

American Land Title Association

ALTA Settlement Statement - Combined
Adopted 05-01-2015**PGP Title of Florida, Inc., dba PGP Title****ALTA Universal ID:****2800 Livernois****Building D, Suite 300 (3rd floor)****Troy, MI 48083**

File No./Escrow No. : MI-207524
 Print Date & Time: July 14, 2021 3:30 pm
 Officer/Escrow Officer : Amber E. Brown
 Settlement Location : 2800 Livernois, Building D, Suite 300 (3rd floor)
 Troy, MI 48083

Property Address: 703 REEF
 Canton, MI 48187

Builder Reference No.: 1062650404700
 Subdivision: The Landings

Borrower: Gautham Krishna Reddy and Deepthi Prakash-Reddy
 10591 Oak Lane APT 17209
 Van Buren Township, MI 48111

Seller: Pulte Homes of Michigan LLC, a Michigan limited liability company
 2800 Livernois
 Building D, Suite 300 (3rd floor)
 Troy, MI 48083

Lender: Pulte Mortgage LLC

Loan Number: 10-279537A
 Loan Type: Conventional Uninsured

Settlement Date: July 15, 2021
 Disbursement Date: July 15, 2021

Seller		Description	Borrower	
Debit	Credit		Debit	Credit
		Financial		
	464,275.00	Sale Price of Property	464,275.00	
		Deposit		30,000.00
		Loan Amount		371,420.00
1,500.00		Seller Credit		1,500.00
30,000.00		Excess Deposit		
		Prorations/Adjustments		
	1,517.46	City/Town Taxes 07/16/21 - 06/30/22	1,517.46	
	358.03	County Taxes 07/16/21 - 11/30/21	358.03	
		Loan Charges to Pulte Mortgage, LLC		

Seller		Description	Borrower	
Debit	Credit		Debit	Credit
		Loan Charges to Pulte Mortgage, LLC (continued)		
		0.25% of Loan Amount (Points)	928.55	
		Processing Fee to Pulte Mortgage, LLC	950.00	
		Appraisal fee to Abby Appraisals LLC \$375.00 paid outside closing by Borrower		
		Credit report fee to Factual Data \$66.00 paid outside closing by Borrower		
		Final Inspection Fee to Joan Honka	110.00	
		Flood Certification Fee to ServiceLink National Flood	11.50	
		MERS Fee to MERS	11.95	
		Tax Service Contract to Master Servicer	49.00	
		Tax Service Contract Setup to Corelogic	19.00	
		Prepaid Interest \$31.80 per day from 07/15/21 to 08/01/21 Pulte Mortgage LLC	540.60	
		Impounds		
		Homeowners Insurance to Pulte Mortgage, LLC 3.000 months at \$67.09/month	201.27	
		County Property Tax to Pulte Mortgage, LLC 7.000 months at \$100.00/month	700.00	
		Aggregate Adjustment to Pulte Mortgage, LLC		35.45
		Other Loan Charges		
		Survey to George Jerome & Co.	210.00	
		Title Charges and Escrow/Settlement Charges		
		Closing Fee to PGP Title of Florida, Inc., dba PGP Title	500.00	
		Delivery/Shipping to PGP Title of Florida, Inc., dba PGP Title	25.00	
		Digital Recording Fee to PGP Title fbo Simplifile	10.00	
		Lender's Title Insurance to PGP Title of Florida, Inc., dba PGP Title Coverage: 371,420.00 Disclosed Premium: 997.05	997.05	
		Online Access and Recording Fee to PGP Title of Florida, Inc., dba PGP Title	10.00	
20.00		Wire Fee to PGP Title of Florida, Inc., dba PGP Title		
		Owner's Title Insurance to PGP Title of Florida, Inc., dba PGP Title Coverage: 464,275.00 Disclosed Premium: 1,113.93	1,113.93	
		Commissions		

Seller		Description	Borrower	
Debit	Credit		Debit	Credit
		Commissions (continued)		
12,299.70		Selling Broker Commission to Integrity First Realty		
		Government Recording and Transfer Charges		
		Recording Fees to PGP Title fbo County Clerk/Register of Deeds	84.00	
255.48		City/County tax/stamps to PGP Title fbo County Clerk/Register of Deeds	255.47	
1,741.88		State tax/stamps to PGP Title fbo County Clerk/Register of Deeds	1,741.87	
		Tax Certification Fee to PGP Title fbo County Treasurer	5.00	
		Miscellaneous		
		Homeowner's Insurance Premium 12 months	805.00	
		Current Dues - Prorated Annual @ \$875.00 07/15/21 to 12/31/21 to The Landings Condominium Association	405.14	
300.00		Incomplete Holdback Admin. to Pulte Mortgage, LLC		
		Initial Contribution to The Landings Condominium Association	875.00	
		Set Up Fee to Associated Asset Management	100.00	
		Refund Upfront Fees		155.00
367,693.18		Direct Pay from PMC to PulteGroup, Inc. to Pulte Homes of Michigan LLC, a Michigan limited li		
Seller		Description	Borrower	
Debit	Credit		Debit	Credit
413,810.24	466,150.49	Subtotals	476,809.82	403,110.45
		Due from Borrower		73,699.37
52,340.25		Due to Seller		
466,150.49	466,150.49	Totals	476,809.82	476,809.82

Acknowledgement

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

Borrower

DocuSigned by:
Gautham Krishna Reddy
98C22737BC764C1

DocuSigned by:
Deepthi Prakash-Reddy
78408BDC80354DE

Deepthi Prakash-Reddy

Seller

Pulte Homes of Michigan LLC, a Michigan limited liability company

BY: DocuSigned by:
Jennifer Vail
0CB518EC739C48C...

Jennifer Vail
Controller

DocuSigned by:
Amber Brown
5E6CE70E9C094F1...

PGP Title of Florida, Inc., dba PGP Title
Settlement Agent

Closing Disclosure

Closing Information

Date Issued 06/09/2021
Closing Date 07/15/2021
Disbursement Date 07/15/2021
Settlement Agent PGP Title of Florida, Inc., dba PGP Title
File # MI-207524
Property 703 REEF
 Canton, MI 48187

Sale Price \$464,275

Summaries of Transactions

SELLER'S TRANSACTION

M. Due to Seller at Closing		\$466,150.49
01	Sale Price of Property	\$464,275.00
02	Sale Price of Any Personal Property Included in Sale	
03	Construction Agreement	
04	Land Contract	
05		
06		
07		
08		

Adjustments for Items Paid by Seller in Advance

09	City/Town Taxes	07/16/21 to 06/30/22	\$1,517.46
10	County Taxes	07/16/21 to 11/30/21	\$358.03
11	Assessments		
12			
13			
14			
15			
16			

N. Due from Seller at Closing		\$413,810.24
01	Excess Deposit	\$30,000.00
02	Closing Costs Paid at Closing (J)	\$14,617.06
03	Existing Loan(s) Assumed or Taken Subject to	
04	Payoff of First Mortgage Loan	
05	Payoff of Second Mortgage Loan	
06	Direct Pay from PMC to PulteGroup, Inc. to Pulte Home	\$367,693.18
07	Improvement Completion Escrow Holdback to Pulte Mc	
08	Seller Credit	\$1,500.00
09		
10		
11		
12		
13		

14			
15			
16			
17			
18			
19			

Adjustments for Items Unpaid by Seller

14	City/Town Taxes		
15	County Taxes		
16	Assessments		
17			
18			
19			

CALCULATION

Total Due to Seller at Closing (M)	\$466,150.49
Total Due from Seller at Closing (N)	-\$413,810.24
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$52,340.25

Transaction Information

Borrower Gautham Krishna Reddy and Deepthi Prakash-Reddy
 10591 Oak Lane APT 17209
 Van Buren Township, MI 48111

Seller Pulte Homes of Michigan LLC, a Michigan limited liability company
 2800 Livernois, Building D, Suite 300 (3rd floor)
 Troy, MI 48083

Contact Information

REAL ESTATE BROKER (B)

Name	Integrity First Realty
Address	47720 Grand River Ave Novi, MI 48374
MI License ID	
Contact	Praseeda Gangadharan
Contact MI License ID	
Email	prasi10@gmail.com
Phone	

REAL ESTATE BROKER (S)

Name	
Address	
MI License ID	
Contact	
Contact MI License ID	
Email	
Phone	

SETTLEMENT AGENT

Name	PGP Title of Florida, Inc., dba PGP Title
Address	2800 Livernois Building D, Suite 300 (3rd floor) Troy, MI 48083
MI License ID	25980
Contact	Amber E. Brown
Contact MI License ID	
Email	Amber.E.Brown@pulte.com
Phone	248-433-4838



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

Closing Cost Details

Loan Costs	Seller-Paid	
	At Closing	Before Closing
A. Origination Charges		
01 0.25% of Loan Amount (Points) to Pulte Mortgage LLC		
02 Processing Fee to Pulte Mortgage, LLC		
03		
04		
05		
06		
07		
08		
B. Services Borrower Did Not Shop For		
01 Appraisal fee to Abby Appraisals LLC		
02 Credit report fee to Factual Data		
03 Final Inspection Fee to Joan Honka		
04 Flood Certification Fee to ServiceLink National Flood		
05 MERS Fee to MERS		
06 Survey to George Jerome & Co.		
07 Tax Service Contract to Master Servicer		
08 Tax Service Contract Setup to Corelogic		
09 Title - Closing Fee to PGP Title of Florida, Inc., dba PGP Title		
10 Title - Delivery/Shipping to PGP Title of Florida, Inc., dba PGP Title		
11 Title - Digital Recording Fee to PGP Title fbo Simplifile		
12 Title - Lender's Title Insurance to PGP Title of Florida, Inc., dba PGP Title		
13 Title - Online Access and Recording Fee to PGP Title of Florida, Inc., dba PGP Title		
14 Title - Wire Fee to PGP Title of Florida, Inc., dba PGP Title	\$20.00	
C. Services Borrower Did Shop For		
01		
02		
03		
04		
05		
06		
07		
08		

Other Costs**E. Taxes and Other Government Fees**

	Deed:	Mortgage:	
01 Recording Fees			
02 City/County tax/stamps to PGP Title fbo County Clerk/Register of Deeds			\$255.48
03 State tax/stamps to PGP Title fbo County Clerk/Register of Deeds			\$1,741.88
04 Tax Certification Fee to PGP Title fbo County Treasurer			

F. Prepays

01 Homeowner's Insurance Premium (mo.)			
02 Mortgage Insurance Premium (mo.)			
03 Prepaid Interest (per day from to)			
04 Property Taxes (mo.)			
05			

G. Initial Escrow Payment at Closing

01 Homeowners Insurance			
02 Mortgage Insurance			
03 Property Taxes			
04 County Property Tax			
05			
06			
07			
08 Aggregate Adjustment			

H. Other

01 Current Dues - Prorated Annual @ \$875.00 07/15/21 to 12/31/21 to The Landings Condomini			
02 Incomplete Holdback Admin. to Pulte Mortgage, LLC			\$300.00
03 Initial Contribution to The Landings Condominium Association			
04 Selling Broker Commission to Integrity First Realty			\$12,299.70
05 Set Up Fee to Associated Asset Management			
06 Title - Owner's Title Insurance (optional) to PGP Title of Florida, Inc., dba PGP Title			
07			
08			

J. TOTAL CLOSING COSTS

\$14,617.06

Closing Disclosure - Attachment

Borrower: Gautham Krishna Reddy
Deepthi Prakash-Reddy
10591 Oak Lane APT 17209
Van Buren Township, MI 48111

Seller: Pulte Homes of Michigan LLC, a
Michigan limited liability company
2800 Livernois
Building D, Suite 300 (3rd floor)
Troy, MI 48083

Settlement Agent: PGP Title of Florida, Inc., dba PGP Title
2800 Livernois
Building D, Suite 300 (3rd floor)
Troy, MI 48083
248-433-4838

Closing Date: July 15, 2021

Disbursement Date: July 15, 2021

Property Location: 703 REEF
Canton, MI 48187

Change Order

7/14/2021

The Landings (6504)

Change Order Type: Non-Standard Option
 Number: 9
 Created Date: 07/03/2021
 Sales Status: Approved
 Construction Status: Approved
 Description: Add Non-Standard Option

Agreement Id: HB00534931
 Agreement Created: 10/31/2020
 Agreement Approved: 11/02/2020
 Sales Consultant: Antonino Caccamo
 JIO/CO Created By: Antonino Caccamo
 Home Site: 04700

Current Buyer Information:

Seller File Reference:

<i>Buyer:</i>	Gautham Reddy	<i>Alternate Lot Block:</i>	
<i>Current Address:</i>	10591 Oak Lane APT 17209	<i>Building #:</i>	
<i>City, State, Zip:</i>	Van Buren Township, MI 48111	<i>Unit Number:</i>	
<i>Home Phone:</i>	(404) 472-6337	<i>Address:</i>	703 REEF
<i>Work Phone:</i>		<i>Garage:</i>	Right
<i>Primary Email:</i>	rdy.gautham@gmail.com	<i>Plan:</i>	Everett
<i>Co-Buyer 1:</i>	Deepthi Prakash-Reddy	<i>Plan Id:</i>	0124.300.00
		<i>Elevation:</i>	Elevation 10
		<i>Phase:</i>	

Current House Selections:

<u>Option Code</u>	<u>Options</u>	<u>Notes</u>	<u>Quantity</u>	<u>Price</u>
Base House				
	Everett (62783)		1	\$409,990.00
63568	Elevation 10	See brochure/renderings for details	1	\$4,900.00
	See Exterior Color Packs		1	\$0.00
01. EXTERIOR FINISHES				
82965	Exterior Color Package 536 - White,White,Royal Siding-Sand,Shutters-Graphite-306,Brick-Federal Hill,Entry Door-ANDIRON SW 6174,GD Royal-LOGGIN SW 7506,Match Windows,Metal Roof-MEDIUM BRONZE,Shingles-WEATHERED WOOD		1	\$0.00
02. STRUCTURAL				
69557	Basement Bathroom - rough-in plumbing	Underground Plumbing only - No supplies (Do not select with Finished Basement Bath 7 Option)	1	\$850.00
33939	Cafe Extension		1	\$6,500.00
69804	Loft - Match House	Adds Loft Area on Everett Plan. Spec Per Plan. Carpet Flooring (Does not include ceiling pre wire or cable Options must be selected separately)	1	\$3,500.00
69443	Owner's Bath Option 3 - SHWL-LVL 1-Cabo-Ocean-13*13,Grout--Platinum-#115	Changes Owners Bath configuration per lay out. Adds half wall with slide in tub. Shower size reconfigured with addition of tub. Shower walls convert to group 1 tile ilo vikrell walls. Shower base remains vikrell with upgrade options available.	1	\$3,400.00
69177	Utility Sink @ Laundry Room	Free Standing Laundry Sink	1	\$500.00
03. KITCHEN				
65272	Built-in Appliances Gas SS Pkg 2A	Whirlpool -Stainless Steel: Dishwasher, 36" Canopy Hood & Gas Cooktop & Combo Oven/Micro.	1	\$3,800.00
14336	Cab - Kit - 42" Mpl(PF)Rec Blt In - Grp 3 - MB-LM-White	Group 3 Landen Maple 42" Built In Layout 1. Must select corresponding appliance option (65201, 65202, 65203, 65272, 65273, or 32394)	1	\$2,900.00

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 JIO/CO Created By: Antonino Caccamo
 Home Site: 04700

Current House Selections:

