

LENNAR[®]

MORTGAGE

Date: December 7, 2020

Borrower: NEERAJA KARETI

Address: 9831 Hyde Glen Court
Charlotte NC 28262

Dear Borrower(s):

Thank you for choosing Lennar Mortgage, LLC fka Eagle Home Mortgage, LLC for your home financing. We are committed to simplifying your path to homeownership whenever we can and look forward to guiding you through this process.

Within this packet, you will find documents pertaining to your loan application. Please be advised that these documents contain estimates that may change should your loan program, rate or term change. If any changes are made, we will provide you with revised documents.

Reviewing Your Documents

Please review all of the pages of these documents closely. If you see an error or missing information, please contact your loan officer to have the information updated.

Signing Your Documents

We are required to collect signatures on these documents within 3 days of receipt. Please e-sign all of your documents at your earliest convenience.

If you have any questions, please feel free to reach out to your Loan Officer via phone or email. We are always happy to help!

Charles Clifton Ridenhour
Loan Officer
NMLS# 1429482
Phone: 704-644-1459
Email: ClifRidenhour@lennarmortgage.com





Hi **NEERAJA KARETI**,

Thank you for choosing **Lennar Mortgage, LLC fka Eagle Home Mortgage, LLC** as your lender. It is our pleasure to help you get into your new home!

In our commitment to seeing you home, we have arranged for **Lennar Insurance Agency (LIA)** to provide you with a quote on your homeowners' insurance.

Protecting your new home is key to your financial security and it is required by lenders that you have a property insurance policy at the time of your loan closing.

LIA represents many national and regional insurance companies and is able to obtain comprehensive coverage at some of the lowest premiums available in the market, based on the cost to rebuild your new home, all without a credit inquiry. We encourage you to consider their offer.

If you are interested in a LIA homeownership quote, please reach out using the contact information below.

Email: team@lennarinsurance.com
Toll Free: 888-543-6180
Fax: 650-318-5364
Hours: Monday – Friday | 9 AM to 6 PM CT

Community Name: **Willow Bend - Enclave (65459)**
Model/Plan Name: **Greenway**
Model Premium: **\$780.00**



*You are under no obligation to purchase insurance from Lennar Insurance Agency as a condition to finance with **Lennar Mortgage** nor do you have to finance with **Lennar Mortgage** to get insurance through Lennar Insurance Agency. We trust the information will be informative.*

Ellie Mae, Inc.
Lender NMLS ID#: 1058

L11158960LIA2J 1120
L11158960LIA2J (INI)
12/07/2020 05:03 AM PST



Uniform Residential Loan Application

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

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

Borrower _____ Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN			
Mortgage Applied for:	<input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service		20441374
Amount	Interest Rate	No. of Months	Amortization Type:
\$ 376,361.00	2.750 %	360	<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) 1012 Willow Bend Drive, Fort Mill, SC 29708 County: York	No. of Units 1
Legal Description of Subject Property (attach description if necessary) See preliminary Title Report/Sales Contract	Year Built 2021

Purpose of Loan	<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	Property will be:	<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
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Complete this line if construction or construction-permanent loan.

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

Complete this line if this is a refinance loan.

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

Title will be held in what Name(s) NEERAJA KARETI, Karunakar Reddy Dyapa	Manner in which Title will be held Joint tenants	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) NEERAJA KARETI				Co-Borrower's Name (include Jr. or Sr. if applicable)							
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School				
680-89-8992	469-512-2094	11/05/1994	18								
<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)				<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)				<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)			
<input type="checkbox"/> Separated				<input type="checkbox"/> Separated				<input type="checkbox"/> Separated			
Dependents (not listed by Co-Borrower) no. ages 0				Dependents (not listed by Borrower) no. ages				Dependents (not listed by Borrower) no. ages			
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent No. Yrs. 9831 Hyde Glen Court Charlotte, NC 28262 0Y 5M				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.							
Mailing Address, if different from Present Address 9831 Hyde Glen Court Charlotte, NC 28262				Mailing Address, if different from Present Address							

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

Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent No. Yrs. 1086 West King Road Malvern, PA 19355 0Y 5M	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.
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Borrower			IV. EMPLOYMENT INFORMATION			Co-Borrower		
Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job			
INFOSYS LIMITED 2400 N Glenville Dr c150 Richardson, TX 75082		0Y 9M						
Yrs. employed in this line of work/profession 3			Yrs. employed in this line of work/profession					
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)					
Technology Analyst	214-306-2100							

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



Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer South East Missouri State University	<input type="checkbox"/> Self Employed	Dates (from-to) 08/14/2018 - 12/14/2019	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business Student	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
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*	\$ 6,000.00	\$	\$ 6,000.00	Rent	\$ 1,200.00	
Overtime				First Mortgage (P&I)		\$ 1,536.46
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		65.00
Dividends/Interest				Real Estate Taxes		292.00
Net Rental Income				Mortgage Insurance		163.09
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		70.00
				Other:		0.00
Total	\$ 6,000.00	\$	\$ 6,000.00	Total	\$ 1,200.00	\$ 2,126.55

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

Describe Other Income

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

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

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

Completed Jointly Not Jointly

ASSETS	Cash or Market Value	LIABILITIES	
Description		Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.	
Cash deposit toward purchase held by: Earnest Money Deposit	\$	Borrower (B), Co-Borrower (C), Joint (J)	Monthly Payment & Months Left to Pay
			Unpaid Balance
List checking and savings accounts below		Name and address of Company (B)	\$ Payment/Months
Name and address of Bank, S&L, or Credit Union U.S. Bank 425 Walnut Street Cincinnati, OH 45202		DISCOVER FIN SVCS LLC	\$
Acct. no. 1202	\$ 27,668.97	Acct. no. 6011002673408621	35.00 14
Name and address of Bank, S&L, or Credit Union		Name and address of Company (B)	\$
		AMERICAN EXPRESS	40.00 3
Acct. no.	\$	Acct. no. -3499927301051503	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$
Acct. no.	\$	Acct. no.	



