

Notice to Purchaser - In the event that this check is lost, misplaced or stolen, a sworn statement and 90-day waiting period will be required prior to replacement. This check should be negotiated within 90 days.

VOID After 90 Days

30-171140

Date 12/09/22 12:02:44 PM

MENLO PARK

710 0090322 002

Pay



**\*\*\$8,920.84\*\***

\*\*Eight Thousand Nine Hundred Twenty and 84/100 Dollars\*\*

To The Order Of RIVER EDGE TITLE AGENCY

Remitter (Purchased By): RAVIKANTH PILLI

Bank of America, N.A.  
SAN ANTONIO, TX

  
AUTHORIZED SIGNATURE

⑈ 1721000289 ⑆ 114000019 ⑆ 1641006097 ⑆

THE ORIGINAL DOCUMENT HAS A WHITE REFLECTIVE WATERMARK ON THE BACK. ■ HOLD AT AN ANGLE TO VIEW WHEN CHECKING THE ENDORSEMENTS. ■

River Edge Title Agency, LLC

252 Main Street  
Metuchen NJ 08840  
ALTA Universal ID 1056906



File Number / Escrow Number: **RET22-8906**

Officer/Escrow Officer:

Settlement Location:

Property Address: **124 West Francis Street  
Iselin NJ 08830**

Buyer: **Ravikanth Pilli c/o Kenneth M. Kukfa, Esq. 252 Main Street Metuchen NJ 08840**

Seller: **Pradeep Patel and Pravinaben P. Patel and Amit Patel 124 West Francis Street Iselin NJ 08830**

Lender: **Family First Funding LLC 44 Washington Street Suite 200 Toms River NJ 08753**

Settlement Date: **December 09, 2022**

Disbursement Date: **December 09, 2022**

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		<b>Financial</b>		
	\$420,000.00	Sale Price of Property	\$420,000.00	
		Deposit		\$14,525.00
		Loan Amount		\$412,392.00
		<b>Prorations/Adjustments</b>		
	\$443.11	City/Town Taxes 12/9/2022 to 12/31/2022	\$443.11	
	\$27.77	Assessments 12/9/2022 to 12/31/2022	\$27.77	
\$8,000.00		Seller Credit		\$8,000.00
		<b>Loan Charges</b>		
		1% of Loan Amount (Points) to Family First Funding LLC	\$4,123.92	
		Application Fee to Family First Funding LLC	\$995.00	
		Loan Origination Fee to Family First Funding LLC	\$495.00	
		Prepaid Interest (\$80.50 per day from 12/9/2022 to 1/1/2023)	\$1,851.50	
		Appraisal Fee (B/POC: \$595.00)		
		Credit Report Fee	\$72.24	
		Flood Certification	\$15.00	
		MI Upfront Premium	\$7,092.75	
		Attorney Review Fee The Liput Law Group LLC	\$189.00	
		<b>Other Loan Charges</b>		
		<b>Impounds</b>		
		Aggregate Adjustment	(\$657.21)	
		City Property Tax \$657.21 per month for 2 mo.	\$1,314.42	
		Homeowners Insurance \$85.09 per month for 4 mo.	\$340.36	
		<b>Title Charges &amp; Escrow / Settlement Charges</b>		
		Title - Owner's Title Insurance (optional) to River Edge Title Agency, LLC	\$55.00	
		Title - Courier Fee to River Edge Title Agency, LLC	\$15.00	
		Title - Administration Fee to River Edge Title Agency, LLC	\$25.00	
		Title - Filing Fee to River Edge Title Agency, LLC	\$40.00	
		Title - NJ Superior Court to River Edge Title Agency, LLC	\$80.00	
		Title - NJ Tidelands Search to River Edge Title Agency, LLC	\$25.00	
		Title - Recording Service Fee to River Edge Title Agency, LLC	\$15.00	
		Title - Settlement Fee to River Edge Title Agency, LLC	\$425.00	



**Acknowledgement**

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

*Pradeep Patel*

dotloop verified  
12/08/22 7:47 PM EST  
QKUN-V0KX-ZPJQ-CDGD

Pradeep Patel

Ravikanth Pilli

*Pravinaben Patel*

dotloop verified  
12/08/22 7:55 PM EST  
IMCE-2QOJ-CARM-ASRI

Pravinaben P. Patel

*Amit Patel*

dotloop verified  
12/08/22 6:45 PM EST  
IHH9-3HPH-RH6I-V9TH

Amit Patel

Escrow Officer

**River Edge Title Agency, LLC**

252 Main Street  
Metuchen NJ 08840  
ALTA Universal ID 1056906



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dotloop verified  
12/08/22 7:47 PM EST  
6MLO-HTPN-YLDA-RCIN

Pradeep Patel



Ravikanth Pilli

*Pravinaben Patel*

dotloop verified  
12/08/22 7:55 PM EST  
WCM-DQZQ-BQNF-JF1E

Pravinaben P. Patel

*Amit Patel*

dotloop verified  
12/08/22 6:45 PM EST  
LJZ-01UD-IH50-Q102

Amit Patel



Escrow Officer



# Township of Woodbridge

Department of Planning and Development  
Bureau of Housing  
One Main Street • Woodbridge, New Jersey 07095  
Tel: (732) 602-6009 • Fax: (732) 726-2393

John E. McCormac, CPA, Mayor



Woodbridge - Ten Towns, One Community

## CERTIFICATE OF COMPLIANCE SMOKE DETECTOR INSPECTION

CERTIFICATE No: **22 19048**

Name:

Address: 124 W FRANCIS ST.

ISELIN, NJ 08830

Block: 00484 03

Lot: 00080

Inspection Date: 11/10/22

Re-Inspection Date:

To Whom it may concern:

Please be advised that the Township of Woodbridge does not require the issuance of a Certificate of Continued Occupancy; however the Township of Woodbridge does require a Smoke Detector inspection as per Ordinance adopted by the Township of Woodbridge, on April 15, 1980 and a Sanitary Sewer Discharge Inspection as per Ordinance adopted March 3, 1998.



This is to certify that the above mentioned premise meets all the requirement of the Township Smoke Detector, Carbon Monoxide Detector and Sanitary Sewer Discharge Ordinances. This certificate also includes Fire Extinguishers.

CERTIFICATE OF COMPLIANCE  SINGLE FAMILY  TWO-FAMILY  OTHERS

**CERTIFICATE VOID AFTER SIXTY DAYS (60) FROM DATE OF INSPECTION**

Signature





# Township of Woodbridge

John E. McCormac, Mayor

Department of Planning and Development  
Bureau of Housing  
One Main Street • Woodbridge, New Jersey 07095  
Tel: (732) 602-6009 • Fax: (732) 602-6048

Nº 10023



Woodbridge - Ten Wards, One Community

## CERTIFICATE OF COMPLIANCE SMOKE DETECTOR INSPECTION

Residential properties being sold or refinanced must meet all the requirements of the Township Smoke Detector, Carbon Monoxide Detector, Sanitary Sewer Discharge and Fire Extinguisher Ordinances.

### SMOKE DETECTORS:

- Must be located on every level of home.
- At foot of basement stairs.

### CARBON MONOXIDE DETECTORS:

- Must be installed within 10 ft. of sleeping areas.
- Must be listed in accordance with UL-2034.

### SANITARY SEWER DISCHARGE-PROHIBITED DISCHARGES:

- Floor drains (basement-must be cemented over)
- Sump pumps
- Yard and driveway drains.
- Sanitary sewer trap caps (missing, loose or cracked)

### FIRE EXTINGUISHERS:

- Located in kitchen or within 10 ft. , and mounted 5 ft. above floor
- Mounted on the manufacturers' bracket, visible and in a readily accessible spot.
- Not less than 2 ½ lbs., not more than 10 lbs. ABC rated.

### OPEN BUILDING PERMITS:

- All open building permits must be closed.

### FEES

The request fee for a certificate of smoke detector, carbon monoxide alarm and portable fire extinguisher compliance as required by N.J.A.C. 5:70-2.3, shall be based upon the amount of time remaining before the change of occupants is expected as follows:

- Requests for a certificate of smoke detector, carbon monoxide alarm and portable fire extinguisher compliance received more than ten (10) business days prior to the change of occupant: fifty (\$50.00) dollars per unit.
- Requests for a certificate of smoke detector, carbon monoxide alarm and portable fire extinguisher compliance received four (4) to ten (10) business days prior to the change of occupant: seventy (\$70.00) dollars per unit.
- Requests for a certificate of smoke detector, carbon monoxide alarm and portable fire extinguisher compliance received fewer than four (4) business days prior to the change of occupant: one hundred twenty-five (\$125.00) dollars per unit.  
(Ord. # 05-23; Ord. #05-93)

A representative for /or owner must be present at site for inspection.

The Certificate of Compliance is only good for 60 days- If not picked up within that time there will be another fee charged.

