

NOTE

MIN: 1000922-1400741565-0

Loan Number: 1400741565

September 2, 2020
(Date)

Charlotte, NC
(City, State)

██████ Nice Ct, Kissimmee, Florida 34747
(Property Address)

1. BORROWER'S PROMISE TO PAY. In return for a loan that I have received, I promise to pay U.S. \$490,500.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Cardinal Financial Company, Limited Partnership. 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 2.990%.

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 first (1st) day of each month beginning on October 1, 2020. 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 September 1, 2050, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at P.O. Box 0054, Palatine, IL, 60055-0054 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. \$2,065.32.

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.

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 fifteen (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% of the 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.

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

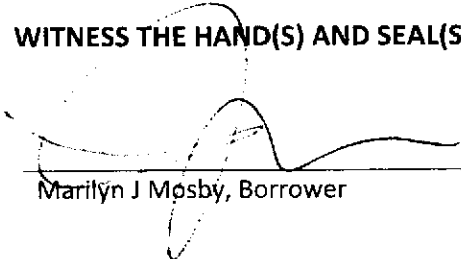
which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

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

	9/2/2020		
Marilyn J Mosby, Borrower	Date		Date
	Date		Date
	Date		Date
	Date		Date
	Date		Date

Loan Originator: Gilbert Bennett, III, NMLSR ID 1177528
Originators Organization: My Easy Mortgage, LLC NMLS ID 1268485

PAY TO THE ORDER OF:

Without Recourse, Cardinal Financial Company, Limited Partnership *[Sign Original Only]*

By: Gwenetta Hargrave
Its: Post Funder

GH

Gwenetta Hargrave
Document Management Specialist

Allonge

Loan Number: 1400741565

Loan Date: September 2, 2020

Borrowers: Marilyn J Mosby

Property Address: [REDACTED] Nice Ct
Kissimmee, Florida 34747

Principal Balance: \$490,500

PAY TO THE ORDER OF

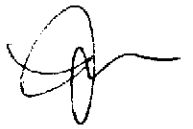



Without Recourse

Cardinal Financial Company, Limited Partnership

By: _____
Name

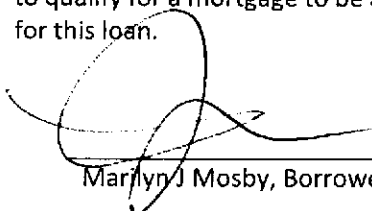
Its: Post Funder

information contained in, or made in connection with, the Loan Application may result in severe civil and/or criminal penalties, including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation(s) which by initialing the following statements and signing this document, I/we certify the below to be true:

Initials	Attestation
	As of the date of closing, my employment and income identified within the residential mortgage loan application Section IV "Employment Information" and Section V "Monthly Income and Combined Housing Expense" remain unchanged other than what has been disclosed and shown on the residential mortgage loan application presented herein and identified as Uniform Residential Loan Application.
	As of the date of closing, my current financial obligations are identified within the residential mortgage loan application Section VI. "Assets and Liabilities" remain unchanged other than what has been disclosed and shown on the Uniform Residential Loan Application.
	As of the date of closing, I/We have not opened any new credit including installment debts, home equity lines, or mortgages and my debts remain unchanged from what is disclosed on my residential mortgage loan application within Section VI. "Assets and Liabilities" presented herein and identified as Uniform Residential Loan Application.
	As of the date of closing, I/We have not obtained a residential mortgage loan, excluding this transaction, that is not shown on the residential mortgage loan application within Section VI. "Assets and Liabilities Schedule of Real Estate Owned" that I/we have received from Cardinal Financial Company, Limited Partnership AND I/we are not currently in the process of applying for, seeking, or obtaining any mortgage loans other than what has been disclosed and shown on the Uniform Residential Loan Application.

Acknowledgement

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below. I/We attest the above statements regarding my/our ability to qualify for a mortgage to be accurate and I/we accept all consequences of any misrepresentation committed to qualify for this loan.


9/2/2020

Marilyn J Mosby, Borrower
Date
Date

Date
Date

Date
Date

Date
Date

Date
Date

Date
Date

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of: FL)
) SS

County of: Orange)

The foregoing instrument was acknowledged before me by means of physical presence, this 2nd day of September, 2020, by Marilyn J Mosby who is personally known to me or who has produced FD Di as identification.

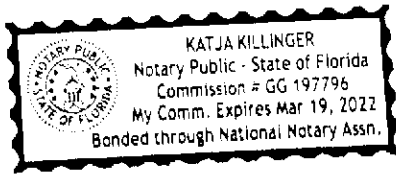
(Type of Identification)

[Handwritten Signature]
Signature of Notary Public

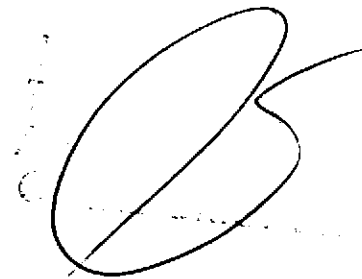
Katja Killinger
Printed Name of Notary

Escrow Officer
Title or Rank

Serial Number (if any)



(NOTARY SEAL)



This Instrument Prepared By:
Gerri Kauth
Cardinal Financial Company, Limited Partnership
3701 Arco Corporate Drive, Suite 200
Charlotte, NC 28273

After Recording Return To:
Cardinal Financial Company, Limited Partnership
3701 Arco Corporate Drive, Suite 200
Charlotte, NC 28273
Loan Number: 1400741565

[Space Above This Line For Recording Data]

MORTGAGE

MIN: 1000922-1400741565-0

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 September 2, 2020, together with all Riders to this document.
- (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 Cardinal Financial Company, Limited Partnership. Lender is a Limited Partnership organized and existing under the laws of Pennsylvania. Lender's address is 3701 Arco Corporate Drive, Suite 200, Charlotte, NC 28273.

- (E) **“Note”** means the promissory note signed by Borrower and dated September 2, 2020. The Note states that Borrower owes Lender FOUR HUNDRED NINETY THOUSAND FIVE HUNDRED AND 00/100 Dollars (U.S. \$490,500) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than September 1, 2050.
- (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]:
- | | |
|--|--|
| <input type="checkbox"/> Adjustable Rate Rider | <input checked="" type="checkbox"/> Planned Unit Development Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input type="checkbox"/> 1-4 Family Rider | <input checked="" type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Other(s) [Specify] |
| <input type="checkbox"/> Manufactured Home Rider | |
- (I) **“Applicable Law”** means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
- (J) **“Community Association Dues, Fees, and Assessments”** means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
- (K) **“Electronic Funds Transfer”** means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
- (L) **“Escrow Items”** means those items that are described in Section 3.
- (M) **“Miscellaneous Proceeds”** means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
- (N) **“Mortgage Insurance”** means insurance protecting Lender against the nonpayment of, or default on, the Loan.
- (O) **“Periodic Payment”** means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
- (P) **“RESPA”** means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, “RESPA” refers to all requirements and restrictions that are imposed

in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

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

TRANSFER OF RIGHTS IN THE PROPERTY

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

_____ County _____ of _____ Osceola _____ :
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

**SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HERE OF AS EXHIBIT "A."
Parcel ID: 18-25-27-5588-0001-0270**

which currently has the address of: _____ 3 Nice Ct _____
[Street]
Kissimmee _____, Florida _____ 34747 _____ ("Property Address"):
[City] [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 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 obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver

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

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

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

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

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

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

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the

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

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

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

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

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

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is

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

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

6. **Occupancy.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.
7. **Preservation, Maintenance and Protection of the Property; Inspections.** Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

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

- 8. Borrower's Loan Application.** Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.
- 9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument.** If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

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

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

- 10. Mortgage Insurance.** If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any

interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

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

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

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

- (a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.**
- (b) Any such agreements will not affect the rights Borrower has – if any – with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.**

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

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress

payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

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

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

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

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

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

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

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower

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

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

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

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

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

- 15. Notices.** All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a

procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

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

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

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

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

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

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

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

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

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

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

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

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

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

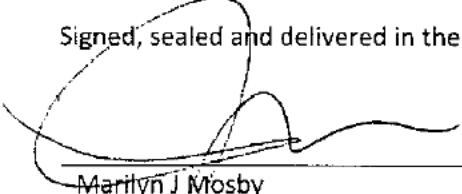
NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

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

[REMAINDER OF THIS PAGE INTENTIONALLY LEFT BLANK]

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.

Signed, sealed and delivered in the presence of:



Marilyn J Mosby
[REDACTED] 4 Bolton Street
Baltimore, MD 21217

(Seal)
- Borrower

(Seal)
- Borrower

(Seal)
- Borrower

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- Borrower (Seal)

Witnesses:

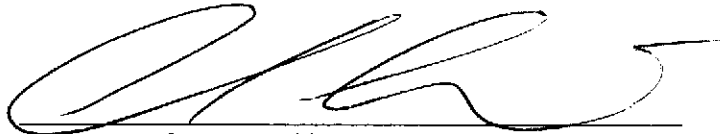
Witness

Witness

[Space Below This Line For Acknowledgment]

State of: Florida)
) SS
County of: Orange)

The foregoing instrument was acknowledged before me by means of physical presence, this 2nd day of September, 2010 by Marilyn J Mosby, who is personally known to me or who has produced MD DL as identification.
(Type of Identification)



Signature of Notary Public

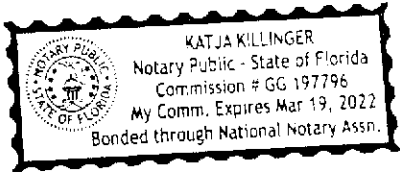
Katja Killinger

Printed Name of Notary

Escrow Officer

Title or Rank

Serial Number (if any)



(NOTARY SEAL)

Loan Originator: Gilbert Bennett, III, NMLS ID 1177528
Originators Organization: My Easy Mortgage, LLC NMLS ID 1268485

Date: September 02, 2020
MIN: 1000922-1400741565-0

Loan Number: 1400741565

EXHIBIT "A"
LEGAL DESCRIPTION

Lot 27, Windsor at Westside - Phase 2A, according to the map or plat thereof, as recorded in Plat
Book 24, Page(s) 123, of the Public Records of Osceola County, Florida.

Parcel ID: 1 [REDACTED] 1-0270

Commonly Known As: [REDACTED] Nice Ct, Kissimmee, Florida 34747

SECOND HOME RIDER

THIS SECOND HOME RIDER is made this 2nd day of September, 2020, 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 Cardinal Financial Company, Limited Partnership (the "Lender") of the same date and covering the Property described in the Security Instrument (the "Property"), which is located at:

██████ Nice Ct, Kissimmee, Florida 34747

[Property Address]

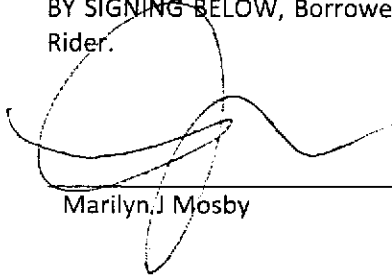
In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree that Sections 6 and 8 of the Security Instrument are deleted and are replaced by the following:

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.

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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Second Home Rider.



9/2/2020 (Seal)
- Borrower

(Seal)
- Borrower

(Seal)
- Borrower

(Seal)
- Borrower

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- Borrower

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- Borrower

(Seal)
- Borrower

(Seal)
- Borrower

Loan Originator: Gilbert Bennett, III, NMLSR ID 1177528
Originators Organization: My Easy Mortgage, LLC NMLS ID 1268485

PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 2nd day of September, 2020, 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 Cardinal Financial Company, Limited Partnership (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

█████ B Nice Ct, Kissimmee, FL 34747

[Property Address]

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in Covenants, Conditions and Restrictions of Record (the "Declaration"). The Property is a part of a planned unit development known as

Windsor At Westside

[Name of Planned Unit Development]

(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest.

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

A. PUD Obligations. Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. 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 insuring the Property 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, for 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.

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, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds 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 ensure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

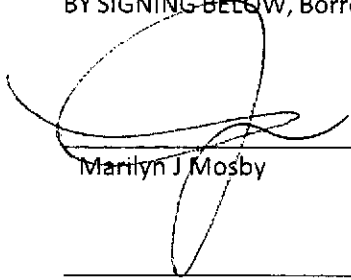
D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby 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 PUD, 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 PUD 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.

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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this PUD Rider.



_____ Marilyn J Mosby - Borrower	(Seal)	_____ - Borrower	(Seal)
_____ - Borrower	(Seal)	_____ - Borrower	(Seal)
_____ - Borrower	(Seal)	_____ - Borrower	(Seal)
_____ - Borrower	(Seal)	_____ - Borrower	(Seal)
_____ - Borrower	(Seal)	_____ - Borrower	(Seal)
_____ - Borrower	(Seal)	_____ - Borrower	(Seal)
_____ - Borrower	(Seal)	_____ - Borrower	(Seal)

Loan Originator: Gilbert Bennett, III, NMLSR ID 1177528
Originators Organization: My Easy Mortgage, LLC NMLS ID 1268485

Disclosure Change Summary

Date Issued	09/01/20	Loan No.	1400741565
Borrowers	Marilyn J Mosby	Property	█████ B Nice Ct
Lender	Cardinal Financial Company, Limited Partnership NMLS ID: 66247 State Lic: MLD236		Kissimmee, FL 34747 Osceola County
Broker	My Easy Mortgage, LLC NMLS ID: 1268485 State Lic: MBR1684		
Originator	Gilbert Bennett, III NMLS ID: 1177528 State MLO ID: LO24681		

The tables in this document specify any term or fee changes that may have occurred on your loan since your previous disclosure.

THIS IS NOT A LOAN DISCLOSURE. Refer to the most recent Loan Estimate (Form H-24) or Closing Disclosure (Form H-25) provided to you for your official loan terms, fees and other information.

