



Consumer's Title Company

4035 E Thousand Oaks Blvd., Suite 260  
Westlake Village, CA 91362  
Tel:(805) 495-7200 Fax: (805) 495-1774

Customer Service Mortgage Corporation DBA CSMC  
Mortgage  
4353 Park Terrace Drive #100  
Westlake Village, CA 91361

Date: November 23, 2020

Escrow No.: 20-123247-E7  
Loan No.: 20080909

Attn: Bob Khzam

RE: Borrower: **Saurav Pal and Dalia Roy Pal**  
Property: **3140 Tecopa Springs Lane, Simi Valley, CA 93063**

Enclosed please find the following:

Executed Loan Documents as per your instructions  
Certified Copy of Escrow Instructions  
Certified Copy of Amendment.  
Certified Copy of Estimated HUD  
Fire Insurance Policy or Certificate  
Certified Copy of Deed of Trust – (Original Forwarded to Title Company for recordation)  
Original Note executed in the amount of \$643,900.00 in favor of Customer Service Mortgage Corporation  
DBA CSMC Mortgage  
**(DO NOT DESTROY THIS NOTICE...Keep in a Safe Place...It Must be Surrendered when Paid in Full.)**  
All other executed loan documents per your request

**IF ALL DOCUMENTS ARE IN ORDER, WE REQUEST LOAN FUNDS ON [NOVEMBER 30, 2020] .**

**PLEASE CALL THIS OFFICE TO CONFIRM – PRIOR TO YOUR FUNDING.**

If you have any questions or need anything further, please do not hesitate to call.

Sincerely,

Jewlz Schneider  
Escrow Officer

Schneider Loan Signings  
Randy Schneider, Notary Public  
3196 Texas Ave  
Simi Valley, CA 93063  
(805) 285-2042  
rsloansignings@gmail.com

FB

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INVOICE

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Bill To:  
Consumer's Title Company  
4035 E. Thousand Oaks Blvd  
Westlake Village, CA 91362

Date: 11/20/2020  
Terms: Due Upon COE

Signers	File#	Service	Fee
Saurav Pal Dalia Roy Pal	20-123247-E7	Notary - Borrower	\$175
<b>Total Due</b>			<b>\$175</b>

Please remit payment to Randy Schneider

Thank you for your business!

California <sup>USA</sup> IDENTIFICATION CARD



*Saurav Pal*

ID Y8251037  
EXP 06/18/2025  
LN PAL  
FN SAURAV  
3140 TECOPA SPRINGS LN  
SIMI VALLEY, CA 93063  
DOB 06/18/1981



06181981

SEX M HAIR BLK EYES BLK  
HGT 5'-07" WGT 170 lb ISS  
DD 07/23/201968032/DDFD/25 07/23/2019



California <sup>USA</sup> DRIVER LICENSE



*Dalia Roy Pal*

DL Y8250542  
EXP 07/22/2021  
LN ROY PAL  
FN DALIA  
3140 TECOPA SPRINGS LN  
SIMI VALLEY, CA 93063  
DOB 07/22/1980  
RSTR NONE



07221980

SEX F HAIR BRN EYES BRN  
HGT 5'-00" WGT 102 lb ISS  
DD 07/24/201968010/DDFD/21 07/24/2019

CLASS C  
END NONE





**Consumer's Title Company**

4035 E. Thousand Oaks Blvd., Suite 260 Westlake Village, CA 91362  
Tel: (805) 495-7200 Fax: (805) 495-1774

**INSTRUCTIONS FOR NET PROCEEDS**

Date: November 20, 2020

Escrow No.: 20-123247-E7

TO: Consumer's Title Company of California, Inc

I/We hereby authorize and direct Consumer's Title Company of California, Inc to disburse my/our net proceeds as follows. **Please check and complete the applicable section(s) below.**

1.  Hold the proceeds check for pick up and call when check is ready at the following number:

\_\_\_\_\_

2.  I/We authorized the proceeds check to be picked up by: \_\_\_\_\_

3.  I/We instruct that the proceeds check be sent to our agent.

4.  I/We instruct Consumer's Title Company of California, Inc to wire out proceeds to:

Bank Name: \_\_\_\_\_

Address: \_\_\_\_\_

ABA #: \_\_\_\_\_ Account #: \_\_\_\_\_

Account Holders

Name: \_\_\_\_\_

5.  Transfer the net proceeds to the following escrow:

Company: \_\_\_\_\_

Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Escrow Officer: \_\_\_\_\_

Escrow Number: \_\_\_\_\_

6.  Split proceeds as follows: (Please indicate names, amounts or percentages)

\_\_\_\_\_

\_\_\_\_\_

7.  I/We instruct you to mail out proceeds to the following address:

3140 TECOPA SPRINGS LN, SIMI VALLEY, CA, 93063

*Saurav Pal*

Saurav Pal

*Dalia Roy Pal*  
Dalia Roy Pal



P.O. Box 24810  
Oklahoma City, OK 73124-0810

November 19, 2020

I hereby certify that this is a true and correct copy of the original document.

Certified By: *[Signature]*

Attn:  
Fax#: 8009483915

SAURAV PAL  
DALIA ROY PAL  
3140 TECOPA SPRINGS LANE  
SIMI VALLEY, CA 93063-0000

RE: Caliber Account Number: 9739809979  
Collateral: 3140 TECOPA SPRINGS LN  
SIMI VALLEY, CA 93063-2065

In response to your request, the payoff on your mortgage loan is as follows:

<b>Payoff Quote Good To Date</b>		<b>11/29/20</b>
Next Payment Due Date		12/01/20
Current Unpaid Principal	\$	630,746.19
Accrued Interest	\$	1,753.99
Prepayment Penalty	\$	0.00
Reconveyance/Release Fee	\$	216.50
Deferred Amount	\$	0.00
Unpaid Late Charges	\$	0.00
Unpaid Fee Balance	\$	5.00
Less Unapplied Funds	\$	0.00
Escrow Balance	\$	0.00
<b>PAYMENT DUE TO RELEASE LIEN</b>	<b>\$</b>	<b>632,721.68</b>
Fax Fee	\$	0.00
<b>TOTAL AMOUNT DUE</b>	<b>\$</b>	<b>632,721.68</b>

If your payoff funds are submitted to Caliber after the good to date on this payoff statement, an additional \$62.64 per day for interest must be added to your payoff amount in order to pay the loan in full.

If any escrow disbursements are made before 11/29/20, an amended payoff quote will be issued using the same delivery method of the original request. This payoff quote will no longer be valid or accurate.

If you have 203K or renovations funds, insurance claims funds, or remaining escrow balance, these funds will be refunded 21 days after your loan is paid in full.

To ensure that you are submitting sufficient funds to pay your account in full, please contact our Customer Service Department for updated figures prior to remittance of funds.

<b>READ AND APPROVED</b>	
BY:	<i>S.P.</i>
BY:	<i>ARP</i>

WHERE TO SEND PAYOFF FUNDS

**WIRE TRANSFER**

Caliber Home Loans, Inc.  
Bank of America  
ABA: 026009593  
Bank Account:1291063793

**OVERNIGHT DELIVERY OF PAYMENTS**

Caliber Home Loans, Inc.  
Cash Processing  
13801 Wireless Way  
Oklahoma City, OK 73134

**NOTE: All payoffs must be sent via wire transfer or mailed to the address above. Please make sure your account number is printed or written on the face of the check and consider delivery time constraints when submitting your payoff. The cut off time for wire transfers is 3 p.m. CT**

**The above payoff figures are subject to final verification upon receipt of the payoff funds. If the payoff funds are insufficient to pay the total amount required to release the lien, we reserve the right to return the funds to the remitting party.**

The lien release documents will be processed once the payoff has been posted to your account. In accordance with Caliber's procedures, lien release documentation will be sent directly to the appropriate county recording office or trustee to ensure the release of Caliber's lien.

**Lien Release Request**

Caliber Home Loans, Inc.  
Collateral Management Department  
P.O.Box 24610  
Oklahoma City, OK 73124

Caliber's Customer Service Department may be contacted at 1-800-401-6587. Caliber is open Monday through Friday from 8 a.m. to 7 p.m. CT, excluding federal holidays.

Sincerely,  
Customer Service Department

**THIS IS AN ATTEMPT BY A DEBT COLLECTOR TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**Notice to Consumers presently in Bankruptcy or who have a Bankruptcy Discharge: If you are a debtor presently subject to a proceeding in Bankruptcy Court, or if you have previously been discharged from this debt by a Federal Bankruptcy court, this communication is not an attempt to collect a debt but is sent for informational purposes only or to satisfy certain Federal or State legal obligations.**

Delivery Type: Faxed  
Letter ID: 2.01\_B1

File No./Escrow No.: 20-123247-E7  
Print Date & Time: 11/20/2020 7:00:38 PM  
Officer/Escrow Officer: Jewlz Schneider

**Consumer's Title Company of California, Inc**  
4035 E Thousand Oaks Blvd.  
Suite 260  
Westlake Village, CA 91362  
(805) 495-7200



**Property Address:** 3140 TECOPA SPRINGS LANE  
SIMI VALLEY, CA 93063 (VENTURA)  
(628-0-292-055)

**Borrower:** SAURAV PAL AND DALIA ROY PAL  
3140 Tecopa Springs Lane  
Simi Valley, CA 93063

**Lender:** Customer Service Mortgage Corporation DBA CSMC Mortgage  
4353 Park Terrace Drive #100, Westlake Village, CA 91361

**Settlement Date:**  
**Disbursement Date:**

Description	Borrower		
	P.O.C.	Debit	Credit
<b>Deposits, Credits, Debits</b>			
Lender Credit from Customer Service Mortgage Corporation DBA CSMC Mortgage			\$3,926.35
<b>Payoffs</b>			
Net Payoff to Caliber Home Loans		\$632,978.89	
Principal: \$630,746.19			
Interest, 11/1/2020 to 12/3/2020 @\$62.85/day: \$2,011.20			
Fax Fee: \$5.00			
Record and Reconveyance Fee: \$216.50			
<b>New Loans</b>			
Loan Amount			\$643,900.00
Appraisal Fee to West Coast Valuations LLC (POC \$495.00 by Saurav Pal and Dalia Roy Pal)	\$495.00		
Credit Report to Certified Credit		\$150.00	
Administration Fee to Customer Service Mortgage Corporation DBA CSMC Mortgage		\$250.00	
Processing Fee to Customer Service Mortgage Corporation DBA CSMC Mortgage		\$695.00	
Underwriting Fee to Customer Service Mortgage Corporation DBA CSMC Mortgage		\$995.00	
Prepaid Interest ( 51.4226 per day from 11/25/2020 to 12/1/2020 )		\$308.54	
Homeowner's Insurance \$65.68 per month for 8 mo.		\$525.44	
Property Taxes \$695.50 per month for 6 mo.		\$4,173.00	
Aggregate Adjustment		-\$525.44	
<b>Title Charges</b>			
Title - Lender's Title Insurance to Consumer's Title Company of California, Inc		\$575.00	
Title - Escrow to Consumer's Title Company of California, Inc		\$950.00	
Title - Notary fees to Consumer's Title Company of California, Inc		\$175.00	
Title - Recording Service Fee to Consumer's Title Company of California, Inc		\$20.00	
<b>Government Recording and Transfer Charges</b>			
Estimated Recording Fees to Consumer's Title Company of California, Inc \$100.00		\$100.00	
SB2/Affordable Housing Fee to Consumer's Title Company of California, Inc \$75.00		\$75.00	
<b>Additional Settlement Charges</b>			
1st 1/2 2020-21 Property Taxes to Ventura County Treasurer/Tax Collector		\$4,172.97	
	<b>P.O.C.</b>	<b>Debit</b>	<b>Credit</b>
<b>Subtotals</b>	\$495.00	\$645,618.40	\$647,826.35
Due To Borrower		\$2,207.95	
<b>Totals</b>	\$495.00	\$647,826.35	\$647,826.35

**Acknowledgement**

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

BORROWER(S)

Saurav Pal

SAURAV PAL

Dalia Roy Pal

DALIA ROY PAL





**Consumer's Title Company**

4035 E Thousand Oaks Blvd., Suite 260  
Westlake Village, CA 91362  
Tel: (805) 495-7200 Fax: (805) 495-1774

**NEW FINANCING AMENDMENT**

Date: November 20, 2020

Escrow No.: 20-123247-E7

Re: 3140 Tecopa Springs Lane, Simi Valley, CA 93063

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TO: Consumer's Title Company of California, Inc- Jewlz Schneider

My previous instructions in the above numbered escrow are hereby modified -- supplemented in the following particulars only:

**NEW FIRST TRUST DEED LOAN:**

Saurav Pal and Dalia Roy Pal has/have qualified for a new Trust Deed loan in favor of **Customer Service Mortgage Corporation DBA CSMC Mortgage**, in the principal amount of **\$643,900.00**, with a rate of **2.875%** per annum for 30 years, at the best prevailing term, as per Lender's documents to be placed in escrow. Borrower's execution of Lender's documents shall deem their approval of all terms and conditions contained therein.

**BORROWER'S AUTHORIZATION TO FUND:**

If applicable, Borrower(s) herein authorizes and instructs Escrow Holder to request and fund Borrower(s) new loan with above said lender on a Friday and/or day before a bank holiday. Borrower(s) acknowledge they have been informed that escrow will not be in a position to close and/or payoff existing loan(s) until the next following business day and further acknowledges and accepts the funding of their loan shall cause prepaid interest to accrue at a per diem from the date of funding. Borrower(s) accept full responsibility for any and all fees incurred including, but not limited to, the prepaid interest at the interest rate referenced above.

**APPROVAL OF CLOSING COSTS:**

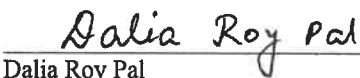
By the execution hereon, the undersigned Borrower(s) acknowledge(s) having read and received a copy of this Estimated Settlement Statement and in doing so, approves of the costs and charges reflected herein to be paid from their account at the close of escrow.

All other terms and conditions of this escrow shall remain the same. All parties signing this instruction acknowledge receipt of a copy of same.

**END OF AMENDMENT**



Saurav Pal



Dalia Roy Pal



**Consumer's Title Company**

4035 E Thousand Oaks Blvd., Suite 260  
Westlake Village, CA 91362  
Tel: (805) 495-7200 Fax: (805) 495-1774

**LOAN ESCROW INSTRUCTIONS**

TO: Consumer's Title Company of California, Inc

Date: September 15, 2020  
Escrow Officer: Jewlz Schneider  
Escrow Number: 20-123247-E7

**CONSUMER'S TITLE COMPANY OF CALIFORNIA, INC. IS LICENSED AS AN ESCROW AGENT BY THE DEPARTMENT OF INSURANCE OF THE STATE OF CALIFORNIA, LICENSE # 5146-6**

The undersigned Borrower(s) is obtaining a loan on the property hereinafter described and will cause Lender to hand you the proceeds of a new Trust Deed in the amount of \$639,000.00, less Lender's normal costs and charges, which you are authorized to use on or before , provided upon recordation of the securing Deed of Trust, you obtain an ALTA Lender's Policy of title insurance, per Lender's requirements covering real property in the County of Ventura, State of California, as follows:

LOT 73 OF TRACT NO. 4807, IN THE CITY OF SIMI VALLEY, COUNTY OF VENTURA, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 125, PAGES 1 THROUGH 8 INCLUSIVE OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

EXCEPTING THEREFROM ONE-HALF (1/2) OF ALL OIL, GAS AND OTHER MINERALS IN, UNDER AND LAYING BELOW A DEPTH OF FIVE HUNDRED (500) FEET FROM THE SURFACE OF SAID LAND, BUT WITHOUT THE RIGHT OF ENTRY OR RIGHT TO DRILL ON THE SURFACE OR THROUGH THE TOP FIVE HUNDRED (500) FEET OF SAID LAND, WHICH RIGHTS WILL REVERT TO THE FEE HOLDERS OF RECORD ON MARCH 1, 1970, IF OIL, AND/OR GAS IN MERCHANTABLE QUANTITIES HAVE NOT BEEN DEVELOPED BY THE DATE OR HAVING BEEN ABANDONED AS A PRODUCER OIL AND/OR GAS AS RESERVED BY DORIS S. FLANAGAN, A WIDOW, IN A DEED RECORDED ON DECEMBER 15, 1955 IN BOOK 1361, PAGE 34 OF OFFICIAL RECORDS.

APN: 628-0-292-055

COMMONLY KNOWN AS: 3140 Tecopa Springs Lane, Simi Valley, CA 93063

The title policy is to show the title to the property to be vested in:

**Saurav Pal and Dalia Roy Pal, husband and wife, as joint tenants**

The policy is to be free of encumbrances except as follows:

1. Any General and Special Taxes and Special District Levies not due or delinquent; this will include the lien of supplemental taxes, if any, assessed pursuant to Chapter 498, 1983 Statutes of the State of California.
2. All Taxes, Bonds and Assessments levied or assessed subsequent to the date of these instructions.
3. Covenants, conditions, reservations (including exceptions of oil, gas, minerals, hydrocarbons, and/or lease without right of surface entry), restrictions, rights of way, and easements for public utilities, districts, water companies, alleys, and streets.
4. First Trust Deed to file, securing a note in the principal amount of \$639,000.00 in favor of **Customer Service Mortgage Corporation DBA CSMC Mortgage** at the best prevailing rate and terms per instructions to be deposited into escrow.

Borrower's Initials: S.P. DRP

**DEPOSIT OF FUNDS INTO ESCROW:** Each of the undersigned acknowledges and understands that pursuant to State of California Assembly Bill ("Good Funds Legislation") which became effective January 1, 1990, funds deposited into escrow and/or deposited with the Title Company for use in this escrow by the Property Owner, Buyer and New Lender in any form other than a wire transfer may cause a delay in the closing of this escrow and/or disbursement of funds at the time of closing. Each of the undersigned hereby indemnifies and holds Consumer's Title Company of California, Inc and its officers and/or Employees harmless with the respect to any delay in closing and/or disbursement of funds due to compliance with the Provisions of "AB512".

**NOTICE REGARDING CLOSING FUNDS:** In the event Borrower elects to deposit closing funds by Cashier's Check, said funds MUST be deposited not later than 48 hours prior to the anticipated date of close of escrow, pursuant to AB512 Good Funds Law.

**CONDITION OF TITLE:** Escrow Holder is authorized and instructed to pay any encumbrance necessary to place title in the condition called for herein and Borrower will hand you any instruments and/or funds as required for such purpose.

**OBTAIN DEMAND:** Escrow holder is hereby authorized and instructed to obtain demand from lender(s) of record, in order to place title in the condition as provided herein, and pay for same from Borrower's proceeds at the close of escrow, including prepayment penalties, interest and such other costs, if applicable

**FIRE INSURANCE:** Secure for Lender an endorsement on existing insurance policy naming lender as Loss Payee as per lender instructions. Charge account of Borrower at close of escrow and pay premiums as may be required for same, per billing to be deposited herein prior to close of escrow.

**CLOSING COSTS/CHARGES:** Pay escrow charges and proper recording fees, also charges for evidence of title called for above (whether or not this escrow is consummated) and you are authorized to pay off any bonds, assessments and/or taxes, also any encumbrances of record, plus accrued interest, charges and bonus, if any, to show title as called for above and/or necessary to comply with same. Instruct the title company to begin search of title at once.

**ADVANCE RELEASE OF DEMAND FEES:** In the event the Existing Lienholder(s) requires payment to demand statement fees in advance of issuing their demand statement, Borrower shall deposit sufficient funds as called for by Escrow Holder for payment of same and authorizes Escrow Holder to release said funds to Existing Lienholder(s) prior to close of escrow. Borrower acknowledges and agrees that said funds are NON-REFUNDABLE in the event this escrow is not consummated.

**EACH PARTY TO THIS ESCROW HAS RECEIVED A COPY OF THESE INSTRUCTIONS AND HAS READ THE ADDITIONAL ESCROW CONDITIONS, GENERAL PROVISIONS AND INSTRUCTIONS ATTACHED HERETO AS IF SAME APPEARED OVER THEIR SIGNATURES.**

**Borrowers Signature:**

*Saurav Pal*

Saurav Pal

*Dalia Roy Pal*

Dalia Roy Pal

Borrower's Initials: S.P. DRP

**ADDITIONAL ESCROW INSTRUCTIONS**

**CLOSE OF ESCROW:** The close of escrow shall be the day documents deposited in this escrow are recorded pursuant to these instructions.

**EXTENSION OF TIME FOR CLOSING:** If the conditions of this escrow have not been complied with at the time provided for in these instructions, you are nevertheless to complete this escrow as soon as the conditions (except as to time) have been complied with, unless a written demand for the return of money and/or instruments by a party to this escrow is received by you prior to the recording of any instrument provided for in these instructions.

**NECESSITY FOR WRITTEN INSTRUCTIONS:** No notice, demand or change or instructions shall be of any effect unless given to you in writing and approved in writing by all parties affected by same.

**DEPOSITS AND DISBURSEMENTS:** All funds delivered to you by the parties to this escrow shall be deposited in any non-interest bearing account designated as a "Trust Account" with any bank or depository authorized by the Federal or State Government, and may be transferred to, and co-mingled with, other such trust accounts. You shall not be obligated to identify or to guarantee the signature of any payee on said checks.

**SUB-ESCROW AGENTS:** As you deem reasonably necessary to the closing of this escrow, you may deposit any funds or documents received by you herein, with any bank, title insurance company, savings and loan association, trust company, industrial loan company, credit union, admitted insurer or licensed escrow agent and any such deposit shall be deemed in accordance herewith. In this regard, you are authorized to utilize the services of one or more sub-escrow agents as defined under the California Financial Code and/or documents prior to close of escrow, if reasonable necessary in your discretion.

**ADJUSTMENTS AND PRORATIONS:** All adjustments shall be made upon the basis of a thirty day month, including, but not necessarily limited to the following: A. Taxes for the current year, based on tax amounts disclosed on last available tax bill; B. Premiums on fire insurance policies as handed you; C. Interest on loans of record, based on statement from the lender.

**RECORDING AND TRANSFER FEES:** To facilitate the recording of any documents delivered into or through this escrow, you may pay all required fees; all of the costs of which shall be deemed to constitute an authorized expenditure to be paid or charged to the party responsible therefore.

**EFFECT OF CONFLICT:** If, before or after recording documents, you receive or become aware of any conflicting demands or claims (hereinafter "conflicts") with respect to this escrow, the rights or obligations of any of the parties or any money or property deposited or affected, you shall have the right to discontinue further performance on your part until the conflict is resolved to your satisfaction. In addition, you shall have the right to commence or defend any action or proceeding you deem necessary for the determination of the conflict. A conflict shall be deemed to include, but is not necessarily limited to, your receipt of unilateral instructions or instructions from some, but not all of the escrow. In the event of a conflict, you shall not be liable to take any action of any kind, but may withhold all moneys, securities, documents or other things deposited into escrow, until such conflict has been determined by agreement of the parties or by legal process.

In the event any action is commenced to determine a conflict or otherwise to enforce or declare the provisions of these instructions or to rescind them, including, but not limited to, a suit in inter pleader (whether or not the action is prosecuted to final judgment, voluntarily dismissed or settled, and irrespective of whether you are the prevailing party in any such action) and it becomes necessary or desirable for you to obtain legal advice with respect to a conflict or on account of any matter or thing arising out of or in any way related to these instructions, whether or not suit is actually commenced, the parties to this escrow jointly and severally agree to pay all of your costs, damages, judgments and expenses, including attorney's fees, incurred by you in connection with the same.

**PAYMENT OF FEES AND CHARGES:** It is understood that the fees agreed to be paid for your services are for ordinary and usual services only, and should there be any extraordinary or unusual services rendered by you, the undersigned agree to pay reasonable compensation to you for such extraordinary or unusual services, together with any costs and expenses which may be incurred by you in connection with same. Upon the close of escrow, you may retain, on your own behalf, your charges, costs and fees and charge the same in your accounting against the person responsible therefore.

IT IS UNDERSTOOD THAT, IN THE EVENT THIS ESCROW IS CANCELLED OR TERMINATED, YOU WILL RECEIVE COMPENSATION FOR SUCH SERVICES AS YOU HAVE RENDERED IN CONNECTION WITH THIS ESCROW.

**LIMITATIONS ON DUTIES AND LIABILITIES:** YOU SHALL NOT, IN ANY MANNER OR UNDER ANY THEORY OF LAW OR EQUITY, HAVE ANY RESPONSIBILITY OR LIABILITY FOR ANY OR ALL OF THE FOLLOWING ACTS, EVENTS KNOWLEDGE OR CIRCUMSTANCES:

1. Determining the sufficiency, genuineness or validity of any document, instrument or writing deposited with you herein or the form of content, or the identity or authority of the persons executing or depositing any of the same;
2. Ascertaining the terms, covenants or conditions of any document, instrument or writing deposited with you, or to investigate or examine the circumstances under which it was executed and/or delivered to you;
3. The failure to notify any person, including but not limited to the parties hereto, of any sale, resale, loan, exchange or other transaction involving the property or rights that are the subject hereof or incidental thereto, or any profit or advantage to any person, firm or corporation, including by not limited to any broker or agent of any party hereto, regardless of the fact that such other transaction(s) may be directly or indirectly handled by you in connection with the within escrow or any other escrow, or come to your knowledge, in any form whatsoever;
4. The payment, examination as to amount, propriety or validity of any tax, including but not limited to personal property, corporate, business or license tax or any description, assessed against, chargeable or payable by either of the parties hereto;
5. Your failure or refusal to comply with any amendments, supplements and/or notations hereof or hereto which are not signed by all parties hereto and actually delivered to you;
6. Your failure or refusal to terminate or cancel the within escrow, without full and complete compliance, to your satisfaction, with the provisions of paragraph "Necessity for Written Instructions" herein;
7. For any liability predicted upon any relationship other than that of an escrow holder, it being specifically irrevocably and conclusively understood, agreed and deemed no other legal relationship is hereby created or shall be implied, assumed or come into being;
8. For failure of any party to this escrow to comply with any of the provisions of any agreement, contract, or other instrument filed or referred to in these instructions;
9. Any duties beyond that of an escrow holder, which are expressly limited to the safekeeping of money, instruments or other documents received by escrow holder and for the disposition of them in accordance with the written instructions accepted by you.
10. Your knowledge of matters affecting the property which is the subject hereof shall not, and does not, create any liability or duty in addition to the responsibility of escrow holder under these instructions;
11. You shall not be obligated to make any physical examination of any real or personal property describe in any document deposited into this escrow, and the parties agree that you have not made, and will not make, any representations whatsoever regarding said property;

- 12. You shall not be concerned with, nor responsible for, the giving of any disclosures required by Federal or State law, including but not limited to, any disclosures required under Regulation Z, pursuant to the Federal Consumer Credit Protection Act, the effect of any zoning laws, ordinances or regulations affecting any other property described in this escrow. The undersigned jointly and severally agree to indemnify and hold you harmless by reason of any misrepresentation of omission by either party or their respective agents, or the failure of the parties to this escrow to comply with the rules and/or regulations of any governmental agency, state, federal, county, municipal or otherwise. Parties to this escrow have satisfied themselves outside of escrow that this transaction is not in violation of the Subdivision Map Act or any other law relating to land division, and you are relieved of all responsibility and/or liability in connection with same, and are not to be concerned with the enforcement of said laws;
- 13. Any loss that may occur by reasons of (i) forgeries or false representations; (ii) the exercise of your discretion in any particular manner, (iii) for any act, duty requirement or obligation not expressly required of you hereunder or specifically state herein; or, (iv) for any reason whatsoever except your gross neglect or willful misconduct.

