

CLOSING INSTRUCTIONS

Digital Federal Credit Union
220 Donald Lynch Blvd.
Marlborough, MA 01752

P&I: \$2,950.17

Loan Closer: Barbara Cellucci

Loan Type: **Conventional**

Closer Phone: (508) 804-9166

Closing Date/Doc Date: **November 29, 2022**

Closer Fax:

Disbursement Date: **November 29, 2022**

Prosperity Title Company
8240 N. Mopac Expy Ste. 200
Austin, TX 78759

1st Payment Date: **January 1, 2023**

Last Payment Date: **December 1, 2052**

Closing/Escrow Agent: Marisa Harrington

Sales Price: **\$705,531.00**

Escrow Phone: (512) 372-6055

Loan Amount: **\$599,701.00**

Escrow No.: 1586475

Interest Rate: **4.250%**

Escrow Fax:

Term: **360**

Loan No.: **2200019143**

Case No.:

This loan must fund by: **November 29, 2022**

Lender/Broker Name: **Digital Federal Credit Union**

Borrower(s)/Vesting: **Suresh Kumar Gourishetty and Veena Gourishetty, married**

Property Address: **1408 Blue Creek Ln.
Georgetown, TX 78628**

Seller(s): **DFH Coventry, LLC d/b/a Coventry Homes**

Borrower's Mailing Address: **16760 Ronald W. Reagan Blvd. APT 215
Leander, TX 78641 US**

Please date all undated documents on the day borrowers sign.

Fee Details	Sec.	Total Paid by Borrower	Portion Paid Before Closing	Total Paid by Alternate Payer
0.625% of Loan Amount (Points) to Digital Federal Credit Union	A	\$3,748.13		
Application Fee to Digital Federal Credit Union	A	\$300.00	\$300.00 by Borrower	
Processing Fee to Digital Federal Credit Union	A	\$200.00		
Appraisal Fee to Pro Teck Valuation Intelligence	B	\$730.00		
Credit Report Fee to Factual Data by CBC	B	\$40.70		
Doc Review Fee to Black Mann and Graham	B	\$150.00		
Flood Certification Fee to Corelogic Flood Services	B	\$12.50		
Lenders Final Inspection Fee to Pro Teck Valuation Intelligence	B	\$175.00		
Tax Service Fee to Corelogic Tax Services	B	\$83.00		
Title - Endorsement Fee to Prosperity Title Company	C	\$670.55		
Title - Guaranty Fee to Title Policy Guaranty Fee - Prosperity	C	\$4.00		
Title - Lender's Title Insurance to Prosperity Title Company	C	\$3,465.00		
Title - Settlement Agent/Closing Fee to Prosperity Title Company	C	\$475.00		
Title - Tax Certificate Fee to Prosperity Title Company	C			\$65.00 by Seller
Deed Recording	E	\$34.00		
Miscellaneous Recording Fees	E	\$72.00		
Mortgage Recording	E	\$130.00		
Prepaid Interest (\$69.83 per day from 11/29/22 to 12/1/22) to Digital Federal Credit Union	F	\$139.66		
Homeowner's Insurance \$96.17 per month for 0 mo.	G			
Mortgage Insurance \$99.95 per month for 0 mo.	G			
County Tax \$1,687.33 per month for 2 mo.	G	\$3,374.66		
HOA Dues \$70.00 per month for 0 mo.	G			
Aggregate Adjustment	G	\$-1,687.29		
HOA Setup Fee to HomeWiseDocs.com	H	\$54.00		
HOA Transfer Fee to Kith Management Services	H	\$375.00		
HOA Working Capital to Parkside on the River	H	\$500.00		
Property Tax Due to Larry Gaddess Tax Assessor/Collector	H			\$2,537.82 by Seller
Real Estate Commission to ReKonnection, LLC	H			\$13,387.00 by Seller
Title - Document preparation to Nielsen & Mayer, PLLC	H	\$60.00		
Title - Owner's Title Insurance (Optional) to Prosperity Title Company	H	\$658.00		

SPECIAL INSTRUCTIONS TO CLOSER:

* Realtor Credit: \$6,694 from Buyer's RE Broker (please note that I had to break this up into two credits due to BSS limitations. You will see the credits broken down as \$1.00 and \$6,693 for a total of \$6,694.

* Permanent Certificate of Occupancy.

* Funds to Close Not to Exceed \$52,444.27.

* Verbal Verification of Employment for Mavensoft Technologies LLC Within 10 Days of Closing.

***** ABSOLUTELY NO CHANGES TO FEES (DO NOT MOVE FROM BORROWER TO SELLER or SELLER TO BORROWER. DO NOT ADD FEES, DO NOT DELETE FEES, DO NOT CHANGE THE AMOUNT OF FEES IN ANY WAY), DOCUMENTS, INSTRUCTIONS OR CONDITIONS UNLESS IN WRITING FROM Digital Federal Credit Union CLOSING DEPARTMENT. NO OTHER PERSON, OFFICE OR DEPARTMENT HAS AUTHORITY TO MAKE ANY CHANGES *****

***** SEE CLOSING DISCLOSURE INCLUDED IN PACKAGE. PLEASE CONTACT Digital Federal Credit Union IMMEDIATELY IF ANY OF THE FEES ARE OUTSIDE OF TOLERANCE. *****

Zero Tolerance (Cannot Increase)	Loan Estimate/ Last Disclosed	Closing Disclosure	Cure
0.625% of Loan Amount (Points)	\$3,748.13	\$3,748.13	
Application Fee	\$300.00	\$300.00	
Processing Fee	\$200.00	\$200.00	
Appraisal Fee	\$730.00	\$730.00	
Credit Report Fee	\$40.70	\$40.70	
Doc Review Fee	\$150.00	\$150.00	
Flood Certification Fee	\$12.50	\$12.50	
Lenders Final Inspection Fee	\$175.00	\$175.00	
Tax Service Fee	\$83.00	\$83.00	
Total Zero Tolerance Cure:			\$0

10% Cumulative Tolerance	Loan Estimate/ Last Disclosed	Closing Disclosure	
Title - Endorsement Fee	\$650.55	\$670.55	
Title - Guaranty Fee	\$4.00	\$4.00	
Title - Lender's Title Insurance	\$3,465.00	\$3,465.00	
Title - Settlement Agent/Closing Fee	\$475.00	\$475.00	
Deed Recording	\$38.00	\$34.00	
Miscellaneous Recording Fees		\$72.00	
Mortgage Recording	\$146.00	\$130.00	
10% of the LE/Last Disclosed Total: \$5,256.40	\$4,778.55	\$4,850.55	
10% Cumulative Tolerance Cure:			\$0

"Good Faith" Limitation (Can Increase)	Loan Estimate/ Last Disclosed	Closing Disclosure
Prepaid Interest	\$139.66	\$139.66
County Tax		\$3,374.66
Aggregate Adjustment		\$-1,687.29
HOA Setup Fee	\$54.00	\$54.00
HOA Transfer Fee	\$375.00	\$375.00
HOA Working Capital	\$500.00	\$500.00
Title - Document preparation	\$60.00	\$60.00
Title - Owner's Title Insurance (Optional)	\$658.00	\$658.00
TOTAL:	\$17,921.48	\$4,090.04

AFTER THE CLOSING (IF ESCROW STATE, AFTER SIGNING) HAS BEEN COMPLETED, PLEASE RETURN COMPLETE PACKAGE TO OUR OFFICE AT:

Hybrid Closing and Full Wet Signed Closing:

Scan ALL wet signed closing documents into Simplifile (<https://simplifile.com>). All closing documents should be transmitted to DCU via Simplifile, however, the legal documents listed below must also be mailed.

If you are unable to upload via Simplifile, contact the closer for instructions on returning the closing package.

Legal Documents to Be Returned:

The following original documents must be returned via mail.

1. Original wet signed Note
2. Power of Attorney (POA) (if applicable) - copy acceptable
3. Trustee Certification (if applicable) - copy acceptable

Return Mailing Address for Legal Documents Only:

Digital Federal Credit Union
 Attn: Mortgage Secondary and Loan Delivery - Dept 807
 220 Donald Lynch Blvd.
 Marlborough, MA 01752

Executed Electronic Package MUST Be Uploaded to Simplifile (<https://simplifile.com>) in this Order:

1. Note
2. Executed Closing Disclosure
3. Final Uniform Residential Loan Application (URLA/1003)
4. Initial Escrow Disclosure
5. Mortgage w/Exhibit A
6. Closing Instructions
7. All Remaining Executed Closing Documents

AS SOON AS POSSIBLE **BEFORE RECORDING**. YOU MUST NOTARIZE WHERE APPLICABLE.

We will review the above documents and advise of our approval. Funds will be disbursed to you as indicated in the "TOTAL AMOUNT OF DRAFT." \$595,613.21

You are authorized to record and disburse funds when you are in a position to issue your extended coverage ALTA Lenders policy of title insurance in the amount of \$599,701.00, insuring the enclosed Deed of Trust/Mortgage/Security Deed/Security Instrument to be a First Lien or charge upon the real property described therein, subject only to the following exceptions contained in your commitment above numbered _____ all taxes and assessments must be brought current.

Issue Endorsements:

- | | | | | |
|---|--|--|--|---|
| <input type="checkbox"/> 3R and 5 | <input checked="" type="checkbox"/> 6 (ARMs) | <input type="checkbox"/> 4 (Condo) | <input type="checkbox"/> 6.2 (Neg. Amort.) | <input checked="" type="checkbox"/> 5 (PUD) |
| <input type="checkbox"/> 8.1 (Environ.) | <input type="checkbox"/> Location | <input type="checkbox"/> Comprehensive | <input type="checkbox"/> Other | |

Additional Endorsements required:

YOUR RECORDING OF THE ENCLOSED DOCUMENTS AND/OR THE DISBURSEMENT OF THE ABOVE MENTIONED FUNDS SHALL CONSTITUTE YOUR ACCEPTANCE TO BE BOUND BY THESE INSTRUCTIONS.

If the title policy is not correct in form and content and we have to return same to you for correction, we may be delayed in delivery of this loan to an investor for purchase. Such a delay could result in financial loss because of investor purchase deadlines and/or warehouse charges. We will hold you responsible. Minimum charge for late or incorrect policies is 1/8 of 1% of the original loan amount per date for the first 30 days late. We consider a title policy "late" if not delivered within thirty (30) working days of recordation.

Digital Federal Credit Union reserves the right to cancel or amend the terms of this loan and/or instructions at any time prior to recordation of our Deed of Trust/Mortgage/Security Deed/Security Instrument.

Date: November 29, 2022

Digital Federal Credit Union

By: Barbara Cellucci
 Closing Department

The undersigned escrow agent agrees to comply with all instructions contained herein. Documents will be executed and returned to **Barbara Cellucci (508) 804-9166** for review and approval PRIOR TO RECORDATION. No alteration, additions or deletions will be made to any documents. Any departure from the requirements and authorizations contained in these instructions must be approved by **Barbara Cellucci (508) 804-9166** . These instructions become your transmittal letter and request for funds when signed and dated below by a LICENSED Escrow Officer.

Date: _____

Company: **Prosperity Title Company**

By: _____
Licensed Escrow Officer

Preview

Closing Disclosure

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

Closing Information		Transaction Information		Loan Information	
Date Issued	11/28/2022	Borrower	Suresh Kumar Gourishetty 16760 Ronald W. Reagan Blvd. APT 215 Leander, TX 78641	Loan Term	30 years
Closing Date	11/29/2022	Seller	DFH Coventry, LLC d/b/a Coventry Homes 1408 Blue Creek Ln Georgetown, TX 78628	Purpose	Purchase
Disbursement Date	11/29/2022	Lender	Digital Federal Credit Union	Product	Adjustable Rate
Settlement Agent	Prosperity Title Company			Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> _____
File #	1586475			Loan ID #	2200019143
Property	1408 Blue Creek Ln. Georgetown, TX 78628			MIC #	32778667
Sale Price	\$705,531				

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$599,701	NO	
Interest Rate	4.25%	YES	<ul style="list-style-type: none"> Adjusts every 6 mo. starting in year 6 Can go as high as 9.25% in year 7 See AIR Table on page 4 for details
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$2,950.17	YES	<ul style="list-style-type: none"> Adjusts every 6 mo. starting in year 6 Can go as high as \$4,635 in year 7
Prepayment Penalty		Does the loan have these features? NO	
Balloon Payment		NO	

Projected Payments				
Payment Calculation	Years 1-5	Year 6	Year 7	Years 8-30
Principal & Interest	\$2,950.17	\$2,582 min \$3,931 max	\$2,582 min \$4,635 max	\$2,582 min \$4,635 max
Mortgage Insurance	+ 99.95	+ —	+ —	+ —
Estimated Escrow <i>Amount can increase over time</i>	+ 1,687.33	+ 1,687.33	+ 1,687.33	+ 1,687.33
Estimated Total Monthly Payment	\$4,737.45	\$4,269 - \$5,618	\$4,269 - \$6,322	\$4,269 - \$6,322
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$1,853.50 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 NO NO

Costs at Closing	
Closing Costs	\$13,697.39 Includes \$10,053.88 in Loan Costs + \$3,710.03 in Other Costs - \$66.52 in Lender Credits. See page 2 for details.
Cash to Close	\$50,752.18 Includes Closing Costs. See Calculating Cash to Close on page 3 for details.

Closing Cost Details

Loan Costs			Borrower-Paid		Seller-Paid		Paid By Others
			At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges			\$4,248.13				
01	0.625% of Loan Amount (Points)	to Digital Federal Credit Union	\$3,748.13				
02	Application Fee	to Digital Federal Credit Union		\$300.00			
03	Processing Fee	to Digital Federal Credit Union	\$200.00				
04							
05							
06							
07							
08							
B. Services Borrower Did Not Shop For			\$1,191.20				
01	Appraisal Fee	to Pro Teck Valuation Intelligence	\$730.00				
02	Credit Report Fee	to Factual Data by CBC	\$40.70				
03	Doc Review Fee	to Black Mann and Graham	\$150.00				
04	Flood Certification Fee	to Corelogic Flood Services	\$12.50				
05	Lenders Final Inspection Fee	to Pro Teck Valuation Intelligence	\$175.00				
06	Tax Service Fee	to Corelogic Tax Services	\$83.00				
07							
08							
09							
10							
C. Services Borrower Did Shop For			\$4,614.55				
01	Title – Endorsement Fee	to Prosperity Title Company	\$670.55				
02	Title – Guaranty Fee	to Title Policy Guaranty Fee – Prosperity	\$4.00				
03	Title – Lender's Title Insurance	to Prosperity Title Company	\$3,465.00				
04	Title – Settlement Agent/Closing Fee	to Prosperity Title Company	\$475.00				
05	Title – Tax Certificate Fee	to Prosperity Title Company			\$65.00		
06							
07							
08							
D. TOTAL LOAN COSTS (Borrower-Paid)			\$10,053.88				
Loan Costs Subtotals (A + B + C)			\$9,753.88	\$300.00			
Other Costs							
E. Taxes and Other Government Fees			\$236.00				
01	Recording Fees	Deed: \$34.00 Mortgage: \$130.00	\$236.00				
02							
F. Prepays			\$139.66				
01	Homeowner's Insurance Premium (mo.)						
02	Mortgage Insurance Premium (mo.)						
03	Prepaid Interest (\$69.83 per day from 11/29/22 to 12/1/22)		\$139.66				
04	Property Taxes (mo.)						
05							
G. Initial Escrow Payment at Closing			\$1,687.37				
01	Homeowner's Insurance	per month for mo.					
02	Mortgage Insurance	per month for mo.					
03	Property Taxes	\$1,687.33 per month for 2 mo.	\$3,374.66				
04							
05							
06							
07							
08	Aggregate Adjustment		-\$1,687.29				
H. Other			\$1,647.00				
01	HOA Setup Fee	to HomeWiseDocs.com	\$54.00				
02	HOA Transfer Fee	to Kith Management Services	\$375.00				
03	HOA Working Capital	to Parkside on the River	\$500.00				
04	Property Tax Due	to Larry Gaddess Tax Assessor/			\$2,537.82		
05	Real Estate Commission	to ReKonnection, LLC			\$13,387.00		
06	Title – Document preparation	to Nielsen & Mayer, PLLC	\$60.00				
07	Title – Owner's Title Insurance (Optional)	to Prosperity Title Company	\$658.00				
08							
I. TOTAL OTHER COSTS (Borrower-Paid)			\$3,710.03				
Other Costs Subtotals (E + F + G + H)			\$3,710.03				
J. TOTAL CLOSING COSTS (Borrower-Paid)			\$13,697.39				
Closing Costs Subtotals (D + I)			\$13,463.91	\$300.00	\$15,989.82		
Lender Credits (Includes \$66.52 credit for increase in Closing Costs above legal limit)			-\$66.52				

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)	\$15,985.00	\$13,697.39	YES • See Total Loan Costs (D) and Total Other Costs (I) • Increase exceeds legal limits by \$0.00. See Lender Credits on page 2 for credit of excess amount.
Closing Costs Paid Before Closing	\$0	-\$300.00	YES • You paid these Closing Costs before closing
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$105,830.00	\$105,830.00	NO
Deposit	\$0	-\$64,396.00	YES • You increased this payment. See Deposit in Section L .
Funds for Borrower	\$0	\$0	NO
Seller Credits	\$0	\$0	NO
Adjustments and Other Credits	\$0	-\$4,079.21	YES • See details in Sections K and L
Cash to Close	\$121,815.00	\$50,752.18	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing		\$719,849.18
01	Sale Price of Property	\$705,531.00
02	Sale Price of Any Personal Property Included in Sale	
03	Closing Costs Paid at Closing (J)	\$13,397.39
04		
Adjustments		
05		
06	HOA Credit Back to Buyer	\$241.01
07	BTS Survey paid by Seller	\$375.00
Adjustments for Items Paid by Seller in Advance		
08	City/Town Taxes	to
09	County Taxes	11/29/22 to 01/01/23 \$229.45
10	Assessments	11/29/22 to 01/01/23 \$75.33
11		
12		
13		
14		
15		
16		

L. Paid Already by or on Behalf of Borrower at Closing		\$669,097.00
01	Deposit	\$64,396.00
02	Loan Amount	\$599,701.00
03	Existing Loan(s) Assumed or Taken Subject to	
04		
05	Seller Credit	
Other Credits		
06	Realtor Credit	\$5,000.00
07		
Adjustments		
08		
09		
10		
11		
Adjustments for Items Unpaid by Seller		
12	City/Town Taxes	to
13	County Taxes	to
14	Assessments	to
15		
16		
17		

CALCULATION

Total Due from Borrower at Closing (K)	\$719,849.18
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$669,097.00
Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$50,752.18

SELLER'S TRANSACTION

M. Due to Seller at Closing		\$706,451.79
01	Sale Price of Property	\$705,531.00
02	Sale Price of Any Personal Property Included in Sale	
03		
04		
05		
06	HOA Credit Back to Buyer	\$241.01
07	BTS Survey paid by Seller	\$375.00
08		
Adjustments for Items Paid by Seller in Advance		
09	City/Town Taxes	to
10	County Taxes	11/29/22 to 01/01/23 \$229.45
11	Assessments	11/29/22 to 01/01/23 \$75.33
12		
13		
14		
15		
16		

N. Due from Seller at Closing		\$80,385.82
01	Excess Deposit	\$64,396.00
02	Closing Costs Paid at Closing (J)	\$15,989.82
03	Existing Loan(s) Assumed or Taken Subject to	
04	Payoff of First Mortgage Loan	
05	Payoff of Second Mortgage Loan	
06		
07		
08	Seller Credit	
09		
10		
11		
12		
13		
Adjustments for Items Unpaid by Seller		
14	City/Town Taxes	to
15	County Taxes	to
16	Assessments	to
17		
18		
19		

CALCULATION

Total Due to Seller at Closing (M)	\$706,451.79
Total Due from Seller at Closing (N)	-\$80,385.82
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$626,065.97

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
1408 Blue Creek Ln., Georgetown, TX 78628

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	\$21,447.36	Estimated total amount over year 1 for your escrowed property costs: Mortgage Insurance County Tax
Non-Escrowed Property Costs over Year 1	\$1,994.04	Estimated total amount over year 1 for your non-escrowed property costs: Homeowner's Insurance HOA Dues You may have other property costs.
Initial Escrow Payment	\$1,687.37	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$1,787.28	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.