<u>Option Code</u>	<u>Options</u>	<u>Notes</u>	<u>Quantity</u>	<u>Price</u>
03. KITCHEN				
66065	Cab - Kit - Convenience Package	Adds dovetail self close drawers and soft close doors, 2 roll out trays to the Kitchen Cabinets and a base waste basket cabinet	1	\$2,000.00
61103	Interior Color - Kitchen Countertop - Granite-GRP 1- Dallas White	This is a Zero dollar option used to identify the specific colors. Base House Standard Selection	1	\$0.00
66500	Tile - Wall Backsplash - Kitchen - Grp 1 - BKSP-LVL 1-Logic-Gray Gloss-3*6,Grout-Artic White-640	Backsplash Program group 1 design and selections.	1	\$1,560.00
04. OWNERS BATH				
68803	Cab - Owners Bath - Mpl(PF)Rec - 35" Comf Ht-Grp 3 - MB-LM-White	Group 3 Maple Cabinets @ Owner's Bath (Comfort Height 35")	1	\$0.00
66302	C-Top - Owner's Bath - Granite - Grp 1 - Granite-GRP 1- Dallas White	Granite Counter Group 1 Selection for the Owners Bath.	1	\$650.00
05. BATHROOMS				
68821	Cab - Secondary Baths - Mpl(PF)Rec - Grp 3 - MB-LM-White	Group 3 Maple Cabinets @ Bath 2 (Standard Height 30")	1	\$200.00
66304	C-Top - Bath 2 - Granite - Grp 1 - Granite-GRP 1- Dallas White	Granite Counter Group 1 Selection	1	\$500.00
64506	Soap Dish in Shower - Shower-Corner Shelf-White-Marble	Choice of Limestone Shelf or Solid Surface Soap Dish	1	\$100.00
06. FLOORING				
67151	Carpet Pad - Whole House - Zone 99 - Up 2	(8LB Pad for base Carpet Beautiful Reatreat.)	1	\$475.00
60838	Hard Surface Flr - Dining Room - Zone 8 - Grp 1 - Shaw-Wood-LVL 1-Encino Oak 5"-Weathered-947	Wood/LVP Flooring Group 1	1	\$1,150.00
60790	Hard Surface Flr - Entry - Zone 35 - Grp 1 - Shaw-Wood-LVL 1-Encino Oak 5"-Weathered-947	Wood/LVP Flooring Group 1	1	\$400.00
60822	Hard Surface Flr - Flex - Zone 9 - Grp 1 - Shaw-Wood-LVL 1-Encino Oak 5"-Weathered-947	Wood/LVP Flooring Group 1	1	\$1,250.00
60758	Hard Surface Flr - Gathering Rm - Zone 3 - Grp 1 - Shaw-Wood-LVL 1-Encino Oak 5"-Weathered-947	Wood/LVP Flooring Group 1	1	\$2,000.00
61105	Interior Color - Carpet - Base-Shaw-Carpet-Slider II-Silver Mist	This is a Zero dollar option used to identify the specific colors. Base House Standard Selection	1	\$0.00
61106	Interior Color - Vinyl Flooring - Shaw-Vinyl-River Heights II-Sparta-565	This is a Zero dollar option used to identify the specific colors. Base House Standard Selection	1	\$0.00
61135	Interior Color - Hard Surface Floor - Shaw-Wood-LVL 1-Encino Oak 5"-Weathered-947	Zero dollar option used to select the base flooring color for the standard Wood/LVP Flooring	1	\$0.00
60572	Tile - Owner's Bath - Zone 5 - Grp 1 - Tile-LVL 1-Cabo-Ocean-13*13,Grout--Platinum-#115	Tile Flooring Group 1. See Community walk up for further details.	1	\$1,500.00

Change Order

7/14/2021

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 Description: Add Non-Standard Option

Agreement Id: HB00534931
 Agreement Created: 10/31/2020
 Agreement Approved: 11/02/2020
 Sales Consultant: Antonino Caccamo
 JIO/CO Created By: Antonino Caccamo
 Home Site: 04700

Current House Selections:

<u>Option Code</u>	<u>Options</u>	<u>Notes</u>	<u>Quantity</u>	<u>Price</u>
07. INTERIOR FINISHES				
63496	Fireplace - Grout--Snow White-#11,Surround-Tile-Contessa-Oro-13*13,Mantle--Roxboro-White	""36"" Direct Vent Fireplace with Ceramic Tile Surround (Per Spec Sheet). Does NOT include Eyeball lights. Includes painted white Bellaire mantle STAND ALONE OPTION ("	1	\$4,550.00
65335	Rail and Wrought Iron Spindle Traditional Loc 2 - Casual Iron	Typically Rails going from first floor to 2nd floor (Slant)	1	\$640.00
65336	Rail and Wrought Iron Spindle Traditional Loc 3 - Casual Iron	Typically Rails overlooking the stairwell (Flat)	1	\$1,790.00
68432	Rail and Wrought Iron Traditional/Casual - Loc. 5 - Casual Iron	Typically Rail overlooking the stairwell and is a result of structural option chosen from Opt 3. (Only can use with loft option for Everett II)	1	\$1,570.00
08. ELECTRICAL				
64533	Ceiling Fan Pre-wire	Adds a Pre Wire for Future Ceiling Fan. Location TBD. Fan NOT INCLUDED	5	\$1,250.00
64689	Ceiling Light Prewire w/ Switch	Adds a pre-wired box for a fixture on a switch. Location TBD. Fixture NOT INCLUDED. Do not use for CEILING FANS.	2	\$150.00
64536	Overhead Flush Mount Light Fixture	Ads a flush mount 2-lamp light fixture ONLY to match selected finish. Location TBD.Will be added to existing circuitry unless directed otherwise (switch option available for selection to allow for additional circuitry)	1	\$50.00
64520	Recessed Can Light Single Option	Recessed Can for Interior of Home	25	\$3,750.00
10. ENERGY				
63208	Exterior Vent @ Range Hood	Vent that circulates air to the outside of house (exterior)	1	\$400.00

Items Added to Configuration:

<u>Option Code</u>	<u>Option</u>	<u>Replace Option</u>	<u>Instructions</u>	<u>Quantity</u>	<u>Price</u>
Non-Standard					
99000	Adding middle name		Name correction to add middle name. Name should be spelt out as follows; Gautham Krishna Reddy	1	\$0.00

Terms and Conditions:

The "Sales Program Discount Flat Rate" below includes the incentive set forth in the attached Affiliate Incentive Addendum that has been allocated to be used toward option or upgrades (available if Buyer finances the purchase of the Property with Pulte Mortgage, LLC)
 The "Other Sales Program Amount" below includes the incentive set forth in the attached Affiliate Incentive Addendum that has been allocated to be used toward Closing Costs (available if Buyer finances the purchase of the Property with Pulte Mortgage, LLC).

Notes:

Name correction to add middle name. Name should be spelt out as follows; Gautham Krishna Reddy

Change Order

7/14/2021

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 Agreement Created: 10/31/2020
 Agreement Approved: 11/02/2020
 Sales Consultant: Antonino Caccamo
 JIO/CO Created By: Antonino Caccamo
 Home Site: 04700

Pricing Information:

Base Price:	\$409,990.00
Lot Premium:	\$7,000.00
Options Total:	\$47,385.00
Non-Standard Options Total:	\$0.00
Elevation:	\$4,900.00
Sales Program:	(\$5,000.00)
Price Adjustment:	\$0.00
Total Purchase Price:	\$464,275.00
Other Sales Program Amount	\$1,500.00

This Change Order amends and supplements that certain Home Purchase Agreement dated 10/31/2020 between Buyer and Seller for the Property described above. Terms set forth in this Change Order shall have the same meaning as defined in the Agreement. In the event there is a conflict between the terms set forth herein and the Agreement, this Change Order shall prevail.

Non-Standard options require **CASH UP FRONT** and are **NON-REFUNDABLE**. The change in the mortgage loan amount due to the change in the Total Purchase Price referenced above shall have no effect upon any other provisions of the Agreement or other accompanying addenda.

FEDERAL HOUSING ADMINISTRATION AMENDATORY CLAUSE

If Buyer has elected to finance all or any portion of the purchase of the Property using a mortgage insured by the Department of Housing and Urban Development ("HUD"), it is expressly agreed that notwithstanding any other provisions of the Agreement, the Buyer shall not be obligated to complete the purchase of the Property described herein or to incur any penalty by forfeiture of earnest money deposits or otherwise unless the Buyer has been given, in accordance with HUD/FHA or VA requirements, a written statement by the Federal Housing Commissioner, Department of Veteran Affairs, or a Direct Endorsement lender setting forth the appraised value of the Property of not less than the Total Purchase Price set forth in this Change Order. The Buyer shall have the privilege and option of proceeding with the consummation of the Agreement without regard to the amount of the appraised valuation.

The appraised valuation is arrived at to determine the maximum mortgage HUD will insure. HUD does not warrant the value nor the condition of the Property. Buyer should satisfy himself/herself that the price and condition of the Property are acceptable.

DEPARTMENT OF VETERANS AFFAIRS AMENDATORY CLAUSE

If Buyer has elected to finance all or any portion of the purchase of the Property using a mortgage insured by the Department of Veterans Affairs ("DVA"), it is expressly agreed that, notwithstanding any other provisions of the Agreement, Buyer shall not incur any penalty by forfeiture of earnest money deposit(s) or otherwise be obligated to complete the purchase of the Property described herein, if the Total Purchase Price or cost exceeds the reasonable value of the Property established by the DVA. Buyer shall, however, have the privilege and option of proceeding with the consummation of the Agreement without regard to the amount of the reasonable value established by the DVA. (Authority: 38 U.S.C. 501, 3703(c)(1))

If the DVA reasonable value of the Property is less than the Total Purchase Price, Seller shall have the option of reducing the Total Purchase Price to an amount equal to the DVA reasonable value and the parties to the sale may close at such lower price with appropriate adjustments to the Agreement.

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 Agreement Approved: 11/02/2020
 Sales Consultant: Antonino Caccamo
 JIO/CO Created By: Antonino Caccamo
 Home Site: 04700

All other terms and conditions in the above-designated Purchase Agreement (as may be amended by another addendum or other addenda) remain unchanged.

IMPORTANT! THIS CHANGE ORDER IS NOT BINDING UNTIL ACCEPTED BY SELLER. THE SALES CONSULTANT'S SIGNATURE DOES NOT CONSTITUTE ACCEPTANCE.

Buyer
 DocuSigned by:
Gautham Krishna Reddy 7/15/2021 | 6:18:25 PDT
 98C22737BC764C1...
 Gautham Krishna Reddy 7/14/2021
 DocuSigned by:
Deepthi Prakash-Reddy 2021 | 9:12:28 PDT
 78408BBC88354DE...
 Deepthi Prakash-Reddy 7/14/2021

Accepted by Seller:
 DocuSigned by:
Jennifer Vail 7/15/2021 | 8:57:09 EDT
 9C8B1AFC229C48C...
 Authorized Agent 7/14/2021

Form **W-9**
(Rev. October 2018)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

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

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

Print or type.
See Specific Instructions on page 3.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.
Integrity First Realty Inc.

2 Business name/disregarded entity name, if different from above
Remerica United Realty

3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only **one** of the following seven boxes.

Individual/sole proprietor or single-member LLC C Corporation S Corporation Partnership Trust/estate

Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____

Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is **not** disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.

Other (see instructions) ▶ _____

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):
Exempt payee code (if any) _____
Exemption from FATCA reporting code (if any) _____
(Applies to accounts maintained outside the U.S.)

5 Address (number, street, and apt. or suite no.) See instructions.
47720 Grand River Ave.

6 City, state, and ZIP code
Novi, MI 48374

7 List account number(s) here (optional)

Requester's name and address (optional)

Part I Taxpayer Identification Number (TIN)

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

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

Social security number

				-			-			
--	--	--	--	---	--	--	---	--	--	--

or

Employer identification number

6	1	-	1	4	2	0	4	8	7
---	---	---	---	---	---	---	---	---	---

Part II Certification

Under penalties of perjury, I certify that:

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

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

Sign Here Signature of U.S. person ▶ Date ▶ _____

General Instructions

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

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

Purpose of Form

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

- Form 1099-INT (interest earned or paid)

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

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

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

WARRANTY OF COMPLETION OF CONSTRUCTION

Borrower: **Gautham Krishna Reddy and Deepthi Prakash Reddy**

Property Address: **703 Reef
Canton, MI 48187**

Subdivision Legal: **Unit 47, THE LANDINGS, a Residential Condominium according to the Master Deed thereof recorded in Liber 54042, Page 446, Wayne County Records, and designated as Wayne County Condominium Subdivision Plan No. 1076, Wayne County Records, and any amendments thereto; together with rights in the general common elements and the limited common elements as shown on the Master Deed and as described in Act 59 of the Public Acts of 1978, as amended.**

The dwelling located on the property identified in the caption hereof is constructed in substantial conformity with the plans and specifications including any amendments thereof, or changes and variations therein.

The term "dwelling" as used herein shall be deemed to include all improvements or appurtenances set forth in the plans and specifications and Purchase Contract upon which Lender has based the valuation of the property, excepting those constructed by a municipality or other government authority. Lender warrants that the property appraisal is in conformity with the improvements described in the Purchase Contract executed between the buyer and seller.

DocuSigned by: <i>Gautham Krishna Reddy</i> 7/15/2021 6:18:25 PDT	
<small>98C22727BC764C1</small> Borrower Signature and Date	_____ Borrower Signature and Date
Gautham Krishna Reddy	
DocuSigned by: <i>Deepthi Prakash Reddy</i> 7/15/2021 9:12:28 PDT	
<small>734089FC389541E</small> Borrower Signature and Date	_____ Borrower Signature and Date
Deepthi Prakash Reddy	

DocuSigned by: <i>Jennifer Vail</i>	
<small>0CB518FC739C48C</small> Warrantor's Signature	_____
Jennifer Vail Controller	7/15/2021 8:57:09 EDT
_____ Warrantor's Printed Name, Title and Date	

Closing Disclosure

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

Closing Information

Date Issued 07/15/2021
Closing Date 07/15/2021
Disbursement Date 07/15/2021
Settlement Agent PGP Title of Florida Inc
File # MI-207524
Property 703 Reef
 Canton, MI 48187
Sale Price \$464,275

Transaction Information

Borrower Gautham Krishna Reddy and Deepthi
 Prakash Reddy
 11086 Oak Lane 8207
 Van Buren Twp, MI 48111
Seller Pulte Home Company, LLC
 2800 Livemois Road, Building D, Suite 32
 Troy, MI 48083
Lender Pulte Mortgage LLC

Loan Information

Loan Term 30 years
Purpose Purchase
Product Fixed Rate
Loan Type Conventional FHA
 VA _____
Loan ID # 10-279537A
MIC #

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$371,420	NO	
Interest Rate	3.125%	NO	
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,591.08	NO	
		Does the loan have these features?	
Prepayment Penalty		NO	
Balloon Payment		NO	
Projected Payments			
Payment Calculation		Years 1-30	
Principal & Interest		\$1,591.08	
Mortgage Insurance	+	0	
Estimated Escrow <i>Amount can increase over time</i>	+	857.68	
Estimated Total Monthly Payment		\$2,448.76	
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$928.51 a month	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 Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	In escrow? YES YES NO
Costs at Closing			
Closing Costs	\$9,564.88	Includes \$2,773.05 in Loan Costs + \$6,791.83 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>	
Cash to Close	\$73,699.37	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>	

Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid By Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges	\$928.55				
0.25% of Loan Amount (Points)	\$928.55				
Processing Fee			\$950.00		
B. Services Borrower Did Not Shop For	\$1,844.50				
Appraisal fee to Abby Appraisals LLC		\$375.00			
Credit report fee to Factual Data		\$66.00			
Final Inspection Fee to Joan Honka	\$110.00				
Flood Certification Fee to ServiceLink National Flood			\$11.50		
MERS Fee to MERS			\$11.95		
Survey to George Jerome & Co	\$210.00				
Tax Service Contract to Master Servicer			\$49.00		
Tax Service Contract Setup to Corelogic			\$19.00		
Title – Doc. Preparation 3rd Pty to PGP Title fbo Simplifile	\$20.00				
Title – Lender's Title Agent to PGP Title of Florida Inc	\$877.40				
Title – Lender's Title UW to Chicago Title Insurance Co	\$119.65				
Title – Settlement/Closing fee to PGP Title of Florida Inc	\$66.45		\$433.55		
Title – Title Courier Fee to PGP Title of Florida Inc			\$25.00		
Title – Wire Fee to PGP Title of Florida Inc			\$20.00		
C. Services Borrower Did Shop For					
D. TOTAL LOAN COSTS (Borrower-Paid)	\$2,773.05				
Loan Costs Subtotals (A + B + C)	\$2,332.05	\$441.00			

Other Costs

E. Taxes and Other Government Fees	\$2,086.34				
Recording Fees Deed: \$42.00 Mortgage: \$42.00	\$84.00				
City/County tax/stamps to PGP Title fbo County Clerk	\$255.47		\$255.48		
State tax/stamps to PGP Title fbo County Clerk	\$1,741.87		\$1,741.88		
Tax Transfer Fee to PGP Title fbo County Clerk	\$5.00				
F. Prepays	\$1,345.60				
Homeowner's Insurance Premium (12 mo.) to ASI	\$805.00				
Mortgage Insurance Premium (mo.)					
Prepaid Interest (\$31.80 per day from 7/15/21 to 8/1/21)	\$540.60				
Property Taxes (mo.)					
G. Initial Escrow Payment at Closing	\$865.82				
Homeowner's Insurance \$67.09 per month for 3 mo.	\$201.27				
Mortgage Insurance per month for mo.					
Property Taxes \$100.00 per month for 7 mo.	\$700.00				
Aggregate Adjustment	\$-35.45				
H. Other	\$2,494.07				
HOA Capital Contribution to The Landings Condominium	\$875.00				
HOA Dues Due At Closing to The Landings Condominium	\$405.14				
HOA Transfer/Setup to Associated Asset Managemen	\$100.00				
Incomplete Holdback Admin.			\$300.00		
Real Estate Commission to Integrity First Realty			\$12,299.70		
Title – Owner's Title Agt. (optional) to PGP Title of Florida Inc	\$980.26				
Title – Owner's Title UW (optional) to Chicago Title Insurance Co	\$133.67				
I. TOTAL OTHER COSTS (Borrower-Paid)	\$6,791.83				
Other Costs Subtotals (E + F + G + H)	\$6,791.83				
J. TOTAL CLOSING COSTS (Borrower-Paid)	\$9,564.88				
Closing Costs Subtotals (D + I)	\$9,123.88	\$441.00	\$16,117.06		
Lender Credits					