Disclosure Change Summary

Loan Terms

#	Loan Term	Previous Closing Disclosure 1 8/28/20	Revision Closing Disclosure 2 9/01/20	Change
1	Mortgage Type	Conventional	Conventional	No change
2	Program	Conforming 30 Year Fixed Rate - FNMA	Conforming 30 Year Fixed Rate - FNMA	No change
3	Purpose	Purchase	Purchase	No change
4	Amortization Type	Fixed	Fixed	No change
5	Loan Term (Months)	360	360	No change
6	Loan Amount	\$490,500	\$490,500	No change
7	Lien Priority	1st	1st	No change
8	Property Use	Second Home	Second Home	No change
9	Property Type	Single Family	Single Family	No change
10	Credit Score	743	743	No change
11	Interest Rate	2.990%	2.990%	No change
12	APR	3.238%	3.238%	No change
13	Decision Value	\$545,000	\$545,000	No change
14	Sale Price	\$545,000	\$545,000	No change
15	Estimated Value	\$545,000	\$545,000	No change
16	Appraised Value	\$545,000	\$545,000	No change
17	Loan-to-Value (LTV)	90.000%	90.000%	No change
18	Combined LTV (CLTV)	90.000%	90.000%	No change
19	HELOC CLTV (HCLTV)	n/a	n/a	n/a
20	Mo. Principal & Interest	\$2,065.32	\$2,065.32	No change
21	Total Mo. Payment	\$3,025.51	\$3,025.51	No change
22	Mortgage Insurance Req	Yes	Yes	No change
23	Mo. Mortgage Insurance	\$171.68	\$171.68	No change
24	Lock Status	Confirmed	Confirmed	No change
25	Lock Date/Time	08/27/20 01:20 PM EDT	08/27/20 01:20 PM EDT	No change
26	Lock Expiration Date/Time	09/10/20 08:00 PM EDT	09/10/20 08:00 PM EDT	No change
27	Effective Lock Term (Days)	15	15	No change
28	VA Funding Fee Exempt	n/a	n/a	n/a
29	VA Subsequent Use	n/a	n/a	n/a
30	Veteran Type	n/a	n/a	n/a
31	Debt to be Paid Off	\$0.00	\$0.00	No change
32	Subordinate Financing	\$0.00	\$0.00	No change
33	Grant Amount	\$0.00	\$0.00	No change
34	Property State	Florida	Florida	No change
35	Property County	Osceola	Osceola	No change
36	Property Cooperative	No	No	No change
37	Escrow Account	Hazard Insurance - Yes County Property Tax - Yes	Hazard Insurance - Yes County Property Tax - Yes	No change
38	Prepay Penalty	None	None	No change

Disclosure Change Summary

Loan Fees

#	Charge	Payer to Payee	Previous Closing Disclosure 1 8/28/20	Revision Closing Disclosure 2 9/01/20	Change to Borrower
A. Origination Charges					
1	Broker Compensation	Borrower to Broker	\$10,786.10	\$10,786.10	No change
2	Credit for Interest Rate	Lender to Borrower	-\$7,269.21	-\$7,269.21	No change
B. Borrower Cannot Shop For					
3	Appraisal Fee ¹	Borrower to Other	\$490.00	\$490.00	No change
4	Credit Report Fee	Borrower to Broker	\$57.00	\$57.00	No change
5	Flood Certification	Borrower to Lender	\$7.00	\$7.00	No change
6	Tax Service Fee	Borrower to Other	\$66.00	\$66.00	No change
C. Borrower Can Shop For					
7	Title - Electronic Recording Fee	Borrower to Other	\$9.00	\$9.00	No change
8	Title - Endorsement Fee 5 (PUD)	Borrower to Other	\$0.00	\$45.00	\$45.00 increase
9	Title - Endorsement Fee 8.1 (Environmental Protection)	Borrower to Other	\$0.00	\$45.00	\$45.00 increase
10	Title - Endorsement Fee 9 (Restrictions, Encroachments, Minerals)	Borrower to Other	\$0.00	\$307.50	\$307.50 increase
11	Title - Lender's Title Insurance ⁴	Borrower to Other	\$2,925.00	\$2,527.50	\$397.50 decrease
12	Title - Settlement Fee	Borrower to Other	\$450.00	\$450.00	No change
E. Taxes and Other Government Fees					
13	Intangible Tax	Borrower to Other	\$981.00	\$981.00	No change
14	Recording Fee - Deed	Borrower to Other	\$27.00	\$18.50	\$8.50 decrease
15	Recording Fee - Security Instrument	Borrower to Other	\$265.00	\$205.50	\$59.50 decrease
16	State Deed Tax/Stamps	Seller to Other	\$3,815.00	\$3,815.00	No change
17	State Mortgage Tax/Stamps	Borrower to Other	\$1,716.75	\$1,716.75	No change
F. Prepays					
18	Hazard Insurance	Borrower to Other	\$1,160.00	\$1,160.00	No change
19	Interim Interest	Lender to Borrower	-\$40.18	-\$40.18	No change
20	County Property Tax	Borrower to Other	\$6,351.07	\$0.00	\$6,351.07 decrease
G. Initial Escrow Payment at Closing					
21	Aggregate Adjustment ³	Lender to Borrower	-\$788.51	-\$788.51	No change
22	Hazard Insurance	Borrower to Lender	\$193.34	\$193.34	No change
23	County Property Tax	Borrower to Lender	\$1,383.68	\$1,383.68	No change
H. Other					
24	Survey - Borrower Elected	Borrower to Other	\$300.00	\$300.00	No change
KLMN. Summaries of Transactions					
25	Assessment Proration	Borrower to Seller	\$98.89	\$98.08	\$0.81 decrease
26	HOA Dues Proration	Borrower to Seller	\$120.25	\$418.57	\$298.32 increase
27	Taxes - City Proration	Borrower to Seller	\$0.00	\$116.24	\$116.24 increase
28	Taxes - County Proration	Seller to Borrower	-\$4,356.21	\$0.00	\$4,356.21 increase

Disclosure Change Summary

29	Taxes - County Proration	Borrower to Seller	\$0.00	\$2,892.40	\$2,892.40 increase
30	Title Premium Adjustment	Seller to Borrower	-\$2,252.50	-\$2,252.50	No change
Adjustments					
31	Subtotal		\$70,995.47	\$72,238.76	\$1,243.29 increase
32	Paid Outside Closing		-\$490.00	-\$490.00	No change
33	Cash from Borrower		\$61,690.47	\$62,933.76	\$1,243.29 increase

²Fee is paid outside closing. Changes to fees paid outside closing are not indicated as Change to Borrower because they do not affect closing costs.

³Aggregate Adjustment is a borrower credit to ensure your escrow account does not hold more funds than allowed. This credit is not disclosed on the Loan Estimate but will be on the Closing Disclosure.

⁴If you have Owner's Title Insurance, the Lender's Title Insurance premium may be discounted, but regulations require the undiscounted premium amount be disclosed.

Disclosure Change Summary

Circumstance Changes

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. These are known as circumstance changes. Common examples are you decided to change loan programs or the amount of your down payment, the appraisal came in higher or lower than expected, you did something that changed your credit, or your income could not be documented.

No circumstance changes occurred since your most recent disclosure.

BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION

Date 09/02/2020
Borrower Marilyn J Mosby

Loan No. 1400741565
Property [REDACTED] Nice Ct
Kissimmee, FL 34747
Osceola County

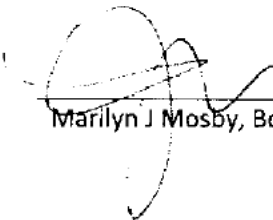
Lender Cardinal Financial Company, Limited Partnership
NMLS ID: 66247 State License: MLD236
Originator My Easy Mortgage, LLC (NMLS ID: 1268485), Gilbert Bennett, III (NMLS ID: 1177528), NMLS ID:
1177528 State MLO ID: LO24681

This form is provided to you pursuant to the Taxpayer First Act.

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.

Acknowledgement

By signing below, you acknowledge reading the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

	9/2/2020		
Marilyn J Mosby, Borrower	Date		Date
	Date		Date
	Date		Date
	Date		Date
	Date		Date

Uniform Residential Loan Application

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

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

Borrower	Co-Borrower	I. TYPE OF MORTGAGE AND TERMS OF LOAN	
Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other (explain): _____	Agency Case Number: _____ Lender Case Number: 1400741565

Amount \$	490,500	Interest Rate	2.990 %	No. of Months	360	Amortization Type:	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type): _____	<input type="checkbox"/> Other (explain): _____
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II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP) ██████ Nice Ct, Kissimmee, FL 34747	No. of Units 1
--	--------------------------

Legal Description of Subject Property (attach description if necessary) See preliminary title report	Year Built 2017
--	---------------------------

Purpose of Loan: <input checked="" type="checkbox"/> Purchase , <input type="checkbox"/> Construction, <input type="checkbox"/> Other (explain): _____ <input type="checkbox"/> Refinance, <input type="checkbox"/> Construction-Permanent	Property will be: <input type="checkbox"/> Primary Residence, <input checked="" type="checkbox"/> Secondary Residence , <input type="checkbox"/> Investment
--	---

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of improvements	Total (a+b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		Cost: \$

Title will be held in what Name(s) Marilyn J Mosby	Manner in which Title will be held in A Married Woman	Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
--	---	---

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)
Earned Money Deposit: \$5,000; Retirement Fund: \$39,065; Checking Account: \$10,435

III. BORROWER INFORMATION

Borrower				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable) Marilyn J Mosby				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
██████ 7577	██████-8328	██████ 1980	19 y				

<input checked="" type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. 2 ages 9, 11	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages
--	--	--	---

Present Address (street, city, state & ZIP) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent No. Yrs. 15y 9m (Living Rent Free) ██████ Bolton Street, Baltimore, MD 21217	Present Address (street, city, state & ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.
---	---

Mailing Address, if different from Present Address

If residing at present address for less than two years, complete the following:

Former Address (street, city, state & ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state & ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.
--	--

IV. EMPLOYMENT INFORMATION

Borrower		Co-Borrower	
Name & Address of Employer City of Baltimore 120 East Baltimore Street Baltimore, MD 21202	<input type="checkbox"/> Self Employed Yrs. on this job 5y 7m Yrs employed in this line of work/profession 14y	Name & Address of Employer	<input type="checkbox"/> Self Employed Yrs. on this job Yrs employed in this line of work/profession

Position/Title/Type of Business States Attorney - City of	Business Phone (incl. area code) (443) 984-6000	Position/Title/Type of Business	Business Phone (incl. area code)
---	---	---------------------------------	----------------------------------

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

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

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 19,682.13		\$ 19,682.13	Rent	\$	
Overtime				First Mortgage (P&I)		\$ 2,065.32
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		96.67
Dividends/Interest				Real Estate Taxes		691.84
Net Rental Income				Mortgage Insurance		171.68
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		433.00
				Other:		
Total	\$ 19,682.13		\$ 19,682.13	Total	\$	\$ 3,458.51

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

Describe Other Income

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

B/C	Monthly Amount

VI. ASSETS AND LIABILITIES

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

Completed Jointly Not Jointly

ASSETS	Cash or Market Value	LIABILITIES	
Description		Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.	
Cash deposit toward purchase held by: Bank of America	\$ 5,000.00		
<i>List checking and savings accounts below</i>		Monthly Payment & Months Left to Pay	Unpaid Balance
Name & Address of Bank, S&L, or Credit Union Bank of America (Checking Account)		\$ Payments/Months 943.00 / 23	\$ 20,766.00
Acct. no. 9041	\$ 62,601.55		
Name & Address of Bank, S&L, or Credit Union		\$ Payments/Months 100.00 / 185	\$ 16,128.00
Acct. no.			
Name & Address of Bank, S&L, or Credit Union		\$ Payments/Months 85.00 / 185	\$ 13,844.00
Acct. no.			

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS				
j. Subordinate financing		<p>If you answer "Yes" to any questions a through l, please use continuation sheet for explanation.</p> <p>f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.</p> <p>g. Are you obligated to pay alimony, child support, or separate maintenance</p> <p>h. Is any part of the down payment borrowed?</p> <p>i. Are you a co-maker or endorser on a note?</p> <p>j. Are you a U.S. citizen?</p> <p>k. Are you a permanent resident alien?</p> <p>l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.</p> <p>m. Have you had an ownership interest in a property in the last three years?</p> <p>(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?</p> <p>(2) How did you hold title to the home? Solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?</p>	Borrower		Co-Borrower	
k. Borrower's closing costs paid by Seller			Yes	No	Yes	No
l. Other Credits (explain) Lender Contribution, Borrower Paid Fees, Earnest Money Deposit, Title Premium Adjustment	15,051.89		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan Amount (exclude PMI, MIP, Funding Fee financed)	490,500.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)	490,500.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. Cash from/to Borrower (subtract j, k, l & o from i)	62,933.76					

IX. ACKNOWLEDGEMENT AND AGREEMENT

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

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

Borrower's Signature X Marilyn J Mosby	Date 9/2/2030	Co-Borrower's Signature X	Date
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X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

See continuation sheet.

Loan Originator's Signature X	Date
Loan Originator's Name (print or type) Gilbert Bennett, III	Loan Originator Identifier 1177528
Loan Origination Company's Name My Easy Mortgage, LLC	Loan Origination Company Identifier 1268485
	Loan Originator's Phone Number (including area code) (504) 931-7555
	Loan Origination Company's Address 2405 Creel Lane, Ste 102 Wesley Chapel, FL 33544

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower:	Marilyn J Mosby
Co-Borrower:	

Agency Case Number:	
Lender Case Number:	1400741565

VL ASSETS AND LIABILITIES

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name & Address of Bank, S&L, or Credit Union		Name & Address of Company BARCLAYS BANK DELAWARE 1007 N ORANGE ST, WILMINGTON, DE 19801 (Revolving Charge Account)	\$ Payments/Months 29.00 / 7	\$ 208.00
Acct. no.	\$	Acct. no. [REDACTED] *****		
Name & Address of Bank, S&L, or Credit Union		Name & Address of Company AMEX TAPE - P O BOX 7871, FORT LAUDERDALE, FL 33329 (Revolving Charge Account)	\$ Payments/Months 0.00 / 0	\$ 0.00
Acct. no.	\$	Acct. no. [REDACTED] 93683		
Name & Address of Bank, S&L, or Credit Union		Name & Address of Company SYNCB/GAPDC PO BOX 965005, ORLANDO, FL 32896 (Revolving Charge Account)	\$ Payments/Months 0.00 / 0	\$ 0.00
Acct. no.	\$	Acct. no. [REDACTED] *****		
Name & Address of Bank, S&L, or Credit Union		Name & Address of Company JPMCB CARD 201 N WALNUT ST, WILMINGTON, DE 19801 (Revolving Charge Account)	\$ Payments/Months 0.00 / 0	\$ 0.00
Acct. no.	\$	Acct. no. [REDACTED] *****		
Name & Address of Bank, S&L, or Credit Union		Name & Address of Company SYNCB/CARECR C/O PO BOX 965036, ORLANDO, FL 32896 (Revolving Charge Account)	\$ Payments/Months 0.00 / 0	\$ 0.00
Acct. no.	\$	Acct. no. [REDACTED] 0535		
Name & Address of Bank, S&L, or Credit Union		Name & Address of Company	\$ Payments/Months	\$
Acct. no.	\$	Acct. no.		
Name & Address of Bank, S&L, or Credit Union		Name & Address of Company	\$ Payments/Months	\$
Acct. no.	\$	Acct. no.		
Name & Address of Bank, S&L, or Credit Union		Name & Address of Company	\$ Payments/Months	\$
Acct. no.	\$	Acct. no.		