Adjustable Interest Rate (AIR) Table

Index + Margin	30-day Average SOFR + 3%
Initial Interest Rate	4.25%
Minimum/Maximum Interest Rate	3% / 9.25%

Change Frequency


First Change	Beginning of 61st month
Subsequent Changes	Every 6th month after first change

Limits on Interest Rate Changes

First Change	2%
Subsequent Changes	1%

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.	\$1,294,948.60
Finance Charge. The dollar amount the loan will cost you.	\$690,162.35
Amount Financed. The loan amount available after paying your upfront finance charge.	\$594,592.71
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	5.776%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	113.339%

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

Other Disclosures

Appraisal

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

Contract Details

See your note and security instrument for information about

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

Liability after Foreclosure

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

- state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- state law does not protect you from liability for the unpaid balance.

Refinance

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

Tax Deductions

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

Contact Information

	Lender	Real Estate Broker (B)	Settlement Agent
Name	Digital Federal Credit Union	REKONNECTION, LLC	Prosperity Title Company
Address	220 Donald Lynch Blvd. Marlborough, MA 01752	100 N Central Expy Ste 913 Richardson, TX 75080	8240 N. Mopac Expy Ste. 200 Austin, TX 78759
NMLS ID	466914		
TX License ID		9010467	1877040
Contact	Mikayla Seifert	Srinivas Goduguluri	Marisa Harrington
Contact NMLS ID	2226468		
Contact TX License ID		771518	1880725
Email	mseifert@dcu.org	sgoduguluri@gmail.com	marisa.harrington@prospertitle.com
Phone	800-328-8797	(469) 999-1827	(512) 372-6055

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.

Suresh Kumar Gourishetty

Date

FIXED/ADJUSTABLE RATE NOTE

(30-day Average SOFR Index (As Published by the Federal Reserve Bank of New York)-Rate Caps)

Gourishetty
Loan #: 2200019143

THIS NOTE CONTAINS PROVISIONS ALLOWING FOR A CHANGE IN MY FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE. THIS NOTE LIMITS THE AMOUNT MY ADJUSTABLE INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MINIMUM AND MAXIMUM RATES I MUST PAY.

November 29, 2022
[Note Date]

Austin
[City of Execution]

Texas
[State of Execution]

1408 Blue Creek Ln., Georgetown, TX 78628
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan in the amount of U.S. \$599,701.00 (the "Principal") that I have received from **Digital Federal Credit Union** (the "Lender"), I promise to pay the Principal, plus interest, to the order of the Lender. I will make all payments under this Note in the form of cash, check or money order in U.S. currency.

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

2. INTEREST

Interest will be charged on unpaid Principal until the full amount of the Principal has been paid. I will pay interest at a yearly rate of **4.250%**. The interest rate I will pay will change in accordance with Section 4 of this Note.

The interest rate required by this Section 2 and Section 4 of this Note is the rate I will pay both before and after any default described in Section 7(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month. This amount is called my "Monthly Payment."

I will make my Monthly Payment on the first day of each month beginning on **January 1, 2023**. I will make these payments every month until I have paid all of the Principal and interest and any other charges described below that I may owe under this Note. Each Monthly Payment will be applied as of its scheduled due date and will be applied to interest before the Principal. If, on **December 1, 2052**, I still owe amounts under this Note, I will pay those amounts on that date, which is called the "Maturity Date."

I will make my Monthly Payments at **220 Donald Lynch Blvd, Marlborough, MA 01752** or at a different place if required by the Note Holder.

(B) Amount of My Initial Monthly Payments

Each of my initial Monthly Payments will be in the amount of U.S. \$**2,950.17**. This amount may change. This payment amount does not include any property taxes, insurance, or other charges that I may be required to pay each month.

(C) Monthly Payment Changes

Changes in my Monthly Payment will reflect changes in the unpaid Principal of my loan and in the interest rate that I must pay. The Note Holder will determine my new interest rate and the changed amount of my Monthly Payment in accordance with Section 4 of this Note.

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The initial fixed interest rate I will pay will change to an adjustable interest rate on the first day of

December, 2027, and the adjustable interest rate I will pay may change on the first day of the month every 6th month thereafter. Each date on which my adjustable interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index that is calculated and provided to the general public by an administrator (the "Administrator"). The "Index" is a benchmark, known as the 30-day Average SOFR index. The Index is currently published by the Federal Reserve Bank of New York. The most recent Index value available as of the date 45 days before each Change Date is called the "Current Index," provided that if the Current Index is less than zero, then the Current Index will be deemed to be zero for purposes of calculating my interest rate.

If the Index is no longer available, it will be replaced in accordance with Section 4(G) below.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding **Three And No/1000** percentage points (**3.000%**) (the "Margin") to the Current Index. The Margin may change if the Index is replaced by the Note Holder in accordance with Section 4(G)(2) below. The Note Holder will then round the result of the Margin plus the Current Index to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the Monthly Payment that would be sufficient to repay the unpaid Principal that I am expected to owe at the Change Date on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my Monthly Payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than **6.250%** or less than **3.000%**. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than one percentage point (1.0%) from the rate of interest I have been paying for the preceding 6 months. My interest rate will never be greater than **9.250%** or less than **3.000%**.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new Monthly Payment beginning on the first Monthly Payment date after the Change Date until the amount of my Monthly Payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my initial fixed interest rate to an adjustable interest rate and of any changes in my adjustable interest rate before the effective date of any change. The notice will include the amount of my Monthly Payment, any information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

(G) Replacement Index and Replacement Margin

The Index is deemed to be no longer available and will be replaced if any of the following events (each, a "Replacement Event") occur: (i) the Administrator has permanently or indefinitely stopped providing the Index to the general public; or (ii) the Administrator or its regulator issues an official public statement that the Index is no longer reliable or representative.

If a Replacement Event occurs, the Note Holder will select a new index (the "Replacement Index") and may also select a new margin (the "Replacement Margin"), as follows:

- (1) If a replacement index has been selected or recommended for use in consumer products, including residential adjustable-rate mortgages, by the Board of Governors of the Federal Reserve System, the Federal Reserve Bank of New York, or a committee endorsed or convened by the Board of Governors of the Federal Reserve System or the Federal Reserve Bank of New York at the time of a Replacement Event, the Note Holder will select that index as the Replacement Index.
- (2) If a replacement index has not been selected or recommended for use in consumer products under Section (G)(1) at the time of a Replacement Event, the Note Holder will make a reasonable, good faith effort to select a Replacement Index and a Replacement Margin that, when added together, the Note

Holder reasonably expects will minimize any change in the cost of the loan, taking into account the historical performance of the Index and the Replacement Index.

The Replacement Index and Replacement Margin, if any, will be operative immediately upon a Replacement Event and will be used to determine my interest rate and Monthly Payments on Change Dates that are more than 45 days after a Replacement Event. The Index and Margin could be replaced more than once during the term of my Note, but only if another Replacement Event occurs. After a Replacement Event, all references to the "Index" and "Margin" will be deemed to be references to the "Replacement Index" and "Replacement Margin."

The Note Holder will also give me notice of my Replacement Index and Replacement Margin, if any, and such other information required by applicable law and regulation.

5. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "Prepayment." When I make a Prepayment, I will notify the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the Monthly Payments then due under this Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date of my Monthly Payment unless the Note Holder agrees in writing to those changes. My partial Prepayment may reduce the amount of my Monthly Payments after the first Change Date following my partial Prepayment. However, any reduction due to my partial Prepayment may be offset by an interest rate increase.

6. LOAN CHARGES

If applicable law sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge will be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me that exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

7. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charges for Overdue Payments

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

(B) Default

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

(C) Notice of Default

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

(D) No Waiver By Note Holder

If I am in default and the Note Holder does not require me to pay the Default Balance immediately as described above, the Note Holder will still have the right to do so if I continue to be in default or if I am in default at a later time.

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

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

8. GIVING OF NOTICES

(A) Notice to Borrower

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address. I will promptly notify the Note Holder of any change to my physical address and of any change to my mailing address. Unless applicable law requires otherwise, notice may instead be sent by e-mail or other electronic communication if agreed to by me and the Note Holder in writing and if I have provided the Note Holder with my current e-mail address or other electronic address. If I have agreed with the Note Holder that notice may be given by e-mail or other electronic communication, I will promptly notify the Note Holder of any changes to my e-mail address or other electronic address.

(B) Notice to Note Holder

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

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

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

10. WAIVERS

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

11. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Mortgage Deed, Deed of Trust, or Security Deed, as amended by the Fixed/Adjustable Rate Rider (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses that might result if I do not keep the promises that I make in this Note. That Security Instrument also describes how and under what conditions I may be required to make immediate payment of all amounts I owe under this Note. Some of those conditions are described as follows:

(A) Until my initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section 4 above, Section 18 of the Security Instrument will read as follows:

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

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

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

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

(B) When my initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section 4 above, Section 18 of the Security Instrument described in Section 11(A) above will then cease to be in effect, and Section 18 of the Security Instrument will instead read as follows:

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

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

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

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

 - BORROWER - Suresh Kumar Gourishetty - DATE -

[Sign Original Only]

Individual Loan Originator: **Mikayla Seifert**, NMLSR ID: **2226468**

Loan Originator Organization: **Digital Federal Credit Union**, NMLSR ID: **466914**

ADDENDUM TO NOTE

Gourishetty
Loan #: 2200019143

This addendum is made **November 29, 2022** and is incorporated into and amends and supplements the Adjustable Rate Note of the same date.

The property covered by this addendum is described in the Security Instrument and located at: **1408 Blue Creek Ln., Georgetown, TX 78628.**

AMENDED PROVISIONS

In addition to the provisions and agreements made in the Note, or in the event of a conflict between the Note and this addendum to the Note, I/we further covenant and agree as follows:

ADJUSTABLE INTEREST RATE AND MONTHLY PAYMENT CHARGES

Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change date will not be greater than **6.250%** or less than **3.000%**. Thereafter, my adjustable interest rate will never be increased or decreased on any single Change Date by more than **One** percentage point(s) (**1.000%**) from the rate of interest I have been paying for the preceding **Six** (**6**) months. My interest rate will never be greater than **9.250%**. My interest rate will never be less than **3.000%**.

UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses that might result if I do not keep the promises that I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions read as follows:

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

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

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

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this addendum, and agrees that any conflict between this addendum and the Note shall be resolved in favor of this addendum

_____(SEAL)
- BORROWER - Suresh Kumar Gourishetty - DATE -

Preview

Prepared By:

BLACK, MANN & GRAHAM, L.L.P.
2905 CORPORATE CIRCLE
FLOWER MOUND, TX 75208

After Recording Mail To:
Digital Federal Credit Union
ATTN: Mikayla Seifert
220 Donald Lynch Blvd.
Marlborough, MA 01752
800-328-8797

[Space Above This Line For Recording Data]

DEED OF TRUST

Gourishetty
Loan #: 2200019143
PIN: R-611458

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

DEFINITIONS

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

(A) "**Security Instrument**" means this document, which is dated **November 29, 2022**, together with all Riders to this document.

(B) "**Borrower**" is **Suresh Kumar Gourishetty and Veena Gourishetty, married**. Borrower is the grantor under this Security Instrument.

(C) "**Lender**" is **Digital Federal Credit Union**. Lender is a **Federal Credit Union** organized and existing under the laws of **MA**. Lender's address is **220 Donald Lynch Blvd., Marlborough, MA 01752**. Lender is the beneficiary under this Security Instrument.

(D) "**Trustee**" is **Jason Sorochinsky, Vice President of Mortgage Lending**. Trustee's address is **220 Donald Lynch Boulevard, Marlborough, MA 01752**.

(E) "**Note**" means the promissory note signed by Borrower and dated **November 29, 2022**. The Note states that Borrower owes Lender **Five Hundred Ninety-Nine Thousand Seven Hundred One And 00/100 Dollars (U.S. \$599,701.00)** plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **December 1, 2052**.

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

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

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

- | | | |
|---|---|---|
| <input checked="" type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input checked="" type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input type="checkbox"/> 1-4 Family Rider | <input checked="" type="checkbox"/> Other(s) [specify] Addendum to Adjustable Rate Rider | |

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

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

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

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

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

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

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in

trust, with power of sale, the following described property located in the COUNTY of **Williamson**:
See attached legal description
 which currently has the address of **1408 Blue Creek Ln., Georgetown, Texas 78628** ("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.

Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be

applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

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

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or

Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

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

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

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

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

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

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

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not

protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

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

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

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

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property.

Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

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

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

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

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

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any

reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

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

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

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

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

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

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

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of

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

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

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

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

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

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

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

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for

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

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

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

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

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

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

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

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

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

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

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

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

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

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument,

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

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

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

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

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

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit

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

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

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice will result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence. For the purposes of this Section 22, the term "Lender" includes any holder of the Note who is entitled to receive payments under the Note.

If Lender invokes the power of sale, Lender, its designee, or Trustee shall give notice of the date, time, place and terms of sale by posting and filing the notice as provided by Applicable Law. Lender or its designee shall mail a copy of the notice to Borrower in the manner prescribed by Applicable Law. Sale shall be public, occurring between the hours of 10 a.m. and 4 p.m. on a date and at a location permitted by Applicable Law. The time of sale must begin at the time stated in the notice of sale or not later than three hours after the stated time. Borrower authorizes Trustee to sell the Property to the highest bidder for cash in one or more parcels and in any order Trustee determines. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying indefeasible title to the Property with covenants of general warranty from Borrower. Borrower covenants and agrees to defend generally the purchaser's title to the Property against all claims and demands. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

If the Property is sold pursuant to this Section 22, Borrower or any person holding possession of the Property through Borrower shall immediately surrender possession of the Property to the purchaser at that sale. If possession is not surrendered, Borrower or such person shall be a tenant at sufferance and may be removed by writ of possession or other court proceeding.

23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall provide a release of this Security Instrument to Borrower or Borrower's designated agent in accordance with

Applicable Law. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. Substitute Trustee; Trustee Liability. All rights, remedies and duties of Trustee under this Security Instrument may be exercised or performed by one or more trustees acting alone or together. Lender, at its option and with or without cause, may from time to time, by power of attorney or otherwise, remove or substitute any trustee, add one or more trustees, or appoint a successor trustee to any Trustee without the necessity of any formality other than a designation by Lender in writing. Without any further act or conveyance of the Property the substitute, additional or successor trustee shall become vested with the title, rights, remedies, powers and duties conferred upon Trustee herein and by Applicable Law.

Trustee shall not be liable if acting upon any notice, request, consent, demand, statement or other document believed by Trustee to be correct. Trustee shall not be liable for any act or omission unless such act or omission is willful.

25. Subrogation. Any of the proceeds of the Note used to take up outstanding liens against all or any part of the Property have been advanced by Lender at Borrower's request and upon Borrower's representation that such amounts are due and are secured by valid liens against the Property. Lender shall be subrogated to any and all rights, superior titles, liens and equities owned or claimed by any owner or holder of any outstanding liens and debts, regardless of whether said liens or debts are acquired by Lender by assignment or are released by the holder thereof upon payment.

26. Partial Invalidity. In the event any portion of the sums intended to be secured by this Security Instrument cannot be lawfully secured hereby, payments in reduction of such sums shall be applied first to those portions not secured hereby.

27. Purchase Money; Owelty of Partition; Renewal and Extension of Liens Against Homestead Property; Acknowledgment of Cash Advanced Against Non-Homestead Property.

Check box as applicable:

Purchase Money.

The funds advanced to Borrower under the Note were used to pay all or part of the purchase price of the Property. The Note also is primarily secured by the vendor's lien retained in the deed of even date with this Security Instrument conveying the Property to Borrower, which vendor's lien has been assigned to Lender, this Security Instrument being additional security for such vendor's lien.

Owelty of Partition.

The Note represents funds advanced by Lender at the special instance and request of Borrower for the purpose of acquiring the entire fee simple title to the Property and the existence of an owelty of partition imposed against the entirety of the Property by a court order or by a written agreement of the parties to the partition to secure the payment of the Note is expressly acknowledged, confessed and granted.

Renewal and Extension of Liens Against Homestead Property.

The Note is in renewal and extension, but not in extinguishment, of the indebtedness described on the attached Renewal and Extension Exhibit which is incorporated by reference. Lender is expressly subrogated to all rights, liens and remedies securing the original holder of a note evidencing Borrower's indebtedness and the original liens securing the indebtedness are renewed and extended to the date of maturity of the Note in renewal and extension of the indebtedness.

Acknowledgment of Cash Advanced Against Non-Homestead Property.

The Note represents funds advanced to Borrower on this day at Borrower's request and Borrower acknowledges receipt of such funds. Borrower states that Borrower does not now and does not intend ever to

reside on, use in any manner, or claim the Property secured by this Security Instrument as a business or residential homestead. Borrower disclaims all homestead rights, interests and exemptions related to the Property.

28. Loan Not a Home Equity Loan. The Loan evidenced by the Note is not an extension of credit as defined by Section 50(a)(6) or Section 50(a)(7), Article XVI, of the Texas Constitution. If the Property is used as Borrower's residence, then Borrower agrees that Borrower will receive no cash from the Loan evidenced by the Note and that any advances not necessary to purchase the Property, extinguish an owelty lien, complete construction, or renew and extend a prior lien against the Property, will be used to reduce the balance evidenced by the Note or such Loan will be modified to evidence the correct Loan balance, at Lender's option. Borrower agrees to execute any documentation necessary to comply with this Section 28.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

(SEAL)
- BORROWER - Suresh Kumar Gourishetty - DATE -

(SEAL)
Veena Gourishetty - DATE -

[Space Below This Line For Acknowledgment]

State of **Texas**

County of **Williamson**

This instrument was acknowledged before me on _____ by **Suresh Kumar Gourishetty and Veena Gourishetty.**

Notary Public

My Commission Expires: _____

2200019143

Individual Loan Originator: **Mikayla Seifert**, NMLSR ID: **2226468**

Loan Originator Organization: **Digital Federal Credit Union**, NMLSR ID: **466914**

TEXAS--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
☒ 352.52

Page 16 of 16

Form 3044 1/01 (rev. 10/17)

FIXED/ADJUSTABLE RATE RIDER

(30-day Average SOFR Index (As Published by the Federal Reserve Bank of New York)-Rate Caps)

Gourishetty

Loan #: 2200019143

THIS FIXED/ADJUSTABLE RATE RIDER is made this **29th** day of **November, 2022**, and is incorporated into and will be deemed to amend and supplement the Mortgage, Mortgage Deed, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Fixed/Adjustable Rate Note (the "Note") to **Digital Federal Credit Union** (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

1408 Blue Creek Ln., Georgetown, TX 78628

[Property Address]

THE NOTE CONTAINS PROVISIONS ALLOWING FOR A CHANGE IN BORROWER'S FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE. THE NOTE LIMITS THE AMOUNT THE BORROWER'S ADJUSTABLE INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MINIMUM AND MAXIMUM RATES THE BORROWER MUST PAY.

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

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for monthly payments of principal and interest ("Monthly Payment")

MULTISTATE FIXED/ADJUSTABLE RATE RIDER — 30-day Average SOFR — Single Family — Fannie Mae / Freddie Mac Uniform Instrument

23833.6

Form 3142 04/20

(Page 1 of 5)

and an initial fixed interest rate of **4.250%**. The Note also provides for a change in the initial fixed interest rate to an adjustable interest rate, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The initial fixed interest rate I will pay will change to an adjustable interest rate on the first day of **December, 2027**, and the adjustable interest rate I will pay may change on the first day of the month every 6th month thereafter. Each date on which my adjustable interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index that is calculated and provided to the general public by an administrator (the "Administrator"). The "Index" is a benchmark, known as the 30-day Average SOFR index. The Index is currently published by the Federal Reserve Bank of New York. The most recent Index value available as of the date 45 days before each Change Date is called the "Current Index," provided that if the Current Index is less than zero, then the Current Index will be deemed to be zero for purposes of calculating my interest rate.