Calculating Cash to Close

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

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$16,300.00	\$9,564.88	YES • See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	\$0	-\$441.00	YES • You paid these Closing Costs before closing
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$92,855.00	\$92,855.00	NO
Deposit	-\$30,000.00	-\$30,000.00	NO
Funds for Borrower	\$0	\$0	NO
Seller Credits	-\$3,497.00	\$0	YES • See Seller-Paid column on Page 2
Adjustments and Other Credits	\$0	\$1,720.49	YES • See details in Sections K and L
Cash to Close	\$75,658.00	\$73,699.37	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing	\$475,274.37
01 Sale Price of Property	\$464,275.00
02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$9,123.88

Adjustments

04	
05	
06	
07	

Adjustments for Items Paid by Seller in Advance

08 City/Town Taxes	07/16/21 to 06/30/22	\$1,517.46
09 County Taxes	07/16/21 to 11/30/21	\$358.03
10 Assessments	to	

11	
12	
13	
14	
15	

L. Paid Already by or on Behalf of Borrower at Closing

01 Deposit	\$30,000.00
02 Loan Amount	\$371,420.00
03 Existing Loan(s) Assumed or Taken Subject to	

04 Seller Credit	
------------------	--

Other Credits

05	
06	
07	

Adjustments

08 Upfront fee	\$155.00
09	
10	

11	
12	

Adjustments for Items Unpaid by Seller

13 City/Town Taxes	to	
14 County Taxes	to	
15 Assessments	to	

16	
17	
18	
19	

CALCULATION

Total Due from Borrower at Closing (K)	\$475,274.37
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$401,575.00

Cash to Close From To Borrower **\$73,699.37**

SELLER'S TRANSACTION

M. Due to Seller at Closing	
01 Sale Price of Property	
02 Sale Price of Any Personal Property Included in Sale	

03	
04	
05	
06	
07	
08	

Adjustments for Items Paid by Seller in Advance

09 City/Town Taxes	to	
10 County Taxes	to	
11 Assessments	to	

12	
13	
14	
15	
16	

N. Due from Seller at Closing

01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	
03 Existing Loan(s) Assumed or Taken Subject to	

04 Payoff of First Mortgage Loan	
05 Payoff of Second Mortgage Loan	

06	
07	

Seller Credit

08	
09	

10	
11	
12	

Adjustments for Items Unpaid by Seller

13 City/Town Taxes	to	
14 County Taxes	to	
15 Assessments	to	

16	
17	
18	
19	

CALCULATION

Total Due to Seller at Closing (M)	
Total Due from Seller at Closing (N)	

Cash From To Seller

Additional Information About This Loan

Loan Disclosures

Assumption

- If you sell or transfer this property to another person, your lender
- will allow, under certain conditions, this person to assume this loan on the original terms.
- will not allow assumption of this loan on the original terms.

Demand Feature

Your loan

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

Late Payment

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

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

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

Partial Payments

Your lender

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

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

Security Interest

You are granting a security interest in
703 Reef, Canton, MI 48187

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

Escrow Account

For now, your loan

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

Escrow		
Escrowed Property Costs over Year 1	\$10,292.08	Estimated total amount over year 1 for your escrowed property costs: Hazard Insurance County Property Tax Voluntary Additional Escrow for Tax
Non-Escrowed Property Costs over Year 1	\$849.96	Estimated total amount over year 1 for your non-escrowed property costs: HOA Dues You may have other property costs.
Initial Escrow Payment	\$865.82	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$857.68	The amount included in your total monthly payment.

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

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

In the future,

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

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$576,097.78
Finance Charge. The dollar amount the loan will cost you.	\$202,899.73
Amount Financed. The loan amount available after paying your upfront finance charge.	\$369,884.40
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	3.146%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	54.36%

Other Disclosures**Appraisal**

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

Contract Details

See your note and security instrument for information about

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

Liability after Foreclosure

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

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

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

Refinance

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

Tax Deductions

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



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

Contact Information

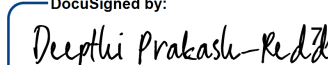
	Lender	Real Estate Broker (B)	Settlement Agent
Name	Pulte Mortgage LLC	Integrity First Realty	PGP Title of Florida Inc
Address	7390 South Iola St. Englewood, CO 80112	47720 Grand River Ave Novi, MI 48374	100 Bloomfield Hills Parkway Bloomfield Hills, MI 48304
NMLS ID	1791		
MI License ID	FR0978 & SR1151	6503409578	25980
Contact	Jayla Gentile	Praseeda Gangadharan	Marcy Laird
Contact NMLS ID	1938449		
Contact MI License ID	1838449	6501330991	0468065
Email	Jayla.Gentile@pulte.com	praseeda@remerica.com	PGP-Midwest@titlemail.com
Phone	800-426-8898ext. 2168	(248)910-8592	(248) 988-5095

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.

DocuSigned by:

 Gautham Krishna Reddy 7/15/2021 | 6:18:25 PDT
 Gautham Krishna Reddy Date

DocuSigned by:

 Deepthi Prakash Reddy 7/15/2021 | 9:12:28 PDT
 Deepthi Prakash Reddy Date

FINANCING AGREEMENT

Applicant(s) : Gautham Krishna Reddy and Deepthi Prakash Reddy ("Applicant")

Property : 703 Reef ("Property")
Canton, MI 48187

Expiration Date : 07/15/21 ("Expiration Date")

Loan Type : CFD - 30 Year Fixed Rate ("Loan Type")

Loan Term : 360 months ("Term") Loan Amount: \$ 371,420.00 ("Loan Amount")

Interest Rate : 3.125 ("Rate") Discount Fee: \$ 928.55 Origination Fee: \$ 0.00

Escrow Waiver : No Temporary Buydown: No Occupancy: Owner Occupied

Index : N/A Margin: N/A Housing Bond Loan: No

Prepayment Penalty : No Length of Prepayment Penalty: N/A Mortgage Insurance: No

Upfront Rate Lock Fee Payor(s) : N/A

This Financing Agreement ("Agreement") is made this June 15, 2021 between Applicant and Pulte Mortgage LLC ("Lender").

Recitals

- A. Applicant has applied for the mortgage loan specified above ("Loan") from Lender to be secured by the Property.
- B. This Agreement will set forth the terms of the loan as described above.
- C. This Agreement only sets forth the terms and conditions upon which the Rate specified above will be available to Applicant, and does not constitute an approval of Applicant's Loan.

The parties therefore agree as follows:

1. If the Applicant's Loan application is approved by Lender and the Loan is disbursed on or before the Expiration Date, and all of the other terms and conditions of this Agreement are satisfied, Lender will extend the Loan at the Rate and Points specified above and Applicant will accept the Loan at the Rate and Points specified above.
2. At the disbursement of the subject Loan, Lender agrees to provide an amount of money not to exceed 0.00 % of the Loan Amount to establish a temporary buydown account for the purposes of subsidizing the cost of the Applicant's Loan payments. The parties agree that the terms of the temporary buydown will be subject to Lender's requirements in effect at the closing of the subject Loan.
3. At the disbursement of the subject Loan, Lender agrees to provide an amount of money not to exceed 0.00 % of the Loan Amount to pay the Applicant's closing costs of the subject loan. In addition, and subject to the approval of Lender, the money may be used for payment of other loan related costs.
4. The parties agree that this Agreement does not constitute an approval of Applicant's Loan application.
5. At Lender's option and sole discretion, a change in the Loan Amount may affect the terms of this Agreement.
6. Neither party shall have any liability to the other party under this Agreement in the event the Loan does not disburse on or before the Expiration Date because: (i) the Loan was not approved; (ii) the Property was not completed or was otherwise unavailable for occupancy; (iii) conditions for closing acceptable to Lender were not satisfied; or (iv) any of the other terms or conditions of this Agreement are not satisfied; provided that payment, application and refund of any fee paid to Lender in connection with this Agreement will be governed solely by Paragraph 13 below. Applicant acknowledges that Lender's normal loan processing and closing procedures involve the actions of third parties over whom Lender has no control and whose actions may delay approval, closing, or disbursement of the Loan.
7. If the Loan is not disbursed by the Expiration Date, Lender does not guarantee the availability of the Loan or any other terms set forth in this Agreement, including but not limited to, the Rate and/or Points set forth above. If Lender still offers the Loan, Lender will extend the Expiration Date to a date that is mutually acceptable to Applicant and Lender, provided that if such an extension is granted, the Rate will remain unchanged and the Points will not be less than (i) the Points set forth above, or (ii) the Points in effect when the extension is granted. The Loan will not be closed at a lower Rate and/or lower Points than set forth in this Agreement.
8. If mortgage insurance is required as indicated above, the parties agree that Lender's obligation to fund the Loan is subject to the availability of mortgage insurance and the approval of the Loan by the respective mortgage insurance company.
9. Applicant warrants to Lender that Applicant has not made application to another lender for a loan to be secured by the Property, and will not do so while this Agreement is in effect, or if such an application has been made, that said application with the other lender has been withdrawn. Lender, at its sole option and discretion, may declare this Agreement null and void if it is determined that Applicant has a valid loan application pending with another lender during the term of this Agreement.
10. If the subject Loan is a Housing Bond Loan, the parties agree that Lender's obligation to fund the Loan is subject to the Applicant and/or Property satisfying the requirements of the Housing Bond Authority.
11. This Agreement and Applicant's Loan application constitute the entire agreement between the parties and supersede any prior agreements related to the Loan. No representative of Lender, nor any other party, is authorized to vary the written terms of this Agreement by oral representations or statements, and Applicant shall not rely on any oral representations or statement if such representation or statement varies from the written terms of this Agreement. This Agreement may be modified only in writing and must be signed by all parties.
12. This Agreement shall be binding on the parties and their successors and assigns; provided that the rights of Applicant under this Agreement may not be transferred or assigned to any other person.
13. This Agreement is to be governed by the laws of the state where the property is located. The terms of this Agreement have been negotiated freely by the parties. Preparation of this Agreement by the Lender will not be reason to construe its terms against the Lender.
14. A fee is payable to Lender in the amount of \$ 0.00 upon execution of this Agreement. This fee is non refundable, however;
 - a. \$ 0.00 will be refunded to the payor (i.e. Applicant if Applicant has paid fee; Seller if Seller has paid fee) if the loan application is declined by Lender, or if, after approval, a change in the Lender's guidelines results in a declination of the Applicant's loan application. For purposes of this paragraph, Lender will not be deemed to have declined the Loan if it is approved under the Loan Type set forth above subject to one or more conditions and the Loan is not closed because of a failure of the Applicant to use best efforts to satisfy any one or more of such conditions.
 - b. \$ 0.00 will be refunded to the payor (i.e. Applicant if Applicant has paid fee; Seller if Seller has paid fee) if the loan is closed pursuant to the terms and conditions set forth herein.

Pulte Mortgage LLC

By: Jayla Gentile, NMLS ID: 1938449

DocuSigned by:

Gautham Krishna Reddy

98C22737BC764C1...

Applicant Gautham Krishna Reddy

DocuSigned by:
Deepthi Prakash Reddy

Applicant Deepthi Prakash Reddy

Date: July 14, 2021

10-279537A

DISCOUNT POINT FEE DISCLOSURE	
Applicant(s): Gautham Krishna Reddy and Deepthi Prakash Reddy	Lender/Broker: Pulte Mortgage LLC 7390 South Iola St. Englewood, CO 80112 800-426-8898
Date: July 14, 2021	
Property Address: 703 Reef Canton, MI 48187	

This disclosure explains the effect of your election to pay a fee, commonly known as a discount point(s), which is a percentage of the loan amount and impacts the interest rate on the loan. The comparison below demonstrates the impact that payment of discount points will have on the interest rate for this loan.

	Starting Adjusted Interest Rate
Interest Rate	3.250%
Discount Points to Obtain Starting Adjusted Rate	0.000%

	Bought Down or Actual Rate
Interest Rate	3.125%
Discount Points Paid to Obtain the Bought Down Rate	0.250%

There are a total of 0.250% discount point(s) on this loan, which may be paid by the Applicant, Seller, Lender and/or Third Party. You are paying \$ 928.55 of the \$ 928.55 discount points.

I/We have read this above disclosure and acknowledge receiving a copy by signing below.

DocuSigned by:
Gautham Krishna Reddy 7/15/2021 | 6:18:25 PDT
98C22737BC764C1...

Applicant **Gautham Krishna Reddy** Date

Applicant Date

DocuSigned by:
Deepthi Prakash Reddy 7/15/2021 | 9:12:28 PDT
78408BBC88354DE...

Applicant **Deepthi Prakash Reddy** Date

Applicant 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:

Gautham Krishna Reddy 07/15/2021 | 6:18:25 PDT

Signature **Gautham Krishna Reddy** Date

P-FBI (05/09)

DocuSigned by:

Deepthi Prakash Reddy 07/15/2021 | 9:12:28 PDT

Signature **Deepthi Prakash Reddy** Date

Pulte Mortgage LLC, NMLS ID: 1791
Jayla Gentile, NMLS ID: 1938449

Uniform Residential Loan Application (1003) Certification	
Applicant(s): Gautham Krishna Reddy and Deepthi Prakash Reddy	Lender/Broker: Pulte Mortgage LLC 7390 South Iola St. Englewood, CO 80112 (800) 426-8898
Date: July 14, 2021	
Property Address: 703 Reef Canton, MI 48187	

By signing this certification I/we certify that I/we have incurred no additional debts or liabilities, other than those specifically listed on the enclosed Uniform Residential Loan Application (Fannie Mae Form 1003), as of the date and time of my/our loan closing. Additionally, I/we are certifying that there has been no material increase in the payments of the debts as listed on the Uniform Residential Loan Application.

I/We certify that the information on the Uniform Residential Loan Application, including employment, income, assets and debts is true and correct as of the date of my/our signature. I/We acknowledge that any intentional or negligent misrepresentation of this information may result in civil liability, including monetary damages.

DocuSigned by:
Gautham Krishna Reddy 15/2021 | 6:18:25 PDT
98C22737BC764C1...

Borrower **Gautham Krishna Reddy** _____ Date

DocuSigned by:
Deepthi Prakash Reddy 15/2021 | 9:12:28 PDT
78408BBC88354DE...

Borrower **Deepthi Prakash Reddy** _____ Date

Borrower _____ Date

Borrower _____ Date

COVID-19 FORBEARANCE NOTICE

Borrower(s) Gautham Krishna Reddy and Deepthi Prakash Reddy	Lender: Pulte Mortgage LLC 7390 South Iola St. Englewood, CO 80112 800-426-8898
Date: July 14, 2021	
Property Address: 703 Reef Canton, MI 48187	

This notice is to inform you that under the recently-enacted Coronavirus Aid, Relief, and Economic Security Act ("CARES Act"), you have the right to request a forbearance (i.e., a temporary reduction or suspension of your monthly mortgage payments) if you are experiencing a financial hardship directly or indirectly related to the COVID-19 National Emergency, but only if your loan is a "federally backed mortgage loan." Under the CARES Act, this generally includes mortgage loans purchased, securitized, insured, or guaranteed by FHA/HUD, USDA, VA, Fannie Mae or Freddie Mac (collectively, the "Agencies").

Once your loan has been closed and is a "federally backed mortgage loan," as defined above, you may request forbearance under the CARES Act by submitting a request to your servicer, which may be the Lender or another financial institution if the servicing of your loan has been transferred (you will receive notification of the transfer of the servicing of your loan). To request a forbearance you must affirm that you are experiencing a financial hardship because of COVID-19. No additional documentation is required, other than the borrower's attestation to a financial hardship caused by the COVID-19 National Emergency.

HOWEVER, PLEASE NOTE THAT FORBEARANCE IS NOT FORGIVENESS; YOU WILL EVENTUALLY BE REQUIRED TO PAY ANY AMOUNTS THAT WERE DELAYED BECAUSE OF FORBEARANCE (AFTER YOUR FORBEARANCE PERIOD ENDS, LOSS MITIGATION OPTIONS MAY BE AVAILABLE TO YOU, INCLUDING BUT NOT LIMITED TO A REPAYMENT PLAN OR LOAN MODIFICATION). ADDITIONALLY, THE CONSUMER FINANCIAL PROTECTION BUREAU ("CFPB") HAS STATED THAT IF YOU HAVE THE ABILITY TO PAY YOUR MONTHLY MORTGAGE LOAN PAYMENT, YOU SHOULD DO SO INSTEAD OF SEEKING FORBEARANCE.

PLEASE ALSO NOTE THAT ENTERING INTO A FORBEARANCE MAY AFFECT YOUR ABILITY TO REFINANCE YOUR MORTGAGE LOAN IN THE FUTURE. AFTER YOUR FORBEARANCE PERIOD ENDS, THE ABILITY TO REFINANCE THE LOAN MAY DEPEND ON THE APPLICABLE AGENCY REQUIREMENTS IN EFFECT AT THAT TIME.

By signing below, you acknowledge that you have received this notice and understand the information contained in it.

DocuSigned by:
Gautham Krishna Reddy 7/15/2021 | 6:18:25 PDT
98C22737BC764C1...

Borrower Gautham Krishna Reddy Date

Borrower Date

DocuSigned by:
Deepthi Prakash Reddy 7/15/2021 | 9:12:28 PDT
78408B8C88354DE...