**AUTHORITY OF BUSINESS ENTITY:** As to any corporation, partnership or other entity which may be a party hereto, it shall be conclusively presumed that any document executed by an officer or general partner of such entity was made upon due, full, legal and complete authority of the governing body of such entity, and you shall have no responsibility to independently investigate or verify such authority.

**AUTHORITY TO RELEASE INFORMATION:** You are authorized and instructed to furnish information from this escrow to lender and/or brokers as may be requested by them, including, but not limited to copies of all instructions and closing statement(s) in this escrow. You are authorized to accept funds deposited to a party's account by such party's broker or agent without further authorization.

**SUCCESSORS AND ASSIGNS:** The provisions hereof shall bind each party hereto and his respective heirs, administrators, executors, assigns, trustees, guardians, conservators, receivers and successors in interest.

**DESTRUCTION OF DOCUMENTS:** You are authorized to destroy or otherwise dispose of any or all documents, instruments or writings received by you herein and accounting or disbursement records pertaining hereto at the expiration of five (5) years from and after the initial date hereof, regardless of any subsequent notations thereto or the date of close of escrow, without liability or further notice to any parties hereto.

**EXECUTION IN COUNTERPARTS:** These instructions may be executed in counterparts, each shall be deemed an original regardless of the date executed and delivered, and said counterparts shall constitute one and the same instrument. When necessary to the context hereof or the contents thereof, the singular shall include the plural, or vice-versa, and the gender used shall include the true and proper gender.

**EFFECT OF EXECUTION:** The signatures of the undersigned hereon and on any document(s) and instrument(s) pertaining to this escrow indicates their unconditional acceptance of the same and constitutes acknowledgment of their receipt of a copy of the same.

**ESCROW COMPANIES ARE NOT AUTHORIZED TO GIVE LEGAL ADVICE, IF YOU DESIRE LEGAL ADVICE, CONSULT YOUR ATTORNEY BEFORE SIGNING.**

Borrower's Initials: S.P. ARP

# COUNTY OF VENTURA CALIFORNIA

WEBTAX TREASURER-TAX COLLECTOR WEBSITE

### TAX TOOLS

- SEARCH
- TAX PAYMENT HISTORY
- SUPPLEMENTAL TAX CALCULATOR
- TAX RATES
- CHANGE YOUR ADDRESS
- CONTACT US



### Property Listing

#### Listing for: 3140 TECOPA SPRINGS LANE SIMI VALLEY

[Click here for Tax Payment History](#)

**ASSESSOR PARCEL NUMBER: 628-0-292-055**

*NOTE: Per state law, 2nd installments cannot be paid until after payment of the 1st installments.*

Tax Type	Location	Amount Due
<b>Secured</b> 2020-2021	3140 TECOPA SPRINGS LANE SIMI VALLEY Secured property includes land and improvements attached to the land.	1st Installment: \$4,172.97 <input type="checkbox"/> 1st 2nd Installment: \$4,172.97 <input type="checkbox"/> 2nd
	<b>Taxable Value Information</b> <b>View Your Tax Bill</b>	
<b>Secured Supplemental</b> 2019-2020	3140 TECOPA SPRINGS LANE SIMI VALLEY Ownership change or completion of new construction. Date of ownership change: 06/28/2019	1st Installment: \$50.58 <b>PAID 2/28/2020</b> 2nd Installment: \$45.99 <b>PAID 2/28/2020</b>
	<b>Taxable Value Information</b> <b>View Your Tax Bill</b>	

**Recent Searches**

3140 TECOPA SPRINGS LANE

[Search Again](#) [Add to Cart](#) [Remove from Cart](#) [Check out](#)



County of Ventura  
800 S. Victoria Ave.  
Ventura, CA 93009

Revenue & Taxation Codes  
Tax Rate Database

California State Law  
Assessor's Office

Property Tax Savings  
Auditor-Controller's Office

**READ AND APPROVED**  
BY: S.P.  
BY: DRP

# Instructions to Escrow/Title/Closing Agent

## Transaction Details

### From

Customer Service Mortgage Corp DBA CSMC Mortgage  
4353 Park Terrace Dr  
#100  
Westlake Village, CA 91361  
PHONE: 805-212-7704  
FAX: 805-212-7747  
Melanie Taylor, Mtaylor@csmcmortgage.com

### Loan Details

LOAN #: 200809090  
MIN #: 1013906-0000008908-7  
Borrower Name(s): SAURAV PAL AND DALIA ROY PAL  
Loan Type: Conventional

### To

ESCROW #: 20-123247-E7  
ATTN: Jewlz Schneider  
Consumer's Title Company  
4035 E Thousand Oaks Blvd, Suite 260  
Westlake Village, CA 91362  
PHONE: 805-495-7200  
FAX: 805-495-1774

### To

TITLE #: 20-123247-E7  
ATTN: Kyle Johnson  
Consumer's Title Company  
4035 E Thousand Oaks Blvd, Suite 260  
Westlake Village, CA 91362  
PHONE: 805-495-7200  
FAX: 805-495-1774

Last Loan Estimate Received: 11/06/2020	Loan Amount: \$643,900.00	Principal and Interest: \$2,671.49
Initial Closing Disclosure Received: 11/16/2020	Appraised Value: \$745,000.00	Estimated Taxes: \$695.50
Document Date: 11/20/2020	Sales Price:	Hazard Insurance: \$65.68
Closing Date: 11/20/2020	Interest Rate %: 2.875 %	Flood Insurance:
Signing Date: 11/20/2020	Loan Term: 30 years	Mortgage Insurance: \$177.07
Disbursement/Settlement Date: 11/30/2020	Loan Purpose: NoCash-Out Refinance	City Property Tax:
Rescission Date: 11/24/2020	Occupancy: OWNER	
Consummation Date: 11/20/2020	Lien Position: FirstLien	
Interest Rate Expiration Date: 11/25/2020	First Payment Date: 01/01/2021	
	Maturity Date: 12/01/2050	Total: \$3,609.74

## Property

### Property details should read as follows:

3140 Tecopa Springs Lane  
Simi Valley, CA 93063

## Vesting

### The vesting details should read as follows:

SAURAV PAL AND DALIA ROY PAL, HUSBAND AND WIFE AS JOINT  
TENANTS

## Questions

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

Directed to: Melanie Taylor

At: Customer Service Mortgage Corp DBA CSMC Mortgage

Phone: 805-212-7704

Fax: 805-212-7747

E-MAIL: Mtaylor@csmcmortgage.com

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

This Loan MUST CLOSE BY 11/20/2020.

Failure to comply with these instructions may delay funding.

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



**Title Policy**

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

Final title policy when issued must reflect the following:

1. Creditor's Title Policy is to be in the amount of \$643,900.00.
2. Secondary financing in the amount of N/A has been approved.
3. ALTA Policy must contain endorsements 8.1, 100, 110.9, 116
4. Title is to be clear and is to show no special assessments pending or of record. All special assessments must be paid prior to closing, unless otherwise authorized by us.
5. Any and all encroachments must be insured over.
6. Issue said form of Policy free from encumbrances except items 1-9 of preliminary Title Report dated 09/03/2020.
7. The vesting should read as referenced above.
8. Lien Position:  We must be in First Lien Position.  We must be in Second Lien Position.

9. Final Title Policy and Recorded Documents to be sent to:  
Customer Service Mortgage Corp DBA CSMC Mortgage  
4353 Park Terrace Dr, #100  
Westlake Village, CA 91361

**Hazard Insurance**

The Creditor must have satisfactory evidence of hazard/fire insurance. Do not disburse without evidence of Hazard Insurance. The loss payable clause must be:  
PennyMac Loan Services, LLC, its Successors And/Or Assigns  
P.O. Box 6618  
Springfield, OH 45501-6618  
LOAN NO.: 200809090

Hazard Insurance coverage must be equal to the lesser of the loan amount or the full replacement value of the property improvements, and must extend for either a term of at least Twelve (12) Month(s) after the closing date for purchase transactions or Sixty (60) Day(s) after the closing date for refinance transactions.

California Civil Code 2955.5(a) provides: No creditor shall require a borrower, as a condition of receiving or maintaining a loan secured by real property, to provide hazard insurance coverage against risks to the improvements on that real property in an amount exceeding the replacement value of the improvements on the property.

**Flood Insurance**

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

Flood Insurance is not required.

Flood Insurance is required.

**Taxes and Assessments**

All taxes and assessments, including special assessments, due are to be paid at the time of settlement and a receipt provided. Where taxes and assessments are shown on the Title Policy as an exception, the Title Policy must indicate "not yet due and payable." Additional instructions: to be current, 1st installment to be paid through COE

**Right to Cancel**

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





**Signatures**

**BORROWER(S) MUST SIGN ALL DOCUMENTS EXACTLY AS HIS OR HER NAME APPEARS ON THE BLANK LINE PROVIDED FOR HIS OR HER SIGNATURE(S).** Where a witness is required, you must have the document witnessed. If an acknowledgment is provided, a person authorized to take acknowledgments in the state of closing must execute the acknowledgment. The acknowledgment date must be no earlier than the date of the document being acknowledged.

**Corrections**

Any correction to loan documents must be approved in writing by us in advance. **NO WHITE-OUT PERMITTED.** Approved deletion should be made by marking a single line through the language being deleted. All additions and deletions must be initialed by all borrowers.

**Closing Disclosure**

The Borrower(s) and Seller(s) Closing Disclosures must clearly indicate the recipient of each item shown on the disclosures. Both Borrower(s) and Seller(s) must sign the Closing Disclosure if signature lines appear on the document or any addendum to the document. The Final Closing Disclosure must be received by each consumer no later than 3 specific Business Days before consummation and must reflect all receipts and disbursements in these closing instructions. However, if Closing Disclosure becomes inaccurate before consummation, creditor shall provide Corrected Closing Disclosure reflecting any changed terms to consumer so consumer receives Corrected Closing Disclosure at or before consummation.

The Closing Disclosure is prepared by the Creditor. The Closing Agent is not allowed to make updates to the Closing Disclosure. If any changes to fees occur, the loan documents may need to be re-drawn and re-signed.

**Power of Attorney**

Prior written approval must be obtained from the Creditor when closing a loan by Power of Attorney. If granted, the Power of Attorney must be specific to the loan transaction and must specifically show the complete property address (street number and name, city, state, county and zip code, or complete legal). It must be recorded prior to the security document in the same county in which the Security Instrument is recorded and the Creditor must receive a copy of the recorded Power of Attorney as a trailing document. If seller is closing a loan by Power of Attorney, a certified copy of the signed Power of Attorney must be returned in our package.

**FHA or VA**

No fees or charges may be paid by Borrower(s) except as permitted by FHA or VA.

**Occupancy**

This loan is approved as an:

- Owner-occupant
- Non-owner occupant loan
- Second Home.

Do not close if circumstances of Borrower(s) are different.

Executed Closing Documents to be delivered to:  
 Customer Service Mortgage Corp DBA CSMC Mortgage  
 4353 Park Terrace Dr  
 #100  
 Westlake Village, CA 91361



**Additional Items**

Please furnish the following:

Executed Loan Documents: Fully executed original loan documents must be received by the closing department, at the latest, by 2pm the day prior to funding to give ample time for review.

Signature/Name Affidavit: When completing the Signature/Name Affidavit, if an AKA is deemed not applicable by the borrower(s), then the borrower(s) must cross out, initial and provide written explanation for each AKA omitted.

Funds to close not to exceed \$0.00 from verified accounts:

Closing Protection letter:

Funding VVOE:

Income: Closer to do VVOEs

Inquiry explanation: Provide letter of explanation regarding inquiry on 11/12/20 with JMPCB CARD and disclose if new debt was incurred.


Income: Provide most recent paystubs for both borrowers.

Final CD: Show payoff from CALIBER HOME LOANS, IN #9979.

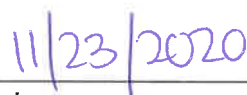
Final credit pull for new tradelines: soft pull

In the event this loan does not close on the date indicated in these instructions, or if the loan documentation does not conform to the information stated herein, please do not close the loan without notifying the office of the Creditor. You shall be deemed to have accepted and to be bound by these closing instructions if you fail to notify us to the contrary within 24 hours of your receipt hereof, or if you disburse any funds to or for the account of the Borrower(s).

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



\_\_\_\_\_  
Settlement Officer



\_\_\_\_\_  
Date



# Closing Disclosure

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

## Closing Information

**Date Issued** 11/20/2020  
**Closing Date** 11/20/2020  
**Disbursement Date** 11/30/2020  
**Settlement Agent** Consumer's Title Company  
**File #** 20-123247-E7  
**Property** 3140 Tecopa Springs Lane  
 Simi Valley, CA 93063

## Transaction Information

**Borrower** SAURAV PAL and DALIA ROY PAL  
 3140 TECOPA SPRINGS LANE  
 Simi Valley, CA 93063  
**Lender** Customer Service Mortgage Corp DBA  
 CSMC Mortgage

## Loan Information

**Loan Term** 30 years  
**Purpose** Refinance  
**Product** Fixed Rate  
**Loan Type**  Conventional  FHA  
 VA   
**Loan ID #** 200809090  
**MIC #**

Appraised Prop. Value \$745,000

Loan Terms	Can this amount increase after closing?	
<b>Loan Amount</b>	\$643,900	NO
<b>Interest Rate</b>	2.875 %	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$2,671.49	NO
<b>Does the loan have these features?</b>		
<b>Prepayment Penalty</b>	NO	
<b>Balloon Payment</b>	NO	

## Projected Payments

Payment Calculation	Years 1-5	Years 6-30
Principal & Interest	\$2,671.49	\$2,671.49
Mortgage Insurance	+ 177.07	+ —
Estimated Escrow <i>Amount can increase over time</i>	+ 761.18	+ 761.18
<b>Estimated Total Monthly Payment</b>	<b>\$3,609.74</b>	<b>\$3,432.67</b>
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i> <i>See page 4 for details</i>	\$975.18 Monthly	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOA <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>
		In escrow? YES YES NO

## Costs at Closing

<b>Closing Costs</b>	\$9,451.04	Includes \$4,530.00 in Loan Costs + \$8,847.39 in Other Costs - \$3,926.35 in Lender Credits. <i>See page 2 for details.</i>
<b>Cash to Close</b>	\$1,971.74	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower



# Closing Cost Details

Loan Costs	Borrower-Paid		Paid by Others
	At Closing	Before Closing	
<b>A. Origination Charges</b>		\$1,940.00	
01 % of Loan Amount (Points)			
02 Administration Fee	\$250.00		
03 Processing Fees	\$695.00		
04 Underwriting Fees	\$995.00		
05			
06			
07			
08			
<b>B. Services Borrower Did Not Shop For</b>		\$2,590.00	
01 Appraisal Fee	to West Coast Valuations LLC		\$495.00
02 Credit Report	to Certified Credit	\$150.00	
03 Title - Escrow Fee	to Consumer's Title	\$950.00	
04 Title - Lender's Title Insurance	to Consumer's Title	\$575.00	
05 Title - Recording Service Fee	to Consumer's Title	\$20.00	
06 Title - Signing Agent Fee	to Consumer's Title	\$175.00	
07 Title - Title Endorsement Fee	to Consumer's Title	\$225.00	
08			
09			
10			
<b>C. Services Borrower Did Shop For</b>			
01			
02			
03			
04			
05			
06			
07			
08			
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>		\$4,530.00	
Loan Costs Subtotals (A + B + C)	\$4,035.00	\$495.00	

Other Costs			
<b>E. Taxes and Other Government Fees</b>		\$450.00	
01 Recording Fees	Deed: Mortgage:	\$450.00	
02			
<b>F. Prepays</b>		\$4,224.39	
01 Homeowner's Insurance Premium ( mo.)			
02 Mortgage Insurance Premium ( mo.)			
03 Prepaid Interest ( \$51.4226 per day from 11/30/20 to 12/1/20)		\$51.42	
04 Property Taxes (6 mo.)		\$4,172.97	
05			
<b>G. Initial Escrow Payment at Closing</b>		\$4,173.00	
01 Homeowner's Insurance	\$65.68 per month for 8 mo.	\$525.44	
02 Mortgage Insurance	per month for mo.		
03 Property Taxes	\$695.50 per month for 6 mo.	\$4,173.00	
04			
05			
06			
07			
08 Aggregate Adjustment		-\$525.44	
<b>H. Other</b>			
01			
02			
03			
04			
05			
06			
07			
08			
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>		\$8,847.39	
Other Costs Subtotals (E + F + G + H)		\$8,847.39	

<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>		\$9,451.04	
Closing Costs Subtotals (D + I)	\$12,882.39	\$495.00	
Lender Credits (Includes \$5.00 credit for increase in Closing Costs above legal limit)	-\$3,926.35		



**Payoffs and Payments**

Use this table to see a summary of your payoffs and payments to others from your loan amount.

TO	AMOUNT
01 CALIBER HOME LOANS, IN	\$632,972.22
02	
03	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
<b>K. TOTAL PAYOFFS AND PAYMENTS</b>	<b>\$632,972.22</b>

**Calculating Cash to Close**

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

	Loan Estimate	Final	Did this change?
Loan Amount	\$643,900.00	\$643,900.00	NO
Total Closing Costs (J)	-\$10,718.00	-\$9,451.04	YES · See Total Loan Costs (D) and Total Other Costs (I). · Increase exceeds legal limits by \$5.00. See Lender Credits on page 2 for credit of excess amount.
Closing Costs Paid Before Closing	\$0	\$495.00	YES · You paid these Closing Costs before closing.
Total Payoffs and Payments (K)	-\$632,095.00	-\$632,972.22	YES · See Payoffs and Payments (K).
<b>Cash to Close</b>	\$1,087.00	\$1,971.74	Closing Costs Financed (Paid from your Loan Amount) \$8,956.04
	<input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	<input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	



# Additional Information About This Loan

## Loan Disclosures

### Assumption

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

- will allow, under certain conditions, this person to assume this loan on the original terms.
- will not allow assumption of this loan on the original terms.

### Demand Feature

Your loan

- has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- does not have a demand feature.

### Late Payment

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

### Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

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

### Partial Payments

Your lender

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.

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

### Security Interest

You are granting a security interest in

3140 Tecopa Springs Lane, Simi Valley, CA 93063

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

### Escrow Account

For now, your loan

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

Escrow		
Escrowed Property Costs over Year 1	\$10,320.75	Estimated total amount over year 1 for your escrowed property costs: See attached page for additional information
Non-Escrowed Property Costs over Year 1	\$2,354.00	Estimated total amount over year 1 for your non-escrowed property costs: HOA Dues You may have other property costs.
Initial Escrow Payment	\$4,173.00	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$938.25	The amount included in your total monthly payment.

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

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

### In the future,

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



# Addendum to Closing Disclosure

This form is a continued statement of final loan terms and closing costs.

## Additional Information About This Loan

### Loan Disclosures

#### Escrow Account

##### Escrow

Escrowed Property Costs over Year 1	\$10,320.75	Estimated total amount over year 1 for your escrowed property costs: <i>Property Taxes, Homeowner's Insurance, Mortgage Insurance</i>
-------------------------------------	-------------	--



## Loan Calculations

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$975,704.08
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$330,359.08
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$640,763.58
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	3.021 %
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	49.369 %

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

## Other Disclosures

### Appraisal

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

### Contract Details

See your note and security instrument for information about

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

### Liability after Foreclosure

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

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

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

### Refinance

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

### Tax Deductions

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

## Contact Information

	Lender	Mortgage Broker	Settlement Agent
Name	Customer Service Mortgage Corporation		Consumer's Title Company
Address	4353 Park Terrace Drive #100 Westlake Village, CA 91361		4035 E Thousand Oaks Blvd, Suite 260 Westlake Village, CA 91362
NMLS ID	1570216		
CA License ID	02021660		5146-6
Contact	Bob Khzam		Jewlz Schneider
Contact NMLS ID	327400		
Contact CA License ID	00776118		
Email	bobkhzam@csmmc mortgage.com		escrow@ctccal.com
Phone	805-212-7710		805-495-7200

## Confirm Receipt

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

*Saurav Pal*

SAURAV PAL

*11/20/2020*

Date

*Dalia Roy Pal*

DALIA ROY PAL

*11/20/2020*

Date





## NOTE

November 20, 2020  
[Date]

Westlake Village,  
[City]

California  
[State]

3140 Tecopa Springs Lane, Simi Valley, CA 93063  
[Property Address]

### 1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. **\$643,900.00** (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is **Customer Service Mortgage Corp DBA CSMC Mortgage, a California Corporation.**

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

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

### 2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of **2.875 %**.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

### 3. PAYMENTS

#### (A) Time and Place of Payments

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

I will make my monthly payment on the **1st** day of each month beginning on **January 1, 2021**. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on **December 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 **4353 Park Terrace Dr, #100  
Westlake Village, CA 91361**

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. **\$2,671.49**.

### 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 **15** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **5.000 %** of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

**(B) Default**

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

**(C) Notice of Default**

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

**(D) No Waiver By Note Holder**

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

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

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

**7. GIVING OF NOTICES**

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

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

**8. OBLIGATIONS OF PERSONS UNDER THIS NOTE**

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

**9. WAIVERS**

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

**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

Initials: ARP S.P.



Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

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

Saurav Pal (Seal)  
SAURAV PAL

Dalia Roy Pal (Seal)  
DALIA ROY PAL

Lender: Customer Service Mortgage Corp DBA CSMC Mortgage  
NMLS ID: 1570216  
Loan Originator: Bob Khzam  
NMLS ID: 327400

[Sign Original Only]  
Initials: ORP S.P.



**NOTE**

November 20, 2020  
[Date]

Westlake Village,  
[City]

California  
[State]

3140 Tecopa Springs Lane, Simi Valley, CA 93063  
[Property Address]

I hereby certify that this is a true and correct copy of the original document.

Certified By: 

**1. BORROWER'S PROMISE TO PAY**

In return for a loan that I have received, I promise to pay U.S. **\$643,900.00** (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is **Customer Service Mortgage Corp DBA CSMC Mortgage, a California Corporation.**

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

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

**2. INTEREST**

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of **2.875 %**.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

**3. PAYMENTS**

**(A) Time and Place of Payments**

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

I will make my monthly payment on the **1st** day of each month beginning on **January 1, 2021**. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on **December 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 **4353 Park Terrace Dr, #100 Westlake Village, CA 91361**

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. **\$2,671.49**.

**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.

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**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

Initials: ARP S.P.



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

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**(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.

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If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which

Initials: BRP S.P.



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

*Saurav Pal*

SAURAV PAL

(Seal)

*Dalia Roy Pal*

DALIA ROY PAL

(Seal)

Lender: Customer Service Mortgage Corp DBA CSMC Mortgage  
NMLS ID: 1570216  
Loan Originator: Bob Khzam  
NMLS ID: 327400

[Sign Original Only]

Initials: *ORP S.P.*



## NOTE

November 20, 2020  
[Date]

Westlake Village,  
[City]

California  
[State]

3140 Tecopa Springs Lane, Simi Valley, CA 93063  
[Property Address] I hereby certify that this is a true and correct copy of the original document.

Certified By: 

### 1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. **\$643,900.00** (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is **Customer Service Mortgage Corp DBA CSMC Mortgage, a California Corporation.**

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."

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Initials: ARP S.P.



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### (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.

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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

Initials: ARP S.P.





Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

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

*Saurav Pal*  
SAURAV PAL \_\_\_\_\_ (Seal)

*Dalia Roy Pal*  
DALIA ROY PAL \_\_\_\_\_ (Seal)

Lender: Customer Service Mortgage Corp DBA CSMC Mortgage  
NMLS ID: 1570216  
Loan Originator: Bob Khzam  
NMLS ID: 327400

[Sign Original Only]  
Initials: *ORP S.P.*



Recording Requested By:  
Customer Service Mortgage Corp DBA CSMC  
Mortgage, a California Corporation

After Recording Return To:  
Customer Service Mortgage Corp DBA CSMC  
Mortgage  
Attn: Closing Department  
4353 Park Terrace Dr  
#100  
Westlake Village, CA 91361  
805-212-7710

Prepared By:  
Customer Service Mortgage Corp DBA CSMC  
Mortgage  
4353 Park Terrace Dr  
#100  
Westlake Village, CA 91361  
Title Order No.: 20-123247-E7  
Escrow No.: 20-123247-E7  
LOAN #: 200809090

I hereby certify that this is a true and  
correct copy of the original document.

Certified By:

MIN 1013906-0000008908-7

MERS PHONE #: 1-888-679-6377

[Space Above This Line For Recording Data]

## DEED OF TRUST

### 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 **November 20, 2020**, together with all Riders to this document.

(B) "Borrower" is **SAURAV PAL AND DALIA ROY PAL, HUSBAND AND WIFE AS JOINT TENANTS.**

Borrower's address is **3140 TECOPA SPRINGS LANE, Simi Valley, CA 93063.**

Borrower is the trustor under this Security Instrument.

(C) "Lender" is **Customer Service Mortgage Corp DBA CSMC Mortgage.**

Lender is a **California Corporation,**  
**California.**  
**Westlake Village, CA 91361.**

organized and existing under the laws of  
Lender's address is **4353 Park Terrace Dr, #100,**



(D) "Trustee" is Consumer's Title Company.

(E) "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 beneficiary 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.

(F) "Note" means the promissory note signed by Borrower and dated November 20, 2020. The Note states that Borrower owes Lender SIX HUNDRED FORTY THREE THOUSAND NINE HUNDRED AND NO/100\* \*\*\*\*\* Dollars (U.S. \$643,900.00 ) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than December 1, 2050.

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

(H) "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.

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

- Adjustable Rate Rider
- Balloon Rider
- 1-4 Family Rider
- V.A. Rider
- Condominium Rider
- Planned Unit Development Rider
- Biweekly Payment Rider
- Second Home Rider
- Other(s) [specify]

(J) "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.

(K) "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.

(L) "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.

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

(N) "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.

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

(P) "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.

(Q) "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.

(R) "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

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. This Security Instrument secures to Lender: (i) the repayment of the Loan, and



**LOAN #: 200809090**

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 irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the **County** [Type of Recording Jurisdiction] of **Ventura** [Name of Recording Jurisdiction]:

**SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".**  
**APN #: 628-0-292-055**

which currently has the address of **3140 Tecopa Springs Lane, Simi Valley,** [Street] [City]  
California **93063** ("Property Address"): [Zip Code]

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

**BORROWER COVENANTS** that Borrower is lawfully seised of the estate hereby conveyed and has the right to 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 and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance. 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 and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance.