Application Date 11/3 Closing Date 11/11 Amount Paid 125 Recd. By [Signature] (1/4)  
Certified Check / Cash (circle one)

Date of scheduled inspection: 11/10 Single Family  Multi Family \_\_\_\_\_ Other \_\_\_\_\_

Name Christopher Grushka Phone # (732) 616 5457

Property Address 124 W Francis St Town Iselin

All inspections are done between the hours of 9:00am - 12:00pm

WHITE COPY - Receipt

YELLOW COPY - Office

PINK COPY - C of C

125

Township Web Address  
www.twp.woodbridge.nj.us

NIP  
NIV

# Closing Disclosure

## Closing Information

**Date Issued** 11/29/2022  
**Closing Date** 12/9/2022 12:00:00 AM  
**Disbursement Date** 12/9/2022 12:00:00 AM  
**Settlement Agent** River Edge Title Agency, LLC  
**File #** RET22-8906  
**Property** 124 West Francis Street  
 Iselin NJ 08830  
**SALES PRICE** \$420,000.00

## Transaction Information

**Borrower** Ravikanth Pilli  
 c/o Kenneth M. Kukfa, Esq. 252 Main Street Metuchen NJ  
 08840  
**Seller** Pradeep Patel and Pravinaben P. Patel and Amit Patel  
 124 West Francis Street  
 Iselin NJ 08830

### Summaries of Transactions

#### SELLER'S TRANSACTION

<b>M. Due to Seller at Closing</b>	<b>\$420,470.88</b>
01 Sale Price of Property	\$420,000.00
02 Sale Price of Any Personal Property Included in Sale	
03	
04	
05	
06	
07	
08	
<b>Adjustments for Items Paid by Seller in Advance</b>	
09 City/Town Taxes 12/9/2022 to 12/31/2022	\$443.11
10	
11 Assessments 12/9/2022 to 12/31/2022	\$27.77
12	
13	
14	
15	
16	
<b>N. Due from Seller at Closing</b>	<b>\$170,631.02</b>
01 Excess Deposit	
02 Closing Costs Paid at Closing (I)	\$24,187.32
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan Flagstar Bank	\$138,443.70
05 Payoff of Second Mortgage Loan	
06	
07	
08 Seller Credit	\$8,000.00
09	
10	
11	
12	
13	
<b>Adjustments for Items Unpaid by Seller</b>	
14	
15	
16	
17	
18	
19	
<b>CALCULATION</b>	
Total Due to Seller at Closing	\$420,470.88
Total Due from Seller at Closing	\$170,631.02
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$249,839.86

### Contact Information

#### REAL ESTATE BROKER (B)

<b>Name</b>	Exp Realty
<b>Address</b>	28 Valley Road Suite 1 Montclair NJ 07042
<b>NJ License ID</b>	
<b>Contact</b>	Christopher Grushko
<b>Contact NJ License ID</b>	
<b>Email</b>	chrisgrushko@gmail.com
<b>Phone</b>	19083731133

#### REAL ESTATE BROKER (S)

<b>Name</b>	Action Plus Realty C-21
<b>Address</b>	1600 Perrineville Road Monroe Township NJ 08831
<b>NJ License ID</b>	
<b>Contact</b>	Lauren E. Damico
<b>Contact NJ License ID</b>	
<b>Email</b>	listwithlauren21@gmail.com
<b>Phone</b>	19083803610

#### SETTLEMENT AGENT

<b>Name</b>	River Edge Title Agency, LLC
<b>Address</b>	252 Main Street Metuchen NJ 08840
<b>NJ License ID</b>	1057101
<b>Contact</b>	Cheryl Dirato
<b>Contact NJ License ID</b>	9952263
<b>Email</b>	cheryl@riveredgetitle.com
<b>Phone</b>	(732) 573-0060

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

# Closing Costs Details

Loan Costs	Seller-Paid	
	At Closing	Before Closing
<b>A. Origination Charges</b>		
01 1% of Loan Amount (Points)		
02 Application Fee		
03 Loan Origination Fee		
04		
05		
06		
07		
08		
<b>B. Services Borrower Did Not Shop For</b>		
01 Appraisal Fee		
02 Attorney Review Fee	The Liput Law Group LLC	
03 Credit Report Fee		
04 Flood Certification		
05 MI Upfront Premium		
06		
07		
08		
09		
10		
<b>C. Services Borrower Did Shop For</b>		
01 Title - Administration Fee	to River Edge Title Agency, LLC	
02 Title - ALTA 8.1-06 Environmental Protection Lien Endorsement -NJ Variation (9/1/19) (NJR 5-94)	to River Edge Title Agency, LLC	
03 Title - ALTA 9.10-06 (Res) REM Current Violations (1/1/17) (NJR 5-157)	to River Edge Title Agency, LLC	
04 Title - Closing Protection Letter	to River Edge Title Agency, LLC	
05 Title - Courier Fee	to River Edge Title Agency, LLC	
06 Title - Examination Fee	to River Edge Title Agency, LLC	
07 Title - Filing Fee	to River Edge Title Agency, LLC	
08 Title - Lenders Survey (Without Survey) (9/10/07) (NJR 5-37)	to River Edge Title Agency, LLC	
09 Title - Lenders Title Insurance	to River Edge Title Agency, LLC	
10 Title - NJ Superior Court	to River Edge Title Agency, LLC	
11 Title - NJ Tidelands Search	to River Edge Title Agency, LLC	
12 Title - Recording Service Fee	to River Edge Title Agency, LLC	
13 Title - Settlement Fee	to River Edge Title Agency, LLC	
14 Title - Title Search	to River Edge Title Agency, LLC	
15 Title - Wire Transfer Fee	to River Edge Title Agency, LLC	

## Other Costs

<b>E. Taxes and Other Government Fees</b>		
01 Recording Fees Deed: \$100.00 Mortgage: \$200.00		\$75.00
02 Transfer Taxes		\$3,407.00
<b>F. Prepays</b>		
01 1st quarter taxes 2023 ESTIMATE Woodbridge Tax Collector		
02 Homeowners Insurance Premium ( mo) US Coastal Insurance		
03 Mortgage Insurance Premium ( mo)		
04 Prepaid Interest (\$80.50 per day from 12/9/2022 to 1/1/2023)		
05		
<b>G. Initial Escrow Payment at Closing</b>		
02 City Property Tax	\$657.21 per month for 2 mo.	
03 Homeowners Insurance	\$85.09 per month for 4 mo.	
04 Mortgage Insurance	\$0.00 per month for 0 mo.	
05		
06		
07		
08 Aggregate Adjustment		
<b>H. Other</b>		
01 Attorney Expenses	to Peter A Loffredo, Esquire	\$35.00
02 Attorney Fee	to Kenneth M. Kukfa, Esq.	
03 Attorney Fee	to Peter A Loffredo, Esquire	\$995.00
04 Home Warranty	Cinch Home Services	\$658.94
05 Overnight/wire fees(2)	to River Edge Title Agency, LLC	\$100.00
06 Real Estate Commission Buyers Broker	to Exp Realty	\$8,100.00
07 Real Estate Commission Sellers Broker	to Action Plus Realty C-21	\$10,575.00
08 Sewer 7/1-/12/31/22	Woodbridge Twp.	\$241.38
09 Title - Owner's Title Insurance (optional)	to River Edge Title Agency, LLC	
<b>J. TOTAL CLOSING COSTS</b>		\$24,187.32

**Confirm Receipt**

*Pradeep Patel*  
Signature  
Date

dotloop verified  
12/09/22 1:31 PM EST  
B11B-LGSQ-20MK-7AJI

*Amit Patel*  
Signature  
Date

dotloop verified  
12/09/22 10:43 AM EST  
F1GU-NPQY-DRWG-W2WV

*Pravinaben Patel*  
Signature  
Date

dotloop verified  
12/09/22 1:32 PM EST  
022O-N115-SPGO-H8Y6

# Closing Disclosure

## Closing Information

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**Closing Date** 12/9/2022 12:00:00 AM  
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10

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12

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14

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16

**N. Due from Seller at Closing** **\$170,631.02**

01 Excess Deposit

02 Closing Costs Paid at Closing (J) \$24,187.32

03 Existing Loan(s) Assumed or Taken Subject to

04 Payoff of First Mortgage Loan Flagstar Bank \$138,443.70

05 Payoff of Second Mortgage Loan

06

07

08 Seller Credit \$8,000.00

09

10

11

12

13

#### Adjustments for Items Unpaid by Seller

14

15

16

17

18

19

#### CALCULATION

Total Due to Seller at Closing \$420,470.88

Total Due from Seller at Closing \$170,631.02

Cash  From  To Seller **\$249,839.86**

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**Address** 28 Valley Road Suite 1  
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**NJ License ID**  
**Contact** Christopher Grushko  
**Contact NJ License ID**  
**Email** chrisgrushko@gmail.com  
**Phone** 19083731133

#### REAL ESTATE BROKER (S)

**Name** Action Plus Realty C-21  
**Address** 1600 Perrineville Road  
 Monroe Township NJ 08831  
**NJ License ID**  
**Contact** Lauren E. Damico  
**Contact NJ License ID**  
**Email** listwithlauren21@gmail.com  
**Phone** 19083803610

#### SETTLEMENT AGENT

**Name** River Edge Title Agency, LLC  
**Address** 252 Main Street  
 Metuchen NJ 08840  
**NJ License ID** 1057101  
**Contact** Cheryl Dirato  
**Contact NJ License ID** 9952263  
**Email** cheryl@riveredgetitle.com  
**Phone** (732) 573-0060

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03 Attorney Fee	to Peter A Loffredo, Esquire	\$995.00
04 Home Warranty	Cinch Home Services	\$658.94
05 Overnight/wire fees(2)	to River Edge Title Agency, LLC	\$100.00
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<b>J. TOTAL CLOSING COSTS</b>		<b>\$24,187.32</b>

**Confirm Receipt**

*Pravinaben Patel* dotloop verified  
12/09/22 1:32 PM EST  
MPIR-OY6O-WHUU-F1MK

*Pradeep Patel* dotloop verified  
12/09/22 1:31 PM EST  
X9AV-YDFH-TSZ3-9KWC

Signature

Date

Signature

Date

*Amit Patel* dotloop verified  
12/09/22 10:43 AM EST  
R3QX-ZWYZ-UHWT-7LZL



Kenneth M. Kukfa, Esq. &lt;kenkukfa@gmail.com&gt;

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**FW: New Closing Package for File Title Case #RET22-8906 (Ravikanth Pilli)Please see email about buyers funds to close.\Thanx**

1 message

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**Cheryl Dirato** <Cheryl@riveredgetitle.com>  
To: "Kenneth M. Kukfa, Esq." <kenkukfa@gmail.com>

Thu, Dec 8, 2022 at 3:34 PM

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**Please see email below regarding buyers' funds from BOA**

**From:** Kevin Brown <kbrown@fam1fund.com>  
**Sent:** Thursday, December 8, 2022 10:02 AM  
**To:** Cheryl Dirato <Cheryl@riveredgetitle.com>  
**Cc:** Fundings Department - Family First Funding LLC <fundings@fam1fund.com>  
**Subject:** FW: New Closing Package for File Title Case #RET22-8906 (Ravikanth Pilli)

Good Morning,

Loan docs are out to you in a separate secure email for the PILLI Purchase Closing 12/9

Wire amount is \$396,749.02

Please note we do not net out the \$189.00 attorney review fee. Invoice Attached

You'll need to send us a check payable to LIPUT LAW GROUP LLC for the attorney review fee with the loan docs back.

