	hly Amount
									\$	
										<del></del>
Fannie Mae Form 1003 6/09	Borrower:			_				Do	ocMagic e	Forms
Freddie Mac Form 65 6/09				Pag	je 2				2021021005	3219-1221031532-ED

### 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.

or other person also.	out a non-applicant spouse of or	mer person, this Statement and supporting sche	Completed Doin					
ASSETS Description	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or						
Cash deposit toward purchase held by: EMD	\$ 5,000.00	- company and improved in the contribution of						
List checking and savings accounts below		LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance				
Name and address of Bank, S&L, or Credit U Bank of America	Jnion	Name and address of Company CRDNL FIN CO/DOVENMUEH 1 CORPORATE DR STE 360, LAKI ZURICH, IL 60047	\$ Payment/Months \$3,025.00/162	\$ 487,115.00				
Acct. no. 9041	\$ 31,043.24	Acet. no. 3101469843435						
Name and address of Bank, S&L, or Credit U	Inion	Name and address of Company NELNET LNS 3015 S PARKER RD SUITE 400, AURORA, CO 80014	\$ Payment/Months \$100.00/156	\$ 15,578.00				
Acct. no.	\$	Acet. no. 174976479	1					
Name and address of Bank, S&L, or Credit U	nion	Name and address of Company BMW FINANCIAL SERVICES 5515 PARKCENTER CIR, DUBLIN, OH 43017	\$ Payment/Months \$943.00/16	\$ 14,158.00				
Acct. no.	\$	Acet. no. 4003193677						
Name and address of Bank, S&L, or Credit U	Inion	Name and address of Company NELNET LNS 3015 S PARKER RD SUITE 400, AURORA, CO 80014	\$ Payment/Months \$85.00/158	\$ 13,372.00				
Acct. no.	\$	Acct. no. 174976579	1					
		L						

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Borrower: \_\_\_\_

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Stocks & Bonds (Company name/number & description)				Name and address of Company AFFIRM INC 650 CALIFORNIA ST FL 12, SAN FRANCISCO, CA 94108			\$ Payment/Month \$79.00/		2,446.00
	Ш			Acct. no. Y1SROC	34R				
Life Insurance net cash value  Face amount: \$	\$			Name and address of BARCLAYS BAN 1007 N ORANG WILMINGTON, I	K DELAWAF	RE	\$ Payment/Month \$96.004	100	1_192.00
Subtotal Liquid Assets	\$		51,043.24	The state of the s					
Real estate owned (enter market value from schedule of real estate owned)	\$ 545,000.00								
Vested interest in retirement fund	\$		39,863.54						
Net worth of business(es) owned (attach financial statement)	\$			Acct. no. 000318					
Automobiles owned (make and year)	\$			Allmony/Child Support/Separate Maintenance Payments Owed to:			s		
Other Assets (itemize) GIFTS TOTAL				Job-Related Expense (child care, union dues, etc.)			) s		
				Total Monthly Payme	ints		\$ 4,353	00	
Total Assets a.	\$	6	40,906.78	Net Worth (a minus b)	106,	705.78	Total Liabilities	b. \$	534,201.00
Schedule of Real Estate Owned (If additional Property Address (enter Sif sold, PSif pendicale or Rif rental being held for income)		Type of Property	owned, use co Present Market Value	Amount of	Gross Rental Income	Mortg Paym	Maintena	nce,	Net Fiental
Nice Ct, Kissimmee, FL 34746			\$545,000,0	00 s 487,115.00	S	\$ 3,0	25,00 \$ 7	59.0	o s
	1	Totals	\$545,000.	00 \$ 487,115.00	S	\$ 3,0;	25.00 \$ 75	9.00	s 0.00
List any additional names under which cre Alternate Name	dit h	as previous		d and indicate appropreditor Name	iate creditor nam		ccount number(s) Account Number		

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Borrower: \_\_\_\_

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	VII. DETAILS OF TRANSA	ACTION	VIII. DECLARATIONS			
a.	Purchase price	\$ 476,000.00	ii you diishei 105 to diiy questions a throught,	ower	Co-Bo	rrower
b.	Alterations, improvements, repairs		please use continuation sheet for explanation.  Yes	No	Yes	No
c.	Land (if acquired separately)		a. Are there any outstanding judgments against you? b. Have you been declared bankrupt within the past 7 years?	X		
d.	Refinance (incl. debts to be paid off)		b. Have you been declared bankrupt within the past 7 years?  c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	X		
e.	Estimated prepaid items	3,767.04	d. Are you a party to a lawsuit?	$\boxtimes$		
f.	Estimated closing costs	14,814.89	e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title	X		
g.	PMI, MIP, Funding Fee		in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans,			
h.	Discount (if Borrower will pay)	-7,051.46	home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarante e. If			
i.	Total costs (add items a through h)	487,530.47	"Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	<del>.∨</del>	_	
Į.	Subordinate financing		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	☒		
k.	Borrower's closing costs paid by Seller		g. Are you obligated to pay alimony, child support, or separate maintenance?	X		
i. Borre	Other Credits (explain) ower Paid Fees	4,472.82	h. Is any part of the down payment borrowed?	X		
)ash	n Deposit	20,000.00		X		
			j. Are you a U.S. citizen?			
m.	Loan amount (exclude PMI, MIP, Funding Fee financed)	428,400.00	k. Are you a permanent resident alien?	X		
n.	PMI, MIP, Funding Fee financed		I. Do you intend to occupy the property as your primary residence? $oxed{X}$			
			If "Yes," complete question m below.			
0.	Loan amount (add m & n)	428,400.00	m. Have you had an ownership interest in a property in the last three X years?			
p.	Cash from/to Borrower (subtract j, k, I & o from i)	34,657.65	(1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?	H		
		04,007.00	(2) How did you hold title to the home - by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?			
		IV	ACKNOWLEDGMENT AND AGREEMENT			
nd a: nat a	ssigns and agrees and acknowledges ny intentional or negligent misreprese nay suffer any loss due to reliance up under the provision cured by a mortgage or deed of trust statements made in this application ati on; (6) the Lender, its servicers, yed; (7) the Lender and its agents, brown objected to amend and/or supplie to closing of the Loan; (8) in the ever	that: (1) the informantation of this information any misrepresentation of Title 18, United on the property descriare made for the pur successors or assign owers, insurers, serviment the information that my payments	Lender's actual or potential agents, brokers, processors, attorneys, insurers, senion provided in this application is true and correct as of the date set forth opposition contained in this application may result in civil liability, including monetary daton that I have made on this application, and/or in criminal penalties states Code, Sec. 1001, et. seq.; (2) the loan requested pursuant to this application in this application; (3) the property will not be used for any illegal or prohilipose of obtaining a residential mortgage loan; (5) the property will be occupied as may retain the original and/or an electronic record of this application, whethers, successors, and assigns may continuously rely on the information contains provided in this application if any of the material facts that I have represented how the Loan become delinquent, the Lender, its servicers, successors or assigns ellinguency, report my name and account information one or more consumer.	site my mages, tion (the bited pu d as indeed or no er or er or er or no er or or er br>er or er or er or er or er or er or er or er er or er	signatu to any urpose dicated ot the I e applic hould ct n addition	person  "") will  or use  in this  Loan i  cation,  hange  on to

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.

(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,

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

Fannie Mae Form 1003 6/09 Freddie Mac Form 65 6/09 DocMagic eForms



#### X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following internation is requested by the Federal Government for certain types of loans related to a dwelling internation, is notified the imprisor the lender's compliance with equal electropy into industry, fall housing and home mongrape discipance with electric required to make internation, but are electropy and the lender's compliance with electric required to make industry, fall housing and home many age. that shender may hot discriminate either and the basis of information of any whether you arrade that into initial information of any whether you arrade the furtish it. It show that in the information of discrete provider dark ethnicity, and race. /For hace, you may other more than one designation. / If you do not furnish lethnicity, ace, /or sex, under Federal negurators, this lender is required to not of the head of the control of the control of the head of the control of the head of the control of the contr state lav, for the particular, type of loan applied for.) /BØBRØW/E/R/[[] /, do/not /vish/to/to/mish /this information/,/,/,/,/,/,/,/,/,/,/,/,/ //OO/BØBRØW/ER/[] /, alp/not vyish/to/taratish this intomation/, /, /, /Eirhindighty; /, /III/ /Highging/ov/Leiting/, III/, Moir/Hishanid/or Lating /, /, /, /, /, /, /, // /, Kit Minifolity v., /, /, /,[2]1/Hi/sp/ardic/ov/L/atithov, ([2], Mox, H)spathic, by Latitop /, /, /, /, /, /,[]/Amagadam, Undram, og /, /,[] /Asijan, /, Anderican/Indian/or/ //Alvasika Nadivje /Ayrayakya (Ma@nv)e/ /, [] Native/Hawailan of// [] (White //// Natjivje /Hayvajii(gn/,o/, /, ///// Wyblite/ / // / Outher/Pactitic/ Islander/ // Othér Pakific/Askahder ,\□\] ,\wane\ /π\_d/r frei¢n \$4e(//////// /T by the ',Compolered/by 1/oan/O/riginater/ /This/information was provided: /☑ (n/a/pa¢e/to/nácé/hotér√je/y /CZI )/n /a /xellégin on é intérview / /[] \$y/the/applicant/aho/was/syb/milite/cl/pv/, rav/o/ rhal// 5 / the applicant and submitted his brindly or the interpety Loan Originator's Signature Date Х Loan Originator's Name (print or type) Loan Originator Identifier Loan Originator's Phone Number (including area code) Gilbert Bennett 1177528 (504)931-7555

Loan Origination Company Identifier

1268485

Fannie Mae Form 1003 6/09 Freddie Mac Form 65 6/09

Loan Origination Company's Name

My Easy Mortgage, LLC

Borrower: \_\_\_\_ Page 6

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Loan Origination Company's Address

2405 Creel Lane Suite 102, Wesley Chapel, Florida 33544



# 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: Marilyn J Mosby Co-Borrower: Lender Case Number: 1221031532

Additional Cash Deposits

Cash Deposit Held By

Earnest Money Deposit

15,000.00

I/We fully understand that it is a Federal Title 18, United States Code, Section 1001, et seq.						
Borrower's Signature	Date	Co-Borrower's Signature	Date			
x		x				

Fannie Mae Form 1003 6/09 Freddie Mac Form 65 6/09 DocMagic eForms

20210210053219-1221031532-ED



Page 7

### 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	Rac	ce: Check one or more		
☐ Hispanic or Latino		American Indian or Alasi	ka Native -	Print name of enrolled
☐ Mexican ☐ Puerto Rican ☐ Cuban		or principal tribe:		
Other Hispanic or Latino - Print origin:		Asian		
		☐ Asian Indian	☐ Chine	se 🔲 Filipino
For example: Argentinean, Colombian, Dominican,		☐ Japanese	☐ Korea	n Vietnamese
Nicaraguan, Salvadoran, Spaniard, and so on.		☐ Other Asian - Print re	ace:	
Not Hispanic or Latino		For example: Hmong, La	aotian, Thai, I	Pakistani, Cambodian, and so on.
☐ I do not wish to provide this information	X	Black or African America	an	
		Native Hawaiian or Othe	er Pacific Is	slander
Sex		☐ Native Hawaiian ☐	Guamanian	or Chamorro 🔲 Samoan
		☐ Other Pacific Islande	er <i>- Print ra</i>	ice;
☐ Male				
☐ I do not wish to provide this information		Examples: Fijian, Ton	gan, and so	on.
		White		
		I do not wish to provide	this inform	nation
To Be Completed by Financial Institution (for application	take	n in person):		
Was the ethnicity of the Borrower collected on the basis of visual	obse	ervation or surname?	ОиО	Oyes
Was the sex of the Borrower collected on the basis of visual obs	ervati	on or surname?	O NO	OYES
Was the race of the Borrower collected on the basis of visual obs	ОиО	OYES		
The Demographic Information was provided through:				
O Face-to-Face Interview (includes Bectronic Media w/ Video Compor	nent)	<b>⊗</b> Telephone Interview	O Fax o	r Mail O Email or Internet