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 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 and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. 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 invoke the power of sale and any other remedies permitted by Applicable Law. 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.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee shall cause this notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall mail copies of the notice as prescribed by Applicable Law to Borrower and to the other persons prescribed by Applicable Law. Trustee shall give public notice of sale to the persons and in the manner prescribed by Applicable Law. After the time required by Applicable Law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

**23. Reconveyance.** Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it. Lender may charge such person or persons a reasonable fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under Applicable Law. If the fee charged does not exceed the fee set by Applicable Law, the fee is conclusively presumed to be reasonable.

**24. Substitute Trustee.** Lender, at its option, may from time to time appoint a successor trustee to any Trustee appointed hereunder by an instrument executed and acknowledged by Lender and recorded in the office of the Recorder of the county in which the Property is located. The instrument shall contain the name of the original Lender, Trustee and Borrower, the book and page where this Security Instrument is recorded and the name and address of the successor trustee. Without conveyance of the Property, the successor trustee shall succeed to all the title, powers and duties conferred upon the Trustee herein and by Applicable Law. This procedure for substitution of trustee shall govern to the exclusion of all other provisions for substitution.

**25. Statement of Obligation Fee.** Lender may collect a fee not to exceed the maximum amount permitted by Applicable Law for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.



LOAN #: 200809090

The undersigned Borrower requests that a copy of any Notice of Default and any Notice of Sale under this Security Instrument be mailed to Borrower at the address set forth above.

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.

Saurav Pal

SAURAV PAL

11/20/2020 (Seal)  
DATE

Dalia Roy Pal

DALIA ROY PAL

11/20/2020 (Seal)  
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 CALIFORNIA  
County of VENTURA

On 11/20/2020

, before me, RANDY SCHNEIDER, Notary Public

(here insert name and title of the officer), personally appeared SAURAV PAL AND DALIA ROY PAL, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity (ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

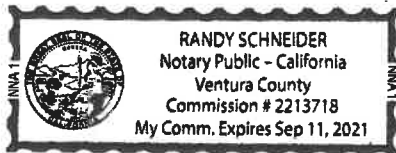
WITNESS my hand and official seal.

Signature

RS

(NOTARY)

(SEAL)



**LOAN #: 200809090**

**Lender: Customer Service Mortgage Corp DBA CSMC Mortgage**  
**NMLS ID: 1570216**  
**Loan Originator: Bob Khzam**  
**NMLS ID: 327400**



## **EXHIBIT "A"**

LOT 73 OF TRACT NO. 4807, IN THE CITY OF SIMI VALLEY, COUNTY OF VENTURA, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 125, PAGES 1 THROUGH 8 INCLUSIVE OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

EXCEPTING THEREFROM ONE-HALF (1/2) OF ALL OIL, GAS AND OTHER MINERALS IN, UNDER AND LAYING BELOW A DEPTH OF FIVE HUNDRED (500) FEET FROM THE SURFACE OF SAID LAND, BUT WITHOUT THE RIGHT OF ENTRY OR RIGHT TO DRILL ON THE SURFACE OR THROUGH THE TOP FIVE HUNDRED (500) FEET OF SAID LAND, WHICH RIGHTS WILL REVERT TO THE FEE HOLDERS OF RECORD ON MARCH 1, 1970, IF OIL, AND/OR GAS IN MERCHANTABLE QUANTITIES HAVE NOT BEEN DEVELOPED BY THE DATE OR HAVING BEEN ABANDONED AS A PRODUCER OIL AND/OR GAS AS RESERVED BY DORIS S. FLANAGAN, A WIDOW, IN A DEED RECORDED ON DECEMBER 15, 1955 IN BOOK 1361, PAGE 34 OF OFFICIAL RECORDS.

APN: 628-0-292-055

LOAN #: 200809090  
MIN: 1013906-0000008908-7

## PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this **20th** day of **November, 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 **Customer Service Mortgage Corp DBA CSMC Mortgage, a California Corporation**

(the "Lender")  
of the same date and covering the Property described in the Security Instrument and located at: **3140 Tecopa Springs Lane, Simi Valley, CA 93063.**

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**

(the "Declaration").  
The Property is a part of a planned unit development known as **White Cloud Estates**

(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





**LOAN #: 200809090**

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



**LOAN #: 200809090**

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.

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

Saurav Pal 11/20/2020 (Seal)  
SAURAV PAL DATE

Dalia Roy Pal 11/20/2020 (Seal)  
DALIA ROY PAL DATE



Recording Requested By:  
Customer Service Mortgage Corp DBA CSMC  
Mortgage, a California Corporation

I hereby certify that this is a true and  
correct copy of the original document.

Certified By: 

After Recording Return To:  
Customer Service Mortgage Corp DBA CSMC  
Mortgage  
Attn: Closing Department  
4353 Park Terrace Dr  
#100  
Westlake Village, CA 91361  
805-212-7710

Prepared By:  
Customer Service Mortgage Corp DBA CSMC  
Mortgage  
4353 Park Terrace Dr  
#100  
Westlake Village, CA 91361  
Title Order No.: 20-123247-E7  
Escrow No.: 20-123247-E7  
LOAN #: 200809090

[Space Above This Line For Recording Data]

## DEED OF TRUST

MIN 1013906-000008908-7

MERS PHONE #: 1-888-679-6377

### DEFINITIONS

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

(A) "Security Instrument" means this document, which is dated **November 20, 2020**, together with all Riders to this document.

(B) "Borrower" is **SAURAV PAL AND DALIA ROY PAL, HUSBAND AND WIFE AS JOINT TENANTS.**

Borrower's address is **3140 TECOPA SPRINGS LANE, Simi Valley, CA 93063.**

Borrower is the trustor under this Security Instrument.

(C) "Lender" is **Customer Service Mortgage Corp DBA CSMC Mortgage.**

Lender is a **California Corporation,**  
**California.**  
**Westlake Village, CA 91361.**

organized and existing under the laws of  
Lender's address is **4353 Park Terrace Dr, #100,**



(D) "Trustee" is Consumer's Title Company.

(E) "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 beneficiary 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.

(F) "Note" means the promissory note signed by Borrower and dated November 20, 2020. The Note states that Borrower owes Lender SIX HUNDRED FORTY THREE THOUSAND NINE HUNDRED AND NO/100\* \*\*\*\*\* Dollars (U.S. \$643,900.00 )

plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than December 1, 2050.

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

(H) "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.

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

- Adjustable Rate Rider
- Balloon Rider
- 1-4 Family Rider
- V.A. Rider
- Condominium Rider
- Planned Unit Development Rider
- Biweekly Payment Rider
- Second Home Rider
- Other(s) [specify]

(J) "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.

(K) "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.

(L) "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.

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

(N) "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.

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

(P) "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.

(Q) "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.

(R) "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

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. This Security Instrument secures to Lender: (i) the repayment of the Loan, and



**LOAN #: 200809090**

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 irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the **County** [Type of Recording Jurisdiction] of **Ventura** [Name of Recording Jurisdiction]:

**SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".**  
**APN #: 628-0-292-055**

which currently has the address of **3140 Tecopa Springs Lane, Simi Valley,** [Street] [City]  
California **93063** ("Property Address");  
[Zip Code]

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

**BORROWER COVENANTS** that Borrower is lawfully seised of the estate hereby conveyed and has the right to 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 and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance. 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 and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance.

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 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 and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. 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 invoke the power of sale and any other remedies permitted by Applicable Law. 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.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee shall cause this notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall mail copies of the notice as prescribed by Applicable Law to Borrower and to the other persons prescribed by Applicable Law. Trustee shall give public notice of sale to the persons and in the manner prescribed by Applicable Law. After the time required by Applicable Law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

**23. Reconveyance.** Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it. Lender may charge such person or persons a reasonable fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under Applicable Law. If the fee charged does not exceed the fee set by Applicable Law, the fee is conclusively presumed to be reasonable.

**24. Substitute Trustee.** Lender, at its option, may from time to time appoint a successor trustee to any Trustee appointed hereunder by an instrument executed and acknowledged by Lender and recorded in the office of the Recorder of the county in which the Property is located. The instrument shall contain the name of the original Lender, Trustee and Borrower, the book and page where this Security Instrument is recorded and the name and address of the successor trustee. Without conveyance of the Property, the successor trustee shall succeed to all the title, powers and duties conferred upon the Trustee herein and by Applicable Law. This procedure for substitution of trustee shall govern to the exclusion of all other provisions for substitution.

**25. Statement of Obligation Fee.** Lender may collect a fee not to exceed the maximum amount permitted by Applicable Law for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.



LOAN #: 200809090

The undersigned Borrower requests that a copy of any Notice of Default and any Notice of Sale under this Security Instrument be mailed to Borrower at the address set forth above.

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.

*Saurav Pal*

SAURAV PAL

11/20/2020 (Seal)  
DATE

*Dalia Roy Pal*

DALIA ROY PAL

11/20/2020 (Seal)  
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 CALIFORNIA  
County of VENTURA

On 11/20/2020, before me, RANDY SCHNEIDER, Notary Public

(here insert name and title of the officer), personally appeared SAURAV PAL AND DALIA ROY PAL, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity (ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

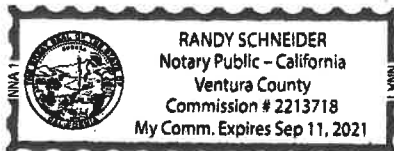
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature *RS*

(NOTARY)

(SEAL)



**LOAN #: 200809090**

**Lender: Customer Service Mortgage Corp DBA CSMC Mortgage**  
**NMLS ID: 1570216**  
**Loan Originator: Bob Khzam**  
**NMLS ID: 327400**



## **EXHIBIT "A"**

LOT 73 OF TRACT NO. 4807, IN THE CITY OF SIMI VALLEY, COUNTY OF VENTURA, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 125, PAGES 1 THROUGH 8 INCLUSIVE OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

EXCEPTING THEREFROM ONE-HALF (1/2) OF ALL OIL, GAS AND OTHER MINERALS IN, UNDER AND LAYING BELOW A DEPTH OF FIVE HUNDRED (500) FEET FROM THE SURFACE OF SAID LAND, BUT WITHOUT THE RIGHT OF ENTRY OR RIGHT TO DRILL ON THE SURFACE OR THROUGH THE TOP FIVE HUNDRED (500) FEET OF SAID LAND, WHICH RIGHTS WILL REVERT TO THE FEE HOLDERS OF RECORD ON MARCH 1, 1970, IF OIL, AND/OR GAS IN MERCHANTABLE QUANTITIES HAVE NOT BEEN DEVELOPED BY THE DATE OR HAVING BEEN ABANDONED AS A PRODUCER OIL AND/OR GAS AS RESERVED BY DORIS S. FLANAGAN, A WIDOW, IN A DEED RECORDED ON DECEMBER 15, 1955 IN BOOK 1361, PAGE 34 OF OFFICIAL RECORDS.

APN: 628-0-292-055



LOAN #: 200809090  
MIN: 1013906-0000008908-7

## PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this **20th** day of **November, 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 **Customer Service Mortgage Corp DBA CSMC Mortgage, a California Corporation**

(the "Lender")  
of the same date and covering the Property described in the Security Instrument and located at: **3140 Tecopa Springs Lane, Simi Valley, CA 93063.**

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**

(the "Declaration").  
The Property is a part of a planned unit development known as **White Cloud Estates**

(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



**LOAN #: 200809090**

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



**LOAN #: 200809090**

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.

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

Saurav Pal 11/20/2020 (Seal)  
SAURAV PAL DATE

Dalia Roy Pal 11/20/2020 (Seal)  
DALIA ROY PAL DATE



**NOTICE OF RIGHT TO CANCEL**

Borrower(s): SAURAV PAL AND DALIA ROY PAL

Mailing Address: 3140 TECOPA SPRINGS LANE, Simi Valley, CA 93063

Security interest in property described as: 3140 Tecopa Springs Lane  
Simi Valley, CA 93063

**YOUR RIGHT TO CANCEL**

You are entering into a transaction that will result in a mortgage/lien/security interest on/in your home. You have a legal right under federal law to cancel this transaction, without cost, within three business days from whichever of the following events occurs last:

- (1) the date of the transaction, which is  
November 20, 2020; or
- (2) the date you received your Truth-In-Lending disclosures;  
or
- (3) the date you received this notice of your right to cancel.

If you cancel the transaction, the mortgage/lien/security interest is also cancelled. Within 20 calendar days after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage/lien/security interest on/in your home has been cancelled, and we must return to you any money or property you have given to us or to anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.

**HOW TO CANCEL**

If you decide to cancel this transaction, you may do so by notifying us in writing, at  
**Customer Service Mortgage Corp DBA CSMC Mortgage**  
4353 Park Terrace Dr, #100  
Westlake Village, CA 91361  
Attn: Closing Department  
E-Mail: [closing@csmmcmortgage.com](mailto:closing@csmmcmortgage.com)

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of **November 24, 2020** (or midnight of the third business day following the latest of the three events listed above.) If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

**I WISH TO CANCEL**

\_\_\_\_\_  
SAURAV PAL DATE

\_\_\_\_\_  
DALIA ROY PAL DATE

Joint owners of the property subject to the security interest may have the right to rescind the transaction. The exercise of this right by one owner shall be effective as to all owners.

I/We acknowledge receipt of two copies of NOTICE OF RIGHT TO CANCEL.

Saurav Pal 11/20/2020  
SAURAV PAL DATE

Dalia Roy Pal 11/20/2020  
DALIA ROY PAL 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):

Saurav Pal Borrower Dalia Roy Pal Co-Borrower

### I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage <input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):		Agency Case Number	Lender Case Number
Applied for: <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service			200809090
Amount \$ 643,900.00	Interest Rate 2.875 %	No. of Months 360	Amortization Type: <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):

### II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP) 3140 Tecopa Springs Lane, Simi Valley, CA 93063 County: Ventura		No. of Units 1
Legal Description of Subject Property (attach description if necessary)		Year Built 2000
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent		Property will be: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment

Complete this line if construction or construction-permanent loan.

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

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input checked="" type="checkbox"/> made <input type="checkbox"/> to be made
2019	\$ 690,000.00	\$ 644,846.00	No Cash-Out Other	Cost: \$	

Title will be held in what Name(s) SAURAV PAL, DALIA ROY PAL	Manner in which Title will be held	Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) Checking/Savings		

### Borrower

### III. BORROWER INFORMATION

### Co-Borrower

Borrower's Name (include Jr. or Sr. if applicable) SAURAV PAL				Co-Borrower's Name (include Jr. or Sr. if applicable) DALIA ROY PAL			
Social Security Number 347-11-4601	Home Phone (incl. area code) 952-594-5696	DOB (MM/DD/YYYY) 06/18/1981	Yrs. School 18	Social Security Number 038-35-3172	Home Phone (incl. area code) 813-370-8869	DOB (MM/DD/YYYY) 07/22/1980	Yrs. School 18
<input checked="" type="checkbox"/> Married (include registered domestic partners) <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Co-Borrower) no. ages 1 5			<input checked="" type="checkbox"/> Married (include registered domestic partners) <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Borrower) no. ages 1 5		
Present Address (street, city, state, ZIP) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent <u>1Y 4M</u> No.Yrs. 3140 TECOPA SPRINGS LANE Simi Valley, CA 93063				Present Address (street, city, state, ZIP) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent <u>1Y 4M</u> No.Yrs. 3140 TECOPA SPRINGS LANE Simi Valley, CA 93063			
Mailing Address, if different from Present Address 3140 TECOPA SPRINGS LANE Simi Valley, CA 93063				Mailing Address, if different from Present Address 3140 TECOPA SPRINGS LANE Simi Valley, CA 93063			
If residing at present address for less than two years, complete the following:							
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent <u>3Y 0M</u> No.Yrs. 1800 HILLCREST DR 259 Newbury Park, CA 91320				Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent <u>3Y 0M</u> No.Yrs. 1800 HILLCREST DR 259 Newbury Park, CA 91320			

### Borrower

### IV. EMPLOYMENT INFORMATION

### Co-Borrower

Name & Address of Employer <input type="checkbox"/> Self Employed FARMERS INS GROUP 6301 OWENSMOUTH AVE Woodland Hills, CA 91367		Yrs. on this job <u>1Y 4M</u>	Name & Address of Employer <input type="checkbox"/> Self Employed TATA CONSULT SERVICES 379 THORNAL ST 4TH FLR Edison, NJ 08837		Yrs. on this job <u>14Y 0M</u>
Position/Title/Type of Business PROGRAM MGR		Business Phone (incl. area code) 818-965-0403	Position/Title/Type of Business CONSULTANT		Business Phone (incl. area code) 866-502-2494
If employed in current position for less than two years or if currently employed in more than one position, complete the following:					
Name & Address of Employer <input type="checkbox"/> Self Employed TATA CONSULTING 379 THORNAL ST 4TH FLO Edison, NJ 08837		Dates (from-to) 06/07/2007 05/31/2019	Name & Address of Employer <input type="checkbox"/> Self Employed		Dates (from-to)
Position/Title/Type of Business PROGRAM MANAGER		Business Phone (incl. area code) 866-502-2494	Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer <input type="checkbox"/> Self Employed		Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed		Dates (from-to)
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)



V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 11,844.99	\$ 8,108.33	\$ 19,953.32	Rent	\$	
Overtime				First Mortgage (P&I)	2,963.00	\$ 2,671.49
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance	62.51	65.68
Dividends/Interest				Real Estate Taxes	664.12	695.50
Net Rental Income				Mortgage Insurance	272.94	177.07
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues	214.00	214.00
				Other:		
<b>Total</b>	<b>\$ 11,844.99</b>	<b>\$ 8,108.33</b>	<b>\$ 19,953.32</b>	<b>Total</b>	<b>\$ 4,176.57</b>	<b>\$ 3,823.74</b>

\* 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		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.	Monthly Pmt. & Mos. Left to Pay	Unpaid Balance
Description	Cash or Market Value			
Cash Deposit toward purchase held by:	\$			
<b>List checking and savings accounts below</b>				
Name and address of Bank, S&L, or Credit Union Wells Fargo		Name and address of Company (B1) CALIBER HOME LOANS, IN PO BOX 24610, OKLAHOMA CITY, OK 73124	\$ Pmt./Mos. *3,923.00 / 355	\$ *632,095.26
Acct. no. 7817	\$ 13,955.57	Acct. no. 9739809979		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (B1) DIGITAL FED CREDIT UNI 220 DONALD LYNCH BLVD, MARLBOROUGH, MA 01752	\$ Pmt./Mos. 278.00 / 21	\$ 5,733.00
Acct. no.	\$	Acct. no. 5824737142		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (B1) SYNCB/AMAZON PO BOX 981432, EL PASO, TX 79998-1432	\$ Pmt./Mos. 27.00 / 63	\$ 1,677.00
Acct. no.	\$	Acct. no. 6045781108726190		
Name and address of Bank, S&L, or Credit Union		Name and address of Company (B1) CBNA	\$ Pmt./Mos. 28.00 / 28	\$ 765.00
Acct. no.	\$	Acct. no. 5121065249465747		
Stocks & Bonds (Company name/number & description)	\$	Name and address of Company (C2) DISCOVER FIN SVCS LLC PO BOX 15316, WILMINGTON, DE 19850	\$ Pmt./Mos. 35.00 / 7	\$ 214.00
Life insurance net cash value Face amount: \$	\$	Acct. no. 601120886098		
<b>Subtotal Liquid Assets</b>	<b>\$ 13,955.57</b>	Name and address of Company (C2) US BANK 4325 17TH AVE S, FARGO, ND 58125	\$ Pmt./Mos. 40.00 / 5	\$ 172.00
Real estate owned (enter market value from schedule of real estate owned)	\$	Acct. no. 4037840106350505		
Vested interest in retirement fund	\$	Name and address of Company See Schedule of Liabilities	\$ Pmt./Mos. 133.00	\$ 354.00
Net worth of business(es) owned (attach financial statement)	\$			
Automobiles owned (make and year)	\$			
Other Assets (itemize)	\$	Acct. no. Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
		Job Related Expense (child care, union dues, etc.)	\$	
		<b>Total Monthly Payments</b>	<b>\$ 541.00</b>	
<b>Total Assets a.</b>	<b>\$ 13,955.57</b>	<b>Net Worth (a minus b)</b>	<b>\$ (627,054.69)</b>	<b>Total Liabilities b.</b> <b>\$ 641,010.26</b>



VI. ASSETS AND LIABILITIES (cont.)

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.) Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
*See page 4 for the additional properties		Totals	\$ 632,095.26	\$	\$ 3,923.00	\$	\$

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

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION

VIII. DECLARATIONS

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS			
		Borrower		Co-Borrower	
		Yes	No	Yes	No
a. Purchase price	\$				
b. Alterations, improvements, repairs					
c. Land (if acquired separately)					
d. Refinance (incl. debts to be paid off)	632,972.22		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
e. Estimated prepaid items	8,397.39				
f. Estimated closing costs	4,485.00				
g. PMI, MIP, Funding Fee					
h. Discount (if Borrower will pay)					
i. Total costs (add items a through h)	645,854.61				
j. Subordinate financing					
k. Borrower's closing costs paid by Seller					
l. Other Credits (explain) CC Paid by Broker, Lender, Oth.	3,921.35				
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	643,900.00				
n. PMI, MIP, Funding Fee financed					
o. Loan amount (add m & n)	643,900.00				
p. Cash from/to Borrower (subtract j, k, l & o from i)	(1,966.74)				

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.

a. Are there any outstanding judgments against you?  Yes  No

b. Have you been declared bankrupt within the past 7 years?  Yes  No

c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?  Yes  No

d. Are you a party to a lawsuit?  Yes  No

e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)  Yes  No

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.  Yes  No

g. Are you obligated to pay alimony, child support, or separate maintenance?  Yes  No

h. Is any part of the down payment borrowed?  Yes  No

i. Are you a co-maker or endorser on a note?  Yes  No

j. Are you a U.S. citizen?  Yes  No

k. Are you a permanent resident alien?  Yes  No

l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.  Yes  No

m. Have you had an ownership interest in a property in the last three years?  
 (1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)? PR  SH  IP   
 (2) How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? S  SP  O

IX. ACKNOWLEDGMENT AND AGREEMENT

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

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 <i>Sauroy Pal</i>	Date 11/20/2020	Co-Borrower's Signature X <i>Dalia Roy Pal</i>	Date 11/20/2020
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X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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

<input checked="" type="checkbox"/> I do not wish to furnish this information.	<input type="checkbox"/> I do not wish to furnish this information.
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male

To be Completed by Lender/Originator:  
 This information was provided:  In a face-to-face interview  By the applicant and submitted by fax or mail  
 In a telephone interview  By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature X	Date
Loan Originator's Name (print or type) Bob Khzam	Loan Originator Identifier 327400 / State License # - 00776118
	Loan Originator's Phone Number (including area code) 805-212-7710
Loan Origination Company's Name Customer Service Mortgage Corporation	Loan Origination Company Identifier 1570216 / State License # - 02021660
	Loan Origination Company's Address 4353 Park Terrace Drive #100 Westlake Village, CA 91361



**CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION**

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark <b>B</b> for Borrower or <b>C</b> for Co-Borrower	Borrower: SAURAV PAL	Agency Case Number:
	Co-Borrower: DALIA ROY PAL	Lender Case Number: 200809090

LIABILITIES AND PLEDGED ASSETS CONTINUED

Name and address of Company	Pmt./Mos.	Unpaid Balance
(B1) AMEX P O BOX 7871, FORT LAUDERDALE, FL 33329 Acct. no. -3499919704127633	35.00 /5	150.00
(B1) CBNA BOX 7, VERGENNES, VT 05491 Acct. no. 4269380069150732	29.00 /4	104.00
(B1) CITI PO BOX 6500, SIOUX FALLS, SD 57117 Acct. no. 4100390106645753	35.00 /2	64.00
(C2) BANK OF AMERICA POB 17054, WILMINGTON, DE 19884 Acct. no. 4400668791842455	25.00 /2	27.00
(B1) JPMCB CARD 800 BROOKSEGE BLVD, WESTERVILLE, OH 43081 Acct. no. 414740014333	6.00 /1	6.00
(C2) WF CRD SVC PO BOX 5445, PORTLAND, OR 97228 Acct. no. 370034005109	3.00 /1	3.00

SCHEDULE OF REAL ESTATE OWNED CONTINUED

Property Address	Type Prop	Market Value	Mortgage & Liens	Gross Rnt Income	Mortgage Payments	Mntnce Taxes	Net Rnt Income
3140 Tecopa Springs Lane Simi Valley, CA 93063	SFR		632,095.26		3,923.00		

Under California Civil Code 1812.30(j) "Credit applications for the obtainment of money, goods, labor, or services shall clearly specify that the applicant, if married, may apply for a separate account."

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: <b>X</b> <i>Saurav Pal</i>	Date 11/20/2020	Co-Borrower's Signature: <b>X</b> <i>Dalia Roy Pal</i>	Date 11/20/2020
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**Demographic Information Addendum.** This section asks about your ethnicity, sex and race.

**Demographic Information of Borrower**

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

**Ethnicity: Check one or more**

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

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

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

**Sex**

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

**Race: Check one or more**

- American Indian or Alaska Native - *Print name of enrolled or principal tribe:* \_\_\_\_\_
- Asian
  - Asian Indian       Chinese       Filipino
  - Japanese       Korean       Vietnamese
  - Other Asian - *Print Race:* \_\_\_\_\_

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

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

*For example: Fijian, Tongan, and so on.*

- White
- I do not wish to provide this information

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

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

**The Demographic Information was provided through:**

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



**Demographic Information Addendum.** This section asks about your ethnicity, sex and race.

**Demographic Information of Borrower**

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

**Ethnicity: Check one or more**

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

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

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

**Sex**

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

**Race: Check one or more**

- American Indian or Alaska Native - *Print name of enrolled or principal tribe:* \_\_\_\_\_

- Asian
  - Asian Indian       Chinese       Filipino
  - Japanese       Korean       Vietnamese
  - Other Asian - *Print Race:* \_\_\_\_\_

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

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

*For example: Fijian, Tongan, and so on.*

- White
- I do not wish to provide this information

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

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

**The Demographic Information was provided through:**

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

**Borrower Name:** DALIA ROY PAL

Uniform Residential Loan Application  
Freddie Mac Form 65 • Fannie Mae Form 1003  
Revised 09/2017



**AFFIDAVIT OF OCCUPANCY**

STATE OF CALIFORNIA }  
 COUNTY OF Ventura } SS.  
 3140 Tecopa Springs Lane  
 Simi Valley, CA 93063

Before me, the undersigned authority duly authorized to take acknowledgments and administer oaths personally appeared: **SAURAV PAL AND DALIA ROY PAL**

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

- 1. Affiants hereby certify that, upon taking title to the real property described above, their occupancy status will be as follows:
  - [ x ] 1.1 **Primary Residence:** At least one borrower will occupy, establish, and use the Property identified above as my/our principal residence within 60 days after the execution of the Security Instrument and shall continue to occupy the Property as my/our principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing.
  - [ ] 1.2 **Second Home:** At least one borrower will occupy the property as a second home (vacation, etc) while maintaining a principal residence elsewhere.
  - [ ] 1.3 **Investment Property:** Not owner occupied. Purchased as an investment to be held or rented.
  - [ x ] 1.4 **REFINANCES ONLY 3140 Tecopa Springs Lane, Simi Valley, CA 93063**  
 I/We the undersigned certify that the property referenced above is NOT currently listed for sale or under contract to be listed for sale.