VI. ASSETS AND LIABILITIES (cont'd)					
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union					
		Acct. no.			
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$	
Stocks & Bonds (Company name/number & description)	\$				
		Acct. no.			
Life insurance net cash value	\$	Name and address of Company	\$ Payment/Months	\$	
Face amount: \$					
Subtotal Liquid Assets	\$ 27,668.97				
Real estate owned (enter market value from schedule of real estate owned)	\$	Acct. no.			
Vested interest in retirement fund	\$	Name and address of Company	\$ Payment/Months	\$	
Net worth of business(es) owned (attach financial statement)	\$				
Automobiles owned (make and year)	\$	Acct. no.			
Other Assets (itemize)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$		
		Job-Related Expense (child care, union dues, etc.)	\$		
		Total Monthly Payments	\$ 75.00		
Total Assets a.	\$ 27,668.97	Net Worth (a minus b)	\$ 27,124.97	Total Liabilities b.	\$ 544.00

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

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
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VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS					
a. Purchase Price	\$ 396,169.00	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.		Borrower		Co-Borrower	
b. Alterations, improvements, repairs				Yes	No	Yes	No
c. Land (if acquired separately)				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items	1,879.36			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs	7,118.50			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)	405,166.86			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.)			
j. Subordinate financing	0.00			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller							



VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS							
I. Other Credits (explain) Cash Deposit on sales contract Seller Credit		12,500.00 3,000.00		If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.		Borrower Yes No		Co-Borrower 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?		<input type="checkbox"/> <input checked="" type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/>	
				g. Are you obligated to pay alimony, child support, or separate maintenance?		<input type="checkbox"/> <input checked="" type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/>	
				h. Is any part of the down payment borrowed?		<input type="checkbox"/> <input checked="" type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/>	
				i. Are you a co-maker or endorser on a note?		<input type="checkbox"/> <input checked="" type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/>	
				j. Are you a U.S. citizen?		<input type="checkbox"/> <input checked="" type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/>	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		376,361.00		k. Are you a permanent resident alien?		<input type="checkbox"/> <input checked="" type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/>	
n. PMI, MIP, Funding Fee financed				l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.		<input checked="" type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/>	
o. Loan amount (add m & n)		376,361.00		m. Have you had an ownership interest in a property in the last three years?		<input type="checkbox"/> <input checked="" type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/>	
p. Cash from/to Borrower (subtract j, k, l & o from i)		13,305.86		(1) What type of property did you own – principal residence (PR), second home (SH), or investment property (IP)?					
				(2) How did you hold title to the home – by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?					

IX. ACKNOWLEDGEMENT AND AGREEMENT

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

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

DocuSigned by: Borrower's Signature <i>[Signature]</i>		7/14/2021	Co-Borrower's Signature <i>[Signature]</i>		Date
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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 provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity 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 and 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.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information.		CO-BORROWER <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"/> Black or 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 type="checkbox"/> Male		Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	

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

DocuSigned by: Loan Originator's Signature <i>[Signature]</i>		Date 12/7/2020 08:10:45 EST	
Loan Originator's Name (print or type) Charles Clifton Ridenhour		Loan Originator Identifier 1429482 / State License # - MLO - 1429482	
Loan Origination Company's Name Lennar Mortgage, LLC fka Eagle Home Mortgage, LLC		Loan Origination Company Identifier 1058 / State License # - 69343	
		Loan Origination Company's Address 11301 Carmel Commons Blvd Suite 101, Charlotte, NC 28226	



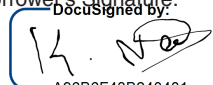
ULI: 549300H3IZO24NSOO9312044137406

LOAN #: 20441374

Continuation Sheet/Residential Loan Application					
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; border-right: none;">Borrower: NEERAJA KARETI</td> <td style="width: 50%; border-left: none;">Agency Case Number:</td> </tr> <tr> <td style="border-right: none;">Co-Borrower:</td> <td style="border-left: none;">Lender Case Number: 20441374</td> </tr> </table>	Borrower: NEERAJA KARETI	Agency Case Number:	Co-Borrower:	Lender Case Number: 20441374
Borrower: NEERAJA KARETI	Agency Case Number:				
Co-Borrower:	Lender Case Number: 20441374				

State of South Carolina Required Disclosure – Pursuant to the laws of South Carolina, Title 37, Chapter 10, Section 37-10-102(a), you are hereby notified that: (1) You have a right to select your own attorney to represent you in all matters related to this transaction. You can make this determination on your own or can work with the mortgage broker or lender to obtain assistance; and, (2) You have a right to select your own insurance agent(s) for homeowner's insurance and/or flood insurance (when required). You can make this determination on your own or you can work with the mortgage broker or lender to obtain assistance. **YOU WILL BE REQUESTED TO PROVIDE THESE SELECTIONS PRIOR TO THE LOAN CLOSING ON A FORM THAT WILL BE PROVIDED SHORTLY ONCE YOU COMPLETE AND SUBMIT THIS APPLICATION FOR A MORTGAGE LOAN.**

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: <small>DocuSigned by:</small>	Date	Co-Borrower's Signature:	Date
X 	7/14/2021	X	

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Uniform Residential Loan Application
Freddie Mac Form 65 7/05 (rev.6/09)
Ellie Mae, Inc.
Lender NMLS ID#: 1058

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

GURLA09CS_S 0817
GURLA09S (POD)
12/07/2020 05:04 AM PST

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application.

Borrower:
NEERAJA KARETI

Co-Borrower:



Agency Case Number:

Lender Case Number:
20441374

Borrower	III. BORROWER INFORMATION				Co-Borrower
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Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent No. Yrs. 1000 North Sprigg Street Cape Girardeau, MO 63701 0Y 5M	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent No. Yrs. 3 Village Drive Cape Girardeau, MO 63701 0Y 11M	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.
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Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.
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Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.

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: DocuSigned by: 	Date: 7/14/2021	Co-Borrower's Signature: 	Date:
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ULI: 549300H3IZO24NSOO9312044137406

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: Argentinian, 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:

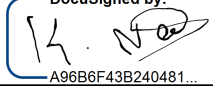
- Face-to-Face Interview (includes Electronic Media w/ Video Component) Telephone Interview Fax or Mail Email or Internet



Credit Report Authorization

I/We hereby authorize Lennar Mortgage, LLC fka Eagle Home Mortgage, LLC (hereinafter referred to as Lender), to obtain one or more credit reports regarding me/us, pursuant to the FAIR CREDIT REPORTING ACT.

Lender may use the consumer credit reports in connection with evaluating my/our request for credit or pre-qualification from Lender. Lender may also use the credit reports for determining whether other products or services offered by Lender, its affiliates and carefully selected third parties, may be suitable for me/us.