Borrower Name: Marilyn J Mosby Uniform Residential Loan Application Freddie Mac Form 65 ■ Fannie Mae Form 1003 Revised 09/2017

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Conditional Commitment
Direct Endorsement
Statement of Appraised Value

U.S. Department of Housing and Urban Development Office of Housing Federal Housing Commissioner Loan Number: 1221031532 OMB Approval No: 2502-0494 (exp. 12/31/2020)

### **General Commitment Conditions**

- 1. Maximum Mortgage Amount and Term:
- (a) Occupant Mortgagors: Mortgage amount and terms assume satisfactory owner-occupant mortgagor(s). They may be changed depending upon the rating of borrower, his/her income and credit.
- (b) Changes: The Commissioner or Direct Endorsement (DE) Underwriter may, after reviewing pertinent information, change the mortgage amount and term.
- Approval of Borrower: A determination for approval will be based upon receipt of acceptable application for mortgage credit analysis.
- Validity Period: This document expires 120 days from the effective date of the appraisal or the appraisal update.
- Cancellation: This document may be cancelled after 60 days from the date of issuance if construction has not started.
- 5. Property Standards: All construction, repairs, or alterations proposed in the application or on the construction exhibits returned herewith must equal or exceed applicable codes and HUD minimum property standards or requirements.

**Information:** The estimates of fire insurance and taxes are furnished for mortgagee's and mortgagor's information. They must be used to prepare the Addendum to the Uniform Residential Loan Application, form HUD-92900-A, when a firm commitment is desired.

Commitment Terms		Est. Value of Prop. \$ 478,000.00							
Conditional Commitment for Mortgage Insurance under the National Housing Act, Sec.		Property Address: REDACTED Gulf of Mexico Dr Unit Long Boat Key, Florida 34228							
See below	ŵ	-							
(a)		X Existing Proposed	Monthly Expense Estimate						
By:		(see gen. cond. 3)	Fire Insurance \$ 134,75						
		active state of the	Taxes \$ 436.86						
Contact IN	Author Date	Commitment Issued							
Lender ID	Action Date	Commitment Expires	Conde Com Eva & 1 045 00						
Sponsor/Agent My Easy Mortgage, LLC	FHA Case No. INST Case Ref. No.	Improved Living Area 0 Sq. Ft	Condo. Com. Exp \$ 1,045.00 Total \$ 1,616.61						
Unit and Whala	anda Mandanana III C		**************************************						
Mortgagee United Whole 585 South Bo	sale Mortgage, LLC oulevard E. Pontiac, Michigan								
HUD's commitment to insure a	onditions (Applicable when checked) mortgage on this property is dependent york done to comply with the conditions.		sted below.						
	nomic Life of this property is 0 is not eligible for maximum financing (h	years. igh loan-to-value ratio mortgage).							
Manufactured Housing									
Assurance of Completion:	If the required repairs cannot be comple	eted prior to submission of closing pape	ers, form HUD-92300 made in the						
amount of \$ completion.	(or such additional a	mount as the lender desires) may be e	stablished as the means to ensure						
See indicated additional ite	oms on attached:								
See the following additional	ol conditions on the back:								

Direct Endorsement Underwriter

form **HUD-92800.5B** (6/2010) ref\_Handbook 4150.1 928005B.HUD 03/21/18

Lender's Copy 1 of 6 DocMagic eForms



Public reporting burden for this collection of information is estimated to average seven minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This information is required to obtain benefits. HUD may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

Section 203 of the National Housing Act authorizes the Secretary of the Department of Housing and Urban Development to insure mortgages on appraisal and commitment/direct endorsement statement of appraised value on a designated property. This form serves as the application for individual "proposed construction" and "existing construction" properties.

The Conditional Commitment/ Direct Endorsement Statement of Appraised Value (Form HUD-92800.5B) sets forth the terms upon which the commitment/direct endorsement statement of appraised value is made and the specific conditions that must be met before HUD can endorse a Firm Commitment for Mortgage Insurance.

Responses to the collection of information are required to obtain mortgage insurance. Information contained in these collections will be used only for the purpose of determining the eligibility of a property for mortgage insurance. The information is considered confidential. While no assurances of confidentiality are pledged to respondents, HUD generally discloses this data only in response to a Freedom of Information request.

Specific Commitment Conditions (Applicable when indicated on the front of this form)

- B. Proposed Construction: The builder or mortgagee must notify the assigned Fee Inspector as appropriate (see items 11, 12, and 13 below).
- C. Warranty: Form HUD-92544 is required on all new construction and shall be executed between the builder and the purchaser.
- D. Section 223: This commitment is issued pursuant to Section 223(e).
- E. Health Authority Approval: Submit local health authority approval (on a form or letter) indicating the individual water supply and/or sewage disposal system is acceptable.
- F. Reserved.
- G. Prefabricator's Certificate: The Lender shall provide a prefabrication certificate as required by the related engineering bulletin.
- H. Termite Control: (Proposed Construction) If soil poisoning is used, the builder shall complete form HUD-92052, Termite Soil Treatment Guarantee, and transmit a copy to HUD or the Direct Endorsement Underwriter. The Mortgagee will deliver the original and a copy to the mortgagor at closing.
- Flood Insurance Requirement: This property is located in a special flood hazard area and must be covered by flood insurance in accordance with HUD regulation 24 CFR 203.16a.
- J. Carpet Identification: (as listed in Certified Products Directory) Manufacturer recommended maintenance program must be provided to the homebuyer.
- K. Termite Control (Existing Construction): A recognized termite control operator shall furnish certification using form NCPA-1,

- or State-mandated form, that the house and other structures within the legal boundaries of the property indicate no evidence of active termite infestation.
- L. Code Enforcement: The lender shall submit a statement from the public authority that the property meets local code requirements. If the mortgage on the property is to be insured under Section 221(d)(2), a code compliance inspection is required.
- M. Repairs: The lender shall notify the original appraiser upon completion of required repairs, unless otherwise instructed.
- N. Lender's Certificate of Completion: The lender shall furnish a certificate that required repairs have been examined and were satisfactorily completed.
- O. Manufacturers Warranties must be provided to the homebuyer covering heating/cooling systems, hot water heaters, ranges, etc.
- P. **Initial Inspection** (2 working days) is requested before the "beginning of construction" with forms in place.
- Q. Frame Inspection (1 working day) is requested when the building is enclosed and framing, plumbing, heating, electrical, and insulation is complete and visible.
- R. Final Inspection is requested when construction is completed and the property is ready for occupancy.
- Insulation Certificate must be posted in a conspicuous location in the dwelling.
- T. The Insured Protection Plan Warranty Agreement shall be executed between the builder and the homebuyer.
- U. The lender shall furnish a certificate of occupancy or letter of acceptance from the local building authority.

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# Conditional Commitment Direct Endorsement Statement of Appraised Value

U.S. Department of Housing and Urban Development Office of Housing Federal Housing Commissioner Loan Number: 1221031532 OMB Approval No. 2502-0494 (exp. 05/31/2017)

### **General Commitment Conditions**

- 1. Maximum Mortgage Amount and Term:
- (a) Occupant Mortgagors: Mortgage amount and terms assume satisfactory owner-occupant mortgagor(s). They may be changed depending upon the rating of borrower, his/her income and credit.
- (b) Changes: The Commissioner or Direct Endorsement (DE) Underwriter may, after reviewing pertinent information, change the mortgage amount and term.
- Approval of Borrower: A determination for approval will be based upon receipt of acceptable application for mortgage credit analysis.
- Validity Period: This document expires 120 days from the effective date of the appraisal or the appraisal date.
- Cancellation: This document may be cancelled after 60 days from the date of issuance if construction has not started.
- 5. Property Standards: All construction, repairs, or alterations proposed in the application or on the construction exhibits returned herewith must equal or exceed applicable codes and HUD minimum property standards or requirements.

Information: The estimates of fire insurance and taxes are furnished for mortgagee's and mortgagor's information. They must be used to prepare the Addendum to the Uniform Residential Loan Application, form HUD-92900-A, when a firm commitment is desired.

Commitment Terms

Est. Value of Prop. \$ 478,000.00

		The state of the s	
Conditional Commitment for Mortgage Insurance under the National Housing Act, Sec.		Property Address: FORCHED Gulf of Long Boat A	of Mexico Dr Unit <mark>REDACTED</mark> Key, Florida 34228
See below	Ŵ-	<b>m</b>	Trail of Leaves with the
Ву:		X Existing Proposed (see gen. cond. 3)	Monthly Expense Estimate Fire Insurance \$ 134.75 Taxes \$ 436.86
Lender ID	Action Date	Commitment Expires	
Sponsor/Agent My Easy Mortgage, LLC	FHA Case No. INST Case Ref. No.		t. Condo. Com. Exp \$ 1,045.00 Total \$ 1,616.61
Mortgagee United Wholes 585 South Bot 48341	sale Mortgage, LLC ulevard E, Pontiac, Michigan		
HUD's commitment to insure a HUD Does Not Guarantee the w Estimated Remaining Econ	conditions (Applicable when checked) mortgage on this property is dependent work done to comply with the conditions momic Life of this property is 0 is not eligible for maximum financing (h	years.	sted below.
Manufactured Housing			
Assurance of Completion: amount of \$ completion.	If the required repairs cannot be completed (or such additional a	eted prior to submission of closing pap amount as the lender desires) may be e	
See indicated additional ite			

Direct Endorsement Underwriter

form **HUD-92800.5B** (6/2010) ref\_Handbook 4150.1 928005B.HUD 03/21/18

Case Binder Copy 3 of 6 DocMagic eForms



Public reporting burden for this collection of information is estimated to average seven minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This information is required to obtain benefits. HUD may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

Section 203 of the National Housing Act authorizes the Secretary of the Department of Housing and Urban Development to insure mortgages on appraisal and commitment/direct endorsement statement of appraised value on a designated property. This form serves as the application for individual "proposed construction" and "existing construction" properties.

The Conditional Commitment/Direct Endorsement Statement of Appraised Value (Form HUD-92800.5B) sets forth the terms upon which the commitment/direct endorsement statement of appraised value is made and the specific conditions that must be met before HUD can endorse a Firm Commitment for Mortgage Insurance.

Responses to the collection of information are required to obtain mortgage insurance. Information contained in these collections will be used only for the purpose of determining the eligibility of a property for mortgage insurance. The information is considered confidential. While no assurances of confidentiality are pledged to respondents, HUD generally discloses this data only in response to a Freedom of Information request.