I/We the undersigned acquired the property on \_\_\_\_\_, \_\_\_\_\_.

- 2. Affiants acknowledge that this Affidavit of Occupancy is given as a material inducement to cause: **Customer Service Mortgage Corp DBA CSMC Mortgage**

to make a mortgage loan to Affiants and that any false statements, misrepresentations or material omissions shall constitute a breach of the Affiant's obligation to: **Customer Service Mortgage Corp DBA CSMC Mortgage**

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

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

Saurav Pal 11/20/2020  
 SAURAV PAL DATE

Dalia Roy Pal 11/20/2020  
 DALIA ROY PAL 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 CALIFORNIA  
County of VENTURA

On 11/20/2020, before me, RANDY SCHNEIDER, NOTARY PUBLIC  
(here insert name and title of the officer), personally appeared SAURAV PAL AND DALIA ROY PAL, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity (ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature RS

\_\_\_\_\_  
(NOTARY)

(SEAL)



**Customer Service Mortgage Corp DBA CSMC Mortgage**  
**4353 Park Terrace Dr**  
**#100**  
**Westlake Village, CA 91361**

**November 20, 2020**  
**SAURAV PAL**  
**3140 TECOPA SPRINGS LANE**  
**Simi Valley, CA 93063**  
 Dear Mortgagor:

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you is being assigned sold or transferred to **PennyMac Corp.**  
**3043 Townsgate Road, Suite 300**  
**Westlake Village, CA 91361**

The transfer of servicing is an ordinary transaction among mortgage banking companies. It will not affect the terms and conditions of your mortgage in any way. Make sure to reference your loan number at all times.

The collection of your mortgage payments will be handled by **PennyMac Loan Services, LLC**  
**P.O. Box 30597**  
**Los Angeles, CA 90030-0597**

Therefore, effective **January 1, 2021,** your payment should be mailed to the address on the payment coupon provided below. Your new loan servicer will mail you a payment coupon in the near future. Your first payment is due **January 1, 2021.**

If you have any questions about the transfer of your mortgage loan, please contact their Customer Service Department **1-800-777-4001.**

Yours truly,  
**Customer Service Mortgage Corp DBA CSMC Mortgage**

**INITIAL MONTHLY PAYMENT BREAKDOWN**

Principal and Interest	\$	<u>2,671.49</u>
Estimated Taxes	\$	<u>695.50</u>
Hazard Insurance	\$	<u>65.68</u>
Flood Insurance	\$	
Mortgage Insurance	\$	<u>177.07</u>
City Property Tax	\$	
	\$	
	\$	
	\$	
<b>TOTAL MONTHLY PAYMENT</b>	\$	<u><b>3,609.74</b></u>

The outstanding principal balance at the time of this letter is **\$643,900.00.**

The current interest rate is **2.875 %.**

Your loan **DOES NOT** have a prepayment penalty.

**Housing Counselor Information:** If you would like counseling or assistance, you can contact the following:

- U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

**We(I) hereby acknowledge receipt of this payment notice.**

*Saurav Pal*

SAURAV PAL

*11/20/2020*

DATE

*Dalia Roy Pal*

DALIA ROY PAL

*11/20/2020*

DATE





# SIGNATURE ADDENDUM

*Saurav Pal*

*11/20/2020*

SAURAV PAL

DATE

*Dalia Roy Pal*

*11/20/2020*

DALIA ROY PAL

DATE



# NOTICE OF FURNISHING NEGATIVE INFORMATION

Borrower: SAURAV PAL  
DALIA ROY PAL

Date: November 20, 2020


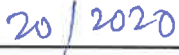


Loan Number: 200809090

Property Address: 3140 Tecopa Springs Lane  
Simi Valley, CA 93063

Lender: Customer Service Mortgage Corp DBA CSMC Mortgage

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

**WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.**

	
SAURAV PAL	11/20/2020
	DATE
	
DALIA ROY PAL	11/20/2020
	DATE





SIGNATURE/NAME AFFIDAVIT

RE:	LOAN NUMBER	PROPERTY ADDRESS
	200809090	3140 Tecopa Springs Lane, Simi Valley, CA 93063

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

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

THAT, DALIA ROY PAL  
as the name is signed on the note and/or security instrument is one and the same person as;

as the name appears in various loan documents.

Dalia Roy Pal 11/20/2020  
DALIA ROY PAL 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: CALIFORNIA

County of: VENTURA

Subscribed and sworn to (or affirmed) before me on this 20TH day of NOVEMBER, 2020,  
by DALIA ROY PAL,

proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

My Commission expires: 9/11/21 RS

(Seal)

(Notary Public)



SIGNATURE/NAME AFFIDAVIT

RE:	LOAN NUMBER	PROPERTY ADDRESS
	200809090	3140 Tecopa Springs Lane, Simi Valley, CA 93063

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

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

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

as the name appears in various loan documents.

*Saurav Pal*

SAURAV PAL

*11/20/2020*

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: CALIFORNIA

County of: VENTURA

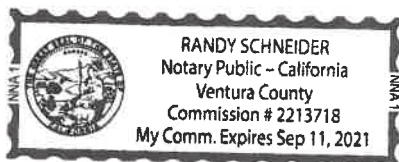
Subscribed and sworn to (or affirmed) before me on this *20TH* day of *NOVEMBER*, *2020*, by SAURAV PAL.

proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

My Commission expires: *9/11/21* *RS*

(Seal)

(Notary Public)



**CALIFORNIA FINANCING LAW  
STATEMENT OF LOAN DISCLOSURE**

Borrower(s): SAURAV PAL  
DALIA ROY PAL

Date: November 20, 2020

Loan Number: 200809090

Property Address: 3140 Tecopa Springs Lane  
Simi Valley, CA 93063

Lender: Customer Service Mortgage Corp DBA CSMC Mortgage  
4353 Park Terrace Dr  
#100  
Westlake Village, CA 91361

Broker (if any): N/A

License #: 02021660  
NMLS #: 1570216

This disclosure is provided to you pursuant to Cal. Fin. Code § 22337. This loan is being made pursuant to the California Finance Lenders Law, Division 9 (commencing with Section 22000) of the Financial Code.

**LOAN INFORMATION**

Loan Date: November 20, 2020  
Loan Amount: \$643,900.00  
Maturity Date: December 1, 2050

Interest Rate: 2.875 %  
Annual Percentage Rate (APR): 3.021 %

**REPAYMENT INFORMATION**

I will repay my loan by making a payment of interest and/or principal each month beginning on **January 1, 2021** until I have paid all of the principal and interest and any other charges. I understand I have the right to make payment in advance and in any amount on any contract of loan at any time.

**SECURITY**

I am giving a security interest in the property located at:  
3140 Tecopa Springs Lane  
Simi Valley, CA 93063

**BROKER ACTS**

Has any person performed any act as a broker in connection with the making of this loan?  Yes  No

If yes, then please indicate all sums paid/payable to the broker or other person. The Finance Lender must obtain a full statement of all sums paid or payable to the broker or other person.


Total Broker Fees:

<u>Fee Description</u>	<u>Amount</u>
------------------------	---------------

**FOR INFORMATION CONTACT THE DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION, STATE OF CALIFORNIA.**

**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.

  
SAURAV PAL

11/20/2020

DATE

  
DALIA ROY PAL

11/20/2020

DATE



# CERTIFICATION OF RECEIPT OF APPRAISAL

Borrower: SAURAV PAL AND DALIA ROY PAL

Date: November 20, 2020

Loan Number: 200809090

Property Address:  
3140 Tecopa Springs Lane  
Simi Valley, CA 93063

Lender: Customer Service Mortgage Corp DBA CSMC Mortgage

The Equal Credit Opportunity Act (Regulation B) requires creditors to provide applicants with a copy of the appraisal and any valuations used in conjunction with the loan application promptly upon completion, or three (3) business days prior to the time you become contractually obligated on the transaction.

Initial applicable statement:

\_\_\_\_\_ The appraisal report and/or valuations were received within three (3) business days of closing.

*ARP* *S.P* \_\_\_\_\_ The appraisal report and/or valuations were received, but not within three (3) business days of closing. I (We) waived the three (3) business day requirement.

I (We) acknowledge receipt of the appraisal report on the above subject property.

*Saurav Pal* \_\_\_\_\_ *11/20/2020*  
SAURAV PAL DATE

*Dalia Roy Pal* \_\_\_\_\_ *11/20/2020*  
DALIA ROY PAL DATE



# HAZARD INSURANCE AUTHORIZATION, REQUIREMENTS AND DISCLOSURE

Borrower(s): SAURAV PAL  
DALIA ROY PAL

Date: 11/20/2020

Loan Number: 200809090

Property Address: 3140 Tecopa Springs Lane, Simi Valley, CA 93063

Lender: Customer Service Mortgage Corp DBA CSMC Mortgage, a California Corporation

California Civil Code 2955.5(a) provides:

No lender shall require a borrower, as a condition of receiving or maintaining a loan secured by real property, to provide hazard insurance coverage against risks to the improvements on that real property in an amount exceeding the replacement value of the improvements on the property.

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

1. Coverage must equal the lesser of the following:
  - 100% of the replacement value of the improvements on the property, or
  - the unpaid principal balance of the mortgage, as long as it equals the minimum amount—80% of the insurable value of the improvements—required to compensate for damage or loss on a replacement cost basis. If it does not, then coverage that does provide the minimum required amount must be obtained.
2. The insurance company providing coverage must have a(n) **"A"** rating or better in the latest edition of "Best's Insurance Guide," must be licensed in the State in which the property described above is located, and must be licensed to transact the lines of insurance required in the transaction.
3. Policy shall provide at least "Broad Form" coverage on properties of one to four units, and at least "Vandalism & Malicious Mischief" on properties with over four units, with no deviation. Homeowners policies must provide coverage equal to "HO 2" form.
4. The maximum deductible must not exceed **5.000 % of the face amount of the insurance policy.**
5. Policy must provide coverage for a term of at least **One (1) Year(s).** Premiums may be paid on an annual installment basis only if the policy provides that the Lender will be notified in writing of cancellation 30 days prior to expiration of coverage, for any cause. Binders are not acceptable, unless otherwise mandated by state law.
6. If any existing policy is provided which will expire within **Sixty (60) Day(s)** from the date of the recording of this loan, said policy must be renewed for the required term as noted in #5 above.
7. All forms and endorsements pertaining to the Lender's requirements must appear on the "Declaration Page" of the policy.
8. New policies must be accompanied by a signed "Broker of Record Authorization" if borrower(s) have changed Insurance Agents.
9. Verification of renewal of insurance policies must be in the Lender's office at least thirty days prior to the expiration date of the existing policy. If this requirement is not met, the LENDER OR ITS SUCCESSORS OR ASSIGNS MAY AT THEIR OPTION, BUT WITHOUT OBLIGATION TO DO SO, PROVIDE COVERAGE TO REPLACE ANY EXPIRING POLICIES WHICH HAVE NOT BEEN PROPERLY RENEWED. The premium for such coverage will be remitted promptly by the undersigned, or Lender may charge borrower's account for the cost thereof.
10. The policy must include a standard "mortgagee loss payee clause" (Lenders Loss Payable Endorsement form 438 BFU or equivalent) in favor of:  
**PennyMac Loan Services, LLC, Its Successors And/Or Assigns**  
**P.O. Box 6618**  
**Springfield, OH 45501-6618**



- 11. Property address and insureds' names must be designated on the policy as on the ALTA Title Policy.
- 12. The Lender's loan number must appear on the policy and any subsequent endorsements.
- 13. Effective date of new policies, endorsements, and/or assignments shall be as of, or prior to, the date of recording this loan.
- 14. If the security property is a condominium, the master insurance policy must contain a minimum of **\$1,000,000.00** coverage for "Directors & Officers" liability as well as "walls-in" coverage policy (commonly known as HO-6 policy). The policy must include replacement of improvements and betterment coverage to cover any improvements that you may have made to the unit. A copy of the master policy must be submitted to the Lender prior to funding.

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

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

*Saurav Pal*

*11/20/2020*

SAURAV PAL

DATE

*Dalia Roy Pal*

*11/20/2020*

DALIA ROY PAL

DATE



# COMPLIANCE AGREEMENT

Borrower(s): SAURAV PAL  
DALIA ROY PAL

Date: November 20, 2020

Loan Number: 200809090

Property Address: 3140 Tecopa Springs Lane  
Simi Valley, CA 93063

Lender: Customer Service Mortgage Corp DBA CSMC Mortgage

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

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

Dated effective this 20 day of NOVEMBER, 2020.

*Saurav Pal*

*11/20/2020*

SAURAV PAL

DATE

*Dalia Roy Pal*

*11/20/2020*

DALIA ROY PAL

DATE

SIGNATURES CONTINUED ON FOLLOWING PAGE.



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 CALIFORNIA  
County of VENTURA

On 11/20/2020, before me, RANDY SCHNEIDER, NOTARY PUBLIC  
(here insert name and title of the officer), personally appeared SAURAV PAL AND DALIA ROY PAL, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature [Signature]  
\_\_\_\_\_  
(NOTARY)

(SEAL)





# NOTICE OF RIGHT TO CANCEL MORTGAGE INSURANCE

Borrower(s): SAURAV PAL  
DALIA ROY PAL

Date: November 20, 2020

Loan Number: 200809090

Property Address: 3140 Tecopa Springs Lane  
Simi Valley, CA 93063

Lender: Customer Service Mortgage Corp DBA CSMC Mortgage  
4353 Park Terrace Dr  
#100  
Westlake Village, CA 91361  
805-212-7710

This disclosure is provided to you pursuant to California Civil Code § 2954.6.

Private mortgage insurance is required as a condition of your loan secured by a deed of trust or mortgage on real property. This disclosure describes when you may cancel private mortgage insurance under California law. You may have the right to cancel the private mortgage insurance, if certain conditions are satisfied:

1. The remaining principal balance on your loan reaches 80% of either the original or current value of the property.
2. An appraisal may be necessary to determine the current value of the property. Such appraisal will be performed by an appraiser selected by the servicer, and paid for by the Borrower.


The procedure you must follow to cancel private mortgage insurance includes ALL of the following:

- You submit a written request to the servicer for cancellation;
- You have a good payment history;
- You are current on the payments required by your loan; and
- If applicable to the transaction, the servicer receives, if requested and at your expense, evidence satisfactory to the holder of your loan that the value of the property has not declined below its original value.

In this disclosure, "loan" means the mortgage loan you are obtaining; "you" means the original borrower (or his or her successors or assigns); "servicer" means initially the Lender, as stated above, and, after notification to you from Lender, any subsequent servicer; and "property" means the property securing the mortgage loan. "Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed. If this loan refinances an existing loan secured by the property, "original value" means the appraised value relied on by the Lender to approve this loan.

For purposes of private mortgage insurance cancellation, a "good payment history" means no payments 60 or more days past due within two years and no payments 30 or more days past due within one year of the later of (a) the cancellation date, or (b) the date you submit a request for cancellation. After receiving your written cancellation request, the servicer will notify you promptly of the type of evidence you must provide to satisfy the holder of your loan that the value of the property has not declined below its original value.

I/We have received a copy of this disclosure.

  
SAURAV PAL

11/20/2020  
DATE

  
DALIA ROY PAL

11/20/2020  
DATE



### FLOOD HAZARD DETERMINATION

Date: **November 20, 2020**

Borrower(s) Name(s): **SAURAV PAL  
DALIA ROY PAL**

Property Address: **3140 Tecopa Springs Lane, Simi Valley, CA 93063**

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

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

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

*Saurav Pal*  
SAURAV PAL

*11/20/2020*  
DATE

*Dalia Roy Pal*  
DALIA ROY PAL

*11/20/2020*  
DATE



**THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977 FAIR LENDING NOTICE**

IT IS ILLEGAL TO DISCRIMINATE IN THE PROVISION OF OR IN THE AVAILABILITY OF FINANCIAL ASSISTANCE BECAUSE OF THE CONSIDERATION OF:

1. TRENDS, CHARACTERISTICS OR CONDITIONS IN THE NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION, UNLESS THE FINANCIAL INSTITUTION CAN DEMONSTRATE IN THE PARTICULAR CASE THAT SUCH CONSIDERATION IS REQUIRED TO AVOID AN UNSAFE AND UNSOUND BUSINESS PRACTICE; OR
2. RACE, COLOR, RELIGION, SEX, GENDER, GENDER IDENTITY, GENDER EXPRESSION, SEXUAL ORIENTATION, MARITAL STATUS, DOMESTIC PARTNERSHIP, NATIONAL ORIGIN, ANCESTRY, FAMILIAL STATUS, SOURCE OF INCOME, DISABILITY, GENETIC INFORMATION OR MEDICAL CONDITION.

IT IS ILLEGAL TO CONSIDER THE RACIAL, ETHNIC, RELIGIOUS OR NATIONAL ORIGIN COMPOSITION OF A NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION OR WHETHER OR NOT SUCH COMPOSITION IS UNDERGOING CHANGE, OR IS EXPECTED TO UNDERGO CHANGE, IN APPRAISING A HOUSING ACCOMMODATION OR IN DETERMINING WHETHER OR NOT, OR UNDER WHAT TERMS AND CONDITIONS, TO PROVIDE FINANCIAL ASSISTANCE.

THESE PROVISIONS GOVERN FINANCIAL ASSISTANCE FOR THE PURPOSE OF THE PURCHASE, CONSTRUCTION, REHABILITATION OR REFINANCING OF ONE TO FOUR UNIT FAMILY RESIDENCES OCCUPIED BY THE OWNER AND FOR THE PURPOSE OF THE HOME IMPROVEMENT OF ANY ONE TO FOUR UNIT FAMILY RESIDENCE.

IF YOU HAVE ANY QUESTIONS ABOUT YOUR RIGHTS, OR IF YOU WISH TO FILE A COMPLAINT, CONTACT THE MANAGEMENT OF THIS FINANCIAL INSTITUTION OR:

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> NATIONAL BANKS and SAVINGS INSTITUTIONS<br>COMPTROLLER OF THE CURRENCY<br>CUSTOMER ASSISTANCE GROUP<br>1301 MCKINNEY STREET<br>SUITE 3450<br>HOUSTON, TX 77010-9050 | <input type="checkbox"/> STATE MEMBER BANKS<br>FEDERAL RESERVE BANK<br>101 MARKET STREET<br>SAN FRANCISCO, CA 94105   | <input type="checkbox"/> FEDERAL CREDIT UNIONS<br>NCUA<br>NATIONAL CREDIT UNION<br>ADMINISTRATION<br>1775 DUKE STREET<br>ALEXANDRIA, VA 22314-3428<br>703-518-6300                                    |
| <input type="checkbox"/> NON-MEMBER INSURED BANKS<br>FDIC – SAN FRANCISCO<br>25 JESSIE STREET AT ECKER SQUARE<br>SUITE 2300<br>SAN FRANCISCO, CA 94105                                       | <input type="checkbox"/> MORTGAGE COMPANIES<br>DEPARTMENT OF REAL ESTATE<br>1651 EXPOSITION BOULEVARD<br>SACRAMENTO, CA 95815<br>P.O. BOX 137000 (MAILING ADDRESS)<br>SACRAMENTO, CA 95813-7000 | <input type="checkbox"/> CALIFORNIA DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION<br>CONSUMER SERVICES OFFICE<br>2101 ARENA BOULEVARD<br>SACRAMENTO, CA 95834<br>(866) 275-2677<br>(916) 327-7585 |

**EQUAL CREDIT OPPORTUNITY ACT**

THE FEDERAL EQUAL CREDIT OPPORTUNITY ACT PROHIBITS CREDITORS FROM DISCRIMINATING AGAINST CREDIT APPLICANTS ON THE BASIS OF RACE, COLOR, RELIGION, NATIONAL ORIGIN, SEX, MARITAL STATUS, AGE (PROVIDED THAT THE APPLICANT HAS THE CAPACITY TO ENTER INTO A BINDING CONTRACT); BECAUSE ALL OR PART OF THE APPLICANT'S INCOME DERIVES FROM ANY PUBLIC ASSISTANCE PROGRAM; OR BECAUSE THE APPLICANT HAS IN GOOD FAITH EXERCISED ANY RIGHT UNDER THE CONSUMER CREDIT PROTECTION ACT. THE FEDERAL AGENCY THAT ADMINISTERS COMPLIANCE WITH THIS LAW CONCERNING THIS CREDITOR IS:

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> NATIONAL BANKS and SAVINGS INSTITUTIONS<br>COMPTROLLER OF THE CURRENCY<br>CUSTOMER ASSISTANCE GROUP<br>1301 MCKINNEY STREET<br>SUITE 3450<br>HOUSTON, TX 77010-9050 | <input type="checkbox"/> STATE MEMBER BANKS<br>FEDERAL RESERVE BANK<br>101 MARKET STREET<br>SAN FRANCISCO, CA 94105           | <input type="checkbox"/> FEDERAL CREDIT UNIONS<br>NCUA<br>NATIONAL CREDIT UNION<br>ADMINISTRATION<br>1775 DUKE STREET<br>ALEXANDRIA, VA 22314-3428<br>703-518-6300 |
| <input type="checkbox"/> NON-MEMBER INSURED BANKS<br>FDIC – SAN FRANCISCO<br>25 JESSIE STREET AT ECKER SQUARE<br>SUITE 2300<br>SAN FRANCISCO, CA 94105                                       | <input type="checkbox"/> MORTGAGE COMPANIES<br>FEDERAL TRADE COMMISSION<br>EQUAL CREDIT OPPORTUNITY<br>WASHINGTON, D.C. 20580 | <input type="checkbox"/> BUREAU OF CONSUMER FINANCIAL PROTECTION<br>1700 G STREET NW.<br>WASHINGTON, DC 20006  |

I (WE) RECEIVED A COPY OF THIS NOTICE

ACKNOWLEDGMENT OF RECEIPT

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



# SIGNATURE ADDENDUM

*Saurav Pal*

SAURAV PAL

*11/20/2020*

DATE

*Dalia Roy Pal*

DALIA ROY PAL

*11/20/2020*

DATE



**BORROWER'S CERTIFICATION & AUTHORIZATION**

**Certification**

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **Customer Service Mortgage Corp DBA CSMC Mortgage**

(“Lender”).

In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.

2. I/We understand and agree that Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the Financial Institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

**Authorization to Release Information**

To Whom It May Concern:

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

**VA, FHA and USDA Loans**

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

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

has a right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the agency indicated above without further notice or authorization, but will not be disclosed or released to another Government Agency or Department without your consent except as required or permitted by law. You are authorizing such disclosure for a period of time not in excess of three months. Prior to the time that your financial records are disclosed, you may revoke this authorization at any time; however, your refusal to provide the information may cause your application to be delayed or rejected. If you believe that your financial records have been disclosed improperly, you may have legal rights under the Right to Financial Privacy Act of 1978 [12 USCS Sections 3401 et seq.].

*Saurav Pal*

SAURAV PAL

*11/20/2020*

DATE

*Dalia Roy Pal*

DALIA ROY PAL

*11/20/2020*

DATE



# PRIVATE MORTGAGE INSURANCE DISCLOSURE FIXED RATE MORTGAGE

Borrower(s): SAURAV PAL  
DALIA ROY PAL

Date: November 20, 2020

Loan Number: 200809090

Property Address: 3140 Tecopa Springs Lane  
Simi Valley, CA 93063

Lender: Customer Service Mortgage Corp DBA CSMC Mortgage

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

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

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

## Initial Amortization Schedule

An amortization schedule showing the principal and interest due on your loan, along with the balance remaining after each scheduled payment, is attached for your reference.

## Borrower Requested Cancellation of PMI

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

- (1) The date the principal balance of your loan is first **scheduled** to reach 80% of the original value of the property, based solely on the initial amortization schedules for your loan. This date is **May 1, 2024**.
- (2) The date the principal balance **actually** reaches 80% of the original value of the property.

"Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed. If this loan refinances an existing loan secured by the property, "original value" means the appraised value relied on by the lender to approve this loan.

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

- (1) you submit a written request to the servicer for cancellation;
- (2) you have a good payment history;
- (3) you are current on the payments required by your loan; and
- (4) the servicer receives, if requested and at your expense, evidence satisfactory to the holder of your loan that the value of the property has not declined below its original value, and certification that there are no subordinate liens on the property.

For purposes of PMI cancellation, a "good payment history" means no payments 60 or more days past due within two years and no payments 30 or more days past due within one year of the later of (a) the cancellation date, or (b) the date you submit a request for cancellation. After receiving your written cancellation request, the servicer will notify you promptly of the type of evidence you must provide to satisfy the condition as described in number 4 above.

## Automatic Termination of PMI

If you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first **scheduled** to reach 78% of the original value of the property. This date is **May 1, 2025**. If you are **not** current on your loan payments as of that date, PMI will automatically terminate on the first day of the first month beginning after the date you become current on your payments.



**Exceptions to Cancellation and Automatic Termination**

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

I/We have received a copy of this disclosure.

*Saurav Pal*

*11/20/2020*

SAURAV PAL

DATE

*Dalia Roy Pal*

*11/20/2020*

DALIA ROY PAL

DATE



Customer Service Mortgage Corp DBA CSMC Mortgage

**EQUAL CREDIT OPPORTUNITY ACT NOTICE**

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

**Federal Trade Commission  
108077 Wilshire Blvd  
Suite 700  
Los Angeles, CA 90024  
877-382-4537**

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

*Saurav Pal*

*11/20/2020*

SAURAV PAL

DATE

*Dalia Roy Pal*

*11/20/2020*

DALIA ROY PAL

DATE





# BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION

Borrower(s): SAURAV PAL AND DALIA ROY PAL

Date: November 20, 2020

Loan Number: 200809090

Property Address: 3140 Tecopa Springs Lane  
Simi Valley, CA 93063

Lender: Customer Service Mortgage Corp DBA CSMC Mortgage

I/We, SAURAV PAL AND DALIA ROY PAL

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

*Saurav Pal*

SAURAV PAL

*11/20/2020*

DATE

*Dalia Roy Pal*

DALIA ROY PAL

*11/20/2020*

DATE



# CALIFORNIA PER DIEM INTEREST CHARGE DISCLOSURE

Pursuant to California Civ. Code §2948.5(b)

Borrower(s): **SAURAV PAL**  
**DALIA ROY PAL**

Date: **November 20, 2020**

Loan Number: **200809090**

Property Address: **3140 Tecopa Springs Lane**  
**Simi Valley, CA 93063**

Lender: **Customer Service Mortgage Corp DBA CSMC**  
**Mortgage**

Loan Originator: **Bob Khzam**

License #: **02021660**  
NMLS #: **1570216**

License #: **00776118**  
NMLS #: **327400**

I request loan disbursement occur on a Monday or a day immediately following a bank holiday. As such, interest will commence to accrue on the business day immediately preceding the day of disbursement.