DocuSigned by:

X 7/14/2021
A96B6F43B240481... Date
Neeraja Kareti

X Date

Address Borrower 3
X Date

Address Borrower 4
X Date



Lennar Mortgage, LLC fka Eagle Home Mortgage, LLC
11301 Carmel Commons Blvd Suite 101 · Charlotte, NC 28226

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED 12/7/2020
APPLICANTS NEERAJA KARETI
9831 Hyde Glen Court
Charlotte, NC 28262
PROPERTY 1012 Willow Bend Drive
Fort Mill, SC 29708
SALE PRICE \$396,169

LOAN TERM 30 years
PURPOSE Purchase
PRODUCT Fixed Rate
LOAN TYPE Conventional FHA VA _____
LOAN ID # 20441374
RATE LOCK NO YES, until
Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 12/21/2020 at 5:00 PM PST

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$376,361	NO
Interest Rate	2.75 %	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,536.46	NO
Prepayment Penalty	Does the loan have these features? NO	
Balloon Payment	NO	

Projected Payments		
Payment Calculation	Years 1-8	Years 9-30
Principal & Interest	\$1,536.46	\$1,536.46
Mortgage Insurance	+ 163	+ -
Estimated Escrow <i>Amount can increase over time</i>	+ 357	+ 357
Estimated Total Monthly Payment	\$2,056	\$1,893
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	\$427 Monthly	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOA Dues <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>
		In escrow? YES YES NO

Costs at Closing	
Estimated Closing Costs	\$8,998 Includes \$4,540 in Loan Costs + \$4,458 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>
Estimated Cash to Close	\$13,306 Includes Closing Costs. <i>See Calculating Cash to Close on page 2 for details.</i>

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.



Closing Cost Details

Loan Costs		Other Costs	
A. Origination Charges		E. Taxes and Other Government Fees	
	\$1,230		\$1,496
% of Loan Amount (Points)		Recording Fees and Other Taxes	\$30
Commitment Fee	\$995	Transfer Taxes	\$1,466
Document Preparation Fee	\$235		
B. Services You Cannot Shop For		F. Prepaids	
	\$508		\$808
Appraisal Fee	\$500	Homeowner's Insurance Premium (12 months)	\$780
Flood Certification	\$8	Mortgage Insurance Premium (months)	
		Prepaid Interest (\$28.356 per day for 1 days @2.75 %)	\$28
		Property Taxes (months)	
C. Services You Can Shop For		G. Initial Escrow Payment at Closing	
	\$2,802		\$1,071
Document Processing Fee	\$50	Homeowner's Insurance \$65.00 per month for 3 mo.	\$195
Title - Attorney's Fees	\$650	Mortgage Insurance per month for mo.	
Title - Closing Fee	\$80	Property Taxes \$292.00 per month for 3 mo.	\$876
Title - Closing Protection Letter	\$20		
Title - Copy Fax Phone Fee to Closing Agent and	\$20		
Title - Courier Fee	\$50		
Title - Document Preparation Fee	\$130		
Title - Lender's Title Insurance	\$1,162		
Title - Recording Service Fee	\$15		
Title - Search	\$70		
Title - Survey Fee	\$275		
Title - Wire Transfer Fee	\$55		
Title Examination	\$225		
D. TOTAL LOAN COSTS (A + B + C)		H. Other	
	\$4,540		\$1,083
		HOA Working Capital	\$750
		Title - Owner's Title Insurance (optional)	\$333
		I. TOTAL OTHER COSTS (E + F + G + H)	
		\$4,458	
		J. TOTAL CLOSING COSTS	
		\$8,998	
		D + I	\$8,998
		Lender Credits	
		Calculating Cash to Close	
		Total Closing Costs (J)	\$8,998
		Closing Costs Financed (Paid from your Loan Amount)	\$0
		Down Payment/Funds from Borrower	\$19,808
		Deposit	-\$12,500
		Funds for Borrower	\$0
		Seller Credits	-\$3,000
		Adjustments and Other Credits	\$0
		Estimated Cash to Close	\$13,306



Additional Information About This Loan

LENDER	Lennar Mortgage, LLC fka Eagle Home Mortgage, LLC	MORTGAGE BROKER
NMLS/ SC LICENSE ID	1058 / 69343	NMLS/ ___ LICENSE ID
LOAN OFFICER	Charles Clifton Ridenhour	LOAN OFFICER
NMLS/ NC LICENSE ID	1429482 / MLO - 1429482	NMLS/ ___ LICENSE ID
EMAIL	ClifRidenhour@lennarmortgage.com	EMAIL
PHONE	704-644-1459	PHONE

Comparisons	Use these measures to compare this loan with other loans.
In 5 Years	\$106,541 Total you will have paid in principal, interest, mortgage insurance, and loan costs. \$43,297 Principal you will have paid off.
Annual Percentage Rate (APR)	3.076 % Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	46.974 % The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations	
Appraisal	We may order an appraisal to determine the property's value and charge you for this appraisal. We will give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
Assumption	If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input checked="" type="checkbox"/> will not allow assumption of this loan on the original terms.
Homeowner's Insurance	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
Late Payment	If your payment is more than 15 days late, we will charge a late fee of 5% of the principal and interest overdue.
Refinance	Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
Servicing	We intend <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input checked="" type="checkbox"/> to transfer servicing of your loan.

Confirm Receipt

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


 Applicant Signature 7/14/2021
 Date



Additional Details for Services You Can Shop For

To get you started with shopping, this list identifies some providers for the services you can shop for (see Section C on page 2 of your Loan Estimate).

Service Provider List		You can select these providers or shop for your own providers.	
Service	Estimate	Provider We Identified	Contact Information
Closing Fee	\$80	McMichael & Gray, PC	Randy McMichael 2101 Rexford Rd Suite 150E Charlotte, NC 28211 mallory@mcmichaelandgray.com 704-292-6950
Attorney's Fees	\$460		
Courier Fee	\$50		
Copy Fax Phone Fee to Closing	\$20		
Search	\$70		
Wire Transfer Fee	\$55		
Attorney's Fees	\$495		
Recording Service Fee	\$15		
Title Examination	\$225		
Document Processing Fee	\$50		
Lender's Title Insurance	\$1,162	McMichael & Gray, PC	Randy McMichael 2101 Rexford Rd Suite 150E Charlotte, NC 28211 mallory@mcmichaelandgray.com 704-292-6950
Closing Protection Letter	\$20		
Document Preparation Fee	\$130		



Acknowledgement of Intent to Proceed

Borrower(s): NEERAJA KARETI

Loan Number: 20441374

Property Address: 1012 Willow Bend Drive
Fort Mill, SC 29708

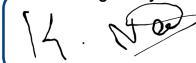
Lender/Broker: **Lennar Mortgage, LLC fka Eagle Home Mortgage, LLC** Loan Originator: Charles Clifton Ridenhour

License #: 69343
NMLS #: 1058

License #: MLO - 1429482
NMLS #: 1429482

The undersigned applicants hereby indicate their intention to proceed with the transaction identified in the Loan Estimate dated December 7, 2020, provided by Lennar Mortgage, LLC fka Eagle Home Mortgage, LLC.