Certified funds to close (\$8920.84 ) to come from borrowers (**BOA # 1690 ACCOUNT ONLY**). If a wire is being sent we will need confirmation of the originating bank.**Disbursement checklist attached**



**Funding Conditions *in addition to* disbursement checklist included within package:**

**Need Addendum to be Signed at closing for Extension Loan Did Not close by 11/7/22**

Please send the signed closing package back to us at [fundings@fam1fund.com](mailto:fundings@fam1fund.com)

**\*\*For Simple Nexus please make sure to go into the Packages tab and pull the entire closing package including the Lenders Instructions\*\*.**



**KEVIN BROWN**  
CLOSER

**O:** 732-505-4600 x346  
**D:** 732-573-4420  
**F:** 732-551-3970

[kbrown@fam1fund.com](mailto:kbrown@fam1fund.com)  
Visit Website

44 Washington Street, Suite 200, Toms River, NJ 08753

NMLS #810371 | [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)



Confidentiality Notice: This email message and any attachments are confidential and for the sole use of the intended recipient(s). If the reader of this email is not the intended recipient or his or her authorized agent, the reader is hereby notified that any dissemination, distribution, or copying of this email, including any attachments, is prohibited and may be unlawful. If you have received this email in error, please notify the sender by replying to this message and deleting this email, including any attachments, immediately. Please indicate that you were not the intended recipient, and confirm that you have deleted the original message and attachments. Please do not retransmit the contents of the message. If you wish to be removed from our email database, please reply or forward to sender and request removal. Family First Funding LLC- 44 Washington Street, Suite 200 Toms River, New Jersey 08753. Equal Housing Opportunity. NMLS # 810371 "Family First Mortgage" is a registered DBA of Family First Funding LLC.

**From:** Kevin Brown <notifications@simplenexus.com>  
**Sent:** Thursday, December 8, 2022 11:00 AM  
**To:** Closing Department- Family First Funding LLC <docs@fam1fund.com>  
**Subject:** New Closing Package for File Title Case #RET22-8906 (Ravikanth Pilli)

**CAUTION:** This email originated from outside of Family First Funding. Do not click links or open attachments unless you recognize the sender and know the content is safe.

A new closing package is available for Title Case #RET22-8906 (Ravikanth Pilli). Just click below to be taken to where you need to download the package.

[GET STARTED](#)

Note that if you are trying to access the package from outside the United States, you must use a secure VPN.

**Additional comments:** \*\*For Simple Nexus please make sure to go into the Packages tab and pull the entire closing package including the Lenders Instructions\*\*.

12/8/22, 4:07 PM

Gmail - FW: New Closing Package for File Title Case #RET22-8906 (Ravikanth Pilli)Please see email about buyers funds to close...

© SimpleNexus

If you need help please contact [support@simplenexus.com](mailto:support@simplenexus.com)

This email was sent to you because there are important documents assigned to you that must be signed for your loan to progress. 44 WASHINGTON ST STE 200 Suite 200, Toms River, New Jersey 08753

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## DISBURSEMENT APPROVAL ITEMS FOR NONRESCISSION LOANS

Please e-mail or fax the following pages to Funding department at (fundings@fam1fund.com) before the borrowers leave the closing.

Documents need to be reviewed by 4 pm.

- Lender's Instructions to Closing Agent
- PTF Conditions (as listed on Closing Instructions)
- Note – All pages
- Deed of Trust/Mortgagee – All pages
- Signature Affidavit
- Patriot Act Applicant Identification Verification with VALID ID'S
- Final typed, signed 1003 – All pages
- \*\* FHA Seller Certification form signed by borrower and Seller
- \*\* FINAL CD (Closing Disclosure) Signed (can only be the LENDER CD)
- \*\* FINAL Seller CD (Closing Disclosure) Signed by Seller
- Warranty Deed (if applicable)
- Affidavit of Title (for NJ properties)
- Addendum to Purchase Contract (showing closing date if applicable)
- Copy of Certified Check / Cashier's Check / Wire Confirmation if Borrower must bring in funds to close (must be from accounts listed on 1003 or additional assets will be required)

**YOU ARE NOT AUTHORIZED TO DISBURSE UNTIL REVIEWED AND EMAIL FROM CLOSER AUTHORIZING FUNDS IS RECEIVED.**





**FAMILY  
FIRST  
FUNDING**

Mortgages with Purpose.™

**NEW OFFICE LOCATION FOR FAMILY FIRST FUNDING  
EFFECTIVE 2/1/2021**

**ATTENTION ALL SETTLEMENT AGENTS AND TITLE COMPANIES**

**FAMILY FIRST FUNDING LLC HAS MOVED OFFICE LOCATIONS EFFECTIVE  
2/1/2021.**

**THEREFORE, OUR PRIOR MAIN OFFICE AT 215 MAIN STREET, #2A, TOMS  
RIVER, NJ 08753 IS NOT RECEIVING PACKAGES/MAIL.**

**AS WE ARE WORKING TO ENSURE THAT ALL PACKAGES ARE BEING RE  
ROUTED, TO ENSURE WE STILL RECEIVE THEM ON TIME, WE ASK THAT ALL  
PARTIES UPDATE YOUR RECORDS TO SHOW OUR NEW ADDRESS:**

**PLEASE SEND ALL CLOSING PACKAGES, CHECKS, FINAL TITLE DOCUMENTS,  
ETC., AND ANY OVERNIGHT MAIL (UPS AND/OR FEDEX) TO THE FOLLOWING  
ADDRESS.**

**FAMILY FIRST FUNDING LLC  
POST CLOSING DEPT  
44 WASHINGTON STREET  
SUITE 200  
TOMS RIVER, NJ 08753**

**THANK YOU**

P: (800) 542-7895 | F: (732) 505-4660 | NMLS #810371  
[www.fam1fund.com](http://www.fam1fund.com)



**\*\*\*ATTENTION CLOSING AGENTS\*\*\*  
PLEASE CHECK YOUR PRINTER SETTINGS PRIOR TO PRINTING  
DOCS!!!**

Below are the printer settings you need to be certain to set when printing Encompass Closing Docs. **If you don't set these properly on every machine you print from, the page size, margins and font size may be distorted and therefore out of compliance for recording purposes!** (Please note: The instructions below may vary slightly for different printers.)

1. Close the doc package you are trying to print.
2. Open any existing PDF that you have previously saved.
3. Go to the "File" menu then select "Print". A Print Dialog screen should appear.
4. Please make the following changes:
  - For Adobe versions DC and higher:
    - a. Change "Page Size and Handling" to "Actual Size"
    - b. Check "Choose Paper Source by PDF page size"
  - For Adobe versions X and lower:
    - a. Change "Paper-Scaling" to "None"
    - b. Un-check "Auto-Rotate and Center"
    - c. Check "Choose Paper Source by PDF page size"
5. Click OK.
6. Print the document, then close it.
7. Reopen the loan documents and confirm the printer settings have been saved. Print the package—the forms should print correctly. To help verify it's printing correctly, this particular page should print as legal size.

**Should you need any assistance with this, please contact the Closing Agent per the Instructions to Escrow/ Title/Closing Agent.**



# DATA ENTRY PROOF SHEET

## LOAN DETAILS

Lender Name **Family First Funding LLC**

Lender Rep **Kevin Brown**  
Lender Phone # **732-505-4600**  
Alt Lender Name **N/A**

Client ID **3011131736**

Processing Request GUID  
**34918a57-e512-4feb-a6a4-015aae225ba9**

Investor **PennyMac Corp.**  
Investor Loan#

First-Lien **YES**  
Purch/Refi **PURCHASE**

Loan Type **FHA**  
Plan Code # **PMCF30F**  
Plan ID **08930014**  
Program Code Description **FHA 30 Year Fixed Rate**

Loan Number **81037195074**  
FHA Section Number **203B**  
Application Date **November 1, 2022**  
Lock Expiration Date **December 14, 2022**  
Doc Date **December 9, 2022**  
Closing Date **December 9, 2022**

Mers Min Number **1010759-0000115794-7**  
Case Number **353-0509844-703**  
Rescission Date  
Disbursement Date **December 9, 2022**  
Signing Date **December 9, 2022**  
1<sup>st</sup> Pay Date **February 1, 2023**  
Maturity Date **January 1, 2053**

Broker Company Name

Broker Contact  
Broker Phone

## TERMS

Appraised Value **\$420,000.00**  
Sales Price **\$420,000.00**  
Loan Amount **\$412,392.00**  
Payment **\$2,778.36**  
Subordinate Financing  
Adjustable **NO**  
1<sup>st</sup> Int Chg Months  
Adj. Period Months  
Initial Cap  
Periodic Cap **0.000 %**  
Life Cap

Term **360** Convertible: **No**  
Due In **360**  
Interest Rate **7.125 %**  
Interest Only Months **N/A**  
Total Payment (PITI) **\$3,806.46**  
APR % **8.370 %**  
Margin %  
Index %  
Floor Rate  
Floor Verbiage

PREPAY: **NO**

BUYDOWN: **NO**

## PROPERTY INFORMATION

Address **124 W Francis Street**

City **Iselin**  
State **NJ**  
Unincorporated Area  
Property Type **Single Family Residence**  
Condo/PUD Name