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

Borrower's Signature X Marilyn J Mosby	Date 9/2/2020	Co-Borrower's Signature X	Date
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CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower: <p align="center">Marilyn J Mosby</p>	Agency Case Number:
	Co-Borrower:	Lender Case Number: <p align="right">1400741565</p>

B

Section 7: Demographic Information. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- Hispanic or Latino
 - Mexican Puerto Rican Cuban
 - Other Hispanic or Latino - *Print origin:*

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino**
- I do not wish to provide this information

Sex

- Female**
- Male
- I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native - *Print name of enrolled or principle tribe:*

- Asian
 - Asian Indian Chinese Filipino
 - Japanese Korean Vietnamese
 - Other Asian - *Print race:*

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- Black or African American**
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian Guamanian or Chamorro Samoan
 - Other Pacific Islander - *Print race:*

For example: Fijian, Tongan, and so on.

- White
- I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? **NO** YES
- Was the sex of the Borrower collected on the basis of visual observation or surname? **NO** YES
- Was the race of the Borrower collected on the basis of visual observation or surname? **NO** YES

The Demographic Information was provided through:

- Face-to-Face Interview (*includes Electronic Media w/ Video Component*) **Telephone Interview** Fax or Mail Email or Internet

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

Borrower's Signature X Marilyn J Mosby	Date 9/2/2020	Co-Borrower's Signature X	Date
---	------------------	-------------------------------------	------

PAYMENT LETTER TO BORROWER

Date 09/02/2020
Borrower Marilyn J Mosby

Loan No. 1400741565
Property [REDACTED] Nice Ct
Kissimmee, FL 34747
Osceola County

Lender Cardinal Financial Company, Limited Partnership
NMLS ID: 66247 State License: MLD236
Originator My Easy Mortgage, LLC (NMLS ID: 1268485), Gilbert Bennett, III (NMLS ID: 1177528), NMLS ID:
1177528 State MLO ID: LO24681

The monthly payments on the above referred to loan are to begin on or before October 1, 2020, and will continue monthly until September 1, 2050.

Your monthly payment will consist of the following:

PRINCIPAL AND INTEREST	\$2,065.32
MMI/PMI INSURANCE	\$171.68
ESCROW FOR TAXES	\$691.84
ESCROW FOR HAZARD INSURANCE	\$96.67
ESCROW FOR FLOOD INSURANCE	\$0.00
ESCROW FOR WINDSTORM INSURANCE	\$0.00
ESCROW FOR EARTHQUAKE INSURANCE	\$0.00
TOTAL MONTHLY PAYMENTS	\$3,025.51

In the event you do not receive your statement from the Servicer of your loan prior to your first payment date, please remit your payment payable to **Cardinal Financial Company, Limited Partnership** and include your **Loan Number** and **Servicing ID** to us at the following address:

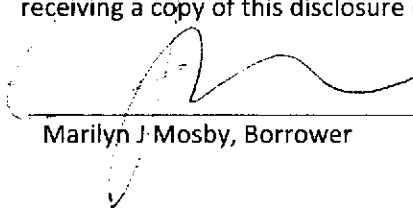
Cardinal Financial Company, Limited Partnership
P.O. Box 0054
Palatine, IL 60055-0054
Servicing ID: 1469843435
Loan Number: 1400741565

If you have any questions, please contact our **Customer Service Department** at (855) 561-4944.

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Acknowledgement

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

 _____	9/2/2020 _____	_____	_____
Marilyn J. Mosby, Borrower	Date		Date
_____	Date	_____	Date
_____	Date	_____	Date
_____	Date	_____	Date
_____	Date	_____	Date

NOTICE OF SERVICING TRANSFER

Date 09/02/2020
Borrower Marilyn J Mosby

Loan No. 1400741565
Property [REDACTED] lince Ct
Kissimmee, FL 34747
Osceola County

Lender Cardinal Financial Company, Limited Partnership
NMLS ID: 66247 State License: MLD236
Originator My Easy Mortgage, LLC (NMLS ID: 1268485), Gilbert Bennett, III (NMLS ID: 1177528), NMLS ID:
1177528 State MLO ID: LO24681

Dear Mortgagor(s):

The subservicing of your mortgage loan, that is, the right to collect payments from you, is being transferred from Cardinal Financial Company, Limited Partnership ("Present Servicer") to Dovenmuehle Mortgage, Inc. ("New Servicer"), who will subservice your loan under a contractual agreement with Cardinal Financial Company, Limited Partnership, effective 10/01/2020. This means that after this date, a new servicer will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.

Present Servicer is now collecting your payments. Present Servicer will stop accepting payments received from you after 10/01/2020.

New Servicer will collect your payments going forward. Your new Servicer will start accepting payments received from you on 10/01/2020.

SEND ALL PAYMENTS DUE ON OR AFTER 10/01/2020 TO THE NEW SERVICER AT THIS ADDRESS:

Cardinal Financial Company, L.P.
P.O. Box 0054
Palatine, IL 60055-0054

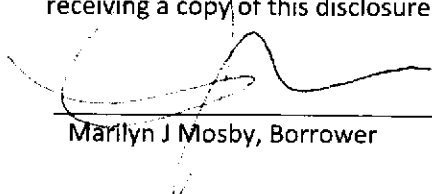
If you have any questions for either Present Servicer or New Servicer about your mortgage loan or this transfer, please contact them using the information below:

Present Servicer:	New Servicer:
Cardinal Financial Company, Limited Partnership P.O. Box 0054, Palatine, IL 60055-0054 Toll Free (855) 561-4944	Cardinal Financial Company, Limited Partnership c/o Dovenmuehle Mortgage, Inc. P.O. Box 0054, Palatine, IL 60055-0054 Toll Free (877) 604-7294

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

 _____	9/2/2020 _____	_____	_____
	Date		Date
_____	_____	_____	_____
	Date		Date
_____	_____	_____	_____
	Date		Date
_____	_____	_____	_____
	Date		Date

Initial Escrow Disclosure

Date Issued	09/01/20	Loan No.	1400741565
Borrowers	Marilyn J Mosby	Property	██████ Nice Ct
Lender	Cardinal Financial Company, Limited Partnership		Kissimmee, FL 34747
	NMLS ID: 66247 State Lic: MLD236		Osceola County
Broker	My Easy Mortgage, LLC		
	NMLS ID: 1268485 State Lic: MBR1684		
Originator	Gilbert Bennett, III NMLS ID: 1177528 State MLO ID: LO24681		

The table below estimates your escrow account activity for the coming year based on anticipated payments into and out of your escrow account.

Your monthly payment for the coming year will be \$3,025.51, of which \$2,065.32 will be applied to Principal & Interest, and \$960.19 will be deposited to your escrow account.

Escrow Summary

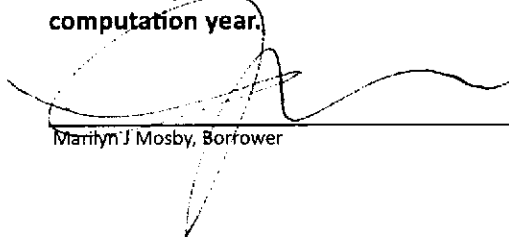
Cushion selected by servicer: \$1,577.02 (2 months) Total disbursements: \$3,220.16

Period	Payments TO Escrow Account	Payments FROM Escrow Account	Description	Escrow Account Balance
			Initial Deposit to Escrow	\$788.51
Oct 2020	\$960.19			
Oct 2020		\$171.68	Mortgage Insurance	\$1,577.02
Nov 2020	\$960.19			
Nov 2020		\$171.68	Mortgage Insurance	\$2,365.53
Dec 2020	\$960.19			
Dec 2020		\$171.68	Mortgage Insurance	\$3,154.04
Jan 2021	\$960.19			
Jan 2021		\$171.68	Mortgage Insurance	\$3,942.55
Feb 2021	\$960.19			
Feb 2021		\$171.68	Mortgage Insurance	\$4,731.06
Mar 2021	\$960.19			
Mar 2021		\$171.68	Mortgage Insurance	\$5,519.57
Apr 2021	\$960.19			
Apr 2021		\$171.68	Mortgage Insurance	\$6,308.08
May 2021	\$960.19			
May 2021		\$171.68	Mortgage Insurance	\$7,096.59
Jun 2021	\$960.19			
Jun 2021		\$171.68	Mortgage Insurance	\$7,885.10
Jul 2021	\$960.19			
Jul 2021		\$171.68	Mortgage Insurance	\$8,673.61

Initial Escrow Disclosure

Aug 2021	\$960.19			
Aug 2021		\$171.68	Mortgage Insurance	\$9,462.12
Sep 2021	\$960.19			
Sep 2021		\$171.68	Mortgage Insurance	\$9,090.63
Sep 2021		\$1,160.00	Hazard Insurance	\$9,090.63

Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.



Marilyn J Mosby, Borrower

9/2/2020
Date

Request for Taxpayer Identification Number and Certification

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

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

Print or type. See Specific Instructions on Page 3

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. Marilyn J Mosby	
2 Business name/disregarded entity name, if different from above	
3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes <input checked="" type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____ Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) ▶ _____	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <small>(Applies to accounts maintained outside the U.S.)</small>
5 Address (number, street, and apt. or suite no.) See instructions. ██████████ Bolton Street	Requester's name and address (optional) Cardinal Financial Company, Limited Partnership 3701 Arco Corporate Drive, Suite 200 Charlotte, NC 28273
6 City, state, and ZIP code Baltimore, MD 21217	
7 List account number(s) here (optional) ██████████ 565	

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Social Security Number ██████████ 7577
OR
Employee identification number

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Part II Certification

Under penalties of perjury, I certify that:

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

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

Sign Here	Signature of U.S. Person ▶	Date ▶ 9/2/2020
------------------	----------------------------	------------------------

General Instructions

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

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding*, later.

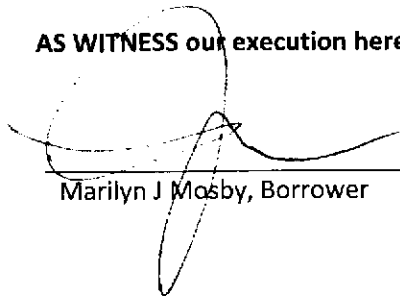
Correction Agreement – Limited Power of Attorney

The undersigned Purchaser/Borrower, for and in consideration of Cardinal Financial Company, Limited Partnership ("Lender") funding the closing of the loan, on property described at 1953 Nice Ct, Kissimmee, Florida 34747 agree, that if requested by Lender, to fully cooperate, adjust and correct all **TYPOGRAPHICAL OR CLERICAL ERRORS** discovered in any or all of the closing documentation executed by the undersigned at settlement.

The undersigned appoints Lender and its designee as their attorney-in fact to correct any such errors, place our initials on documents where changes are made, and/or sign our names to and acknowledge any modification agreement or other document or form adjusting or correcting such errors. In the event this procedure is utilized, the party(ies) involved shall be notified and receive a corrected copy of the changed document(s) from Lender.

This POWER OF ATTORNEY is coupled with an interest and shall be irrevocable until the loan is satisfied and shall survive the disability of the undersigned.

AS WITNESS our execution hereof, this 2nd day of September, 2020


Marilyn J Mosby, Borrower

9/2/2020
Date

Date

Date

Date

Date

Date

Date

Date

Date

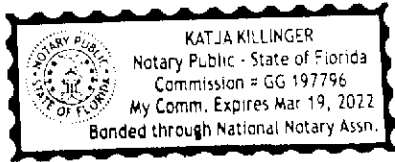
Date

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[Space Below This Line For Acknowledgment]

State of: FL)
) SS
County of: Orange)

The foregoing instrument was acknowledged before me by means of physical presence, this 21st day of September, 2020 by Marilyn J Mosby who is personally known to me or who has produced MP DL as identification.
(Type of Identification)



(NOTARY SEAL)

[Handwritten Signature]

Signature of Notary Public

Katja Killinger
Printed Name of Notary

Escrow Officer
Title or Rank

Serial Number (if any)

ACKNOWLEDGEMENT OF ENCROACHMENT AND HOLD HARMLESS AGREEMENT

Date 09/02/2020
Borrower Marilyn J Mosby

Loan No. 1400741565
Property [REDACTED] Nice Ct
Kissimmee, FL 34747
Osceola County

Lender Cardinal Financial Company, Limited Partnership
NMLS ID: 66247 State License: MLD236
Originator My Easy Mortgage, LLC (NMLS ID: 1268485), Gilbert Bennett, III (NMLS ID: 1177528), NMLS ID: 1177528
State MLO ID: LO24681

You, the undersigned are obtaining a loan secured by real property described as follows:

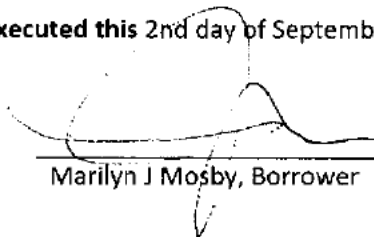
SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A".

Parcel ID: [REDACTED]-0270

You acknowledge that you have received a Blue Line Survey of the above property and are aware of the following conditions and/or exceptions: **LIST SURVEY CONDITION EXCEPTIONS (BELOW)**

By your execution of this Agreement you state that you will hold Cardinal Financial Company, Limited Partnership, its successors and/or assigns harmless for any loss and/or damages that you may incur because of above said encroachments and to indemnify, fully protect and defend Cardinal Financial Company, Limited Partnership, and its agents, DBA's, affiliates, parents, employees, representatives, successors and or assigns or representatives for any and all actions, causes of action, litigation, suits, claims and demands for loss or damages, cost liens, attorneys' fees and costs, that may occur regarding or relating to any encroachments, the survey and the conditions and/or exceptions relating thereto.

Executed this 2nd day of September, 2020.