If the Index is no longer available, it will be replaced in accordance with Section 4(G) below.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding **Three** percentage points (**3.000%**) (the "Margin") to the Current Index. The Margin may change if the Index is replaced by the Note Holder in accordance with Section 4(G)(2) below. The Note Holder will then round the result of the Margin plus the Current Index to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the Monthly Payment that would be sufficient to repay the unpaid Principal that I am expected to owe at the Change Date on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my Monthly Payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than **6.250%** or less than **3.000%**. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than one percentage point (1.0%) from the rate of interest I have been paying for the preceding 6 months. My interest rate will never be greater than **9.250%** or less than **3.000%**.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new Monthly Payment beginning on the first Monthly Payment date after the Change Date until

the amount of my Monthly Payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my initial fixed interest rate to an adjustable interest rate and of any changes in my adjustable interest rate before the effective date of any change. The notice will include the amount of my Monthly Payment, any information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

(G) Replacement Index and Replacement Margin

The Index is deemed to be no longer available and will be replaced if any of the following events (each, a "Replacement Event") occur: (i) the Administrator has permanently or indefinitely stopped providing the Index to the general public; or (ii) the Administrator or its regulator issues an official public statement that the Index is no longer reliable or representative.

If a Replacement Event occurs, the Note Holder will select a new index (the "Replacement Index") and may also select a new margin (the "Replacement Margin"), as follows:

(1) If a replacement index has been selected or recommended for use in consumer products, including residential adjustable-rate mortgages, by the Board of Governors of the Federal Reserve System, the Federal Reserve Bank of New York, or a committee endorsed or convened by the Board of Governors of the Federal Reserve System or the Federal Reserve Bank of New York at the time of a Replacement Event, the Note Holder will select that index as the Replacement Index.

(2) If a replacement index has not been selected or recommended for use in consumer products under Section (G)(1) at the time of a Replacement Event, the Note Holder will make a reasonable, good faith effort to select a Replacement Index and a Replacement Margin that, when added together, the Note Holder reasonably expects will minimize any change in the cost of the loan, taking into account the historical performance of the Index and the Replacement Index.

The Replacement Index and Replacement Margin, if any, will be operative immediately upon a Replacement Event and will be used to determine my interest rate and Monthly Payments on Change Dates that are more than 45 days after a Replacement Event. The Index and Margin could be replaced more than once during the term of my Note, but only if another Replacement Event occurs. After a Replacement Event, all references to the "Index" and "Margin" will be deemed to be references to the "Replacement Index" and "Replacement Margin."

The Note Holder will also give me notice of my Replacement Index and Replacement Margin, if any, and such other information required by applicable law and regulation.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

1. Until Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Section 18 of the Security Instrument will read as follows:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest

**MULTISTATE FIXED/ADJUSTABLE RATE RIDER — 30-day Average SOFR — Single Family —
Fannie Mae / Freddie Mac Uniform Instrument**

in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

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

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

2. When Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Section 18 of the Security Instrument described in Section B1 above will then cease to be in effect, and the provisions of Section 18 of the Security Instrument will be amended to read as follows:

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

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a

reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

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

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Fixed/Adjustable Rate Rider.

_____(SEAL)
- BORROWER - Suresh Kumar Gourishetty - DATE -

_____(SEAL)
Veena Gourishetty - DATE -

PLANNED UNIT DEVELOPMENT RIDER

Gourishetty
Loan #: 2200019143

THIS PLANNED UNIT DEVELOPMENT RIDER is made this **29th** day of **November, 2022**, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to **Digital Federal Credit Union**, (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

1408 Blue Creek Ln., Georgetown, TX 78628

[Property Address]

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in THE COVENANTS, CONDITIONS AND RESTRICTIONS FILED OF RECORD THAT AFFECT THE PROPERTY (the "Declaration"). The Property is a part of a planned unit development known as

Parkside on the River, Phase 1A

[Name of Planned Unit Development]

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

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

A. PUD Obligations. Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituents Documents" are the: (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the

MULTISTATE PUD RIDER- Single Family -Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Property Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes and floods, for which Lender requires insurance, then: (i) Lender waives the provision in Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

What Lender requires as a condition of this waiver can change during the term of the loan.

Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in lieu of restoration or repair following a loss to the Property, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to ensure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

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

_____(SEAL)
- BORROWER - Suresh Kumar Gourishetty - DATE -

_____(SEAL)
Veena Gourishetty - DATE -

ADDENDUM TO ADJUSTABLE RATE RIDER

Gourishetty
Loan #: 2200019143

This addendum is made **November 29, 2022** and is incorporated into and amends and supplements the Adjustable Rate Rider of the same date.

The property covered by this addendum is described in the Security Instrument and located at: **1408 Blue Creek Ln., Georgetown, TX 78628.**

AMENDED PROVISIONS

In addition to the provisions and agreements made in the Security Instrument, or in the event of a conflict between the Note and this Rider to the Mortgage and or Deed of Trust, I/we further covenant and agree as follows:

ADJUSTABLE INTEREST RATE AND MONTHLY PAYMENT CHARGES

Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change date will not be greater than **6.250%** or less than **3.000%**. Thereafter, my adjustable interest rate will never be increased or decreased on any single Change Date by more than **One** percentage point(s) (**1.000%**) from the rate of interest I have been paying for the preceding **six (6)** months. My interest rate will never be greater than **9.250%**. My interest rate will never be less than **3.000%**.

TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Section 18 of the Security Instrument is amended to read as follows:

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

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

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

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this addendum, and agrees that any conflict between this Rider and the Security Instrument shall be resolved in favor of this Rider.

_____(SEAL)
- BORROWER - Suresh Kumar Gourishetty - DATE -

_____(SEAL)
Veena Gourishetty - DATE -

To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 2200019143 / 549300JPGMCMBEJEK584220001914332

Agency Case No. _____

Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Name (First, Middle, Last, Suffix)
Suresh Kumar Gourishetty

Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

SURESH-KUMAR GOURISHETTY
SURESH GOURISHETTY
SURESHKUMAR GOURISHETTY
SURESHKUM GOURISHETTY
SURESH K GOURISHETTY

Social Security Number 801-42-2902
(or Individual Taxpayer Identification Number)

Date of Birth (mm/dd/yyyy)
08/05/1981

Citizenship
 U.S. Citizen
 Permanent Resident Alien
 Non-Permanent Resident Alien

Type of Credit

- I am applying for individual credit.
 I am applying for joint credit. Total Number of Borrowers: _____
Each Borrower intends to apply for joint credit. Your initials: _____

List Name(s) of Other Borrower(s) Applying for this Loan
(First, Middle, Last, Suffix) - Use a separator between names

Marital Status

- Married
 Separated
 Unmarried
(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

Dependents (not listed by another Borrower)
Number 3
Ages 37, 8, 4

Contact Information

Home Phone _____
Cell Phone (848) 239-8869
Work Phone _____ Ext. _____
Email sk.gourishetty@gmail.com

Current Address

Street 16760 Ronald W. Reagan Blvd. APT 215 Unit # 215
City Leander State TX ZIP 78641 Country US
How Long at Current Address? 0 Years 5 Months Housing No primary housing expense Own Rent (\$ 1,300.00 /month)

If at Current Address for LESS than 2 years, list Former Address Does not apply

Street 16165 NW. Schendel Ave. Apt. 19E Unit # _____
City Beaverton State OR ZIP 97006 Country US
How Long at Former Address? 6 Years _____ Months Housing No primary housing expense Own Rent (\$ 1,200.00 /month)

Mailing Address - if different from Current Address Does not apply

1b. Current Employment/Self-Employment and Income

Does not apply

Employer or Business Name Mavensoft Technologies LLC. Phone (503) 629-4855
Street 15248 NW. Greenbrier Pkwy. Unit # _____
City Beaverton State OR ZIP 97006 Country United States

Position or Title Software Engineer

Start Date 09/01/2020 (mm/dd/yyyy)

How long in this line of work? 19 Years _____ Months

Check if this statement applies:

- I am employed by a family member, property seller, real estate agent, or other party to the transaction.

Check if you are the Business Owner or Self-Employed I have an ownership share of less than 25%. Monthly Income (or Loss) \$ _____
 I have an ownership share of 25% or more. \$ _____

Gross Monthly Income

Base \$ 13,500.00 /month
Overtime \$ _____ /month
Bonus \$ _____ /month
Commission \$ _____ /month
Military Entitlements \$ _____ /month
Other \$ _____ /month
TOTAL \$ 13,500.00 /month

1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income

Does not apply

Borrower Name: Suresh Kumar Gourishetty

Uniform Residential Loan Application
Freddie Mac Form 65 • Fannie Mae Form 1003
Effective 1/2021

1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income **Does not apply**

Provide at least 2 years of current and previous employment and income.

1e. Income from Other Sources **Does not apply**

Include income from other sources below. Under Income Source, choose from the sources listed here:

- Alimony
- Automobile Allowance
- Boarder Income
- Capital Gains
- Child Support
- Disability
- Foster Care
- Housing or Parsonage
- Interest and Dividends
- Mortgage Credit Certificate
- Mortgage Differential Payments
- Notes Receivable
- Public Assistance
- Retirement (e.g., Pension, IRA)
- Royalty Payments
- Separate Maintenance
- Social Security
- Trust
- Unemployment Benefits
- VA Compensation
- Other

NOTE: Reveal alimony, child support, separate maintenance, or other income ONLY if you want it considered in determining your qualification for this loan.**Section 2: Financial Information - Assets and Liabilities.** This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.**2a. Assets - Bank Accounts, Retirement, and Other Accounts You Have**

Include all accounts below. Under Account Type, choose from the types listed here:

- Checking
- Savings
- Money Market
- Certificate of Deposit
- Mutual Fund
- Stocks
- Stock Options
- Bonds
- Retirement (e.g., 401k, IRA)
- Bridge Loan Proceeds
- Individual Development Account
- Trust Account
- Cash Value of Life Insurance (used for the transaction)

Account Type - use list above	Financial Institution	Account Number	Cash or Market Value
Checking	Chase	1051	\$ 35,594.72
Checking	Capital One	5384	\$ 14,021.54
Checking	Bank of America	9134	\$ 2,418.24
Savings	Bank of America	8632	\$ 409.77
Provide TOTAL Amount Here			\$ 52,444.27

2b. Other Assets and Credits You Have **Does not apply**

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:

- | | |
|---|---|
| Assets
<ul style="list-style-type: none"> • Proceeds from Real Estate Property to be sold on or before closing • Proceeds from Sale of Non-Real Estate Asset • Secured Borrowed Funds • Unsecured Borrowed Funds • Other | Credits
<ul style="list-style-type: none"> • Earnest Money • Employer Assistance • Lot Equity • Relocation Funds • Rent Credit • Sweat Equity • Trade Equity |
|---|---|

Asset or Credit Type - use list above	Cash or Market Value
Earnest Money	\$ 64,396.00
Provide TOTAL Amount Here	\$ 64,396.00

2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe **Does not apply**

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

- Revolving (e.g., credit cards)
- Installment (e.g., car, student, personal loans)
- Open 30-Day (balance paid monthly)
- Lease (not real estate)
- Other

Account Type - use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
Installment	DIGITAL FED CREDIT UNI (B)	5836686143	\$ 50,917.00	<input type="checkbox"/>	\$ 922.00
Revolving	DISCOVERBANK (B)	1137	\$ 1,677.00	<input type="checkbox"/>	\$ 35.00
Revolving	CITI (B)	0442	\$ 916.00	<input type="checkbox"/>	\$ 35.00
Revolving	CBNA (B)	9825	\$ 337.00	<input type="checkbox"/>	\$ 29.00

2d. Other Liabilities and Expenses **Does not apply**

Include all other liabilities and expenses below. Choose from the types listed here:

- Alimony
- Child Support
- Separate Maintenance
- Job Related Expenses
- Other

Borrower Name: Suresh Kumar GourishettyUniform Residential Loan Application
Freddie Mac Form 65 • Fannie Mae Form 1003
Effective 1/2021

Section 3: Financial Information - Real Estate. This section asks you to list all properties you currently own and what you owe on them. *I do not own any real estate*

3a. Property You OwnIf you are refinancing, list the property you are refinancing **FIRST**.

Section 4: Loan and Property Information. This section asks about the loan's purpose and the property you want to purchase or refinance.

4a. Loan and Property Information

Loan Amount \$ 599,701.00 Loan Purpose Purchase Refinance Other (specify) _____

Property Address Street 1408 Blue Creek Ln. Unit # _____

City Georgetown State TX ZIP 78628 County Williamson

Number of Units 1 Property Value \$ 720,000.00

Occupancy Primary Residence Second Home Investment Property FHA Secondary Residence

1. **Mixed-Use Property.** If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop) NO YES
2. **Manufactured Home.** Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) NO YES

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing *Does not apply***4c. Rental Income on the Property You Want to Purchase**For Purchase Only *Does not apply***4d. Gifts or Grants You Have Been Given or Will Receive for this Loan** *Does not apply*

Include all gifts and grants below. Under Source, choose from the sources listed here:

- | | | | | |
|-----------------------|------------------|-----------------------|---------------------|----------|
| • Community Nonprofit | • Federal Agency | • Relative | • State Agency | • Lender |
| • Employer | • Local Agency | • Religious Nonprofit | • Unmarried Partner | • Other |

Borrower Name: Suresh Kumar Gourishetty

Uniform Residential Loan Application
Freddie Mac Form 65 • Fannie Mae Form 1003
Effective 1/2021

Section 5: Declarations. This section asks you specific questions about the property, your funding, and your past financial history.**5a. About this Property and Your Money for this Loan**

<p>A. Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?</p>	<p><input type="radio"/> NO <input checked="" type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES</p> <p>_____</p> <p>_____</p>
<p>B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES \$ _____</p>
<p>D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>

5b. About Your Finances

<p>F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>G. Are there any outstanding judgments against you?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>H. Are you currently delinquent or in default on a Federal debt?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>I. Are you a party to a lawsuit in which you potentially have any personal financial liability?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>L. Have you had property foreclosed upon in the last 7 years?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>

Borrower Name: Suresh Kumar GourishettyUniform Residential Loan Application
Freddie Mac Form 65 • Fannie Mae Form 1003
Effective 1/2021

Section 6: Acknowledgments and Agreements. This section tells you about your legal obligations when you sign this application.**Acknowledgments and Agreements****Definitions:**

- "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors or assigns.

I agree to, acknowledge, and represent the following:**(1) The Complete Information for this Application**

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
 - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
 - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 *et seq.*).

(2) The Property's Security

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

(3) The Property's Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
 - (a) electronic signature; or
 - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(5) Delinquency

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

(6) Authorization for Use and Sharing of Information

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Borrower Signature _____ Date (mm/dd/yyyy) _____

Section 7: Military Service. This section asks questions about your (or your deceased spouse's) military service.**Military Service of Borrower**

Military Service - Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? NO YES

If YES, check all that apply: Currently serving on active duty with projected expiration date of service/tour _____ (mm/dd/yyyy)

- Currently retired, discharged, or separated from service
- Only period of service was as a non-activated member of the Reserve or National Guard
- Surviving spouse

Borrower Name: Suresh Kumar Gourishetty

Uniform Residential Loan Application
Freddie Mac Form 65 • Fannie Mae Form 1003
Effective 1/2021

Section 8: Demographic Information. This section asks about your ethnicity, sex, and race.**Demographic Information of Borrower**

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

Ethnicity: Check one or more

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

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

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

Sex

- Female
 Male
 I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native - *Print name of enrolled or 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

Section 9: Loan Originator Information. To be completed by your Loan Originator.**Loan Originator Information**

Loan Originator Organization Name	Digital Federal Credit Union		
Address	220 Donald Lynch Blvd., Marlborough, MA 01752 USA		
Loan Originator Organization NMLSR ID#	466914	State License ID#	
Loan Originator Name	Mikayla Seifert		
Loan Originator NMLSR ID#	2226468	State License ID#	N/A
Email	mseifert@dcu.org	Phone	(508) 263-6770
Signature	Mikayla Seifert	Date (mm/dd/yyyy)	10/06/2022

Borrower Name: Suresh Kumar Gourishetty

Uniform Residential Loan Application
 Freddie Mac Form 65 • Fannie Mae Form 1003
 Effective 1/2021

To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 2200019143 / 549300JPGMCMBEJEK584220001914332 Agency Case No. _____

Uniform Residential Loan Application - Lender Loan Information

This section is completed by your Lender.

L1. Property and Loan Information**Community Property State**

- At least one borrower lives in a community property state.
 The property is in a community property state.

Transaction Detail

- Conversion of Contract for Deed or Land Contract
 Renovation
 Construction-Conversion/Construction-to-Permanent
 Single-Closing Two-Closing
 Construction/Improvement Costs \$ _____
 Lot Acquired Date _____ (mm/dd/yyyy)
 Original Cost of Lot \$ _____

Refinance Type

- No Cash Out
 Limited Cash Out
 Cash Out

Refinance Program

- Full Documentation
 Interest Rate Reduction
 Streamlined without Appraisal
 Other _____

Energy Improvement

- Mortgage loan will finance energy-related improvements.
 Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through property taxes (e.g., the Property Assessed Clean Energy program).

Project Type Condominium Cooperative Planned Unit Development (PUD) Property is not located in a project

L2. Title Information

Title to the Property Will be Held in What Name(s):
Suresh Kumar Gourishetty Veena Gourishetty

For Refinance: Title to the Property is Currently Held in What Name(s):

Estate Will be Held in

- Fee Simple
 Leasehold Expiration Date _____ (mm/dd/yyyy)

Trust Information

- Title Will be Held by an *Inter Vivos (Living)* Trust
 Title Will be Held by a Land Trust

Manner in Which Title Will be Held

- Sole Ownership Joint Tenancy with Right of Survivorship
 Life Estate Tenancy by the Entirety
 Tenancy in Common Other

Indian Country Land Tenure

- Fee Simple On a Reservation
 Individual Trust Land (*Allotted/Restricted*)
 Tribal Trust Land On a Reservation
 Tribal Trust Land Off Reservation
 Alaska Native Corporation Land

L3. Mortgage Loan Information**Mortgage Type Applied For**

- Conventional USDA-RD
 FHA VA Other: _____

Terms of Loan

Note Rate 4.2500 %
 Loan Term 360 (months)

Mortgage Lien Type

- First Lien
 Subordinate Lien

Amortization Type

- Fixed Rate Other (explain): _____
 Adjustable Rate

If Adjustable Rate:

Initial Period Prior to First Adjustment 60 (months)
 Subsequent Adjustment Period 6 (months)

Loan Features

- Balloon / Balloon Term _____ (months)
 Interest Only / Interest Only Term _____ (months)
 Negative Amortization
 Prepayment Penalty / Prepayment Penalty Term _____ (months)
 Temporary Interest Rate Buydown / Initial Buydown Rate _____ %
 Other (explain): _____

Proposed Monthly Payment for Property

First Mortgage (P & I)	\$ <u>2,950.17</u>
Subordinate Lien(s) (P & I)	\$ _____
Homeowner's Insurance	\$ <u>96.17</u>
Supplemental Property Insurance	\$ _____
Property Taxes	\$ <u>1,687.33</u>
Mortgage Insurance	\$ <u>99.95</u>
Association/Project Dues (Condo, Co-Op, PUD)	\$ <u>70.00</u>
Other	\$ _____
TOTAL	\$ <u>4,903.62</u>

Borrower Name: **Suresh Kumar Gourishetty**

Uniform Residential Loan Application - Lender Loan Information
 Freddie Mac Form 65 • Fannie Mae Form 1003
 Effective 1/2021

L4. Qualifying the Borrower - Minimum Required Funds or Cash Back

DUE FROM BORROWER(S)	
A. Sales Contract Price	\$ 705,531.00
B. Improvements, Renovations, and Repairs	\$
C. Land (if acquired separately)	\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)	\$
E. Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe)	\$
F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments)	\$ 10,080.78
G. Discount Points	\$ 3,748.13
H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)	\$ 719,359.91
TOTAL MORTGAGE LOANS	
I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent) \$ 599,701.00 Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount \$ _____	\$ 599,701.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing (See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)	\$
K. TOTAL MORTGAGE LOANS (Total of I and J)	\$ 599,701.00
TOTAL CREDITS	
L. Seller Credits (Enter the amount of Borrower(s) costs paid by the property seller)	\$ 65.00
M. Other Credits (Enter the sum of all other credits - Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)	\$ 69,697.00
N. TOTAL CREDITS (Total of L and M)	\$ 69,762.00
CALCULATION	
TOTAL DUE FROM BORROWER(s) (Line H)	\$ 719,359.91
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)	-\$ 669,463.00
Cash From/To the Borrower (Line H minus Line K and Line N) NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.	\$ 49,896.91

FACT Act Notice

Notice Regarding Furnishing Negative Information

Gourishetty
Loan #: 2200019143

Date: November 29, 2022

Lender: Digital Federal Credit Union

Borrower(s): Suresh Kumar Gourishetty

Property Address: 1408 Blue Creek Ln., Georgetown, TX 78628

We (Lender) may report information about your (Borrower[s]) account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

15 USCA § 1681s-2(a)(7); 12 CFR § 1022.1(b)(2)(ii) & 12 CFR Pt. 1022, App. B

By signing below, you acknowledge receipt of this Notice.