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

DocuSigned by:


7/14/2021

NEERAJA KARETI

DATE



ACKNOWLEDGEMENT OF RECEIPT OF RESPA'S HOMEOWNERSHIP COUNSELING ORGANIZATIONS LIST

Borrower(s): **NEERAJA KARETI**

Date: **December 7, 2020**

Loan Number: **20441374**

Property Address: **1012 Willow Bend Drive
Fort Mill, SC 29708**

Lender/Broker: **Lennar Mortgage, LLC fka Eagle Home
Mortgage, LLC**

Loan Originator: **Charles Clifton Ridenhour**

License #: **69343**

License #: **MLO - 1429482**

NMLS #: **1058**

NMLS #: **1429482**

The undersigned hereby acknowledge(s) receiving a list of the ten closest HUD-approved Homeownership Counseling Organizations to the primary borrower's current address. The RESPA Homeownership Counseling Organizations list was provided by **Lennar Mortgage, LLC fka Eagle Home Mortgage, LLC**

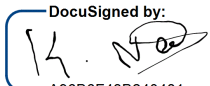
as required by RESPA's Regulation X, 12 C.F.R. § 1024.20.

Lennar Mortgage, LLC fka Eagle Home Mortgage, LLC

retrieved the list of Homeownership Counseling Organizations from:

- the CFPB's website at www.consumerfinance.gov/find-a-housing-counselor
- HUD's website at www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of the Homeownership Counseling Organizations List on the date indicated below.

DocuSigned by:

 A3050F436240461
NEERAJA KARETI

7/14/2021

DATE



FACTS	WHAT DOES Lennar Mortgage, LLC fka Eagle Home Mortgage, LLC ("Lennar Mortgage") DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> § Social Security number and income § Account balances and payment history § Credit history and assets <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Lennar Mortgage chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information		
	Does Lennar Mortgage share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes – to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes – information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes – information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	YES	YES
To limit our sharing	<p>§ Call toll-free (888) 966-8262 – our menu will prompt you through your choices</p> <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call toll-free (888) 966-8262 or go to www.lennarmortgage.com	



What we do	
How does Lennar Mortgage protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Lennar Mortgage collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> § open an account or apply for a loan § show your government-issued ID or show your driver's license § give us your contact information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> § sharing for affiliates' everyday business purposes—information about your creditworthiness § affiliates from using your information to market to you § sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> § <i>Our affiliates include financial companies such as Rialto Capital Management; nonfinancial companies, such as Lennar Commercial, Lennar Homes USA, CalAtlantic Homes, Lennar Sales Corp.; nonfinancial companies with a common corporate identity of CalAtlantic Title, Inc, Lennar Title, Inc, Lennar Title, LLC, Lennar Title, Inc dba Lennar Closing Services, North American Title, Inc, North American Title Insurance Company; and nonfinancial companies, such as Sunstreet Energy Group, Five Point Communities, WCI Communities, LLC, Watermark Realty Referral, Inc., WCI Realty, Inc., OpenDoor Labs, Inc. and Lennar Insurance Agency, LLC.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> § <i>Nonaffiliates we share with can include non-financial companies such as utility concierge services companies, home warranty companies, and home security companies.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> § <i>Our joint marketing partners include credit card companies and insurance companies.</i>

Other important information

California Consumers: Please ask your Loan Officer to provide you with the CA Important Privacy Choices for Consumers form for information on how your privacy choices differ from those set forth in this document.



Interest Rate Float Disclosure

Date: 12/7/2020

Borrower(s): NEERAJA KARETI

Loan Number: 20441374

Lender: Lennar Mortgage, LLC fka Eagle Home Mortgage, LLC

Property Address: 1012 Willow Bend Drive
Fort Mill, SC 29708

This Interest Rate Float Disclosure describes the decision you have made about the interest rate and fees associated with your mortgage loan. By choosing to allow the interest rate to float, you understand that the interest rate may change and may affect the amount of your loan payment.

Interest Rate and Discount Points

Interest Rate: 2.750% Discount Points (% of Loan Amount): \$

Loan Terms

Loan Amount: \$376,361.00 Loan Term: 360 months Loan Purpose: Purchase

Occupancy: PrimaryResidence LTV: 95.000% CLTV: 95.000%

Program Name: 2160 FreddieMac Fixed Conventional Conforming 30 yr Term

Loan Type: Conventional Amortization Type: 95.000

At this time, I have decided **NOT to lock in my interest rate**. I understand that it is my responsibility to contact the lender to obtain current information about rates and fees and to notify the lender when I am ready to lock in my interest rate. Further, I understand that I must lock my interest rate at least 15-day(s) prior to settlement/ closing.

WE CANNOT ADVISE YOU WHEN CHANGES IN RATES OCCUR. You may contact us during business hours to monitor changes in interest rates. Under this option, you may elect to establish the terms of your Loan at any time up to seven business (7) days before the date of closing. It will be your obligation to notify us when you wish to lock in your Loan. If you fail to lock in your Loan within seven business days prior to closing, we may automatically lock in the interest rate discount points on the Loan at our prevailing interest rate seven business days prior to closing. On the date that your loan is locked we will notify you of the interest rate and points locked in on your behalf by providing you with a written, signed copy of the Lock-In Agreement, either by e-mail or regular mail based on the method you have requested.

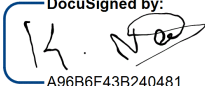
You hereby acknowledge and understand that the interest rate, loan origination fee and discount points will "float with market conditions." Furthermore, you understand that you must lock in the terms of your loan before the loan closing documents can be prepared, and that you will be subject to market conditions at the time of that lock-in.



Interest Rate Float Disclosure

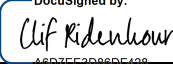
I understand that this disclosure is neither a commitment to lend, nor an approval of my loan application. By signing below, I am indicating my choice to let my interest rate float.

Borrower(s)

DocuSigned by:
 7/14/2021
A96B6F43B240481...
X _____ X _____
NEERAJA KARETI Date Date

Lender

Lennar Mortgage, LLC fka Eagle Home Mortgage, LLC
Loan Originator

DocuSigned by:
 12/7/2020 | 08:10:45 EST
A8D7EE3D98DF138...
Charles Clifton Ridenhour Date: 12/07/2020
NMLS# 1429482
Loan Officer Phone #: 704-644-1459
LO Address: 11301 Carmel Commons Blvd Suite 101, Charlotte NC 28226



Affiliated Business Arrangement Disclosure Statement

TO: NEERAJA KARETI

FROM: Lennar Mortgage, LLC fka Eagle Home Mortgage, LLC

PROPERTY ADDRESS: 1012 Willow Bend Drive, Fort Mill, SC 29708

DATE: 12/7/2020

This is to give you notice that Lennar Mortgage, LLC fka Eagle Home Mortgage, LLC (“Lender”) has a business relationship with the companies listed in the boxes below. Specifically, Lender is wholly owned by Lennar Corporation, and Lennar Corporation also: (i) owns, directly or indirectly, 100% of Lennar Title, LLC.; (ii) indirectly has a 20% ownership interest in North American Title Insurance Company (NATIC); (iii) indirectly has at least an 80% ownership interest in Lennar Insurance Agency, LLC; and (iv) indirectly has a minority ownership interest of less than 5% in Opendoor Labs, Inc. Due to these relationships, this referral of services may provide Lender a financial or other benefit.