 _____ Marilyn J Mosby, Borrower	9/2/2020 _____ Date	_____	_____ Date
_____	_____ Date	_____	_____ Date
_____	_____ Date	_____	_____ Date
_____	_____ Date	_____	_____ Date
_____	_____ Date	_____	_____ Date

The State of Florida

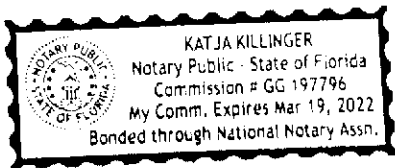
County of ~~Osceola~~

Orange (h)

)
) SS
)

Before me, on this day personally appeared, Marilyn J Mosby known to me (or proved to me on the oath of _____ or through HD DL to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he/she executed the same for the purposes and consideration therein expressed.

Given under my hand and official seal of office this 2nd day of September, 2020.



(Seal)

Notary Public

My Commission Expires: _____

BORROWER'S CERTIFICATION & AUTHORIZATION

Certification

The undersigned certify the following:

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

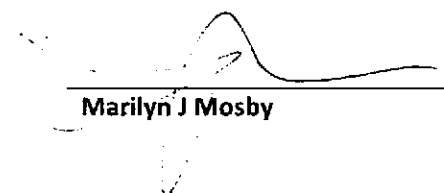
Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from **Cardinal Financial Company, Limited Partnership**. As part of the application process, **Cardinal Financial Company, Limited Partnership** and the mortgage guaranty insurer (if any) may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to **Cardinal Financial Company, Limited Partnership** and to any investor to whom **Cardinal Financial Company, Limited Partnership** 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 tax return information.
3. I/We understand and agree that **Cardinal Financial Company, Limited Partnership** reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
4. **Cardinal Financial Company, Limited Partnership** or any investor that purchases the mortgage may address this authorization to any party names in the loan application.
5. A copy of this authorization may be accepted as an original.
6. Your prompt reply to **Cardinal Financial Company, Limited Partnership** or the investor that purchased the mortgage is appreciated.

Notice to FHA and VA Borrowers

This is 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 Veteran's Affairs has a right to access 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 the Department of Housing and Urban Development or Department of Veteran's Affairs 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.


Marilyn J Mosby

9/2/2020
Date

Date

ACKNOWLEDGEMENT OF RECEIPT OF APPRAISAL REPORT

Date 09/02/2020
Borrower Marilyn J Mosby

Loan No. 1400741565
Property [Redacted] Nice Ct
Kissimmee, FL 34747
Osceola County

Lender Cardinal Financial Company, Limited Partnership
NMLS ID: 66247 State License: MLD236
Originator My Easy Mortgage, LLC (NMLS ID: 1268485), Gilbert Bennett, III (NMLS ID: 1177528), NMLS ID:
1177528 State MLO ID: LO24681

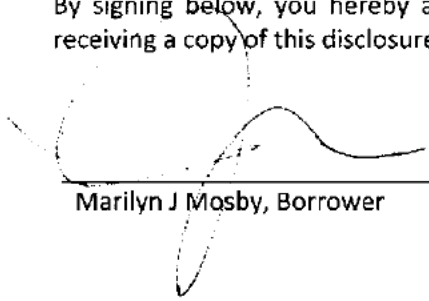
This disclosure provided to you in compliance with 12 CFR § 1002.14(a)(1).

Under federal law, the creditor is required to provide you a copy of all appraisals or other written valuations developed in connection with your application for credit that is to be secured by a first lien on a dwelling. The creditor is required to provide a copy of each such appraisal or written valuation, at no additional cost to you, promptly upon completion, or three business days prior to consummation, whichever is earlier.

By signing below, you hereby acknowledge receipt of the appraisals and other written valuations developed in connection with your loan, no later than three days prior to consummation.

Acknowledgement

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

	9/2/2020	_____	_____
Marilyn J Mosby, Borrower	Date	_____	Date
_____	Date	_____	Date
_____	Date	_____	Date
_____	Date	_____	Date
_____	Date	_____	Date

WAIVER AND HOLD HARMLESS AGREEMENT

Date 09/02/2020
Borrower Marilyn J Mosby

Loan No. 1400741565
Property [REDACTED] Nice Ct
Kissimmee, FL 34747
Osceola County

Lender Cardinal Financial Company, Limited Partnership
NMLS ID: 66247 State License: MLD236
Originator My Easy Mortgage, LLC (NMLS ID: 1268485), Gilbert Bennett, III (NMLS ID: 1177528), NMLS ID:
1177528 State MLO ID: LO24681

Survey / Termite Report / Water / Septic Inspection

This is to certify that I/We have read and understand the following:

1. Surveys

Cardinal Financial Company, Limited Partnership does not require a new survey on loans to refinance or purchase, provided a Title Policy can be obtained without exceptions as to matters of a survey. The survey coverage will not extend to the homeowners policy.

2. Termite Report

On refinance loans, Cardinal Financial Company, Limited Partnership does not require any documentation relating to a previous Termite Report or Soil Treatment Report unless the appraiser, or any other source, notes a problem and recommends an inspection. On purchase loans involving new or existing properties, a new Termite Report or Soil Treatment Report would not be required unless the appraiser, or any other source, noted a problem and/or recommended an inspection. In the event a problem is disclosed on either a refinance or purchase loan, Cardinal Financial Company, Limited Partnership would then require a new Termite Report and, if applicable, a structural report and repairs.

3. Private Water and Septic Systems

Cardinal Financial Company, Limited Partnership will not require inspections of these systems unless the appraiser, or any other source indicates a potential problem.

4. Title Policy

Cardinal Financial Company, Limited Partnership requires a mortgagee title policy up to the amount of the loan, to protect our interest in the security property. You may wish to purchase an owner's title policy to protect your ownership interest in the property.

Notice is hereby given:

Inspections and certification of such systems as outlined in the information above, may not be required by Cardinal Financial Company, Limited Partnership however, it is recommended that you discuss or obtain this documentation from the seller or builder. You have the option to have such services performed and/or systems inspected at your cost and expense. It may be in your best interest to obtain an inspection of such systems to protect your interest in the security property.

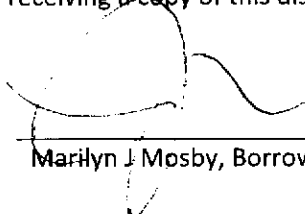
In the event that Cardinal Financial Company, Limited Partnership does not require an inspection of private water, septic systems, survey, or a termite inspection, Cardinal Financial Company, Limited Partnership makes no warranties or representations as to the satisfactory condition of these matters. In consideration of Cardinal Financial Company, Limited Partnership making a mortgage loan to the undersigned, Borrower(s) hereby agree(s) to hold harmless and indemnify Cardinal Financial Company, Limited Partnership and/or its successors and assigns from any liability, expense, or cause of action in any way arising as a result of Borrower's decision not to have the services performed or systems/items inspected.

WAIVER AND HOLD HARMLESS AGREEMENT

WAIVER AND HOLD HARMLESS AGREEMENT

Acknowledgement

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

 _____	9/2/2020 _____	_____	_____
Marilyn J Mosby, Borrower	Date		Date
_____	Date	_____	Date
_____	Date	_____	Date
_____	Date	_____	Date
_____	Date	_____	Date

Loan Originator: My Easy Mortgage, LLC (NMLS ID: 1268485), Gilbert Bennett, III (NMLS ID: 1177528), NMLSR ID 1177528
Originators Organization: My Easy Mortgage, LLC, NMLSR ID 1268485
Date: 09/02/2020

NOTICE TO PURCHASER-MORTGAGOR

Date 09/02/2020
Borrower Marilyn J Mosby

Loan No. 1400741565
Property [Redacted] Nice Ct
Kissimmee, FL 34747
Osceola County

Lender Cardinal Financial Company, Limited Partnership
NMLS ID: 66247 State License: MLD236
Originator My Easy Mortgage, LLC (NMLS ID: 1268485), Gilbert Bennett, III (NMLS ID: 1177528), NMLS ID:
1177528 State MLO ID: LO24681

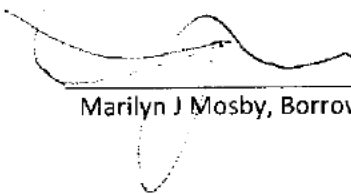
This notice provided to you in compliance with Florida Statute § 627.798

Pursuant to Section 627.798, Florida Statutes, notice is hereby given by PSH Title LLC 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.

Acknowledgement

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

	9/2/2020	_____	_____
Marilyn J Mosby, Borrower	Date	_____	Date
_____	Date	_____	Date
_____	Date	_____	Date
_____	Date	_____	Date
_____	Date	_____	Date

Request for Transcript of Tax Return

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

OMB No. 1545-1872

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

<p>1a Name shown on tax return. If a joint return, enter the name shown first. Marilyn J Mosby</p>	<p>1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) [REDACTED] 7577</p>
<p>2a If a joint return, enter spouse's name shown on tax return.</p>	<p>2b Second social security number or individual taxpayer identification number if joint tax return</p>
<p>3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions) Marilyn J Mosby - [REDACTED] Bolton Street, Baltimore, MD 21217</p>	
<p>4 Previous address shown on the last return filed if different from line 3 (see instructions)</p>	
<p>5a If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. Cardinal Financial Company, Limited Partnership ISAOA/ATIMA (Participant #302617 Mailbox ID: CLGX4506T) C/O Corelogic Credco, 10277 Scripps Ranch Blvd., San Diego, CA 92131 877-877-6188</p>	
<p>5b Customer file number (if applicable) (see instructions)</p>	

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

6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ 1040

- a** **Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days
- b** **Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days.
- c** **Record of Account**, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days

7 **Verification of Nonfiling**, which is proof from the IRS that you did not file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days...

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days

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

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

12/31/2019	12/31/2018	12/31/2017	12/31/2016
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Caution: Do not sign this form unless all applicable lines have been completed.

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

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

Sign Here	<p>▶ Signature (see Instructions)</p>	<p>▶ <u>9/2/2020</u> Date</p>	<p>Phone number of taxpayer on line 1a or 2a</p>
	<p>▶ _____ Title (if line 1a above is a corporation, partnership, estate, or trust)</p>		
	<p>▶ _____ Spouse's Signature</p>	<p>▶ _____ Date</p>	

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 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

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

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

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

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

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

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

If you filed an individual return and lived in:	Mail or fax to:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301 855-587-9604
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888 855-800-8105
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 6705 S-2 Kansas City, MO 64999 855-821-0094

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Michigan, 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	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	Internal Revenue Service RAIVS 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 (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 transcript.

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.

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

Printed Name: Marilyn J Mosby	Date of Birth: [REDACTED] 980	Social Security Number: [REDACTED] 7577
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I want this information released because I am conducting the following business transaction:
Seeking a mortgage from the Company

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

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

with the following company ("the Company"):
Company Name: **Cardinal Financial Company, Limited Partnership**
Company Address: **3701 Arco Corporate Drive, Suite 200
Charlotte, NC 28273**

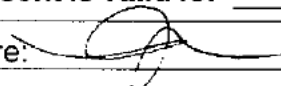
I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified.

The name and address of the Company's Agent is:
**CoreLogic, 10277 Scripps Ranch Blvd.
San Diego, CA 92131**

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

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

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

Signature: 	Date Signed: 9/2/2020
--	-----------------------

Relationship (if not the individual to whom the SSN was Issued):
Contact information of individual signing authorization: Marilyn J Mosby
Address: [REDACTED] Bolton Street
City/State/Zip: Baltimore, MD 21217
Phone Number: [REDACTED] 8328

Privacy Act Statement Collection and Use of Personal Information

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

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

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

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

-----TEAR OFF-----

NOTICE TO NUMBER HOLDER

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

COVID-19 ATTESTATION

Date 09/02/2020
Borrower Marilyn J Mosby

Loan No. 1400741565
Property [REDACTED] Nice Ct
Kissimmee, FL 34747
Osceola County

Lender Cardinal Financial Company, Limited Partnership
NMLS ID: 66247 State License: MLD236
Originator My Easy Mortgage, LLC (NMLS ID: 1268485), Gilbert Bennett, III (NMLS ID: 1177528), NMLS ID:
1177528 State MLO ID: LO24681

We recognize that the COVID-19 pandemic has disrupted daily life and has far-reaching personal and economic consequences. We want to ensure you have sustainable homeownership and have the ability to repay your mortgage. The recently passed federal CARES Act provides forbearance protections for certain federally backed mortgages. Mortgages eligible for those forbearances are those:

- purchased or securitized by Fannie Mae or Freddie Mac;
- insured by the Federal Housing Administration (FHA);
- guaranteed or insured by the Department of Veterans Affairs (VA); or
- guaranteed or insured by the Department of Agriculture (USDA).

It is critical that you understand that your new loan may not qualify for forbearance, and if it does, you will still have to make the payments that are deferred.

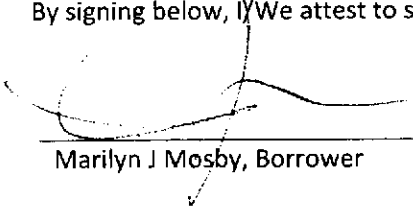
We sell our loans in the secondary market, which typically does not occur immediately after closing. If your loan is pending purchase, it will not be eligible for forbearance until if and when it is purchased or insured/guaranteed by an entity covered by the CARES Act. This process can take up to two months.

We comply with all federal requirements for all residential mortgage loans, including documenting the borrower's/co-borrower's ability to repay the loan, and we require that you attest to the following statements.

1. You are not aware of any future changes in your employment status and/or income that will affect your ability to repay your loan.
2. The income documentation previously submitted by you to qualify for your loan is unchanged and not affected by the COVID-19 pandemic.
3. You are not obligated on any mortgage loan that is in forbearance status and for which payments are currently deferred, including but not limited to any mortgage loan that will be paid off with the proceeds of this loan.

Acknowledgement

By signing below, I/We attest to statements 1, 2, and 3 above and that I/We have read this document in its entirety.



Marilyn J Mosby, Borrower

9/2/2020

Date

Date

Date

Date

Date

Date

Date

Date

Date

Date

ERRORS & OMISSIONS AGREEMENT

Date 09/02/2020
Borrower Marilyn J Mosby

Loan No. 1400741565
Property [REDACTED] Nice Ct
Kissimmee, FL 34747
Osceola County

Lender Cardinal Financial Company, Limited Partnership
NMLS ID: 66247 | State License: MLD236
Originator My Easy Mortgage, LLC (NMLS ID: 1268485), Gilbert Bennett, III (NMLS ID: 1177528), NMLS ID:
1177528 | State MLO ID: LO24681

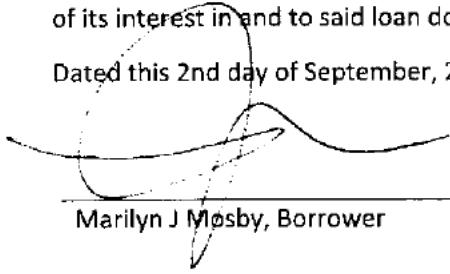
State of FLORIDA, County of OSCEOLA

The borrower(s) for and in consideration of the Lender funding the closing of this loan agrees, if requested by Lender or Closing Agent for Lender, to fully cooperate and adjust for clerical errors, any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Government National Mortgage Association, Federal Housing Administration or the Department of Veterans Affairs, or any Municipal Bonding Authority.