### Specific Commitment Conditions (Applicable when indicated on the front of this form)

- B. Proposed Construction: When utilizing a FHA Compliance Inspector, the builder or mortgagee must notify the assigned Fee Inspector as appropriate (see items 11, 12, and 13 below).
- C. Warranty: Form HUD-92544 is required on all new construction and shall be executed between the builder and the purchaser.
- D. **Section 223:** This commitment is issued pursuant to Section 223(e).
- E. Health Authority Approval: Submit local health authority approval (on a form or letter) indicating the individual water supply and/or sewage disposal system is acceptable.
- F. Reserved.
- G. Prefabricator's Certificate: The Lender shall provide a prefabrication certificate as required by the related engineering bulletin.
- H. Termite Control: (Proposed Construction) If soil poisoning is used, the builder shall complete form HUD-92052, Termite Soil Treatment Guarantee, and transmit a copy to HUD or the Direct Endorsement Underwriter. The Mortgagee will deliver the original and a copy to the mortgagor at closing.
- Flood Insurance Requirement: This property is located in a special flood hazard area and must be covered by flood insurance in accordance with HUD regulation 24 CFR 203.16a.
- J. Carpet Identification: (as listed in Certified Products Directory) Manufacturer recommended maintenance program must be provided to the homebuyer.
- K. Termite Control (Existing Construction): A recognized termite control operator shall furnish certification using form NCPA-1,

- or State-mandated form, that the house and other structures within the legal boundaries of the property indicate no evidence of active termite infestation.
- L. Code Enforcement: The lender shall submit a statement from the public authority that the property meets local code requirements. If the mortgage on the property is to be insured under Section 221(d)(2), a code compliance inspection is required.
- M. Repairs: The lender shall notify the original appraiser upon completion of required repairs, unless otherwise instructed.
- N. Lender's Certificate of Completion: The lender shall furnish a certificate that required repairs have been examined and were satisfactorily completed.
- O. Manufacturers Warranties must be provided to the homebuyer covering heating/cooling systems, hot water heaters, ranges, etc.
- P. Initial Inspection (2 working days) is requested before the "beginning of construction" with forms in place.
- Q. Frame Inspection (1 working day) is requested when the building is enclosed and framing, plumbing, heating, electrical, and insulation is complete and visible.
- R. Final Inspection is requested when construction is completed and the property is ready for occupancy.
- Insulation Certificate must be posted in a conspicuous location in the dwelling.
- T. The Insured Protection Plan Warranty Agreement shall be executed between the builder and the homebuyer.
- U. The lender shall furnish a certificate of occupancy or letter of acceptance from the local building authority.

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### Conditional Commitment Direct Endorsement Statement of Appraised Value

U.S. Department of Housing and Urban Development Office of Housing Federal Housing Commissioner Loan Number: 1221031532 OMB Approval No. 2502-0494

(exp. 05/31/2017)

Attention Homebuyers: This property is not FHA Approved and FHA does not warrant the condition or the value of the property. However, FHA will insure a mortgage on the property if certain conditions are met.

For Existing Houses: If you are buying a house which has been lived in before, be sure the house is in acceptable condition before signing a purchase contract. An appraisal is made only to estimate the value of the property. This appraisal does not guarantee that the house is free from defects. HUD cannot give you money for repairs so you must protect yourself before you buy. You should inspect the property carefully and you are encouraged to hire a private home inspection service. Look in the telephone book or the internet for such services. FHA does not perform home inspections.

For New Homes: If you are buying a new home, HUD requires the builder to provide a one-year warranty. Please read carefully the information on the back of this form under the heading "new construction."

Fair Housing & Equal Opportunity Hotline: (800) 424-8590

The law requires that borrowers using HUD-insured financing must receive a copy of this form prior to the purchase of property.

Grace Period: If this application is rejected, the lender may request reconsideration within 60 days of the last rejection date. Where a sales contract is signed prior to the expiration of the Conditional Commitment/Direct Endorsement Statement of Appraised Value, a lender has 30 days to process or submit an application to the Field Office for a Firm Commitment. A Firm Commitment with a term of 90 days may be issued.

Estimated Value of Property: The amount HUD considers the property

Monthly Expense Estimates: The estimated amounts you will pay for hazard/fire insurance and real estate taxes. If you are buying within a condominium or planned unit development, this also includes the condominium or homeowners association fees that you must pay.

Troperty Address: Gulf of Mexico Dr Unit REDACTED Long Boat Key, Florida 34228
Existing Proposed Monthly Expense Estimate See gen. cond. 3) Fire Insurance
the completion of the conditions listed below.  years. loan-to-value ratio mortgage).
f prior to submission of closing papers, form HUD-92300 made in the not as the lender desires) may be established as the means to ensure
t

form HUD-92800.5B (6/2010) ref. Handbook 4150. 928005B.HUD 03/21/18

Homebuyer's Copy 5 of 6

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Specific Commitment Conditions (Applicable when indicated on the front of this form)

- B. Proposed Construction: The builder or mortgagee must notify the assigned Fee Inspector as appropriate (see items 11, 12, and 13 below).
- C. Warranty: Form HUD-92544 is required on all new construction and shall be executed between the builder and the purchaser.
- D. Section 223: This commitment is issued pursuant to Section 223(e).
- E. Health Authority Approval: Submit local health authority approval (on a form or letter) indicating the individual water supply and/or sewage disposal system is acceptable.
- F. Reserved.
- G. Prefabricator's Certificate: The Lender shall provide a prefabrication certificate as required by the related engineering bulletin.
- H. Termite Control (Proposed Construction): If soil poisoning is used, the builder shall complete form HUD-NPCA-99-A, Termite Soil Treatment Guarantee, and transmit a copy to HUD or the Direct Endorsement Underwriter. The Mortgagee will deliver the original and a copy to the mortgagor at closing.
- Flood Insurance Requirement: This property is located in a special flood hazard area and must be covered by flood insurance in accordance with HUD regulation 24 CFR 203.16a.
- J. Carpet Identification: (as listed in Certified Products Directory) Manufacturer recommended maintenance program must be provided to the homebuver.
- K. Termite Control: (Existing Construction) A recognized termite control operator shall furnish certification using form NPMA-33, or

Advice to Homebuyers: If your application was processed by a Direct Endorsement (DE) lender, you should first contact them for assistance before calling HUD.

Prepaid Items: These are charges that normally will be paid at closing and are recurring in nature. They include such items as funds for real estate taxes and hazard insurance. The amount of these items will vary depending upon the closing date. No estimate is provided with this statement.

Escrow Account: This is a special account that your lender will keep on your behalf to save the necessary funds to pay certain future bills. Your mortgage payment will include, in addition to an amount for interest and principal, amounts to cover such items as property taxes, hazard insurance, and, for certain FHA programs, the mortgage insurance premium. These charges are collected in advance so that your lender will have enough money in the account to apply the charge when it comes due. Generally, 1/12 of the next year's estimated charges will be the amount collected with each of your monthly mortgage payments. Bear in mind that in most communities taxes and other operating costs are increasing. The estimates should give some idea of what you can expect the costs to be at the beginning. In some areas the estimate of taxes may also include charges such as sew er charges, garbage collection fee, water rates, etc.

Mortgage Insurance Premium: The amount for insuring your mortgage. The premium may be in the form of an upfront charge and/or a monthly charge depending upon the section of the Housing Act under which your mortgage is insured. Your lender can provide you with specific information about your transaction.

State-mandated form, that the house and other structures within the legal boundaries of the property indicate no evidence of active termite infestation.

- Code Enforcement: The lender shall submit a statement from the public authority that the property meets local code requirements.
- Repairs: The lender shall notify the original appraiser upon completion of required repairs, unless otherwise instructed.
- Lender's Certificate of Completion: The lender shall furnish a certificate that required repairs have been examined and were satisfactorily completed.
- O. Manufacturers Warranties must be provided to the homebuyer covering heating/cooling systems, hot water heaters, ranges, etc.
- P. Initial Inspection (2 working days) is requested before the "beginning of construction" with forms in place.
- Q. Frame Inspection (1 working day) is requested when the building is enclosed and framing, plumbing, heating, electrical, and insulation is complete and visible.
- R. Final Inspection is requested when construction is completed and the property is ready for occupancy.
- S. Insulation Certificate must be posted in a conspicuous location in the dwelling
- T. The Insured Protection Plan Warranty Agreement shall be executed between the builder and the homebuyer.
- U. The lender shall furnish a certificate of occupancy or letter of acceptance from the local building authority.

Estimated Monthly Expenses: These are costs associated with homeownership which HUD believes the homeowners will have to pay when living in the property. Two examples of "estimated monthly expenses" are fire insurance and taxes, which are paid to your lender each month as part of your mortgage payment. These are put into your

Other Costs of Homeownership: Utilities are usually paid monthly to whomever provides the service. Also, you should save a certain amount each month to cover repair and maintenance costs which will come up while you own your home.

Late Payments: If you do not pay your mortgage payment within 15 days from the 1st day of the month, you can be charged a penalty. This may be 4 cents for each dollar of your payment.

New Construction: After specifications are accepted by HUD or a direct endorsement lender, the builder is required to warrant that the house substantially conforms to approved plans and specifications. This warranty is for 1 year following the date on which title is transferred to the original buyer or the date on which the house was first lived in, whichever happens first. If, during the warranty period, you notice defects for which you believe the builder is responsible, ask him in writing to fix them. If he does not fix them, write your lender or HUD. Include your FHA case number. If inspection shows the builder to be at fault, your lender or HUD will try to persuade him to fix the defect. If he does not, you may be able to obtain legal relief under the builder's warranty. Where a structural defect is involved, HUD can provide money for corrections under certain conditions. You cannot expect the builder to fix damage caused by ordinary wear and tear or by poor maintenance. Keeping the house in good condition is your responsibility.

Weatherization: Contact your local utility company or other qualified person or firm for home energy audit. If energy-related improvements are required, the value of your property may be increased to include the following: thermostats; insulation wrap for water heaters; insulation of ducts and pipes in unheated spaces of heating/cooling systems; attic insulation; insulation for floors and foundation walls; installation of weather-stripping/caulking; installation of storm windows/doors. The value may be increased by up to: (a) \$2,000 without a separate value determination; (b) \$3,500 if supported by a value determination by an approved appraiser; or (c) more than \$3,500 subject to value determination by the VA/HUD, as applicable, and subsequent endorsement of the VA Certificate of Reasonable Value, HUD Conditional Commitment, or Statement of Appraised Value.

Sales Contract: It is expressly agreed that notwithstanding any other provisions of this contract, the purchaser shall not be obligated to complete the purchase of the property described herein or to incur any penalty by forfeiture of earnest money deposits or otherwise unless the purchaser has been given in accordance with HUD/FHA or VA requirements a written statement by the Federal Housing Commissioner, Veterans Administration, or a Direct Endorsement lender setting forth the appraised value of the property of not less than

form HUD-92800.5B (6/2010)

ref. Handbook 4150.1

928005B.HUD 03/21/18

\$ 478,000.00 The purchaser shall have the privilege and option of proceeding with consummation of the contract without regard to the amount of the appraised valuation. The appraised valuation is arrived at to determine the maximum mortgage the Department of Housing and Urban Development will insure. HUD does not warrant the value nor the condition of the property. The purchaser should satisfy himself/herself that the price and condition of the property are acceptable.

Amount to be Borrowed: When you borrow to buy a home, you pay interest and other charges which add to your cost. A larger downpayment will result in a smaller mortgage. Borrow as little as you need and repay in the shortest time.