- BORROWER - Suresh Kumar Gourishetty - DATE -

Preview

USA Patriot Act Disclosure Borrower Identification

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

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

Please provide the following information. We require two forms of identification for each borrower to comply with section 326 of the Act.

Borrower's Name:

Suresh Kumar GourishettyLoan Number: **2200019143**Date of Birth: **August 5, 1981**

Address:

**16760 Ronald W. Reagan Blvd. APT 215
Leander, TX 78641 US**Social Security # / Tax ID #¹: **801-42-2902**

IMPORTANT - Information listed below must be exactly as indicated on the document.

Primary Forms of Identification - must display Borrower's name

Document	Country/State of Origin	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> State Issued Driver License				
<input type="checkbox"/> State Issued ID Card				
<input type="checkbox"/> Military ID Card				
<input type="checkbox"/> Passport				
<input type="checkbox"/> U.S. Alien Registration Card				
<input type="checkbox"/> Canadian Driver License				

Secondary Forms of Identification - must display Borrower's name

Document	Name of Issuer on Form	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> Social Security Card	U.S. Govt.			
<input type="checkbox"/> Government Issued Visa				
<input type="checkbox"/> Birth Certificate				
<input type="checkbox"/> Non-US/Canadian Driver License				
<input type="checkbox"/> Most Recent Signed Tax Returns	<input type="checkbox"/> Fed <input type="checkbox"/> State	TIN:		
<input type="checkbox"/> Property Tax Bill		APN:		
<input type="checkbox"/> Voter Registration Card				
<input type="checkbox"/> Organizational Membership Card				
<input type="checkbox"/> Bank/Investment/Loan Statements				
<input type="checkbox"/> Paycheck stub with name				
<input type="checkbox"/> Most Recent W-2				
<input type="checkbox"/> Home/car/renter insurance papers				
<input type="checkbox"/> Recent utility bill				

Comments: _____

I certify that I have personally viewed and accurately recorded the information from the documents identified above, and have reasonably confirmed the identity of the applicant.

Certifier's Signature

Date

Certifier's Printed Name and Title

¹ For persons without a SSN/TIN, the ID number must be from one of the following: passport, alien ID card, or any other government issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

PRIVATE MORTGAGE INSURANCE DISCLOSURE
(Adjustable Rate Non-High Risk Loan)

Date: **November 29, 2022**

Gourishetty
Loan #: 2200019143

Borrower: **Suresh Kumar Gourishetty**

Property Address: **1408 Blue Creek Ln., Georgetown, TX 78628**

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

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

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

Borrower Requested Cancellation of PMI

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

1. The date the principal balance of your loan is first *scheduled* to reach 80% of the original value of the property.
2. The date the principal balance *actually* reaches 80% of the original value of the property.

"Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed. If the loan is a refinance loan, "original value" means the appraisal value of the property relied upon to approve the loan.

The servicer will notify you when the cancellation date is reached.

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

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

For purposes of PMI cancellation, a "good payment history" means no payments 60 or more days past due within two years of, and no payments 30 or more days past due within one year of, the later of (i) the cancellation date; or (ii) the date on which you submit a request for cancellation. The "servicer" is the person responsible for receiving your loan payments.

Automatic Termination of PMI

If you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first *scheduled* to reach 78% of the original value of the property. This date is called the "termination date." If you are *not* current on your loan payments as of the termination date, PMI will automatically terminate on the first day of the first month beginning after the date that you become current on your payments. On or about the termination date, you will be notified that the PMI has been terminated or will be terminated when you become current on your loan payments.

Exceptions to Cancellation and Automatic Termination

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

I/We have received a copy of this disclosure.

- BORROWER - Suresh Kumar Gourishetty - DATE -

Preview

Digital Federal Credit Union
Your Credit Score and The Price You Pay for Credit

Your Credit Score	
Your credit score	779
	Source: Experian 701 Experian Parkway P.O. Box 2002 Allen, TX 75013 1-888-EXPERIAN (1-888-397-3742) www.experian.com/reportaccess
	Date: October 6, 2022

Understanding Your Credit Score																			
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>																		
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.																		
The range of scores	<p>Scores range from a low of 320 to a high of 844.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>																		
How your score compares to the scores of other consumers	<p align="center">Experian™ Classic FICO® % of Consumers with Scores in a Particular Range</p> <table border="1"> <caption>Experian™ Classic FICO® % of Consumers with Scores in a Particular Range</caption> <thead> <tr> <th>Score Range</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>320-499</td> <td>2%</td> </tr> <tr> <td>500-549</td> <td>4%</td> </tr> <tr> <td>550-599</td> <td>8%</td> </tr> <tr> <td>600-649</td> <td>10%</td> </tr> <tr> <td>650-699</td> <td>12%</td> </tr> <tr> <td>700-749</td> <td>15%</td> </tr> <tr> <td>750-799</td> <td>25%</td> </tr> <tr> <td>800-844</td> <td>24%</td> </tr> </tbody> </table> <p>© 2022 FICO All Rights Reserved Risk Model v02 - EXF3G-M</p>	Score Range	Percentage	320-499	2%	500-549	4%	550-599	8%	600-649	10%	650-699	12%	700-749	15%	750-799	25%	800-844	24%
Score Range	Percentage																		
320-499	2%																		
500-549	4%																		
550-599	8%																		
600-649	10%																		
650-699	12%																		
700-749	15%																		
750-799	25%																		
800-844	24%																		

Understanding Your Credit Score (continued)

Key factors that adversely affected your credit score	0014 Length of time accounts have been established 0009 To many accounts recently opened 0008 Too many inquiries last 12 months 0005 Too many accounts with balances
--	---

Checking Your Credit Report

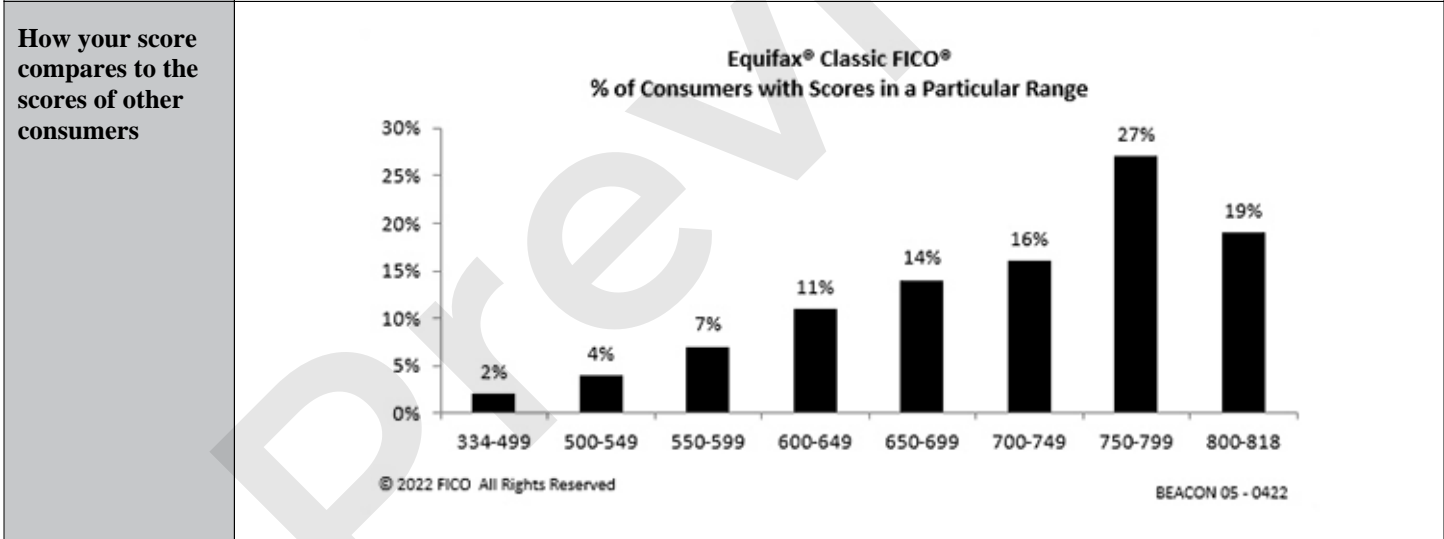
What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate.
How can you obtain a copy of your credit report?	Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year. To order your free annual credit report -- <i>By telephone:</i> Call toll-free: 1-877-322-8228 <i>On the web:</i> Visit www.annualcreditreport.com <i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
How can you get more information?	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore .

Digital Federal Credit Union
Your Credit Score and The Price You Pay for Credit

Your Credit Score	
Your credit score	773
	Source: Equifax Disclosure Department P.O. Box 740241 Atlanta, GA 30374 1-800-685-1111 www.equifax.com/FCRA
	Date: October 6, 2022

Understanding Your Credit Score

What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	<p>Scores range from a low of 334 to a high of 818.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>



Understanding Your Credit Score (continued)

Key factors that adversely affected your credit score	0014 Length of time accounts have been established 0030 Time since most recent account opening is too short 0012 Length of time revolving accounts have been established 0008 Too many inquiries last 12 months
--	--

Checking Your Credit Report

What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate.
How can you obtain a copy of your credit report?	Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year. To order your free annual credit report -- <i>By telephone:</i> Call toll-free: 1-877-322-8228 <i>On the web:</i> Visit www.annualcreditreport.com <i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
How can you get more information?	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore .

Digital Federal Credit Union
Your Credit Score and The Price You Pay for Credit

Your Credit Score	
Your credit score	763
	Source: TransUnion Consumer Relations 2 Baldwin Place P.O. Box 1000 Chester, PA 19016 1-800-888-4213 www.transunion.com/myoptions
	Date: October 6, 2022

Understanding Your Credit Score

What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>																		
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.																		
The range of scores	<p>Scores range from a low of 309 to a high of 839.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>																		
How your score compares to the scores of other consumers	<p align="center">TransUnion Classic FICO® % of Consumers with Scores in a Particular Range</p> <table border="1"> <caption>TransUnion Classic FICO® % of Consumers with Scores in a Particular Range</caption> <thead> <tr> <th>Score Range</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>309-499</td> <td>2%</td> </tr> <tr> <td>500-549</td> <td>5%</td> </tr> <tr> <td>550-599</td> <td>7%</td> </tr> <tr> <td>600-649</td> <td>9%</td> </tr> <tr> <td>650-699</td> <td>14%</td> </tr> <tr> <td>700-749</td> <td>17%</td> </tr> <tr> <td>750-799</td> <td>28%</td> </tr> <tr> <td>800-839</td> <td>18%</td> </tr> </tbody> </table> <p>© 2022 FICO All Rights Reserved Risk Score Classic 04 - TUF4G-M</p>	Score Range	Percentage	309-499	2%	500-549	5%	550-599	7%	600-649	9%	650-699	14%	700-749	17%	750-799	28%	800-839	18%
Score Range	Percentage																		
309-499	2%																		
500-549	5%																		
550-599	7%																		
600-649	9%																		
650-699	14%																		
700-749	17%																		
750-799	28%																		
800-839	18%																		

Understanding Your Credit Score (continued)

Key factors that adversely affected your credit score	0030 Time since most recent account opening is too short 0012 Length of time revolving accounts have been established 0014 Length of time accounts have been established 0003 Proportion of loan balances to loan amounts is too high
--	--

Checking Your Credit Report

What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate.
How can you obtain a copy of your credit report?	Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year. To order your free annual credit report -- <i>By telephone:</i> Call toll-free: 1-877-322-8228 <i>On the web:</i> Visit www.annualcreditreport.com <i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
How can you get more information?	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore .

Notice to the Home Loan Applicant

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

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

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

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

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

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

- BORROWER - Suresh Kumar Gourishetty - DATE -

» 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) Suresh Kumar Gourishetty	1b. First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) 801-42-2902
2a. If a joint return, enter spouse's name shown on tax return	2b. Second social security number or individual taxpayer identification number if joint tax return
3. Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions) Suresh Kumar Gourishetty, 16760 Ronald W. Reagan Blvd. APT 215, Leander, TX 78641 US	
4. Previous address shown on the last return filed if different from line 3 (see instructions)	
5a. IVES participant name, address, and SOR mailbox ID Equifax Workforce Solutions LLC 11432 Lackland Road, St Louis, MO 63146, (888) 749- 4411 Equifax01	
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
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 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 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)
12/31/2021

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	Phone number of taxpayer on line 1a or 2a
	Print/Type name Suresh Kumar Gourishetty		
	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 "9999999999" on the transcript.

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

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



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

Individuals. Transcripts listed on 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.

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Gourishetty
Loan #: 2200019143

Your monthly mortgage payment for the coming year will be \$4,737.45 of which \$2,950.17 will be for principal and interest and \$1,787.28 will go into your escrow account.

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account.

Starting Balance is: \$1,687.37

Pymt Date	Deposit	Homeowner's Insurance	Mortgage Insurance	County Tax	Withdrawal	Balance
January	1,787.28		99.95		99.95	3,374.70
February	1,787.28		99.95		99.95	5,062.03
March	1,787.28		99.95		99.95	6,749.36
April	1,787.28		99.95		99.95	8,436.69
May	1,787.28		99.95		99.95	10,124.02
June	1,787.28		99.95		99.95	11,811.35
July	1,787.28		99.95		99.95	13,498.68
August	1,787.28		99.95		99.95	15,186.01
September	1,787.28		99.95		99.95	16,873.34
October	1,787.28		99.95		99.95	18,560.67
November	1,787.28		99.95		99.95	20,248.00
December	1,787.28		99.95	20,248.00	20,347.95	1,687.33

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

Cushion selected by servicer: \$1,687.33

Homeowner's Insurance payable to:

Mortgage Insurance payable to:

Mortgage Guaranty Insurance Corporation

Property Taxes payable to:

County Tax payable to:

WILLIAMSON COUNTY

- BORROWER - Suresh Kumar Gourishetty - DATE -

FIRST PAYMENT LETTER

Gourishetty
Loan #: 2200019143

DATE: **November 29, 2022**

LOAN NUMBER: **2200019143**

PROPERTY ADDRESS: **1408 Blue Creek Ln., Georgetown, TX 78628**

In the event that mortgage insurance is required on the above loan, the undersigned agrees that except as otherwise provided by law, **Digital Federal Credit Union**, its successors and assigns, ("Mortgagee") may at any time during the mortgage term and in its discretion apply for renewal of mortgage guaranty insurance covering the mortgage executed by the undersigned of even date herewith, pay the premiums due by reason thereof, and require repayment to Mortgagee by the undersigned of such amounts. Failure to do so shall be considered a default and all provisions of the Note and Mortgage/Deed of Trust/Security Deed/Security Instrument with regard to default shall be applicable.

The undersigned understands that any maintenance fee due in connection with the above property will not be collected in the escrow/reserve account. That same will be billed to the undersigned and paid by the undersigned directly to the maintenance association.

The first regular monthly payment on the above mortgage loan is due on **January 1, 2023**. Based on the preliminary information now available for the amount of taxes and insurance, the undersigned understands that the ESTIMATE of the total monthly payment is as follows:

Principal and Interest	\$	<u>2,950.17</u>
Homeowner's Insurance	\$	
Mortgage Insurance	\$	<u>99.95</u>
Property Taxes	\$	
County Tax	\$	<u>1,687.33</u>
TOTAL PAYMENT:	\$	<u>4,737.45</u>

The undersigned further acknowledges that monthly coupons/statements and a supply of self-addressed envelopes will be sent to the undersigned, and that the amount of monthly payment may differ from the amount shown above, depending upon the latest estimate of the amount for taxes and insurance.

RECEIVED AND ACKNOWLEDGED:

- BORROWER - **Suresh Kumar Gourishetty** - DATE -

PAYMENT MUST BE SENT TO:
Digital Federal Credit Union
220 Donald Lynch Blvd
Marlborough, MA 01752

SIGNATURE/NAME AFFIDAVIT

Date: **November 29, 2022**

Lender: **Digital Federal Credit Union**

Borrower(s): **Suresh Kumar Gourishetty**

Gourishetty

Loan #: **2200019143**

I, the undersigned Borrower, state that I am one and the same person named in the Note and Security Instrument. I also swear and affirm that the signature below is my true and exact signature for execution of the loan documentation.

I hereby certify that:

SURESH-KUMAR GOURISHETTY

SURESH GOURISHETTY

SURESHKUMAR GOURISHETTY

SURESHKUM GOURISHETTY

SURESH K GOURISHETTY

are one and the same person.

Suresh Kumar Gourishetty

(Print or Type Name)

Signature

Suresh Kumar Gourishetty

State of **Texas**

Date

County of **Williamson**

On this _____ day of _____, before me, the undersigned, a Notary Public in and for said State, personally appeared **Suresh Kumar Gourishetty** known to me, or proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Signature _____

Notary Public for **Texas**

My Commission Expires: _____

LOAN AGREEMENT NOTICE

DATE: November 29, 2022

LOAN #: 2200019143

Lender: Digital Federal Credit Union

Borrower(s): Suresh Kumar Gourishetty

Property Address: 1408 Blue Creek Ln., Georgetown, TX 78628

Tex. Bus. & Com. Code Ann. § 26.02(b) states that:

A loan agreement (as defined in Tex. Bus. & Com. Code Ann. § 26.02[a][2]) in which the amount involved in the loan agreement exceeds \$50,000 in value is not enforceable unless the agreement is in writing and signed by the party to be bound or by that party's authorized representative.

Tex. Bus. & Com. Code Ann. § 26.02(c) also states that:

The rights and obligations of the parties to an agreement subject to Subsection (b) of this section shall be determined solely from the written loan agreement, and any prior oral agreements between the parties are superseded by and merged into the loan agreement.

You are hereby notified, in accordance with Tex. Bus. & Com. Code Ann. § 26.02(e), of the following:

THE WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS, OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.

THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

Digital Federal Credit Union

By: _____

Its: _____

- BORROWER - Suresh Kumar Gourishetty - DATE -

**NOTICE OF PENALTIES FOR MAKING
A FALSE OR MISLEADING STATEMENT**

Gourishetty
Loan #: 2200019143

WARNING:

Intentionally or knowingly making a materially false or misleading written statement to obtain property or credit, including a mortgage loan, is a violation of Section 32.32, of the Texas Penal Code, and, depending on the amount of the loan or value of the property, is punishable by imprisonment for a term of 2 years to 99 years and a fine not to exceed \$10,000.