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

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

Dated this 2nd day of September, 2020


Marilyn J Mosby, Borrower

9/2/2020
Date

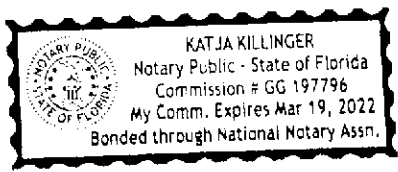
_____	_____
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_____	_____
_____	_____
_____	_____
_____	_____

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of: FL)
) SS

County of: Orange)

The foregoing instrument was acknowledged before me by means of physical presence, this 2nd day of September, 2018 by Marilyn J Mosby who is personally known to me or who has produced hp D as identification.
(Type of Identification)



[Handwritten Signature]
Signature of Notary Public

Katja Killinger
Printed Name of Notary

Escrow Officer
Title or Rank

Serial Number (if any)

(NOTARY SEAL)

NAME AFFIDAVIT

Date 09/02/2020
Borrower Marilyn J Mosby

Loan No. 1400741565
Property [redacted] Nice Ct
Kissimmee, FL 34747
Osceola County

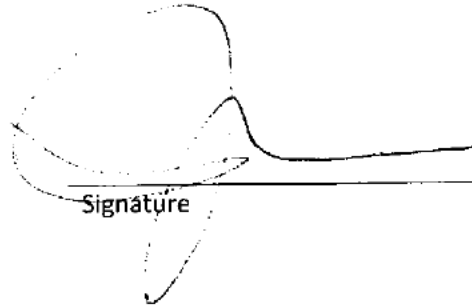
Lender Cardinal Financial Company, Limited Partnership
NMLS ID: 66247 State License: MLD236

Originator My Easy Mortgage, LLC (NMLS ID: 1268485), Gilbert Bennett, III (NMLS ID: 1177528), NMLS ID: 1177528
State MLO ID: LO24681

This is to certify that Marilyn J Mosby, MARILYN JAMES, MARILYN N. MOSBY, ?, MARILYN J MOSBY, MOSBY M. J, and MARILYN J. JAMES are one and the same person.

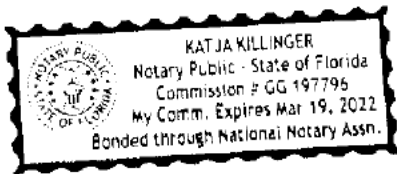
This Is To Certify That My Legal Signature Is Written And Typed Below.


Marilyn J Mosby
Typed Name


Signature

State of: FL)
County of: Orange) SS

The foregoing instrument was acknowledged before me by means of physical presence, this 2nd day of September, 2020, by Marilyn J Mosby who is personally known to me or who has produced ID DL as identification.
(Type of Identification)




Signature of Notary Public

Katja Killinger
Printed Name of Notary

Escrow Officer
Title or Rank

Serial Number (if any)

(NOTARY SEAL)

This Instrument Prepared by and Return to:

Alok Sharma

PSH TITLE LLC

5750 MAJOR BLVD, SUITE 110

ORLANDO, FL 32819

Our File No.: **20-0456**

Property Appraisers Parcel Identification (Folio) Number:

Florida Documentary Stamps in the amount of **\$3,815.00** have been paid hereon.

_____ Space above this line for Recording Data _____

WARRANTY DEED

THIS WARRANTY DEED, made the 2nd day of **September, 2020** by **Cashio Land, LLC, A California Limited Liability Company**, whose post office address is **6230 Wilshire Blvd, Ste 313, Los Angeles, CA 90048** herein called the Grantor, to **Marilyn J. Mosby, a married woman**, whose post office address is 2104 Bolton Street, Baltimore, MD 21217, hereinafter called the Grantee:

(Wherever used herein the terms "Grantor" 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)

W I T N E S S E T H: That the Grantor, for and in consideration of the sum of TEN AND 00/100'S (\$10.00) and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the Grantee all that certain land situate in OSCEOLA County, State of Florida, viz.:

Lot 27, Windsor at Westside - Phase 2A, according to the map or plat thereof, as recorded in Plat Book 24, Page(s) 123, of the Public Records of Osceola County, Florida.

Subject to easements, restrictions and reservations of record and taxes for the year 2020 and thereafter.

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, and hereby warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to December 31, 2019.

IN WITNESS WHEREOF, the said Grantor has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in the presence of:

[Signature]
Witness #1 Signature

Katja Killinger
Witness #1 Printed Name

Tareem Ghuntal
Witness #2 Signature

Taryn Ghuntal
Witness #2 Printed Name

Cashio Land, LLC, A California Limited Liability Company

[Signature] (Seal)
Luiz Guilherme Berenguer, Member

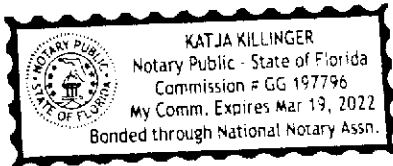
[Signature] (Seal)
Bianca Cardoso Berenguer, Member

State of Florida

County of Oranx

The foregoing instrument was acknowledged before me this 2nd day of September, 2020, by Luiz Guilherme Berenguer, Member and Bianca Cardoso Berenguer, Member of Cashio Land, LLC, A California Limited Liability Company who is appeared by physical presence or online notarization and has produced CA DL as identification.

SEAL



[Signature]
Notary Public

Printed Notary Name

My Commission Expires:

PSH TITLE LLC
ALTA Universal ID 1054807
5750 MAJOR BLVD
SUITE 110
ORLANDO, FL 32819
407-379-1640

File No./Escrow No.: 20-0456
Print Date & Time: September 2, 2020 at 10:14 AM
Officer/Escrow Officer: Alok Sharma
Settlement Location: PSH TITLE LLC
 5750 MAJOR BLVD, SUITE 110, ORLANDO, FL 32819
Property Address: [REDACTED] Nice Ct., Kissimmee, FL 34747
 Lot 27, Windsor at Westside - Phase 2A,
Borrower: Marilyn J. Mosby
Seller: Cashio Land LLC
Lender: Cardinal Financial Company, Limited Partnership
Settlement Date: September 2, 2020
Disbursement Date: September 2, 2020

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
Financial				
	545,000.00	Sale Price of Property	545,000.00	
		Deposit including earnest money		5,000.00
		Loan Amount		490,500.00
		Lender Credit		7,269.21
Prorations/Adjustments				
	2,892.40	County Taxes from 09/02/20 to 12/31/20	2,892.40	
	98.08	Assessments from 09/02/20 to 12/31/20	98.08	
	116.24	Windsor at Westside CDD from 09/02/20 to	116.24	
	418.57	HOA Dues from 09/02/20 to 09/30/20	418.57	
	1,135.00	Reissue credit title insurance		
	6,900.00	Realtor Credit		
Loan Charges to Cardinal Financial Company, Limited Partnership				
		Prepaid Interest	-40.18	
		40.18 per day from 09/02/20 to 09/01/20		
Other Loan Charges				
		Borrower Paid Compensation	10,786.10	
		Appraisal fee		
		Borrower Paid before closing 490.00		
		Credit report	57.00	
4.50		E-Recording Fee	9.00	
		Flood Certification Fee	7.00	
75.00		Municipal Lien Search		
		Tax Service Fee	66.00	
Impounds				
		Homeowner's Insurance	193.34	
		96.67 per month for 2 mo.		
		Property Taxes	1,383.68	
		691.84 per month for 2 mo.		
		Aggregate Adjustment	-788.51	
Title Charges				
		Title - Lender's title insurance	275.00	
		ALTA 8.1-06 Environmental Protection	45.00	
		ALTA 5.1-06 PUD Endorsement	45.00	
		ALTA 9-06 Restrictions - Loan Policy	307.50	
2,800.00		Title - Owner's title insurance (optional)		
150.00		Title - Search		
450.00		Title - Settlement or closing fee	450.00	
Commission				
16,350.00		Real Estate Commission		
16,350.00		Real Estate Commission		
Government Recording and Transfer Charges				
		Record Deed	18.50	
		Record Trust/Deed Mortgage	205.50	
3,815.00		Deed Documentary Stamps		
		Mortgage Doc Stamps	1,716.75	
		Intangible Tax	981.00	
27.00		Record LLC Affidavit		
Other Charges				
9,470.34		Homeowner's Insurance Premium	1,160.00	
6,798.00		2019 tax sale certificate		
		2020 est. taxes (less prepd \$1,950.98)		
350.00		HOA - Estoppel Fee (Prepd)		
750.00		HOA - Resale Fee		

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Survey	300.00	
		Target Surveying LLC		
Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
57,389.84	556,560.29	Subtotals	565,702.97	502,769.21
		Due From Borrower		62,933.76
499,170.45		Due To Seller		
556,560.29	556,560.29	TOTALS	565,702.97	565,702.97

ACKNOWLEDGMENT OF RECEIPT OF SETTLEMENT STATEMENT

Buyer: **Marilyn J. Mosby**

Seller: **Cashio Land, LLC, A California Limited Liability Company**

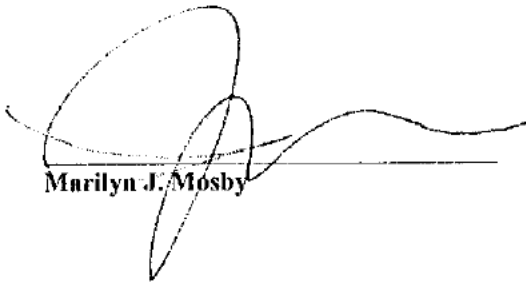
Settlement Agent: **PSH TITLE LLC**

Place of Settlement: **5750 MAJOR BLVD, SUITE 110
ORLANDO, FL 32819**

Settlement Date: **September 02, 2020**


Property Location: **██████ Nice Ct., Kissimmee, FL 34747
██████ Windsor at Westside - Phase 2A,**

I have carefully reviewed the Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the Settlement Statement.



Marilyn J. Mosby

Cashio Land LLC




Luiz Guilherme Berenguer, Member



Bianca Cardoso Berenguer, Member

To the best of my knowledge the Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.



PSH TITLE LLC
Settlement Agent

PATRIOT ACT INFORMATION FORM

Date Issued 09/02/2020
Borrower Marilyn J Mosby

Loan No. 1400741565
Property [Redacted] Nice Ct
 Kissimmee, FL 34747
 Osceola County

Lender Cardinal Financial Company, Limited Partnership
 NMLS ID: 66247 State License: MLD236

Originator My Easy Mortgage, LLC (NMLS ID: 1268485), Gilbert Bennett, III (NMLS ID: 1177528), NMLS ID: 1177528
 State MLO ID: LO24681

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

COMPLETION OF THIS FORM IS REQUIRED IN ORDER TO COMPLY WITH THE PATRIOT ACT. A COPY OF THIS COMPLETED FORM MUST BE PLACED IN THE LOAN FILE.

Borrower	Co-Borrower
Name: Marilyn J Mosby	Name:
Date of Birth: [Redacted] 80	Date of Birth:
Current Physical Address: 107 Bolton St., Baltimore, MD 2127	Current Physical Address:

METHOD OF IDENTIFICATION (Only one form of verification is required)

Borrower	Co-Borrower
1. Driver's License [Redacted] - CCC State: MD ID#: Issued: 2/2/18 Expired: 1/2/23	1. Driver's License State: ID#: Issued: Expired:
2. Passport Country: ID#: Issued: Expired:	2. Passport Country: ID#: Issued: Expired:
3. Military ID: Country: Expired:	3. Military ID: Country: Expired:
4. State ID: ID#: Issued: Expired:	4. State ID: ID#: Issued: Expired:
5. Green Card: Country: ID#: Expired:	5. Green Card: Country: ID#: Expired:
6. Immigration Card: Country: ID#: Expired:	6. Immigration Card: Country: ID#: Expired:
7. Gov't ID (VISA): Branch: ID#: Expired:	7. Gov't ID (VISA): Branch: ID#: Expired:
8. Other Document Issued: Expired:	8. Other Document Issued: Expired:

RESOLUTION OF ANY DISCREPANCY

Completed by Katja Killinger Date: 9/2/2020

MARYLAND
Driver's License

DL

A2012A39E

Family name
MOSEY

Given name
MARILEYN JAMES

Address
[REDACTED] OLTON ST
BALTIMORE MD 21217

Sex: F
Age: 60

Height: 5-07"

Weight: 146

Issue date: [REDACTED] 023

Classifications: C

Endorsements: [REDACTED]
Date of issue: 03/08/2018



KAISER PERMANENTE®

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
CITY OF BALTIMORE MEDICAL BENEFITS CARD

MEDICAL RECORD NUMBER

██████████ 5584

MOSBY, MARILYN J

RxBIN
003585

RxPCN
70000

RxGrp#
70000

This card is for identification only. Possession of this card confers no right to services or benefits unless the holder is a member complying with all provisions of an applicable agreement.

LEGAL DESCRIPTION AND CERTIFICATION

LOT 27, WINDSOR AT WESTSIDE - PHASE 2A, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 24, PAGE(S) 123, OF THE PUBLIC RECORDS OF OSCEOLA COUNTY, FLORIDA.