The amount of additional per diem interest that will be charged to facilitate disbursement on the day you have elected is \$ **102.84**.

It may be possible to avoid the additional per diem interest charge by disbursing the loan proceeds on a day immediately following a business day.

## ACKNOWLEDGEMENT

I/We have read the above document and acknowledge receiving a copy by signing below.

*Saurav Pal*

*11/20/2020*

SAURAV PAL

DATE

*Dalia Roy Pal*

*11/20/2020*

DALIA ROY PAL

DATE

As a representative of the lender, my signature indicates our agreement to the disbursement of the loan proceeds occurring on a Monday or a day immediately following a bank holiday, and the additional per diem interest charge, in accordance with California Civil Code Section 2948.5. My signature also certifies that the foregoing is true and correct.

**Bob Khzam**

Lender Representative Name

Lender Representative Signature

Date

Ellie Mae, Inc.



CAPDID 0317  
CAPDID (CLS)  
11/20/2020 05:28 PM PST

# CALIFORNIA NOTICE TO HOME LOAN APPLICANT

Borrower(s): **DALIA ROY PAL**

Date: **November 20, 2020**

Loan Number: **200809090**

Property Address: **3140 Tecopa Springs Lane  
Simi Valley, CA 93063**

Lender/Broker: **Customer Service Mortgage Corp DBA CSMC Mortgage** Loan Originator: **Bob Khzam**

License #: **02021660**  
NMLS #: **1570216**

License #: **00776118**  
NMLS #: **327400**

**As required by California Law, you are hereby notified:**

## NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a credit bureau distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and is based on information a credit bureau or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the credit bureau at the address and telephone number provided with this notice or contact the lender, if the lender developed or generated the credit score. The credit bureau plays no part in the decision to take any action on the loan application and is unable to provide you with the specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

**As required by Federal Law, you are hereby notified:**

## NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and is based on information a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

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200809090

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with the specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

Lender/Broker Contact Information:

**Customer Service Mortgage Corp DBA CSMC Mortgage**  
4353 Park Terrace Dr  
#100  
Westlake Village, CA 91361  
805-212-7710

Equifax  
P.O. Box 740241  
Atlanta, GA 30374  
1-800-685-1111  
www.equifax.com

TransUnion  
P.O. Box 1000  
Chester, PA 19016  
1-800-888-4213  
www.transunion.com

Experian  
P.O. Box 2002  
Allen, TX 75013  
1-888-397-3742  
www.experian.com

By signing below, the undersigned hereby acknowledges receipt of a copy of this disclosure.

Dalia Roy Pal 11/20/2020  
DALIA ROY PAL DATE



## CALIFORNIA NOTICE TO HOME LOAN APPLICANT

Borrower(s): **SAURAV PAL**

Date: **November 20, 2020**

Loan Number: **200809090**

Property Address: **3140 Tecopa Springs Lane  
Simi Valley, CA 93063**

Lender/Broker: **Customer Service Mortgage Corp DBA CSMC Mortgage** Loan Originator: **Bob Khzam**

License #: **02021660**  
NMLS #: **1570216**

License #: **00776118**  
NMLS #: **327400**

**As required by California Law, you are hereby notified:**

### NOTICE TO THE HOME LOAN APPLICANT

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**As required by Federal Law, you are hereby notified:**

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200809090

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**Customer Service Mortgage Corp DBA CSMC Mortgage**  
4353 Park Terrace Dr  
#100  
Westlake Village, CA 91361  
805-212-7710

Equifax  
P.O. Box 740241  
Atlanta, GA 30374  
1-800-685-1111  
www.equifax.com

TransUnion  
P.O. Box 1000  
Chester, PA 19016  
1-800-888-4213  
www.transunion.com

Experian  
P.O. Box 2002  
Allen, TX 75013  
1-888-397-3742  
www.experian.com

By signing below, the undersigned hereby acknowledges receipt of a copy of this disclosure.

*Saurav Pal*

SAURAV PAL

11/20/2020

DATE



## COVID-19 ATTESTATION

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 forbearance 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.

### Borrower:

I, SAURAV PAL (print name), attest to statements 1 and 2 above and that I have read this document in its entirety.

Signature:  Date: 11/20/2020

### Co-Borrower (if applicable):

I, DALIA ROY PAL (print name), attest to statements 1 and 2 above and that I have read this document in its entirety.

Signature:  Date: 11/20/2020



## AMORTIZATION SCHEDULE

Loan No.: 200809090  
 Borrower(s): SAURAV PAL  
 DALIA ROY PAL  
 Lender: Customer Service Mortgage Corp DBA CSMC Mortgage

Date: 11/20/2020  
 Loan Amount: \$643,900.00  
 Term: 30 years  
 Interest Rate: 2.875 %

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
1	01/01/2021	\$2,848.56	\$1,128.81	\$1,542.68	\$642,771.19	\$177.07	86.2780%
2	02/01/2021	\$2,848.56	\$1,131.52	\$1,539.97	\$641,639.67	\$177.07	86.1261%
3	03/01/2021	\$2,848.56	\$1,134.23	\$1,537.26	\$640,505.44	\$177.07	85.9739%
4	04/01/2021	\$2,848.56	\$1,136.95	\$1,534.54	\$639,368.49	\$177.07	85.8213%
5	05/01/2021	\$2,848.56	\$1,139.67	\$1,531.82	\$638,228.82	\$177.07	85.6683%
6	06/01/2021	\$2,848.56	\$1,142.40	\$1,529.09	\$637,086.42	\$177.07	85.5150%
7	07/01/2021	\$2,848.56	\$1,145.14	\$1,526.35	\$635,941.28	\$177.07	85.3612%
8	08/01/2021	\$2,848.56	\$1,147.88	\$1,523.61	\$634,793.40	\$177.07	85.2072%
9	09/01/2021	\$2,848.56	\$1,150.63	\$1,520.86	\$633,642.77	\$177.07	85.0527%
10	10/01/2021	\$2,848.56	\$1,153.39	\$1,518.10	\$632,489.38	\$177.07	84.8979%
11	11/01/2021	\$2,848.56	\$1,156.15	\$1,515.34	\$631,333.23	\$177.07	84.7427%
12	12/01/2021	\$2,848.56	\$1,158.92	\$1,512.57	\$630,174.31	\$177.07	84.5872%
13	01/01/2022	\$2,848.56	\$1,161.70	\$1,509.79	\$629,012.61	\$177.07	84.4312%
14	02/01/2022	\$2,848.56	\$1,164.48	\$1,507.01	\$627,848.13	\$177.07	84.2749%
15	03/01/2022	\$2,848.56	\$1,167.27	\$1,504.22	\$626,680.86	\$177.07	84.1182%
16	04/01/2022	\$2,848.56	\$1,170.07	\$1,501.42	\$625,510.79	\$177.07	83.9612%
17	05/01/2022	\$2,848.56	\$1,172.87	\$1,498.62	\$624,337.92	\$177.07	83.8037%
18	06/01/2022	\$2,848.56	\$1,175.68	\$1,495.81	\$623,162.24	\$177.07	83.6459%
19	07/01/2022	\$2,848.56	\$1,178.50	\$1,492.99	\$621,983.74	\$177.07	83.4878%
20	08/01/2022	\$2,848.56	\$1,181.32	\$1,490.17	\$620,802.42	\$177.07	83.3292%
21	09/01/2022	\$2,848.56	\$1,184.15	\$1,487.34	\$619,618.27	\$177.07	83.1702%
22	10/01/2022	\$2,848.56	\$1,186.99	\$1,484.50	\$618,431.28	\$177.07	83.0109%
23	11/01/2022	\$2,848.56	\$1,189.83	\$1,481.66	\$617,241.45	\$177.07	82.8512%
24	12/01/2022	\$2,848.56	\$1,192.68	\$1,478.81	\$616,048.77	\$177.07	82.6911%
25	01/01/2023	\$2,848.56	\$1,195.54	\$1,475.95	\$614,853.23	\$177.07	82.5306%
26	02/01/2023	\$2,848.56	\$1,198.40	\$1,473.09	\$613,654.83	\$177.07	82.3698%
27	03/01/2023	\$2,848.56	\$1,201.28	\$1,470.21	\$612,453.55	\$177.07	82.2085%
28	04/01/2023	\$2,848.56	\$1,204.15	\$1,467.34	\$611,249.40	\$177.07	82.0469%
29	05/01/2023	\$2,848.56	\$1,207.04	\$1,464.45	\$610,042.36	\$177.07	81.8849%
30	06/01/2023	\$2,848.56	\$1,209.93	\$1,461.56	\$608,832.43	\$177.07	81.7225%
31	07/01/2023	\$2,848.56	\$1,212.83	\$1,458.66	\$607,619.60	\$177.07	81.5597%
32	08/01/2023	\$2,848.56	\$1,215.73	\$1,455.76	\$606,403.87	\$177.07	81.3965%
33	09/01/2023	\$2,848.56	\$1,218.65	\$1,452.84	\$605,185.22	\$177.07	81.2329%
34	10/01/2023	\$2,848.56	\$1,221.57	\$1,449.92	\$603,963.65	\$177.07	81.0689%
35	11/01/2023	\$2,848.56	\$1,224.49	\$1,447.00	\$602,739.16	\$177.07	80.9046%
36	12/01/2023	\$2,848.56	\$1,227.43	\$1,444.06	\$601,511.73	\$177.07	80.7398%
37	01/01/2024	\$2,848.56	\$1,230.37	\$1,441.12	\$600,281.36	\$177.07	80.5747%
38	02/01/2024	\$2,848.56	\$1,233.32	\$1,438.17	\$599,048.04	\$177.07	80.4091%
39	03/01/2024	\$2,848.56	\$1,236.27	\$1,435.22	\$597,811.77	\$177.07	80.2432%
40	04/01/2024	\$2,848.56	\$1,239.23	\$1,432.26	\$596,572.54	\$177.07	80.0769%
41	05/01/2024	\$2,848.56	\$1,242.20	\$1,429.29	\$595,330.34	\$177.07	79.9101%
42	06/01/2024	\$2,848.56	\$1,245.18	\$1,426.31	\$594,085.16	\$177.07	79.7430%
43	07/01/2024	\$2,848.56	\$1,248.16	\$1,423.33	\$592,837.00	\$177.07	79.5754%
44	08/01/2024	\$2,848.56	\$1,251.15	\$1,420.34	\$591,585.85	\$177.07	79.4075%
45	09/01/2024	\$2,848.56	\$1,254.15	\$1,417.34	\$590,331.70	\$177.07	79.2392%
46	10/01/2024	\$2,848.56	\$1,257.15	\$1,414.34	\$589,074.55	\$177.07	79.0704%
47	11/01/2024	\$2,848.56	\$1,260.17	\$1,411.32	\$587,814.38	\$177.07	78.9013%
48	12/01/2024	\$2,848.56	\$1,263.18	\$1,408.31	\$586,551.20	\$177.07	78.7317%
49	01/01/2025	\$2,848.56	\$1,266.21	\$1,405.28	\$585,284.99	\$177.07	78.5617%
50	02/01/2025	\$2,848.56	\$1,269.24	\$1,402.25	\$584,015.75	\$177.07	78.3914%
51	03/01/2025	\$2,848.56	\$1,272.29	\$1,399.20	\$582,743.46	\$177.07	78.2206%
52	04/01/2025	\$2,848.56	\$1,275.33	\$1,396.16	\$581,468.13	\$177.07	78.0494%
53	05/01/2025	\$2,848.56	\$1,278.39	\$1,393.10	\$580,189.74	\$177.07	77.8778%
54	06/01/2025	\$2,671.49	\$1,281.45	\$1,390.04	\$578,908.29	\$0.00	77.7058%
55	07/01/2025	\$2,671.49	\$1,284.52	\$1,386.97	\$577,623.77	\$0.00	77.5334%
56	08/01/2025	\$2,671.49	\$1,287.60	\$1,383.89	\$576,336.17	\$0.00	77.3606%
57	09/01/2025	\$2,671.49	\$1,290.68	\$1,380.81	\$575,045.49	\$0.00	77.1873%





## AMORTIZATION SCHEDULE

Loan No.: 200809090  
 Borrower(s): SAURAV PAL  
 DALIA ROY PAL  
 Lender: Customer Service Mortgage Corp DBA CSMC Mortgage

Date: 11/20/2020  
 Loan Amount: \$643,900.00  
 Term: 30 years  
 Interest Rate: 2.875 %

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
58	10/01/2025	\$2,671.49	\$1,293.78	\$1,377.71	\$573,751.71	\$0.00	77.0137%
59	11/01/2025	\$2,671.49	\$1,296.88	\$1,374.61	\$572,454.83	\$0.00	76.8396%
60	12/01/2025	\$2,671.49	\$1,299.98	\$1,371.51	\$571,154.85	\$0.00	76.6651%
61	01/01/2026	\$2,671.49	\$1,303.10	\$1,368.39	\$569,851.75	\$0.00	76.4902%
62	02/01/2026	\$2,671.49	\$1,306.22	\$1,365.27	\$568,545.53	\$0.00	76.3148%
63	03/01/2026	\$2,671.49	\$1,309.35	\$1,362.14	\$567,236.18	\$0.00	76.1391%
64	04/01/2026	\$2,671.49	\$1,312.49	\$1,359.00	\$565,923.69	\$0.00	75.9629%
65	05/01/2026	\$2,671.49	\$1,315.63	\$1,355.86	\$564,608.06	\$0.00	75.7863%
66	06/01/2026	\$2,671.49	\$1,318.78	\$1,352.71	\$563,289.28	\$0.00	75.6093%
67	07/01/2026	\$2,671.49	\$1,321.94	\$1,349.55	\$561,967.34	\$0.00	75.4319%
68	08/01/2026	\$2,671.49	\$1,325.11	\$1,346.38	\$560,642.23	\$0.00	75.2540%
69	09/01/2026	\$2,671.49	\$1,328.28	\$1,343.21	\$559,313.95	\$0.00	75.0757%
70	10/01/2026	\$2,671.49	\$1,331.47	\$1,340.02	\$557,982.48	\$0.00	74.8970%
71	11/01/2026	\$2,671.49	\$1,334.66	\$1,336.83	\$556,647.82	\$0.00	74.7178%
72	12/01/2026	\$2,671.49	\$1,337.85	\$1,333.64	\$555,309.97	\$0.00	74.5383%
73	01/01/2027	\$2,671.49	\$1,341.06	\$1,330.43	\$553,968.91	\$0.00	74.3582%
74	02/01/2027	\$2,671.49	\$1,344.27	\$1,327.22	\$552,624.64	\$0.00	74.1778%
75	03/01/2027	\$2,671.49	\$1,347.49	\$1,324.00	\$551,277.15	\$0.00	73.9969%
76	04/01/2027	\$2,671.49	\$1,350.72	\$1,320.77	\$549,926.43	\$0.00	73.8156%
77	05/01/2027	\$2,671.49	\$1,353.96	\$1,317.53	\$548,572.47	\$0.00	73.6339%
78	06/01/2027	\$2,671.49	\$1,357.20	\$1,314.29	\$547,215.27	\$0.00	73.4517%
79	07/01/2027	\$2,671.49	\$1,360.45	\$1,311.04	\$545,854.82	\$0.00	73.2691%
80	08/01/2027	\$2,671.49	\$1,363.71	\$1,307.78	\$544,491.11	\$0.00	73.0861%
81	09/01/2027	\$2,671.49	\$1,366.98	\$1,304.51	\$543,124.13	\$0.00	72.9026%
82	10/01/2027	\$2,671.49	\$1,370.26	\$1,301.23	\$541,753.87	\$0.00	72.7186%
83	11/01/2027	\$2,671.49	\$1,373.54	\$1,297.95	\$540,380.33	\$0.00	72.5343%
84	12/01/2027	\$2,671.49	\$1,376.83	\$1,294.66	\$539,003.50	\$0.00	72.3495%
85	01/01/2028	\$2,671.49	\$1,380.13	\$1,291.36	\$537,623.37	\$0.00	72.1642%
86	02/01/2028	\$2,671.49	\$1,383.43	\$1,288.06	\$536,239.94	\$0.00	71.9785%
87	03/01/2028	\$2,671.49	\$1,386.75	\$1,284.74	\$534,853.19	\$0.00	71.7924%
88	04/01/2028	\$2,671.49	\$1,390.07	\$1,281.42	\$533,463.12	\$0.00	71.6058%
89	05/01/2028	\$2,671.49	\$1,393.40	\$1,278.09	\$532,069.72	\$0.00	71.4188%
90	06/01/2028	\$2,671.49	\$1,396.74	\$1,274.75	\$530,672.98	\$0.00	71.2313%
91	07/01/2028	\$2,671.49	\$1,400.09	\$1,271.40	\$529,272.89	\$0.00	71.0433%
92	08/01/2028	\$2,671.49	\$1,403.44	\$1,268.05	\$527,869.45	\$0.00	70.8550%
93	09/01/2028	\$2,671.49	\$1,406.80	\$1,264.69	\$526,462.65	\$0.00	70.6661%
94	10/01/2028	\$2,671.49	\$1,410.17	\$1,261.32	\$525,052.48	\$0.00	70.4768%
95	11/01/2028	\$2,671.49	\$1,413.55	\$1,257.94	\$523,638.93	\$0.00	70.2871%
96	12/01/2028	\$2,671.49	\$1,416.94	\$1,254.55	\$522,221.99	\$0.00	70.0969%
97	01/01/2029	\$2,671.49	\$1,420.33	\$1,251.16	\$520,801.66	\$0.00	69.9063%
98	02/01/2029	\$2,671.49	\$1,423.74	\$1,247.75	\$519,377.92	\$0.00	69.7152%
99	03/01/2029	\$2,671.49	\$1,427.15	\$1,244.34	\$517,950.77	\$0.00	69.5236%
100	04/01/2029	\$2,671.49	\$1,430.57	\$1,240.92	\$516,520.20	\$0.00	69.3316%
101	05/01/2029	\$2,671.49	\$1,433.99	\$1,237.50	\$515,086.21	\$0.00	69.1391%
102	06/01/2029	\$2,671.49	\$1,437.43	\$1,234.06	\$513,648.78	\$0.00	68.9461%
103	07/01/2029	\$2,671.49	\$1,440.87	\$1,230.62	\$512,207.91	\$0.00	68.7527%
104	08/01/2029	\$2,671.49	\$1,444.33	\$1,227.16	\$510,763.58	\$0.00	68.5589%
105	09/01/2029	\$2,671.49	\$1,447.79	\$1,223.70	\$509,315.79	\$0.00	68.3645%
106	10/01/2029	\$2,671.49	\$1,451.25	\$1,220.24	\$507,864.54	\$0.00	68.1697%
107	11/01/2029	\$2,671.49	\$1,454.73	\$1,216.76	\$506,409.81	\$0.00	67.9745%
108	12/01/2029	\$2,671.49	\$1,458.22	\$1,213.27	\$504,951.59	\$0.00	67.7787%
109	01/01/2030	\$2,671.49	\$1,461.71	\$1,209.78	\$503,489.88	\$0.00	67.5825%
110	02/01/2030	\$2,671.49	\$1,465.21	\$1,206.28	\$502,024.67	\$0.00	67.3859%
111	03/01/2030	\$2,671.49	\$1,468.72	\$1,202.77	\$500,555.95	\$0.00	67.1887%
112	04/01/2030	\$2,671.49	\$1,472.24	\$1,199.25	\$499,083.71	\$0.00	66.9911%
113	05/01/2030	\$2,671.49	\$1,475.77	\$1,195.72	\$497,607.94	\$0.00	66.7930%
114	06/01/2030	\$2,671.49	\$1,479.30	\$1,192.19	\$496,128.64	\$0.00	66.5944%



## AMORTIZATION SCHEDULE

Loan No.: 200809090  
 Borrower(s): SAURAV PAL  
 DALIA ROY PAL  
 Lender: Customer Service Mortgage Corp DBA CSMC Mortgage

Date: 11/20/2020  
 Loan Amount: \$643,900.00  
 Term: 30 years  
 Interest Rate: 2.875 %

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
115	07/01/2030	\$2,671.49	\$1,482.85	\$1,188.64	\$494,645.79	\$0.00	66.3954%
116	08/01/2030	\$2,671.49	\$1,486.40	\$1,185.09	\$493,159.39	\$0.00	66.1959%
117	09/01/2030	\$2,671.49	\$1,489.96	\$1,181.53	\$491,669.43	\$0.00	65.9959%
118	10/01/2030	\$2,671.49	\$1,493.53	\$1,177.96	\$490,175.90	\$0.00	65.7954%
119	11/01/2030	\$2,671.49	\$1,497.11	\$1,174.38	\$488,678.79	\$0.00	65.5945%
120	12/01/2030	\$2,671.49	\$1,500.70	\$1,170.79	\$487,178.09	\$0.00	65.3930%
121	01/01/2031	\$2,671.49	\$1,504.29	\$1,167.20	\$485,673.80	\$0.00	65.1911%
122	02/01/2031	\$2,671.49	\$1,507.90	\$1,163.59	\$484,165.90	\$0.00	64.9887%
123	03/01/2031	\$2,671.49	\$1,511.51	\$1,159.98	\$482,654.39	\$0.00	64.7858%
124	04/01/2031	\$2,671.49	\$1,515.13	\$1,156.36	\$481,139.26	\$0.00	64.5825%
125	05/01/2031	\$2,671.49	\$1,518.76	\$1,152.73	\$479,620.50	\$0.00	64.3786%
126	06/01/2031	\$2,671.49	\$1,522.40	\$1,149.09	\$478,098.10	\$0.00	64.1742%
127	07/01/2031	\$2,671.49	\$1,526.05	\$1,145.44	\$476,572.05	\$0.00	63.9694%
128	08/01/2031	\$2,671.49	\$1,529.70	\$1,141.79	\$475,042.35	\$0.00	63.7641%
129	09/01/2031	\$2,671.49	\$1,533.37	\$1,138.12	\$473,508.98	\$0.00	63.5583%
130	10/01/2031	\$2,671.49	\$1,537.04	\$1,134.45	\$471,971.94	\$0.00	63.3519%
131	11/01/2031	\$2,671.49	\$1,540.72	\$1,130.77	\$470,431.22	\$0.00	63.1451%
132	12/01/2031	\$2,671.49	\$1,544.42	\$1,127.07	\$468,886.80	\$0.00	62.9378%
133	01/01/2032	\$2,671.49	\$1,548.12	\$1,123.37	\$467,338.68	\$0.00	62.7300%
134	02/01/2032	\$2,671.49	\$1,551.82	\$1,119.67	\$465,786.86	\$0.00	62.5217%
135	03/01/2032	\$2,671.49	\$1,555.54	\$1,115.95	\$464,231.32	\$0.00	62.3129%
136	04/01/2032	\$2,671.49	\$1,559.27	\$1,112.22	\$462,672.05	\$0.00	62.1036%
137	05/01/2032	\$2,671.49	\$1,563.00	\$1,108.49	\$461,109.05	\$0.00	61.8938%
138	06/01/2032	\$2,671.49	\$1,566.75	\$1,104.74	\$459,542.30	\$0.00	61.6835%
139	07/01/2032	\$2,671.49	\$1,570.50	\$1,100.99	\$457,971.80	\$0.00	61.4727%
140	08/01/2032	\$2,671.49	\$1,574.27	\$1,097.22	\$456,397.53	\$0.00	61.2614%
141	09/01/2032	\$2,671.49	\$1,578.04	\$1,093.45	\$454,819.49	\$0.00	61.0496%
142	10/01/2032	\$2,671.49	\$1,581.82	\$1,089.67	\$453,237.67	\$0.00	60.8373%
143	11/01/2032	\$2,671.49	\$1,585.61	\$1,085.88	\$451,652.06	\$0.00	60.6244%
144	12/01/2032	\$2,671.49	\$1,589.41	\$1,082.08	\$450,062.65	\$0.00	60.4111%
145	01/01/2033	\$2,671.49	\$1,593.21	\$1,078.28	\$448,469.44	\$0.00	60.1972%
146	02/01/2033	\$2,671.49	\$1,597.03	\$1,074.46	\$446,872.41	\$0.00	59.9829%
147	03/01/2033	\$2,671.49	\$1,600.86	\$1,070.63	\$445,271.55	\$0.00	59.7680%
148	04/01/2033	\$2,671.49	\$1,604.69	\$1,066.80	\$443,666.86	\$0.00	59.5526%
149	05/01/2033	\$2,671.49	\$1,608.54	\$1,062.95	\$442,058.32	\$0.00	59.3367%
150	06/01/2033	\$2,671.49	\$1,612.39	\$1,059.10	\$440,445.93	\$0.00	59.1203%
151	07/01/2033	\$2,671.49	\$1,616.25	\$1,055.24	\$438,829.68	\$0.00	58.9033%
152	08/01/2033	\$2,671.49	\$1,620.13	\$1,051.36	\$437,209.55	\$0.00	58.6858%
153	09/01/2033	\$2,671.49	\$1,624.01	\$1,047.48	\$435,585.54	\$0.00	58.4679%
154	10/01/2033	\$2,671.49	\$1,627.90	\$1,043.59	\$433,957.64	\$0.00	58.2493%
155	11/01/2033	\$2,671.49	\$1,631.80	\$1,039.69	\$432,325.84	\$0.00	58.0303%
156	12/01/2033	\$2,671.49	\$1,635.71	\$1,035.78	\$430,690.13	\$0.00	57.8108%
157	01/01/2034	\$2,671.49	\$1,639.63	\$1,031.86	\$429,050.50	\$0.00	57.5907%
158	02/01/2034	\$2,671.49	\$1,643.56	\$1,027.93	\$427,406.94	\$0.00	57.3701%
159	03/01/2034	\$2,671.49	\$1,647.49	\$1,024.00	\$425,759.45	\$0.00	57.1489%
160	04/01/2034	\$2,671.49	\$1,651.44	\$1,020.05	\$424,108.01	\$0.00	56.9272%
161	05/01/2034	\$2,671.49	\$1,655.40	\$1,016.09	\$422,452.61	\$0.00	56.7050%
162	06/01/2034	\$2,671.49	\$1,659.36	\$1,012.13	\$420,793.25	\$0.00	56.4823%
163	07/01/2034	\$2,671.49	\$1,663.34	\$1,008.15	\$419,129.91	\$0.00	56.2590%
164	08/01/2034	\$2,671.49	\$1,667.32	\$1,004.17	\$417,462.59	\$0.00	56.0352%
165	09/01/2034	\$2,671.49	\$1,671.32	\$1,000.17	\$415,791.27	\$0.00	55.8109%
166	10/01/2034	\$2,671.49	\$1,675.32	\$996.17	\$414,115.95	\$0.00	55.5860%
167	11/01/2034	\$2,671.49	\$1,679.34	\$992.15	\$412,436.61	\$0.00	55.3606%
168	12/01/2034	\$2,671.49	\$1,683.36	\$988.13	\$410,753.25	\$0.00	55.1347%
169	01/01/2035	\$2,671.49	\$1,687.39	\$984.10	\$409,065.86	\$0.00	54.9082%
170	02/01/2035	\$2,671.49	\$1,691.44	\$980.05	\$407,374.42	\$0.00	54.6811%
171	03/01/2035	\$2,671.49	\$1,695.49	\$976.00	\$405,678.93	\$0.00	54.4535%