I/we, the undersigned home loan applicant(s), represent that I/we have received, read, and understand this notice of penalties for making a materially false or misleading written statement to obtain a home loan.

I/we represent that all statements and representations contained in my/our written home loan application, including statements or representations regarding my/our **identity, employment, annual income, and intent to occupy the residential real property** secured by the home loan, are true and correct as of the date of loan closing.

- BORROWER - Suresh Kumar Gourishetty - DATE -

State of **Texas**

County of **Williamson**

This instrument was acknowledged before me on _____ by **Suresh Kumar Gourishetty**.

Notary Public

My Commission Expires: _____

OCCUPANCY STATEMENT

Gourishetty
Loan #: 2200019143

Date: November 29, 2022

Lender: Digital Federal Credit Union

Borrower(s): Suresh Kumar Gourishetty

Property Address: 1408 Blue Creek Ln., Georgetown, TX 78628

Borrower hereby declares, under penalty of perjury, as follows:

- Owner Occupied**
I/We will occupy the subject property as my/our principal residence within 60 days after the date of closing as required by, and in compliance with, the terms of the Deed of Trust/Mortgage/Security Instrument relating to the subject property. I/We will continue to occupy the property as my/our principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing or extenuating circumstances exist which are beyond my/our control.
- Occupied as a Second Home**
I/We will occupy the subject property as my/our second residence as required by, and in compliance with, the terms of the Deed of Trust/Mortgage/Security Instrument relating to the subject property.
- Investment Property - Will Not Occupy**
I/We will not occupy the subject property.

I/We are aware of and understand that if at any time it is determined that the foregoing statement is untrue, I/We will be subject to prosecution for fraud under applicable state laws.

I certify under penalty of Chapter 18, U.S.C. 1010 to 1014 that the statement contained herein is true and correct.

- BORROWER - Suresh Kumar Gourishetty - DATE -

State of **Texas**

County of **Williamson**

Sworn to and subscribed before me on the _____ day of _____ by **Suresh Kumar Gourishetty**.

Notary Public

My commission expires: _____

Digital Federal Credit Union
 220 Donald Lynch Blvd., Marlborough, MA 01752
 BORROWER(S): Suresh Kumar Gourishetty

Loan No: 2200019143

Initial Amortization Schedule

General Loan Parameters:

Appraised Value: \$720,000.00
 Sales Price: \$705,531.00
 Original Principal Balance: \$599,701.00
 Amortization Term: 360
 Interest Rate: 4.250%

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Mortgage Insurance	Interest Paid	Remaining Balance	Resulting LTV
1	01/01/2023	\$2,950.17	\$2,123.94	\$826.23	\$99.95	\$2,123.94	\$598,874.77	84.88
2	02/01/2023	\$2,950.17	\$2,121.01	\$829.16	\$99.95	\$4,244.95	\$598,045.61	84.77
3	03/01/2023	\$2,950.17	\$2,118.08	\$832.09	\$99.95	\$6,363.03	\$597,213.52	84.65
4	04/01/2023	\$2,950.17	\$2,115.13	\$835.04	\$99.95	\$8,478.16	\$596,378.48	84.53
5	05/01/2023	\$2,950.17	\$2,112.17	\$838.00	\$99.95	\$10,590.33	\$595,540.48	84.41
6	06/01/2023	\$2,950.17	\$2,109.21	\$840.96	\$99.95	\$12,699.54	\$594,699.52	84.29
7	07/01/2023	\$2,950.17	\$2,106.23	\$843.94	\$99.95	\$14,805.77	\$593,855.58	84.17
8	08/01/2023	\$2,950.17	\$2,103.24	\$846.93	\$99.95	\$16,909.01	\$593,008.65	84.05
9	09/01/2023	\$2,950.17	\$2,100.24	\$849.93	\$99.95	\$19,009.25	\$592,158.72	83.93
10	10/01/2023	\$2,950.17	\$2,097.23	\$852.94	\$99.95	\$21,106.48	\$591,305.78	83.81
11	11/01/2023	\$2,950.17	\$2,094.21	\$855.96	\$99.95	\$23,200.69	\$590,449.82	83.69
12	12/01/2023	\$2,950.17	\$2,091.18	\$858.99	\$99.95	\$25,291.87	\$589,590.83	83.57
13	01/01/2024	\$2,950.17	\$2,088.13	\$862.04	\$99.95	\$27,380.00	\$588,728.79	83.44
14	02/01/2024	\$2,950.17	\$2,085.08	\$865.09	\$99.95	\$29,465.08	\$587,863.70	83.32
15	03/01/2024	\$2,950.17	\$2,082.02	\$868.15	\$99.95	\$31,547.10	\$586,995.55	83.20
16	04/01/2024	\$2,950.17	\$2,078.94	\$871.23	\$99.95	\$33,626.04	\$586,124.32	83.08
17	05/01/2024	\$2,950.17	\$2,075.86	\$874.31	\$99.95	\$35,701.90	\$585,250.01	82.95
18	06/01/2024	\$2,950.17	\$2,072.76	\$877.41	\$99.95	\$37,774.66	\$584,372.60	82.83
19	07/01/2024	\$2,950.17	\$2,069.65	\$880.52	\$99.95	\$39,844.31	\$583,492.08	82.70
20	08/01/2024	\$2,950.17	\$2,066.53	\$883.64	\$99.95	\$41,910.84	\$582,608.44	82.58
21	09/01/2024	\$2,950.17	\$2,063.40	\$886.77	\$99.95	\$43,974.24	\$581,721.67	82.45
22	10/01/2024	\$2,950.17	\$2,060.26	\$889.91	\$99.95	\$46,034.50	\$580,831.76	82.33
23	11/01/2024	\$2,950.17	\$2,057.11	\$893.06	\$99.95	\$48,091.61	\$579,938.70	82.20
24	12/01/2024	\$2,950.17	\$2,053.95	\$896.22	\$99.95	\$50,145.56	\$579,042.48	82.07
25	01/01/2025	\$2,950.17	\$2,050.78	\$899.39	\$99.95	\$52,196.34	\$578,143.09	81.94
26	02/01/2025	\$2,950.17	\$2,047.59	\$902.58	\$99.95	\$54,243.93	\$577,240.51	81.82
27	03/01/2025	\$2,950.17	\$2,044.39	\$905.78	\$99.95	\$56,288.32	\$576,334.73	81.69
28	04/01/2025	\$2,950.17	\$2,041.19	\$908.98	\$99.95	\$58,329.51	\$575,425.75	81.56
29	05/01/2025	\$2,950.17	\$2,037.97	\$912.20	\$99.95	\$60,367.48	\$574,513.55	81.43
30	06/01/2025	\$2,950.17	\$2,034.74	\$915.43	\$99.95	\$62,402.22	\$573,598.12	81.30
31	07/01/2025	\$2,950.17	\$2,031.49	\$918.68	\$99.95	\$64,433.71	\$572,679.44	81.17
32	08/01/2025	\$2,950.17	\$2,028.24	\$921.93	\$99.95	\$66,461.95	\$571,757.51	81.04
33	09/01/2025	\$2,950.17	\$2,024.97	\$925.20	\$99.95	\$68,486.92	\$570,832.31	80.91
34	10/01/2025	\$2,950.17	\$2,021.70	\$928.47	\$99.95	\$70,508.62	\$569,903.84	80.78
35	11/01/2025	\$2,950.17	\$2,018.41	\$931.76	\$99.95	\$72,527.03	\$568,972.08	80.64
36	12/01/2025	\$2,950.17	\$2,015.11	\$935.06	\$99.95	\$74,542.14	\$568,037.02	80.51
37	01/01/2026	\$2,950.17	\$2,011.80	\$938.37	\$99.95	\$76,553.94	\$567,098.65	80.38
38	02/01/2026	\$2,950.17	\$2,008.47	\$941.70	\$99.95	\$78,562.41	\$566,156.95	80.25
39	03/01/2026	\$2,950.17	\$2,005.14	\$945.03	\$99.95	\$80,567.55	\$565,211.92	80.11

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Mortgage Insurance	Interest Paid	Remaining Balance	Resulting LTV
40	04/01/2026	\$2,950.17	\$2,001.79	\$948.38	\$99.95	\$82,569.34	\$564,263.54	79.98
41	05/01/2026	\$2,950.17	\$1,998.43	\$951.74	\$99.95	\$84,567.77	\$563,311.80	79.84
42	06/01/2026	\$2,950.17	\$1,995.06	\$955.11	\$99.95	\$86,562.83	\$562,356.69	79.71
43	07/01/2026	\$2,950.17	\$1,991.68	\$958.49	\$99.95	\$88,554.51	\$561,398.20	79.57
44	08/01/2026	\$2,950.17	\$1,988.29	\$961.88	\$99.95	\$90,542.80	\$560,436.32	79.43
45	09/01/2026	\$2,950.17	\$1,984.88	\$965.29	\$99.95	\$92,527.68	\$559,471.03	79.30
46	10/01/2026	\$2,950.17	\$1,981.46	\$968.71	\$99.95	\$94,509.14	\$558,502.32	79.16
47	11/01/2026	\$2,950.17	\$1,978.03	\$972.14	\$99.95	\$96,487.17	\$557,530.18	79.02
48	12/01/2026	\$2,950.17	\$1,974.59	\$975.58	\$99.95	\$98,461.76	\$556,554.60	78.88
49	01/01/2027	\$2,950.17	\$1,971.13	\$979.04	\$99.95	\$100,432.89	\$555,575.56	78.75
50	02/01/2027	\$2,950.17	\$1,967.66	\$982.51	\$99.95	\$102,400.55	\$554,593.05	78.61
51	03/01/2027	\$2,950.17	\$1,964.18	\$985.99	\$99.95	\$104,364.73	\$553,607.06	78.47
52	04/01/2027	\$2,950.17	\$1,960.69	\$989.48	\$99.95	\$106,325.42	\$552,617.58	78.33
53	05/01/2027	\$2,950.17	\$1,957.19	\$992.98	\$99.95	\$108,282.61	\$551,624.60	78.19
54	06/01/2027	\$2,950.17	\$1,953.67	\$996.50	\$99.95	\$110,236.28	\$550,628.10	78.04
55	07/01/2027	\$2,950.17	\$1,950.14	\$1,000.03	\$99.95	\$112,186.42	\$549,628.07	77.90
56	08/01/2027	\$2,950.17	\$1,946.60	\$1,003.57	\$0.00	\$114,133.02	\$548,624.50	77.76
57	09/01/2027	\$2,950.17	\$1,943.05	\$1,007.12	\$0.00	\$116,076.07	\$547,617.38	77.62
58	10/01/2027	\$2,950.17	\$1,939.48	\$1,010.69	\$0.00	\$118,015.55	\$546,606.69	77.47
59	11/01/2027	\$2,950.17	\$1,935.90	\$1,014.27	\$0.00	\$119,951.45	\$545,592.42	77.33
60	12/01/2027	\$2,950.17	\$1,932.31	\$1,017.86	\$0.00	\$121,883.76	\$544,574.56	77.19
61	01/01/2028	\$3,592.39	\$2,836.33	\$756.06	\$0.00	\$124,720.09	\$543,818.50	77.08
62	02/01/2028	\$3,592.39	\$2,832.39	\$760.00	\$0.00	\$127,552.48	\$543,058.50	76.97
63	03/01/2028	\$3,592.39	\$2,828.43	\$763.96	\$0.00	\$130,380.91	\$542,294.54	76.86
64	04/01/2028	\$3,592.39	\$2,824.45	\$767.94	\$0.00	\$133,205.36	\$541,526.60	76.75
65	05/01/2028	\$3,592.39	\$2,820.45	\$771.94	\$0.00	\$136,025.81	\$540,754.66	76.65
66	06/01/2028	\$3,592.39	\$2,816.43	\$775.96	\$0.00	\$138,842.24	\$539,978.70	76.54
67	07/01/2028	\$3,675.83	\$2,924.88	\$750.95	\$0.00	\$141,767.12	\$539,227.75	76.43
68	08/01/2028	\$3,675.83	\$2,920.82	\$755.01	\$0.00	\$144,687.94	\$538,472.74	76.32
69	09/01/2028	\$3,675.83	\$2,916.73	\$759.10	\$0.00	\$147,604.67	\$537,713.64	76.21
70	10/01/2028	\$3,675.83	\$2,912.62	\$763.21	\$0.00	\$150,517.29	\$536,950.43	76.11
71	11/01/2028	\$3,675.83	\$2,908.48	\$767.35	\$0.00	\$153,425.77	\$536,183.08	76.00
72	12/01/2028	\$3,675.83	\$2,904.33	\$771.50	\$0.00	\$156,330.10	\$535,411.58	75.89
73	01/01/2029	\$3,675.83	\$2,900.15	\$775.68	\$0.00	\$159,230.25	\$534,635.90	75.78
74	02/01/2029	\$3,675.83	\$2,895.94	\$779.89	\$0.00	\$162,126.19	\$533,856.01	75.67
75	03/01/2029	\$3,675.83	\$2,891.72	\$784.11	\$0.00	\$165,017.91	\$533,071.90	75.56
76	04/01/2029	\$3,675.83	\$2,887.47	\$788.36	\$0.00	\$167,905.38	\$532,283.54	75.44
77	05/01/2029	\$3,675.83	\$2,883.20	\$792.63	\$0.00	\$170,788.58	\$531,490.91	75.33
78	06/01/2029	\$3,675.83	\$2,878.91	\$796.92	\$0.00	\$173,667.49	\$530,693.99	75.22
79	07/01/2029	\$3,675.83	\$2,874.59	\$801.24	\$0.00	\$176,542.08	\$529,892.75	75.11
80	08/01/2029	\$3,675.83	\$2,870.25	\$805.58	\$0.00	\$179,412.33	\$529,087.17	74.99
81	09/01/2029	\$3,675.83	\$2,865.89	\$809.94	\$0.00	\$182,278.22	\$528,277.23	74.88
82	10/01/2029	\$3,675.83	\$2,861.50	\$814.33	\$0.00	\$185,139.72	\$527,462.90	74.76
83	11/01/2029	\$3,675.83	\$2,857.09	\$818.74	\$0.00	\$187,996.81	\$526,644.16	74.65
84	12/01/2029	\$3,675.83	\$2,852.66	\$823.17	\$0.00	\$190,849.47	\$525,820.99	74.53
85	01/01/2030	\$3,675.83	\$2,848.20	\$827.63	\$0.00	\$193,697.67	\$524,993.36	74.41
86	02/01/2030	\$3,675.83	\$2,843.71	\$832.12	\$0.00	\$196,541.38	\$524,161.24	74.29
87	03/01/2030	\$3,675.83	\$2,839.21	\$836.62	\$0.00	\$199,380.59	\$523,324.62	74.17
88	04/01/2030	\$3,675.83	\$2,834.68	\$841.15	\$0.00	\$202,215.27	\$522,483.47	74.06
89	05/01/2030	\$3,675.83	\$2,830.12	\$845.71	\$0.00	\$205,045.39	\$521,637.76	73.94
90	06/01/2030	\$3,675.83	\$2,825.54	\$850.29	\$0.00	\$207,870.93	\$520,787.47	73.81
91	07/01/2030	\$3,675.83	\$2,820.93	\$854.90	\$0.00	\$210,691.86	\$519,932.57	73.69
92	08/01/2030	\$3,675.83	\$2,816.30	\$859.53	\$0.00	\$213,508.16	\$519,073.04	73.57

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Mortgage Insurance	Interest Paid	Remaining Balance	Resulting LTV
93	09/01/2030	\$3,675.83	\$2,811.65	\$864.18	\$0.00	\$216,319.81	\$518,208.86	73.45
94	10/01/2030	\$3,675.83	\$2,806.96	\$868.87	\$0.00	\$219,126.77	\$517,339.99	73.33
95	11/01/2030	\$3,675.83	\$2,802.26	\$873.57	\$0.00	\$221,929.03	\$516,466.42	73.20
96	12/01/2030	\$3,675.83	\$2,797.53	\$878.30	\$0.00	\$224,726.56	\$515,588.12	73.08
97	01/01/2031	\$3,675.83	\$2,792.77	\$883.06	\$0.00	\$227,519.33	\$514,705.06	72.95
98	02/01/2031	\$3,675.83	\$2,787.99	\$887.84	\$0.00	\$230,307.32	\$513,817.22	72.83
99	03/01/2031	\$3,675.83	\$2,783.18	\$892.65	\$0.00	\$233,090.50	\$512,924.57	72.70
100	04/01/2031	\$3,675.83	\$2,778.34	\$897.49	\$0.00	\$235,868.84	\$512,027.08	72.57
101	05/01/2031	\$3,675.83	\$2,773.48	\$902.35	\$0.00	\$238,642.32	\$511,124.73	72.45
102	06/01/2031	\$3,675.83	\$2,768.59	\$907.24	\$0.00	\$241,410.91	\$510,217.49	72.32
103	07/01/2031	\$3,675.83	\$2,763.68	\$912.15	\$0.00	\$244,174.59	\$509,305.34	72.19
104	08/01/2031	\$3,675.83	\$2,758.74	\$917.09	\$0.00	\$246,933.33	\$508,388.25	72.06
105	09/01/2031	\$3,675.83	\$2,753.77	\$922.06	\$0.00	\$249,687.10	\$507,466.19	71.93
106	10/01/2031	\$3,675.83	\$2,748.78	\$927.05	\$0.00	\$252,435.88	\$506,539.14	71.80
107	11/01/2031	\$3,675.83	\$2,743.75	\$932.08	\$0.00	\$255,179.63	\$505,607.06	71.66
108	12/01/2031	\$3,675.83	\$2,738.70	\$937.13	\$0.00	\$257,918.33	\$504,669.93	71.53
109	01/01/2032	\$3,675.83	\$2,733.63	\$942.20	\$0.00	\$260,651.96	\$503,727.73	71.40
110	02/01/2032	\$3,675.83	\$2,728.53	\$947.30	\$0.00	\$263,380.49	\$502,780.43	71.26
111	03/01/2032	\$3,675.83	\$2,723.39	\$952.44	\$0.00	\$266,103.88	\$501,827.99	71.13
112	04/01/2032	\$3,675.83	\$2,718.23	\$957.60	\$0.00	\$268,822.11	\$500,870.39	70.99
113	05/01/2032	\$3,675.83	\$2,713.05	\$962.78	\$0.00	\$271,535.16	\$499,907.61	70.86
114	06/01/2032	\$3,675.83	\$2,707.83	\$968.00	\$0.00	\$274,242.99	\$498,939.61	70.72
115	07/01/2032	\$3,675.83	\$2,702.59	\$973.24	\$0.00	\$276,945.58	\$497,966.37	70.58
116	08/01/2032	\$3,675.83	\$2,697.32	\$978.51	\$0.00	\$279,642.90	\$496,987.86	70.44
117	09/01/2032	\$3,675.83	\$2,692.02	\$983.81	\$0.00	\$282,334.92	\$496,004.05	70.30
118	10/01/2032	\$3,675.83	\$2,686.69	\$989.14	\$0.00	\$285,021.61	\$495,014.91	70.16
119	11/01/2032	\$3,675.83	\$2,681.33	\$994.50	\$0.00	\$287,702.94	\$494,020.41	70.02
120	12/01/2032	\$3,675.83	\$2,675.94	\$999.89	\$0.00	\$290,378.88	\$493,020.52	69.88
121	01/01/2033	\$3,675.83	\$2,670.53	\$1,005.30	\$0.00	\$293,049.41	\$492,015.22	69.74
122	02/01/2033	\$3,675.83	\$2,665.08	\$1,010.75	\$0.00	\$295,714.49	\$491,004.47	69.59
123	03/01/2033	\$3,675.83	\$2,659.61	\$1,016.22	\$0.00	\$298,374.10	\$489,988.25	69.45
124	04/01/2033	\$3,675.83	\$2,654.10	\$1,021.73	\$0.00	\$301,028.20	\$488,966.52	69.30
125	05/01/2033	\$3,675.83	\$2,648.57	\$1,027.26	\$0.00	\$303,676.77	\$487,939.26	69.16
126	06/01/2033	\$3,675.83	\$2,643.00	\$1,032.83	\$0.00	\$306,319.77	\$486,906.43	69.01
127	07/01/2033	\$3,675.83	\$2,637.41	\$1,038.42	\$0.00	\$308,957.18	\$485,868.01	68.87
128	08/01/2033	\$3,675.83	\$2,631.79	\$1,044.04	\$0.00	\$311,588.97	\$484,823.97	68.72
129	09/01/2033	\$3,675.83	\$2,626.13	\$1,049.70	\$0.00	\$314,215.10	\$483,774.27	68.57
130	10/01/2033	\$3,675.83	\$2,620.44	\$1,055.39	\$0.00	\$316,835.54	\$482,718.88	68.42
131	11/01/2033	\$3,675.83	\$2,614.73	\$1,061.10	\$0.00	\$319,450.27	\$481,657.78	68.27
132	12/01/2033	\$3,675.83	\$2,608.98	\$1,066.85	\$0.00	\$322,059.25	\$480,590.93	68.12
133	01/01/2034	\$3,675.83	\$2,603.20	\$1,072.63	\$0.00	\$324,662.45	\$479,518.30	67.97
134	02/01/2034	\$3,675.83	\$2,597.39	\$1,078.44	\$0.00	\$327,259.84	\$478,439.86	67.81
135	03/01/2034	\$3,675.83	\$2,591.55	\$1,084.28	\$0.00	\$329,851.39	\$477,355.58	67.66
136	04/01/2034	\$3,675.83	\$2,585.68	\$1,090.15	\$0.00	\$332,437.07	\$476,265.43	67.50
137	05/01/2034	\$3,675.83	\$2,579.77	\$1,096.06	\$0.00	\$335,016.84	\$475,169.37	67.35
138	06/01/2034	\$3,675.83	\$2,573.83	\$1,102.00	\$0.00	\$337,590.67	\$474,067.37	67.19
139	07/01/2034	\$3,675.83	\$2,567.86	\$1,107.97	\$0.00	\$340,158.53	\$472,959.40	67.04
140	08/01/2034	\$3,675.83	\$2,561.86	\$1,113.97	\$0.00	\$342,720.39	\$471,845.43	66.88
141	09/01/2034	\$3,675.83	\$2,555.83	\$1,120.00	\$0.00	\$345,276.22	\$470,725.43	66.72
142	10/01/2034	\$3,675.83	\$2,549.76	\$1,126.07	\$0.00	\$347,825.98	\$469,599.36	66.56
143	11/01/2034	\$3,675.83	\$2,543.66	\$1,132.17	\$0.00	\$350,369.64	\$468,467.19	66.40
144	12/01/2034	\$3,675.83	\$2,537.53	\$1,138.30	\$0.00	\$352,907.17	\$467,328.89	66.24
145	01/01/2035	\$3,675.83	\$2,531.36	\$1,144.47	\$0.00	\$355,438.53	\$466,184.42	66.08