Community Number: 120189 Panel: 0010 Suffix: G Flood Zone: X Field Work: 8/31/2020

Certified To:

MARILYN J. MOSBY; PSH TITLE LLC; FIDELITY NATIONAL TITLE INSURANCE COMPANY; CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, ISAOA/ATIMA

Property Address:

██████████ ICE COURT
KISSIMMEE, FL 34747

Survey Number: 430801














Client File Number: 20-0456

ABBREVIATION DESCRIPTION:

A.E.	ANCHOR EASEMENT	F.F. EL.	FINISH FLOOR ELEVATION
A/C	AIR CONDITIONER	F.I.P.	FOUND IRON PIPE
B.M.	BENCH MARK	F.I.R.	FOUND IRON ROD
B.R.	BEARING REFERENCE	F.P.K.	FOUND PARKER-KALON NAIL
(C)	CALCULATED	(L)	LENGTH
Δ	CENTRAL / DELTA ANGLE	L.A.E.	LIMITED ACCESS EASEMENT
CH	CHORD	L.M.E.	LAKE MAINTENANCE EASEMENT
(D)	DEED / DESCRIPTION	(M)	MEASURED / FIELD VERIFIED
D.E.	DRAINAGE EASEMENT	M.H.	MANHOLE
D.H.	DRILL HOLE	N&D	NAIL & DISK
D/W	DRIVEWAY	N.R.	NOT RADIAL
E.O.W.	EDGE OF WATER	N.T.S.	NOT TO SCALE
F.C.M.	FOUND CONCRETE MONUMENT	O.H.L.	OVER-HEAD UTILITY LINES

O.R.B.	OFFICIAL RECORDS BOOK
(P)	PLAT
P.B.	PLAT BOOK
P.C.	POINT OF CURVATURE
P.C.C.	POINT OF COMPOUND CURVE
P.O.B.	POINT OF BEGINNING
P.O.C.	POINT OF COMMENCEMENT
P.R.C.	POINT OF REVERSE CURVE
P.T.	POINT OF TANGENCY
R/W	RIGHT-OF-WAY
(R)	RADIAL / RADIUS
S.I.R.	SET IRON ROD
T.O.B.	TOP OF BANK
U.E.	UTILITY EASEMENT

SYMBOL DESCRIPTIONS:

	= CATCH BASIN		= MISC. FENCE
	= CENTERLINE ROAD		= PROPERTY CORNER
	= COVERED AREA		= UTILITY BOX
+ XXX	= EXISTING ELEVATION		= UTILITY POLE
	= HYDRANT		= WATER METER
	= MANHOLE		= WELL
	= METAL FENCE		= WOOD FENCE

PAGE 1 OF 2 PAGES
(NOT COMPLETE WITHOUT PAGE 2)

GENERAL NOTES:

- 1) LEGAL DESCRIPTION PROVIDED BY OTHERS
- 2) THE LANDS SHOWN HEREON WERE NOT ABSTRACTED FOR EASEMENTS OR OTHER RECORDED ENCUMBRANCES NOT SHOWN ON THE PLAT.
- 3) UNDERGROUND PORTIONS OF FOOTINGS, FOUNDATIONS OR OTHER IMPROVEMENTS WERE NOT LOCATED.
- 4) WALL TIES ARE TO THE FACE OF THE WALL AND ARE NOT TO BE USED TO RECONSTRUCT BOUNDARY LINES.
- 5) ONLY VISIBLE ENCROACHMENTS LOCATED.
- 6) DIMENSIONS SHOWN ARE PLAT AND MEASURED UNLESS OTHERWISE SHOWN.
- 7) FENCE OWNERSHIP NOT DETERMINED.
- 8) ELEVATIONS INDICATED HEREON ARE IN FEET AND DECIMALS REFERENCED TO N.G.V.D. 1929
- 9) IN SOME INSTANCES, GRAPHIC REPRESENTATIONS HAVE BEEN EXAGGERATED TO MORE CLEARLY ILLUSTRATE RELATIONSHIPS BETWEEN PHYSICAL IMPROVEMENTS AND/OR LOT LINES. IN ALL CASES, DIMENSIONS SHALL CONTROL THE LOCATION OF THE IMPROVEMENTS OVER SCALED POSITIONS.



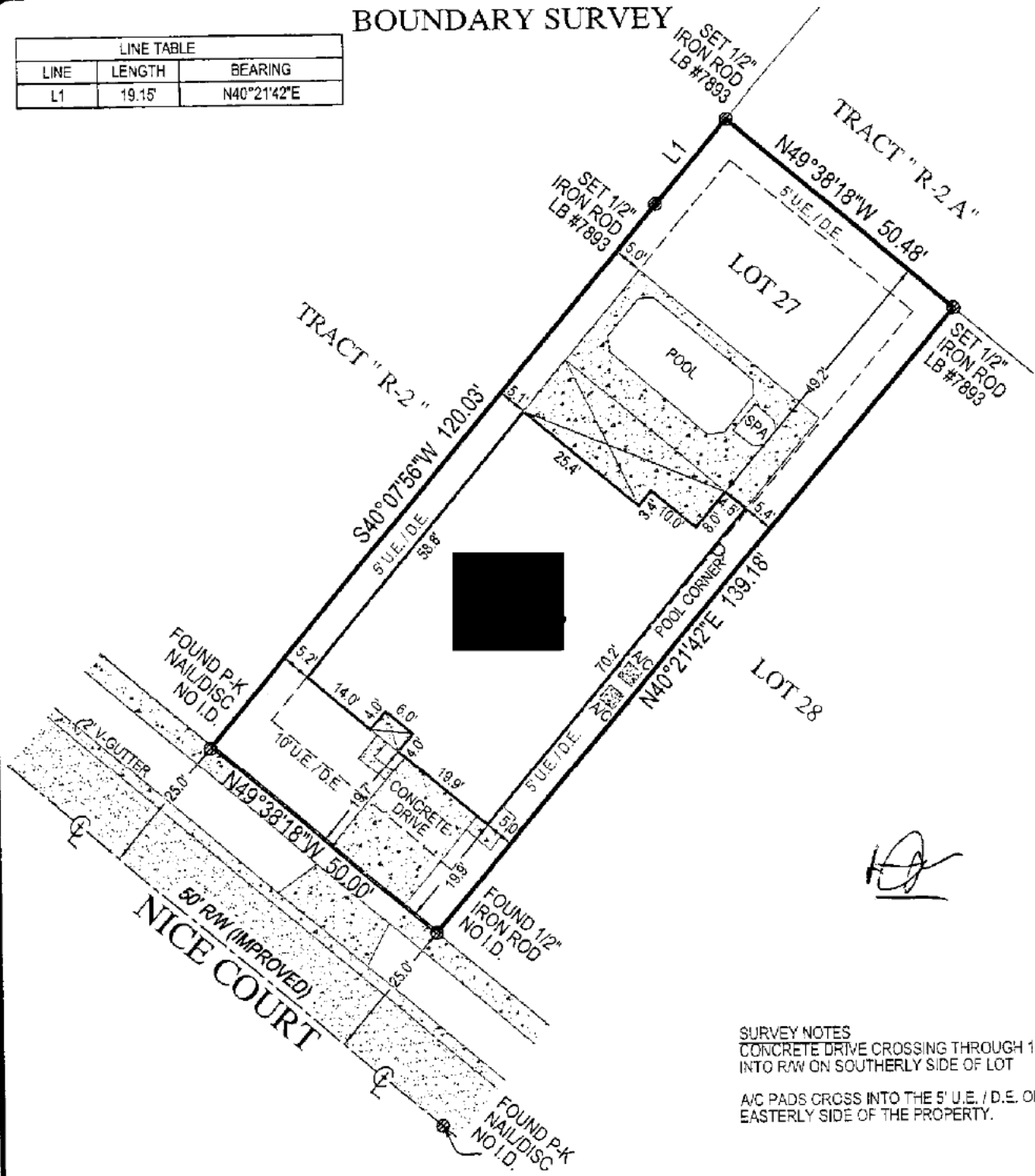
LB #7893

SERVING FLORIDA

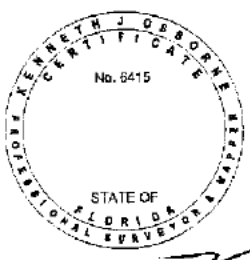
6250 N. MILITARY TRAIL, SUITE 102
WEST PALM BEACH, FL 33407
PHONE (561) 540-4800
STATEWIDE PHONE (800) 226-4807
STATEWIDE FACSIMILE (800) 741-0576
WEBSITE: <http://targetsurveying.net>

BOUNDARY SURVEY

LINE TABLE		
LINE	LENGTH	BEARING
L1	19.15'	N40°21'42"E



SURVEY NOTES
 CONCRETE DRIVE CROSSING THROUGH 10' U.E./D.E. INTO RAW ON SOUTHERLY SIDE OF LOT
 A/C PADS CROSS INTO THE 5' U.E./D.E. ON THE EASTERLY SIDE OF THE PROPERTY.



SURVEYORS CERTIFICATE

I HEREBY CERTIFY THAT THIS BOUNDARY SURVEY IS A TRUE AND CORRECT REPRESENTATION OF A SURVEY PREPARED UNDER MY DIRECTION. NOT VALID WITHOUT AN AUTHENTICATED ELECTRONIC SIGNATURE AND AUTHENTICATED ELECTRONIC SEAL, OR A RAISED EMBOSSED SEAL AND SIGNATURE.

Kenneth Osborne

(SIGNED) **KENNETH J OSBORNE**
 PROFESSIONAL SURVEYOR AND MAPPER #8415



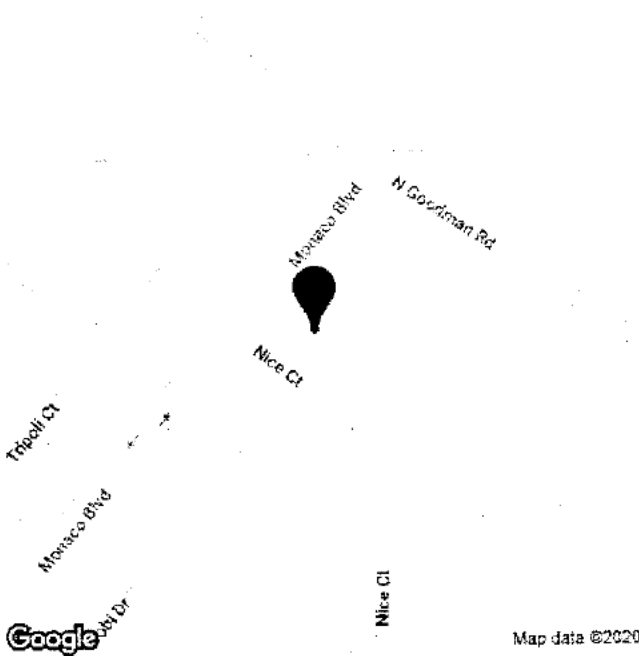
Digitally signed by
 Kenneth Osborne
 Date: 2020.09.01
 12:10:02 -04'00'

SERVING FLORIDA
 6250 N. MILITARY TRAIL, SUITE 102
 WEST PALM BEACH, FL 33407
 PHONE (561) 640-4800
 STATEWIDE PHONE (800) 226-4807
 STATEWIDE FACSIMILE (800) 741-0576
 WEBSITE: <http://targetsurveying.net>



6250 NORTH MILITARY TRAIL, SUITE 102, WEST PALM BEACH, FL 33407 - (800) 226-4807
WWW.TARGETSURVEYING.NET

LAND SURVEY PREPARED FOR MARILYN J. MOSBY
[REDACTED] ICE COURT, KISSIMMEE, FL 34747



REQUESTED BY:

PSH TITLE LLC
5750 MAJOR BLVD., STE 110
ORLANDO, FL 32819
PH. 4073791641



6250 N. Military Trail
Suite 102
West Palm Beach, FL 33407
Phone 1: 561-640-4800
Phone 2: 1-800-226-4807
Fax 1: 561-640-0576
Fax 2: 1-800-741-0576

Invoice

Invoice Date: 8/25/20

To: PSH TITLE LLC
Survey Number: 430801
Order Date: 8/25/20
Deliver To Attn: KATJA KILLINGER
Deliver To: PSH TITLE LLC
5750 MAJOR BLVD., STE 110
ORLANDO, FL 32819

Property Address: [REDACTED] NICE COURT
KISSIMMEE, FL 34747

Buyers: MARILYN J MOSBY
Sellers: CASHIO LAND LLC
Client File #: 20-0456

Item	Description	Amount
SURV	Mortgage Survey	\$300.00
Invoice Total:		\$300.00

Amount Invoiced To Date: \$300.00
Payments Received To Date: \$0.00

Total Amount Due: **\$300.00**

Comment:

DISBURSEMENT AUTHORIZATION NOTICE

Date Issued 9/2/2020
Borrower Marilyn J Mosby

Loan No. 1400741565
Property [REDACTED] Nice Ct
Kissimmee, FL 34747
Osceola County

Lender Cardinal Financial Company, Limited Partnership
NMLS ID: 66247 State License: MLD236
Originator My Easy Mortgage, LLC (NMLS ID: 1268485), Gilbert Bennett, III (NMLS ID: 1177528), NMLS ID:
1177528 State MLO ID: LO24681

Greetings,

Thank you for your partnership in this transaction. You are authorized to record and disburse upon receipt of funds. In accordance with our written closing instructions please deliver the disbursement ledger within 24 hours of disbursement to rasheed.mcdonald@cardinalfinancial.com.

Borrower: Marilyn J Mosby
Loan No.: 1400741565
Property: [REDACTED] Nice Ct, Kissimmee, FL 34747
Escrow Ref.: 20-0456

If you have not already done so it is critical that you return the original documents to the address listed below within 24 hours:

Cardinal Financial Company, Limited Partnership
Attn: Document Control
3701 Arco Corporate Drive, Suite 200
Charlotte, NC 28273

If this loan does not close or disburse for any reason, please contact the Funding department for written return wiring instructions and immediately remit funds to the original source.

Thank you,

Rasheed McDonald
The Cardinal Financial Company, Limited Partnership Funding Team
Funding Hotline: 704-378-8256
Email: rasheed.mcdonald@cardinalfinancial.com

Funding Worksheet

Date Issued	09/02/20	Loan No.	1400741565
Borrowers	Marilyn J Mosby	Property	██████████ Nice Ct
Lender	Cardinal Financial Company, Limited Partnership		Kissimmee, FL 34747
	NMLS ID: 66247 State Lic: MLD236		Osceola County
Broker	My Easy Mortgage, LLC		
	NMLS ID: 1268485 State Lic: MBR1684		
Originator	Gilbert Bennett, III NMLS ID: 1177528 State MLO ID: LO24681		

Lender

Funder Rasheed McDonald
Phone (980) 279-5876
Email rasheed.mcdonald@cardinalfinancial.com

Settlement Agent

Reference ID	20-0456	Contact	Katja Killinger
Company	PSH Title, LLC	Phone	(407) 379-1641
	5750 Major Blvd, Suite 110	Fax	(321) 218-0809
	Orlando, FL 32819	Email	katja@pshtitle.com
Routing #	021000021	For Credit To	PSH Title LLC
Account #	807689737	For Further Credit	Marilyn Mosby : 20-0456

Title

Reference ID	20-0456	Contact	Katja Killinger
Company	PSH Title LLC	Phone	(407) 379-1641
	5750 Major Boulevard	Fax	(321) 214-1433
	Orlando, FL 32819	Email	katja@pshtitle.com

Funding Overview

#	Item	Payer to Payee	Amount
1	Loan Amount		490,500.00
2	Aggregate Adjustment	Lender to Borrower	788.51
3	County Property Tax	Borrower to Lender	-1,383.68
4	Credit for Interest Rate	Lender to Borrower	7,269.21
5	Flood Certification	Borrower to Lender	-7.00
6	Hazard Insurance	Borrower to Lender	-193.34
7	Interim Interest	Lender to Borrower	40.18
8	Tax Service Fee	Borrower to Other	-66.00
9	Total Wire Amount	Lender to Title	\$496,947.88

Secure Reader

katja@pshtitle.com ✓

My Easy Mortgage, LLC | Mosby xxxx1565 | Escrow # 20-0456 | Disbursement Authorization Notice [SECURE]



no-reply08@cardinalfinancial.com to (+5 more)

Today at 9:08 AM

me ✓

Encrypted



Hi PSH Title, LLC,

Thank you for partnering with us on this transaction. The Mosby xxxx1565 loan Disbursement Authorization Notice is attached. This loan is your Escrow # 20-0456.