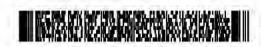
Uniform Underwriting and Transmittal Summary

<ol> <li>Borrower and</li> </ol>	Property Information					
Borrower Name: M	larilyn J Mosby			SSN: RED	ACTED 7577	
Co-Borrower Name:				SSN:		
Property Address:	Gulf of Mexic	o Dr Unit REDACTED	ong Boat Key, Fl	34228		
Property Type  1 unit 2-to-4-units Condominium PUD Co-op Manufactured Housi Single Wide Mult	tiwide	Fannie Mae  PLimited Review New Detached  Q Limited Review Est.  R Expedited Review Iss.  S Expedited Review Est.  T Fannie Mae Review  U FHA-approved  V Refi Plus <sup>TM</sup> easide Garden Returngboat Key	w L		Additional Proper Number of Units Sales Price Appraised Value Property Fights  Fee Simple  Leasehold	\$\frac{1}{476,000.00} \$\frac{478,000.00}{478,000.00}
II. Mortgage Inf	ormation					
Loan Type  ☑ Conventional ☐ FHA ☐ VA ☐ USDA/RHS	Amortization Type    Fixed Rate - Monthly   Fixed Rate - Biweekly   Balloon   ARM (type)   Other (specify)	Payments	n Purpose Purchase Cash-Out Refinance Limited Cash-Out Refin to Cash-Out Refinance Home Improvement Construction to Perman	Am ance (Fannie) \$ _ (Freddie) □	n Position First Mortgage ount of Subordir HELOC, include be Second Mortgag	lance and credit limit
Note Information Original Loan Amour Initial P&I Payment Initial Note Rate Loan Term (in month	$\begin{array}{c} \$ = 1,777.40 \\ 2.875 \\ \hline 360 \end{array}$	☐ Broker ☐ Correspondent Broker/Corresponden	Buydown ☐ Yes ☑ No Term — It Name and Company My Easy Mortga	Owne Se Origin	ller/Other	ige Freddie Mac of First Mortgage
Underwriting Underwriters' Name	g Information	Appraiser's Name	/License #	Appraisal Co	ompany Name	
Andrew Metter		Michael Koze	nko	Michael /	A Kozenko	
	Borrower 19,897.67 \$	1.723 % CLTV/TLT 1.723 % HCLTV/HT  Level of P 2.875 %	TLTV	Other Total Primary Housing Other Obligations: Negative Cash Flow (subject property) All Other Monthly Pa Total All Monthly Pay Borrower Funds Total	ayments desidence  Expense  yments /ments	5 0.00 5 0.00 5 0.00 6 7,846.97 7,846.97 7,846.97 35,870.46 95,906.78

Freddie Mac Form 1077 06/09 Fannie Mae Form 1008 06/09

Page 1 of 2

DocMagic eForms



Risk Assessment  Manual Underwriting  AUS	Escrow (T&I) X Yes  No		ource of Funds		SIT ON SALES		
DU LP Dother  AUS Recommendation  DU Case ID/LP AUS Key #			o. of Months R terested Party		5	0.70	0 %
LP Doc Class (Freddie)  Representative Credit/Indicator Score 763	Community Lendin Home Buyers/Hon				☐ Yes ☐ Yes	⊠ No ⊠ No	
Underwriter Comments							
V. Seller, Contract, and Contact Information							
Seller Name <u>My Easy Mortgage, LLC</u> <u>Se</u> ller Address <u>2405 Creel Lane Suite 102, V</u>	<u>Vesley C</u> hapel,	Contact Name Contact Title	Gilbert Ben				
Florida 33544 Seller No. <u>MBR1684</u> Investor Loan No Seller Loan No. <u>1221031532</u>	0	Contact Phone N Contact Signature		00)981-8	398	ext	

Freddie Mac Form 1077 06/09 Fannie Mae Form 1008 06/09

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Page 2 of 2

# Uniform Underwriting and Transmittal Summary

2 - 2 - units			
Reperty Address   Part   Par	1	77	
Property Type    Turitit   Fleddis Mac	1		
Tunit   Fedda Mac   Fannis Mae   Pulmited Review New   FPUD   Additional Condition   Pulmited Review Est   FPUD   Additional Project   Repedited New   TPUD   Number of Debtored Project   Repedited New   TPUD   Number of Debtored Project   Repedited Maw   TPUD   Number of Debtored Project   Sepedited Est   To-cop Safety   To-cop   New Project   Tennis Mae Review   2 Co-cop Appraised   To-cop Appraised   To-c	w Slatue		
2-4 units			Second Home
Stabilished Project   R Dumised Review   St.   F PUD   Additional P PUD   Co-op   New Project   R Bippelled New   T PUD   Number   T PUD   N	nary Residence estment Proper	1	Pecoun House
PUD   Co-op   New Project   Respedited New   TPUD   Number   Co-op   Sales Pited   Sales			
Manufactured Housing	and the second s	1	
Single Wide		1	476,000.00
Multiwide			478,000.00
Project Name Seas1de Garden Retreat of Longboat Key Property II. Mortgage Information  Lean Type Amortization Type  Lon Type Amortization Type  Lon Convention    Convention   X   Fixed-Rate   Monthly Payments	realec <u>b</u>		470,000.00
Roject Name   Roject Roject Roject Name   Roject Roject Roject Name   Roject			
	Rights X Fe	ee Simple	Leasehold
Loan Type			
Fired-Pate	en Position	201100011100110011001100110011001100110	.и.м.ниминиминии и
USDA/RHS Balloon USDA/RHS Cher (specify) Cher (spec	X First Morte	tgage	
USDA/RHS   Cher (specify)   Home Improvement   Construction to Parmanent   Mortgage Originator   Buydown   Home Improvement   Construction to Parmanent   Construction to Construction to Construction to Construction   Construction to Construction Construction to Construction Constr	mount of Subo	ordinate Fir	nancing
Other (specify)	200		0.00
Note Information  Norignal Loan Amount \$ 428,400.00	HELOC, include	e balance an	d-credit limit)
Note Intomation	Second M	1 ortgage	
Initial P&I Payment   S	Second Mortg		
Initial Note Rate	wner of First M	Mortgage	
	Fannie Ma		reddie Mac
Underwriting Information Underwriter's Name Appraiser's Name/License # Appraisal Compar Michael & Közenko R08394 Present Housing if Proposed Monthly Income Base Income \$ 19.897.67 \$ 0.00 \$ 19.897.67 Co-Borrower Cober Income \$ 0.00 \$ 0.00 \$ 19.897.67 Cober Income \$ 0.00 \$ 0.00 \$ 0.00 Cober Income \$ 0.00 \$ 0.00 \$ 0.00 Cober Income \$ 19.897.67 \$ 0.00 Cober Income \$ 19.897.6	Seller/Oth		
Appraiser's Name	riginal Loan Ar	mount of F	irst Mortgage
Underwriter's Name Appraiser's Name/License # Appraisal Compar Michael Rozenko Ribasal Accente Rozenko Ribasal Rozenko			
Michael   Kozenko   R08394			
Present Housing F			
Proposed Monthly Income   Borrower   Total   Proposed Monthly Base Income   19,897.67   \$ 0.00   \$ 19,897.67   Borrower   Prima   Horrower   Prima   Horrower   Prima   Horrower   Prima   Horrower   Prima   Horrower   Prima   Horrower   Horrower   Prima   Horrower   Prima   Horrower   Horrower   Prima   Prima   Prima   Prima   Horrower   Prima			
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Other Income   S	7		
Positive Cash Flow \$ 0.00 \$ 0.00 \$ 0.00 S 0.		•	1 777 10
Hazard Insurance   Hazard Insurance   Taxes   Mortgage Insuran   HOA Fees		S	1.777.40
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Mortgage Insuran HCA Fees		\$	134.75
Country   Coun		\$	436.86
Primary Housing Expense/Income 17.560 % LTV 90.000 % Lease/Ground Rer Total Obligations/Income 41.723 % CLTV/TLTV 90.000 % Other Debt-to-Housing Gap Ratio (Freddie) 24.163 % HCLTV/HTLTV 90.000 % Total Primary Hou Other Obligations Negative Cash Row Note Rate 2.875 % Exterior/Interior (subject property) Review Negative Cash Row Note Rate 9% Exterior Only All Other Monthly 8 Below Note Rate 9% Form Number: Other Full Appraisal 70 total All Monthly 8 Below Note Rate 9% Form Number: Bought-Down Rate 9% Form Number: Required Verified Assets No. of Months Re Interested Party Class ID/LP AUS Key # G3101/42 LP Doc Class (Freddie) Accept Community Lending/Affordable Hous Representative Credit/Indicator Score Underwriter Comments    V	ce	S	99.96
Total Obligations/Income Debt-to-Housing Gap Ratio (Freddie) Debt-to-Housing Rate Debt-to-Housing Review Debt-to-Housing Housing Repair Review Debt-to-Housing Review Debt-to-Housing Review Debt-to-Housing Review Debt-to-Housing Review Debt-to-Housing Review Debt-to-Housing Housing Review Debt-to-Housing Review Debt-to-Housing Housing Review Debt-to-Housing	mi	9	1.045.00
Debt-to-Housing Gap Ratio (Freddie)  24.163 % HCLTV/HTLTV 90.000 % Other Obligations  Rualifying Rate  Level of Property Review  Exterior/Interior  % Above Note Rate  % Above Note Rate  % Below Note Rate  % Below Note Rate  % Below Note Rate  % Form Number:  Other Full Appraisal  Risk Assessment  Manual Underwriting  X AUS  DU X LP Other  AUS Recommendation  DU Case ID/LP AUS Key #  LP Doc Class (Freddie)  Accept  LP Doc Class (Freddie)  Accept  Accept  Community Lending/Affordable House  Representative Credit/Indicator Score  Underwriter Comments  IV Seller, Contract, and Contact Information  Seller Name United Wholesale Mortgage, LLC  Seller Name United Wholesale Mortgage, LLC  Seller Address 585 South Boulevard E Pontiac MI 48341  Contact Phone Number (800) 9  Seller No. Investor Loan No.	at	\$	0.00
Coulifying Rate    Level of Property Review   Negative Cash Fictive			0.00
Aus   Selection		) 5	3.493.97
X Note Rate  2.875 % Exterior /Interior (subject property)  % Above Note Rate  % Exterior Only  All Other Monthly  % Below Note Rate  % No Appraisal  Total All Monthly  Bought-Down Rate  % Form Number:  Other Full Appraisal  % Berrow er Funds the Required  Nother Full Appraisal  % Source of Funds			8 20
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Bought-Down Rate		\$	4.808.00
Other Full Appraisal	Payments	S	8.301.97
Required  Verified Assets  Manual Underwriting  X Yes No  Source of Funds  No. of Months Re  AUS Recommendation  DU Case ID/LP AUS Key # G3101742  LP Doc Class (Freddie)  Representative Credit/Indicator Score  Accept  Community Lending/Affordable Hous  Representative Credit/Indicator Score  Todarwriter Comments  IV Seller, Contract, and Contact Information  Seller Name United Wholesale Mortgage, LLC  Seller Address 585 South Boulevard E Pontiac MI 48341  Oakland US  Seller No. Investor Loan No.	S. Surrey		
Risk Assessment  Manual Underwriting  X Yes  No  Source of Funds  No. of Months Re  AUS Recommendation  DU Case ID/LP AUS Key # C3101742  LP Doc Class (Freddie)  Representative Credit/Indicator Score  Interested Party  Todarwriter Comments  Accept  Community Lending/Affordable Hous  Representative Credit/Indicator Score  Todarwriter Comments  IV Seller, Contract, and Contact Information  Seller Name United Wholesale Mortgage, LLC  Seller Address 585 South Boulevard E Pontiac MI 48341  Oakland US  Seller No. Investor Loan No.	o Close	2	W- 222 22
Manual Underwriting  X Yes No  Source of Funds No. of Months Re AUS Recommendation Accept DU Case ID/LP AUS Key # G3101742 LP Doc Class (Freddie) Representative Credit/Indicator Score Underwriter Comments  IV Seller, Contract, and Contact Information Seller Name United Wholesale Mortgage, LLC Seller Address 585 South Boulevard E Pontiac MI 48341 Oakland US Seller No. Investor Loan No.		S	35,699,15
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LP Doc Class (Freddie)  Representative Credit/Indicator Score 763  Home Buyers/Homeownership Education Cert Underwriter Comments  IV Seller, Contract, and Contact Information  Seller Name United Wholesale Mortgage, LLC  Seller Address 585 South Boulevard E Pontiac MI 48341  Contact Title Underwriter  Contact Phone Number (800) 9  Seller No. Investor Loan No.	Contributions		0.000 %
Representative Credit/Indicator Score 763 Home Buyers/Homeownership Education Cert Underwriter Comments  IV. Seller, Contract, and Contact Information Seller Name United Wholesale Mortgage, LLC Contact Name Andrew Metter Seller Address 585 South Boulevard E Pontiac MI 48341 Contact Title Underwriter Oakland US Contact Phone Number (800) 9 Seller No. Investor Loan No.			allowed area
IV. Seller, Contract, and Contact Information  Seller Name United Wholesale Mortgage, LLC Seller Address 585 South Boulevard E Pontiac MI 48341 Oakland US Seller No. Investor Loan No.			X No
IV Seller, Contract, and Contact Information  Seller Name United Wholesale Mortgage, LLC Contact Name Andrew Metter  Seller Address 585 South Boulevard E Pontiac MI 48341 Contact Title Underwriter  Oakland US Contact Phone Number (800) 9  Seller No. Investor Loan No.	tificate in file	Yes	X No
Seller Name United Wholesale Mortgage, LLC  Seller Address 585 South Boulevard E Pontiac MI 48341  Oakland US  Seller No. Investor Loan No.			
Seller Name United Wholesale Mortgage, LLC Seller Address 585 South Boulevard E Pontiac MI 48341 Oakland US Seller No. Investor Loan No.			
Seller Address 585 South Boulevard E Pontiac MI 48341 Contact Title Underwriter 0akland US Contact Phone Number (800) 9 Seller No. Investor Loan No.			
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0ak1and US Contact Phone Number (800) 9 Seller No. Investor Loan No.			
Seller No. Investor Loan No.	981-8898	ext.	
	200 4		
	Admin II	Madilla.	
	Marine A	April 4	
LoanID 1221031532 (DESENSE CONTROL			