Set forth below are the estimated charges or range of charges for the settlement services listed. You are NOT required to use the listed provider(s) as a condition for settlement of your loan on the subject property.

THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

Provider and Settlement Services/Estimated Range of Charges

INSURANCE

Lennar Insurance Agency, LLC (LIA) is an insurance agent that provides, among other products, homeowner’s/hazard and flood insurance. Set forth below is the estimated range of charges by LIA for the settlement services listed.

<u>Settlement Service</u>	<u>Range of Charges - Annual Premium</u>
Hazard Insurance	.2% - 2.5% of Home Price
Flood Insurance	.1% - .5% of Home Price

NOTE: The above is a premium range for hazard and flood insurance. If enhancements to the standard policy such as increased limits, scheduled articles, and/or earthquake coverage are required, the premium may increase. Actual quote and acceptance by LIA is subject to LIA’ application of its underwriting guidelines, including but not limited to verification of your credit score and previous loss history.

Of course, the cost of your insurance may vary due to many factors including, without limitation, the size, location and cost of your home.



Affiliated Business Arrangement Disclosure Statement Cont'd.

TITLE

You may be referred to an attorney, law firm or title agency (collectively Attorney) to provide closing services and also arrange for title insurance through numerous underwriters, one of which is North American Title Insurance Company (NATIC). Attorney is not affiliated with Lender or Lennar Corporation. In connection with the purchase of the subject property, we recommend Attorney to handle the closing and Lennar Title, LLC. to handle the issuance of any title insurance, which (if Attorney is selected by you) may be provided by NATIC. Because of the business relationship and arrangement described above, the referral to Attorney may provide Lender or Lennar Corporation a financial or other benefit. You are not required to use Attorney, Lennar Title, LLC. or NATIC.

The following are estimated charges or range of charges for the settlement services listed should NATIC provide the title insurance:

<u>Description of Settlement Service</u>	<u>Range of Charges</u>
Owner's Policy:	\$3.00 per \$1,000 for purchase price up to \$50,000 \$2.50 per \$1,000 over \$50,000 and up to \$100,000 \$1.75 per \$1,000 over \$100,000 and up to \$500,000 \$1.50 per \$1,000 over \$500,000 and up to \$5,000,000 \$1.00 per \$1,000 over \$5,000,000 Enhanced Owner's Policies are 20% more
Lender's Policy:	\$3.00 per \$1,000 of loan amount up to \$50,000 \$2.50 per \$1,000 over \$50,000 and up to \$100,000 \$1.75 per \$1,000 over \$100,000 and up to \$500,000 \$1.50 per \$1,000 over \$500,000 and up to \$5,000,000 \$1.00 per \$1,000 over \$5,000,000 Enhanced Lender's Policies are 20% more
Simultaneous Issue:	\$75 for the amount of insurance not in excess of the Owner's Policy. Any liability over the Owner's Policy shall be calculated at the rates shown above.
Endorsements:	\$50 - \$100 for standard endorsements, 10% - 20% of the premium for extra-risk endorsements.
Title Binder Fee:	\$100

SALE OF EXISTING HOME

Opendoor Labs, Inc. d/b/a Opendoor offers programs to buy existing homes from homeowners. Set forth below is the estimated charge by Opendoor for the services listed.

<u>Opendoor Service</u>	<u>Range of Charges*</u>
Opendoor Service Charge (real estate transaction cost associated with purchase of home):	6% - 16% of home sales price

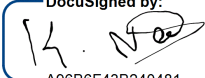
*The amount of the Opendoor Service Charge varies based on the individual property and current market conditions and does not include any upfront repair costs that may be required. There will also be other closing costs imposed by third parties related to the settlement of the sale. Contact Opendoor to obtain an offer that includes an estimate of all anticipated charges.



Affiliated Business Arrangement Disclosure Statement Cont'd.

Acknowledgement

I/we have read this notice and understand that Lender is referring me/us to purchase the above-described settlement services from the above-named providers and may receive a financial or other benefit as a result of this referral.

DocuSigned by:

A0626F43B240481...
7/14/2021
Borrower _____ Date

Co-Borrower _____ Date

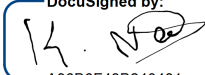


CONSENT TO SHARE TAX RETURN AND RELATED INFORMATION

Date: 12/7/2020

Borrowers:
NEERAJA KARETI

I understand, acknowledge, and agree that Lennar Mortgage, LLC fka Eagle Home Mortgage, LLC ("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) if legally compelled to do or 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.

DocuSigned by:

X _____ 7/14/2021
A9080F43B240481...
NEERAJA KARETI Date

X _____
Date



Borrower's Certification & Authorization

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **Lennar Mortgage, LLC fka Eagle Home Mortgage, LLC** ("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 **Lennar Mortgage, LLC fka Eagle Home Mortgage, LLC** reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with 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 **Lennar Mortgage, LLC fka Eagle Home Mortgage, LLC**. As part of the application process, Lennar Mortgage, LLC fka Eagle Home Mortgage, LLC 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 Lennar Mortgage, LLC fka Eagle Home Mortgage, LLC and to any investor to whom **Lennar Mortgage, LLC fka Eagle Home Mortgage, LLC** may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. **Lennar Mortgage, LLC fka Eagle Home Mortgage, LLC** or any investor that purchases the mortgage or the mortgage guaranty insurer (if any) may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to **Lennar Mortgage, LLC fka Eagle Home Mortgage, LLC**, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.
6. Mortgage guaranty insurer (if any): **Arch MI**

VA, FHA and USDA Loans

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

- _____ Department of Veterans Affairs (VA)
- _____ Department of Housing and Urban Development
- _____ 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. 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 Section 3401 et seq.].