Cardinal Financial requires immediate delivery of the original Promissory Note and copies of all executed documents in the closing package. Once the closing has been completed, please use overnight shipping and deliver documents to the following address:

Cardinal Financial Company, Limited Partnership
Attn: Document Control
3701 Arco Corporate Drive, Suite 200
Charlotte, North Carolina 28273

If you have any questions, please call me at
980.279.5876. If I'm unavailable, please contact
Customer Care at 855.561.4944 from 8:00 a.m.
to 8:00 p.m. Eastern or at
customer care@cardinalfinancial.com
(mailto:customer care@cardinalfinancial.com).

Thank you,

Rasheed McDonald

980.279.5876

Funding Specialist

rasheed.mcdonald@cardinalfinancial.com


(mailto:rasheed.mcdonald@cardinalfinancial.com)

Cardinal Financial Company | NMLS 66247

3701 Arco Corporate Drive Suite 200, Charlotte,
NC 28273

This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. If you have received this email in error please notify the sender. This message contains confidential information and is intended only for the individual named. If you are not the named addressee you should not disseminate, distribute or copy this email. Please notify the sender immediately by email if you have received this email by mistake and delete this email from your system. If you are not the intended recipient you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.

S2800

 **Funding | Disbursement... pdf.tdf**
(85.7 KB)

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Borrower Name: Marilyn J Mosby

Loan Number: 1400741565

Subject Property Address: [REDACTED] Nice Ct, Kissimmee, FL 34747 Osceola County

Lock Expiration Date: 09/10/2020

To: PSH TITLE LLC

Please completely review this document prior to conducting the signing to be sure all Cardinal Financial Company, Limited Partnership ("Company") requirements are met. You are to close in accordance with these instructions and the attached Closing instructions sent on 9/1/2020.

The Company offers a "wet" funding process for all transactions not subject to rescission requirements. The closing agent is authorized to disburse funds and record, immediately upon receipt of the Funding | Disbursement Authorization Notice which we provide at the same time of our funding disbursement on all purchase transactions and non-rescindable refinances unless the following items are pending receipt by the settlement provider:

Concurrent Closing Settlement Statement
Final inspection confirming property is complete

If you have any questions regarding the items listed below, please contact the Closing or Funding Specialist listed below.

1. All borrowers must sign the documents exactly as their names appear, even if inconsistent with the borrower's usual signature (this includes middle initials and generation identification). If a person's name is not on a document, then he/she must not sign the document.
2. If any borrower's name(s) are misspelled on the promissory Note, please contact the Closing Specialist to have the documents redrawn. No exceptions are permitted on this document.
3. If a title only or non-borrowing spouse's name is misspelled the required documentation, they may line through and initial next to the corrections made to the spelling of their name.
4. Ensure the closing documents are executed by all parties on or after the document date. No manual revisions to the document dates can be made. Please contact the Closing Specialist if the document date needs to be updated in the event the signing is occurring prior to the document date.

5. Ensure the borrower's initials are obtained on the required pages of the note/security instrument.
6. Identification Required
 - a. All borrowers must present one of the following primary forms of picture ID:
 - i. National ID Card issued by the U.S. Government
 - ii. Military ID Card issued by one of the U.S. Military Services
 - iii. State Issued Picture ID Card
 - iv. State Driver's License
 - v. Passport
 - b. All borrowers must present one of the following secondary forms of ID, in addition to one primary form of ID from the list above:
 - i. Social Security Card
 - ii. Government-issued Visa
 - iii. Birth Certificate
 - iv. Non-U.S./Canadian Driver's License
 - v. Voter Registration Card
 - vi. Recent Utility Bill
 - c. All forms of ID must be current and not expired
7. If there is a wire overage, please remit the overage to the Company via check with the executed documents package to the address listed in bullet #10 below.
8. If there is a wire shortage, please immediately contact the Funding Specialist for review and correction at Funding@cardinalfinancial.com.
9. At the conclusion of the closing, the closing agent is to return a legible electronic copy of the Fully Executed Closing Package to Funding@cardinalfinancial.com within 12 hours.
10. The closing agent is to deliver the original Fully Executed Closing Package via overnight courier within 24 hours of the conclusion of closing to the following address:

Cardinal Financial Company, Limited Partnership
Attn: Document Management
3701 Arco Corporate Drive, Suite 200
Charlotte, NC 28273
11. At the conclusion of disbursement, the closing agent is to provide a copy of the disbursement ledger to Funding@cardinalfinancial.com within 24 hours.

We look forward to a successful closing with you.

Sincerely,

Closer: Gerri Kauth
Phone: (980) 279-8051 / Fax: (980) 279-8051
Email: gerri.kauth@octane.cardinalfinancial.com

Funding Hotline: (855) 561-4944
Funding Email: Funding@cardinalfinancial.com

Cardinal Financial Company, Limited Partnership
3701 Arco Corporate Drive, Suite 200, Charlotte, NC 28273
(855) 561-4944
Customer Service Department is available 8:00 AM to 8:00 PM EST

CLOSING DOCUMENTS (UNSIGNED)

Borrower Marilyn J Mosby

Property [REDACTED] Nice Ct
Kissimmee, FL 34747
Osceola County

Lender Cardinal Financial Company, Limited Partnership
NMLS ID: 66247 State License: MLD236

Originator My Easy Mortgage, LLC (NMLS ID: 1268485), Gilbert Bennett, III (NMLS ID: 1177528), NMLS ID: 1177528
State MLO ID: LO24681

CLOSING DOCUMENTS (UNSIGNED)

CLOSING INSTRUCTIONS – CRITICAL NOTARIAL DOCUMENTS

Borrower Marilyn J Mosby

Property [REDACTED] Nice Ct
Kissimmee, FL 34747
Osceola County

Lender Cardinal Financial Company, Limited Partnership
NMLS ID: 66247 State License: MLD236

Originator My Easy Mortgage, LLC (NMLS ID: 1268485), Gilbert Bennett, III (NMLS ID: 1177528), NMLS ID: 1177528
State MLO ID: LO24681

Instructions to the Agent

The following requirements are in addition to Cardinal Financial Company, Limited Partnership's closing instructions to you, the Agent, related to loan number 1400741565 and borrower Marilyn J Mosby. Documents that follow this cover page require a signature from the borrower(s) and the notary. Please completely review all documents prior to conducting the notarial signatures to ensure all requirements are met.

IMPORTANT: If the borrower is not willing to sign any documents within this Critical Notarial Documents section, do not close the loan. You must immediately stop the closing and notify Cardinal Financial Company, Limited Partnership using the contact information below.

Examples of documents that may be included in this section include but are not limited to the following:

- Occupancy and Financial Status Affidavit (**IMPORTANT: this form must be fully executed by all borrowers. Each attestation section must be initialed by all borrowers and the Acknowledgement section must be signed and dated by all borrowers.**)
- Security Instrument and Riders
- Name Affidavits
- Compliance Agreements
- Closing Disclosure
- State-Specific Disclosures and Notices

Sincerely,

Closer: Gerri Kauth
Phone: (980) 279-8051 / Fax: (980) 279-8051
Email: gerri.kauth@octane.cardinalfinancial.com

Funding Hotline: (855) 561-4944
Funding Email: Funding@cardinalfinancial.com

CLOSING INSTRUCTIONS – CRITICAL NOTARIAL DOCUMENTS

CLOSING DOCUMENTS PACKAGE

Date 09/02/2020
Borrower Marilyn J Mosby

Loan No. 1400741565
Property [REDACTED] Nice Ct
Kissimmee, FL 34747
Osceola County

Lender Cardinal Financial Company, Limited Partnership
NMLS ID: 66247 State License: MLD236
Originator My Easy Mortgage, LLC (NMLS ID: 1268485), Gilbert Bennett, III (NMLS ID: 1177528), NMLS ID:
1177528 State MLO ID: LO24681

This Closing Documents Package printed on: Tuesday, September 01, 2020

CLOSING DOCUMENTS PACKAGE

Attached are the Closing Documents for your mortgage loan.

- Closing Instructions
- Closing Disclosure
- Loan Application (1003)
- Note and Addendums (as applicable)
- Security Instrument and Riders (as applicable)
- General Disclosures and Notices
- State Specific Disclosures and Notices

Important Tips on How to Have a Successful Closing:

It is our goal to provide clarity around the steps required to facilitate a successful closing and funding with Cardinal Financial Company, Limited Partnership. The tips below will help you be prepared for your signing appointment.

1. All borrowers, title holders, and spouses (where required by state law) must be present at closing.
2. Allocate one hour for the signing of the closing documents.
3. Bring two forms of identification with you, one of the forms of identification needs to be state or government issued, the second can be a credit card, library card, or other auxiliary identification.
4. If your transaction requires you to bring funds to closing, the amount due must be in the form of certified funds (cashier's check, certified check or wire) payable to the settlement agent.
5. Nevada Properties Only - Escrow companies will not accept certified funds. Remittance must be in the form of a wire.
6. Your certified funds should be made payable to the settlement agent as it appears on page 5 of the enclosed Closing Disclosure. The amount due prior to funding is listed at the bottom of page 1 in the Cash To Close Section.

Confidentiality Notice: The information contained in and transmitted with this communication is strictly confidential and is intended only for the use of the intended recipient. If you are not the intended recipient, you are hereby notified that any use of the information contained in or transmitted with the communication or dissemination, distribution, or copying of this communication is strictly prohibited by law. If you have received this communication in error, please immediately destroy the original message and any copy of it in your possession.

CLOSING INSTRUCTIONS

Date 09/02/2020
Borrower Marilyn J Mosby

Loan No. 1400741565
Property [REDACTED] Nice Ct
Kissimmee, FL 34747
Osceola County

Lender Cardinal Financial Company, Limited Partnership
NMLS ID: 66247 State License: MLD236
Originator My Easy Mortgage, LLC (NMLS ID: 1268485), Gilbert Bennett, III (NMLS ID: 1177528), NMLS ID:
1177528 State MLO ID: LO24681

The following are Cardinal Financial Company, Limited Partnership's ("Lender") closing instructions (the "Closing Instructions") to the you, the Settlement Agent, ("Agent") related to loan number 1400741565 and borrower Marilyn J Mosby (the "Loan").

Loan Purpose	Product	Loan Amount	Interest Rate	Closing Date
Purchase	Conforming 30 Year Fixed Rate - FNMA	\$490,500	2.990%	09/02/2020

1000 INTRODUCTION AND INSTRUCTIONS

Agent must carefully review these Closing Instructions along with the attached Closing Disclosure to verify that the fees and charges have not changed from the Estimated Fee Worksheet ("Closing Disclosure Discrepancy"). If any Closing Disclosure Discrepancy is discovered, Agent shall immediately notify Lender. Agent may not change any fee or charge on the closing disclosure that is attached hereto ("Closing Disclosure") without obtaining Lender's prior written approval.

Agent shall comply with all applicable laws, including federal, state, and municipal statutes, regulations and ordinances ("Applicable Law") relating to this Loan closing ("Closing"). Agent must immediately notify Lender if Agent discovers any possibility that the Loan, the loan documents provided to Agent by Lender (the "Loan Documents") or the Loan Closing does not (a) conform to any Applicable Law; or (b) is in error in any other manner. Specifically, the Agent must ensure the Loan Documents conform to Applicable Law with respect to the following:

- (1) Witness requirements of mortgage related documents;
- (2) Spousal and community property requirements as applied to mortgage loans;
- (3) Any and all requirements of the presence and use of attorneys in the mortgage loan and closing process;
- (4) Verification of the identity of the Borrower(s), as required under the U.S.A Patriot Act, and the Patriot Act Disclosure attached hereto.

Authorization to disburse funds is provided on the attached Disbursement Authorization Form ("Disbursement Authorization"). The Disbursement Authorization shall be effective upon execution and expiration of any applicable rescission period. Agent may not authorize disbursements other than those set forth in the Lender's Closing Disclosure and in accordance with the debts to be paid on the Uniform Residential Loan Application.

1001 LENDER'S CONTACT INFORMATION

If Agent has any questions, regarding these Closing Instructions or if the Agent requires Lender's approval related to the Closing Instructions, Closing Disclosure or Loan Documents, contact the following Lender employee ("Lender Contact"):

Gerri Kauth
(980) 279-8051 Phone
gerri.kauth@octane.cardinalfinancial.com

1002 TITLE CONDITIONS AND ENDORSEMENTS

Agent must ensure that the following title conditions have been fulfilled prior to Loan closing:

- A. The title policy associated with the Loan was issued on the 2006 American Land Title Association Form ("ALTA") short form or the state approved equivalent (the "Policy");
- B. The title policy states and insures that the Loan is in 1st lien position, and that there is no cloud on title;
- C. Title to Property cannot be vested in a life estate or trust unless written approval is granted by Lender;
- D. The title policy includes a completed section ALTA 8.1 endorsement, or its equivalent, relating to environmental protection liens.