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Mortgage Insurance	Interest Paid	Remaining Balance	Resulting LTV
146	02/01/2035	\$3,675.83	\$2,525.17	\$1,150.66	\$0.00	\$357,963.70	\$465,033.76	65.91
147	03/01/2035	\$3,675.83	\$2,518.93	\$1,156.90	\$0.00	\$360,482.63	\$463,876.86	65.75
148	04/01/2035	\$3,675.83	\$2,512.67	\$1,163.16	\$0.00	\$362,995.30	\$462,713.70	65.58
149	05/01/2035	\$3,675.83	\$2,506.37	\$1,169.46	\$0.00	\$365,501.67	\$461,544.24	65.42
150	06/01/2035	\$3,675.83	\$2,500.03	\$1,175.80	\$0.00	\$368,001.70	\$460,368.44	65.25
151	07/01/2035	\$3,675.83	\$2,493.66	\$1,182.17	\$0.00	\$370,495.36	\$459,186.27	65.08
152	08/01/2035	\$3,675.83	\$2,487.26	\$1,188.57	\$0.00	\$372,982.62	\$457,997.70	64.92
153	09/01/2035	\$3,675.83	\$2,480.82	\$1,195.01	\$0.00	\$375,463.44	\$456,802.69	64.75
154	10/01/2035	\$3,675.83	\$2,474.35	\$1,201.48	\$0.00	\$377,937.79	\$455,601.21	64.58
155	11/01/2035	\$3,675.83	\$2,467.84	\$1,207.99	\$0.00	\$380,405.63	\$454,393.22	64.40
156	12/01/2035	\$3,675.83	\$2,461.30	\$1,214.53	\$0.00	\$382,866.93	\$453,178.69	64.23
157	01/01/2036	\$3,675.83	\$2,454.72	\$1,221.11	\$0.00	\$385,321.65	\$451,957.58	64.06
158	02/01/2036	\$3,675.83	\$2,448.10	\$1,227.73	\$0.00	\$387,769.75	\$450,729.85	63.89
159	03/01/2036	\$3,675.83	\$2,441.45	\$1,234.38	\$0.00	\$390,211.20	\$449,495.47	63.71
160	04/01/2036	\$3,675.83	\$2,434.77	\$1,241.06	\$0.00	\$392,645.97	\$448,254.41	63.53
161	05/01/2036	\$3,675.83	\$2,428.04	\$1,247.79	\$0.00	\$395,074.01	\$447,006.62	63.36
162	06/01/2036	\$3,675.83	\$2,421.29	\$1,254.54	\$0.00	\$397,495.30	\$445,752.08	63.18
163	07/01/2036	\$3,675.83	\$2,414.49	\$1,261.34	\$0.00	\$399,909.79	\$444,490.74	63.00
164	08/01/2036	\$3,675.83	\$2,407.66	\$1,268.17	\$0.00	\$402,317.45	\$443,222.57	62.82
165	09/01/2036	\$3,675.83	\$2,400.79	\$1,275.04	\$0.00	\$404,718.24	\$441,947.53	62.64
166	10/01/2036	\$3,675.83	\$2,393.88	\$1,281.95	\$0.00	\$407,112.12	\$440,665.58	62.46
167	11/01/2036	\$3,675.83	\$2,386.94	\$1,288.89	\$0.00	\$409,499.06	\$439,376.69	62.28
168	12/01/2036	\$3,675.83	\$2,379.96	\$1,295.87	\$0.00	\$411,879.02	\$438,080.82	62.09
169	01/01/2037	\$3,675.83	\$2,372.94	\$1,302.89	\$0.00	\$414,251.96	\$436,777.93	61.91
170	02/01/2037	\$3,675.83	\$2,365.88	\$1,309.95	\$0.00	\$416,617.84	\$435,467.98	61.72
171	03/01/2037	\$3,675.83	\$2,358.78	\$1,317.05	\$0.00	\$418,976.62	\$434,150.93	61.54
172	04/01/2037	\$3,675.83	\$2,351.65	\$1,324.18	\$0.00	\$421,328.27	\$432,826.75	61.35
173	05/01/2037	\$3,675.83	\$2,344.48	\$1,331.35	\$0.00	\$423,672.75	\$431,495.40	61.16
174	06/01/2037	\$3,675.83	\$2,337.27	\$1,338.56	\$0.00	\$426,010.02	\$430,156.84	60.97
175	07/01/2037	\$3,675.83	\$2,330.02	\$1,345.81	\$0.00	\$428,340.04	\$428,811.03	60.78
176	08/01/2037	\$3,675.83	\$2,322.73	\$1,353.10	\$0.00	\$430,662.77	\$427,457.93	60.59
177	09/01/2037	\$3,675.83	\$2,315.40	\$1,360.43	\$0.00	\$432,978.17	\$426,097.50	60.39
178	10/01/2037	\$3,675.83	\$2,308.03	\$1,367.80	\$0.00	\$435,286.20	\$424,729.70	60.20
179	11/01/2037	\$3,675.83	\$2,300.62	\$1,375.21	\$0.00	\$437,586.82	\$423,354.49	60.01
180	12/01/2037	\$3,675.83	\$2,293.17	\$1,382.66	\$0.00	\$439,879.99	\$421,971.83	59.81
181	01/01/2038	\$3,675.83	\$2,285.68	\$1,390.15	\$0.00	\$442,165.67	\$420,581.68	59.61
182	02/01/2038	\$3,675.83	\$2,278.15	\$1,397.68	\$0.00	\$444,443.82	\$419,184.00	59.41
183	03/01/2038	\$3,675.83	\$2,270.58	\$1,405.25	\$0.00	\$446,714.40	\$417,778.75	59.21
184	04/01/2038	\$3,675.83	\$2,262.97	\$1,412.86	\$0.00	\$448,977.37	\$416,365.89	59.01
185	05/01/2038	\$3,675.83	\$2,255.32	\$1,420.51	\$0.00	\$451,232.69	\$414,945.38	58.81
186	06/01/2038	\$3,675.83	\$2,247.62	\$1,428.21	\$0.00	\$453,480.31	\$413,517.17	58.61
187	07/01/2038	\$3,675.83	\$2,239.88	\$1,435.95	\$0.00	\$455,720.19	\$412,081.22	58.41
188	08/01/2038	\$3,675.83	\$2,232.11	\$1,443.72	\$0.00	\$457,952.30	\$410,637.50	58.20
189	09/01/2038	\$3,675.83	\$2,224.29	\$1,451.54	\$0.00	\$460,176.59	\$409,185.96	58.00
190	10/01/2038	\$3,675.83	\$2,216.42	\$1,459.41	\$0.00	\$462,393.01	\$407,726.55	57.79
191	11/01/2038	\$3,675.83	\$2,208.52	\$1,467.31	\$0.00	\$464,601.53	\$406,259.24	57.58
192	12/01/2038	\$3,675.83	\$2,200.57	\$1,475.26	\$0.00	\$466,802.10	\$404,783.98	57.37
193	01/01/2039	\$3,675.83	\$2,192.58	\$1,483.25	\$0.00	\$468,994.68	\$403,300.73	57.16
194	02/01/2039	\$3,675.83	\$2,184.55	\$1,491.28	\$0.00	\$471,179.23	\$401,809.45	56.95
195	03/01/2039	\$3,675.83	\$2,176.47	\$1,499.36	\$0.00	\$473,355.70	\$400,310.09	56.74
196	04/01/2039	\$3,675.83	\$2,168.35	\$1,507.48	\$0.00	\$475,524.05	\$398,802.61	56.53
197	05/01/2039	\$3,675.83	\$2,160.18	\$1,515.65	\$0.00	\$477,684.23	\$397,286.96	56.31
198	06/01/2039	\$3,675.83	\$2,151.97	\$1,523.86	\$0.00	\$479,836.20	\$395,763.10	56.09

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Mortgage Insurance	Interest Paid	Remaining Balance	Resulting LTV
199	07/01/2039	\$3,675.83	\$2,143.72	\$1,532.11	\$0.00	\$481,979.92	\$394,230.99	55.88
200	08/01/2039	\$3,675.83	\$2,135.42	\$1,540.41	\$0.00	\$484,115.34	\$392,690.58	55.66
201	09/01/2039	\$3,675.83	\$2,127.07	\$1,548.76	\$0.00	\$486,242.41	\$391,141.82	55.44
202	10/01/2039	\$3,675.83	\$2,118.68	\$1,557.15	\$0.00	\$488,361.09	\$389,584.67	55.22
203	11/01/2039	\$3,675.83	\$2,110.25	\$1,565.58	\$0.00	\$490,471.34	\$388,019.09	55.00
204	12/01/2039	\$3,675.83	\$2,101.77	\$1,574.06	\$0.00	\$492,573.11	\$386,445.03	54.77
205	01/01/2040	\$3,675.83	\$2,093.24	\$1,582.59	\$0.00	\$494,666.35	\$384,862.44	54.55
206	02/01/2040	\$3,675.83	\$2,084.67	\$1,591.16	\$0.00	\$496,751.02	\$383,271.28	54.32
207	03/01/2040	\$3,675.83	\$2,076.05	\$1,599.78	\$0.00	\$498,827.07	\$381,671.50	54.10
208	04/01/2040	\$3,675.83	\$2,067.39	\$1,608.44	\$0.00	\$500,894.46	\$380,063.06	53.87
209	05/01/2040	\$3,675.83	\$2,058.67	\$1,617.16	\$0.00	\$502,953.13	\$378,445.90	53.64
210	06/01/2040	\$3,675.83	\$2,049.92	\$1,625.91	\$0.00	\$505,003.05	\$376,819.99	53.41
211	07/01/2040	\$3,675.83	\$2,041.11	\$1,634.72	\$0.00	\$507,044.16	\$375,185.27	53.18
212	08/01/2040	\$3,675.83	\$2,032.25	\$1,643.58	\$0.00	\$509,076.41	\$373,541.69	52.94
213	09/01/2040	\$3,675.83	\$2,023.35	\$1,652.48	\$0.00	\$511,099.76	\$371,889.21	52.71
214	10/01/2040	\$3,675.83	\$2,014.40	\$1,661.43	\$0.00	\$513,114.16	\$370,227.78	52.48
215	11/01/2040	\$3,675.83	\$2,005.40	\$1,670.43	\$0.00	\$515,119.56	\$368,557.35	52.24
216	12/01/2040	\$3,675.83	\$1,996.35	\$1,679.48	\$0.00	\$517,115.91	\$366,877.87	52.00
217	01/01/2041	\$3,675.83	\$1,987.26	\$1,688.57	\$0.00	\$519,103.17	\$365,189.30	51.76
218	02/01/2041	\$3,675.83	\$1,978.11	\$1,697.72	\$0.00	\$521,081.28	\$363,491.58	51.52
219	03/01/2041	\$3,675.83	\$1,968.91	\$1,706.92	\$0.00	\$523,050.19	\$361,784.66	51.28
220	04/01/2041	\$3,675.83	\$1,959.67	\$1,716.16	\$0.00	\$525,009.86	\$360,068.50	51.04
221	05/01/2041	\$3,675.83	\$1,950.37	\$1,725.46	\$0.00	\$526,960.23	\$358,343.04	50.79
222	06/01/2041	\$3,675.83	\$1,941.02	\$1,734.81	\$0.00	\$528,901.25	\$356,608.23	50.54
223	07/01/2041	\$3,675.83	\$1,931.63	\$1,744.20	\$0.00	\$530,832.88	\$354,864.03	50.30
224	08/01/2041	\$3,675.83	\$1,922.18	\$1,753.65	\$0.00	\$532,755.06	\$353,110.38	50.05
225	09/01/2041	\$3,675.83	\$1,912.68	\$1,763.15	\$0.00	\$534,667.74	\$351,347.23	49.80
226	10/01/2041	\$3,675.83	\$1,903.13	\$1,772.70	\$0.00	\$536,570.87	\$349,574.53	49.55
227	11/01/2041	\$3,675.83	\$1,893.53	\$1,782.30	\$0.00	\$538,464.40	\$347,792.23	49.30
228	12/01/2041	\$3,675.83	\$1,883.87	\$1,791.96	\$0.00	\$540,348.27	\$346,000.27	49.04
229	01/01/2042	\$3,675.83	\$1,874.17	\$1,801.66	\$0.00	\$542,222.44	\$344,198.61	48.79
230	02/01/2042	\$3,675.83	\$1,864.41	\$1,811.42	\$0.00	\$544,086.85	\$342,387.19	48.53
231	03/01/2042	\$3,675.83	\$1,854.60	\$1,821.23	\$0.00	\$545,941.45	\$340,565.96	48.27
232	04/01/2042	\$3,675.83	\$1,844.73	\$1,831.10	\$0.00	\$547,786.18	\$338,734.86	48.01
233	05/01/2042	\$3,675.83	\$1,834.81	\$1,841.02	\$0.00	\$549,620.99	\$336,893.84	47.75
234	06/01/2042	\$3,675.83	\$1,824.84	\$1,850.99	\$0.00	\$551,445.83	\$335,042.85	47.49
235	07/01/2042	\$3,675.83	\$1,814.82	\$1,861.01	\$0.00	\$553,260.65	\$333,181.84	47.22
236	08/01/2042	\$3,675.83	\$1,804.73	\$1,871.10	\$0.00	\$555,065.38	\$331,310.74	46.96
237	09/01/2042	\$3,675.83	\$1,794.60	\$1,881.23	\$0.00	\$556,859.98	\$329,429.51	46.69
238	10/01/2042	\$3,675.83	\$1,784.41	\$1,891.42	\$0.00	\$558,644.39	\$327,538.09	46.42
239	11/01/2042	\$3,675.83	\$1,774.16	\$1,901.67	\$0.00	\$560,418.55	\$325,636.42	46.15
240	12/01/2042	\$3,675.83	\$1,763.86	\$1,911.97	\$0.00	\$562,182.41	\$323,724.45	45.88
241	01/01/2043	\$3,675.83	\$1,753.51	\$1,922.32	\$0.00	\$563,935.92	\$321,802.13	45.61
242	02/01/2043	\$3,675.83	\$1,743.09	\$1,932.74	\$0.00	\$565,679.01	\$319,869.39	45.34
243	03/01/2043	\$3,675.83	\$1,732.63	\$1,943.20	\$0.00	\$567,411.64	\$317,926.19	45.06
244	04/01/2043	\$3,675.83	\$1,722.10	\$1,953.73	\$0.00	\$569,133.74	\$315,972.46	44.79
245	05/01/2043	\$3,675.83	\$1,711.52	\$1,964.31	\$0.00	\$570,845.26	\$314,008.15	44.51
246	06/01/2043	\$3,675.83	\$1,700.88	\$1,974.95	\$0.00	\$572,546.14	\$312,033.20	44.23
247	07/01/2043	\$3,675.83	\$1,690.18	\$1,985.65	\$0.00	\$574,236.32	\$310,047.55	43.95
248	08/01/2043	\$3,675.83	\$1,679.42	\$1,996.41	\$0.00	\$575,915.74	\$308,051.14	43.66
249	09/01/2043	\$3,675.83	\$1,668.61	\$2,007.22	\$0.00	\$577,584.35	\$306,043.92	43.38
250	10/01/2043	\$3,675.83	\$1,657.74	\$2,018.09	\$0.00	\$579,242.09	\$304,025.83	43.09
251	11/01/2043	\$3,675.83	\$1,646.81	\$2,029.02	\$0.00	\$580,888.90	\$301,996.81	42.80