DocuSigned by:

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Neeraja Kareti

7/14/2021

Date

Date



NOTICE OF RIGHT TO RECEIVE COPY OF WRITTEN APPRAISAL/VALUATION

Borrower: **NEERAJA KARETI**

Date: **December 7, 2020**

Loan Number: **20441374**

Property Address: **1012 Willow Bend Drive
Fort Mill, SC 29708**

Lender/Broker: **Lennar Mortgage, LLC fka Eagle Home
Mortgage, LLC**

License #: **69343**

NMLS #: **1058**

Loan Originator: **Charles Clifton Ridenhour**

License #: **MLO - 1429482**

NMLS #: **1429482**

This disclosure is provided to you pursuant to 15 U.S.C. 1691(e); 12 CFR 1002.14(a); and Fannie Mae's and Freddie Mac's Appraiser Independence Requirements.

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

You will be provided a copy of each appraisal or written valuation concerning this property promptly upon completion, or three (3) business days prior to the time you become contractually obligated on the transaction (for closed-end credit) or account opening (for open-end credit), whichever is earlier.

Mark the applicable statement:

I/We wish to receive a copy of the appraisal report or valuation no less than three (3) business days prior to the closing of my/our loan.

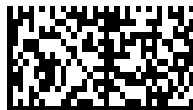
I/We wish to waive my/our rights to have a minimum of three (3) business days after receipt to review my/our appraisal report or valuation prior to the closing of my/our loan.

ACKNOWLEDGEMENT

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

NEERAJA KARETI

DATE



HAZARD INSURANCE AUTHORIZATION, REQUIREMENTS AND DISCLOSURE

Borrower(s): **NEERAJA KARETI**

Date: **December 7, 2020**

Loan Number: **20441374**

Property Address: **1012 Willow Bend Drive
Fort Mill, SC 29708**

Lender/Broker: **Lennar Mortgage, LLC fka Eagle Home
Mortgage, LLC**
License #: 69343
NMLS #: 1058

Loan Originator: **Charles Clifton Ridenhour**
License #: MLO - 1429482
NMLS #: 1429482

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 insurable value of the improvements, as established by the property insurer, 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 year.** Premiums may be paid on an annual installment basis only if the policy provides that the Lender will be notified in writing of cancellation 30 days prior to expiration of coverage, for any cause. Binders are not acceptable, unless otherwise mandated by state law.
6. If any existing policy is provided which will expire within **six months** from the date of the recording of this loan, said policy must be renewed for the required term as noted in #5 above.
7. All forms and endorsements pertaining to the Lender’s requirements must appear on the “Declaration Page” of the policy.
8. New policies must be accompanied by a signed “Broker of Record Authorization” if borrower(s) have changed Insurance Agents.
9. Verification of renewal of insurance policies must be in the Lender’s office at least thirty days prior to the expiration date of the existing policy. If this requirement is not met, the LENDER OR ITS SUCCESSORS OR ASSIGNS MAY AT THEIR OPTION, BUT WITHOUT OBLIGATION TO DO SO, PROVIDE COVERAGE TO REPLACE ANY EXPIRING POLICIES WHICH HAVE NOT BEEN PROPERLY RENEWED. The premium for such coverage will be remitted promptly by the undersigned, or Lender may charge borrower’s account for the cost thereof.
10. The policy must include a standard “mortgagee loss payee clause” (Lenders Loss Payable Endorsement form 438 BFU or equivalent) in favor of:
Lennar Mortgage, LLC, ISAOA ATIMA
15550 Lightwave Drive, Suite 200
Clearwater, FL 33760
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).

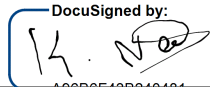


LOAN #: 20441374

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.

DocuSigned by:


7/14/2021

NEERAJA KARETI

DATE



NOTICE OF FURNISHING NEGATIVE INFORMATION

Borrower(s): **NEERAJA KARETI**

Date: **December 7, 2020**

Loan Number: **20441374**

Property Address: **1012 Willow Bend Drive
Fort Mill, SC 29708**

Lender/Broker: **Lennar Mortgage, LLC fka Eagle Home
Mortgage, LLC**

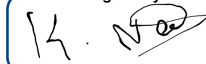
Loan Originator: **Charles Clifton Ridenhour**

License #: **69343**
NMLS #: **1058**

License #: **MLO - 1429482**
NMLS #: **1429482**

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.

DocuSigned by:

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7/14/2021

NEERAJA KARETI

DATE



MORTGAGE FRAUD IS INVESTIGATED BY THE FBI

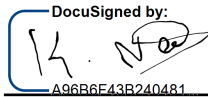


Mortgage Fraud is investigated by the Federal Bureau of Investigation and is punishable by up to 30 years in federal prison or \$1,000,000 fine, or both. It is illegal for a person to make any false statement regarding income, assets, debt, or matters of identification, or to willfully overvalue any land or property, in a loan and credit application for the purpose of influencing in any way the action of a financial institution.

Some of the applicable Federal criminal statutes which may be charged in connection with Mortgage Fraud include:

- 18 U.S.C. § 1001 - Statements or entries generally
- 18 U.S.C. § 1010 - HUD and Federal Housing Administration Transactions
- 18 U.S.C. § 1014 - Loan and credit applications generally
- 18 U.S.C. § 1028 - Fraud and related activity in connection with identification documents
- 18 U.S.C. § 1341 - Frauds and swindles by Mail
- 18 U.S.C. § 1342 - Fictitious name or address
- 18 U.S.C. § 1343 - Fraud by wire
- 18 U.S.C. § 1344 - Bank Fraud
- 42 U.S.C. § 408(a) - False Social Security Number

Unauthorized use of the FBI seal, name, and initials is subject to prosecution under Sections 701, 709, and 712 of Title 18 of the United States Code. This advisement may not be changed or altered without the specific written consent of the Federal Bureau of Investigation, and is not an endorsement of any product or service.

DocuSigned by:

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7/14/2021

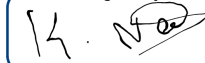
NEERAJA KARETI

DATE



FAIR CREDIT REPORTING ACT

This notice is provided to you in accordance with § 601 et seq. of the Federal Fair Credit Reporting Act (FCRA). In connection with processing your loan application, we will request a consumer credit report on your credit standing, credit capacity and creditworthiness from a Consumer Reporting Agency. If adverse action is taken on your loan application, we will advise you of the name, address and telephone number of the Consumer Reporting Agency and you will have the right to obtain within 60 days of adverse action a free copy of the consumer credit report from the Consumer Reporting Agency. You also have the right to dispute the accuracy or completeness of any information in the credit report furnished by the Consumer Credit Reporting Agency.

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7/14/2021

NEERAJA KARETI

DATE



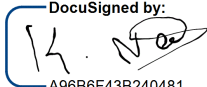
DATE: December 7, 2020

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
Equal Credit Opportunity
Washington, DC 20580**

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.