Borrower Deepthi Prakash Reddy Date

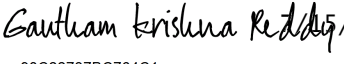

Borrower Date

COVID-19 ORIGINATION INFORMATION CERTIFICATION	
Borrower(s) Gautham Krishna Reddy and Deepthi Prakash Reddy	Lender: Pulte Mortgage LLC 7390 South Iola St. Englewood, CO 80112 800-426-8898 <hr/> Date: July 14, 2021
Property Address: 703 Reef Canton, MI 48187	

By signing this certification, the borrowers confirm and certify that all information provided by them and obtained by the Lender during the origination process of this loan, including in the loan application and during processing and underwriting of the loan, is still accurate to each borrower's knowledge as of the date of this certification. This includes, but is not limited to, each borrower's income and employment status, including any notification by a borrower's employer that there will be a change in employment or reduction in income.

IF ANY INFORMATION PROVIDED BY ANY BORROWER ON THIS LOAN HAS BECOME INACCURATE AS OF THE DATE OF THIS VERIFICATION, NO BORROWER MAY SIGN BELOW.

By signing below, I certify that there has been no change in the information concerning my eligibility for the loan and the information used for the credit decision is still accurate.

<p><small>DocuSigned by:</small>  <small>98C22737BC764C1...</small></p> <hr/> <p>Borrower Gautham Krishna Reddy Date</p>	<hr/> <p>Borrower _____ Date</p>
<p> <small>78408BBC88354DE...</small></p> <hr/> <p>Borrower Deepthi Prakash Reddy Date</p>	<hr/> <p>Borrower _____ Date</p>

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

Printed Name: Gautham Krishna Reddy	Date of Birth: 04/13/1988	Social Security Number: 167-88-0411
--	------------------------------	--

Reason for authorizing consent: (Please select one)

- | | | |
|---|---|--|
| <input checked="" type="checkbox"/> To apply for a mortgage | <input type="checkbox"/> To apply for a loan | <input type="checkbox"/> To meet a licensing requirement |
| <input type="checkbox"/> To open a bank account | <input type="checkbox"/> To open a retirement account | <input type="checkbox"/> Other |
| <input type="checkbox"/> To apply for a credit card | <input type="checkbox"/> To apply for a job | |

With the following company ("the Company"):

Company Name: Pulte Mortgage LLC

Company Address: 7390 South Iola St., Englewood, CO 80112

The name and address of the Company's Agent (if applicable):

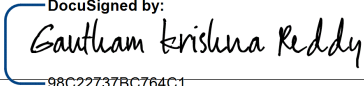
Agent's Name: Equifax Verification Services

Agent's Address: 11432 LackLand Road, St. Louis, MO 63146

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified. I am the individual to whom the Social Security number was issued or the parent or legal guardian of a minor, or the legal guardian of a legally incompetent adult. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

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

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

Signature:  7/15/2021 | 6:18:25 PDT Date Signed: _____
98C22737BC764C1...

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

Privacy Act Statement Collection and Use of Personal Information

Sections 205(a) and 1106 of the Social Security Act, as amended, allow us to collect this information. Furnishing us this information is voluntary. However, failing to provide all or part of the information may prevent us from releasing information to a designated company or company's agent. We will use the information to verify your name and Social Security number (SSN). In addition, we may share this information in accordance with the Privacy Act and other Federal laws. For example, where authorized, we may use and disclose this information in computer matching programs, in which our records are compared with other records to establish or verify a person's eligibility for Federal benefit programs and for repayment of incorrect or delinquent debts under these programs. A list of routine uses is available in our Privacy Act System of Records Notice (SORN) 60-0058, entitled Master Files of SSN Holders and SSN Applications. Additional information and a full listing of all our SORNs are available on our website at www.socialsecurity.gov/foia/bluebook.

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

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

NOTICE TO NUMBER HOLDER

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

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

Printed Name: Deepthi Prakash Reddy	Date of Birth: 05/02/1990	Social Security Number: 665-73-7358
--	------------------------------	--

Reason for authorizing consent: (Please select one)

- | | | |
|---|---|--|
| <input checked="" type="checkbox"/> To apply for a mortgage | <input type="checkbox"/> To apply for a loan | <input type="checkbox"/> To meet a licensing requirement |
| <input type="checkbox"/> To open a bank account | <input type="checkbox"/> To open a retirement account | <input type="checkbox"/> Other |
| <input type="checkbox"/> To apply for a credit card | <input type="checkbox"/> To apply for a job | |

With the following company ("the Company"):

Company Name: Pulte Mortgage LLC

Company Address: 7390 South Iola St., Englewood, CO 80112

The name and address of the Company's Agent (if applicable):

Agent's Name: Equifax Verification Services

Agent's Address: 11432 LackLand Road, St. Louis, MO 63146

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified. I am the individual to whom the Social Security number was issued or the parent or legal guardian of a minor, or the legal guardian of a legally incompetent adult. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

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

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

Signature:  7/15/2021 | 9:12:28 PDT Date Signed: _____
78408BBC88354DE...

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

Privacy Act Statement Collection and Use of Personal Information

Sections 205(a) and 1106 of the Social Security Act, as amended, allow us to collect this information. Furnishing us this information is voluntary. However, failing to provide all or part of the information may prevent us from releasing information to a designated company or company's agent. We will use the information to verify your name and Social Security number (SSN). In addition, we may share this information in accordance with the Privacy Act and other Federal laws. For example, where authorized, we may use and disclose this information in computer matching programs, in which our records are compared with other records to establish or verify a person's eligibility for Federal benefit programs and for repayment of incorrect or delinquent debts under these programs. A list of routine uses is available in our Privacy Act System of Records Notice (SORN) 60-0058, entitled Master Files of SSN Holders and SSN Applications. Additional information and a full listing of all our SORNs are available on our website at www.socialsecurity.gov/foia/bluebook.

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

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

NOTICE TO NUMBER HOLDER

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

Flood Insurance Coverage Disclosure

Lender

Pulte Mortgage LLC
7390 South Iola St.
Englewood, CO 80112

NMLS ID: 1791
800-426-8898

Borrower

**Gautham Krishna Reddy and
Deepthi Prakash Reddy**

Date

July 14, 2021

Loan Number

10-279537A

Property Address: 703 Reef, Canton, MI 48187

We may assign, sell, or transfer the servicing of your mortgage loan. Your new lender/servicer may require more flood insurance coverage than the minimum amount that has been identified in your Notice of Special Flood Hazards (NSFH).

The new lender/servicer may require coverage in an amount greater than the minimum, and has the right to require flood coverage at least equal to 100% of the insurable value (also known as replacement cost value) of the building(s) used as collateral to secure the loan or the maximum available under the National Flood Insurance Program (NFIP) for the particular type of building.

You should review your exposure to flood damage with your insurance provider, as you may wish to increase your coverage above the minimum amount required at the time of closing your loan versus what subsequently the new lender/servicer may require.

By signing below, you acknowledge you have read the above disclosure.

Borrower

DocuSigned by:
Gautham Krishna Reddy 7/15/2021 | 6:18:25 PDT
98C22737BC764G1...
Gautham Krishna Reddy **Date**

DocuSigned by:
Deepthi Prakash Reddy 7/15/2021 | 9:12:28 PDT
78408BBC88354DE...
Deepthi Prakash Reddy **Date**

_____ **Date**

_____ **Date**

Refer to the attached *Signature Addendum* for additional parties and signatures.

SIGNATURE AFFIDAVIT

Borrower(s): Gautham Krishna Reddy and Deepthi Prakash Reddy

Property Address: 703 Reef
Canton, MI 48187

The undersigned hereby attests that the following represents his/her complete, legal signature:

Gautham Krishna Reddy

Deepthi Prakash-Reddy

Print Name
DocuSigned by:
Gautham Krishna Reddy 5/2021 | 6:18:25 PDT
90C22737BC704C1...
Signature Date

Print Name
DocuSigned by:
Deepthi Prakash-Reddy 5/2021 | 9:12:28 PDT
78408BBC88354DE...
Signature Date

Print Name
Signature Date

Print Name
Signature Date

Print Name
Signature Date

Print Name
Signature Date

Print Name
Signature Date

Print Name
Signature Date

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Loan Number: **10-279537A**
 Borrower(s): **Gautham Krishna Reddy and Deepthi Prakash Reddy**

Disclosure Date: July 14, 2021

Property Address: **703 Reef
 Canton, MI 48187**

Your monthly mortgage payment for the coming year will be \$ 1,758.17 of which \$ 1,591.08 will be for principal and interest and \$ 167.09 will go into your escrow account.

The following Initial Escrow Account Disclosure Statement is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account.

Per your selection at loan application, on the "Consumer Disclosure for Voluntary Escrow Account Payment " (VPPE form), your monthly property tax payment has been based on an estimated fully assessed tax amount, as detailed on the First Payment Letter. The amount on the First Payment Letter will not match your Closing Disclosure or this form, as these documents have been calculated on partially assessed tax amounts in accordance with RESPA regulations. Variations between this monthly payment amount and what was estimated on the VPPE form are due to updated estimates provided by the title company.

<u>Month</u>	<u>Payments to Escrow Account</u>	<u>Payments from Escrow Account</u>	<u>Description</u>	<u>Escrow Account Balance</u>
Starting Balance:				\$ <u>865.82</u>
Sep 21	167.09	0.00		1,032.91
Oct 21	167.09	0.00		1,200.00
Nov 21	167.09	0.00		1,367.09
Dec 21	167.09	1,200.00	Canton Township Winter Tax Bil	334.18
Jan 22	167.09	0.00		501.27
Feb 22	167.09	0.00		668.36
Mar 22	167.09	0.00		835.45
Apr 22	167.09	0.00		1,002.54
May 22	167.09	0.00		1,169.63
Jun 22	167.09	0.00		1,336.72
Jul 22	167.09	805.00	Hazard Insurance	698.81
Aug 22	167.09	0.00		865.90

Cushion Selected by Lender: \$ 334.18

IMPORTANT NOTES:

Potential Payment Shock: Your escrow account may incur a shortage which could increase your monthly escrow payments within the first or second year if one or more of the following events occur:

1. You elected to not pay monthly tax escrow payments based on the estimated fully assessed tax amount.
2. One or more of the tax installments that are normally due in the above time frame were paid at or prior to closing. As such, they will not be reflected in the above activity and will not be due again until after the initial 12-month period shown.
3. Actual tax disbursements exceed the above tax estimate(s). This is a common occurrence on newly constructed homes where initial tax bills are based on land or partial improvement assessments, but significantly increase after the property is fully assessed.

If you would like to avoid payment shock and change your election to have higher escrow payments, contact Customer Care at 800-488-0053 or by email at afterclosing@pulte.com.


Initial VPPE Selection: If you elected to not pay monthly tax escrow payments based on the estimated fully assessed tax amount, this form may not align with your initial selection if it has been determined that your taxes will be fully assessed and due during the first year.

Other Documents: If you selected a payment based on the estimated higher tax amount this form will not match your First Payment Letter and Closing Disclosure, as this form only uses tax amounts expected to be paid from the escrow account during the first year.

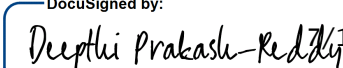
Principal & Interest Payments: May change per the terms of your loan for certain adjustable rate or buydown payment programs.

Keep this Form: For comparison with the actual activity in your account at the end of the escrow computation year.

ACKNOWLEDGEMENT:

DocuSigned by:
 5/2021 | 6:18:25 PDT
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Borrower **Gautham Krishna Reddy** Date _____ Borrower _____ Date _____

DocuSigned by:
 15/2021 | 9:12:28 PDT
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Borrower **Deepthi Prakash Reddy** Date _____ Borrower _____ Date _____

Pulte Mortgage LLC First Payment Letter

10-279537A

Date : **July 15, 2021**
Borrower : **Gautham Krishna Reddy and Deepthi Prakash Reddy**

Dear Borrower :

Thank you for the opportunity to provide the financing for your new home purchase. In order for our staff to provide the most efficient service to you throughout our association, we ask that you review the following information regarding your mortgage loan:

1. Your loan number is **10-279537A** . This number must be on all payments and correspondence.
2. Your first monthly payment is due **September 1, 2021**.
3. Your monthly payment is due on the first (1st) day of every month and delinquent on the second (2nd) day of every month. Payments arriving in our office or post office box after the sixteenth (16th) day of the month will be subject to late charges, according to the terms of you Note or Security Instrument.
4. We will be providing you with a monthly billing statement to assist in making your monthly payments. Please use the temporary payment coupons provided to you at closing in the event you do not receive the statement prior to the due date of your first or second payment.
5. All correspondence, inquiries, and payments without a billing statement should be sent to:
Pulte Mortgage LLC
P.O. Box 5224
Denver, CO 80217-5224
6. Inquiries should be directed to our Customer Care Department at our toll free number 1-800-488-0053.
7. We do not accept postage due mail, postdated checks, cash, or partial payments.
8. Your monthly mortgage payment may consist of a number of items. Your payment breakdown for the first monthly payment due under the terms of the Note and Security Instrument is as follows:

Principal and Interest	\$	1,591.08	
Mortgage Insurance		0.00	
Hazard Insurance		67.09	
Property Tax		790.59	(2)
Flood Insurance		0.00	
Other Insurance		0.00	
Ground Rent		0.00	
TOTAL DUE		2,448.76	(1) Estimated

- (1) This estimated monthly payment amount may change due to adjustments to your escrow payments for such items as real estate taxes, hazard insurance, and private mortgage insurance.
- (2) Per your selection at loan application on the "Consumer Disclosure for Voluntary Escrow Account Payment" (VPPE form), your monthly property tax payment has been based on an estimated fully assessed tax amount. This monthly escrow payment will not match your Closing Disclosure or the Initial Escrow Disclosure Statement, as these documents have been calculated on partially assessed tax amounts. Variations between this monthly payment amount and what was estimated on the VPPE form are due to dated estimates provided by the title company.

9. While the Note evidencing your obligation is payable to **Pulte Mortgage LLC**, we have the right to assign the servicing of your loan to a third party at any time.


If we transfer the servicing of your loan to a third party, you will receive notification from us as well as the new servicer advising you of the transfer. The notification will contain, among other disclosures, the specific date on which you would begin making your monthly mortgage payments to the new servicer. Until you receive such a notice from us, you will have no obligation to any third party that may have purchased the servicing rights to your loan from us. If the servicing of your loan is ever transferred to a third party, the terms of your Note and Security Instrument will remain unchanged. If you receive a notice indicating that the servicing of your loan has been transferred, you may verify the information contained in the notice of transfer of servicing by calling us at 1-800-488-0053.

10. If we are servicing more than one (1) of your loans, when making your monthly payments, you must write a separate check for each loan payment, and include with each check the monthly billing statement applicable to each loan.

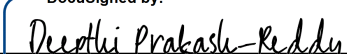
Sincerely,

Pulte Mortgage LLC

I/We acknowledge receipt of a copy of this document:

DocuSigned by:


Gautham Krishna Reddy (Borrower) _____ (Borrower)

DocuSigned by:


Deepthi Prakash Reddy (Borrower) _____ (Borrower)

NEW HOME TELEPHONE NUMBER _____

FIRST MONTHLY PAYMENT NOTICE

DUE DATE 09/01/21	PAYMENT NO. 1	ACCOUNT NUMBER 1027953	ON TIME PAYMENT - DUE ON OR BEFORE 2,448.76 09/01/2021
	Gautham Krishna Reddy and Deepthi Prakash Reddy		LATE PAYMENT - PAY ON OR AFTER 2,528.31 09/16/2021
<hr/> DATE PAID	Pulte Mortgage LLC P.O. Box 5224 Denver, CO 80217-5224		ADDITIONAL PRINCIPAL \$ _____
<hr/> CHECK NUMBER			ADDITIONAL TAX OR INS. \$ _____
<hr/> AMOUNT			LATE CHARGE \$ _____
Please enclose one notice for each monthly payment. Your cancelled check is your receipt.			TOTAL PAYMENT \$ _____
THE ABOVE PAYMENT AMOUNTS ARE ESTIMATED, SUBJECT TO CHANGE AFTER REVIEW.			

SECOND MONTHLY PAYMENT NOTICE

DUE DATE 10/01/21	PAYMENT NO. 2	ACCOUNT NUMBER 1027953	ON TIME PAYMENT - DUE ON OR BEFORE 2,448.76 10/01/2021
	Gautham Krishna Reddy and Deepthi Prakash Reddy		LATE PAYMENT - PAY ON OR AFTER 2,528.31 10/16/2021
<hr/> DATE PAID	Pulte Mortgage LLC P.O. Box 5224 Denver, CO 80217-5224		ADDITIONAL PRINCIPAL \$ _____
<hr/> CHECK NUMBER			ADDITIONAL TAX OR INS. \$ _____
<hr/> AMOUNT			LATE CHARGE \$ _____
Please enclose one notice for each monthly payment. Your cancelled check is your receipt.			TOTAL PAYMENT \$ _____
THE ABOVE PAYMENT AMOUNTS ARE ESTIMATED, SUBJECT TO CHANGE AFTER REVIEW.			