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Mortgage Insurance	Interest Paid	Remaining Balance	Resulting LTV
252	12/01/2043	\$3,675.83	\$1,635.82	\$2,040.01	\$0.00	\$582,524.72	\$299,956.80	42.52
253	01/01/2044	\$3,675.83	\$1,624.77	\$2,051.06	\$0.00	\$584,149.49	\$297,905.74	42.22
254	02/01/2044	\$3,675.83	\$1,613.66	\$2,062.17	\$0.00	\$585,763.15	\$295,843.57	41.93
255	03/01/2044	\$3,675.83	\$1,602.49	\$2,073.34	\$0.00	\$587,365.64	\$293,770.23	41.64
256	04/01/2044	\$3,675.83	\$1,591.26	\$2,084.57	\$0.00	\$588,956.90	\$291,685.66	41.34
257	05/01/2044	\$3,675.83	\$1,579.96	\$2,095.87	\$0.00	\$590,536.86	\$289,589.79	41.05
258	06/01/2044	\$3,675.83	\$1,568.61	\$2,107.22	\$0.00	\$592,105.47	\$287,482.57	40.75
259	07/01/2044	\$3,675.83	\$1,557.20	\$2,118.63	\$0.00	\$593,662.67	\$285,363.94	40.45
260	08/01/2044	\$3,675.83	\$1,545.72	\$2,130.11	\$0.00	\$595,208.39	\$283,233.83	40.14
261	09/01/2044	\$3,675.83	\$1,534.18	\$2,141.65	\$0.00	\$596,742.57	\$281,092.18	39.84
262	10/01/2044	\$3,675.83	\$1,522.58	\$2,153.25	\$0.00	\$598,265.15	\$278,938.93	39.54
263	11/01/2044	\$3,675.83	\$1,510.92	\$2,164.91	\$0.00	\$599,776.07	\$276,774.02	39.23
264	12/01/2044	\$3,675.83	\$1,499.19	\$2,176.64	\$0.00	\$601,275.26	\$274,597.38	38.92
265	01/01/2045	\$3,675.83	\$1,487.40	\$2,188.43	\$0.00	\$602,762.66	\$272,408.95	38.61
266	02/01/2045	\$3,675.83	\$1,475.55	\$2,200.28	\$0.00	\$604,238.21	\$270,208.67	38.30
267	03/01/2045	\$3,675.83	\$1,463.63	\$2,212.20	\$0.00	\$605,701.84	\$267,996.47	37.99
268	04/01/2045	\$3,675.83	\$1,451.65	\$2,224.18	\$0.00	\$607,153.49	\$265,772.29	37.67
269	05/01/2045	\$3,675.83	\$1,439.60	\$2,236.23	\$0.00	\$608,593.09	\$263,536.06	37.35
270	06/01/2045	\$3,675.83	\$1,427.49	\$2,248.34	\$0.00	\$610,020.58	\$261,287.72	37.03
271	07/01/2045	\$3,675.83	\$1,415.31	\$2,260.52	\$0.00	\$611,435.89	\$259,027.20	36.71
272	08/01/2045	\$3,675.83	\$1,403.06	\$2,272.77	\$0.00	\$612,838.95	\$256,754.43	36.39
273	09/01/2045	\$3,675.83	\$1,390.75	\$2,285.08	\$0.00	\$614,229.70	\$254,469.35	36.07
274	10/01/2045	\$3,675.83	\$1,378.38	\$2,297.45	\$0.00	\$615,608.08	\$252,171.90	35.74
275	11/01/2045	\$3,675.83	\$1,365.93	\$2,309.90	\$0.00	\$616,974.01	\$249,862.00	35.41
276	12/01/2045	\$3,675.83	\$1,353.42	\$2,322.41	\$0.00	\$618,327.43	\$247,539.59	35.09
277	01/01/2046	\$3,675.83	\$1,340.84	\$2,334.99	\$0.00	\$619,668.27	\$245,204.60	34.75
278	02/01/2046	\$3,675.83	\$1,328.19	\$2,347.64	\$0.00	\$620,996.46	\$242,856.96	34.42
279	03/01/2046	\$3,675.83	\$1,315.48	\$2,360.35	\$0.00	\$622,311.94	\$240,496.61	34.09
280	04/01/2046	\$3,675.83	\$1,302.69	\$2,373.14	\$0.00	\$623,614.63	\$238,123.47	33.75
281	05/01/2046	\$3,675.83	\$1,289.84	\$2,385.99	\$0.00	\$624,904.47	\$235,737.48	33.41
282	06/01/2046	\$3,675.83	\$1,276.91	\$2,398.92	\$0.00	\$626,181.38	\$233,338.56	33.07
283	07/01/2046	\$3,675.83	\$1,263.92	\$2,411.91	\$0.00	\$627,445.30	\$230,926.65	32.73
284	08/01/2046	\$3,675.83	\$1,250.85	\$2,424.98	\$0.00	\$628,696.15	\$228,501.67	32.39
285	09/01/2046	\$3,675.83	\$1,237.72	\$2,438.11	\$0.00	\$629,933.87	\$226,063.56	32.04
286	10/01/2046	\$3,675.83	\$1,224.51	\$2,451.32	\$0.00	\$631,158.38	\$223,612.24	31.69
287	11/01/2046	\$3,675.83	\$1,211.23	\$2,464.60	\$0.00	\$632,369.61	\$221,147.64	31.34
288	12/01/2046	\$3,675.83	\$1,197.88	\$2,477.95	\$0.00	\$633,567.49	\$218,669.69	30.99
289	01/01/2047	\$3,675.83	\$1,184.46	\$2,491.37	\$0.00	\$634,751.95	\$216,178.32	30.64
290	02/01/2047	\$3,675.83	\$1,170.97	\$2,504.86	\$0.00	\$635,922.92	\$213,673.46	30.29
291	03/01/2047	\$3,675.83	\$1,157.40	\$2,518.43	\$0.00	\$637,080.32	\$211,155.03	29.93
292	04/01/2047	\$3,675.83	\$1,143.76	\$2,532.07	\$0.00	\$638,224.08	\$208,622.96	29.57
293	05/01/2047	\$3,675.83	\$1,130.04	\$2,545.79	\$0.00	\$639,354.12	\$206,077.17	29.21
294	06/01/2047	\$3,675.83	\$1,116.25	\$2,559.58	\$0.00	\$640,470.37	\$203,517.59	28.85
295	07/01/2047	\$3,675.83	\$1,102.39	\$2,573.44	\$0.00	\$641,572.76	\$200,944.15	28.48
296	08/01/2047	\$3,675.83	\$1,088.45	\$2,587.38	\$0.00	\$642,661.21	\$198,356.77	28.11
297	09/01/2047	\$3,675.83	\$1,074.43	\$2,601.40	\$0.00	\$643,735.64	\$195,755.37	27.75
298	10/01/2047	\$3,675.83	\$1,060.34	\$2,615.49	\$0.00	\$644,795.98	\$193,139.88	27.38
299	11/01/2047	\$3,675.83	\$1,046.17	\$2,629.66	\$0.00	\$645,842.15	\$190,510.22	27.00
300	12/01/2047	\$3,675.83	\$1,031.93	\$2,643.90	\$0.00	\$646,874.08	\$187,866.32	26.63
301	01/01/2048	\$3,675.83	\$1,017.61	\$2,658.22	\$0.00	\$647,891.69	\$185,208.10	26.25
302	02/01/2048	\$3,675.83	\$1,003.21	\$2,672.62	\$0.00	\$648,894.90	\$182,535.48	25.87
303	03/01/2048	\$3,675.83	\$988.73	\$2,687.10	\$0.00	\$649,883.63	\$179,848.38	25.49
304	04/01/2048	\$3,675.83	\$974.18	\$2,701.65	\$0.00	\$650,857.81	\$177,146.73	25.11

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Mortgage Insurance	Interest Paid	Remaining Balance	Resulting LTV
305	05/01/2048	\$3,675.83	\$959.54	\$2,716.29	\$0.00	\$651,817.35	\$174,430.44	24.72
306	06/01/2048	\$3,675.83	\$944.83	\$2,731.00	\$0.00	\$652,762.18	\$171,699.44	24.34
307	07/01/2048	\$3,675.83	\$930.04	\$2,745.79	\$0.00	\$653,692.22	\$168,953.65	23.95
308	08/01/2048	\$3,675.83	\$915.17	\$2,760.66	\$0.00	\$654,607.39	\$166,192.99	23.56
309	09/01/2048	\$3,675.83	\$900.21	\$2,775.62	\$0.00	\$655,507.60	\$163,417.37	23.16
310	10/01/2048	\$3,675.83	\$885.18	\$2,790.65	\$0.00	\$656,392.78	\$160,626.72	22.77
311	11/01/2048	\$3,675.83	\$870.06	\$2,805.77	\$0.00	\$657,262.84	\$157,820.95	22.37
312	12/01/2048	\$3,675.83	\$854.86	\$2,820.97	\$0.00	\$658,117.70	\$154,999.98	21.97
313	01/01/2049	\$3,675.83	\$839.58	\$2,836.25	\$0.00	\$658,957.28	\$152,163.73	21.57
314	02/01/2049	\$3,675.83	\$824.22	\$2,851.61	\$0.00	\$659,781.50	\$149,312.12	21.16
315	03/01/2049	\$3,675.83	\$808.77	\$2,867.06	\$0.00	\$660,590.27	\$146,445.06	20.76
316	04/01/2049	\$3,675.83	\$793.24	\$2,882.59	\$0.00	\$661,383.51	\$143,562.47	20.35
317	05/01/2049	\$3,675.83	\$777.63	\$2,898.20	\$0.00	\$662,161.14	\$140,664.27	19.94
318	06/01/2049	\$3,675.83	\$761.93	\$2,913.90	\$0.00	\$662,923.07	\$137,750.37	19.52
319	07/01/2049	\$3,675.83	\$746.15	\$2,929.68	\$0.00	\$663,669.22	\$134,820.69	19.11
320	08/01/2049	\$3,675.83	\$730.28	\$2,945.55	\$0.00	\$664,399.50	\$131,875.14	18.69
321	09/01/2049	\$3,675.83	\$714.32	\$2,961.51	\$0.00	\$665,113.82	\$128,913.63	18.27
322	10/01/2049	\$3,675.83	\$698.28	\$2,977.55	\$0.00	\$665,812.10	\$125,936.08	17.85
323	11/01/2049	\$3,675.83	\$682.15	\$2,993.68	\$0.00	\$666,494.25	\$122,942.40	17.43
324	12/01/2049	\$3,675.83	\$665.94	\$3,009.89	\$0.00	\$667,160.19	\$119,932.51	17.00
325	01/01/2050	\$3,675.83	\$649.63	\$3,026.20	\$0.00	\$667,809.82	\$116,906.31	16.57
326	02/01/2050	\$3,675.83	\$633.24	\$3,042.59	\$0.00	\$668,443.06	\$113,863.72	16.14
327	03/01/2050	\$3,675.83	\$616.76	\$3,059.07	\$0.00	\$669,059.82	\$110,804.65	15.71
328	04/01/2050	\$3,675.83	\$600.19	\$3,075.64	\$0.00	\$669,660.01	\$107,729.01	15.27
329	05/01/2050	\$3,675.83	\$583.53	\$3,092.30	\$0.00	\$670,243.54	\$104,636.71	14.83
330	06/01/2050	\$3,675.83	\$566.78	\$3,109.05	\$0.00	\$670,810.32	\$101,527.66	14.39
331	07/01/2050	\$3,675.83	\$549.94	\$3,125.89	\$0.00	\$671,360.26	\$98,401.77	13.95
332	08/01/2050	\$3,675.83	\$533.01	\$3,142.82	\$0.00	\$671,893.27	\$95,258.95	13.50
333	09/01/2050	\$3,675.83	\$515.99	\$3,159.84	\$0.00	\$672,409.26	\$92,099.11	13.05
334	10/01/2050	\$3,675.83	\$498.87	\$3,176.96	\$0.00	\$672,908.13	\$88,922.15	12.60
335	11/01/2050	\$3,675.83	\$481.66	\$3,194.17	\$0.00	\$673,389.79	\$85,727.98	12.15
336	12/01/2050	\$3,675.83	\$464.36	\$3,211.47	\$0.00	\$673,854.15	\$82,516.51	11.70
337	01/01/2051	\$3,675.83	\$446.96	\$3,228.87	\$0.00	\$674,301.11	\$79,287.64	11.24
338	02/01/2051	\$3,675.83	\$429.47	\$3,246.36	\$0.00	\$674,730.58	\$76,041.28	10.78
339	03/01/2051	\$3,675.83	\$411.89	\$3,263.94	\$0.00	\$675,142.47	\$72,777.34	10.32
340	04/01/2051	\$3,675.83	\$394.21	\$3,281.62	\$0.00	\$675,536.68	\$69,495.72	9.85
341	05/01/2051	\$3,675.83	\$376.44	\$3,299.39	\$0.00	\$675,913.12	\$66,196.33	9.38
342	06/01/2051	\$3,675.83	\$358.56	\$3,317.27	\$0.00	\$676,271.68	\$62,879.06	8.91
343	07/01/2051	\$3,675.83	\$340.59	\$3,335.24	\$0.00	\$676,612.27	\$59,543.82	8.44
344	08/01/2051	\$3,675.83	\$322.53	\$3,353.30	\$0.00	\$676,934.80	\$56,190.52	7.96
345	09/01/2051	\$3,675.83	\$304.37	\$3,371.46	\$0.00	\$677,239.17	\$52,819.06	7.49
346	10/01/2051	\$3,675.83	\$286.10	\$3,389.73	\$0.00	\$677,525.27	\$49,429.33	7.01
347	11/01/2051	\$3,675.83	\$267.74	\$3,408.09	\$0.00	\$677,793.01	\$46,021.24	6.52
348	12/01/2051	\$3,675.83	\$249.28	\$3,426.55	\$0.00	\$678,042.29	\$42,594.69	6.04
349	01/01/2052	\$3,675.83	\$230.72	\$3,445.11	\$0.00	\$678,273.01	\$39,149.58	5.55
350	02/01/2052	\$3,675.83	\$212.06	\$3,463.77	\$0.00	\$678,485.07	\$35,685.81	5.06
351	03/01/2052	\$3,675.83	\$193.30	\$3,482.53	\$0.00	\$678,678.37	\$32,203.28	4.56
352	04/01/2052	\$3,675.83	\$174.43	\$3,501.40	\$0.00	\$678,852.80	\$28,701.88	4.07
353	05/01/2052	\$3,675.83	\$155.47	\$3,520.36	\$0.00	\$679,008.27	\$25,181.52	3.57
354	06/01/2052	\$3,675.83	\$136.40	\$3,539.43	\$0.00	\$679,144.67	\$21,642.09	3.07
355	07/01/2052	\$3,675.83	\$117.23	\$3,558.60	\$0.00	\$679,261.90	\$18,083.49	2.56
356	08/01/2052	\$3,675.83	\$97.95	\$3,577.88	\$0.00	\$679,359.85	\$14,505.61	2.06
357	09/01/2052	\$3,675.83	\$78.57	\$3,597.26	\$0.00	\$679,438.42	\$10,908.35	1.55

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Mortgage Insurance	Interest Paid	Remaining Balance	Resulting LTV
358	10/01/2052	\$3,675.83	\$59.09	\$3,616.74	\$0.00	\$679,497.51	\$7,291.61	01.03
359	11/01/2052	\$3,675.83	\$39.50	\$3,636.33	\$0.00	\$679,537.01	\$3,655.28	00.52
360	12/01/2052	\$3,675.08	\$19.80	\$3,655.28	\$0.00	\$679,556.81	\$0.00	00.00

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

- BORROWER - Suresh Kumar Gourishetty - DATE -

Preview

Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)

Department of the Treasury
Internal Revenue Service

» For use by individuals. Entities must use Form W-8BEN-E.
» Go to www.irs.gov/FormW8BEN for instructions and the latest information.
» Give this form to the withholding agent or payer. Do not send to the IRS.

Do NOT use this form if:

- You are NOT an individual **W-8BEN-E**
- You are a U.S. citizen or other U.S. person, including a resident alien individual **W-9**
- You are a beneficial owner claiming that income is effectively connected with the conduct of trade or business within the United States (other than personal services) **W-8ECI**
- You are a beneficial owner who is receiving compensation for personal services performed in the United States **8233 or W-4**
- You are a person acting as an intermediary **W-8IMY**

Instead, use Form:

Note: If you are resident in a FATCA partner jurisdiction (that is, a Model 1 IGA jurisdiction with reciprocity), certain tax account information may be provided to your jurisdiction of residence.

Part I Identification of Beneficial Owner (see instructions)

1 Name of individual who is the beneficial owner Suresh Kumar Gourishetty	2 Country of citizenship
3 Permanent residence address (street, apt. or suite no., or rural route). Do not use a P.O. box or in-care-of address. 16760 Ronald W. Reagan Blvd. APT 215 City or town, state or province. Include postal code where appropriate. Leander, TX 78641	
4 Mailing address (if different from above) 16760 Ronald W. Reagan Blvd. APT 215 City or town, state or province. Include postal code where appropriate. Leander, TX 78641	Country US
5 U.S. taxpayer identification number (SSN or ITIN), if required (see instructions) 801-42-2902	
6a Foreign tax identifying number (see instructions)	6b Check if FTIN not legally required <input type="checkbox"/>
7 Reference number(s) (see instructions)	8 Date of birth (MM-DD-YYYY) (see instructions) 08-05-1981

Part II Claim of Tax Treaty Benefits (for chapter 3 purposes only) (see instructions)

9 I certify that the beneficial owner is a resident of _____ within the meaning of the income tax treaty between the United States and that country.

10 Special rates and conditions (if applicable - see instructions): The beneficial owner is claiming the provisions of Article and paragraph _____ of the treaty identified on line 9 above to claim a _____% rate of withholding on (specify type of income):

Explain the additional conditions in the Article and paragraph the beneficial owner meets to be eligible for the rate of withholding: _____

Part III Certification

Under penalties of perjury, I declare that I have examined the information on this form and to the best of my knowledge and belief it is true, correct, and complete. I further certify under penalties of perjury that:

- I am the individual that is the beneficial owner (or am authorized to sign for the individual that is the beneficial owner) of all the income or proceeds to which this form relates or am using this form to document myself for chapter 4 purposes;
- The person named on line 1 of this form is not a U.S. person;
- This form relates to:
 - (a) income not effectively connected with the conduct of a trade or business in the United States;
 - (b) income effectively connected with the conduct of a trade or business in the United States but is not subject to tax under an applicable income tax treaty;
 - (c) the partner's share of a partnership's effectively connected taxable income; or
 - (d) the partner's amount realized from the transfer of a partnership interest subject to withholding under section 1446(f);
- The person named on line 1 of this form is a resident of the treaty country listed on line 9 of the form (if any) within the meaning of the income tax treaty between the United States and that country; and
- For broker transactions or barter exchanges, the beneficial owner is an exempt foreign person as defined in the instructions.

Furthermore, I authorize this form to be provided to any withholding agent that has control, receipt, or custody of the income of which I am the beneficial owner or any withholding agent that can disburse or make payments of the income of which I am the beneficial owner. **I agree that I will submit a new form within 30 days if any certification made on this form becomes incorrect.**

I certify that I have the capacity to sign for the person identified on line 1 of this form.

Sign Here »

Signature of beneficial owner (or individual authorized to sign for beneficial owner)

Date (MM-DD-YYYY)

Print name of signer

Capacity in which acting (if form is not signed by beneficial owner)

TEXAS COLLATERAL PROTECTION ACT NOTICE

Gourishetty
Loan #: 2200019143

Date: **November 29, 2022**

Lender: **Digital Federal Credit Union**

Borrower(s): **Suresh Kumar Gourishetty**

Property Address: **1408 Blue Creek Ln., Georgetown, TX 78628**

Your lender requires that you maintain collateral protection insurance on your home as part of the loan agreement.

You are required to:

- Keep the collateral insured against damage in the amount your lender specifies.
- Purchase the insurance from an insurer that is authorized to do business in this state or an eligible surplus lines insurer.
- Name your lender as the person to be paid under the policy in the event of a loss.
- You must, if additionally required by your lender, deliver to your lender a copy of the policy and proof of the payment of premiums.

If you fail to meet any of the above requirements, your lender may obtain collateral protection insurance on your behalf at your expense. If your lender has to purchase collateral protection insurance on your loan, you will be notified by mail at your last known address.

Tex. Fin. Code Ann. §307.052(a)

By signing below, you acknowledge receipt of this Disclosure.

- BORROWER - **Suresh Kumar Gourishetty** - DATE -

**NOTICE OF REQUIRED FLOOD INSURANCE DETERMINATION
AND RELATED NOTICE INFORMATION**

Gourishetty
Loan #: 2200019143

Borrower(s): **Suresh Kumar Gourishetty**

Property Address: **1408 Blue Creek Ln., Georgetown, TX 78628**

We (the Lender) are required by Federal Law and Regulations to make or obtain a determination of whether the home that will secure the loan which you have applied for is or will be located in an area with special flood hazards.

If it is determined that your property is located in a Special Flood Hazard Area (SFHA), either before the closing of your loan or during the term of your loan, you will be notified of the fact and provided with pertinent, related information, including whether the community that your home is located in participates in the National Flood Insurance Program (NFIP).