## AMORTIZATION SCHEDULE

Loan No.: 200809090  
 Borrower(s): SAURAV PAL  
 DALIA ROY PAL  
 Lender: Customer Service Mortgage Corp DBA CSMC Mortgage

Date: 11/20/2020  
 Loan Amount: \$643,900.00  
 Term: 30 years  
 Interest Rate: 2.875 %

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
172	04/01/2035	\$2,671.49	\$1,699.55	\$971.94	\$403,979.38	\$0.00	54.2254%
173	05/01/2035	\$2,671.49	\$1,703.62	\$967.87	\$402,275.76	\$0.00	53.9967%
174	06/01/2035	\$2,671.49	\$1,707.70	\$963.79	\$400,568.06	\$0.00	53.7675%
175	07/01/2035	\$2,671.49	\$1,711.80	\$959.69	\$398,856.26	\$0.00	53.5378%
176	08/01/2035	\$2,671.49	\$1,715.90	\$955.59	\$397,140.36	\$0.00	53.3074%
177	09/01/2035	\$2,671.49	\$1,720.01	\$951.48	\$395,420.35	\$0.00	53.0766%
178	10/01/2035	\$2,671.49	\$1,724.13	\$947.36	\$393,696.22	\$0.00	52.8451%
179	11/01/2035	\$2,671.49	\$1,728.26	\$943.23	\$391,967.96	\$0.00	52.6131%
180	12/01/2035	\$2,671.49	\$1,732.40	\$939.09	\$390,235.56	\$0.00	52.3806%
181	01/01/2036	\$2,671.49	\$1,736.55	\$934.94	\$388,499.01	\$0.00	52.1475%
182	02/01/2036	\$2,671.49	\$1,740.71	\$930.78	\$386,758.30	\$0.00	51.9139%
183	03/01/2036	\$2,671.49	\$1,744.88	\$926.61	\$385,013.42	\$0.00	51.6797%
184	04/01/2036	\$2,671.49	\$1,749.06	\$922.43	\$383,264.36	\$0.00	51.4449%
185	05/01/2036	\$2,671.49	\$1,753.25	\$918.24	\$381,511.11	\$0.00	51.2095%
186	06/01/2036	\$2,671.49	\$1,757.45	\$914.04	\$379,753.66	\$0.00	50.9736%
187	07/01/2036	\$2,671.49	\$1,761.66	\$909.83	\$377,992.00	\$0.00	50.7372%
188	08/01/2036	\$2,671.49	\$1,765.88	\$905.61	\$376,226.12	\$0.00	50.5002%
189	09/01/2036	\$2,671.49	\$1,770.11	\$901.38	\$374,456.01	\$0.00	50.2626%
190	10/01/2036	\$2,671.49	\$1,774.36	\$897.13	\$372,681.65	\$0.00	50.0244%
191	11/01/2036	\$2,671.49	\$1,778.61	\$892.88	\$370,903.04	\$0.00	49.7856%
192	12/01/2036	\$2,671.49	\$1,782.87	\$888.62	\$369,120.17	\$0.00	49.5463%
193	01/01/2037	\$2,671.49	\$1,787.14	\$884.35	\$367,333.03	\$0.00	49.3064%
194	02/01/2037	\$2,671.49	\$1,791.42	\$880.07	\$365,541.61	\$0.00	49.0660%
195	03/01/2037	\$2,671.49	\$1,795.71	\$875.78	\$363,745.90	\$0.00	48.8250%
196	04/01/2037	\$2,671.49	\$1,800.02	\$871.47	\$361,945.88	\$0.00	48.5833%
197	05/01/2037	\$2,671.49	\$1,804.33	\$867.16	\$360,141.55	\$0.00	48.3411%
198	06/01/2037	\$2,671.49	\$1,808.65	\$862.84	\$358,332.90	\$0.00	48.0984%
199	07/01/2037	\$2,671.49	\$1,812.98	\$858.51	\$356,519.92	\$0.00	47.8550%
200	08/01/2037	\$2,671.49	\$1,817.33	\$854.16	\$354,702.59	\$0.00	47.6111%
201	09/01/2037	\$2,671.49	\$1,821.68	\$849.81	\$352,880.91	\$0.00	47.3666%
202	10/01/2037	\$2,671.49	\$1,826.05	\$845.44	\$351,054.86	\$0.00	47.1215%
203	11/01/2037	\$2,671.49	\$1,830.42	\$841.07	\$349,224.44	\$0.00	46.8758%
204	12/01/2037	\$2,671.49	\$1,834.81	\$836.68	\$347,389.63	\$0.00	46.6295%
205	01/01/2038	\$2,671.49	\$1,839.20	\$832.29	\$345,550.43	\$0.00	46.3826%
206	02/01/2038	\$2,671.49	\$1,843.61	\$827.88	\$343,706.82	\$0.00	46.1351%
207	03/01/2038	\$2,671.49	\$1,848.03	\$823.46	\$341,858.79	\$0.00	45.8871%
208	04/01/2038	\$2,671.49	\$1,852.45	\$819.04	\$340,006.34	\$0.00	45.6384%
209	05/01/2038	\$2,671.49	\$1,856.89	\$814.60	\$338,149.45	\$0.00	45.3892%
210	06/01/2038	\$2,671.49	\$1,861.34	\$810.15	\$336,288.11	\$0.00	45.1393%
211	07/01/2038	\$2,671.49	\$1,865.80	\$805.69	\$334,422.31	\$0.00	44.8889%
212	08/01/2038	\$2,671.49	\$1,870.27	\$801.22	\$332,552.04	\$0.00	44.6379%
213	09/01/2038	\$2,671.49	\$1,874.75	\$796.74	\$330,677.29	\$0.00	44.3862%
214	10/01/2038	\$2,671.49	\$1,879.24	\$792.25	\$328,798.05	\$0.00	44.1340%
215	11/01/2038	\$2,671.49	\$1,883.74	\$787.75	\$326,914.31	\$0.00	43.8811%
216	12/01/2038	\$2,671.49	\$1,888.26	\$783.23	\$325,026.05	\$0.00	43.6277%
217	01/01/2039	\$2,671.49	\$1,892.78	\$778.71	\$323,133.27	\$0.00	43.3736%
218	02/01/2039	\$2,671.49	\$1,897.32	\$774.17	\$321,235.95	\$0.00	43.1189%
219	03/01/2039	\$2,671.49	\$1,901.86	\$769.63	\$319,334.09	\$0.00	42.8636%
220	04/01/2039	\$2,671.49	\$1,906.42	\$765.07	\$317,427.67	\$0.00	42.6077%
221	05/01/2039	\$2,671.49	\$1,910.99	\$760.50	\$315,516.68	\$0.00	42.3512%
222	06/01/2039	\$2,671.49	\$1,915.56	\$755.93	\$313,601.12	\$0.00	42.0941%
223	07/01/2039	\$2,671.49	\$1,920.15	\$751.34	\$311,680.97	\$0.00	41.8364%
224	08/01/2039	\$2,671.49	\$1,924.75	\$746.74	\$309,756.22	\$0.00	41.5780%
225	09/01/2039	\$2,671.49	\$1,929.37	\$742.12	\$307,826.85	\$0.00	41.3190%
226	10/01/2039	\$2,671.49	\$1,933.99	\$737.50	\$305,892.86	\$0.00	41.0594%
227	11/01/2039	\$2,671.49	\$1,938.62	\$732.87	\$303,954.24	\$0.00	40.7992%
228	12/01/2039	\$2,671.49	\$1,943.27	\$728.22	\$302,010.97	\$0.00	40.5384%



## AMORTIZATION SCHEDULE

Loan No.: 200809090  
 Borrower(s): SAURAV PAL  
 DALIA ROY PAL  
 Lender: Customer Service Mortgage Corp DBA CSMC Mortgage

Date: 11/20/2020  
 Loan Amount: \$643,900.00  
 Term: 30 years  
 Interest Rate: 2.875 %

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
229	01/01/2040	\$2,671.49	\$1,947.92	\$723.57	\$300,063.05	\$0.00	40.2769%
230	02/01/2040	\$2,671.49	\$1,952.59	\$718.90	\$298,110.46	\$0.00	40.0148%
231	03/01/2040	\$2,671.49	\$1,957.27	\$714.22	\$296,153.19	\$0.00	39.7521%
232	04/01/2040	\$2,671.49	\$1,961.96	\$709.53	\$294,191.23	\$0.00	39.4888%
233	05/01/2040	\$2,671.49	\$1,966.66	\$704.83	\$292,224.57	\$0.00	39.2248%
234	06/01/2040	\$2,671.49	\$1,971.37	\$700.12	\$290,253.20	\$0.00	38.9602%
235	07/01/2040	\$2,671.49	\$1,976.09	\$695.40	\$288,277.11	\$0.00	38.6949%
236	08/01/2040	\$2,671.49	\$1,980.83	\$690.66	\$286,296.28	\$0.00	38.4290%
237	09/01/2040	\$2,671.49	\$1,985.57	\$685.92	\$284,310.71	\$0.00	38.1625%
238	10/01/2040	\$2,671.49	\$1,990.33	\$681.16	\$282,320.38	\$0.00	37.8954%
239	11/01/2040	\$2,671.49	\$1,995.10	\$676.39	\$280,325.28	\$0.00	37.6276%
240	12/01/2040	\$2,671.49	\$1,999.88	\$671.61	\$278,325.40	\$0.00	37.3591%
241	01/01/2041	\$2,671.49	\$2,004.67	\$666.82	\$276,320.73	\$0.00	37.0900%
242	02/01/2041	\$2,671.49	\$2,009.47	\$662.02	\$274,311.26	\$0.00	36.8203%
243	03/01/2041	\$2,671.49	\$2,014.29	\$657.20	\$272,296.97	\$0.00	36.5499%
244	04/01/2041	\$2,671.49	\$2,019.11	\$652.38	\$270,277.86	\$0.00	36.2789%
245	05/01/2041	\$2,671.49	\$2,023.95	\$647.54	\$268,253.91	\$0.00	36.0072%
246	06/01/2041	\$2,671.49	\$2,028.80	\$642.69	\$266,225.11	\$0.00	35.7349%
247	07/01/2041	\$2,671.49	\$2,033.66	\$637.83	\$264,191.45	\$0.00	35.4619%
248	08/01/2041	\$2,671.49	\$2,038.53	\$632.96	\$262,152.92	\$0.00	35.1883%
249	09/01/2041	\$2,671.49	\$2,043.42	\$628.07	\$260,109.50	\$0.00	34.9140%
250	10/01/2041	\$2,671.49	\$2,048.31	\$623.18	\$258,061.19	\$0.00	34.6391%
251	11/01/2041	\$2,671.49	\$2,053.22	\$618.27	\$256,007.97	\$0.00	34.3635%
252	12/01/2041	\$2,671.49	\$2,058.14	\$613.35	\$253,949.83	\$0.00	34.0872%
253	01/01/2042	\$2,671.49	\$2,063.07	\$608.42	\$251,886.76	\$0.00	33.8103%
254	02/01/2042	\$2,671.49	\$2,068.01	\$603.48	\$249,818.75	\$0.00	33.5327%
255	03/01/2042	\$2,671.49	\$2,072.97	\$598.52	\$247,745.78	\$0.00	33.2545%
256	04/01/2042	\$2,671.49	\$2,077.93	\$593.56	\$245,667.85	\$0.00	32.9756%
257	05/01/2042	\$2,671.49	\$2,082.91	\$588.58	\$243,584.94	\$0.00	32.6960%
258	06/01/2042	\$2,671.49	\$2,087.90	\$583.59	\$241,497.04	\$0.00	32.4157%
259	07/01/2042	\$2,671.49	\$2,092.90	\$578.59	\$239,404.14	\$0.00	32.1348%
260	08/01/2042	\$2,671.49	\$2,097.92	\$573.57	\$237,306.22	\$0.00	31.8532%
261	09/01/2042	\$2,671.49	\$2,102.94	\$568.55	\$235,203.28	\$0.00	31.5709%
262	10/01/2042	\$2,671.49	\$2,107.98	\$563.51	\$233,095.30	\$0.00	31.2880%
263	11/01/2042	\$2,671.49	\$2,113.03	\$558.46	\$230,982.27	\$0.00	31.0043%
264	12/01/2042	\$2,671.49	\$2,118.09	\$553.40	\$228,864.18	\$0.00	30.7200%
265	01/01/2043	\$2,671.49	\$2,123.17	\$548.32	\$226,741.01	\$0.00	30.4350%
266	02/01/2043	\$2,671.49	\$2,128.26	\$543.23	\$224,612.75	\$0.00	30.1494%
267	03/01/2043	\$2,671.49	\$2,133.36	\$538.13	\$222,479.39	\$0.00	29.8630%
268	04/01/2043	\$2,671.49	\$2,138.47	\$533.02	\$220,340.92	\$0.00	29.5760%
269	05/01/2043	\$2,671.49	\$2,143.59	\$527.90	\$218,197.33	\$0.00	29.2882%
270	06/01/2043	\$2,671.49	\$2,148.73	\$522.76	\$216,048.60	\$0.00	28.9998%
271	07/01/2043	\$2,671.49	\$2,153.87	\$517.62	\$213,894.73	\$0.00	28.7107%
272	08/01/2043	\$2,671.49	\$2,159.03	\$512.46	\$211,735.70	\$0.00	28.4209%
273	09/01/2043	\$2,671.49	\$2,164.21	\$507.28	\$209,571.49	\$0.00	28.1304%
274	10/01/2043	\$2,671.49	\$2,169.39	\$502.10	\$207,402.10	\$0.00	27.8392%
275	11/01/2043	\$2,671.49	\$2,174.59	\$496.90	\$205,227.51	\$0.00	27.5473%
276	12/01/2043	\$2,671.49	\$2,179.80	\$491.69	\$203,047.71	\$0.00	27.2547%
277	01/01/2044	\$2,671.49	\$2,185.02	\$486.47	\$200,862.69	\$0.00	26.9614%
278	02/01/2044	\$2,671.49	\$2,190.26	\$481.23	\$198,672.43	\$0.00	26.6674%
279	03/01/2044	\$2,671.49	\$2,195.50	\$475.99	\$196,476.93	\$0.00	26.3727%
280	04/01/2044	\$2,671.49	\$2,200.76	\$470.73	\$194,276.17	\$0.00	26.0773%
281	05/01/2044	\$2,671.49	\$2,206.04	\$465.45	\$192,070.13	\$0.00	25.7812%
282	06/01/2044	\$2,671.49	\$2,211.32	\$460.17	\$189,858.81	\$0.00	25.4844%
283	07/01/2044	\$2,671.49	\$2,216.62	\$454.87	\$187,642.19	\$0.00	25.1869%
284	08/01/2044	\$2,671.49	\$2,221.93	\$449.56	\$185,420.26	\$0.00	24.8886%
285	09/01/2044	\$2,671.49	\$2,227.25	\$444.24	\$183,193.01	\$0.00	24.5897%



## AMORTIZATION SCHEDULE

Loan No.: 200809090  
 Borrower(s): SAURAV PAL  
 DALIA ROY PAL  
 Lender: Customer Service Mortgage Corp DBA CSMC Mortgage

Date: 11/20/2020  
 Loan Amount: \$643,900.00  
 Term: 30 years  
 Interest Rate: 2.875 %

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
286	10/01/2044	\$2,671.49	\$2,232.59	\$438.90	\$180,960.42	\$0.00	24.2900%
287	11/01/2044	\$2,671.49	\$2,237.94	\$433.55	\$178,722.48	\$0.00	23.9896%
288	12/01/2044	\$2,671.49	\$2,243.30	\$428.19	\$176,479.18	\$0.00	23.6885%
289	01/01/2045	\$2,671.49	\$2,248.68	\$422.81	\$174,230.50	\$0.00	23.3866%
290	02/01/2045	\$2,671.49	\$2,254.06	\$417.43	\$171,976.44	\$0.00	23.0841%
291	03/01/2045	\$2,671.49	\$2,259.46	\$412.03	\$169,716.98	\$0.00	22.7808%
292	04/01/2045	\$2,671.49	\$2,264.88	\$406.61	\$167,452.10	\$0.00	22.4768%
293	05/01/2045	\$2,671.49	\$2,270.30	\$401.19	\$165,181.80	\$0.00	22.1721%
294	06/01/2045	\$2,671.49	\$2,275.74	\$395.75	\$162,906.06	\$0.00	21.8666%
295	07/01/2045	\$2,671.49	\$2,281.19	\$390.30	\$160,624.87	\$0.00	21.5604%
296	08/01/2045	\$2,671.49	\$2,286.66	\$384.83	\$158,338.21	\$0.00	21.2535%
297	09/01/2045	\$2,671.49	\$2,292.14	\$379.35	\$156,046.07	\$0.00	20.9458%
298	10/01/2045	\$2,671.49	\$2,297.63	\$373.86	\$153,748.44	\$0.00	20.6374%
299	11/01/2045	\$2,671.49	\$2,303.13	\$368.36	\$151,445.31	\$0.00	20.3282%
300	12/01/2045	\$2,671.49	\$2,308.65	\$362.84	\$149,136.66	\$0.00	20.0183%
301	01/01/2046	\$2,671.49	\$2,314.18	\$357.31	\$146,822.48	\$0.00	19.7077%
302	02/01/2046	\$2,671.49	\$2,319.73	\$351.76	\$144,502.75	\$0.00	19.3963%
303	03/01/2046	\$2,671.49	\$2,325.29	\$346.20	\$142,177.46	\$0.00	19.0842%
304	04/01/2046	\$2,671.49	\$2,330.86	\$340.63	\$139,846.60	\$0.00	18.7714%
305	05/01/2046	\$2,671.49	\$2,336.44	\$335.05	\$137,510.16	\$0.00	18.4577%
306	06/01/2046	\$2,671.49	\$2,342.04	\$329.45	\$135,168.12	\$0.00	18.1434%
307	07/01/2046	\$2,671.49	\$2,347.65	\$323.84	\$132,820.47	\$0.00	17.8283%
308	08/01/2046	\$2,671.49	\$2,353.27	\$318.22	\$130,467.20	\$0.00	17.5124%
309	09/01/2046	\$2,671.49	\$2,358.91	\$312.58	\$128,108.29	\$0.00	17.1957%
310	10/01/2046	\$2,671.49	\$2,364.56	\$306.93	\$125,743.73	\$0.00	16.8784%
311	11/01/2046	\$2,671.49	\$2,370.23	\$301.26	\$123,373.50	\$0.00	16.5602%
312	12/01/2046	\$2,671.49	\$2,375.91	\$295.58	\$120,997.59	\$0.00	16.2413%
313	01/01/2047	\$2,671.49	\$2,381.60	\$289.89	\$118,615.99	\$0.00	15.9216%
314	02/01/2047	\$2,671.49	\$2,387.31	\$284.18	\$116,228.68	\$0.00	15.6012%
315	03/01/2047	\$2,671.49	\$2,393.03	\$278.46	\$113,835.65	\$0.00	15.2800%
316	04/01/2047	\$2,671.49	\$2,398.76	\$272.73	\$111,436.89	\$0.00	14.9580%
317	05/01/2047	\$2,671.49	\$2,404.51	\$266.98	\$109,032.38	\$0.00	14.6352%
318	06/01/2047	\$2,671.49	\$2,410.27	\$261.22	\$106,622.11	\$0.00	14.3117%
319	07/01/2047	\$2,671.49	\$2,416.04	\$255.45	\$104,206.07	\$0.00	13.9874%
320	08/01/2047	\$2,671.49	\$2,421.83	\$249.66	\$101,784.24	\$0.00	13.6623%
321	09/01/2047	\$2,671.49	\$2,427.63	\$243.86	\$99,356.61	\$0.00	13.3365%
322	10/01/2047	\$2,671.49	\$2,433.45	\$238.04	\$96,923.16	\$0.00	13.0098%
323	11/01/2047	\$2,671.49	\$2,439.28	\$232.21	\$94,483.88	\$0.00	12.6824%
324	12/01/2047	\$2,671.49	\$2,445.12	\$226.37	\$92,038.76	\$0.00	12.3542%
325	01/01/2048	\$2,671.49	\$2,450.98	\$220.51	\$89,587.78	\$0.00	12.0252%
326	02/01/2048	\$2,671.49	\$2,456.85	\$214.64	\$87,130.93	\$0.00	11.6954%
327	03/01/2048	\$2,671.49	\$2,462.74	\$208.75	\$84,668.19	\$0.00	11.3649%
328	04/01/2048	\$2,671.49	\$2,468.64	\$202.85	\$82,199.55	\$0.00	11.0335%
329	05/01/2048	\$2,671.49	\$2,474.55	\$196.94	\$79,725.00	\$0.00	10.7013%
330	06/01/2048	\$2,671.49	\$2,480.48	\$191.01	\$77,244.52	\$0.00	10.3684%
331	07/01/2048	\$2,671.49	\$2,486.43	\$185.06	\$74,758.09	\$0.00	10.0346%
332	08/01/2048	\$2,671.49	\$2,492.38	\$179.11	\$72,265.71	\$0.00	9.7001%
333	09/01/2048	\$2,671.49	\$2,498.35	\$173.14	\$69,767.36	\$0.00	9.3647%
334	10/01/2048	\$2,671.49	\$2,504.34	\$167.15	\$67,263.02	\$0.00	9.0286%
335	11/01/2048	\$2,671.49	\$2,510.34	\$161.15	\$64,752.68	\$0.00	8.6916%
336	12/01/2048	\$2,671.49	\$2,516.35	\$155.14	\$62,236.33	\$0.00	8.3539%
337	01/01/2049	\$2,671.49	\$2,522.38	\$149.11	\$59,713.95	\$0.00	8.0153%
338	02/01/2049	\$2,671.49	\$2,528.43	\$143.06	\$57,185.52	\$0.00	7.6759%
339	03/01/2049	\$2,671.49	\$2,534.48	\$137.01	\$54,651.04	\$0.00	7.3357%
340	04/01/2049	\$2,671.49	\$2,540.56	\$130.93	\$52,110.48	\$0.00	6.9947%
341	05/01/2049	\$2,671.49	\$2,546.64	\$124.85	\$49,563.84	\$0.00	6.6529%
342	06/01/2049	\$2,671.49	\$2,552.74	\$118.75	\$47,011.10	\$0.00	6.3102%



## AMORTIZATION SCHEDULE

Loan No.: 200809090  
 Borrower(s): SAURAV PAL  
 DALIA ROY PAL  
 Lender: Customer Service Mortgage Corp DBA CSMC Mortgage

Date: 11/20/2020  
 Loan Amount: \$643,900.00  
 Term: 30 years  
 Interest Rate: 2.875 %

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
343	07/01/2049	\$2,671.49	\$2,558.86	\$112.63	\$44,452.24	\$0.00	5.9667%
344	08/01/2049	\$2,671.49	\$2,564.99	\$106.50	\$41,887.25	\$0.00	5.6224%
345	09/01/2049	\$2,671.49	\$2,571.14	\$100.35	\$39,316.11	\$0.00	5.2773%
346	10/01/2049	\$2,671.49	\$2,577.30	\$94.19	\$36,738.81	\$0.00	4.9314%
347	11/01/2049	\$2,671.49	\$2,583.47	\$88.02	\$34,155.34	\$0.00	4.5846%
348	12/01/2049	\$2,671.49	\$2,589.66	\$81.83	\$31,565.68	\$0.00	4.2370%
349	01/01/2050	\$2,671.49	\$2,595.86	\$75.63	\$28,969.82	\$0.00	3.8886%
350	02/01/2050	\$2,671.49	\$2,602.08	\$69.41	\$26,367.74	\$0.00	3.5393%
351	03/01/2050	\$2,671.49	\$2,608.32	\$63.17	\$23,759.42	\$0.00	3.1892%
352	04/01/2050	\$2,671.49	\$2,614.57	\$56.92	\$21,144.85	\$0.00	2.8382%
353	05/01/2050	\$2,671.49	\$2,620.83	\$50.66	\$18,524.02	\$0.00	2.4864%
354	06/01/2050	\$2,671.49	\$2,627.11	\$44.38	\$15,896.91	\$0.00	2.1338%
355	07/01/2050	\$2,671.49	\$2,633.40	\$38.09	\$13,263.51	\$0.00	1.7803%
356	08/01/2050	\$2,671.49	\$2,639.71	\$31.78	\$10,623.80	\$0.00	1.4260%
357	09/01/2050	\$2,671.49	\$2,646.04	\$25.45	\$7,977.76	\$0.00	1.0708%
358	10/01/2050	\$2,671.49	\$2,652.38	\$19.11	\$5,325.38	\$0.00	0.7148%
359	11/01/2050	\$2,671.49	\$2,658.73	\$12.76	\$2,666.65	\$0.00	0.3579%
360	12/01/2050	\$2,673.04	\$2,666.65	\$6.39	\$0.00	\$0.00	0.0000%

*Saurav Pal*

SAURAV PAL

*11/20/2020*

DATE

*Dalia Roy Pal*

DALIA ROY PAL

*11/20/2020*

DATE

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



Form **4506-T**  
(March 2019)

### 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](http://www.irs.gov/form4506t).

OMB No. 1545-1872

Department of the Treasury  
Internal Revenue Service

**Tip.** Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at [IRS.gov](http://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.

<b>1a</b> Name shown on tax return. If a joint return, enter the name shown first. <b>SAURAV PAL</b>	<b>1b</b> First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) <b>347-11-4601</b>
<b>2a</b> If a joint return, enter spouse's name shown on tax return. <b>DALIA ROY PAL</b>	<b>2b</b> Second social security number or individual taxpayer identification number if joint tax return <b>038-35-3172</b>

**3** Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)  
**SAURAV PAL**  
**3140 TECOPA SPRING LANE, Simi Valley, CA 93063**

**4** Previous address shown on the last return filed if different from line 3 (see instructions)

**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.  
**Customer Service Mortgage Corporation (Participant #302617 Mailbox: CLGX4506T)**  
**C/O CoreLogic, 10277 Scripps Ranch Blvd**  
**San Diego, CA 92131**  
**866-418-4596**

**5b** Customer file number (if applicable) (see instructions)

**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** | | |

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

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

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

Phone number of taxpayer on line 1a or 2a

▶ Saurav Pal | 11/20/2020 | **952-594-5696**

Signature (see instructions) Date

**Sign Here** ▶ Title (if line 1a above is a corporation, partnership, estate, or trust)

▶ Dalia Roy Pal | 11/20/2020

Spouse's signature Date



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

## Future Developments

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

**What's New.** The transcripts provided by the IRS have been modified to protect taxpayers' privacy. Transcripts only display partial personal information, such as the last four digits of the taxpayer's Social Security Number. Full financial and tax information, such as wages and taxable income, is shown on the transcript.