County **Middlesex**  
Zip **08830**

Number of Units **1**

Flood Required **NO**  
Flood Cert Number **2210C67756**

Property will be **Primary Residence**



**PROPERTY INFORMATION (Continued)**

**Legal Description:** Option To Attach Separate Legal Description was selected.

**ESCROW & TITLE INFORMATION**

Escrow Co. **RIVER EDGE TITLE AGENCY, LLC.**

Officer	<b>Cherly Dirato</b>	Phone	<b>732-573-0060</b>
		Fax	
Number			
Address	<b>252 Main Street, 1st Floor</b>		
City/St/Zip	<b>Metuchen, NJ 08840</b>		

Title Co. **RIVER EDGE TITLE AGENCY, LLC.**

Officer	<b>Cherly Dirato</b>	Phone	<b>732-573-0060</b>
		Fax	
Number	<b>RET22-8906</b>		
Address	<b>252 Main Street, 1st Floor</b>		
City/St/Zip	<b>Metuchen, NJ 08840</b>		

Report Date **November 8, 2022**  
 Approved Items  
 Special Endorse **8.1, 9**  
 Tax Message

**BORROWER INFORMATION**

**Name:** Ravikanth Pilli  
**AKA:** RAVIKANTH PILLI  
**Borrower Type:** Individual  
**SSN:** 098-59-0528  
**DOB:** 08/10/1987  
**Email:** pilli.ravikanth@gmail.com  
**POA:**  
**Phone:** 510-493-0415 **Business Phone:** 240-314-9906  
**Present Address:** 20 Koster Blvd, Edison, NJ 08837  
**Mailing Address:** 20 Koster Blvd, Edison, NJ 08837  
**Occupancy Status:** Primary Residence **Occupancy Intent:** Will Occupy  
**Vesting:** RAVIKANTH PILLI, MARRIED MAN





**INTER VIVOS TRUST INFORMATION**

Corp/Trust 1 Name:  
Trust Beneficiary:  
Trust Date:  
Org State: Org Type:  
Tax ID/Trust No.:

Corp/Trust 2 Name:  
Trust Beneficiary:  
Trust Date:  
Org State: Org Type:  
Tax ID/Trust No.:

**SELLER INFORMATION**

Seller Name(s) **Pradeep Patel, Pravinaben P Patel, Amit Patel**

Address **124 West Francis Street**  
City/St/Zip **Iselin, NJ 08830**

**MORTGAGE INSURANCE INFORMATION**

1<sup>st</sup> Renew % **0.850000**  
2<sup>nd</sup> Renew %  
FHA Upfront Premium % **1.750000**  
**\$0.75** Paid in Cash  
Monthly Premium Amt: **\$285.80**

1<sup>st</sup> Renewal Mos **360**  
2<sup>nd</sup> Renewal Mos  
Cancel at **N/A%**  
**\$7,092.00** Financed  
MI Due Date **02/01/2023**

MI Company: **HUD**

**CLOSING CONDITIONS**

Closing County

**ALL PURCHASES:\*DISBURSEMENT APPROVAL ITEMS FOR NON-RESCISSION LOANS\***

**\*\*\*YOU ARE NOT AUTHORIZED TO DISBURSE UNTIL REVIEWED.\*\*\***

Please e-mail or fax the following pages to the Funding department at [Fundings@fam1fund.com](mailto:Fundings@fam1fund.com) before the borrowers leave the closing:

1. Lender's Instructions to Closing Agent
2. PTF Conditions (as listed on Addendum to Escrow Instructions)
3. Note - All pages
4. Deed of Trust/Mortgagee - All pages
5. Final Lender CD signed by all Borrowers
6. Final Seller CD
7. Signature Affidavit
8. Patriot Act Applicant Identification Verification with Valid ID's
9. Final typed, signed 1003 - All pages
10. Warranty Deed (if applicable)
11. Affidavit of Title (for NJ properties)
12. Addendum to Purchase Contract (showing closing date if applicable)
13. Copy of cashiers check / wire confirmation (from borrowers account) if Borrower is to bring funds to close (must be from accounts listed on 1003)
14. Settlement Certification for FHA loans signed by Borrowers and Sellers

**DISBURSEMENT OF FUNDS AT CLOSING -:All third party disbursements paid at closing must be paid by the settlement agent and delivered directly to the third party by the settlement agent unless otherwise directed by Lender's closing department. NO CHECKS MADE PAYABLE TO ANY THIRD PARTY ARE TO EVER BE GIVEN TO THE BORROWER(S) DIRECTLY.**



## CLOSING CONDITIONS (Continued)

**FINAL CD:**Please note the final CD is included in the package that must be signed at closing. IF any changes occur between now and closing please let our closing department know immediately as we will need to amend the CD.

**Funds For Closing:**Funds for closing must be in the form of Certified Check / Cashier's Check / Wire Confirmation & must be from accounts verified by underwriting & listed on final 1003 or additional assets will be required.

In addition to all other loan closing instructions, and superseding any instructions to the contrary, Family First Funding LLC hereby instructs the closing attorney or title company which receives the proceeds from the mortgage loan which is the subject of:

**A.** You are hereby expressly authorized by Family First Funding LLC to perform closing services in connection with the Mortgage Loan as its agent in the loan closing.

**B.** The funds to close the Mortgage Loan have been delivered to you by First Tennessee Bank or one of Family First Funding LLC other warehouse lenders (the particular sender is hereafter the "Warehouse Bank"). The Warehouse Bank will have a first priority security interest in the Mortgage Loan (not in the real estate). If the Mortgage Loan does not close, you are to either 1) return the un-deposited cashier's check to Family First Funding LLC, or 2) return the funds via wire transfer directly to the Warehouse Bank by using the wire transfer instructions from which the funds were delivered.

**C.** On behalf of the Warehouse Bank, Family First Funding LLC hereby instructs you to hold any documents pertaining to the Mortgage Loan which may be in your possession for the benefit of the Warehouse Bank, and to transmit same to Family First Funding LLC and to no other address except pursuant to written instructions delivered to you by the Warehouse Bank.

**D.** Family First Funding LLC hereby instructs you to submit the mortgage or deed of trust to the proper recording agent for recording, thereby creating a valid lien on the property, subject only to those encumbrances shown in Schedule B of the title insurance binder.

**Marked up title report:**Provide copy of Marked up title. MUST be sent back with original package to Family First Funding LLC.

**NET FUNDING:**NET FUNDING: Please note we DO NOT NET OUT the attorney review fee. You'll need to send the \$189 Check to the appropriate Attorney (Please see invoice within closing package).

**RETURN ALL ORIGINAL PACKAGES TO:**ALL ORIGINAL PACKAGES MUST BE RETURNED TO LENDER WITHIN 24 HOURS OF CLOSING TO THE ATTENTION OF POST CLOSING DEPARTMENT, FAMILY FIRST FUNDING LLC, 44 WASHINGTON STREET, SUITE 200, TOMS RIVER, NJ 08753

**Occupancy Cert:**Borrower to confirm occupancy cert.

**Final FHA 92900 (L-0025):**Borrower(s) and Mortgage Originator to execute Final FHA HUD Addendum (92900) at closing.

**Borrower(s) minimum investment - (M-5041):**Borrower(s) to invest 3.5% minimum (\$ 14,700 ) at closing, HUD's statutory requirement.

**Funds to close not to exceed - (A-5003):**Borrowers funds to close not to exceed \$( 16,789 ). Funds for closing may only come from ( BOA x1690 ). Any changes require approval from underwriter prior to closing.

**Non Borrowing Spouse: (L-5012):**Closer to confirm is a Non Borrowing spouse is required to sign documentation as required by state law.

**Valid ID - (L-0016):**Customer Identification Form to be completed at closing. Provide Legible Copy of (VALID NOT EXPIRED) Driver's License Or Other Acceptable Form of Legible Copy of (VALID NOT EXPIRED) Government issued picture ID.

**Down Payment - (A-5005):**Earnest Money at closing NOT to exceed amount verified by U/W is (\$14,525 )

**Tax Information - (M-5035):**Ensure Tax Information sheet is Completed and returned with closing package

**RE sales commission - (M-5023):**Excess sale commissions-8% maximum RE sales commission including: bonus, marketing, finders, referral, consulting or assignment fees. Commissions & auction fees when combined with other sales and marketing fees cannot exceed 12% of the sales price.

**Final Application - (M-5032):**Final Application to be Signed and Dated by Borrower(s) and Mortgage Originator at closing

**Funder/Closer to verify - (M-5022):**Funder/Closer to verify closing costs, prepaids and discount points paid by seller do not exceed the seller's concession of ( \$8000.00 / max is 6% )

**Interest rate not to exceed - (M-5027):**Interest rate not to exceed ( 7.125 %). Any increase requires underwriter approval.



**CLOSING CONDITIONS** (Continued)

**Contract Extension - {P-5010}: Obtain addendum to contract of sale extending closing date if loan does not close by: 11/07**

**FINAL CD {M-5039}: Please note the final CD is included in the package that must be signed at closing. IF any changes occur between now and closing please let our closing department know immediately as we will need to amend the CD.**

**Conditional Commitment - {P-0037}: Provide borrower(s) with copy of FHA Conditional Commitment at closing**

**Verbal VOE - FHA - Borrower {I-0016}: Provide Verbal VOE(s), dated no more than 10 calendar days prior to the closing date, that support current active employment and duration of employment for the following employer (s): (Borrower: Ravikanth Pilli) Q 9 Softwares LLC(6 years, 0 months) If using TPV it cannot be more than 35 days old from Current as of Date**

**Name Affidavit to be signed by borrower for name variances on credit report {L-0067}: RAVIKANTH PILLI**

**Title Vesting - {M-5036}: Title Must Be Vested In Borrower Individual Names And Not In A Trust**

**AKA Affidavit {M-5025}: To be completed and executed at closing for all borrowers**



## Data Proof Sheet – Fees

**PAYMENT CATEGORIES:**

- **FINANCED** = The portion of the fee financed as part of the loan amount. This amount is paid through the proceeds of the loan;
- **PTC** = (Paid through Closing) The portion of the fee paid from the borrower's own funds as part of the closing process paid by cash or check;
- **PAC** = (Paid at Closing) The portion of the fee paid at closing by the borrower, seller, broker, lender other;
- **POC** = (Paid outside Closing) The portion of the fee paid before loan is closed.