February 12, 2021

Marilyn J. Mosby
REDACTED ICE Ct.
REDACTED
KISSIMmee, Florida 34747

Dear Marilyn -

This is to notify you that the Association Board has approved your purchase of Mexico Drive from the Mustard Seed Group, LLC with a closing date of February 19, 2021.

We congratulate you and welcome you to the Seaside Gardens Retreat community. We encourage you to make yourself familiar with our condominium association documents including Bylaws, Declaration, and Rules and Regulations so you gain an understanding of your responsibilities in helping to keep Seaside Gardens Retreat a great place for all owners to enjoy.

Please let us know if we can be helpful with your successful transition into your new island home.

Sincerely,

Thomas S. Brennan

President

Seaside Gardens Retreat of Longboat Key

Condominium Association, Inc.

Thomas & Bearen

### **Closing Cost Details**

Loan Costs			Seller Paid
			At Closing Before Closi
. Origination Charges C1 % of Loan Amount	of (Bointe)	A Section 1997	
2 Originator Compensation	it (i cana)	to My Easy Mortgage, LLC	
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Services Borrower Did Not S Appraisal Fee	hop For		
2 Credit Report Fee		to Class Vehration to Credit Plus	
Flood Certification		to Corelogic Flood Services	<del></del>
Tax Services		to	
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Services Borrower Did Shop Title - Closing Fee	FOT	to Economic Chimner DA	
Title - Closing Fee Title - E-Recording Fee		to Fergeson Skipper, PA to Simplifite/Fergeson Skipper	\$375.00,
Tille - FedEx Charges		to Fergason Skipper, PA	\$50.00
Title - Lender's Title Endrsm	ints	to Old Republic Nat. Title/Fergeson Skipper	550.50
Title - Lender's Title Insurance		to Old Republic Nat. Title/Fergeson Skipper	
Title - Municipal Lien Report	Fee	to PropLogix	
Title - Title Search Fee		to Attorney's Title Fund Services, LLC	
Other Costs			
Taxes and Other Government Recording Fees Deed:		nga-	
Deed - Documentary Stamps		to Clerk of Court	
Mortgage - Documentary Sta	ımps	to Clark of Court	
Mortgage - Intangible Taxes	1 - 15 - 17 - 17 - 17 - 17 - 17 - 17 - 1	to Clark of Court	<u> </u>
Prepaids		A STATE OF THE STA	1
Homeowner's Insurance Pre- Mortgage Insurance Premium	mlum (12 mo.)	to ASI to United Wholesale Mortgage	<del> </del>
Prepaid Interest ( per day for	from to 1	m outled Associate unvillage	
Property Taxes (0 mo.)		to	
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# Closing Disclosure Addendum A

Confirm Receipt			
By Signing, you are only confirming that you have received The Mustard Seed Group, LLC, a Michigan limited formula of Branner	d liability compan	У	
Seller Thomas S. Brennan, Manager	Date	Seller	Date

CLOSING DISCLOSURE DoubleTime® Page A1 • LOAN ID # 1221031532

Print | X Close



Report : Activity

Account / Consolidation: xx4432 - FERGESON SKIPPER, P.A.

Date Range: 01/19/21 - 02/18/21

Date	Account	Type	Description	Amount
Pending	xx4432 - FERGESON SKIPPER, P.A.		DOMESTIC WIRE RECVD - WIRE IN #00574304ORG=MARILYN JAMES MOSBY CLOSING COSTS	\$30,699.15
Totals (	1 Records)			\$30,699.15
Cash In				\$30,699.15
Cash Ou				\$0.00

Pending Activity is provisional and may be modified as it is further processed and verified.

Securities products and services are offered by Northern Trust Securities, Inc., member FINRA, SIPC, and a wholly owned subsidiary of Northern Trust Corporation.

### NOT FDIC INSURED / NO BANK GUARANTEE / MAY LOSE VALUE

Northern Funds are distributed by Northern Funds Distributors, LLC, which is not affiliated with Northern Trust, and offered through Registered Representatives of Northern Trust Securities, Inc. (member FINRA, SIPC), a subsidiary of Northern Trust Corporation.

The information displayed includes assets held at Northern Trust as well as assets held at other financial institutions. Assets held at Northern Trust reflect positions and valuations as of the previous business day. Assets held at other financial institutions reflect the most recent available account information, which in some cases may be prior to the previous business day. All financial data presented is historical information. An investor's holdings when redeemed may be worth more or less than the value shown.

The Northern Trust Company | Member FDIC | Equal Housing Lender @

Print | X Close



Report : Activity

Account / Consolidation: xx4432 - FERGESON SKIPPER, P.A.

Date Range: 01/19/21 - 02/18/21

Date	Account	Туре	Description	Amount
02/17/21	xx4432 - FERGESON SKIPPER, P.A.	Electronic Transfer	WIRE IN #00920172 BY FWR#000007 ORG=NICHOLAS J MOSBY SARASOTA OFFICE	\$5,000.00
WYYY	AXA432 FERGESON	Electronic Tydnefer	WIREAN #010967098Y FWR#0149D2 GRG=#AYME A	75500 VOV
Totals (2	Records)			\$ <b>#</b> 0 <b>,</b> #00,00
Cash In				\$19\000008
Cash Out				\$0.00

Pending Activity is provisional and may be modified as it is further processed and verified.

Securities products and services are offered by Northern Trust Securities, Inc., member FINRA, SIPC, and a wholly owned subsidiary of Northern Trust Corporation.

### NOT FDIC INSURED / NO BANK GUARANTEE / MAY LOSE VALUE

Northern Funds are distributed by Northern Funds Distributors, LLC, which is not affiliated with Northern Trust, and offered through Registered Representatives of Northern Trust Securities, Inc. (member FINRA, SIPC), a subsidiary of Northern Trust Corporation.

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The Northern Trust Company | Member FDIC | Equal Housing Lender @

 Inquiry Date:
 2/17/21

 Inquiry \$\$N:
 XXX-XX-7577

Inquiry Type: VOE
Permissible Purpose:

Employee has issued me written instruction to obtain

this information

Tracking Number: 1221031532

MARILYN MOSBY XXX-XX-7577 RECORD 1 OF 1

**EMPLOYER:** CITY OF BALTIMORE,

**MARYLAND(18599)** 

**CURRENT AS OF 01/15/2021** 



## **Order Information**

Verified On: 02/17/2021 Reference #: 42715315399

# **Employer**

CITY OF BALTIMORE, MARYLAND(18599) **Employer:** 

100 HOLLIDAY ST Headquarters Address:

BALTIMORE MD 21202

Federal

Data not provided

Employer Identification Number (FEIN):

Please use Headquarters Address above for **Employer Disclaimer:** 

gamishment requests.

# **Employment**

Division: State's Atto Job Title: State's Attorney **Employment Status:** 

(ACTIVE)

Most Recent Start Date:

01/05/2015

**Original Hire Date:** 08/01/2005 **Total Time With Employer:** 6 Years, 0 Months

NOTICE: INFORMATION CONTAINED IN THE WORK NUMBER VERIFICATIONS SECTION OF THIS REPORT IS CONSUMER REPORT INFORMATION OBTAINED FROM THE WORK NUMBER®. IT CAN BE USED FOR THE FCRA PERMISSIBLE PURPOSE FOR WHICH THIS CONSUMER REPORT WAS OBTAINED, AND THE USER MUST ADHERE TO FCRA REQUIREMENTS, INCLUDING BUT NOT LIMITED TO THE RELEVANT REQUIREMENTS CONTAINED IN THE CFPB'S NOTICE TO USERS OF CONSUMER REPORTS. The statement above is an official verification generated from The Work Number. Because this verification is system-generated with data that originated directly from the employer's payroll system, it represents a higher level of authenticity than employee-furnished copies of paystubs or W2s. If any information is missing, it is because the employer did not provide this information for inclusion in The Work Number verification. Information not provided by the employer is showing as "Data not provided". Questions? Call 1-800-996-7566 (Hearing Impaired clients may call 1-800-424-0253/TTY).