A new optional Customer File Number field is available to use when requesting a transcript. You have the option of inputting a number, such as a loan number, in this field. You can input up to 10 numeric characters. The customer file number should not contain an SSN. This number will print on the transcript. The customer file number is an optional field and not required.

## General Instructions

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

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

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

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

**Automated transcript request.** You can quickly request transcripts by using our automated self-help service tools. Please visit us at [IRS.gov](http://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.





# Request for Taxpayer Identification Number and Certification

▶ Go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9) for instructions and the latest information.

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

Print or type. See Specific Instructions on page 2.	<p><b>1</b> Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. <b>SAURAV PAL</b></p>	
	<p><b>2</b> Business name/disregarded entity name, if different from above</p>	
	<p><b>3</b> Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes.</p> <p><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</p> <p><input type="checkbox"/> Limited liability company. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) ▶ _____</p> <p><small>Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.</small></p> <p><input type="checkbox"/> Other (see instructions) ▶ _____</p>	<p><b>4</b> Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):</p> <p>Exempt payee code (if any) _____</p> <p>Exemption from FATCA reporting code (if any) _____</p> <p><small>(Applies to accounts maintained outside the U.S.)</small></p>
	<p><b>5</b> Address (number, street, and apt. or suite no.) See instructions. <b>3140 TECOPA SPRINGS LANE</b></p>	<p>Requester's name and address (optional) <b>Customer Service Mortgage Corp DBA CSMC Mortgage 4353 Park Terrace Dr #100</b></p>
	<p><b>6</b> City, state, and ZIP code <b>Simi Valley, CA 93063</b></p>	
	<p><b>7</b> List account number(s) here (optional)</p>	

## 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.

<b>Social security number</b>	
3 4 7 - 1 1 - 4 6 0 1	
or	
<b>Employer identification number</b>	

**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.

<b>Sign Here</b>	<p>Signature of U.S. person ▶ <i>Saurav Pal</i></p>	<p>Date ▶ <i>11/20/2020</i></p>
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## 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](http://www.irs.gov/FormW9).

## Purpose of Form

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

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

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

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

By signing the filled-out form, you:

- Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
- Certify that you are not subject to backup withholding, or
- Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
- Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting*, later, for further information.

**Note:** If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

**Definition of a U.S. person.** For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

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



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

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

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

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

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

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

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

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

**Backup Withholding**

**What is backup withholding?** Persons making certain payments to you must under certain conditions withhold and pay to the IRS 24% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

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

**Payments you receive will be subject to backup withholding if:**

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the instructions for Part II for details),
3. The IRS tells the requester that you furnished an incorrect TIN,
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

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

Also see *Special rules for partnerships*, earlier.

**What is FATCA Reporting?**

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code*, later, and the Instructions for the Requester of Form W-9 for more information.

**Updating Your Information**

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation

that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account; for example, if the grantor of a grantor trust dies.

**Penalties**

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

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

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

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

**Specific Instructions**

**Line 1**

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

a. **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

**Note: ITIN applicant:** Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040/1040A/1040EZ you filed with your application.

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

c. **Partnership, LLC that is not a single-member LLC, C corporation, or S corporation.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.

d. **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on line 2.

e. **Disregarded entity.** For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a "disregarded entity." See Regulations section 301.7701-2(c)(2)(iii). Enter the owner's name on line 1. The name of the entity entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2, "Business name/disregarded entity name." If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

**Line 2**

If you have a business name, trade name, DBA name, or disregarded entity name, you may enter it on line 2.

**Line 3**

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

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



**Line 4, Exemptions**

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

**Exempt payee code.**

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space in line 4.

- 1 – An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)
- 2 – The United States or any of its agencies or instrumentalities
- 3 – A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- 4 – A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5 – A corporation
- 6 – A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or possession
- 7 – A futures commission merchant registered with the Commodity Futures Trading Commission
- 8 – A real estate investment trust
- 9 – An entity registered at all times during the tax year under the Investment Company Act of 1940
- 10 – A common trust fund operated by a bank under section 584(a)
- 11 – A financial institution
- 12 – A middleman known in the investment community as a nominee or custodian
- 13 – A trust exempt from tax under section 664 or described in section 4947

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

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

<sup>1</sup> See Form 1099-MISC, Miscellaneous Income, and its instructions.  
<sup>2</sup> However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

**Exemption from FATCA reporting code.** The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) written or printed on the line for a FATCA exemption code.

- A – An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
- B – The United States or any of its agencies or instrumentalities
- C – A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- D – A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i)
- E – A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i)

- F – A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
- G – A real estate investment trust
- H – A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
- I – A common trust fund as defined in section 584(a)
- J – A bank as defined in section 581
- K – A broker
- L – A trust exempt from tax under section 664 or described in section 4947(a)(1)
- M – A tax exempt trust under a section 403(b) plan or section 457(g) plan

**Note:** You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

**Line 5**

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, write NEW at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

**Line 6**

Enter your city, state, and ZIP code.

**Part I. Taxpayer Identification Number (TIN)**

**Enter your TIN in the appropriate box.** If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

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

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

**Note:** See *What Name and Number To Give the Requester*, later, for further clarification of name and TIN combinations.

**How to get a TIN.** If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at [www.SSA.gov](http://www.SSA.gov). You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at [www.irs.gov/Businesses](http://www.irs.gov/Businesses) and clicking on Employer Identification Number (EIN) under Starting a Business. Go to [www.irs.gov/Forms](http://www.irs.gov/Forms) to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to [www.irs.gov/OrderForms](http://www.irs.gov/OrderForms) to place an order and have Form W-7 and/or SS-4 mailed to you within 10 business days.

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

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

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

**Part II. Certification**

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if item 1, 4, or 5 below indicates otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code*, earlier.

**Signature requirements.** Complete the certification as indicated in items 1 through 5 below.

**1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.** You must give your correct TIN, but you do not have to sign the certification.

**2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.** You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

**3. Real estate transactions.** You must sign the certification. You may cross out item 2 of the certification.

**4. Other payments.** You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have



previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

**5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions.** You must give your correct TIN, but you do not have to sign the certification.

**What Name and Number To Give the Requester**

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account <sup>1</sup>
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor <sup>2</sup>
5. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee <sup>1</sup>
b. So-called trust account that is not a legal or valid trust under state law	The actual owner <sup>1</sup>
6. Sole proprietorship or disregarded entity owned by an individual	The owner <sup>3</sup>
7. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))	The grantor <sup>*</sup>
For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity <sup>4</sup>
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee
For this type of account:	Give name and EIN of:
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulations section 1.671-4(b)(2)(i)(B))	The trust

<sup>1</sup> List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

<sup>2</sup> Circle the minor's name and furnish the minor's SSN.

<sup>3</sup> You must show your individual name and you may also enter your business or DBA name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

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

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

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

**Secure Your Tax Records From Identity Theft**

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

To reduce your risk:

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

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

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

For more information, see Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

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

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

If you receive an unsolicited email claiming to be from the IRS, forward this message to [phishing@irs.gov](mailto:phishing@irs.gov). You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at [spam@uce.gov](mailto:spam@uce.gov) or report them at [www.ftc.gov/complaint](http://www.ftc.gov/complaint). You can contact the FTC at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see [www.IdentityTheft.gov](http://www.IdentityTheft.gov) and Pub. 5027.

Visit [www.irs.gov/IdentityTheft](http://www.irs.gov/IdentityTheft) to learn more about identity theft and how to reduce your risk.

**Privacy Act Notice**

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.



**Request for Taxpayer  
Identification Number and Certification**

► Go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9) for instructions and the latest information.

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

Print or type.  
See Specific Instructions on page 2.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. <b>DALIA ROY PAL</b>	
2 Business name/disregarded entity name, if different from above	
3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes. <input checked="" type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P= Partnership) ► _____ <b>Note:</b> 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) _____ <i>(Applies to accounts maintained outside the U.S.)</i>
5 Address (number, street, and apt. or suite no.) See instructions. <b>3140 TECOPA SPRINGS LANE</b>	Requester's name and address (optional) <b>Customer Service Mortgage Corp DBA CSMC Mortgage 4353 Park Terrace Dr #100</b>
6 City, state, and ZIP code <b>Simi Valley, CA 93063</b>	
7 List account number(s) here (optional)	

**Part I Taxpayer Identification Number (TIN)**

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

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

<b>Social security number</b>	
0 3 8 - 3 5 - 3 1 7 2	
or	
<b>Employer identification number</b>	

**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.

<b>Sign Here</b>	Signature of U.S. person ► <i>Dalia Roy Pal</i>	Date ► <i>11/20/2020</i>
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**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](http://www.irs.gov/FormW9).

**Purpose of Form**

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

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

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

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

By signing the filled-out form, you:

- Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
- Certify that you are not subject to backup withholding, or
- Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
- Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting*, later, for further information.

**Note:** If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

**Definition of a U.S. person.** For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

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



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

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

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

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

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

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

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

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

**Backup Withholding**

**What is backup withholding?** Persons making certain payments to you must under certain conditions withhold and pay to the IRS 24% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

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

**Payments you receive will be subject to backup withholding if:**

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the instructions for Part II for details),
3. The IRS tells the requester that you furnished an incorrect TIN,
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

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

Also see *Special rules for partnerships*, earlier.

**What is FATCA Reporting?**

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code*, later, and the Instructions for the Requester of Form W-9 for more information.

**Updating Your Information**

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation

that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account; for example, if the grantor of a grantor trust dies.

**Penalties**

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

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

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

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

**Specific Instructions**

**Line 1**

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

a. **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

**Note: ITIN applicant:** Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040/1040A/1040EZ you filed with your application.

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

c. **Partnership, LLC that is not a single-member LLC, C corporation, or S corporation.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.

d. **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on line 2.

e. **Disregarded entity.** For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a "disregarded entity." See Regulations section 301.7701-2(c)(2)(iii). Enter the owner's name on line 1. The name of the entity entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2, "Business name/disregarded entity name." If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

**Line 2**

If you have a business name, trade name, DBA name, or disregarded entity name, you may enter it on line 2.

**Line 3**

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

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



**Line 4, Exemptions**

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

**Exempt payee code.**

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space in line 4.

- 1 – An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)
- 2 – The United States or any of its agencies or instrumentalities
- 3 – A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- 4 – A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5 – A corporation
- 6 – A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or possession
- 7 – A futures commission merchant registered with the Commodity Futures Trading Commission
- 8 – A real estate investment trust
- 9 – An entity registered at all times during the tax year under the Investment Company Act of 1940
- 10 – A common trust fund operated by a bank under section 584(a)
- 11 – A financial institution
- 12 – A middleman known in the investment community as a nominee or custodian
- 13 – A trust exempt from tax under section 664 or described in section 4947

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

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

<sup>1</sup> See Form 1099-MISC, Miscellaneous Income, and its instructions.  
<sup>2</sup> However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

**Exemption from FATCA reporting code.** The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) written or printed on the line for a FATCA exemption code.

- A – An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
- B – The United States or any of its agencies or instrumentalities
- C – A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- D – A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i)
- E – A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i)

- F – A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
- G – A real estate investment trust
- H – A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
- I – A common trust fund as defined in section 584(a)
- J – A bank as defined in section 581
- K – A broker
- L – A trust exempt from tax under section 664 or described in section 4947(a)(1)
- M – A tax exempt trust under a section 403(b) plan or section 457(g) plan

**Note:** You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

**Line 5**

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, write NEW at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

**Line 6**

Enter your city, state, and ZIP code.

**Part I. Taxpayer Identification Number (TIN)**

**Enter your TIN in the appropriate box.** If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

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

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

**Note:** See *What Name and Number To Give the Requester*, later, for further clarification of name and TIN combinations.

**How to get a TIN.** If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at [www.SSA.gov](http://www.SSA.gov). You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at [www.irs.gov/Businesses](http://www.irs.gov/Businesses) and clicking on Employer Identification Number (EIN) under Starting a Business. Go to [www.irs.gov/Forms](http://www.irs.gov/Forms) to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to [www.irs.gov/OrderForms](http://www.irs.gov/OrderForms) to place an order and have Form W-7 and/or SS-4 mailed to you within 10 business days.

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

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

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

**Part II. Certification**

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if item 1, 4, or 5 below indicates otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code*, earlier.

**Signature requirements.** Complete the certification as indicated in items 1 through 5 below.

**1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.** You must give your correct TIN, but you do not have to sign the certification.

**2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.** You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

**3. Real estate transactions.** You must sign the certification. You may cross out item 2 of the certification.

**4. Other payments.** You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have



previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. **Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), ABLÉ accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions.** You must give your correct TIN, but you do not have to sign the certification.

**What Name and Number To Give the Requester**

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account <sup>1</sup>
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor <sup>2</sup>
5. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee <sup>1</sup>
b. So-called trust account that is not a legal or valid trust under state law	The actual owner <sup>1</sup>
6. Sole proprietorship or disregarded entity owned by an individual	The owner <sup>3</sup>
7. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))	The grantor <sup>*</sup>
For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity <sup>4</sup>
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee
For this type of account:	Give name and EIN of:
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulations section 1.671-4(b)(2)(i)(B))	The trust

<sup>1</sup> List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.  
<sup>2</sup> Circle the minor's name and furnish the minor's SSN.  
<sup>3</sup> You must show your individual name and you may also enter your business or DBA name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

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

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

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

**Secure Your Tax Records From Identity Theft**

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

To reduce your risk:

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

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

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

For more information, see Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

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

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

If you receive an unsolicited email claiming to be from the IRS, forward this message to [phishing@irs.gov](mailto:phishing@irs.gov). You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at [spam@uce.gov](mailto:spam@uce.gov) or report them at [www.ftc.gov/complaint](http://www.ftc.gov/complaint). You can contact the FTC at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see [www.IdentityTheft.gov](http://www.IdentityTheft.gov) and Pub. 5027.

Visit [www.irs.gov/IdentityTheft](http://www.irs.gov/IdentityTheft) to learn more about identity theft and how to reduce your risk.

**Privacy Act Notice**

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.





## IMPORTANT PRIVACY CHOICES FOR CONSUMERS

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

Customer Service Mortgage Corp DBA CSMC Mortgage

### Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

### Your Choices

**Restrict Information Sharing With Companies We Own or Control (Affiliates):** Unless you say "No," we may share personal and financial information about you with our affiliated companies.

NO, please do not share personal and financial information with your affiliated companies.

**Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services:** Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

---

### Time Sensitive Reply

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

Name: SAURAV PAL

Account or Policy Number(s): \_\_\_\_\_ [to be filled in by consumer]

Signature: 

To exercise your choices do one of the following:

[Mandatory]

(1) Fill out, sign and send back this form to us using the envelope provided (you may want to make a copy for your records)

[Optional]

(2) Call this toll-free number: **855-486-7852** or **805-212-7710**

OR

(3) Reply electronically by contacting us through the following Internet option:  
**www.csmcmortgage.com**



## IMPORTANT PRIVACY CHOICES FOR CONSUMERS

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

Customer Service Mortgage Corp DBA CSMC Mortgage

### Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

### Your Choices

**Restrict Information Sharing With Companies We Own or Control (Affiliates):** Unless you say "No," we may share personal and financial information about you with our affiliated companies.

NO, please do not share personal and financial information with your affiliated companies.

**Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services:** Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

---

### Time Sensitive Reply

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

Name: DALIA ROY PAL

Account or Policy Number(s): \_\_\_\_\_ [to be filled in by consumer]

Signature: Dalia Roy Pal

To exercise your choices do one of the following:

[Mandatory]

(1) Fill out, sign and send back this form to us using the envelope provided (you may want to make a copy for your records)

[Optional]

(2) Call this toll-free number: **855-486-7852** or **805-212-7710**

OR

(3) Reply electronically by contacting us through the following Internet option:  
**www.csmcmortgage.com**



## USA PATRIOT ACT INFORMATION FORM

### Customer Identification Verification

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

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

Borrower Name: **SAURAV PAL**

Date of Birth: **June 18, 1981**

Residential Address: **3140 TECOPA SPRINGS LANE  
Simi Valley, CA 93063**

Tax Identification Number (SSN): **347-11-4601**

COMPLETE A SEPARATE FORM FOR EACH BORROWER.

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

First Document List -	Country/State of Origin	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> State Issued Driver License				
<input checked="" type="checkbox"/> State Issued ID Card	USA CA	Y8251037	7/23/19	10/18/25
<input type="checkbox"/> Military ID Card				
<input type="checkbox"/> Passport				
<input type="checkbox"/> US Alien Registration Card				
<input type="checkbox"/> Canadian Driver License				

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

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

Comments: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

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

RS  
 \_\_\_\_\_  
 Signature

RANDY SCHNEIDER, NOTARY PUBLIC  
 \_\_\_\_\_  
 Printed Name/Title

11/20/2020  
 \_\_\_\_\_  
 Date



## USA PATRIOT ACT INFORMATION FORM

### Customer Identification Verification

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

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

Borrower Name: **DALIA ROY PAL**

Date of Birth: **July 22, 1980**

Residential Address: **3140 TECOPA SPRINGS LANE  
Simi Valley, CA 93063**

Tax Identification Number (SSN): **038-35-3172**

COMPLETE A SEPARATE FORM FOR EACH BORROWER.

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

First Document List -	Country/State of Origin	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> State Issued Driver License				
<input type="checkbox"/> State Issued ID Card				
<input type="checkbox"/> Military ID Card				
<input type="checkbox"/> Passport				
<input type="checkbox"/> US Alien Registration Card				
<input type="checkbox"/> Canadian Driver License				

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

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

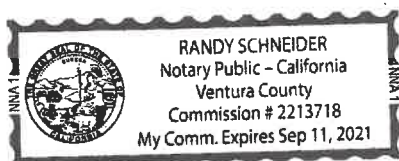
Comments: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

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

  
 \_\_\_\_\_  
 Signature

*RANDY SCHNEIDER, NOTARY PUBLIC*  
 \_\_\_\_\_  
 Printed Name/Title

*11/20/2020*  
 \_\_\_\_\_  
 Date



**PRIVATE MORTGAGE INSURANCE  
CANCELLATION/TERMINATION DATA SHEET**

Borrower(s): **SAURAV PAL  
DALIA ROY PAL**

Loan #: **200809090**

Settlement Date: **November 30, 2020**

The Date on which Borrower may Request Cancellation of PMI: **May 1, 2024**

The Date on which PMI may Automatically Terminate: **May 1, 2025**

The Date on which the Loan Reaches the Amortization Midpoint: **December 1, 2035**

The Midpoint Date in which the PMI would terminate based upon the Amortization Midpoint: **January 1, 2036**



**Zurich American Insurance Co.**

Processing Center  
P.O. Box 9061, Carlsbad, CA 92018-9061

**HOMEOWNERS DECLARATIONS**

D-BILL: CUST. SRV. MTG. CORP. DBA C PAGE: 1  
AMENDED END#: 3 9/18/20

**GA:** 1  
ARROWHEAD GENERAL INSURANCE  
AGENCY, INC.  
P O BOX 9061  
CARLSBAD, CA 92018-9061

**PRODUCER:** 154153 (855) 721-9248  
GEICO INSURANCE AGENCY INC  
ONE GEICO BLVD  
FREDERICKSBURG, VA 22412

**NAMED INSURED AND MAILING ADDRESS**  
DALIA ROY PAL HW/JT  
SAURAV PAL  
3140 TECOPA SPRINGS LN  
SIMI VALLEY, CA 93063

**LOCATION ADDRESS**  
3140 TECOPA SPRINGS LN  
SIMI VALLEY, CA 93063

COUNTY: VENTURA

**POLICY NO:** ZHO9234085 **Policy Period:** 6/27/2020 to 6/27/2021

**HOMEOWNERS DECLARATIONS 12:01 A.M. Standard Time at the Address of the Named Insured as Stated Herein.**

COVERAGE PROVIDED WHERE PREMIUM OR LIMIT OF LIABILITY SHOWN FOR THE COVERAGE:

COVERAGES AND LIMITS OF LIABILITY	SECTION I			SECTION II		
	A.DWELLING	B.OTHER STRUCTURES	C.PERSONAL PROPERTY	D.LOSS OF USE	E.PERSONAL LIABILITY	F.MEDICAL PAYMENTS
	506,100	50,610	354,270	101,220	300,000	1,000

THIS POLICY INCLUDES BUILDING CODE UPGRADE COVERAGE OF 10%

FOR COVERED LOSSES, WE COVER ONLY THAT PART OF THE LOSS OVER THE DEDUCTIBLE STATED: \$1,000 LOSS DEDUCTIBLE

**SUMMARY OF PREMIUM:**

BASIC PREMIUM	\$ 1107	TOTAL PREMIUM	\$ 743.00
ADDITIONAL PREMIUM	\$ 364CR	POLICY FEE	\$ 45.00
TOTAL PREMIUM	\$ 743	CA SEISMIC SAFETY FEE	\$ 0.15
		TOTAL POLICY	\$ 788.15
*****			
		TOTAL THIS TRANSACTION	\$ 0.00
*****			

**POLICY SUBJECT TO THE FOLLOWING SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS:**

FORM NO	EDITION	DESCRIPTION	LIMITS	CHANGE	PREMIUM DUE	PREMIUM
ZAHHO-CRID	1/20	INSURANCE DISCLOSURE				
ZAHHOBORCA	9/18	INSUR DISCLOSURE BOR				
ZAHHOOLCA	9/18	ORD OR LAW DISCLOSUR				
ZAHHO-10CA	9/18	CA INS GUARANTEE ASN				
ZUG 105C	9/18	CONSUMER AFFAIRS				
U-GU-1041A	3/11	OFAC ADVISORY				
U-GU874ACW	6/11	COMPENSATION NOTICE				
HO 00 03	5/11	SPECIAL FORM				
ZAHHOSP CA	7/19	CA SPEC PROVISIONS				
		ADVANTAGE PACKAGE				\$109
HO 23 56	5/11	SPECIFIED ADDL INS	25%			INCLUDED
HO 04 07	5/11	REP COST-PERS PROP				INCLUDED
HO 04 95	1/14	WATER BACKUP	\$5,000			INCLUDED
ZAHHO-50CA	9/18	LIMITED FUNGI COVG				
HO 24 90	8/01	WORKERS COMPENSATION				

OCC: PRIMRY PGM: HO3-9 TERR: 044 BLT: 2000 FRAME PRT CLS: 003

\* CONTINUED \*

Date Issued: 09/17/20

**Zurich American Insurance Co.**

Processing Center  
P.O. Box 9061, Carlsbad, CA 92018-9061

**HOMEOWNERS DECLARATIONS**

D-BILL: CUST. SRV. MTG. CORP. DBA C PAGE: 2  
ADDITIONAL INFORMATION END#: 3 9/18/20

**GA:** 1 **PRODUCER:** 154153 (855) 721-9248  
ARROWHEAD GENERAL INSURANCE  
AGENCY, INC. GEICO INSURANCE AGENCY INC  
P O BOX 9061 ONE GEICO BLVD  
CARLSBAD, CA 92018-9061 FREDERICKSBURG, VA 22412

**NAMED INSURED AND MAILING ADDRESS** **LOCATION ADDRESS**  
DALIA ROY PAL HW/JT 3140 TECOPA SPRINGS LN  
SAURAV PAL SIMI VALLEY, CA 93063  
3140 TECOPA SPRINGS LN  
SIMI VALLEY, CA 93063

COUNTY: VENTURA

**POLICY NO:** ZHO9234085 **Policy Period:** 6/27/2020 to 6/27/2021

**HOMEOWNERS DECLARATIONS 12:01 A.M. Standard Time at the Address of the Named Insured as Stated Herein.**

POLICY SUBJECT TO THE FOLLOWING SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS:

FORM NO	EDITION	DESCRIPTION	LIMITS	CHANGE	PREMIUM DUE	PREMIUM
ZAHHO-9 CA	9/18	LENDERS LOSS PAY END				
HO 06 53	2/17	HOME-SHARE ACTIVITY				
ZAHHO25PBE	9/18	ANIMAL LIAB EXCLSN				\$30CR
ZAHHODBECA	9/18	DIVING BOARD EXCLSN				
		POOL SLIDE EXCLSN				
ZAHHOCSC	9/18	SUBST/CANNABIS EXCL.				
ZAHHOTE CA	9/18	TRAMPOLINE EXCLUSION				
		DEDUCTIBLE \$1000				\$131CR
		AGE OF HOME ADJSTMNT				\$87CR
		GEICO AFFINITY CREDIT				\$55CR
		TILE ROOF CREDIT				\$33CR
		NEW PURCHASE DISCNT				\$82CR
		RENEWAL CREDIT				\$55CR
CAHO3HPDZA	9/18	PREM DISC AVAILABLE				
UGU1107DCW	1/20	PRIVACY NOTICE				
U-GU-319-F	1/09	IN WITNESS CLAUSE				

\* INSURED EDELIVERY EMAIL: Roy.Dalia@Gmail.Com

**\*FEE SCHEDULE:**

THIS POLICY IS SUBJECT TO THE FOLLOWING FEES WHEN APPLICABLE.

INSTALLMENT PAYMENT FEE	\$7.00 PER PAYMENT	IF FULL ANNUAL PAYMENT NOT ELECTED
REINSTATEMENT FEE	\$15.00 PER REINSTATEMENT	IF POLICY CANCELLED AND WE AGREE TO REINSTATE THE POLICY
NON-SUFFICIENT FUND FEE	\$25.00	CHARGED ON EACH CHECK/DEBIT CARD/ CREDIT CARD PAYMENT RETURNED UNPAID

ALL FEES APPROVED BY THE CALIFORNIA DEPARTMENT OF INSURANCE.

THE POLICY FEE DISCLOSED ON THE FRONT PAGE OF YOUR DECLARATIONS PAGE AND THE ADDITIONAL FEES DISCLOSED ABOVE ARE FULLY EARNED AND ARE NOT SUBJECT TO REFUND IN THE EVENT THE POLICY IS CANCELLED.

\*\* IMPORTANT \*\* POLICY DOES NOT PROVIDE EARTHQUAKE COVERAGE.