**CALCULATION METHODOLOGY:**

- **Borrower** [Financed + PTC + PAC] + POC = **Total Borrower Amount Paid**
- **Seller/Broker/Lender/Other** PAC + POC = **Total Amount Paid by Seller/Broker/Lender/Other**
- **Total Amount** = The total summation of Borrower, Seller, Broker, Lender and Other paid costs

(\*) = Impacts APR

Origination Charges					Total Amount
1 % of Loan Amount (Points)	Paid To: Family First Funding LLC				\$4,123.92
	Financed	PTC	PAC	POC	
Borrower		* \$4,123.92	* \$4,123.92		
Application Fees	Paid To: Family First Funding LLC				\$995.00
	Financed	PTC	PAC	POC	
Borrower		* \$995.00	* \$995.00		
Origination Fee	Paid To: Family First Funding LLC				\$495.00
	Financed	PTC	PAC	POC	
Borrower		* \$495.00	* \$495.00		
Services - Borrower Did Not Shop					Total Amount
Appraisal Fee	Paid To: EHS Appraisal Management, LLC				\$595.00
	Financed	PTC	PAC	POC	
Borrower				\$595.00	
Attorney Title Review Fee	Paid To: Liput Law Group LLC				\$189.00
	Financed	PTC	PAC	POC	
Borrower		* \$189.00	* \$189.00		
Credit Report	Paid To: Lenders One				\$72.24
	Financed	PTC	PAC	POC	
Borrower		\$72.24	\$72.24		
Flood Certification	Paid To: Core Logic				\$15.00
	Financed	PTC	PAC	POC	
Borrower		* \$15.00	* \$15.00		
Mortgage Insurance Premium	Paid To: HUD				\$7,092.75
	Financed	PTC	PAC	POC	
Borrower		* \$7,092.00	* \$0.75	* \$7,092.75	
Services - Borrower Did Shop					Total Amount
Title - Closing Protection Letter	Paid To: River Edge Title Agency LLC				\$75.00
	Financed	PTC	PAC	POC	
Borrower		* \$75.00	* \$75.00		
Title - Courier Fee	Paid To: River Edge Title Agency LLC				\$15.00
	Financed	PTC	PAC	POC	
Borrower		* \$15.00	* \$15.00		
Title - Filing NOS	Paid To: River Edge Title Agency LLC				\$40.00
	Financed	PTC	PAC	POC	
Borrower		* \$40.00	* \$40.00		
Title - Lender's Title Insurance	Paid To: River Edge Title Agency LLC				\$1,855.00
	Financed	PTC	PAC	POC	
Borrower		\$1,855.00	\$1,855.00		
Title - Processing Fee	Paid To: River Edge Title Agency LLC				\$25.00
	Financed	PTC	PAC	POC	
Borrower		* \$25.00	* \$25.00		
Title - Recording Service Fee	Paid To: River Edge Title Agency LLC				\$15.00
	Financed	PTC	PAC	POC	
Borrower		* \$15.00	* \$15.00		
Title - Settlement Fee	Paid To: River Edge Title Agency LLC				\$425.00
	Financed	PTC	PAC	POC	
Borrower		* \$425.00	* \$425.00		
Title - Title Endorsement Fee	Paid To: River Edge Title Agency LLC				\$75.00
	Financed	PTC	PAC	POC	
Borrower		\$75.00	\$75.00		
Title - Title Examination	Paid To: River Edge Title Agency LLC				\$100.00
	Financed	PTC	PAC	POC	
Borrower		\$100.00	\$100.00		
Title - Title Search	Paid To: River Edge Title Agency LLC				\$268.90
	Financed	PTC	PAC	POC	
Borrower		\$268.90	\$268.90		
Title - Wire Transfer Fee	Paid To: River Edge Title Agency LLC				\$115.00
	Financed	PTC	PAC	POC	
Borrower		* \$15.00	* \$15.00		
Seller			\$100.00		
Recording Fees, Transfer Taxes and Other Government Fees					Total Amount
Recording Fees (Deed \$100.00; Mortgage \$200.00; Releases \$75.00)					\$375.00
	Financed	PTC	PAC	POC	
Borrower		\$300.00	\$300.00		
Seller			\$75.00		
Transfer Taxes	Paid To: Middlesex County Clerk				\$3,407.00
	Financed	PTC	PAC	POC	
Seller			\$3,407.00		



Prepaid Items Required to be Paid In Advance					Total Amount
Homeowner's Insurance Premium (12 mo. @ \$85.09)	Paid To: Us Coastal Insurance				\$1,021.08
	Financed	PTC	PAC	POC	
Borrower		\$1,021.08	\$1,021.08		
Prepaid Interest ( \$80.50 per day from 12/9/22 to 1/1/23 )	Financed				\$1,851.50
	Financed	PTC	PAC	POC	
Borrower		* \$1,851.50	* \$1,851.50		
Property Taxes (3 mo. @ \$657.21)	Paid To: Woodbridge Tax Collector 1ST Qtr Taxes 2023				\$2,250.00
	Financed	PTC	PAC	POC	
Borrower		\$2,250.00	\$2,250.00		
<b>Initial Escrow Payment (Provided at Closing)</b>					<b>Total Amount</b>
Homeowner's Insurance (4 mo. @ \$85.09)	Financed				\$340.36
	Financed	PTC	PAC	POC	
Borrower		\$340.36	\$340.36		
Property Taxes (2 mo. @ \$657.21)	Financed				\$1,314.42
	Financed	PTC	PAC	POC	
Borrower		\$1,314.42	\$1,314.42		
Aggregate Adjustment					(\$657.21)
		PTC	PAC		
Borrower		(\$657.21)	(\$657.21)		
<b>Disbursement Dates:</b>					
Hazard Insurance Reserves			November 16, 2023		
Mortgage Insurance Reserves			February 01, 2023		
Property Tax Reserves			May 01, 2023; August 01, 2023; November 01, 2023; February 01, 2024		
<b>Other Fees</b>					<b>Total Amount</b>
Buyers Attorney Fee	Paid To: Kenneth M Kukfa Esq				\$1,000.00
	Financed	PTC	PAC	POC	
Borrower		\$1,000.00	\$1,000.00		
Home Warranty	Paid To: Clnch Homes Services				\$658.94
	Financed	PTC	PAC	POC	
Seller			\$658.94		
Real Estate Commission	Paid To: EXP Realty				\$8,100.00
	Financed	PTC	PAC	POC	
Seller			\$8,100.00		
Real Estate Commission	Paid To: Action Plus Realty C-21				\$10,575.00
	Financed	PTC	PAC	POC	
Seller			\$10,575.00		
Sellers Atty Exp	Paid To: Peter A Loffredo Esquire				\$35.00
	Financed	PTC	PAC	POC	
Seller			\$35.00		
Sellers Atty Fee	Paid To: Peter A Loffredo Esquire				\$995.00
	Financed	PTC	PAC	POC	
Seller			\$995.00		
Sewer	Paid To: Woodbridge Twp				\$241.38
	Financed	PTC	PAC	POC	
Seller			\$241.38		
Title - Owner's Title Insurance (optional)	Paid To: River Edge Title Agency LLC				\$55.00
	Financed	PTC	PAC	POC	
Borrower		\$55.00	\$55.00		



Costs and Credits Itemized By Paying/Crediting Party

Total Borrower-Paid Fees		\$23,961.96
CD Section	Fee Description	Total Amount
A.01	1 % of Loan Amount (Points)	* \$4,123.92
G.08	Aggregate Adjustment	(\$657.21)
A.02	Application Fees	* \$995.00
B.01	Appraisal Fee	\$595.00
B.02	Attorney Title Review Fee	* \$189.00
H.01	Buyers Attorney Fee	\$1,000.00
B.03	Credit Report	\$72.24
B.04	Flood Certification	* \$15.00
G.01	Homeowner's Insurance (4 mo. @ \$85.09)	\$340.36
F.01	Homeowner's Insurance Premium (12 mo. @ \$85.09)	\$1,021.08
B.05	Mortgage Insurance Premium	* \$7,092.75
A.03	Origination Fee	* \$495.00
F.03	Prepaid Interest ( \$80.50 per day from 12/9/22 to 1/1/23 )	* \$1,851.50
G.03	Property Taxes (2 mo. @ \$657.21)	\$1,314.42
F.04	Property Taxes (3 mo. @ \$657.21)	\$2,250.00
E.01	Recording Fees (Deed \$100.00;Mortgage \$200.00;Releases \$75.00)	\$300.00
C.01	Title - Closing Protection Letter	* \$75.00
C.02	Title - Courier Fee	* \$15.00
C.03	Title - Filing NOS	* \$40.00
C.04	Title - Lender's Title Insurance	\$1,855.00
H.08	Title - Owner's Title Insurance (optional)	\$55.00
C.05	Title - Processing Fee	* \$25.00
C.06	Title - Recording Service Fee	* \$15.00
C.07	Title - Settlement Fee	* \$425.00
C.08	Title - Title Endorsement Fee	\$75.00
C.09	Title - Title Examination	\$100.00
C.10	Title - Title Search	\$268.90
C.11	Title - Wire Transfer Fee	* \$15.00

Total Seller Credit		\$8,000.00
CD Section	Fee Description	Total Amount
SELLER CREDIT (General Lump Sum)	SELLER CREDIT NOT APPLIED TO A SPECIFIC BORROWER FEE(S)	\$8,000.00