If flood insurance is required and your home is located in a community that participates in the NFIP:

- You will be required to purchase and maintain flood insurance for the life of the loan either through the NFIP or the company of your choice; (At a minimum, flood insurance purchased must cover the lesser of: (1) the outstanding principal balance of the loan; or (2) the maximum amount of coverage allowed for the type of property under the NFIP);
- You may be required to pay your flood insurance premiums into an escrow account established for that purpose; and
- If you fail to purchase or renew flood insurance on the property, we are required to purchase flood insurance for you at your expense.

If flood insurance is required and your home is located in a community that does **not** participate in the NFIP:

- Flood insurance coverage under the NFIP is not available; and
- You may not be able to obtain certain types of loans or any loan at all on the property.

You understand and agree that if at any time before the closing of your loan or during the term of your loan it is determined that the above property is located in a Special Flood Hazard Area:

- **You must purchase and maintain flood insurance for the term of the loan;**
- **We may require flood insurance premiums to be escrowed under certain circumstances; and**
- **If you fail to purchase and maintain such insurance, we are required to purchase flood insurance for you at your expense.**

Borrower(s) understand and agree to these terms on the **29th** day of **November**, **2022**.

- BORROWER - **Suresh Kumar Gourishetty** - DATE -

ERRORS AND OMISSIONS / COMPLIANCE AGREEMENT

Gourishetty
Loan #: 2200019143

BORROWER(S): Suresh Kumar Gourishetty

PROPERTY ADDRESS: 1408 Blue Creek Ln., Georgetown, TX 78628

LENDER: Digital Federal Credit Union

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

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

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

DATED this **29th** day of **November, 2022**.

- **BORROWER - Suresh Kumar Gourishetty - DATE -**

State of **Texas**

County of **Williamson**

This instrument was acknowledged before me on _____ by **Suresh Kumar Gourishetty**.

Notary Public

My Commission Expires: _____

Borrower's Certification & Authorization

Date: **November 29, 2022**

Gourishetty
Loan #: 2200019143

Certification

In this document, "I," "me," and other first person pronouns refer to the borrower(s), whether singularly or collectively, who applied for the loan referenced above. I, the undersigned, hereby certify the following:

1. I have applied for a mortgage loan from **Digital Federal Credit Union**. In applying for the loan, I have completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I certify that all of the information is true and complete. I made no misrepresentations in the loan application or other documents, nor did I omit any pertinent information.
2. I understand that most loans require a full review of information provided on the application, including possible verification of the information. I agree that if my loan program does not require full documentation, **Digital Federal Credit Union** reserves the right to change the mortgage loan review process to a full documentation review. This may include verifying the information provided on the application with any employer and/or any financial institution.
3. I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for a mortgage, as applicable under the provisions of 18 USCA §1014.
4. I provided a verbal and/or written authorization to order a consumer credit report and verify other credit related information in connection with my loan application, including but not limited to any mortgage or landlord reference and any other source of credit as determined by **Digital Federal Credit Union**.
5. I further authorize **Digital Federal Credit Union** to order a consumer credit report and verify other credit related information in connection with my loan application, including but not limited to any mortgage or landlord reference and any other source of credit as determined by **Digital Federal Credit Union**. I understand that the purpose for this order is for **Digital Federal Credit Union** to determine my eligibility and creditworthiness for the loan being applied for, as well as for other legitimate purposes associated with my account.

Authorization to Release Information

To Whom It May Concern:

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

Execution

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

SSN: XXX-XX-X902

- BORROWER- Suresh Kumar Gourishetty - DATE -

Tax and Insurance Information Sheet

CLOSING DATE: **November 29, 2022**

BORROWER(S): **Suresh Kumar Gourishetty**

PROPERTY ADDRESS: **1408 Blue Creek Ln., Georgetown, TX 78628**

SHORT LEGAL:

Gourishetty
Loan #: **2200019143**
PIN: **R-611458**

NEW CONSTRUCTION

EXISTING HOUSING

1. TITLE COMPANY NAME: **Prosperity Title Company**

Attn: **Marisa Harrington**

Address: **8240 N. Mopac Expy, Austin, TX 78759**

Phone #: **(512) 372-6055**

Escrow #: **1586475**

2. COUNTY TAXES: **WILLIAMSON COUNTY**

Address: **904 SOUTH MAIN ST, GEORGETOWN, TX 78626**

Phone #: **(512) 943-1601**

How Paid: Annual Semi-Annual Quarterly

Amount Last Paid:

Amount Next Due: **\$20,248.00**

Parcel #: **R-611458**

Date Paid:

Next Due Date: **December 31, 2023**

Date Taxes Delinquent:

3. CITY TAXES:

Address:

Phone #:

How Paid: Annual Semi-Annual Quarterly

Amount Last Paid:

Amount Next Due:

Parcel #:

Date Paid:

Next Due Date:

Date Taxes Delinquent:

4. SCHOOL TAXES:

Address:

Phone #:

How Paid: Annual Semi-Annual Quarterly

Amount Last Paid:

Amount Next Due:

Parcel #:

Date Paid:

Next Due Date:

Date Taxes Delinquent:

5. OTHER: **HOA Dues**

Address:

Phone #:

How Paid: Annual Semi-Annual Quarterly

Amount Last Paid:

Amount Next Due:

Parcel #: **R-611458**

Date Paid:

Next Due Date:

Date Taxes Delinquent:

6. FLOOD INSURANCE:

Address:

Phone #:

Coverage Amount:

Renewal Date:

Agent:

Premium:

Policy No:

7. HAZARD INSURANCE:

Address:

Phone #:

Coverage Amount:

Renewal Date:

Agent:

Premium: **\$1,154.04**

Policy No:

8. WIND/STORM/HAIL INSURANCE:

Address:

Phone #:

Coverage Amount:

Renewal Date:

Agent:

Premium:

Policy No:

Preview

IMPORTANT ADJUSTABLE RATE MORTGAGE LOAN INFORMATION

PLEASE READ CAREFULLY

5/6 mo. 30-day Average SOFR Non-Convertible ARM

Gourishetty
Loan #: 2200019143

Date: **November 29, 2022**

This disclosure notice is given to you in connection with your application for an adjustable-rate mortgage loan with **Digital Federal Credit Union** ("Lender"), and provides information that you should read. An adjustable-rate mortgage loan ("ARM") is a type of loan that permits changes in the loan interest rate. Such changes generally are based on changes in an index, and normally result in an increase or decrease in the regular monthly loan payment. This disclosure notice describes the features of the ARM program you are considering. Information on other ARM programs is available upon request.

How Your Interest Rate and Payment Are Determined

- Your interest rate will be based on an index rate plus a margin.
- Your index is the 30-day average cost of borrowing cash overnight collateralized by U.S. Treasury securities (30-day Average SOFR). If the index is no longer available at any time during the term of the loan, a new index will be chosen as a replacement and Lender (or the designated loan servicer) will give you advance notice of this choice.
- The most recent index figure available 45 days before the adjustment date occurs will be used to determine your new interest rate. Information about the index rate is published by the Federal Reserve Bank of New York.
- Your monthly payment will be based on the interest rate, loan balance, and the loan term.
- Your interest rate will equal the index rate, plus our margin, rounded to the nearest one-eighth of one percent (0.125%) unless interest rate "caps" limit the amount of change in the interest rate. Ask us for our current interest rate and margin.
- The initial interest rate will be discounted and will not be based on the index used to make later adjustments. Ask us for the current amount of our adjustable-rate mortgage discounts or premiums.
- The periodic payment may increase or decrease substantially depending on changes in the rate.

How Your Interest Rate Can Change

- Your interest rate can change at the end of five years and every **6** months thereafter.
- Your interest rate cannot increase or decrease more than **Two** percentage points at the first rate adjustment.
- Your interest rate cannot increase or decrease more than **One** percentage point at each subsequent adjustment.
- Your interest rate cannot increase more than **Five** percentage points above the initial interest rate and cannot decrease below the margin over the term of the loan.

How Your Monthly Payment Can Change

- Your monthly payment can change after each interest rate adjustment based on changes in the interest rate.
- Your payment can change every **6** months beginning with payment number **61** based on changes in the interest rate.
- You will be notified at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.
- You will be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustment, resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.

Maximum Interest Rate and Payment Example

- On a \$10,000 loan with an initial interest rate of **4.250%** (in effect **November, 2022**, reflects a discount of **2.250%**, and a margin of **3.000%**), the maximum amount the interest rate can rise under this program is **Five** percentage points to **9.250%**. The monthly payment can rise from an initial payment of **\$49.19** to a maximum of **\$77.28** in the **Seventy-Ninth** month.
- To see what your payments would be, divide your mortgage amount by \$10,000, then multiply the monthly payment by that amount. For example, the monthly payment for a mortgage amount of \$60,000, using the initial interest rate shown above would be: \$60,000 divided by \$10,000 = 6; 6 times **\$49.19** = **\$295.14** per month.

Demand Feature: This obligation does not contain a demand feature.

Assumption Policy: Someone buying your house cannot assume the remainder of the mortgage based upon the original terms.

Loan Term: The loan will have a term of **30** years.

I/We hereby acknowledge receiving and reading a copy of this disclosure and the booklet entitled "Consumer Handbook on Adjustable Rate Mortgages" at the time of my/our application.

- BORROWER - Suresh Kumar Gourishetty - DATE -

Preview

Disbursement Authorization

Gourishetty
Loan #: 2200019143

Date: **November 29, 2022**

Lender: **Digital Federal Credit Union**

Borrower(s): **Suresh Kumar Gourishetty**

Property Address: **1408 Blue Creek Ln., Georgetown, TX 78628**

The following is a list of fees which are anticipated to be charged in connection with your loan. The date of this Disbursement Authorization is **November 29, 2022**.

DISBURSEMENT AUTHORIZATION. I authorize you to disburse the following amounts from my loan:

Fees to Be Paid on Your Account by You or Others

Paid by S* Seller L* Lender K* Broker R* Branch O* Other	Paid Outside of Closing	Amounts Paid by Others	Amounts Paid by You
0.625% of Loan Amount (Points) to Digital Federal Credit Union			\$3,748.13
Application Fee to Digital Federal Credit Union	(POC)		\$300.00
Processing Fee to Digital Federal Credit Union			\$200.00
Appraisal Fee to Pro Teck Valuation Intelligence			\$730.00
Credit Report Fee to Factual Data by CBC			\$40.70
Doc Review Fee to Black Mann and Graham			\$150.00
Flood Certification Fee to Corelogic Flood Services			\$12.50
Lenders Final Inspection Fee to Pro Teck Valuation Intelligence			\$175.00
Tax Service Fee to Corelogic Tax Services			\$83.00
Title - Endorsement Fee to Prosperity Title Company			\$670.55
Title - Guaranty Fee to Title Policy Guaranty Fee - Prosperity			\$4.00
Title - Lender's Title Insurance to Prosperity Title Company			\$3,465.00
Title - Settlement Agent/Closing Fee to Prosperity Title Company			\$475.00
Title - Tax Certificate Fee to Prosperity Title Company		\$65.00 (S*)	
Deed Recording			\$34.00
Miscellaneous Recording Fees			\$72.00
Mortgage Recording			\$130.00
Prepaid Interest (\$69.83 per day from 11/29/22 to 12/1/22)			\$139.66
County Tax to WILLIAMSON COUNTY (2 months @ \$1,687.33 per month)			\$3,374.66
Aggregate Adjustment			\$-1,687.29
HOA Setup Fee to HomeWiseDocs.com			\$54.00
HOA Transfer Fee to Kith Management Services			\$375.00
HOA Working Capital to Parkside on the River			\$500.00
Property Tax Due to Larry Gaddess Tax Assessor/Collector		\$2,537.82 (S*)	
Real Estate Commission to ReKonnexion, LLC		\$13,387.00 (S*)	
Title - Document preparation to Nielsen & Mayer, PLLC			\$60.00
Title - Owner's Title Insurance (Optional) to Prosperity Title Company			\$658.00

Acknowledgment

I/We, the Borrower(s), hereby acknowledge receipt of this Disbursement Authorization on **November 29, 2022**.

- BORROWER - **Suresh Kumar Gourishetty** - DATE -

HAZARD INSURANCE AUTHORIZATION AND REQUIREMENTS

Date: **November 29, 2022**

Loan Number: **2200019143**

Escrow Number: **1586475**

Escrow Company: **Prosperity Title Company**

Provided By: **Digital Federal Credit Union**

Borrower's Name(s): **Suresh Kumar Gourishetty**

Property Address: **1408 Blue Creek Ln.
Georgetown, TX 78628**

Listed below are Lender's policies and procedures, and minimum requirements, for the Hazard Insurance which must be provided covering the subject property.

1. Coverage must be in an amount at least equal to the replacement value of improvements on the property or the loan amount, whichever is less. If your loan program allows for potential negative amortization, your lender may require that the amount of coverage be increased to protect the amount of potential negative amortization.
2. The insurance company providing coverage must be licensed to do business in the State in which the property is located and must be licensed to transact the lines of insurance required in this transaction.
3. Policy shall provide at least "Broad Form" coverage on properties of one to four units, and at least "Vandalism & Malicious Mischief" on properties with over four units, with no deviation. Homeowners policies must provide coverage equal to "HO2" form.
4. Policies must contain deductibles on any peril. Deductibles may not exceed 5 percent of the face amount of the insurance policy.
5. Policy must provide coverage for a term of at least one year. Premiums may be paid on an annual installment basis only if the policy provides that the lender will be notified in writing of cancellation 30 days prior to expiration of coverage, for any cause. Binders are not acceptable unless otherwise required by applicable law.
6. If any existing policy is provided which will expire within 6 Months from the date of the recording of this loan, said policy must be renewed for the required term as noted in paragraph 5 above.
7. All forms and endorsements pertaining to the Lender's requirements must appear on the "Declaration Page" of policy.
8. New policies must be accompanied by a signed "Broker of Record Authorization" if borrower(s) has/have changed Insurance Agents.
9. Verification of renewal of insurance policies must be in Lender's office at least thirty days prior to the expiration date of the policy. If this requirement is not met, **LENDER AND ITS SUCCESSORS OR ASSIGNS MAY AT THEIR OPTION, BUT WITHOUT THE OBLIGATION TO DO SO, PROVIDE COVERAGE TO REPLACE ANY EXPIRING POLICIES WHICH HAVE NOT BEEN PROPERLY RENEWED.** The premium for such coverage will be remitted promptly by the undersigned, or Lender may charge borrower's account for the cost thereof.
10. Lender's loss Payable Endorsement 438 BFU to be affixed to policy in favor of:
Digital Federal Credit Union
ITS SUCCESSORS AND/OR ASSIGNS AS THEIR INTERESTS MAY APPEAR
P.O. Box 25007
Fort Worth, TX 76124
Loan Number: 2200019143
11. The property address and the insured's names must be designated on the policy exactly as on the ALTA Title Policy or

CLTA Title Policy (whichever is issued).

12. The Lender's loan number must appear on the policy and on any subsequent endorsements.
13. The effective date of new policies, endorsements, and/or assignments shall be as of, or prior to, the date of recording of this loan.
14. Please notify your agent to forward future premium notices directly to you.
15. If the security property is a condominium, the Master Policy must contain a minimum of \$1,000,000.00 coverage for "Directors & Officers" liability. A copy of the Master Policy, or a certificate showing proof of coverage for both the Homeowners Association and the condominium unit owner, must be submitted to Lender prior to funding.

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

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

- BORROWER - Suresh Kumar Gourishetty - DATE -

TAXPAYER CONSENT FORM

Gourishetty
Loan #: 2200019143

Date: **November 29, 2022**

Lender: **Digital Federal Credit Union**

Borrower(s): **Suresh Kumar Gourishetty**

Property Address: **1408 Blue Creek Ln., Georgetown, TX 78628**

I/We understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from my/our 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.

26 U.S.C.A. § 6103(c)

- BORROWER - Suresh Kumar Gourishetty - DATE -

DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

OMB Control No. 1660-0040
Expires: 10/31/18

SECTION I - LOAN INFORMATION

1. LENDER/SERVICER NAME AND ADDRESS Digital Federal Credit Union 220 Donald Lynch Blvd Marlborough, MA 01752		2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information.) 1408 BLUE CREEK LN GEORGETOWN, TX 78628 Borrower: Gourishetty, Suresh Kumar	
3. LENDER/SERVICER ID # 23521	4. LOAN IDENTIFIER 2200019143	5. AMOUNT OF FLOOD INSURANCE REQUIRED	

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

1. NFIP Community Name WILLIAMSON COUNTY	2. County(ies) UNINCORPORATED AREAS	3. State TX	4. NFIP Community Number 481079
--	---	-----------------------	---

B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME

1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A") 48491C 0460F	2. NFIP Map Panel Effective/Revised Date 12/20/19	3. Is there a Letter of Map Change (LOMC)? <input checked="" type="checkbox"/> NO <input type="checkbox"/> YES (if yes, and LOMC date/no. is available, enter date and case no. below).	
4. Flood Zone X	5. No NFIP Map	Date	Case No.

C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply.)

1. Federal Flood Insurance is available (community participates in the NFIP). Regular Program Emergency Program of NFIP
2. Federal Flood Insurance is not available (community does not participate in the NFIP).
3. Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available.
CBRA/OPA Designation Date: _____

D. DETERMINATION

IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V") ? YES NO

If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.
If no, flood insurance is not required by the Flood Disaster Protection Act of 1973. Please note, the risk of flooding in this area is only reduced, not removed.

This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.

E. COMMENTS (Optional)

THIS FLOOD DETERMINATION IS PROVIDED TO THE LENDER PURSUANT TO THE FLOOD DISASTER PROTECTION ACT. IT SHOULD NOT BE USED FOR ANY OTHER PURPOSE.

F. PREPARER'S INFORMATION

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender) CoreLogic Flood Services 1825A Kramer Lane Austin, TX 78758 1-800-447-1772	DATE OF DETERMINATION 10/07/22 at 04:04 PM CDT FloodCert #: 2210155985 *** LIFE-OF-LOAN ***
---	---



NOTICE TO BORROWER NOT IN SPECIAL FLOOD HAZARD AREA

Borrower: **Gourishetty, Suresh Kumar**

Loan #: **2200019143**

Property Location: **1408 BLUE CREEK LN
GEORGETOWN, TX 78628**

This Notice Date is as of: **10/07/22**

National Flood Insurance Program (NFIP) Community: **WILLIAMSON COUNTY**

Attached is the completed Standard Flood Hazard Determination Form that indicates that the improved real estate or mobile home securing your loan is not located in an area designated by the Director of the Federal Emergency Management Agency ("FEMA") as a Special Flood Hazard Area ("SFHA"). As a result of this determination, you will not be required to obtain mandatory flood insurance in connection with the making of your loan.

However, your home may be near an SFHA. As such you, or your lender, may want to consider the advisability of obtaining flood insurance at reduced rates. You should check with your insurance agent or company as to the coverage types and amounts available to you and make your own determination as to whether you desire any such coverage.

If, however, at any time during the term of your loan the improved real estate or mobile home securing your loan is, due to re-mapping by FEMA or otherwise, located in an area that has been identified by the Director of FEMA as an area having special flood hazards and in which flood insurance is available under the National Flood Insurance Program, you will be so notified and advised that you must obtain an appropriate amount of flood insurance coverage. If, within 45 days after we send you such notification, you fail to purchase flood insurance in an amount not less than the amount we advise you is necessary, we shall purchase such flood insurance on your behalf at your expense, as we are authorized to do in accordance with the provisions of the Flood Disaster Protection Act of 1973, as amended.

I/We, the undersigned borrower(s)/applicant(s), hereby understand and agree to all the above.

Borrower/Applicant Date

Borrower/Applicant Date

Borrower/Applicant Date

Borrower/Applicant Date

Borrower/Applicant Date

Borrower/Applicant Date