DocuSigned by:

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NEERAJA KARETI

7/14/2021

DATE



USA PATRIOT ACT INFORMATION DISCLOSURE IMPORTANT INFORMATION ABOUT APPLICATION PROCEDURES

Borrower(s): **NEERAJA KARETI**

Date: **December 7, 2020**

Loan Number: **20441374**

Property Address: **1012 Willow Bend Drive
Fort Mill, SC 29708**

Lender/Broker: **Lennar Mortgage, LLC fka Eagle Home
Mortgage, LLC**

Loan Originator: **Charles Clifton Ridenhour**

**License #: 69343
NMLS #: 1058**

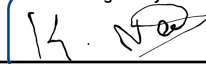
**License #: MLO - 1429482
NMLS #: 1429482**

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.

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

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.

DocuSigned by:

NEERAJA KARETI

7/14/2021

DATE



PRIVATE MORTGAGE INSURANCE DISCLOSURE FIXED RATE MORTGAGE

Borrower(s): **NEERAJA KARETI**

Date: **December 7, 2020**

Loan Number: **20441374**

Property Address: **1012 Willow Bend Drive
Fort Mill, SC 29708**

Lender: **Lennar Mortgage, LLC fka Eagle Home Mortgage, LLC**

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 **April 1, 2028**.
- (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.

Homeowners Protection Act of 1998 and the PMI Technical Corrections Act

Ellie Mae, Inc.
Lender NMLS ID#: 1058

Page 1 of 2

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12/07/2020 05:03 AM PST



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.

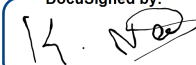
Automatic Termination of PMI

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 **February 1, 2029**. 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.

DocuSigned by:


7/14/2021

NEERAJA KARETI

DATE



Personal Information Sharing

Date: December 7, 2020
To: NEERAJA KARETI

LOAN #: 20441374

Thank you for selecting **Lennar Mortgage, LLC fka Eagle Home** to finance your home. We appreciate the opportunity to work closely with you in order to make your financing and closing experience with us an enjoyable one.

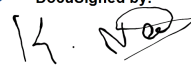
Sharing with Our Affiliates

YOU ARE NOT REQUIRED TO CONSENT TO SHARING WITH AFFILIATES

In our effort to provide you with superior service we would like to share information about you with our affiliated businesses. Under the Fair Credit Reporting Act ("FCRA") we may share information about your loan status with our affiliated businesses without your permission. However, FCRA requires that we obtain your consent before we can share additional information about your assets, income, and employment as well as credit reports and other credit related documentation with our affiliated businesses. When we are able to share this information with our affiliates, we are often in a position to coordinate your final approval and closing in a manner that creates the least disruption in your busy schedule.

Affiliated companies may include Lennar, Lennar Title, Inc, Lennar Title, LLC, Lennar Title, Inc dba Lennar Closing Services, North American Title Insurance Company and Lennar Insurance Agency, LLC.

I (we) agree / do not agree, to allow **Lennar Mortgage, LLC fka Eagle Home Mortgage, LLC** to share our personal private information such as assets, income, credit information, etc. with its affiliates.

DocuSigned by:

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7/14/2021

NEERAJA KARETI

DATE



Sharing with Non-Affiliates

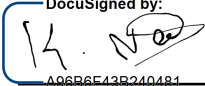
YOU ARE NOT REQUIRED TO CONSENT TO SHARING WITH NON-AFFILIATES

Under the Fair Credit Reporting Act (FCRA) we may not share any information about your income, assets, credit information and employment with any non-affiliates such as the realtor or seller. We are, however, permitted to share loan status information with these non-affiliates with your consent.

I (we) agree to allow **Lennar Mortgage, LLC fka Eagle Home Mortgage, LLC** to share information such as loan status with the individuals listed below.

Under the Gramm Leach Bliley Act (GLBA) we may not share any non-public personal information (e.g. name, address, telephone number, e-mail address, etc.) with any non-affiliate to market you. We are, however, permitted to share this information with your consent.

I (we) agree / do not agree, to allow **Lennar Mortgage, LLC fka Eagle Home Mortgage, LLC** to share my nonpublic personal information such as, my name, telephone number, e-mail address, estimated closing date and address of the property I am financing with service companies, such as Utility Concierge, ADT and 2-10 Home Warranty.

DocuSigned by:


A06B6E43B240481

NEERAJA KARETI

7/14/2021

DATE

Opt-Out Policy follows on page 3 of this document.



Personal Information Sharing Opt-Out Policy

Per **Lennar Mortgage, LLC fka Eagle Home Mortgage**, Privacy Notice, we will only share certain information with our affiliates and/or non-affiliates with your permission. The non-public information that we share with our affiliates includes your Social Security number and credit score information which is needed to provide you with accurate title and property insurance quotes. The non-public information that we share with non-affiliates (i.e. Utility Concierge) includes your name, telephone number, e-mail address, estimated closing date and address of the property you are purchasing.

If you have authorized us to share information with affiliates and/or non-affiliates and wish to later “opt-out” of sharing this information, please contact our Compliance Support Team at 888-966-8262.



Form **4506-T**

(March 2019)

Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

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

OMB No. 1545-1872

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

1a Name shown on tax return. If a joint return, enter the name shown first. NEERAJA KARETI	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) 680-89-8992
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2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
---	--

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)
NEERAJA KARETI
9831 Hyde Glen Court, Charlotte, NC 28262

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.
Lennar Mortgage, LLC fka Eagle Home Mortgage, LLC (Participant #302617 Mailbox ID: CLGX4506T)
C/O CoreLogic, 10277 Scripps Ranch Blvd
San Diego, CA 92131
877-877-6188

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

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

Signature (see instructions)	Date	Phone number of taxpayer on line 1a or 2a
<i>[Signature]</i>	7/14/2021	469-512-2094

Sign Here

Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature

Date



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

Future Developments

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

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 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.



SOUTH CAROLINA REGULATORY AGENCY TO RECEIVE BORROWER COMPLAINTS

Borrower(s): **NEERAJA KARETI**

Date: **December 7, 2020**

Loan Number: **20441374**

Property Address: **1012 Willow Bend Drive
Fort Mill, SC 29708**

Lender/Broker: **Lennar Mortgage, LLC fka Eagle Home
Mortgage, LLC**

Loan Originator: **Charles Clifton Ridenhour**

License #: **69343**
NMLS #: **1058**

License #: **MLO - 1429482**
NMLS #: **1429482**

This disclosure is provided to you pursuant to S.C. Code Ann. § 37-23-70(D).