Page 903 of 919

Prepared by and return to:
Michelle Lajoie Hermey, Esq.
Fergeson Skipper, PA
1515 Ringling Blvd., 10th Floor
Sarasota, FL 34236
941-957-1900
File Number: 31510
Will Call No.:

Consideration: \$476,000.00 Recording Fee: \$27.00 Doc Stamps: \$3,332.00

[Space Above This Line For Recording Data]

# **Special Warranty Deed**

This Special Warranty Deed made this 19th day of February, 2021 between The Mustard Seed Group, LLC, a Michigan limited liability company whose post office address is 1901 Austin Avenue, Ann Arbor, MI 48104, grantor, and Marilyn J. Mosby, a married woman whose post office address is Bolton Street, Baltimore, MD 21217, grantee:

(Whenever used herein the terms granter and grantee include all the parties to this instrument and the heirs, legal representatives, and assigns of individuals, and the successors and assigns of corporations, trusts and trustees)

Witnesseth, that said grantor, for and in consideration of the sum TEN AND NO/100 DOLLARS (\$10.00) and other good and valuable considerations to said grantor in hand paid by said grantee, the receipt whereof is hereby acknowledged, has granted, bargained, and sold to the said grantee, and grantee's heirs and assigns forever, the following described land, situate, lying and being in Sarasota County, Florida, to-wit:

Unit REDACTED a Condominium, according to The Declaration of Condominium recorded in Official Records Book 2002, Page 1695, and all exhibits and amendments thereof, and recorded in Condominium Plat Book 27, Page 2, Public Records of Sarasota County, Florida.

Parcel Identification Number: 0005162003

Subject to taxes for 2021 and subsequent years; covenants, conditions, restrictions, easements, reservations and limitations of record, if any.

Together with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

To Have and to Hold, the same in fee simple forever.

And the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby warrants the title to said land and will defend the same against the lawful claims of all persons claiming by, through or under grantors but against none other

In Witness Whereof, grantor has hereunto set grantor's hand and seal the day and year first above written.

DoubleTime®

Signed, sealed and delivered in our presence:

The Mustard Seed Group, LLC, a Michigan Limited Liability Company

-

Thomas S. Brennan, Manager

Witness Name:

Witness Name: Mo

State of Michigan

County of Unhateran

The foregoing instrument was acknowledged before me by means of [X] physical presence or [] online notarization, this 2 day of February, 2021 by Thomas S. Brennan, Manager of The Mustard Seed Group, LLC, a Michigan Limited Liability Company, on behalf of the company, who [] is personally known to me or [X] has produced a driver's license as identification.

[Notary Seal]

MAXIM RISHMAWI
NOTARY PUBLIC - STATE OF MICHIGAN
County of Genesee
My Commission Expires 6/21/2025
Acting in the County of Day Library

Notary Public

Printed Name: Maxim Kishn

My Commission Expires: 06/21/20

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foodTale 200

# VERBAL VERIFICATION OF EMPLOYMENT



Email: vvoe@uwm.com Fax: 818-477-0954

Verified Date

Loan #

Borrower's Name

Borrower's Social Security#

Employer

Employer Address Line 1

Employer Address Line 2

City

State

Zip Code

Contact Name

Contact Number

Contact Extension

2/17/2021

1221031532

Marilyn Mosby

XXX-XX-7577

City of Baltimore

120 East Baltimore Street

Baltimore

MD

21202

Livardo Blake

(443) 984-6000

Does the borrower still work for

stated employer?

Can re-verification be completed

verbally?

Borrower Employment Status

What is the borrower's current job

title?

**End Date** 

Comments

Information verified by:

Name

Title

CYes CNo

CYes CNo

Active

States Attorney - City of

Full time

Livardo Blake

County Asst II/Payroll

OFFICIAL USE ONLY

Source

Website

3rd Party Contact #

Referred#

Current as of Date

Verifier's Name

Verifier's Title

**Verify Date** 

URL

https://humanresources.baltimorecity.gov/contact-hr

(410) 396-3851

(410) 396-3851

bkodela

**VVOE Specialist** 

2/17/2021



# **FUNDING WIRE BREAKDOWN**

Loan Number: 1221031532 Loan Amount: \$428,400.00 Closing Date: 2/19/2021 Disbursement Date: 2/19/2021

Title Company: Fergeson Skipper Altorneys at Law

Borrower Name(s): Marilyn J Mosby Property Address:

DACTED Gulf of Mexico Dr. Uniterparted Long Boat Key, FL 34228

Account Executive: Bradley Parry (800) 981-8898

RETURN WIRES / UNABLE TO CLOSE/FUND - The closing agent is responsible to return the wire if the loan has not disbursed according to the disbursement date or if the loan has not disbursed within 24 hours of receiving the wire. For return wire instructions contact Closing Assist: (800) 981-8898 x4700 or submit a closing escalation

INSTANT FUNDING - In order to make lending easy, LIWM does not issue funding authorization. As soon as you have received a final closing package and have received the UWM wire, you are authorized to disburse funds.

UWM NET FUNDS THE WIRE - Items listed under the DEBITS column are withheld from the wire, items listed under the CREDITS column are added to the wire.

CREDITS		DEBITS	
Description	Value	Description	Value
Credit For Rate	\$7,051.46	Tax Service	\$85.00
		Flood Certification	\$8.00
		Odd Days Interest	\$337.44
		TaxInsurance Escrows	\$1,812.54
Credits Totals:	\$7,051.46	Debits Totals:	\$2,242.98
Broker Check Breakdown		Wire Breakdown	
Origination Amount	\$4,284.00	Loan Amount	\$428,400.00
(+) Broker Reimbursed Fees	\$46.50	(+) Credits Totals:	\$7,051.46
(+) Tolerance Covered By UWM	\$0.00	(-) Debits Totals:	\$2,242.98
(-) Tolerance Cures	\$0.00	Total Wire	\$433,208.48
(-) Early Payoff Deduction	\$0.00		
(-) Early Wire Fee	\$0.00		
Broker's Check	\$4,330.50		

Dry States: AK, AZ, CA, HI, ID, NV, OR, WA and NM - Refinance only



# **FUNDING WIRE BREAKDOWN**

Loan Number: 1221031532 Loan Amount: \$428,400.00 Closing Date: 2/19/2021 Disbursement Date: 2/19/2021

Title Company: Fergeson Skipper Altorneys at Law

Borrower Name(s): Marilyn J Mosby Property Address:

DACTED Gulf of Mexico Dr. Unit REDACTED g Boat Key, FL 34228 REDACTED

Account Executive: Bradley Parry (800) 981-8898

RETURN WIRES / UNABLE TO CLOSE/FUND - The closing agent is responsible to return the wire if the loan has not disbursed according to the disbursement date or if the loan has not disbursed within 24 hours of receiving the wire. For return wire instructions contact Closing Assist: (800) 981-8898 x4700 or submit a closing escalation

INSTANT FUNDING - In order to make lending easy, LIWM does not issue funding authorization. As soon as you have received a final closing package and have received the UWM wire, you are authorized to disburse funds.

UWM NET FUNDS THE WIRE - Items listed under the DEBITS column are withheld from the wire, items listed under the CREDITS column are added to the wire.

CREDITS		DEBITS	
Description	Value	Description	Value
Credit For Rate	\$7,051.46	Tax Service	\$85.00
		Flood Certification	\$8.00
		Odd Days Interest	\$337.44
		TaxInsurance Escrows	\$1,812.54
Credits Totals:	\$7,051,46	Debits Totals:	\$2,242.98
Broker Check Breakdown		Wire Breakdown	
Origination Amount	\$4,284.00	Loan Amount	\$428,400.00
(+) Broker Reimbursed Fees	\$46.50	(+) Credits Totals:	\$7,051.46
(+) Tolerance Covered By UWM	\$0.00	(-) Debits Totals:	\$2,242.98
(-) Tolerance Cures	\$0.00	Total Wire	\$433,208.48
(-) Early Payoff Deduction	\$0.00		
(-) Early Wire Fee	\$0.00		
Broker's Check	\$4,330.50		

Dry States: AK, AZ, CA, HI, ID, NV, OR, WA and NM - Refinance only



# INCOMING WIRE INSTRUCTIONS U.S. CURRENCY

WIRE TRANSFER WHERE THE ORIGINATING BANK IS LOCATED WITHIN OR OUTSIDE OF THE UNITED STATES. INITIATING IN U.S. DOLLARS. THESE INSTRUCTIONS SHOULD NOT BE USED FOR FUND TRANSFERS OF FOREIGN CURRENCY.

TRANSFER TO NORTHERN TRUST: REAL ESTATE TRUST ACCOUNT

BENEFICIARY BANK: THE NORTHERN TRUST COMPANY; 50 SOUTH LASALLE, CHICAGO, ILLINOIS 60603; ATTENTION: SARASOTA OFFICE

BENEFICIARY BANK ABA NO.: 071000152

BENEFICIARY BANK – ACCOUNT NUMBER: \*\*\* Please call Tracy at 941-316-6727 or 941-957-1900 for this number

BENEFICIARY ACCOUNT NAME: FERGESON SKIPPER, P.A. REAL ESTATE TRUST ACCOUNT

**BENEFICIARY ADDRESS:** 1515 RINGLING BLVD., 10<sup>TH</sup> FLOOR, SARASOTA, FL 34236

ORIGINATOR TO BENEFICIARY: Mosby/31510

AMOUNT \$	

# SERVICING DOCUMENTS

The lone payment for this loan was applied via the internet (printout attached).

The banking information is as follows:

Account REDACTED 9041
Routing #052001633

Bank Name: Bank of America, N.A.

# CENTRAL LOAN ADMINISTRATION & REPORTING ONE TIME DRAFTING HEADER UPDATE

CARD INTENDED DESCRIPTIONS DESCRIPTIONS CODE ACT/ERR DACTED 5134 LOAN NUMBER DRAFT DATE LOAN NUMBER DRAFT DATE 03-29-21 LAST UPDATED BY/DATE LAST UPDATED BY/DATE (M1/ 03-29-21 ACCT ROUT/TRAN BANK ACCT NUMBER BANK ACCOUNT NAME ACCT ROUT/TRAN BANK ACCT NUMBER BANK ACCOUNT NAME TYPE 1 ADD 1 052001633 REDACTED 9041 MARILYN J. MOSBY C ACCT1 DFT AMT ACCT2 DFT AMT ACCT3 DFT AMT ACCT4 DFT AMT ACCT1 DET AMT ACCT2 DET AMT ACCT3 DET AMT ACCT4 DET AMT 2 ADD 2448.97+ SRC DET FEE & CO TOTAL DET AMOUNT CORRENT PMT SRC DET FEE & CD TOTAL DET AMOUNT CURRENT PMT 3 ADD 2,448.97+ 2,448,97+ MEL DET FLG DELQ AMT DELQ FEE DELQ FLG OLLW FLG MPL DET FLG DELQ AMT DELQ FEE DELQ FLG OLLW FLG # PMT OR ADDTL PRIN 2ND ADDTL ESCROW OTHER FEE & CD # PMT OR ADOTL BRIN 2ND ADDTL ESCRON OTHER FEE & CD 4 ADD 001 1 LIFE LIFE ASH SUSPENSE AMOUNT/RSN CORP:AMOUNT/PAYEE/RSN SUSPENSE AMOUNT/RSN CORP:AMOUNT/PAYEE/RSN ASH 5 ADD CORP2:AMOUNT/PAYEE/RSN CORP2: AMOUNT/PAYEE/RSN FEE CD & AMT 6 ADD FEE CD & AMT 6 ADD FEE CD & AMT 6 ADD FEE CD & AMT FEE CD & AMT FEE CD & AMT FEE CD & AMT FRE CD & AMT FRE CD & AMT FRE CD & AMT PEE CD & AMT 6 ADD REQUESTOR NAME PO/SER REL PHONE NUMBER REQUESTOR NAME PHONE NUMBER