Total Seller Obligated		\$24,187.32
CD Section	Fee Description	Total Amount
H.02	Home Warranty	\$658.94
H.03	Real Estate Commission	\$8,100.00
H.04	Real Estate Commission	\$10,575.00
E.01	Recording Fees (Deed \$100.00;Mortgage \$200.00;Releases \$75.00)	\$75.00
H.05	Sellers Atty Exp	\$35.00
H.06	Sellers Atty Fee	\$995.00
H.07	Sewer	\$241.38
C.11	Title - Wire Transfer Fee	\$100.00
E.02	Transfer Taxes	\$3,407.00



# Instructions to Escrow/Title/Closing Agent

## Transaction Details

### From

Family First Funding LLC  
44 Washington Street, Suite 200  
Toms River, NJ 08753  
PHONE: 732-505-4600  
FAX: 732-505-4660  
Kevin Brown, kbrown@fam1fund.com

### Loan Details

LOAN #: 81037195074  
Case #: 353-0509844-703-203B  
MIN #: 1010759-0000115794-7  
Borrower Name(s): Ravikanth Pilli  
Loan Type: FHA

### To

ESCROW #:  
ATTN: Cherly Dirato  
RIVER EDGE TITLE AGENCY, LLC.  
252 Main Street, 1st Floor  
Metuchen, NJ 08840  
PHONE: 732-573-0060  
FAX:

### To

TITLE #: RET22-8906  
ATTN: Cherly Dirato  
RIVER EDGE TITLE AGENCY, LLC.  
252 Main Street, 1st Floor  
Metuchen, NJ 08840  
PHONE: 732-573-0060  
FAX:

Last Loan Estimate Received: 11/14/2022	Loan Amount: \$412,392.00	Principal and Interest: \$2,778.36
Initial Closing Disclosure Received: 11/15/2022	Appraised Value: \$420,000.00	Estimated Taxes: \$657.21
Document Date: 12/09/2022	Sales Price: \$420,000.00	Hazard Insurance: \$85.09
Closing Date: 12/09/2022	Interest Rate %: 7.125 %	Flood Insurance:
Signing Date: 12/09/2022	Loan Term: 30 years	Mortgage Insurance: \$285.80
Disbursement/Settlement Date: 12/09/2022	Loan Purpose: Purchase	City Property Tax:
Rescission Date:	Occupancy: OWNER	
Consummation Date: 12/09/2022	Lien Position: FirstLien	
Interest Rate Expiration Date: 12/14/2022	First Payment Date: 02/01/2023	
	Maturity Date: 01/01/2053	Total: \$3,806.46

## Property

### Property details should read as follows:

124 W Francis Street  
Isell, NJ 08830

## Vesting

### The vesting details should read as follows:

RAVIKANTH PILLI, MARRIED MAN

## Questions

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

Directed to: Kevin Brown

At: Family First Funding LLC

Phone: 732-505-4600

Fax: 732-505-4660

E-MAIL: kbrown@fam1fund.com

ALL DOCUMENTS MUST BE IN OUR OFFICE 24 HOURS PRIOR TO DISBURSEMENT OF LOAN FUNDS.

This Loan MUST CLOSE BY 12/09/2022.

Failure to comply with these instructions may delay funding.

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



**Title Policy**

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

Final title policy when Issued must reflect the following:

1. Creditor's Title Policy is to be in the amount of \$412,392.00.
2. Secondary financing in the amount of N/A has been approved.
3. ALTA Policy must contain endorsements 8.1, 9
4. Title is to be clear and is to show no special assessments pending or of record. All special assessments must be paid prior to closing, unless otherwise authorized by us.
5. Any and all encroachments must be insured over.
6. Issue said form of Policy free from encumbrances except items of preliminary Title Report dated 11/08/2022.
7. The vesting should read as referenced above.

8. Lien Position:  We must be in First Lien Position.  We must be in Second Lien Position.

9. Final Title Policy and Recorded Documents to be sent to:

Family First Funding LLC C/O DocProbe  
1133 Ocean Avenue, Mall Stop Code: DP542  
Lakewood, NJ 08701  
ATTN: Final Document Department

**Hazard Insurance**

The Creditor must have satisfactory evidence of hazard/fire insurance. Do not disburse without evidence of Hazard Insurance. The loss payable clause must be:  
Family First Funding LLC, a Limited Liability Corporation, Its Successors And/Or Assigns  
44 Washington Street, Suite 200  
Toms River, NJ 08753  
LOAN NO.: 81037195074

Hazard Insurance coverage must be equal to the lesser of the loan amount or the full replacement value of the property improvements, and must extend for either a term of at least Twelve (12) Month(s) after the closing date for purchase transactions or Six (6) Month(s) after the closing date for refinance transactions.

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

**Flood Insurance**

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

Flood Insurance is not required.

Flood Insurance is required.

**Taxes and Assessments**

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

**Right to Cancel**

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





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

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

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

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

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

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

**Occupancy**      This loan is approved as an:

Owner-occupant

Non-owner occupant loan

Second Home.

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

Executed Closing Documents to be delivered to:  
 Family First Funding LLC  
 44 Washington Street, Suite 200  
 Toms River, NJ 08753



**Additional  
Items**

Please furnish the following:

ALL PURCHASES:\*DISBURSEMENT APPROVAL ITEMS FOR NON-RESCISSION LOANS\*

\*\*\*YOU ARE NOT AUTHORIZED TO DISBURSE UNTIL REVIEWED.\*\*\*

Please e-mail or fax the following pages to the Funding department at FundIngs@fam1fund.com before the borrowers leave the closing:

1. Lender's Instructions to Closing Agent
2. PTF Conditions (as listed on Addendum to Escrow Instructions)
3. Note - All pages
4. Deed of Trust/Mortgagee - All pages
5. Final Lender CD signed by all Borrowers
6. Final Seller CD
7. Signature Affidavit
8. Patriot Act Applicant Identification Verification with Valid ID's
9. Final typed, signed 1003 - All pages
10. Warranty Deed (if applicable)
11. Affidavit of Title (for NJ properties)
12. Addendum to Purchase Contract (showing closing date if applicable)
13. Copy of cashier's check / wire confirmation (from borrowers account) If Borrower is to bring funds to close (must be from accounts listed on 1003)
14. Settlement Certification for FHA loans signed by Borrowers and Sellers

DISBURSEMENT OF FUNDS AT CLOSING -:All third party disbursements paid at closing must be paid by the settlement agent and delivered directly to the third party by the settlement agent unless otherwise directed by Lender's closing department. NO CHECKS MADE PAYABLE TO ANY THIRD PARTY ARE TO EVER BE GIVEN TO THE BORROWER(S) DIRECTLY.

FINAL CD:Please note the final CD is included in the package that must be signed at closing. IF any changes occur between now and closing please let our closing department know immediately as we will need to amend the CD.

Funds For Closing:Funds for closing must be in the form of Certified Check / Cashier's Check / Wire Confirmation & must be from accounts verified by underwriting & listed on final 1003 or additional assets will be required.

In addition to all other loan closing instructions, and superseding any instructions to the contrary, Family First Funding LLC hereby instructs the closing attorney or title company which receives the proceeds from the mortgage loan which is the subject of:

- A. You are hereby expressly authorized by Family First Funding LLC to perform closing services in connection with the Mortgage Loan as its agent in the loan closing.
- B. The funds to close the Mortgage Loan have been delivered to you by First Tennessee Bank or one of Family First Funding LLC other warehouse lenders (the particular sender is hereafter the "Warehouse Bank"). The Warehouse Bank will have a first priority security interest in the Mortgage Loan (not in the real estate). If the Mortgage Loan does not close, you are to either 1) return the un-deposited cashier's check to Family First Funding LLC, or 2) return the funds via wire transfer directly to the Warehouse Bank by using the wire transfer instructions from which the funds were delivered.
- C. On behalf of the Warehouse Bank, Family First Funding LLC hereby instructs you to hold any documents pertaining to the Mortgage Loan which may be in your possession for the benefit of the Warehouse Bank, and to transmit same to Family First Funding LLC and to no other address except pursuant to written instructions delivered to you by the Warehouse Bank.
- D. Family First Funding LLC hereby instructs you to submit the mortgage or deed of trust to the proper recording agent for recording, thereby creating a valid lien on the property, subject only to those encumbrances shown in Schedule B of the title insurance binder.

Marked up title report:Provide copy of Marked up title. MUST be sent back with original package to Family First Funding LLC.

NET FUNDING:NET FUNDING: Please note we DO NOT NET OUT the attorney review fee. You'll need to send the \$189 Check to the appropriate Attorney (Please see Invoice within closing package).