CLOSING INSTRUCTIONS

- E. Agent must ensure that the following additional endorsements, or its equivalent, are completed as applicable:
ALTA Endorsement 5 for Planned Unit Development;
ALTA Endorsement 9 for Survey Conditions
- F. The Policy must not contain any exception to areas, boundaries, encroachments and must set forth restrictions as "none of record" other than those which would not cloud title. Any exception that could cloud title must be deleted and initialed or covered by title insurance. Any exceptions resulting in an encroachment on the secured Property must be discussed with the Lender Contact prior to closing.
- G. With regard to covenants, conditions, restrictions the Policy must affirmatively state that coverage includes such covenants, conditions and restrictions, and that the conditions, restrictions or covenants "have not been violated AND that a future violation will not result in forfeiture or reversion of title."
- H. The Policy must affirmatively state that easements for public utilities and all other easements ("Easements") will be covered by the Policy. The Policy must also state that the Easements do not affect the use, occupancy and marketability of the subject Property.
- I. Exceptions contained in the Policy for taxes, water and sewer rents must specifically state that such taxes and rents are "not yet due and payable."
- J. The effective date of the Policy must state, "On 09/02/2020 or the date of the recording of the Mortgage or Deed of Trust as applicable, whichever is later."
- K. If an exception appears on schedule B of the short form Policy for any mineral or coal and mining rights, Agent must confirm that a form 1030 has been properly completed.
- L. Agent must ensure that all taxes on the Property within sixty (60) days of Closing have been paid. Agent must remit all transfer taxes, mortgage taxes, document recording and stamp taxes at the time of Closing.
- M. Agent must comply with State and Transaction Specific Closing Instructions attached hereto.

1003 SPECIAL CONDITIONS FOR COMPLETION OF CLOSING DISCLOSURE

A. ITEMS/CONDITIONS

- Agent shall not provide credit or rebates to Borrower(s) unless pre-approved in writing by Lender.
- Borrowers must sign names EXACTLY as they appear on all documents.
- The names appearing on the Mortgage, Deed of Trust or any other Security Instrument as applicable (the "Mortgage"), Title Commitment/Policy and Deed must appear in the same manner with the same spelling in all such documents.
- The use and form of a Power of Attorney for any Closing Document must be approved by Lender prior to its use.
- Each Borrower must sign a final Uniform Residential Loan Application, Fannie Mae Form 1003.
- See attached state specific closing instructions, and Transaction Specific Closing Instructions -Confirm Actual Names (collectively, "Specific Closing Instructions") for any outstanding closing conditions. All outstanding conditions contained in the Specific Closing Instructions must be completed prior to closing.

B. SETTLEMENTS NOT COMPLETED

If the Borrower does not execute the Loan Documents in order to complete Loan Closing on the date scheduled for any reason, the Agent must immediately notify (by telephone or email) the Lender Contact specified in Section 1000 of these Closing Instructions. Any Lender funds and Loan Documents must be returned to Lender within 24 hours of the time that Agent becomes aware that the Closing will not occur as scheduled.

1004 AGENT RESPONSIBILITIES AFTER CLOSING

A. RETURN AND RECORDING OF LOAN DOCUMENTS

In accordance with the Closing Instructions, Agent must deliver immediately upon disbursement (a) the copies of all recordable executed documents in the closing package, including but not limited to the Mortgage or Deed of Trust as applicable, the UCC Financing Statements, and any other security instruments; and (b) all original executed documents which will not be recorded in the closing package, including but not limited to the Promissory Note. Agent must deliver

CLOSING INSTRUCTIONS

all above Closing Package documents via overnight courier within 48 hours after Closing signatures have been executed to Lender at the following address:

Cardinal Financial Company, Limited Partnership
Attn: Document Control
3701 Arco Corporate Drive, Suite 200
Charlotte, North Carolina 28273

Agent must submit for recording immediately upon disbursement the original Mortgage, Deeds of Trusts, UCC Financing Statements, other Security Instruments, Riders and/or Assignments. The Agent must remit all recorded original documents in the Closing package to Lender within 45 days of the execution date of the promissory note.

NOTE: For loans with the subject property located in Colorado, Mississippi, New Jersey, North Dakota or Vermont require online UCC filings only.

B. DISBURSEMENT LEDGER REQUIREMENT

Within twenty-four (24) hours of disbursement, Agent must deliver a disbursement ledger ("Disbursement Ledger") to Lender by email at funding@cardinalfinancial.com. Such Disbursement Ledger is Agent's confirmation that all disbursements have been made in according with the Closing Disclosure.

CLOSING AGENT CERTIFICATION

By signing the below Certification, Agent attests, certifies and declares that all conditions and requirements have been properly met, and that all documentation in order to close the Loan is accurate and in accordance with Applicable Laws. Any misrepresentation or omission related to an improper Certification, may result in Lender's recovery from Agent for any damages or losses resulting from or related to such improper Certification.

PLEASE RETURN THIS PAGE ALONG WITH THE CERTIFICATION FORM & CLOSING DISCLOSURE.

Agent attests, certifies and declares each of the following:

- (1) All conditions and requirements have been properly met, and that all documentation in order to close the Loan is accurate and in accordance with Applicable Laws. Any misrepresentation or omission related to an improper Certification, may result in Cardinal's recovery from Agent for any damages or losses resulting from or related to such improper Certification.
- (2) Agent hereby certifies that it will return a digital copy of the clear 2006 ALTA Short Form Final Title Policy for this transaction, showing Lender in the first lien position within 45 days of the execution date of the promissory note to: funding@cardinalfinancial.com.
- (3) Agent is not aware of any other transactions involved with this Property. If the Agent is aware of other transactions involved with this Property, it MUST notify Lender PRIOR to closing this Loan.
- (4) Agent certifies that it is authorized to disbursement payments under the following disbursement # for this Loan.

DISBURSEMENT Number:

AGENT

Katja Killinger

Printed Name

Signature

DISBURSEMENT AUTHORIZATION FORM

Cardinal Financial Company, Limited Partnership hereby authorizes the Settlement Agent, related to loan number 1400741565 and Marilyn J Mosby (the "Loan") to disburse Loan funds in accordance with the Closing Package.

CLOSING INSTRUCTIONS

Date 09/02/2020
Borrower Marilyn J Mosby

Loan No. 1400741565
Property [REDACTED] Nice Ct
Kissimmee, FL 34747
Osceola County

Lender Cardinal Financial Company, Limited Partnership
NMLS ID: 66247 State License: MLD236
Originator My Easy Mortgage, LLC (NMLS ID: 1268485), Gilbert Bennett, III (NMLS ID: 1177528), NMLS ID:
1177528 State MLO ID: LO24681

The following are Cardinal Financial Company, Limited Partnership's ("Lender") closing instructions (the "Closing Instructions") to the you, the Settlement Agent, ("Agent") related to loan number 1400741565 and borrower(s) Marilyn J Mosby (the "Loan").

Loan Purpose	Product	Loan Amount	Interest Rate	Closing Date
Purchase	Conforming 30 Year Fixed Rate - FNMA	\$490,500	2.990%	09/02/2020

State Specific Addendum

- Agent to confirm the mailing address for any non-applicant borrower is present on the security instrument prior to recording.

PAYOFF STATEMENT

Borrower Marilyn J Mosby

Property [REDACTED] Nice Ct
Kissimmee, FL 34747
Osceola County

Lender Cardinal Financial Company, Limited Partnership
NMLS ID: 66247 State License: MLD236

Originator My Easy Mortgage, LLC (NMLS ID: 1268485), Gilbert Bennett, III (NMLS ID: 1177528), NMLS ID: 1177528
State MLO ID: LO24681

PAYOFF STATEMENT

CLOSING INSTRUCTIONS - SUPPLEMENTAL DOCUMENTS

Borrower Marilyn J Mosby

Property [REDACTED] llice Ct
Kissimmee, FL 34747
Osceola County

Lender Cardinal Financial Company, Limited Partnership
NMLS ID: 66247 State License: MLD236

Originator My Easy Mortgage, LLC (NMLS ID: 1268485), Gilbert Bennett, III (NMLS ID: 1177528), NMLS ID: 1177528
State MLO ID: LO24681

Instructions to the Agent

The following requirements are a part of Cardinal Financial Company, Limited Partnership's closing instructions to you, the Agent, related to loan number 1400741565 and borrower Marilyn J Mosby.

If there are documents included after this cover page, a signature and date from each borrower is required. If the document does not have a place for the borrower(s) to sign, please create a signature line and/or date field.

Examples of documents that may be included in this section include but are not limited to the following:

- Termite inspections
- Survey
- Letters of explanation
- Tax returns or tax-related documents

If there are no documents after this cover page, please proceed to the next section of the closing package.

Sincerely,

Closer: Gerri Kauth
Phone: (980) 279-8051 / Fax: (980) 279-8051
Email: gerri.kauth@octane.cardinalfinancial.com

Funding Hotline: (855) 561-4944
Funding Email: Funding@cardinalfinancial.com

CLOSING INSTRUCTIONS - SUPPLEMENTAL DOCUMENTS

INSURANCE DOCUMENTS

Borrower Marilyn J Mosby

Property [REDACTED]ice Ct
Kissimmee, FL 34747
Osceola County

Lender Cardinal Financial Company, Limited Partnership
NMLS ID: 66247 State License: MLD236

Originator My Easy Mortgage, LLC (NMLS ID: 1268485), Gilbert Bennett, III (NMLS ID: 1177528), NMLS ID: 1177528
State MLO ID: LO24681

INSURANCE DOCUMENTS

Closing Disclosure

Closing Information

Date Issued
Closing Date 09/02/2020
Disbursement Date 09/02/2020
Settlement Agent PSH TITLE LLC
File # 20-0456
Property [REDACTED] Nice Ct.
 Kissimmee, Florida 34747
Sale Price 545,000.00

Transaction Information

Borrower Marilyn J. Mosby
 [REDACTED] Nice Ct.
 Kissimmee, Florida 34747
Seller Cashio Land LLC
 6230 Wilshire Blvd, Ste 313
 Los Angeles, California 90048

Summaries of Transactions

SELLER'S TRANSACTION

Due to Seller at Closing		\$556,560.29
01 Sale Price of Property		\$545,000.00
02 Sale Price of Any Personal Property Included in Sale		
03		
04		
05		
06		
07		
08		
Adjustments for Items Paid by Seller in Advance		
09 City/Town Taxes	to	
10 County Taxes	09/02/20 to 12/31/20	\$2,892.40
11 Assessments	09/02/20 to 12/31/20	\$98.08
12 Windsor at Westside CDD	09/02/20 to 09/30/20	\$116.24
13 HOA Dues	09/02/20 to 09/30/20	\$418.57
14 Reissue credit title insurance		\$1,135.00
15 Realtor Credit		\$6,900.00
16		
Due from Seller at Closing		\$57,389.84
01 Excess Deposit		
02 Closing Costs Paid at Closing (J)		\$55,137.34
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 Seller pd OTP		\$2,252.50
11		
12		
13		
Adjustments for Items Unpaid by Seller		
14 City/Town Taxes	to	
15 County Taxes	to	
16 Assessments	to	
17		
18		
19		

CALCULATION

Total Due to Seller at Closing	\$556,560.29
Total Due from Seller at Closing	-\$57,389.84
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$499,170.45

Contact Information

REAL ESTATE BROKER (B)

Name	Coldwell Banker
Address	19026 Bruce B. Downs Blvd Tampa, FL 33647-2434
FL License ID	
Contact	Monique Holston-Greene
Contact FL License ID	
Email	[REDACTED]@gmail.com
Phone	[REDACTED] 639

REAL ESTATE BROKER (S)

Name	Vitoria Realty Corporation
Address	13538 Village Park Drive Suite 265 Orlando, FL 32837
FL License ID	BK695987
Contact	Marcelo Machado
Contact FL License ID	SL3170281
Email	marcelo@vitoriarealty.com
Phone	407-864-6786

SETTLEMENT AGENT

Name	PSH TITLE LLC
Address	5750 MAJOR BLVD SUITE 110 ORLANDO, FL 32819
FL License ID	P088241
Contact	Alok Sharma
Contact FL License ID	P093780
Email	alok@pshtitle.com
Phone	407-379-1640



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

Closing Cost Details

Loan Costs		Seller-Paid	
		At Closing	Before Closing
A. Origination Charges			
01	% of Loan Amount (Points)		
02			
03			
04			
05			
06			
07			
B. Services Borrower Did Not Shop For			
01	to		
02	to		
03	E-Recording Fee to SimpliFile	\$4.50	
04			
05	Municipal Lien Search to TFG Property Reports	\$75.00	
06	to		
07	to		
08	to		
09	to		
10	to		
11	Title - Search to PSH TITLE LLC	\$150.00	
12	Title - Settlement or closing fee to PSH TITLE LLC	\$450.00	
C. Services Borrower Did Shop For			
01			
02			
03			
04			
Other Costs			
E. Taxes and Other Government Fees			
01	Recording Fees Deed: Mortgage:		
02	Deed Documentary Stamps/Mortgage to Osceola County Clerk of Court	\$3,815.00	
03	to		
04	Record LLC Affidavit to Osceola County Clerk of Court	\$27.00	
F. Prepays			
01	Homeowner's Insurance Premium (mo.) to		
02	Mortgage Insurance Premium (mo.)		
03	Prepaid Interest (per day from to)		
04	Property Taxes (mo.)		
05			
G. Initial Escrow Payment at Closing			
01	Homeowner's Insurance per month for mo.		
02	Mortgage Insurance per month for mo.		
03	Property Taxes per month for mo.		
04			
05			
06			
07			
08			
H. Other			
01	2019 tax sale certificate to Osceola County Tax Collector	\$9,470.34	
02	2020 est. taxes (less prepd \$1,950.98) to Osceola County Tax Collector	\$6,798.00	
03	HOA - Estoppel Fee (Prepd) to PSH TITLE LLC	\$350.00	
04	HOA - Resale Fee to Windsor at Westside Homeowners	\$750.00	
05	Real Estate Commission to Coldwell Banker	\$16,350.00	
06	Real Estate Commission to Vitoria Realty Corporation	\$16,350.00	
07	to		
08	Title - Owner's title insurance (optional) to PSH TITLE LLC	\$547.50	
09			
10			
11			
12			
J. TOTAL CLOSING COSTS		\$55,137.34	\$0.00

ACKNOWLEDGMENT OF CLOSING DISCLOSURE

Buyer: **Marilyn J. Mosby**

Seller: **Cashio Land, LLC, A California Limited Liability Company**

Settlement Agent: **PSH TITLE LLC**

Place of Settlement: **5750 MAJOR BLVD, SUITE 110
ORLANDO, FL 32819**

Settlement Date: **September 22, 2020**

Property Location: **[REDACTED] Nice Ct., Kissimmee, FL 34747
Lot 27, Windsor at Westside - Phase 2A,**

I have carefully reviewed the Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the Settlement Statement.

Cashio Land LLC



Luiz Guilherme Berenguer, Member

Bianca Cardoso Berenguer, Member

To the best of my knowledge the Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.



PSH TITLE LLC
Settlement Agent