To Insure Proper Application of Your Payment

Write your loan number on the check or include a payment notice and send to the following:

U.S. Mail: Pulte Mortgage LLC, P.O.Box 5224, Denver, CO 80217-5224

Express Delivery: Pulte Mortgage LLC, 7390 South Iola St., Englewood, CO 80112

Only checks, money orders, on-line & telephone payments in U.S. dollars will be accepted. Payments received by 4:00pm MST, Monday - Friday will be credited on that day. Payments received after 4:00pm MST or on a weekend/holiday will be credited the next business day.

Notice About Electronic Check Conversion

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your deposit account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your deposit account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Your authorization is not limited by the date on the check. We may resubmit and electronically collect returned payments.

CONSUMER DISCLOSURE FOR VOLUNTARY ESCROW ACCOUNT PAYMENT (VPPE)

Borrower(s): Gautham Krishna Reddy and Deepthi Prakash Reddy	Lender/Broker: Pulte Mortgage LLC 7390 South Iola St. Englewood, CO 80112 800-426-8898
Property Address: 703 Reef Canton, MI 48187	Date: July 14, 2021

The annual Property Taxes on the fully assessed value of your new home are currently estimated to be \$ 9,487.08.

If your home is new or recently constructed, some or all of the Property Taxes paid during the first year *may* be based on an assessed value that reflects only the unimproved or partially improved property. Property Taxes will be higher once a reassessment is completed by the municipality to reflect the fully-assessed value of the property. This reassessment typically occurs sometime during the first or second year of homeownership. Also, regardless of the age of the home, at or prior to closing, payment may be made on one or more tax installments that would normally be paid from your escrow account in the first year. Under normal escrow practices, your monthly escrow payment in the second year could be much higher than in the first to cover increased Property Taxes as well as any shortage in the escrow account.

Your initial monthly escrow payments for Property Taxes have been *based on the election you made at time of initial disclosures using applicable updated purchase and/or tax information factors*, unless:

- No election was made; the monthly tax escrow payments and reserves were based on the lower estimate of property tax disbursements that are expected to occur in the first year.
- The property is or will be fully assessed and all installments will be paid from the escrow account in the first year; the monthly escrow payments and reserves will be based on the above estimated fully assessed amount.

If you wish to change your election for the monthly escrow payment for taxes after closing and the property is not fully assessed and/or supplemental bills are not expected, you may do so by contacting:

Pulte Mortgage LLC
Email: afterclosing@pulte.com
Phone: (800) 488-0053
Fax: (800) 296-1674

DocuSigned by:

Gautham Krishna Reddy 7/15/2021 | 6:18:25 PDT

98C22737BC764C1...

Borrower **Gautham Krishna Reddy** Date

Borrower Date

DocuSigned by:

Deepthi Prakash Reddy 7/15/2021 | 9:12:28 PDT

78408BBC88354DE...

Borrower **Deepthi Prakash Reddy** Date

Borrower Date

EXPLANATION OF MORTGAGE INSURANCE

Applicant(s): Gautham Krishna Reddy and Deepthi Prakash Reddy	Lender/Broker: Pulte Mortgage LLC 7390 South Iola St. Englewood, CO 80112 800-426-8898
Date: July 14, 2021	
Property Address: 703 Reef Canton, MI 48187	

Various loan programs require mortgage insurance that protects the mortgage lender against loss incurred by a mortgage default, thus enabling the lender to lend a higher percentage of the sales price. Mortgage insurance is not to be confused with hazard insurance which protects the homeowner against loss to the property. The following is a brief description of the different types of mortgage insurance required.

FHA LOAN ON SINGLE FAMILY OR CONDOMINIUM PROPERTY

You have applied for an FHA loan on a single family or condominium property from Lender. You will be required to pay an up front FHA insurance premium at closing which can be as much as one and three-quarters percent (1.75%) of the loan amount for a 30 year loan. Additionally, FHA requires the Lender to collect the annual premium from you on a monthly basis. You will be required to pay an annual FHA insurance premium for approximately one and one-half percent (1.50%) of the loan balance. Your monthly payment to the Lender will include 1/12 of the annual premium which the Lender will pay once a year to FHA on your behalf.

FHA HOME EQUITY CONVERSION MORTGAGE (HECM) LOAN ON SINGLE FAMILY OR CONDOMINIUM PROPERTY

You have applied for an FHA Home Equity Conversion Mortgage (HECM) loan on an owner-occupied single family or condominium property from Lender. You will be required to pay an up front FHA insurance premium at closing which can be as much as two percent (2.00%) of the loan amount. You will also be required to pay a monthly servicing fee of up to \$35 per month. The fee is established at closing as a monthly figure, and the amount necessary to pay this fee throughout the life of the loan is calculated and set aside from the principal limit at closing. Additionally, FHA requires the Lender to set aside the annual premium from you on a monthly basis. You will be required to pay an annual FHA insurance premium for approximately one and one-quarter percent (1.25%) of the loan balance. Your monthly payment to the Lender will include 1/12 of the annual premium which the Lender will pay once a year to FHA on your behalf.

VA LOAN

You have applied for a Veterans Administration (VA) loan from Lender. You will be required to pay a VA Funding Fee at closing which, based on the down payment, previous use of VA entitlement, and duration of military service as determined by VA, may range from zero percent (0.00%) to three point three percent (3.30%) of the loan amount for a 30 year loan. In certain circumstances you will be able to finance all or a portion of the VA Funding Fee.

CONVENTIONAL LOAN

You have applied for a Conventional loan from Lender. Private Mortgage Insurance (PMI) is required on conventional loans with a down payment of less than 20%. The type of mortgage insurance and the premium amount will vary based on the down payment, loan term, and loan type (i.e. fixed rate vs. ARM), etc. The terms and conditions for cancellation and/or termination only apply to conventional loans secured by owner-occupied single family residences. The information below describes the different mortgage insurance (MI) options that may be available:

10-279537A

- 1) **Borrower-Paid Mortgage Insurance (BPMI)** - payment to Lender will include a pre-determined amount for PMI.
 - a) Monthly BPMI - You pay a monthly MI premium in addition to your monthly payment. The first premium will be collected at closing.
 - b) Single Premium (One-Time) Cash BPMI - You pay one PMI premium in cash at closing.
 - c) Single Premium (One-Time) Financed BPMI - You pay one PMI premium from the loan proceeds at closing.

You may request cancellation when the loan to value ratio is scheduled to reach 80% of the property's "original value." You must submit a written request, have a "good payment history" and, if required by the holder, evidence the property has not declined in value or been encumbered by a subordinate lien. A "good payment history" means no payment 60 or more days past due within 2 years and no payments 30 or more days past due within one year of the cancellation date. **This applies to single family, one unit, principal residences only.**

PMI is automatically terminated when the loan to value ratio is scheduled to reach 78% of the property's "original value", provided that the borrower is "current" on the loan. **This applies to single family, one unit, principal residences only.**

- 2) **Lender-Paid Mortgage Insurance (LPMI)** - Your loan has a higher interest rate and the lender pays for the MI. LPMI cannot be cancelled and will not terminate until the loan is refinanced or paid in full.

New York Residents (BPMI and LPMI): If your PMI is not cancelled or terminated as described in this section, it will be cancelled when your loan is paid down to 75% of the appraised value of the property at the time the loan was made.

For questions regarding mortgage insurance please contact:

Phone Number: 1-800-488-0053

Pulte Mortgage LLC
 7390 South Iola St.
 Englewood, CO 80112
 Attn: Customer Care

DocuSigned by:			
<i>Gautham Krishna Reddy</i> 15/2021 6:18:25 PDT			
Borrower	Gautham Krishna Reddy	Date	Borrower Date
Borrower	<i>Deepthi Prakash Reddy</i> 15/2021 9:12:28 PDT	Date	Borrower Date
Borrower	Deepthi Prakash Reddy	Date	Borrower Date
Borrower		Date	Borrower Date
Borrower		Date	Borrower Date

Form **W-9**
(Rev. October 2018)
Department of the Treasury
Internal Revenue Service

**Request for Taxpayer
Identification Number and Certification**
▶ Go to www.irs.gov/FormW9 for instructions and the latest information.

10-279537A
Give Form to the requester.
Do not send to the IRS.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.

Gautham Krishna Reddy

2 Business name/disregarded entity name, if different from above

3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only **one** of the following seven boxes:

- Individual/sole proprietor or single-member LLC
- C Corporation
- S Corporation
- Partnership
- Trust/estate
- Limited liability company. Enter the tax classification (C= C corporation, S= S corporation, P= partnership) ▶
- Other (see instructions) ▶

Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is **not** disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):
Exempt payee code (if any)
Exemptions from FATCA reporting code (if any)
(Applies to accounts maintained outside the U.S.)

5 Address (number, street, and apt. or suite no.) See instructions.

703 Reef

6 City, state, and ZIP code

Canton, MI 48187

7 List account number(s) here (optional)

10-279537A

Requester's name and address (optional).

Pulte Mortgage LLC

7390 South lola St., Englewood, CO
80112

Part I Taxpayer Identification Number (TIN)

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

Social security number

167-88-0411

or

Employer identification number

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

Part II Certification

Under penalties of perjury, I certify that:

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

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

Sign Here Signature of U.S. person ▶

DocuSigned by:

Gautham Krishna Reddy

7/15/2021 | 6:18:25 PDT Date ▶

General Instructions

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

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

Purpose of Form

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

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)

- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
 - Form 1099-C (canceled debt)
 - Form 1099-A (acquisition or abandonment of secured property)
- Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

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

By signing the filled-out form, you:

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

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

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

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

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

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

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

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

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

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

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

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

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

Backup Withholding

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

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

Payments you receive will be subject to backup withholding if:

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

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

Also see *Special rules for partnerships*, earlier.

What is FATCA reporting?

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

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account; for example, if the grantor of a grantor trust dies.

Penalties

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

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

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

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

Specific Instructions

Line 1

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

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

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

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

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

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

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

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

Line 2

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

Line 3

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

IF the entity/person on line 1 is a(n)...	THEN check the box for...
<ul style="list-style-type: none"> Corporation 	Corporation
<ul style="list-style-type: none"> Individual 	Individual/sole proprietor or single-member LLC
<ul style="list-style-type: none"> Sole proprietorship, or 	
<ul style="list-style-type: none"> Single-member limited liability company (LLC) owned by an individual and disregarded for U.S. federal tax purposes. 	
<ul style="list-style-type: none"> LLC treated as a partnership for U.S. federal tax purposes, 	Limited liability company and enter the appropriate tax classification.
<ul style="list-style-type: none"> LLC that has filed Form 8832 or 2553 to be taxed as a corporation, or 	(P= Partnership; C= C corporation; or S= S corporation)
<ul style="list-style-type: none"> LLC that is disregarded as an entity separate from its owner but the owner is another LLC that is not disregarded for U.S. federal tax purposes. 	
<ul style="list-style-type: none"> Partnership 	Partnership
<ul style="list-style-type: none"> Trust/estate 	Trust/estate

Line 4, Exemptions

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

Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.

- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

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

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

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

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

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

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate

that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) written or printed on the line for a FATCA exemption code.

A-An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)

B-The United States or any of its agencies or instrumentalities

C-A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities

D-A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i)

E-A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i)

F-A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state

G-A real estate investment trust

H-A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940

I-A common trust fund as defined in section 584(a)

J-A bank as defined in section 581

K-A broker

L-A trust exempt from tax under section 664 or described in section 4947(a)(1)

M-A tax exempt trust under a section 403(b) plan or section 457(g) plan

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

Line 5

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

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

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

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

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

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

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

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will

have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

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

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

Part II. Certification

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

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

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

- 1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.** You must give your correct TIN, but you do not have to sign the certification.
- 2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.** You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.
- 3. Real estate transactions.** You must sign the certification. You may cross out item 2 of the certification.
- 4. Other payments.** You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).
- 5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions.** You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor ²
5. a. The usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law	The grantor-trustee ¹ The actual owner ¹
6. Sole proprietorship or disregarded entity owned by an individual	The owner ³
7. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))	The grantor ⁴

For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity ⁴
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulations section 1.671-4(b)(2)(i)(B))	The trust

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

² Circle the minor's name and furnish the minor's SSN.

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

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

* **Note.** Grantor also must provide a Form W-9 to trustee of trust.

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

Secure Your Tax Records from Identity Theft

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

To reduce your risk:

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

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

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

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

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

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

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

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

Visit www.irs.gov/IdentityTheft to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

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

Form **W-9**
(Rev. October 2018)
Department of the Treasury
Internal Revenue Service

**Request for Taxpayer
Identification Number and Certification**
▶ Go to www.irs.gov/FormW9 for instructions and the latest information.

10-279537A
Give Form to the requester.
Do not send to the IRS.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.

Deepthi Prakash Reddy

2 Business name/disregarded entity name, if different from above

3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only **one** of the following seven boxes:

- Individual/sole proprietor or single-member LLC
- C Corporation
- S Corporation
- Partnership
- Trust/estate
- Limited liability company. Enter the tax classification (C= C corporation, S= S corporation, P= partnership) ▶
- Other (see instructions) ▶

Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is **not** disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):
Exempt payee code (if any)

Exemptions from FATCA reporting code (if any)

(Applies to accounts maintained outside the U.S.)

5 Address (number, street, and apt. or suite no.) See instructions.

703 Reef

6 City, state, and ZIP code

Canton, MI 48187

7 List account number(s) here (optional)

10-279537A

Requester's name and address (optional).

Pulte Mortgage LLC

7390 South lola St., Englewood, CO
80112

Part I Taxpayer Identification Number (TIN)

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

Social security number

665-73-7358

or

Employer identification number

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

Part II Certification

Under penalties of perjury, I certify that:

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

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

Sign Here Signature of U.S. person ▶

DocuSigned by:

Deepthi Prakash Reddy

7/15/2021 | 9:12:28 PDT Date ▶

General Instructions

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

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

Purpose of Form

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

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)

- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
 - Form 1099-C (canceled debt)
 - Form 1099-A (acquisition or abandonment of secured property)
- Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

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

By signing the filled-out form, you:

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

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

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

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

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

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

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

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

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

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

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

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

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

Backup Withholding

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

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

Payments you receive will be subject to backup withholding if:

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

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

Also see *Special rules for partnerships*, earlier.

What is FATCA reporting?

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

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account; for example, if the grantor of a grantor trust dies.

Penalties

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

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

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

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

Specific Instructions

Line 1

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

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

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

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

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

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

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

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

Line 2

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

Line 3

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

IF the entity/person on line 1 is a(n)...	THEN check the box for...
<ul style="list-style-type: none"> Corporation 	Corporation
<ul style="list-style-type: none"> Individual 	Individual/sole proprietor or single-member LLC
<ul style="list-style-type: none"> Sole proprietorship, or Single-member limited liability company (LLC) owned by an individual and disregarded for U.S. federal tax purposes. 	
<ul style="list-style-type: none"> LLC treated as a partnership for U.S. federal tax purposes, LLC that has filed Form 8832 or 2553 to be taxed as a corporation, or LLC that is disregarded as an entity separate from its owner but the owner is another LLC that is not disregarded for U.S. federal tax purposes. 	Limited liability company and enter the appropriate tax classification. (P= Partnership; C= C corporation; or S= S corporation)
<ul style="list-style-type: none"> Partnership Trust/estate 	Partnership Trust/estate

Line 4, Exemptions

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

Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.

- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

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

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

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

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

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

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate

that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) written or printed on the line for a FATCA exemption code.

A-An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)

B-The United States or any of its agencies or instrumentalities

C-A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities

D-A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i)

E-A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i)

F-A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state

G-A real estate investment trust

H-A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940

I-A common trust fund as defined in section 584(a)

J-A bank as defined in section 581

K-A broker

L-A trust exempt from tax under section 664 or described in section 4947(a)(1)

M-A tax exempt trust under a section 403(b) plan or section 457(g) plan

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

Line 5

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

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

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

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

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

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

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

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will

have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

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

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

Part II. Certification

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

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

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

- 1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.** You must give your correct TIN, but you do not have to sign the certification.
- 2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.** You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.
- 3. Real estate transactions.** You must sign the certification. You may cross out item 2 of the certification.
- 4. Other payments.** You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).
- 5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions.** You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor ²
5. a. The usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law	The grantor-trustee ¹ The actual owner ¹
6. Sole proprietorship or disregarded entity owned by an individual	The owner ³
7. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))	The grantor ⁴

For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity ⁴
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulations section 1.671-4(b)(2)(i)(B))	The trust

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

² Circle the minor's name and furnish the minor's SSN.

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

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

* **Note.** Grantor also must provide a Form W-9 to trustee of trust.