7 ADD

428,400.00

SER1 0159075134 \_\_\_\_\_ CUSTOMER SERVICE INV US6/001 04/01/21 21:07:36 REDACTED 7577 OC TYPE CONV. PMI MARILYN J MOSBY MAN M 000-00-0000 IR 2.87500 BR JO REDACTED-8328 EDACTED GULF OF MEXICO LONG BOAT KEY FL 34228 ----\*HIST-----\* LOAN HISTORY \*-----PROC-DT DUE-DT TRAN TRAN-DESCRIPTION SG NO TRAN-EFFECTIVE-DATE TRAN-AMT PRINCIPAL INTEREST ESCROW AMOUNT/CD/DESCRIPTION 03-29-21 04-21 173 PAYMENT 2,448.97 751.03 1,026.37 671.57 427,648.97 2,484.17 02-25-21 04-21 170 ADJUSTMENT TRAN 1,812.60 0.00 0.00 1,812.60 1,812.60 02-23-21 04-21 143 ADJUSTMENT 0.00 0.00 337.44 0.00 02-23-21 04-21 142 LOAN SETUP 0.00 428,400.00- 0.00 D.00

NOTS 0159075134 CONSOLIDATED NOTES LOG 04/02/21 21:17:38 MJ MOSBY L: F: B: R: DUE 05/01/21 TYPE CONV. PMI ANA Y ARM Y ASM Y BLN Y BNK Y CCN Y COL Y ELC Y FOR Y HAZ Y LMT Y OCP Y MIP Y PIF Y PMT Y REO Y SER Y TAX Y TSK Y PIR Y DATE: MMDDYY PRINT: MSR Y YEN Y -----\* PF8 FOR MORE \*--------COL 033021 VTX EML CON MADE COL D33D21 VTX MARILYNMOSBY@HOTMAIL.COM EM138 open D33D21 U11456 COL 033021 VTX EML CON MADE COL 033021 VTX MARILYNMOSBY@HOTMAIL.COM EM138 delivered 033021 123 PMT 032921 (M1 ONE TIME DRAFT ADD EFFECTIVE 03/29/21 REQUESTED BY PHONE NUMBER REDACTED 1041 ACCT NUMBER DRAFT AMOUNT \$2,448.97 COL 032921 (M1 MOBILE OTD INITIATED EFFECTIVE DATE - 03/29/2021 ADDED DRAFT AMOUNT - \$2,448.97 CONFIRMATION NUMBER - 1616991177989 SER 032521 AT8 UPDATE MADE TO FLCT SCREEN HZFLCT SER 032421 L9V NEW LOAN STANDARD REVIEW COMPLETED NEWSTR SER 032421 L9V QA PROPERTY ADDRESS CHANGE NEWPRE SER 032421 L9V NEW LOAN REVIEW COMPLETE WITH LIMITED REVIEW NEWLMT SER 032421 15Z HAZARD QUEUE SETUP COMPLETED HZDONE SER 032421 15Z FLOOD SUFFICIENCY OF COVERAGE NLFLCT HAZ 032421 15Z SEASIDE GARDENS RETREAT OF LONGBOAT N/A 8887432217 B888279861 MCGRIFF INSURANCE SERVICES 12 SER D32421 15Z FLOOD DETER NOT RECVD FLOOD VEN WILL VERIFY NEWFLD COL 032221 VTX EML CON MADE COL 032221 VTX MARILYNMOSBY@HOTMAIL.COM EM653 delivered 032221 112 SER 032221 MDT PUSH FOR REVIEW - DOCUMENT DEFICIENCY NEWRVW COL 031621 VTX EML CON MADE COL 031621 VTX MARILYNMOSBY@HOTMAIL.COM EM655 delivered 031621 124 SER 030321 AEY GENERAL INS COMMENT ENTERED BY ASSURANT HAZASE INS RCVD EDI NEW BUSINESS (NEW LOAN) SER 030321 AEY AMERICAN STRATEGIC INSCO U/O POL# FSA240685 HAZASP MOVED 351 LINE TO 353 LINE, DUMMIED 351 LINE LSCHROEDER AIC COL 022621 VIX EML CON MADE COL 022621 VTX MARILYNMOSBY@HOTMAIL.COM EM137 delivered 022621 120



PO Box 77404 Ewing, NJ 08628 STATEMENT ENCLOSED

+ 0500101 000010132 09CLST 0074780 Jo AF09L8 -N P1 US MARILYN J MOSBY BOLTON ST BALTIMORE MD 21217-4601 թվիցկանինինին արկումինինինին այնույն

Statement Date: 02/25/21 0159075134 Account Number: Payment Due Date 04/01/21 \$2,448.97 Amount Due If payment is received after 04/16/21, \$88.87 late fee will be charged.

Contact Us

Customer Service/Pay By Phone: 855-753-6201

Website: uwm.loanadministration.com

Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to PO Box 77423 Ewing NJ 08628

ICO DR U L 34228
\$428,400.00
\$1,812.60
March 2051
2.8750%
NONE

Explanation of Amount Due tryou are Experiencing Financial Diffusity: You may call the U.S. and Urban Development (HUD) at 800-569-4287, or go to <a href="https://www.hud.gov/critices/hsg/stt/hcs/hcs.chm">https://www.hud.gov/critices/hsg/stt/hcs/hcs.chm</a> for a list of borne owner organizations in your area.	
Principal	\$751.03
Interest	\$1,026.37
Escrow (for Taxes and Insurance)	\$671.57
Other	\$0.00
Current Payment Due 04/01/21	\$2,448.97
Total Fees Charged Since Last Statement	\$0.00
Overdue Amount	\$0.00
Total Amount Due	\$2,448.97

Date	Effective Date	Description	Charges	Payments
2/23/21		NEW LOAN SETUP	2.44	
02/25/21	02/25/21	ADJUSTMENT TRANSACTION		\$1,812,60
		Contraction Contraction Contraction		20071-20

Past Payments Breakdown	"Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount regulated to complete your payment.		
All Control of the Co	Paid Since Last Statement	Paid Year to Date	
Principal	\$0.00	\$0.00	
Interest	\$0.00	\$0.00	
Escrow (Taxes and Insurance)	\$1,812.60	\$1,812.60	
Other	\$0.00	\$0.00	
Fees	\$0.00	\$0.00	
*Unapplied Funds	\$0.00	\$0.00	
Total	\$1,812.60	\$1,812.60	

# **IMPORTANT MESSAGES**

United Wholesale Mortgage is pleased to welcome you as a new mortgage client. Our goal is to provide you with exceptional service and ease in your monthly payment process.

You will receive a monthly billing statement every month. Please review this bill for accuracy.

If you have made arrangements to have your monthly payments automatically deducted from your checking or savings account, this service will begin as scheduled with your first monthly payment. If you would like to participate in this program, please contact our Client Service Department for an authorization form.

Should you have any questions regarding your mortgage account, please contact our Client Service Department at 1-855-753-6201.



United Wholesale Mortgage, a division of United Shore Financial Services, LLE NMLS #3038

See Reverse Side For Additional Important Information Please return this portion with your payment

Make Checks Payable To:

n J Mosby Bolton St Baltimore MD 21217-4601

Payment Due Date:

Unpaid Late Charges:

Current Payment: Past Due Amount:

04/01/21 \$2 448 97 \$0.00 \$0.00 \$0.00

Other Fees: TOTAL AMOUNT DUE: \$2,448.97 After 04/16/21 Pay: \$2,537.84

Late Charge Additional Principal \$ Additional Escrow Other Fees Total Amount paid

Check this dox if your address or personal information has been updated on the raverse of this payment coupor

Account Number: 0159075134

Please do not fold, tape or staple check or coupon. Please only use blue or black ink. United Wholesale Mortgage

Amount Enclosed



PAYMENT PROCESSING CENTER PO BOX 11733 NEWARK, NJ 07101-4733 լիկիվիկությունի արդարի ուներությունի ինկին JO

# IMPORTANT INFORMATION Please Read Carefully

Payments are due and payable by the Payment Due Date. Payments can be made online through our website (if offered) or you can access our Automated Telephone System by calling the number listed on this statement. If you wish to pay by check, please be sure to:

1. Remove your coupon from the bottom of your loan statement and send it along with your check or money order to the address shown on the coupon.

- Do not send cash. DO NOT include correspondence with your payment.
   When sending your monthly payment via overnight carrier, express or certified mail, or if sending a principal payment separate from your monthly payment. please use the following address: Payment Processing 425 Phillips Blvd, Ewing, NJ 08618. When sending a principal payment only, please remember to indicate "principal only" along with your loan number in the memo section of your check. PLEASE NOTE: Additional principal payments can only be made with, or after your current month's payment. NO principal payments can be applied to loans that are not current.
- 4. Do not send partial payments. The disposition of a partial payment received may depend on a number of factors including but not limited to: the amount of the partial payment, whether your loan is deliquent, the investor of your loan, whether your loan contains an escrow feature, the number of times a partial payment was received within a 12 month period, whether your loan is being or has been modified. For any of these reasons, a partial payment may be (1 returned to you, (2) applied to your loan, (3) accepted but held in a non-interest bearing unapplied funds account until you send us additional funds sufficien to equal a full periodic payment due.

5. If payment is in excess of the amount due, you must indicate on the coupon how the excess is to be applied. Monies received in excess of the payment due that are not identified for application may be used to make multiple payments, which could make your loan current or 1 month prepaid. Remaining monies may be applied first to pay any other balances due, such as fees and advances, if permitted by applicable law.

6. We reserve the right to redeposit returned checks. Redeposit and returned check fees will be charged unless prohibited by law.

# Important Contact Information

Please include your account number on ALL correspondence. DO NOT SEND correspondence with your payment

Payments PO Box 11733 Newark, NJ 07101-4733

Tax Bills Current Tax Bill not needed (please see below for details)

Insurance PO Box 202028 Florence, SC 29502-2028 mycoverageinfo.com PIN: CEN300

Collections PO Box 77407 Ewing, NJ 08628 FAX 609-538-4017

All other Correspondence PO Box 77404 Ewing, NJ 08628 FAX 609-538-4005

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO THE AUTOMATIC STAY IN A BANKRUPTCY PROCEEDING. THIS LOAN STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT INDEBTEDNESS AS YOUR PERSONAL OBLIGATION.

# Automatic Payment (ACH):

We offer a free, convenient service that automatically debits your payment each month from your checking or savings account. To take advantage of this service, visit our website (if offered) and complete the Automatic Payment (ACH) Authorization or contact Customer Service directly.

A written request should be submitted in advance for a payoff statement. You may request a payoff statement be faxed to you by calling 1-877-7PAYOFF (1-877-772-9633) (a fee for faxing applies, if permitted by applicable law). Please have available your account number, social security number, the payoff date, and your fax number. No verbal information can be provided.

# Automated Loan Information:

You can access your loan information 24 hours a day, 7 days a week by calling our Customer Service automated telephone system or by going online at the web address listed on the reverse side of this statement (if offered). Please have your account number and social security number available.

# Servicemembers Civil Relief Act (SCRA):

Eligible servicemembers and their spouses or civil partners may receive protections under the SCRA. To find out how to determine if you are eligible for protections under SCRA and to receive instructions on how to invoke your rights, please contact us at the number listed.