RETURN ALL ORIGINAL PACKAGES TO::ALL ORIGINAL PACKAGES MUST BE RETURNED TO LENDER WITHIN 24 HOURS OF CLOSING TO THE ATTENTION OF POST CLOSING DEPARTMENT, FAMILY FIRST FUNDING LLC, 44 WASHINGTON STREET, SUITE 200, TOMS RIVER, NJ 08753




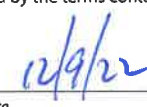
**Additional Items**

Please furnish the following:

- Occupancy Cert: Borrower to confirm occupancy cert.
- Final FHA 92900 (L-0025): Borrower(s) and Mortgage Originator to execute Final FHA HUD Addendum (92900) at closing.
- Borrower(s) minimum investment - (M-5041): Borrower(s) to invest 3.5% minimum (\$ 14,700 ) at closing. HUD's statutory requirement.
- Funds to close not to exceed - (A-5003): Borrowers funds to close not to exceed \$( 16,789 ). Funds for closing may only come from ( BOA x1690 ). Any changes require approval from underwriter prior to closing.
- Non Borrowing Spouse: (L-5012): Closer to confirm Is a Non Borrowing spouse is required to sign documentation as required by state law.
- Valid ID - (L-0016): Customer Identification Form to be completed at closing. Provide Legible Copy of (VALID NOT EXPIRED) Driver's License Or Other Acceptable Form of Legible Copy of (VALID NOT EXPIRED) Government Issued picture ID.
- Down Payment - (A-5005): Earnest Money at closing NOT to exceed amount verified by U/W Is (\$14,525 )
- Tax Information - (M-5035): Ensure Tax Information sheet is Completed and returned with closing package
- RE sales commission - (M-5023): Excess sale commissions-8% maximum RE sales commission including; bonus, marketing, finders, referral, consulting or assignment fees. Commissions & auction fees when combined with other sales and marketing fees cannot exceed 12% of the sales price.
- Final Application - (M-5032): Final Application to be Signed and Dated by Borrower(s) and Mortgage Originator at closing
- Funder/Closer to verify - (M-5022): Funder/Closer to verify closing costs, prepaids and discount points paid by seller do not exceed the sellers concession of ( \$8000.00 / max is 6% )
- Interest rate not to exceed - (M-5027): Interest rate not to exceed ( 7.125 %). Any increase requires underwriter approval.
- Contract Extension - (P-5010): Obtain addendum to contract of sale extending closing date if loan does not close by: 11/07
- FINAL CD (M-5039): Please note the final CD Is Included In the package that must be signed at closing. If any changes occur between now and closing please let our closing department know immediately as we will need to amend the CD.
- Conditional Commitment - (P-0037): Provide borrower(s) with copy of FHA Conditional Commitment at closing
- Verbal VOE - FHA - Borrower (I-0016): Provide Verbal VOE(s), dated no more than 10 calendar days prior to the closing date, that support current active employment and duration of employment for the following employer(s): (Borrower: Ravikanth Pilli) Q 9 Softwares LLC(6 years, 0 months) If using TPV It cannot be more than 35 days old from Current as of Date
- Name Affidavit to be signed by borrower for name variances on credit report (L-0067): RAVIKANTH PILLI
- Title Vesting - (M-5036): Title Must Be Vested In Borrower Individual Names And Not In A Trust
- AKA Affidavit (M-5025): To be completed and executed at closing for all borrowers

In the event this loan does not close on the date indicated in these instructions, or if the loan documentation does not conform to the information stated herein, please do not close the loan without notifying the office of the Creditor. You shall be deemed to have accepted and to be bound by these closing instructions if you fail to notify us to the contrary within 48 hours of your receipt hereof, or if you disburse any funds to or for the account of the Borrower(s).

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

Settlement Officer
Date



# Loan Disbursement Instructions

Lender: Family First Funding LLC, a Limited Liability Corporation

Date: 12/09/2022

Loan #: 81037195074

Borrower Name(s): Rav/kanth Pilli

MIN #: 1010759-0000115794-7

Loan Amount: \$412,392.00

Property Address: 124 W Francis Street  
Isell, NJ 08830

**PAYMENT CATEGORIES:**

- **Financed** = The portion of the fee financed as part of the loan amount. This amount is paid through the proceeds of the loan;
- **PTC** = (Paid through Closing) The portion of the fee paid from the borrower's own funds as part of the closing process paid by cash or check;
- **PAC** = (Paid at Closing) The portion of the fee paid at closing by the borrower, seller, broker, lender other;
- **POC** = (Paid outside Closing) The portion of the fee paid before loan is closed.

**CALCULATION METHODOLOGY:**

- **Borrower [Financed + PTC = PAC] + POC = Total Borrower Amount Paid**
- **Seller/Broker/Lender/Other PAC + POC = Total Amount Paid by Seller/Broker/Lender/Other**
- **Total Amount = The total summation of Borrower, Seller, Broker, Lender and Other paid costs**

(\*) = Impacts APR

**PLEASE COLLECT/DISBURSE THE FOLLOWING:**

Origination Charges					Total Amount
1 % of Loan.Amount (Points)	Paid To: Family First Funding LLC				\$4,123.92
	Financed	PTC	PAC	POC	
Borrower		* \$4,123.92	* \$4,123.92		
Application Fees	Paid To: Family First Funding LLC				\$995.00
	Financed	PTC	PAC	POC	
Borrower		* \$995.00	* \$995.00		
Origination Fee	Paid To: Family First Funding LLC				\$495.00
	Financed	PTC	PAC	POC	
Borrower		* \$495.00	* \$495.00		
Services - Borrower Did Not Shop					Total Amount
Appraisal Fee	Paid To: EHS Appraisal Management, LLC				\$595.00
	Financed	PTC	PAC	POC	
Borrower				\$595.00	
Attorney Title Review Fee	Paid To: Liput Law Group LLC				\$189.00
	Financed	PTC	PAC	POC	
Borrower		* \$189.00	* \$189.00		
Credit Report	Paid To: Lenders One				\$72.24
	Financed	PTC	PAC	POC	
Borrower		\$72.24	\$72.24		
Flood Certification	Paid To: Core Logic				\$15.00
	Financed	PTC	PAC	POC	
Borrower		* \$15.00	* \$15.00		
Mortgage Insurance Premium	Paid To: HUD				\$7,092.75
	Financed	PTC	PAC	POC	
Borrower		* \$7,092.00	* \$0.75	* \$7,092.75	
Services - Borrower Did Shop					Total Amount
Title - Closing Protection Letter	Paid To: River Edge Title Agency LLC				\$75.00
	Financed	PTC	PAC	POC	
Borrower		* \$75.00	* \$75.00		
Title - Courier Fee	Paid To: River Edge Title Agency LLC				\$15.00
	Financed	PTC	PAC	POC	
Borrower		* \$15.00	* \$15.00		
Title - Filing NOS	Paid To: River Edge Title Agency LLC				\$40.00
	Financed	PTC	PAC	POC	
Borrower		* \$40.00	* \$40.00		
Title - Lender's Title Insurance	Paid To: River Edge Title Agency LLC				\$1,855.00
	Financed	PTC	PAC	POC	
Borrower		\$1,855.00	\$1,855.00		
Title - Processing Fee	Paid To: River Edge Title Agency LLC				\$25.00
	Financed	PTC	PAC	POC	
Borrower		* \$25.00	* \$25.00		
Title - Recording Service Fee	Paid To: River Edge Title Agency LLC				\$15.00
	Financed	PTC	PAC	POC	
Borrower		* \$15.00	* \$15.00		
Title - Settlement Fee	Paid To: River Edge Title Agency LLC				\$425.00
	Financed	PTC	PAC	POC	
Borrower		* \$425.00	* \$425.00		
Title - Title Endorsement Fee	Paid To: River Edge Title Agency LLC				\$75.00
	Financed	PTC	PAC	POC	
Borrower		\$75.00	\$75.00		



Title - Title Examination	Paid To: River Edge Title Agency LLC				\$100.00
	Financed	PTC	PAC	POC	
Borrower		\$100.00	\$100.00		
Title - Title Search	Paid To: River Edge Title Agency LLC				\$268.90
	Financed	PTC	PAC	POC	
Borrower		\$268.90	\$268.90		
Title - Wire Transfer Fee	Paid To: River Edge Title Agency LLC				\$115.00
	Financed	PTC	PAC	POC	
Borrower		* \$15.00	* \$15.00		
Seller			\$100.00		
<b>Recording Fees, Transfer Taxes and Other Government Fees</b>					<b>Total Amount</b>
Recording Fees (Deed \$100.00;Mortgage \$200.00;Releases \$75.00)					\$375.00
	Financed	PTC	PAC	POC	
Borrower		\$300.00	\$300.00		
Seller			\$75.00		
Transfer Taxes	Paid To: Middlesex County Clerk				\$3,407.00
	Financed	PTC	PAC	POC	
Seller			\$3,407.00		
<b>Prepaid Items Required to be Paid in Advance</b>					<b>Total Amount</b>
Homeowner's Insurance Premium (12 mo. @ \$85.09)	Paid To: Us Coastal Insurance				\$1,021.08
	Financed	PTC	PAC	POC	
Borrower		\$1,021.08	\$1,021.08		
Prepaid Interest ( \$80.50 per day from 12/9/22 to 1/1/23 )					\$1,851.50
	Financed	PTC	PAC	POC	
Borrower		* \$1,851.50	* \$1,851.50		
Property Taxes (3 mo. @ \$657.21)	Paid To: Woodbridge Tax Collector 1ST Qtr Taxes 2023				\$2,250.00
	Financed	PTC	PAC	POC	
Borrower		\$2,250.00	\$2,250.00		
<b>Initial Escrow Payment (Provided at Closing)</b>					<b>Total Amount</b>
Homeowner's Insurance (4 mo. @ \$85.09)					\$340.36
	Financed	PTC	PAC	POC	
Borrower		\$340.36	\$340.36		
Property Taxes (2 mo. @ \$657.21)					\$1,314.42
	Financed	PTC	PAC	POC	
Borrower		\$1,314.42	\$1,314.42		
Aggregate Adjustment					(\$657.21)
		PTC	PAC		
Borrower		(\$657.21)	(\$657.21)		
<b>Other Fees</b>					<b>Total Amount</b>
Buyers Attorney Fee	Paid To: Kenneth M Kukfa Esq				\$1,000.00
	Financed	PTC	PAC	POC	
Borrower		\$1,000.00	\$1,000.00		
Home Warranty	Paid To: Cinch Homes Services				\$658.94
	Financed	PTC	PAC	POC	
Seller			\$658.94		
Real Estate Commission	Paid To: EXP Realty				\$8,100.00
	Financed	PTC	PAC	POC	
Seller			\$8,100.00		
Real Estate Commission	Paid To: Action Plus Realty C-21				\$10,575.00
	Financed	PTC	PAC	POC	
Seller			\$10,575.00		
Sellers Atty Exp	Paid To: Peter A Loffredo Esquire				\$35.00
	Financed	PTC	PAC	POC	
Seller			\$35.00		
Sellers Atty Fee	Paid To: Peter A Loffredo Esquire				\$995.00
	Financed	PTC	PAC	POC	
Seller			\$995.00		
Sewer	Paid To: Woodbridge Twp				\$241.38
	Financed	PTC	PAC	POC	
Seller			\$241.38		
Title - Owner's Title Insurance (optional)	Paid To: River Edge Title Agency LLC				\$55.00
	Financed	PTC	PAC	POC	
Borrower		\$55.00	\$55.00		
<b>Wire Breakdown</b>					
Loan Amount					\$412,392.00
Over Wire Amount					
Total Deductions					\$15,642.98
Lender Credits					
Wire Transfer Amount					\$396,749.02