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

Secure Your Tax Records from Identity Theft

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

To reduce your risk:

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

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

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

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

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

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

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

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

Visit www.irs.gov/IdentityTheft to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

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

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.
Gautham Krishna Reddy

1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
167-88-0411

2a If a joint return, enter spouse's name shown on tax return.
DEEPTHI PRAKASH REDDY

2b Second social security number or individual taxpayer identification number if joint tax return
665-73-7358

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)
Gautham Krishna Reddy
11086 Oak Lane 8207, Van Buren Twp, MI 48111 United States

4 Previous address shown on the last return filed if different from line 3 (see instructions)
10591 OAK LANE, BELLEVILLE, MI 48111 United States

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.
Pulte Mortgage LLC Its Successors and/or Assigns 800-426-8898

C/O CoreLogic Credco, 10277 Scripps Ranch Blvd., San Diego, CA 92131, 877-877-6188 Participant 302617, Mailbox ID CLGX4506T

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. ▶ 1099/W2/1040

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.
12/31/2018 12/31/2019 12/31/2020

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 by:

Gautham Krishna Reddy 7/15/2021 | 6:18:25 PDT Phone number of taxpayer on line 1a or 2a (313)407-6289

Sign Here

Signature (see instructions) Date

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

Spouse's signature Date

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

Future Developments

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

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 is not required.

General Instructions

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

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

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

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

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

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

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

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

If you filed an individual return and lived in:

Mail or fax to:

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301	855-587-9604
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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
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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
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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
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Maine, Massachusetts, New Hampshire, New York, Pennsylvania, Vermont	Internal Revenue Service RAIVS Team Stop 6705 S-2 Kansas City, MO 64999	855-821-0094
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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 f 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.

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. Deepthi Prakash Reddy	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) 665-73-7358
2a If a joint return, enter spouse's name shown on tax return. GAUTHAM KRISHNA REDDY	2b Second social security number or individual taxpayer identification number if joint tax return 167-88-0411

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)
Deepthi Prakash Reddy
11086 Oak Lane 8207, Van Buren Twp, MI 48111 United States

4 Previous address shown on the last return filed if different from line 3 (see instructions)
10591 OAK LANE, BELLEVILLE, MI 48111 United States

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.
Pulte Mortgage LLC Its Successors and/or Assigns 800-426-8898

C/O CoreLogic Credco, 10277 Scripps Ranch Blvd., San Diego, CA 92131, 877-877-6188 Participant 302617, Mailbox ID CoreLogic

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. ▶ 1099/W2/1040

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.
12/31/2018 12/31/2019 12/31/2020

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.

Sign Here	DocuSigned by: <i>Deepthi Prakash Reddy</i> Signature (see instructions) 78408BBC88354DE...	7/15/2021 9:12:28 PDT Date	Phone number of taxpayer on line 1a or 2a (309)989-6879
	Title (if line 1a above is a corporation, partnership, estate, or trust)		

Spouse's signature	Date
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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 is not required.

General Instructions

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

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

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

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

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

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

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

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

If you filed an individual return and lived in:

Mail or fax to:

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301	855-587-9604
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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
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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
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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
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Maine, Massachusetts, New Hampshire, New York, Pennsylvania, Vermont	Internal Revenue Service RAIVS Team Stop 6705 S-2 Kansas City, MO 64999	855-821-0094
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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 f 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.

Form **4506-C**
(September 2020)

Department of the Treasury - Internal Revenue Service

OMB Number
1545-1872**IVES 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-C, visit www.irs.gov and search IVES.

1a. Name shown on tax return (if a joint return, enter the name shown first) Gautham Krishna Reddy	1b. First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) 167-88-0411
2a. If a joint return, enter spouse's name shown on tax return. DEEPTHI PRAKASH REDDY	2b. Second social security number or individual taxpayer identification number if joint tax return 665-73-7358
3. Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions) Gautham Krishna Reddy 11086 Oak Lane 8207, Van Buren Twp, MI 48111 United States	
4. Previous address shown on the last return filed if different from line 3 (see instructions) 10591 OAK LANE, BELLEVILLE, MI 48111 United States	
5a. IVES participant name, address, and SOR mailbox ID Pulte Mortgage LLC Its Successors and/or Assigns 800-426-8898 C/O CoreLogic Credco, 10277 Scripps Ranch Blvd., San Diego, CA 92131, 877-877-6188 Participant 302617, Mailbox ID CLGX4506T	
5b. Customer file number (if applicable) (see instructions)	

Caution: This tax transcript is being sent to the third party entered on Line 5a. Ensure that lines 5 through 8 are completed before signing. (see instructions)

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. 1099/W2/1040		
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.	<input checked="" type="checkbox"/>	
b. Account Transcript , which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns.	<input checked="" type="checkbox"/>	
c. Record of Account , which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years.	<input checked="" type="checkbox"/>	
7. 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 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.		<input checked="" type="checkbox"/>
Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.		
8. Year or period requested. Enter the ending date of the tax year or period using the mm/dd/yyyy format (see instructions) <div style="display: flex; justify-content: space-around;"> 12/31/2018 12/31/2019 12/31/2020 </div>		

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-C 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-C. See instructions.

Sign Here	Signature (see instructions) DocuSigned by: 	Date 7/15/2021 6:18:25 PDT	Phone number of taxpayer on line 1a or 2a (313)407-6289
	Print/Type name Gautham Krishna Reddy		
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature		Date
Print/Type name			

4506CA (12/20)

Catalog Number 72627P

www.irs.govForm **4506-C** (Rev. 9-2020)

For Privacy Act and Paperwork Reduction Act Notice, see page 2.
 Wolters Kluwer Financial Services, Inc.

VMP9045C (2010).00

Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

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

Future Developments

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

What's New. Form 4506-C was created to be utilized by authorized IVES participants to order tax transcripts with the consent of the taxpayer.

General Instructions

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

Designated Recipient Notification. Internal Revenue Code, Section 6103(c), limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

Taxpayer Notification. Internal Revenue Code, Section 6103(c), limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

Purpose of form. Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

Note: If you are unsure of which type of transcript you need, check with the party requesting your tax information.

Where to file. The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Fresno Submission Processing Center	Fresno IVES Team 844-249-6239
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

Specific Instructions

Line 1b. Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a, or enter the employer identification number (EIN) for the business listed on line 1a.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party/Business, with Form 4506-C.

Line 5b. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

Note. If you use an SSN, name or combination of both, we will not input the information and the customer file number will reflect a generic entry of "999999999" on the transcript.

Line 8. Enter the end date of the tax year or period requested in mm/dd/yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12/31/2018 for a calendar year 2018 Form 1040 transcript.

Signature and date. Form 4506-C must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.

Individuals. Transcripts listed on on line 6 may be furnished to either spouse if jointly filed. Only one signature is required. Sign Form 4506-C exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-C for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to sign Form 4506-C.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

Learning about the law or the form 10 min.
Preparing the form 12 min.
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-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
 Tax Forms and Publications Division
 1111 Constitution Ave. NW, IR-6526
 Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.

Form 4506-C (September 2020)	Department of the Treasury - Internal Revenue Service <h2 style="margin: 0;">IVES Request for Transcript of Tax Return</h2> <p style="font-size: small; margin: 0;"> ▶ 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-C, visit www.irs.gov and search IVES. </p>	OMB Number 1545-1872
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1a. Name shown on tax return (if a joint return, enter the name shown first) Deepthi Prakash Reddy	1b. First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) 665-73-7358
2a. If a joint return, enter spouse's name shown on tax return. GAUTHAM KRISHNA REDDY	2b. Second social security number or individual taxpayer identification number if joint tax return 167-88-0411
3. Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions) Deepthi Prakash Reddy 11086 Oak Lane 8207, Van Buren Twp, MI 48111 United States	
4. Previous address shown on the last return filed if different from line 3 (see instructions) 10591 OAK LANE, BELLEVILLE, MI 48111 United States	
5a. IVES participant name, address, and SOR mailbox ID Pulte Mortgage LLC Its Successors and/or Assigns 800-426-8898 C/O CoreLogic Credco, 10277 Scripps Ranch Blvd., San Diego, CA 92131, 877-877-6188 Participant 302617, Mailbox ID CLGX4506T	
5b. Customer file number (if applicable) (see instructions)	

Caution: This tax transcript is being sent to the third party entered on Line 5a. Ensure that lines 5 through 8 are completed before signing. (see instructions)

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. 1099/W2/1040

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.	<input checked="" type="checkbox"/>
b. Account Transcript , which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns.	<input checked="" type="checkbox"/>
c. Record of Account , which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years.	<input checked="" type="checkbox"/>

7. 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 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.

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.

8. Year or period requested. Enter the ending date of the tax year or period using the mm/dd/yyyy format (see instructions)

12/31/2018	12/31/2019	12/31/2020
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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-C 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-C. See instructions.

Sign Here	Signature (see instructions): 	Date 7/15/2021	Phone number of taxpayer on line 1a or 2a (309)989-6879
	Print/Type name Deepthi Prakash Reddy		
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature		Date
Print/Type name			

Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

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

Future Developments

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

What's New. Form 4506-C was created to be utilized by authorized IVES participants to order tax transcripts with the consent of the taxpayer.

General Instructions

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

Designated Recipient Notification. Internal Revenue Code, Section 6103(c), limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

Taxpayer Notification. Internal Revenue Code, Section 6103(c), limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

Purpose of form. Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

Note: If you are unsure of which type of transcript you need, check with the party requesting your tax information.

Where to file. The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Fresno Submission Processing Center	Fresno IVES Team 844-249-6239
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

Specific Instructions

Line 1b. Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a, or enter the employer identification number (EIN) for the business listed on line 1a.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party/Business, with Form 4506-C.

Line 5b. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

Note. If you use an SSN, name or combination of both, we will not input the information and the customer file number will reflect a generic entry of "999999999" on the transcript.

Line 8. Enter the end date of the tax year or period requested in mm/dd/yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12/31/2018 for a calendar year 2018 Form 1040 transcript.

Signature and date. Form 4506-C must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.

Individuals. Transcripts listed on on line 6 may be furnished to either spouse if jointly filed. Only one signature is required. Sign Form 4506-C exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-C for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to sign Form 4506-C.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

Learning about the law or the form 10 min.
Preparing the form 12 min.
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-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
 Tax Forms and Publications Division
 1111 Constitution Ave. NW, IR-6526
 Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.

Borrower Consent to the Use of Tax Return Information

Lender

Pulte Mortgage LLC
7390 South Iola St., Englewood, CO 80112

Borrower

Gautham Krishna Reddy and Deepthi
Prakash Reddy

Date

July 14, 2021

Loan Number

10-279537A

Property Address: 703 Reef, Canton, MI 48187

Borrower Consent to the Use of Tax Return Information

Borrower understands, acknowledges, and agrees that the Lender and Other Loan Participants can obtain, use and share Borrower's tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

Borrower

DocuSigned by:
Gautham Krishna Reddy 7/15/2021 | 6:18:25 PDT
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Gautham Krishna Reddy

Date
(Seal)

DocuSigned by:
Deepthi Prakash Reddy 7/15/2021 | 9:12:28 PDT
78408BBC88354DE...

Deepthi Prakash Reddy

Date
(Seal)

Date
(Seal)

Date
(Seal)

Refer to the attached *Signature Addendum* for additional parties and signatures.


TCF (12/19)

SELLER PAID CLOSING COSTS	
Borrower(s): Gautham Krishna Reddy and Deepthi Prakash Reddy	Lender/Broker: Pulte Mortgage LLC 7390 South Iola St. Englewood, CO 80112 800-426-8898
	Date: July 14, 2021
Property Address: 703 Reef Canton, MI 48187	

Unless otherwise instructed by Borrower(s) and Seller in writing, to the extent that closing costs are to be paid by the Seller in connection with this transaction, closing costs shall be applied toward charges for which the Borrower(s) is/are responsible in the following order and to the extent that such funds are available:

1. Items that the Seller is legally required to pay;
2. Items that the Seller specifically has agreed to pay in the Purchase Agreement;
3. "Points and fees," as that term is defined in Title 12, section 1026.32(b)(1)(i) of the Code of Federal Regulations;
4. "Finance charges" as that term is defined in Title 12, section 1026.4 of the Code of Federal Regulations;
5. Items commonly and customarily paid by the Seller in the local market;
6. Other charges appearing on the Closing Disclosure.

Nothing herein creates any obligation by the Seller to pay closing costs.

DocuSigned by:

 98C22737BC764C1...
 Borrower **Gautham Krishna Reddy** Date

 Borrower Date

DocuSigned by:

 78408BBC88354DE...
 Borrower **Deepthi Prakash Reddy** Date

 Borrower Date

FINAL OCCUPANCY CERTIFICATION AND AGREEMENT

Property Address: 703 Reef, Canton, MI 48187 (Property)

In consideration for, and as a condition of, Pulte Mortgage LLC and/or its assigns (Lender) accepting and processing my/our application for a mortgage loan for the purchase of the Property described above, I/we hereby certify and agree to the following:

1. I/We **will** occupy the property as indicated below:
 - () I/we are purchasing the Property as my/our **primary residence**, which I/we will occupy within 60 days of the date of the Note that evidences the loan (the "Note"), and will so occupy the Property through at least the end of the 1 year period that commences on the date of the Note.
 - () I/we are purchasing the Property as my/our **second home**, which I/we will occupy for some portion of the first year and acknowledge that I/we must not enter into any rental agreements that require the Property to be rented or give a management firm control over the occupancy of the Property.
 - () I/we are purchasing the Property as an **investment property**, which I/we do not intend to occupy.
2. I/We acknowledge that:
 - a. loans on homes not occupied by a borrower are considered to present greater risks than loans on homes occupied by the borrower, and as a result, the Lender has agreed to finance my/our loan based on my/our occupancy representation in Section 1 above, and
 - b. the Lender may perform a property inspection to ascertain occupancy. The property inspection, if performed, will occur after closing as part of the Lender's quality control process.
3. I/We acknowledge that if I/we do NOT occupy the Property as provided in Section 1, I/we will be in breach of my/our Note, Security Instrument and related documents (the "Loan Documents") and will be subject to penalties as set forth in the Loan Documents. I/We understand that the Lender will incur costs, expenses and/or losses that may include, among other things, an increase in the price for which the loan can be sold, costs to repurchase the loan and/or indemnify the investor, costs to indemnify an insurer or guarantor of the loan, fees or other sums payable to the investor or an insurer or guarantor of the loan, costs to resell the loan, and a lower resale price.

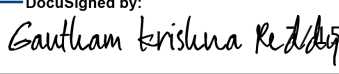
If it is determined by the Lender that I/we have not occupied the Property as I/we represented per this agreement, Lender may, solely at its option and to the extent permitted by the Loan Documents, declare the Loan to be in default and all sums owed under the Note to be immediately due and payable, which means that I/we must then pay back the loan at once and reimburse the Lender for all expenses and losses incurred by it, to the extent permitted by law and under the Loan Documents.

WARNING: I/We acknowledge and understand that Federal Statutes provide severe penalties for any fraud or misrepresentation made for the purpose of influencing and making of this loan as follows:

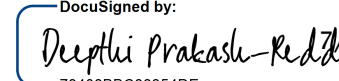
HUD/VA Loans: If we fail to move into the property secured by an FHA or VA loan after closing, I/we will be subject to prosecution under Section 1010, Title 18, United States Code, Federal Housing Administration transactions, and that I/we are liable to be fined not more than \$5,000, or imprisoned not more than two years, or both.

CONVENTIONAL Loans: It is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the facts in connection with an application for a conventional mortgage, as applicable under the provisions of Section 1014 of Title 18, United States Code.

I/We acknowledge that I/we have read and understand this Final Occupancy Certification and Agreement. I/We also acknowledge that making a false statement in connection with applying for and obtaining a home mortgage loan is subject to civil and criminal prosecution.

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 15/2021 | 6:18:25 PDT
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Name **Gautham Krishna Reddy** Date _____ Name _____ Date _____

DocuSigned by:
 15/2021 | 9:12:28 PDT
78408BBC88354DE...

Name **Deepthi Prakash Reddy** Date _____ Name _____ Date _____

10-279537A
July 15, 2021

ERROR AND OMISSION COMPLIANCE AND DOCUMENT AGREEMENT

Borrower(s): **Gautham Krishna Reddy and Deepthi Prakash Reddy**

Borrower(s) Address: **703 Reef
Canton, MI 48187**

Property Address: **703 Reef
Canton, MI 48187**

Lost, Misplaced, Misstated, or Inaccurate Documents or Omissions

Occasionally, documents evidencing loans (such as Notes or Agreements) or securing loans (such as Deeds of Trust or Mortgages) or reflecting costs associated with the loans are either lost or misplaced or inaccurately reflect the true and correct covenants, terms, and conditions of the loan or have certain omissions or mistakes. Loss, misplacement, misstatement, omission or inaccuracy can be solely caused by the Lender, solely by the Borrower (whether one or more), the closing agent, the Lender's attorney, or otherwise. The terms of this agreement pertain to all documents associated with the loan whether originated by Lender, Borrower, closing agent, Lender's attorney, or third party contractor.

Agreement to Replace Lost or Misplaced Documents and to Correct Misstated or Inaccurate Documents or Omissions Thereto

Regardless of the reason for any loss, misplacement, misstatement, omission or inaccuracy in any document evidencing and/or securing the above-referenced loan (the "Loan"), Borrower agrees to execute and/or initial and deliver to Lender any documents Lender, or any party on behalf of Lender, deems necessary to replace or correct the lost, misplaced, misstated, omitted or inaccurate document(s) or term thereof. The documents Lender or a party on behalf of Lender requests Borrower to execute and/or initial and deliver pursuant to this paragraph shall hereinafter be referred to as "Replacement Documents." Borrower agrees to deliver the Replacement Documents within 10 days after receipt by Borrower of a written request from Lender, or a party acting on behalf of Lender.