\* CONTINUED \*

Date Issued: 09/17/20

**Zurich American Insurance Co.**

Processing Center  
P.O. Box 9061, Carlsbad, CA 92018-9061

**HOMEOWNERS DECLARATIONS**

D-BILL: CUST. SRV. MTG. CORP. DBA C PAGE: 3  
ADDITIONAL INFORMATION END#: 3 9/18/20

<b>GA:</b> 1 ARROWHEAD GENERAL INSURANCE AGENCY, INC. P O BOX 9061 CARLSBAD, CA 92018-9061	<b>PRODUCER:</b> 154153 (855) 721-9248 GEICO INSURANCE AGENCY INC ONE GEICO BLVD FREDERICKSBURG, VA 22412
--	--

<b>NAMED INSURED AND MAILING ADDRESS</b> DALIA ROY PAL HW/JT SAURAV PAL 3140 TECOPA SPRINGS LN SIMI VALLEY, CA 93063	<b>LOCATION ADDRESS</b> 3140 TECOPA SPRINGS LN SIMI VALLEY, CA 93063  COUNTY: VENTURA
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**POLICY NO:** ZHO9234085 **Policy Period:** 6/27/2020 to 6/27/2021

**HOMEOWNERS DECLARATIONS 12:01 A.M. Standard Time at the Address of the Named Insured as Stated Herein.**

\*\* IMPORTANT \*\* THE LIMIT OF LIABILITY FOR THIS STRUCTURE (COVERAGE A) IS BASED ON AN ESTIMATE OF THE COST TO REBUILD YOUR HOME, INCLUDING AN APPROXIMATE COST FOR LABOR AND MATERIALS IN YOUR AREA, AND SPECIFIC INFORMATION THAT YOU HAVE PROVIDED ABOUT YOUR HOME.

\*\* IMPORTANT \*\* YOU HAVE THE OPTION TO PURCHASE EXTENDED REPLACEMENT COST COVERAGE OF UP TO 50% OF YOUR DWELLING LIMIT BY CONTACTING YOUR PRODUCER.

1ST LOAN NO. 200809090  
MTG CUST. SRV. MTG. CORP. DBA CSMC MTG  
ISAOA ATIMA  
4353 PARK TERRACE DR STE 100  
WESTLAKE VILLAGE, CA 91361

CHANGED: UPDATED MORTGAGEE

\* END OF POLICY DECLARATIONS \*

**Date Issued:** 09/17/20



# REPLACEMENT COST CALCULATION SUMMARY

ARROWHEAD\* GENERAL INSURANCE AGENCY, INC.

Insured's Name: Dalia Roy Pal

Property Address: 3140 TECOPA SPRINGS LN, SIMI VALLEY, CA 93063

Mailing Address: 1800 W HILLCREST DR APT 259, NEWBURY PARK, CA 91320

Policy Number: ZHO9234085

Customer Number: 82498739

Requested Coverage: 454,000.00

Producer Code: 154153

Agency Name: GEICO Insurance Agency Inc

Cost As-Of: 06/03/2019

Created By: Arrowhead Producer

Valuation ID: AN6CT67.1

## General Information

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Number of Stories: 2 Stories

Year Built: 2000

Quality Grade: Above Average

Site Access: 1 Average - No Unusual Constraints

Use: Single Family Detached

Sq. Feet: 2370

Cost per Finished Sq. Ft.: \$191.39

## Foundation

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Foundation Material: 100% Concrete

Property Slope: None (0 - 15 degrees)

Foundation Type: 100% Concrete Slab

## Exterior

---

Roof Shape: Gable

Exterior Wall Construction: 100% Wood Framing

Roof Cover: 100% Tile - Clay

Exterior Wall Finish: 100% Stucco - Traditional Hard Coat

## Interior

---

Average Wall Height: 9

Floor Coverings: 34% Carpet, 33% Hardwood - Plank, 33% Tile - Ceramic

Ceiling Finish: 100% Paint

Interior Wall Material: 100% Drywall

Interior Wall Finish: 50% Paint, 40% Wallpaper, 10% Paneling

## Key Rooms & Attached Structures

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**KITCHENS:** 1 Large - (15'x11')

**Kitchen 1:** Large

*Quality Adjustment:* None

*Appliances:* 1 Garbage Disposal, 1 Dishwasher, 1 Range Hood - Built-in Hardwood, 1 Space Saver Microwave, 1 Cook Top, 1 Built-in Oven

*Counters:* 100% Solid Surface

*Cabinets:* 1 Peninsula Bar, 10 Glass Cabinet Doors

*Room Features:* 1 Chair Rail

**BEDROOMS:** 3 Medium - (10'x10')

**PATIO(S)/PORCH(S):**

**BATHROOMS:** 1 Half Bath, 2 Full Bath

**Bathroom 1:** Small

*Quality Adjustment:* None

*Fixtures:*

*Vanity Tops:* 100% Solid Surface

**Bathroom 2:** Medium

*Quality Adjustment:* None

*Fixtures:* 1 Cult. Marble Tub/Shower Surr.

*Vanity Tops:* 100% Solid Surface

**Bathroom 3:** Medium

*Quality Adjustment:* None

*Fixtures:* 1 Cult. Marble Tub/Shower Surr.

*Vanity Tops:* 100% Solid Surface

**GARAGE(S)/CARPORT(S):**

**Garage/Carport# 1-** 2 Car (397 - 576 sq. ft.) Attached / Built-In 100%

**DECK(S)/BALCONY(S):**

## Systems

---

Heating: 1 Forced Air Heating System  
 Cooling: 1 Central Air Conditioning  
 Alternative Energy:

Fireplace:

## Cost Breakdown

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Appliances: \$6,002.34	Electrical: \$13,037.36
Exterior Finish: \$43,985.96	Floor Covering: \$23,774.80
Foundation: \$24,322.14	Heating/AC: \$11,161.10
Interior Finish: \$90,199.89	Other Fees and Taxes: \$15,010.84
Plumbing: \$13,969.39	Roofing: \$19,375.56
Rough Framing: \$47,521.40	Specialty Features: \$8,617.85
Windows: \$10,039.77	Architect Fees and Permits: \$40,476.00
Overhead and Profit: \$75,551.03	
Demolition and Debris Removal: \$10,260.75	

## Estimated Replacement Cost

---

Calculated Value: **\$454,000.00**

The estimated replacement costs above represent the approximated costs required to rebuild a similar structure generally described herein in the referenced geographic market. It includes pricing for labor, materials, applicable permits and fees, sales tax, and contractor's overhead and profit; it does not include costs for major excavation or land value. This estimate is intended to function as one of several sources of information in estimating a replacement cost and is not guaranteed to represent actual replacement costs in the event of damage or loss. The cost to replace this home may be significantly higher, especially if it is older or larger and/or it has been upgraded with custom amenities, such as superior grade carpet, hardwood or marble flooring, upgraded kitchen cabinets or appliances, crown molding or other custom features. Selecting a coverage limit adequate to rebuild the home in event of a total loss is the responsibility of the policyholder.

(Replacement cost includes all applicable permits, fees, overhead, profit, and sales tax)

**ALLONGE TO NOTE**

**LOAN # 200809090**

**LOAN AMOUNT \$643,900.00**

**PROPERTY ADDRESS 3140 Tecopa Springs Lane  
Simi Valley, CA 93063**

**ALLONGE TO NOTE DATED November 20, 2020**

**IN FAVOR OF Customer Service Mortgage Corp DBA CSMC Mortgage, a California Corporation**

**AND EXECUTED BY SAURAV PAL AND DALIA ROY PAL**

**PAY TO THE ORDER OF PennyMac Corp.**

**WITHOUT RECOURSE Customer Service Mortgage Corp DBA CSMC Mortgage, a California Corporation**

**BY \_\_\_\_\_**

**TITLE \_\_\_\_\_**





**Consumer's Title Company**  
of CALIFORNIA

4035 E. Thousand Oaks Blvd, Suite #260, Westlake Village, CA 91362  
Tel: (805) 495-7200 • Fax: (805) 495-1774

**To Whom it May Concern:**

**Please be advised that Consumer's Title Company of California is not a taxing authority and cannot complete, nor certify, the attached Tax Information form. Information regarding property taxes may be obtained from your tax service contract or directly from the taxing authority.**

**Sincerely,**

**Escrow Officer**

# TAX RECORD INFORMATION SHEET

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

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

## INSTRUCTIONS FOR COMPLETION OF TAX RECORDS:

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

The following information is Certified by: Kyle Johnson

DATE LOAN CLOSED: November 20, 2020

TITLE/ESCROW/CLOSING ATTORNEY \_\_\_\_\_

REFINANCE  Yes  No

LOAN # 200809090

BORROWER(S) NAME: SAURAV PAL  
DALIA ROY PAL

TAXES FOR CURRENT YEAR LISTED IN NAME OF: SAURAV PAL  
DALIA ROY PAL

PROPERTY ADDRESS: 3140 Tecopa Springs Lane  
Simi Valley, CA 93063

## CURRENT TAX ASSESSMENT BASED ON:

ACREAGE  VACANT  PARTIAL CONSTRUCTION  COMPLETE CONSTRUCTION

### LEGAL DESCRIPTION:

SECTION \_\_\_\_\_ BLOCK \_\_\_\_\_ LOT(S) \_\_\_\_\_ TRACT \_\_\_\_\_

MAP \_\_\_\_\_ UNIT# \_\_\_\_\_ TWNSHP \_\_\_\_\_ RANGE \_\_\_\_\_

SUBDIVISION \_\_\_\_\_

METES & BOUNDS  YES  NO

TYPE OF TAX County Tax LAST AMOUNT PAID \_\_\_\_\_

CURRENT TAXES PAID THRU DATE \_\_\_\_\_ NEXT DUE DATE 02/01/2021

NEXT AMOUNT DUE \$4,173.00 -THIS AMOUNTS IS  ESTIMATE  ACTUAL

### PAYMENT FREQUENCY:

ANNUAL  SEMI-ANNUAL  QUARTERLY  TRI-ANNUAL

TAXING AUTHORITY NAME & ADDRESS:

PARCEL/PROPERTY ID/TMS #

628-0-292-055

PARCEL/PROPERTY ID/TMS #

TYPE OF TAX \_\_\_\_\_ LAST AMOUNT PAID \_\_\_\_\_

CURRENT TAXES PAID THRU DATE \_\_\_\_\_ NEXT DUE DATE \_\_\_\_\_

NEXT AMOUNT DUE \_\_\_\_\_ -THIS AMOUNTS IS  ESTIMATE  ACTUAL

### PAYMENT FREQUENCY:

ANNUAL  SEMI-ANNUAL  QUARTERLY  TRI-ANNUAL

TAXING AUTHORITY NAME & ADDRESS:

PARCEL/PROPERTY ID/TMS #

PARCEL/PROPERTY ID/TMS #

TYPE OF TAX \_\_\_\_\_ LAST AMOUNT PAID \_\_\_\_\_

CURRENT TAXES PAID THRU DATE \_\_\_\_\_ NEXT DUE DATE \_\_\_\_\_

NEXT AMOUNT DUE \_\_\_\_\_ -THIS AMOUNTS IS  ESTIMATE  ACTUAL

### PAYMENT FREQUENCY:

ANNUAL  SEMI-ANNUAL  QUARTERLY  TRI-ANNUAL

TAXING AUTHORITY NAME & ADDRESS:

PARCEL/PROPERTY ID/TMS #

PARCEL/PROPERTY ID/TMS #



TYPE OF TAX \_\_\_\_\_ LAST AMOUNT PAID \_\_\_\_\_  
 CURRENT TAXES PAID THRU DATE \_\_\_\_\_ NEXT DUE DATE \_\_\_\_\_  
 NEXT AMOUNT DUE \_\_\_\_\_ -THIS AMOUNTS IS [ ] ESTIMATE [ ] ACTUAL  
**PAYMENT FREQUENCY:**  
 ANNUAL  SEMI-ANNUAL  QUARTERLY  TRI-ANNUAL  
**TAXING AUTHORITY NAME & ADDRESS:** \_\_\_\_\_ PARCEL/PROPERTY ID/TMS # \_\_\_\_\_  
 \_\_\_\_\_ PARCEL/PROPERTY ID/TMS # \_\_\_\_\_  
 \_\_\_\_\_

TYPE OF TAX \_\_\_\_\_ LAST AMOUNT PAID \_\_\_\_\_  
 CURRENT TAXES PAID THRU DATE \_\_\_\_\_ NEXT DUE DATE \_\_\_\_\_  
 NEXT AMOUNT DUE \_\_\_\_\_ -THIS AMOUNTS IS [ ] ESTIMATE [ ] ACTUAL  
**PAYMENT FREQUENCY:**  
 ANNUAL  SEMI-ANNUAL  QUARTERLY  TRI-ANNUAL  
**TAXING AUTHORITY NAME & ADDRESS:** \_\_\_\_\_ PARCEL/PROPERTY ID/TMS # \_\_\_\_\_  
 \_\_\_\_\_ PARCEL/PROPERTY ID/TMS # \_\_\_\_\_  
 \_\_\_\_\_

SETTLEMENT AGENT \_\_\_\_\_



Customer Service Mortgage Corp DBA CSMC Mortgage  
4353 Park Terrace Dr  
#100  
Westlake Village, CA 91361

**HAZARD INSURANCE ENDORSEMENT LETTER**

POLICY NUMBER:

AGENT'S NAME AND ADDRESS:

INSURED'S NAME: SAURAV PAL  
DALIA ROY PAL

PROPERTY ADDRESS: 3140 Tecopa Springs Lane, Simi Valley, CA 93063

Please make the changes requested below:

Correct Mortgage Clause to read:  
PennyMac Loan Services, LLC, Its Successors And/Or Assigns  
P.O. Box 6618  
Springfield, OH 45501-6618  
LOAN #: 200809090

Change Property address to:

Change Insured's Name to:

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

Other:

Please send the endorsement(s) directly to:  
PennyMac Loan Services, LLC  
P.O. Box 6618  
Springfield, OH 45501-6618  
LOAN #: 200809090



**\*\*\*ATTENTION CLOSING AGENTS\*\*\*  
PLEASE CHECK YOUR PRINTER SETTINGS PRIOR TO PRINTING  
DOCS!!!**

Below are the printer settings you need to be certain to set when printing Encompass Closing Docs. **If you don't set these properly on every machine you print from, the page size, margins and font size may be distorted and therefore out of compliance for recording purposes!** (Please note: The instructions below may vary slightly for different printers.)

1. Close the doc package you are trying to print.
2. Open any existing PDF that you have previously saved.
3. Go to the "File" menu then select "Print". A Print Dialog screen should appear.
4. Please make the following changes:
  - For Adobe versions DC and higher:
    - a. Change "Page Size and Handling" to "Actual Size"
    - b. Check "Choose Paper Source by PDF page size"
  - For Adobe versions X and lower:
    - a. Change "Paper-Scaling" to "None"
    - b. Un-check "Auto-Rotate and Center"
    - c. Check "Choose Paper Source by PDF page size"
5. Click OK.
6. Print the document, then close it.
7. Reopen the loan documents and confirm the printer settings have been saved. Print the package—the forms should print correctly. To help verify it's printing correctly, this particular page should print as legal size.

**Should you need any assistance with this, please contact the Closing Agent per the Instructions to Escrow/ Title/Closing Agent.**





# DATA ENTRY PROOF SHEET

## LOAN DETAILS

Lender Name **Customer Service Mortgage Corp DBA CSMC Mortgage**

Lender Rep **Bob Khzam**  
Lender Phone # **805-212-7710**  
Alt Lender Name **N/A**

Client ID **3011172012**

Processing Request GUID  
**e352e651-c55d-48f2-aaba-67cebe81150f**

Investor **PennyMac Corp.**  
Investor Loan#

Loan Type **Conventional**  
Plan Code # **PMCCFOT**  
Plan ID **08930001**  
Program Code Description **Fixed Rate Conforming Open Term**

First-Lien **YES**  
Purch/Refi **REFINANCE, No Cash-Out Other**  
Refi with Original Lender: **No**

Loan Number **200809090**  
FHA Section Number  
Application Date **August 26, 2020**  
Lock Expiration Date **November 25, 2020**  
Doc Date **November 20, 2020**  
Closing Date **November 20, 2020**

Mers Min Number **1013906-0000008908-7**  
Case Number  
Rescission Date **November 24, 2020**  
Disbursement Date **November 30, 2020**  
Signing Date **November 20, 2020**  
1<sup>st</sup> Pay Date **January 1, 2021**  
Maturity Date **December 1, 2050**

Broker Company Name

Broker Contact  
Broker Phone

## TERMS

Appraised Value **\$745,000.00**  
Sales Price **N/A**  
Loan Amount **\$643,900.00**  
Payment **\$2,671.49**  
Subordinate Financing  
Adjustable **NO**  
1<sup>st</sup> Int Chg Months  
Adj. Period Months  
Initial Cap  
Periodic Cap **0.000 %**  
Life Cap

Term **360** Convertible: **No**  
Due In **360**  
Interest Rate **2.875 %**  
Interest Only Months **N/A**  
Total Payment (PITI) **\$3,609.74**  
APR % **3.021 %**  
Margin %  
Index %  
Floor Rate  
Floor Verbiage

PREPAY: **NO**

BUYDOWN: **NO**

## PROPERTY INFORMATION

Address **3140 Tecopa Springs Lane**

City **Simi Valley**  
State **CA**  
Unincorporated Area  
Property Type **PUD**  
Condo/PUD Name **White Cloud Estates**

County **Ventura**  
Zip **93063**

Number of Units **1**

Flood Required **NO**  
Flood Cert Number **2008J04947**

Property will be **Primary Residence**



**PROPERTY INFORMATION (Continued)**

Legal Description: Option To Attach Separate Legal Description was selected.  
 APN #: 628-0-292-055

**ESCROW & TITLE INFORMATION**

Escrow Co. **Consumer's Title Company**

Officer **Jewlz Schneider** Phone **805-495-7200**  
 Fax **805-495-1774**  
 Number **20-123247-E7**  
 Address **4035 E Thousand Oaks Blvd, Suite 260**  
 City/St/Zip **Westlake Village, CA 91362**

Title Co. **Consumer's Title Company**

Officer **Kyle Johnson** Phone **805-495-7200**  
 Fax **805-495-1774**  
 Number **20-123247-E7**  
 Address **4035 E Thousand Oaks Blvd, Suite 260**  
 City/St/Zip **Westlake Village, CA 91362**

Report Date **September 3, 2020**  
 Approved Items **1-9**  
 Special Endorse **8.1, 100, 110.9, 116**  
 Tax Message **to be current, 1st installment to be paid through COE**

**BORROWER INFORMATION**

Name: **SAURAV PAL**  
 AKA:  
 Borrower Type: **Individual**  
 SSN: **347-11-4601**  
 DOB: **06/18/1981**  
 Email: **pal.saurav@gmail.com**  
 POA:  
 Phone: **952-594-5696** Business Phone: **818-965-0403**  
 Present Address: **3140 TECOPA SPRINGS LANE, Simi Valley, CA 93063**  
 Mailing Address: **3140 TECOPA SPRINGS LANE, Simi Valley, CA 93063**  
 Occupancy Status: **Primary Residence** Occupancy Intent:

Name: **DALIA ROY PAL**  
 AKA:  
 Borrower Type: **Individual**  
 SSN: **038-35-3172**  
 DOB: **07/22/1980**  
 Email: **roy.dalia@gmail.com**  
 POA:  
 Phone: **952-594-5696** Business Phone: **866-502-2494**  
 Present Address: **3140 TECOPA SPRINGS LANE, Simi Valley, CA 93063**  
 Mailing Address: **3140 TECOPA SPRINGS LANE, Simi Valley, CA 93063**  
 Occupancy Status: **Primary Residence** Occupancy Intent:  
 Vesting: **HUSBAND AND WIFE AS JOINT TENANTS**

Vesting: **SAURAV PAL AND DALIA ROY PAL, HUSBAND AND WIFE AS JOINT TENANTS**



**INTER VIVOS TRUST INFORMATION**

Corp/Trust 1 Name:  
Trust Beneficiary:  
Trust Date:  
Org State: Org Type:  
Tax ID/Trust No.:

Corp/Trust 2 Name:  
Trust Beneficiary:  
Trust Date:  
Org State: Org Type:  
Tax ID/Trust No.:

**SELLER INFORMATION**

Seller Name(s)

Address  
City/St/Zip

**MORTGAGE INSURANCE INFORMATION**

1<sup>st</sup> Renew % 0.330000  
2<sup>nd</sup> Renew % 0.200000  
Upfront MI Premium %  
Paid in Cash  
Monthly Premium Amt: \$177.07

1<sup>st</sup> Renewal Mos 120  
2<sup>nd</sup> Renewal Mos 240  
Cancel at 78.000 %  
Financed  
MI Due Date 01/01/2021  
MI Cushion: 0  
Refund Cushion: No

**Charges for the insurance are added to your loan payments**

MI Company: MGIC  
MI Address: 250 E. Kilbourn Avenue  
Milwaukee, WI 53202  
MI Phone: 888-644-2334

**CLOSING CONDITIONS**

Closing County

**Executed Loan Documents:**Fully executed original loan documents must be received by the closing department, at the latest, by 2pm the day prior to funding to give ample time for review.

**Signature/Name Affidavit:**When completing the Signature/Name Affidavit, if an AKA is deemed not applicable by the borrower(s), then the borrower(s) must cross out, initial and provide written explanation for each AKA omitted.

**Funds to close not to exceed \$0.00 from verified accounts:**

**Closing Protection letter:**

**Funding VVOE:**

**Income:**Closer to do VVOEs

**Inquiry explanation:**Provide letter of explanation regarding inquiry on 11/12/20 with JMPCB CARD and disclose if new debt was incurred.

**Income:**Provide most recent paystubs for both borrowers.

**Final CD:**Show payoff from CALIBER HOME LOANS, IN #9979.

**Final credit pull for new tradelines:**soft pull



# Data Proof Sheet – Fees

**PAYMENT CATEGORIES:**

- **FINANCED** = The portion of the fee financed as part of the loan amount. This amount is paid through the proceeds of the loan;
- **PTC** = (Paid through Closing) The portion of the fee paid from the borrower's own funds as part of the closing process paid by cash or check;
- **PAC** = (Paid at Closing) The portion of the fee paid at closing by the borrower, seller, broker, lender other;
- **POC** = (Paid outside Closing) The portion of the fee paid before loan is closed.

**CALCULATION METHODOLOGY:**

- **Borrower (Financed + PTC = PAC) + POC = Total Borrower Amount Paid**
- **Seller/Broker/Lender/Other PAC + POC = Total Amount Paid by Seller/Broker/Lender/Other**
- **Total Amount = The total summation of Borrower, Seller, Broker, Lender and Other paid costs**

(\*) = Impacts APR

Origination Charges					Total Amount
Administration Fee	Paid To: Customer Service Mortgage Corporation				\$250.00
	Financed	PTC	PAC	POC	
Borrower		* \$250.00	* \$250.00		
Processing Fees	Paid To: Customer Service Mortgage Corporation				\$695.00
	Financed	PTC	PAC	POC	
Borrower		* \$695.00	* \$695.00		
Underwriting Fees	Paid To: Customer Service Mortgage Corporation				\$995.00
	Financed	PTC	PAC	POC	
Borrower		* \$995.00	* \$995.00		
Services - Borrower Did Not Shop					Total Amount
Appraisal Fee	Paid To: West Coast Valuations LLC				\$495.00
	Financed	PTC	PAC	POC	
Borrower				\$495.00	
Credit Report	Paid To: Certified Credit				\$150.00
	Financed	PTC	PAC	POC	
Borrower		\$150.00	\$150.00		
Title - Escrow Fee	Paid To: Consumer's Title				\$950.00
	Financed	PTC	PAC	POC	
Borrower		* \$950.00	* \$950.00		
Title - Lender's Title Insurance	Paid To: Consumer's Title				\$575.00
	Financed	PTC	PAC	POC	
Borrower		\$575.00	\$575.00		
Title - Recording Service Fee	Paid To: Consumer's Title				\$20.00
	Financed	PTC	PAC	POC	
Borrower		* \$20.00	* \$20.00		
Title - Signing Agent Fee	Paid To: Consumer's Title				\$175.00
	Financed	PTC	PAC	POC	
Borrower		* \$175.00	* \$175.00		
Title - Title Endorsement Fee	Paid To: Consumer's Title				\$225.00
	Financed	PTC	PAC	POC	
Borrower		\$225.00	\$225.00		
Recording Fees, Transfer Taxes and Other Government Fees					Total Amount
Recording Fees ()					\$450.00
	Financed	PTC	PAC	POC	
Borrower		\$450.00	\$450.00		
Prepaid Items Required to be Paid in Advance					Total Amount
Prepaid Interest (\$51.4226 per day from 11/30/20 to 12/1/20)					\$51.42
	Financed	PTC	PAC	POC	
Borrower		* \$51.42	* \$51.42		
Property Taxes (6 mo. @ \$695.50)					\$4,172.97
	Financed	PTC	PAC	POC	
Borrower		\$4,172.97	\$4,172.97		
Initial Escrow Payment (Provided at Closing)					Total Amount
Homeowner's Insurance (8 mo. @ \$65.68)					\$525.44
	Financed	PTC	PAC	POC	
Borrower		\$525.44	\$525.44		
Property Taxes (6 mo. @ \$695.50)					\$4,173.00
	Financed	PTC	PAC	POC	
Borrower		\$4,173.00	\$4,173.00		
Aggregate Adjustment					(\$525.44)
		PTC	PAC		
Borrower		(\$525.44)	(\$525.44)		
Disbursement Dates:					
Hazard Insurance Reserves					June 27, 2021
Mortgage Insurance Reserves					January 01, 2021
Property Tax Reserves					February 01, 2021; November 01, 2021
Payoffs and Payments					
To	Account Number	Account Type		Amount	
CALIBER HOME LOANS, IN	9739809979	MortgageLoan		\$632,972.22	
Total Payoffs and Payments				\$632,972.22	



Costs and Credits Itemized By Paying/Crediting Party

Total Borrower-Paid Fees		\$13,377.39
CD Section	Fee Description	Total Amount
A.02	Administration Fee	* \$250.00
G.08	Aggregate Adjustment	(\$525.44)
B.01	Appraisal Fee	\$495.00
B.02	Credit Report	\$150.00
G.01	Homeowner's Insurance (8 mo. @ \$65.68)	\$525.44
F.03	Prepaid Interest ( \$51.4226 per day from 11/30/20 to 12/1/20)	* \$51.42
A.03	Processing Fees	* \$695.00
F.04	Property Taxes (6 mo. @ \$695.50)	\$4,172.97
G.03	Property Taxes (6 mo. @ \$695.50)	\$4,173.00
E.01	Recording Fees ( )	\$450.00
B.03	Title - Escrow Fee	* \$950.00
B.04	Title - Lender's Title Insurance	\$575.00
B.05	Title - Recording Service Fee	* \$20.00
B.06	Title - Signing Agent Fee	* \$175.00
B.07	Title - Title Endorsement Fee	\$225.00
A.04	Underwriting Fees	* \$995.00

Total Lender Paid		\$3,926.35
CD Section	Fee Description	Total Amount
LENDER CREDIT (General Lump Sum)	LENDER CREDIT NOT APPLIED TO A SPECIFIC BORROWER FEE(S) (Includes \$5.00 credit for increase in Closing Costs above legal limit)	\$3,926.35