If you have any questions or complaints about the origination and making of this loan, you may contact the following regulatory agency:

Agency: **South Carolina State Board of Financial Institutions
Consumer Finance Division**


Address: **1205 Pendleton Street, Suite 306
Columbia, SC 29201**

Phone: **803-734-2020**

Web Address: <http://www.consumerfinance.sc.gov/complaints>

ACKNOWLEDGEMENT

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

DocuSigned by:

A06B6F42D240481
NEERAJA KARETI

7/14/2021

DATE



SOUTH CAROLINA RIGHT TO CHOOSE INSURANCE PROVIDER

Borrower(s): **NEERAJA KARETI**

Date: **December 7, 2020**

Loan Number: **20441374**

Property Address: **1012 Willow Bend Drive
Fort Mill, SC 29708**

Lender/Broker: **Lennar Mortgage, LLC fka Eagle Home
Mortgage, LLC**

Loan Originator: **Charles Clifton Ridenhour**

License #: **69343**
NMLS #: **1058**

License #: **MLO - 1429482**
NMLS #: **1429482**

This disclosure is provided to you pursuant to S.C. Code Ann. § 37-3-202(2).


Lender requires that you obtain hazard insurance on the above referenced property as a condition of obtaining an extension of credit.

You have the right to obtain this insurance through an agent or insurer of your choice. You may provide this insurance through an existing policy of insurance or through a policy to be obtained and paid for by you.

HAZARD INSURANCE MAY BE OBTAINED FROM OR THROUGH THE LENDER AT A MONTHLY COST OF N/A.

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.

DocuSigned by:

A96B6F43B240481...
NEERAJA KARETI

7/14/2021

DATE



REAL ESTATE TAXES AND YOUR ESCROW ACCOUNT New Construction Only

The purpose of this notice is to explain real estate taxes on newly constructed residences and how they will affect your escrow payments.

In many cases, the tax assessor's office does not change the assessed value of newly constructed property until after the first year's taxes are paid. When this is the case, the real estate taxes paid out of the escrow/impound account during the first year of assessment will be based on vacant land and the servicer of the loan will often calculate the required escrow payment at this lower amount for the first year.

After the assessor increases the value of the property based on the improved value with newly constructed home, the real estate taxes may be significantly higher and the funds in the escrow account will be insufficient. In such cases the loan servicer will have to increase your monthly escrow payment significantly to meet the updated tax obligations.

To offset this large increase, you may voluntarily agree to make the tax payment into your escrow/impound account at the higher (improved) rate. Please indicate your preference by selecting one box below.

- Yes, I wish to have the higher payment (improved) amount considered in future monthly payments and not in my initial escrow deposit amount, so that lower assessed value is collected in escrow at closing, and the higher improved rates are reflected in future payments into escrow. [*Most commonly selected*]
- Yes, I wish to have the higher (improved) payment amount considered in determining my initial escrow deposit amount and future payments, so that the entire assessment period reflects the higher improved rate.
- No, I do not want to make tax payments at the higher (improved) rate. I understand that this will likely result in an escrow shortage and considerable increase in property tax obligations and accept all responsibility related thereto.

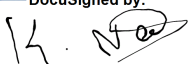
Note: Notwithstanding this election, you agree that if at time of closing we have determined that your next tax bill will be at the higher (improved) rate, as permitted by federal law, we will calculate your payment based on this higher amount.

If, after the loan servicer makes all annual escrow payments, there is an excess of funds in the escrow account, the servicer may give you one of the following three options regarding these funds:

1. Receive a refund of the excess amount (or some portion thereof);
2. Apply the excess amount (or some portion thereof) to the outstanding principal balance of your loan;
3. Keep the amount as a voluntary excess escrow payment to cover future tax increases.

The tax status of the property may change between the time of application and the closing of your loan. If this is the case, taxes must be escrowed based on the most recent assessment.

Acknowledged:

DocuSigned by:

 A96B6F43B240481...

7/14/2021

NEERAJA KARETI

Date

Date



^{DS}
K. N

Borrower Initials

Coborrower Initials

The DO's and DON'Ts for your new mortgage

We want you to go through your homebuying journey with confidence. This list will help guide you through the process with ease.



Do



Don't

- DO** continue making debt payments [if applicable]
- DO** submit all items requested within 3 days
- DO** notify your Loan Officer of any changes in employment or marital status
- DO** obtain insurance no less than 5 days prior to closing
- DO** notify your Loan Officer of any special circumstances with the closing of your new home
[i.e. Using a Power of Attorney or sending closing docs to you at a location other than the title company]

- DON'T** change jobs or employers without speaking with your Loan Officer*
- DON'T** overdraft any accounts*
- DON'T** attempt to open or increase any liabilities, including credit cards, loans, or financing a new car*
- DON'T** obtain and/or deposit unusually large sums of money from a bonus, insurance settlement or a gift without proper documentation**
- DON'T** close, open or transfer any asset accounts without first discussing with your loan officer
[i.e. If you transfer all the funds in your stock account to your savings account]**

**This may impact your ability to qualify. **Additional documentation may be required for your loan file.*

Creating the world's *simplest* path to homeownership.

LENNAR[®] MORTGAGE



WARNING! WIRE FRAUD ADVISORY - Wire fraud and email hacking/phishing attacks are on the rise! If you receive an email containing Wire Transfer Instructions, **DO NOT RESPOND TO THE EMAIL!** Instead, call your Loan Officer or Closer immediately, using a previously known phone number and **NOT** any information provided in the email, to voice verify the information prior to sending any funds.





Hi **NEERAJA KARETI**

Thank you for choosing Eagle Home Mortgage as your lender. It is our pleasure to help you get into your new home!

In our commitment to seeing you home, we have arranged for **Lennar Insurance Agency (LIA)** to provide you with a quote on your homeowners' insurance.

Protecting your new home is key to your financial security and it is required by lenders that you have a property insurance policy at the time of your loan closing.

LIA represents many national and regional insurance companies and is able to obtain comprehensive coverage at some of the lowest premiums available in the market, based on the cost to rebuild your new home, all without a credit inquiry. We encourage you to consider their offer.

If you are interested in a LIA homeownership quote, please reach out using the contact information below.

Email: team@lennarinsurance.com

Toll Free: 888-543-6180

Fax: 650-318-5364

Hours: Monday – Friday | 9 AM to 6 PM CT

Community Name: **Willow Bend - Enclave (65459)**

Model/Plan Name: **Greenway**

Model Premium: **\$780.00**



You are under no obligation to purchase insurance from Lennar Insurance Agency as a condition to finance with Eagle nor do you have to finance with Eagle to get insurance through Lennar Insurance Agency. We trust the information will be informative.

Ellie Mae, Inc.
Lender NMLS ID#: 1058



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12/07/2020 05:03 AM PST