Occasionally, dates are omitted by the borrower when the closing documents are executed. Pulte Mortgage LLC, will add these dates to the document if omitted in order to sell the loan. Documents that are deemed sensitive in nature, however, will not be dated by Pulte Mortgage LLC and will be returned to the borrower for correction.

Borrower Liable for Loss Attributed to Failure to Execute and/or Initial and Deliver the Replacement Documents

Should Borrower fail or refuse to execute and/or initial and deliver the Replacement Documents to Lender or to another party acting on behalf of Lender more than 10 days after written request by Lender or other party, Borrower shall be responsible and liable for any loss suffered by Lender due to such failure or refusal.

Agreement Benefits Lender's Successors and Binds Borrower's Successors

This agreement shall inure to the benefit of Lender's successors and assigns and be binding upon the heirs, personal representatives, successors and assigns of Borrower.

DocuSigned by:
Gautham Krishna Reddy

Borrower Gautham Krishna Reddy

Borrower

DocuSigned by:
Deepthi Prakash Reddy

Borrower Deepthi Prakash Reddy

Borrower

Loan No: 10-279537A

Borrower(s): Gautham Krishna Reddy and Deepthi Prakash Reddy

KEY FACTS EVERY Pulte Mortgage LLC CUSTOMER SHOULD KNOW

Pulte Mortgage LLC congratulates you on your purchase of a Pulte home. We are committed to providing you with information that is necessary in order to make an informed financing decision. So here is some information for you about different types of loan products that you may want to discuss with your Pulte Mortgage LLC Loan Consultant. We encourage you to ask your Loan Consultant any additional questions that you may have prior to making your loan product selection.

Key Facts About Amortizing, Interest-Only, and Payment Option Mortgages

This information can help you decide if an amortizing, interest-only mortgage, or a mortgage with the option to make a minimum payment (a payment-option mortgage) is right for you.

Amortizing Mortgages

Amortization is a term used to describe the process for repayment of mortgage debt (e.g. "principal") through regular monthly installment payments. An amortization payment is a payment containing funds that will be applied to both principal as well as interest.

Interest-Only Mortgages

Interest-Only Mortgages allow you to pay only the interest on the money you borrowed for the first few years of the mortgage (the "interest-only period").

If you pay only the amount due, then at the end of the interest-only period:

- You will still owe the original amount you borrowed.
- Your monthly payment will increase because you must pay back the principal as well as interest. Your payment could increase even more if you have an adjustable rate mortgage ("ARM") and interest rates increase.

Payment Option Mortgages allow you to choose among several payment options each month during the first few years of the loan (the "option period"). The option period will end earlier than scheduled if the amount you owe grows beyond a set limit - for example, 110% or 125% of your original mortgage amount.

During the option period, the payment options usually include:

- A payment of principal and interest, which reduces the amount you owe over time.
- An interest-only payment, which does not reduce the amount you owe.
- A minimum payment, which may be less than the interest due that month. *If you choose this option, any unpaid interest will increase the amount you owe.*

At the end of the option period, depending on what payment options you chose:

- You could owe substantially more than the original amount you borrowed.
- Your monthly payment could increase significantly because:
 - You may have to start paying back principal, as well as interest.
 - Unpaid interest may increase the amount you owe.
 - Interest rates may have increased (if you have an ARM).

Loan No: 10-279537A

Borrower(s): Gautham Krishna Reddy and Deepthi Prakash Reddy

Additional Information

- **Home Equity** - If you make interest-only payments, your payments are not building home equity. And, if you make only the minimum payment on a payment option mortgage, you may be losing home equity. This may make it harder to refinance your mortgage or to obtain funds from selling or refinancing your home.
- **Prepayment Penalties** - Some mortgages require you to pay a lump-sum prepayment penalty if you sell your home or refinance during the first few years of the loan. You should find out if your mortgage has a prepayment penalty, how it works, and how much it could be.
- **No Doc/Low Doc Loans** - "Reduced documentation" or "stated income" loans usually have higher interest rates or other costs compared to "full documentation" loans that require you to verify your incomes and assets.
- **Subordinate or Second Lien Loans.** Sometimes a borrower may obtain a second loan, in addition to the primary loan. These subordinate or second-lien loans may reduce the amount of down payment that is required to purchase a home. Subordinate or second-lien loans typically have higher interest rates than primary loans. They also mean that a borrower may have less home equity.

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.

<small>DocuSigned by:</small>			
<i>Gautham Krishna Reddy</i> 15/2021 6:18:25 PDT			
<small>98C22737BC764C1...</small>			
Borrower	Gautham Krishna Reddy	Date	Borrower
			Date
<small>DocuSigned by:</small>			
<i>Deepthi Prakash Reddy</i> 15/2021 9:12:28 PDT			
<small>78408BBC88354DE...</small>			
Borrower	Deepthi Prakash Reddy	Date	Borrower
			Date

Loan No: 10-279537A

Borrower(s): Gautham Krishna Reddy and Deepthi Prakash Reddy

SAMPLE MORTGAGE COMPARISON*(Not actual loans available)***Sample Loan Amount \$200,000 - 30-Year Term - Interest Rates For Example Purposes Only****REQUIRED MONTHLY PAYMENTS**

	Traditional Fixed Rate Mortgage (7%)	5-Year Interest-Only ARM (initial rate 7%; maximum rate 12%)	Payment Option ARM (rate in 1st month 2%; variable rate after 1st month (starting at 7%); maximum rate 12%)
Years 1-5	\$1,331	\$1,167	\$739 - \$987 (increasing annually)
Year 6 - if rates don't change	\$1,331	\$1,414	\$1,565
Year 6 - if rates rise 2%	\$1,331	\$1,678	\$1,859
Year 8 - if rates rise 5%	\$1,331	\$2,094	\$2,319
EFFECT ON LOAN BALANCE AND HOME EQUITY			
After 5 Years, How Much Will You Owe?	\$188,263	\$200,000	\$221,486
After 5 years, How Much Home Equity Have Your Loan Payments Build?	\$11,737	\$0	NEGATIVE \$21,486


10-279537A

APPRAISAL ACKNOWLEDGMENT

Applicant(s): Gautham Krishna Reddy and Deepthi Prakash Reddy	Lender/Broker: Pulte Mortgage LLC 7390 South Iola St. Englewood, CO 80112 800-426-8898
	Date: July 14, 2021
Property Address: 703 Reef Canton, MI 48187	

You are entitled to receive a copy of an appraisal or valuation that we obtain on your behalf concerning your subject property at least three (3) business days prior to the closing of your loan. A copy of your approved appraisal or valuation should have already been delivered to you, allowing you at least three (3) business days to review it prior to the closing of your loan.

Your signature below, acknowledges you received a copy of the appraisal or valuation three or more business days prior to your loan closing.

DocuSigned by:

 5/2021 | 6:18:25 PDT
 98C22737BC764C1...
Applicant Gautham Krishna Reddy Date

DocuSigned by:

 15/2021 | 9:12:28 PDT
 78408BBC88354DE...
Applicant Deepthi Prakash Reddy Date

Applicant Date

Applicant Date

Uniform Residential Loan Application

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

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

DocuSigned by: Gautham Krishna Reddy DocuSigned by: Deepthi Prakash Reddy

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 10-279537A
<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service			
Amount \$371,420.00	Interest Rate 3.125%	No. of Months 360	Amortization Type: <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP) 703 Reef, Canton, MI 48187			No. of Units 1
Legal Description of Subject Property (attach description if necessary) UNIT: 47, Subdivision: The Landings			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	
<i>Complete this line if construction or construction-permanent loan.</i>			
Year Lot Acquired	Original Cost \$	Amount Existing Liens \$	(a) Present Value of Lot \$ (b) Cost of Improvements \$ Total (a + b) \$
<i>Complete this line if this is a refinance loan.</i>			
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) Gautham Krishna Reddy and Deepthi Prakash Reddy, Husband and Wife		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			

III. BORROWER INFORMATION

Borrower				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable) Gautham Krishna Reddy				Co-Borrower's Name (include Jr. or Sr. if applicable) Deepthi Prakash Reddy			
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
167-88-0411	(313) 407-6289	04/13/1988		665-73-7358	(309) 989-6879	05/02/1990	
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, separated, divorced, widowed)		Dependents (not listed by Co-Borrower) no. 0 ages N/A		<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, separated, divorced, widowed)		Dependents (not listed by Borrower) no. 0 ages N/A	
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent . 67 No. Yrs. 11086 Oak Lane Apt 8207, Van Buren Twp, MI 48111 United States				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent . 67 No. Yrs. 11086 Oak Lane Apt 8207, Van Buren Twp, MI 48111 United States			
Mailing Address, if different from Present Address				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 3.69 No. Yrs. 10591 Oak Lane, Belleville, MI 48111	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent 3.69 No. Yrs. 10591 Oak Lane, Belleville, MI 48111
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IV. EMPLOYMENT INFORMATION

Borrower		Co-Borrower	
Name & Address of Employer <input type="checkbox"/> Self Employed Ford Motor Company 16640 Southfield Road Roush 9 Building Allen Park, MI 48101	Yrs. on this job .75	Name & Address of Employer <input type="checkbox"/> Self Employed Millennium Software Inc 2000 Town Center Suite 300 Southfield, MI 48075	Yrs. on this job .16
Position/Title/Type of Business Systems Engineer	Business Phone (incl. area code) (313) 294-8200	Position/Title/Type of Business Data Scientist /	Business Phone (incl. area code) (248) 213-1800

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

Pulte Mortgage LLC (NMLS #: 1791) | Jayla Gentile (License #: 1838449, NMLS #: 1938449)

Uniform Residential Loan Application
Freddie Mac Form 65 7/05 (rev. 6/09)
4193.1115

rd20201116
Universal Loan Identifier:
5493004WMLN60ZJ2ON46000000000000010279537A88
Fannie Mae Form 1003 7/05 (rev. 6/09)



Borrower		IV. EMPLOYMENT INFORMATION (cont'd)		Co-Borrower	
Name & Address of Employer <input type="checkbox"/> Self Employed ESG Automotive, Inc. 1391 Wheaton Suite 700 Troy, MI 48083	Dates (from-to) 02/20/2017 02/21/2020 Monthly Income \$5,862.00	Name & Address of Employer <input type="checkbox"/> Self Employed University of Michigan Dearborn 4901 Evergreen Rd Dearborn, MI 48128	Dates (from-to) 04/02/2018 04/29/2020 Monthly Income		
Position/Title/Type of Business Systems Engineer	Business Phone (incl. area code) (248) 246-2220	Position/Title/Type of Business Student/	Business Phone (incl. area code) (313) 593-5000		
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to) Monthly Income	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to) 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*	\$6,998.70	\$4,819.93	\$11,818.63	Rent	\$865.00	
Overtime	\$0.00	\$0.00	\$0.00	First Mortgage (P&I)	\$0.00	\$1,591.08
Bonuses	\$0.00	\$0.00	\$0.00	Other Financing (P&I)	\$0.00	\$0.00
Commissions	\$0.00	\$0.00	\$0.00	Hazard Insurance	\$0.00	\$67.09
Dividends/Interest	\$0.00	\$0.00	\$0.00	Real Estate Taxes	\$0.00	\$790.59
Net Rental Income	\$0.00	\$0.00	\$0.00	Mortgage Insurance	\$0.00	\$0.00
Other (before completing, see the notice in "describe other income." below)	\$0.00	\$0.00	\$0.00	Homeowner Assn. Dues	\$0.00	\$70.83
				Other:	\$0.00	\$0.00
Total	\$6,998.70	\$4,819.93	\$11,818.63	Total	\$865.00	\$2,519.59

* 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	Monthly Payment & Months Left to Pay	Unpaid Balance
Description Cash Deposit toward purchase held by: PHC (\$30,000.00 excluded)	\$0.00	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.		
<i>List checking and savings accounts below</i>		Name and address of Company EDC/EDWARD ROSE & SONS	\$ Payment/Months \$0.00 / 1	\$1,232.00
Name and address of Bank, S&L, or Credit Union Bank of America		Acct. no. 1370Y22Y771909		
Acct. no. 8665	\$2,700.00	Name and address of Company SYNCB/GAPDC	\$ Payment/Months \$26.00 / 1	\$26.00
Name and address of Bank, S&L, or Credit Union Chase		Acct. no. 0003		
Acct. no. 5421	\$43,383.82	Name and address of Company Capital One Auto Finance	\$ Payment/Months \$329.00 / 46	\$14,619.00
Name and address of Bank, S&L, or Credit Union Chase		Acct. no. 6208316857622		
Acct. no. 7203	\$30,700.00			

Pulte Mortgage LLC (NMLS #: 1791) | Jayla Gentile (License #: 1838449, NMLS #: 1938449)

Uniform Residential Loan Application
 Freddie Mac Form 65 7/05 (rev. 6/09)
 4193.1115

rd20201116
 Fannie Mae Form 1003 7/05 (rev. 6/09)



VI. ASSETS AND LIABILITIES (cont'd)

Name and address of Bank, S&L, or Credit Union	Name and address of Company	\$ Payment/Months	
Acct. no.	Acct. no.	/	
Stocks & Bonds (Company name/ number & description)	Name and address of Company	\$ Payment/Months	
	Acct. no.	/	
Life insurance net cash value	Name and address of Company	\$ Payment/Months	
Face amount:		/	
Subtotal Liquid Assets	\$76,783.82		
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.		
	Alimony/Child Support/Separate Maintenance Payments Owed to:		
Other Assets (itemize)	Job-Related Expense (child care, union dues, etc.)		
	Total Monthly Payments	\$390.00	
Total Assets a.	\$76,783.82	Net Worth (a minus b) >	\$60,862.82
		Total Liabilities b.	\$15,921.00

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		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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

Alternate Name	Creditor Name	Account Number
----------------	---------------	----------------

VII. DETAILS OF TRANSACTION

a. Purchase price	\$464,275.00
b. Alterations, improvements, repairs	\$0.00
c. Land (if acquired separately)	\$0.00
d. Refinance (incl. debts to be paid off)	\$0.00
e. Estimated prepaid items	\$2,716.56
f. Estimated closing costs	\$9,737.13
g. PMI, MIP, Funding Fee	\$0.00
h. Discount (if Borrower will pay)	\$928.55
i. Total cost(s) (add items a through h)	\$477,657.24

VIII. DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower		Co-Borrower	
	Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Pulte Mortgage LLC (NMLS #: 1791) | Jayla Gentile (License #: 1838449, NMLS #: 1938449)

Uniform Residential Loan Application
 Freddie Mac Form 65 7/05 (rev. 6/09)
 4193.1115

rd20201116
 Fannie Mae Form 1003 7/05 (rev. 6/09)


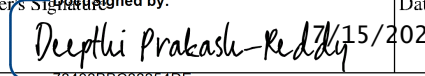



VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS					
j. Subordinate financing	\$0.00	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes" give details as described in the preceding question. g. Are you obligated to pay alimony, child support, or separate maintenance?		Borrower Yes No <input type="checkbox"/> <input checked="" type="checkbox"/>		Co-Borrower Yes No <input type="checkbox"/> <input checked="" type="checkbox"/>	
k. Borrower's closing costs paid by Seller	\$3,817.36			h. Is any part of the down payment borrowed? i. Are you a co-maker or endorser on a note?		<input type="checkbox"/> <input checked="" type="checkbox"/>	
l. Other Credits (explain) Cash Deposit	\$30,000.00	j. Are you a U.S. citizen? k. Are you a permanent resident alien?		<input type="checkbox"/> <input checked="" type="checkbox"/>		<input type="checkbox"/> <input checked="" type="checkbox"/>	
Borrower Paid Fees	\$596.00			<input type="checkbox"/> <input checked="" type="checkbox"/>		<input type="checkbox"/> <input checked="" type="checkbox"/>	
Tax Proration to Seller	\$-1,875.49	l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below. m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home - by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?		<input checked="" type="checkbox"/> <input type="checkbox"/>		<input checked="" type="checkbox"/> <input type="checkbox"/>	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	\$371,420.00			<input type="checkbox"/> <input checked="" type="checkbox"/>		<input type="checkbox"/> <input checked="" type="checkbox"/>	
n. PMI, MIP, Funding Fee financed	\$0.00			<input type="checkbox"/> <input checked="" type="checkbox"/>		<input type="checkbox"/> <input checked="" type="checkbox"/>	
o. Loan amount (add m & n)	\$371,420.00			<input checked="" type="checkbox"/> <input type="checkbox"/>		<input checked="" type="checkbox"/> <input type="checkbox"/>	
p. Cash from/to Borrower (subtract j, k, l, & o from i)	\$73,699.37			<input type="checkbox"/> <input checked="" type="checkbox"/>		<input type="checkbox"/> <input checked="" type="checkbox"/>	

IX. ACKNOWLEDGMENT AND AGREEMENT

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

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

Borrower's Signature	Date	Co-Borrower's Signature	Date
X 	05/15/2021 6:18:25 PDT	X 	05/15/2021 9:12:28 PDT
98C22737BC764C1...		78408BBC88354DE...	