All loans are required to have adequate property insurance in force at all times, including flood insurance, if the property is situated in a special flood hazard area. Acceptable hazard and extended dwelling insurance coverage amounts are equal to 100% of the full insured value of the improvements, or equal to the loan balance, if greater than 80% of the replacement costs. Flood insurance must equal the lesser of all loan balances, the full structure replacement costs. value or NFIP flood coverage maximum for the property type. There may be, at lender discretion, situations where the flood coverage cannot be lower than 80% of the replacement costs. Please consult your insurance agent to determine the adequacy of your coverages. At time of renewal or if changing insurance companies, please direct any evidence of insurance coverage through one of the following methods: through the website at mycoverageinfo.com using PIN: CEN300, by fax: (843) 413-7133 or mail to: PO Box 202028 Florence, SC 29502-2028. Failure to provide evidence of adequate insurance may result in the placement of coverage at your expense.

If your property is damaged by fire, flood or by any other cause, you must notify us immediately and we will instruct you on how to proceed.

# Property Taxes:

If you received your Real Estate tax bill for an item that is included on your Annual Escrow Statement, please keep it for your records as we receive the tax information directly from your taxing authority. It is not necessary to contact or mail us this information. However, if you receive a delinquent tax bill/notice, please forward bill to us at DelinquentTaxes@loanadministration.com for review and handling.

Supplemental tax bills are generally borrower's responsibility as the bills are sent directly to the borrowers from your tax office and no information or reporting regarding these bills are provided to us. However, if your closing agent collected funds at the time of settlement of your loan in anticipation of a supplemental tax bill being issued, then please submit to us for review at SupplementalTaxes@loanadministration.com.

All Tax Exemption requests must be submitted by YOU directly to your tax office. If approved, please forward the documentation to us at TaxExemptions@loanadministration.com

Any changes made by your tax office to the property covered under this mortgage (i.e. new parcel number, parcel split) must be communicated to us so that our records can be updated. These changes can be submitted via email to customerservice@loanadministration.com.

Name:	1. A. A. T. T. C.		
Street:			Thank You
City:	State:	Zip;	For Your Business
Home Phone:	Business Phone:		
E-mail Address;			Throughout The
Please mark the reason for the ch if applicable.	ange and attach a copy of the recorded docume	nt, license, decree, or certifica	ete Year!
Address Change / \	Nama Change ( ) Marriage ( )	Divorce / Death	



PO Box 77404 Ewing, NJ 08628 STATEMENT ENCLOSED

+ 0526368 000021666 09CLST 0074780 JO AF09L8 P1 US MARILYN J MOSBY PEDACTED OLTON ST

BALTIMORE MD 21217-4601

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Loan Statement

03/29/21 Statement Date: 0159075134 Account Number: Payment Due Date 05/01/21 \$2,448.97 Amount Due

If payment is received after 05/16/21, \$88.87 late fee will be charged.

Contact Us

Customer Service/Pay By Phone: 855-753-6201

Website: uwm.loanadministration.com

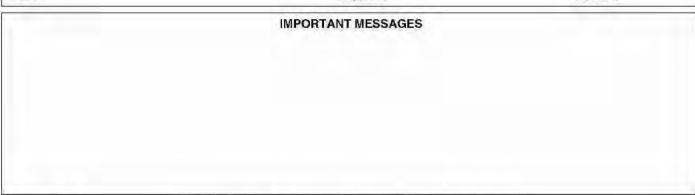
\*Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to PO Box 77423 Ewing NJ 08628

Account Information	
	OF MEXICO DR
Outstanding Principal	\$427,648.97
Escrow Balance	\$2,484.17
Maturity Date	March 2051
Interest Rate	2.8750%
Prepayment Penalty	NONE

Explanation of Amount Due If you are Experiencing Financial Difficulty: You may call the U.S. and Urban Development (HUD) at 800-569-4287, or go to <a href="https://www.hud.gov/cifices/hsg/sth/hss/hss.ctm">www.hud.gov/cifices/hsg/sth/hss/hss.ctm</a> for a list of borne bener organizations in your area.	
Principal	\$752.82
Interest	\$1,024.58
Escrow (for Taxes and Insurance)	\$671.57
Other	\$0.00
Current Payment Due 05/01/21	\$2,448.97
Total Fees Charged Since Last Statement	\$0.00
Overdue Amount	\$0.00
Total Amount Due	\$2,448.97

Date	Effective Date	Description	Charges	Payments
3/29/21	03/29/21	04/2021 PAYMT - THANK YOU	10.44	\$2,448.97

Principal	*Unapplied funds represent tunds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment		
	Paid Since Last Statement \$751.03	Paid Year to Date \$751.03	
Interest	\$1,026.37	\$1,026.37	
Escrow (Taxes and Insurance)	\$671.57	\$2,484.17	
Other	\$0.00	\$0.00	
Fees	\$0.00	\$0.00	
*Unapplied Funds	\$0.00	\$0.00	
Total	\$2,448.97	\$4,261.57	



LENDER

United Wholesale Mortgage, a division of United Shore Financial Services, LLC NMLS #3038

See Reverse Side For Additional Important Information Please return this portion with your payment Make Checks Payable To:

n J Mosby Baltimore MD 21217-4601

Check this box if your address or personal information has been updated on the raverse of this payment coupon

Account Number: 0159075134

United Wholesale Mortgage

Payment Due Date: 05/01/21 Current Payment: Past Due Amount: \$2 448 97 \$0.00 Unpaid Late Charges: \$0.00 Other Fees: TOTAL AMOUNT DUE: \$0.00 \$2,448.97

Please do not fold, tape or staple check or coupon.

Please only use blue or black ink.

\$

PAYMENT PROCESSING CENTER PO BOX 11733 NEWARK, NJ 07101-4733 <u>ւվինիիիցիկիսիսիիիիիիիիիիիոստիոլիկիի</u>

Amount Enclosed

After 05/16/21 Pay: \$2,537.84 Late Charge Additional Principal \$ Additional Escrow Other Fees Total Amount paid 'See reverse side for instructions

JO

# IMPORTANT INFORMATION Please Read Carefully

Payments are due and payable by the Payment Due Date. Payments can be made online through our website (if offered) or you can access our Automated Telephone System by calling the number listed on this statement. If you wish to pay by check, please be sure to:

1. Remove your coupon from the bottom of your loan statement and send it along with your check or money order to the address shown on the coupon.

- Do not send cash. DO NOT include correspondence with your payment.
   When sending your monthly payment via overnight carrier, express or certified mail, or if sending a principal payment separate from your monthly payment. please use the following address: Payment Processing 425 Phillips Blvd, Ewing, NJ 08618. When sending a principal payment only, please remember to indicate "principal only" along with your loan number in the memo section of your check. PLEASE NOTE: Additional principal payments can only be made with, or after your current month's payment. NO principal payments can be applied to loans that are not current.
- 4. Do not send partial payments. The disposition of a partial payment received may depend on a number of factors including but not limited to: the amount of the partial payment, whether your loan is deliquent, the investor of your loan, whether your loan contains an escrow feature, the number of times a partial payment was received within a 12 month period, whether your loan is being or has been modified. For any of these reasons, a partial payment may be (1 returned to you, (2) applied to your loan, (3) accepted but held in a non-interest bearing unapplied funds account until you send us additional funds sufficien to equal a full periodic payment due.
- 5. If payment is in excess of the amount due, you must indicate on the coupon how the excess is to be applied. Monies received in excess of the payment due that are not identified for application may be used to make multiple payments, which could make your loan current or 1 month prepaid. Remaining monies may be applied first to pay any other balances due, such as fees and advances, if permitted by applicable law.
- 6. We reserve the right to redeposit returned checks. Redeposit and returned check fees will be charged unless prohibited by law.

# Important Contact Information

Please include your account number on ALL correspondence. DO NOT SEND correspondence with your payment

Payments PO Box 11733 Newark, NJ 07101-4733

Tax Bills Current Tax Bill not needed (please see below for details)

Insurance PO Box 202028 Florence, SC 29502-2028 mycoverageinfo.com PIN: CEN300

Collections PO Box 77407 Ewing, NJ 08628 FAX 609-538-4017

All other Correspondence PO Box 77404 Ewing, NJ 08628 FAX 609-538-4005

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO THE AUTOMATIC STAY IN A BANKRUPTCY PROCEEDING. THIS LOAN STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT INDEBTEDNESS AS YOUR PERSONAL OBLIGATION.

# Automatic Payment (ACH):

We offer a free, convenient service that automatically debits your payment each month from your checking or savings account. To take advantage of this service, visit our website (if offered) and complete the Automatic Payment (ACH) Authorization or contact Customer Service directly.

A written request should be submitted in advance for a payoff statement. You may request a payoff statement be faxed to you by calling 1-877-7PAYOFF (1-877-772-9633) (a fee for faxing applies, if permitted by applicable law). Please have available your account number, social security number, the payoff date, and your fax number. No verbal information can be provided.

# Automated Loan Information:

You can access your loan information 24 hours a day, 7 days a week by calling our Customer Service automated telephone system or by going online at the web address listed on the reverse side of this statement (if offered). Please have your account number and social security number available.

# Servicemembers Civil Relief Act (SCRA):

Eligible servicemembers and their spouses or civil partners may receive protections under the SCRA. To find out how to determine if you are eligible for protections under SCRA and to receive instructions on how to invoke your rights, please contact us at the number listed.

All loans are required to have adequate property insurance in force at all times, including flood insurance, if the property is situated in a special flood hazard area. Acceptable hazard and extended dwelling insurance coverage amounts are equal to 100% of the full insured value of the improvements, or equal to the loan balance, if greater than 80% of the replacement costs. Flood insurance must equal the lesser of all loan balances, the full structure replacement costs. value or NFIP flood coverage maximum for the property type. There may be, at lender discretion, situations where the flood coverage cannot be lower than 80% of the replacement costs. Please consult your insurance agent to determine the adequacy of your coverages. At time of renewal or if changing insurance companies, please direct any evidence of insurance coverage through one of the following methods: through the website at mycoverageinfo.com using PIN: CEN300, by fax: (843) 413-7133 or mail to: PO Box 202028 Florence, SC 29502-2028. Failure to provide evidence of adequate insurance may result in the placement of coverage at your expense.

If your property is damaged by fire, flood or by any other cause, you must notify us immediately and we will instruct you on how to proceed.

# Property Taxes:

If you received your Real Estate tax bill for an item that is included on your Annual Escrow Statement, please keep it for your records as we receive the tax information directly from your taxing authority. It is not necessary to contact or mail us this information. However, if you receive a delinquent tax bill/notice, please forward bill to us at DelinquentTaxes@loanadministration.com for review and handling.

Supplemental tax bills are generally borrower's responsibility as the bills are sent directly to the borrowers from your tax office and no information or reporting regarding these bills are provided to us. However, if your closing agent collected funds at the time of settlement of your loan in anticipation of a supplemental tax bill being issued, then please submit to us for review at SupplementalTaxes@loanadministration.com.

All Tax Exemption requests must be submitted by YOU directly to your tax office. If approved, please forward the documentation to us at TaxExemptions@loanadministration.com

Any changes made by your tax office to the property covered under this mortgage (i.e. new parcel number, parcel split) must be communicated to us so that our records can be updated. These changes can be submitted via email to customerservice@loanadministration.com.

Please print any changes to your Name:	name or address below:		
Street:	Thank You		
City:	_State:	Zip:	For Your Business
Home Phone:	Business Phone:		
E-mail Address:			Throughout The
Please mark the reason for the chart fapplicable.	ange and attach a copy of the recorded docume	nt, license, decree, or certific	year.!
Address Change	Nama Change / \ Marriage / \	Divorce / \ Death	