Loan Originator's Signature		
X 	Date 07/14/2021	
Loan Originator's Name (print or type) Jayla Gentile	Loan Originator Identifier 1838449 NMLS: 1938449	Loan Originator's Phone Number (including area code) (800) 426-8898 ext. 2168
Loan Origination Company's Name Pulte Mortgage LLC	Loan Origination Company Identifier FR0978 & SR1151 NMLS: 1791	Loan Origination Company's Address 7390 South Iola St., Englewood, CO 80112

Pulte Mortgage LLC (NMLS #: 1791) | Jayla Gentile (License #: 1838449, NMLS #: 1938449)

Uniform Residential Loan Application
 Freddie Mac Form 65 7/05 (rev. 6/09)
 4193.1115

Fannie Mae Form 1003 7/05 (rev. 6/09) rd20201116



CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower: Gautham Krishna Reddy	Agency Case Number:
	Co-Borrower: Deepthi Prakash Reddy	Lender Case Number: 10-279537A

VI. ASSETS AND LIABILITIES (cont'd)

LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Co-Borrower		
Name and address of Company DISCOVERBANK	\$ Payment/Months \$35.00 / 2	\$44.00
Acct. no. 7549		

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: <i>Gautham Krishna Reddy</i>	Date: 15/2021 6:18:25 PDT	Co-Borrower's Signature: <i>Deepthi Prakash Reddy</i>	Date: 15/2021 9:12:28 PDT
X		X	

Pulte Mortgage LLC (NMLS #: 1791) | **Jayla Gentile** (License #: 1838449, NMLS #: 1938449)

Uniform Residential Loan Application
Freddie Mac Form 65 7/05 (rev. 6/09)
4193.1115

rd20201116
Fannie Mae Form 1003 7/05 (rev. 6/09)



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

Demographic Information of Borrower

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

Ethnicity: Check one or more

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

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

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

Sex

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

Race: Check one or more

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

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

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

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

For example: Fijian, Tongan, and so on.

- White
- I do not wish to provide this information

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

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

The Demographic Information was provided through:

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



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

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

Ethnicity: Check one or more

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

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

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

Sex

- Female
 Male
 I do not wish to provide this information

Race: Check one or more

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

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

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

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

For example: Fijian, Tongan, and so on.

- White
 I do not wish to provide this information

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

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

The Demographic Information was provided through:

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

Pulte Mortgage LLC (NMLS #: 1791) | **Jayla Gentile** (License #: 1838449, NMLS #: 1938449)

Borrower Name: Deepthi Prakash Reddy

Universal Loan Identifier: 5493004WMLN60ZJ20N460000000000000010279537A88

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

20787.38

Page 1 of 1



DT1-703-841

**THE LANDINGS CONDOMINIUM ASSOCIATION
C/O AAM, LLC.
1600 W. Broadway Rd., Ste 200
Tempe, AZ 85282
(602) 957-9191 FAX (602) 957-8802**

COE DATE: _____

DISCLOSURE STATEMENT

Please return completed Disclosure Statement to AAM, LLC as it will become part of the Owner's permanent records with the Association.

The undersigned owner's of Lot No. _____, hereby acknowledge that they have received the following documents:

- Articles of Incorporation
- Master Deed and Bylaws
- Land Purchase Agreement and Addendum to Land Purchase Agreement
- Buyers Handbook

DocuSigned by:
 Gautham Krishna Reddy 15/2021 | 6:18:25 PDT

Name _____ Date _____

DocuSigned by:
 Deepthi Prakash Reddy 15/2021 | 9:12:28 PDT

Name _____ Date _____

 Phone Number _____ Email Address _____

Model Lease Back **Alternate Mailing Address (different from property)**

If no address is written below, all Association correspondence will be mailed directly to the property address only.

 In Care of _____

 Alternate Address _____

 City, State, Zip Code _____

If you are not living at the property, would you like compliance/violation notices mailed to the property address as well as the alternate address provided above?

Yes **No**

Buyer: Gautham Krishna Reddy and Deepthi Prakash-Reddy
Address: 703 REEF
Lot:
Unit:47
The Landings

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT
Pulte Insurance Agency, Inc.

Seller/Owner: Pulte Homes of Michigan LLC, a Michigan limited liability company

Buyer: Gautham Krishna Reddy and Deepthi Prakash-Reddy

The purpose of this Disclosure Statement is to provide Buyer notice that PGP Title, Inc. ("Title Agent") has a business relationship with Pulte Insurance Agency, Inc. (the "**Agency**"). Title Agent and Agency are both wholly owned affiliates of PulteGroup, Inc. Because of this relationship, this referral may provide Title Agent a financial or other benefit.

The Agency is an insurance agent which provides, among other products, homeowner's and flood insurance. Buyer may receive an insurance quote on the Property from the Agency. Set forth below is an estimated charge or range of charges for the settlement services listed. Buyer is NOT required to use Agency as a condition for the purchase of the Property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. BUYER IS FREE TO SHOP AROUND TO DETERMINE THAT BUYER IS RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

<u>Settlement Service</u>	<u>Estimated Range of Charges - Annual Premium</u>
Homeowner's Insurance	.2% - 2.5% of Home Price
Flood Insurance	.1% - 1.0% of Home Price

ACKNOWLEDGEMENT: Buyer has read this Disclosure Statement and understands that Title Agent is referring Buyer to purchase the above-described settlement services from Agency and that Title Agent may receive a financial or other benefit as a result of this referral.

Dated: 9th day of November, 2020

BUYER:

Acknowledged and executed this the _____ day of _____, 7/15/2021 | 6:18:25 PDT.

DocuSigned by:
Gautham Krishna Reddy
98C227378C764C1...

Gautham Krishna Reddy

DocuSigned by:
Deepthi Prakash-Reddy
78408BBC88354DE

Deepthi Prakash-Reddy



AUTHORIZATION FOR DELIVERY OF CLOSING SETTLEMENT DOCUMENTS

Date: July 15, 2021
File No.: MI-207524
Seller(s): Pulte Homes of Michigan LLC, a Michigan limited liability company
Purchaser(s): Gautham Krishna Reddy and Deepthi Prakash-Reddy
Property: 703 REEF, Canton, MI 48187


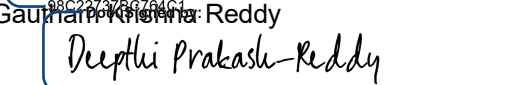
Copies of your settlement documents related to the referenced property will be provided to you by encrypted email. The email address we have is:

rdy.gautham@gmail.com, P.Deepthi.r@gmail.com

TO ADD or CHANGE EMAIL: _____

Any documents generated or received after closing (including your Owner's Title Policy) will be delivered via the same encrypted email.

UNDERSIGNED PURCHASER:

DocuSigned by:

Gautham Krishna Reddy

Deepthi Prakash-Reddy

UTILITY TRANSFER AGREEMENT

File No.: MI-207524

Date: July 15, 2021

Property Address: 703 REEF, Canton, MI 48187

Buyers: Gautham Krishna Reddy and Deepthi Prakash-Reddy

Sellers: Pulte Homes of Michigan LLC, a Michigan limited liability company

We, the undersigned, agree to transfer the electric, gas, and water utilities into our name within 24hours after closing.

Failure to do so may cause interruption of service and we agree not to hold Pulte Homes of Michigan LLC, a Michigan limited liability company responsible for any damages or inconvenience due to this interruption.

Purchaser(s):

DocuSigned by:

Gautham Krishna Reddy

88C22737BC764C1
Gautham Krishna Reddy

DocuSigned by:

Deepthi Prakash-Reddy

Deepthi Prakash Reddy

Michigan Department of Treasury
2368 (Rev 03-16)

ASSESSOR'S DATE STAMP

Principal Residence Exemption (PRE) Affidavit

Issued under authority of Public Act 206 of 1893.

Read the instructions before completing the form. This form is not valid unless certified by the assessor. Do not submit this form if the property is not your principal Residence and/or any of the disqualifying factors apply as listed in MCL 211.7(cc).

Type or print in blue or black ink.

PART 1: PROPERTY INFORMATION Type or print legibly. Use a separate form for each property tax identification number.

1. Property Tax Identification Number 71072020047000		2. Name of Local Unit (Check Township or City) <input type="checkbox"/> Township <input type="checkbox"/> City Canton		3. County Wayne
4. Street Address of Property (Provide a Complete Address) 703 REEF				
5. Name of Owner (First, Middle, Last) Gautham Krishna Reddy		6. Owner's Last Four Digits of Social Security Number XXX-XX-		7. Owner's Daytime Telephone Number
8. Name of Co-Owner (First, Middle, Last) Deepthi Prakash-Reddy		9. Co-Owner's Last Four Digits of Social Security Number XXX-XX-		10. Co-Owner's Daytime Telephone Number (309)989-6879
11. Date you owned and occupied the property in line 1..... 11. _____ The property in line 1 above is my: 11a. <input type="checkbox"/> Principal residence 11b. <input type="checkbox"/> Unoccupied adjoining or contiguous property that is classified residential or timber-cutover.				
12. List the percentage (100% to 1%) of the property that is occupied by the owner claiming the property as a principal residence. If the property has more than one home on it, it is a multi-dwelling, used for purposes other than a principal residence, or partially rented, the owner may claim only a partial exemption. Please consult with your local assessor to determine the percentage of the exemption the owner is allowed to claim in these situations..... 12. _____ %				
13. Have you claimed a principal residence exemption for another Michigan principal residence?..... 13. <input type="checkbox"/> Yes <input type="checkbox"/> No				
14. If yes to 13, enter the property address and parcel number: _____				
15. If yes to 13, have you rescinded that principal residence exemption?..... 15. <input type="checkbox"/> Yes <input type="checkbox"/> No				
16. Do you or your spouse claim a similar exemption, credit or deduction on property located in another state?..... 16. <input type="checkbox"/> Yes <input type="checkbox"/> No				
17. If yes to 16, enter the property address and parcel number: _____				
18. Have you or your spouse filed a tax return as a non-resident of Michigan or resident of another state?..... 18. <input type="checkbox"/> Yes <input type="checkbox"/> No				
19. If yes to 18, enter the state: _____				

PART 2: CERTIFICATION

Certification: I certify under penalty of perjury the information contained on this document is true and correct to the best of my knowledge.

20. Owner's Signature Gautham Krishna Reddy / 2021 6:18:25 PDT		Date
21. Co-Owner's Signature Deepthi Prakash-Reddy / 2021 9:12:28 PDT		Date

22. Mailing Address, if Different than Property Address Above

LOCAL GOVERNMENT USE ONLY (do not write below this line)

23. Indicate property classification23. _____

Did the Assessor Approve or Deny the Affidavit? <input type="checkbox"/> Approved <input type="checkbox"/> Denied (Attach a copy of the Local Unit Denial)	What is the year the Affidavit will be posted to the tax roll?
---	--

Certification: I certify that, to the best of my knowledge, the information contained in this form is complete and accurate.

Assessor's Signature	Date Certified by Assessor (MM/DD/YYYY)
----------------------	---

ACKNOWLEDGMENT OF PRINCIPAL RESIDENCE EXEMPTION AFFIDAVIT (2368)

File No.: MI-207524
Date: July 15, 2021
Reference: Gautham Krishna Reddy and Deepthi Prakash-Reddy
Property Address: 703 REEF, Canton, MI 48187
Tax Items No(s): 71072020047000

The undersigned hereby acknowledges receipt of a Principal Residence Exemption Affidavit (2368) from PGP Title of Florida, Inc., dba PGP Title.

That the Purchaser(s) have completed the Principal Residence Exemption Affidavit (2368) and will undertake to distribute the form themselves.

The purchaser(s) further acknowledge that before issuance of the next tax bill, the purchaser(s) will contact the local taxing authority and confirm receipt of the purchaser's claim of homestead exemption.

Purchaser(s):

DocuSigned by:
Gautham Krishna Reddy
98C22737BC764C1...
Gautham Krishna Reddy

DocuSigned by:
Deepthi Prakash-Reddy
7109562C88164DE...
Deepthi Prakash-Reddy

Michigan Department of Treasury
2766 (Rev. 05-16)

L-4260

Property Transfer Affidavit

This form is issued under authority of P.A. 415 of 1994. Filing is mandatory.

This form must be filed whenever real estate or some types of personal property are transferred (even if you are not recording a deed). **The completed Affidavit must be filed by the new owner with the assessor for the city or township where the property is located within 45 days of the transfer.** The information on this form is NOT CONFIDENTIAL.

1. Street Address of Property 703 REEF	2. County Wayne	3. Date of Transfer (or land contract signed) July 15, 2021
4. Location of Real Estate (Check appropriate field and enter name in the space below.) <input checked="" type="checkbox"/> City <input type="checkbox"/> Township <input type="checkbox"/> Village Canton	5. Purchase Price of Real Estate \$464,275.00	6. Seller's (Transferor) Name Pulte Homes of Michigan LLC, a Michigan limited liability company
7. Property Identification Number (PIN). If you don't have a PIN, attach legal description. PIN. This number ranges from 10 to 25 digits. It usually includes hyphens and sometimes includes letters. It is on the property tax bill and on the assessment notice. 71072020047000	8. Buyer's (Transferee) Name and Mailing Address Gautham Krishna Reddy and Deepthi Prakash-Reddy 703 REEF Canton, MI 48187	9. Buyer's (Transferee) Telephone Number

Items 10-15 are optional. However, by completing them you may avoid further correspondence.

10. Type of Transfer. Transfers include, but are not limited to, deeds, land contracts, transfers involving trusts or wills, certain long-term leases and business interest. See Page 2 for list. <input type="checkbox"/> Land Contract <input type="checkbox"/> Lease <input type="checkbox"/> Deed <input type="checkbox"/> Other (specify) _____		
11. Was property purchased from a financial institution? <input type="checkbox"/> Yes <input type="checkbox"/> No	12. Is the transfer between related persons? <input type="checkbox"/> Yes <input type="checkbox"/> No	13. Amount of Down Payment
14. If you financed the purchase, did you pay market rate of interest? <input type="checkbox"/> Yes <input type="checkbox"/> No	15. Amount Financed (Borrowed)	

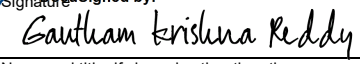
EXEMPTIONS

Certain types of transfers are exempt from uncapping. If you believe this transfer is exempt, indicate below the type of exemption you are claiming. If you claim an exemption, your assessor may request more information to support your claim.

- Transfer from one spouse to the other spouse.
- Change in ownership solely to exclude or include a spouse.
- Transfer between certain family members *(see page 2).
- Transfer of that portion of a property subject to a life lease or life estate (until the life lease or life estate expires).
- Transfer between certain family members of that portion of a property after the expiration or termination of a life estate or life lease retained by transferor ** (see page 2)
- Transfer to effect the foreclosure or forfeiture of real property.
- Transfer by redemption from a tax sale.
- Transfer into a trust where the settlor or the settlor's spouse conveys property to the trust and is also the sole beneficiary of the trust.
- Transfer resulting from a court order unless the order specifies a monetary payment.
- Transfer creating or ending a joint tenancy if at least one person is an original owner of the property (or his/her spouse).
- Transfer to establish or release a security interest (collateral).
- Transfer of real estate through normal public trading of stock.
- Transfer between entities under common control or among members of an affiliated group.
- Transfer resulting from transactions that qualify as a tax-free reorganization under Section 368 of the Internal Revenue Code.
- Transfer of qualified agricultural property when the property remains qualified agricultural property and affidavit has been filed.
- Transfer of qualified forest property when the property remains qualified forest property and affidavit has been filed.
- Transfer of land with qualified conservation easement (land only - not improvements).
- Other, specify: _____

CERTIFICATION

I certify that the information above is true and complete to the best of my knowledge.

Printed Name Gautham Krishna Reddy		
Signature 	Date July 15, 2021	
Name and title, if signer is other than the owner: 88227578784	Daytime Phone Number:	E-mail Address:

PROPERTY TRANSFER AFFIDAVIT ACKNOWLEDGMENT

File No.: MI-207524

Date: July 15, 2021

Reference: Gautham Krishna Reddy and Deepthi Prakash-Reddy

Property Address: 703 REEF, Canton, MI 48187

I/We, the undersigned Purchaser/Grantee or Transferee, have been advised that under Act 415, P.A. of 1994, Form L-4260 (Rev. 1/06) **Property Tax Affidavit** must be completed and received by the local assessor within 45 days of the date of transfer.

I/We further understand that the failure to file is **punishable by penalty of \$5.00 a day up to a maximum of \$200.00.**

I/We have received from PGP Title of Florida, Inc., dba PGP Title on **July 15, 2021**, a **Property Tax Affidavit**, Form L-4260 (Rev. 1/06), and accept responsibility for filing this form with our city/township assessor. I/We agree to hold **PGP Title of Florida, Inc., dba PGP Title** harmless from any further liability and/or responsibility regarding this form.

That the Buyer(s) will undertake to distribute the form themselves to the local tax collecting unit.

Purchaser(s):

DocuSigned by:

Gautham Krishna Reddy

Gautham Krishna Reddy

Deepthi Prakash-Reddy

Deepthi Prakash-Reddy