Costs and Credits Itemized By Paying/Crediting Party

Total Borrower-Paid Fees		\$23,961.96
CD Section	Fee Description	Total Amount
A.01	1 % of Loan Amount (Points)	* \$4,123.92
G.08	Aggregate Adjustment	(\$657.21)
A.02	Application Fees	* \$995.00
B.01	Appraisal Fee	\$595.00
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H.01	Buyers Attorney Fee	\$1,000.00
B.03	Credit Report	\$72.24
B.04	Flood Certification	* \$15.00
G.01	Homeowner's Insurance (4 mo. @ \$85.09)	\$340.36
F.01	Homeowner's Insurance Premium (12 mo. @ \$85.09)	\$1,021.08
B.05	Mortgage Insurance Premium	* \$7,092.75
A.03	Origination Fee	* \$495.00
F.03	Prepaid Interest (\$80.50 per day from 12/9/22 to 1/1/23)	* \$1,851.50
G.03	Property Taxes (2 mo. @ \$657.21)	\$1,314.42
F.04	Property Taxes (3 mo. @ \$657.21)	\$2,250.00
E.01	Recording Fees (Deed \$100.00;Mortgage \$200.00;Releases \$75.00)	\$300.00
C.01	Title - Closing Protection Letter	* \$75.00
C.02	Title - Courier Fee	* \$15.00
C.03	Title - Filing NOS	* \$40.00
C.04	Title - Lender's Title Insurance	\$1,855.00
H.08	Title - Owner's Title Insurance (optional)	\$55.00
C.05	Title - Processing Fee	* \$25.00
C.06	Title - Recording Service Fee	* \$15.00
C.07	Title - Settlement Fee	* \$425.00
C.08	Title - Title Endorsement Fee	\$75.00
C.09	Title - Title Examination	\$100.00
C.10	Title - Title Search	\$268.90
C.11	Title - Wire Transfer Fee	* \$15.00

Total Seller Credit		\$8,000.00
CD Section	Fee Description	Total Amount
SELLER CREDIT (General Lump Sum)	SELLER CREDIT NOT APPLIED TO A SPECIFIC BORROWER FEE(S)	\$8,000.00

Total Seller Obligated		\$24,187.32
CD Section	Fee Description	Total Amount
H.02	Home Warranty	\$658.94
H.03	Real Estate Commission	\$8,100.00
H.04	Real Estate Commission	\$10,575.00
E.01	Recording Fees (Deed \$100.00;Mortgage \$200.00;Releases \$75.00)	\$75.00
H.05	Sellers Atty Exp	\$35.00
H.06	Sellers Atty Fee	\$995.00
H.07	Sewer	\$241.38
C.11	Title - Wire Transfer Fee	\$100.00
E.02	Transfer Taxes	\$3,407.00



**TAX RECORD INFORMATION SHEET**

**THIS FORM MUST BE COMPLETED BY TITLE OFFICER, ESCROW OFFICER AND/OR CLOSING ATTORNEY AND SIGNED BY SAME.**

**THIS SHEET MUST BE COMPLETELY FILLED OUT OR IT WILL BE RETURNED FOR COMPLETION.**

**INSTRUCTIONS FOR COMPLETION OF TAX RECORDS:**

- 1. Tax legal description must be exactly as shown on tax records.
- 2. Show **only** all taxing authority where we are escrowing for payment.
- 3. Tax bills & information are obtained from this sheet. Therefore, it must be completed in full. Include any Assessments, Municipal Utility Districts, Ground Rents, etc. that are escrowed for payment.

The following information is Certified by: Cherly Dirato

DATE LOAN CLOSED: December 9, 2022

TITLE/ESCROW/CLOSING ATTORNEY

REFINANCE  Yes  No

LOAN # 81037195074

BORROWER(S) NAME: Ravikanth Pilli

TAXES FOR CURRENT YEAR LISTED IN NAME OF:

PROPERTY ADDRESS: 124 W Francis Street  
Iselin, NJ 08830

**CURRENT TAX ASSESSMENT BASED ON:**

ACREAGE  VACANT  PARTIAL CONSTRUCTION  COMPLETE CONSTRUCTION

**LEGAL DESCRIPTION:**

SECTION \_\_\_\_\_ BLOCK 484.03 LOT(S) 80 TRACT \_\_\_\_\_

MAP \_\_\_\_\_ UNIT# \_\_\_\_\_ TOWNSHIP \_\_\_\_\_ RANGE \_\_\_\_\_

SUBDIVISION \_\_\_\_\_

METES & BOUNDS  YES  NO

TYPE OF TAX County Tax

LAST AMOUNT PAID \_\_\_\_\_

CURRENT TAXES PAID THRU DATE \_\_\_\_\_

NEXT DUE DATE 05/01/2023

NEXT AMOUNT DUE \$1,971.63

-THIS AMOUNTS IS  ESTIMATE  ACTUAL

**PAYMENT FREQUENCY:**

ANNUAL  SEMI-ANNUAL  QUARTERLY  TRI-ANNUAL

**TAXING AUTHORITY NAME & ADDRESS:**

PARCEL/PROPERTY ID/TMS # \_\_\_\_\_

Woodbridge Township

PARCEL/PROPERTY ID/TMS # \_\_\_\_\_

TYPE OF TAX \_\_\_\_\_

LAST AMOUNT PAID \_\_\_\_\_

CURRENT TAXES PAID THRU DATE \_\_\_\_\_

NEXT DUE DATE \_\_\_\_\_

NEXT AMOUNT DUE \_\_\_\_\_

-THIS AMOUNTS IS  ESTIMATE  ACTUAL

**PAYMENT FREQUENCY:**

ANNUAL  SEMI-ANNUAL  QUARTERLY  TRI-ANNUAL

**TAXING AUTHORITY NAME & ADDRESS:**

PARCEL/PROPERTY ID/TMS # \_\_\_\_\_

PARCEL/PROPERTY ID/TMS # \_\_\_\_\_

TYPE OF TAX \_\_\_\_\_

LAST AMOUNT PAID \_\_\_\_\_

CURRENT TAXES PAID THRU DATE \_\_\_\_\_

NEXT DUE DATE \_\_\_\_\_

NEXT AMOUNT DUE \_\_\_\_\_

-THIS AMOUNTS IS  ESTIMATE  ACTUAL

**PAYMENT FREQUENCY:**

ANNUAL  SEMI-ANNUAL  QUARTERLY  TRI-ANNUAL

**TAXING AUTHORITY NAME & ADDRESS:**

PARCEL/PROPERTY ID/TMS # \_\_\_\_\_

PARCEL/PROPERTY ID/TMS # \_\_\_\_\_



TYPE OF TAX \_\_\_\_\_ LAST AMOUNT PAID \_\_\_\_\_  
 CURRENT TAXES PAID THRU DATE \_\_\_\_\_ NEXT DUE DATE \_\_\_\_\_  
 NEXT AMOUNT DUE \_\_\_\_\_ -THIS AMOUNTS IS [ ]ESTIMATE [ ]ACTUAL  
**PAYMENT FREQUENCY:**  
 [ ] ANNUAL [ ] SEMI-ANNUAL [ ] QUARTERLY [ ] TRI-ANNUAL  
**TAXING AUTHORITY NAME & ADDRESS:** \_\_\_\_\_ PARCEL/PROPERTY ID/TMS # \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ PARCEL/PROPERTY ID/TMS # \_\_\_\_\_  
 \_\_\_\_\_

TYPE OF TAX \_\_\_\_\_ LAST AMOUNT PAID \_\_\_\_\_  
 CURRENT TAXES PAID THRU DATE \_\_\_\_\_ NEXT DUE DATE \_\_\_\_\_  
 NEXT AMOUNT DUE \_\_\_\_\_ -THIS AMOUNTS IS [ ]ESTIMATE [ ]ACTUAL  
**PAYMENT FREQUENCY:**  
 [ ] ANNUAL [ ] SEMI-ANNUAL [ ] QUARTERLY [ ] TRI-ANNUAL  
**TAXING AUTHORITY NAME & ADDRESS:** \_\_\_\_\_ PARCEL/PROPERTY ID/TMS # \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ PARCEL/PROPERTY ID/TMS # \_\_\_\_\_  
 \_\_\_\_\_

  
 \_\_\_\_\_  
**SETTLEMENT AGENT**





# NOTICE TO SETTLEMENT AGENTS

CASE #: 353-0509844-703-203B

Date: **December 9, 2022**

To: Settlement Agent & Address  
**RIVER EDGE TITLE AGENCY, LLC.**  
**252 Main Street, 1st Floor**  
**Metuchen, NJ 08840**

From: Lender's Name & Address  
**Family First Funding LLC**  
**44 Washington Street, Suite 200**  
**Toms River, NJ 08753**

Borrower's Name & Property Address:  
**Ravikanth Pilli**  
**124 W Francis Street**  
**Iselin, NJ 08830**

The borrowers in this FHA-insured transaction must, from their own funds, make the required earnest money deposit, pay closing costs and make the required downpayment required by FHA, unless otherwise explained below. In order to assist in assuring that the borrowers in this transaction have met their financial obligations, you are to have executed the certifications contained on the form enclosed herewith by both the borrower and seller. You also are to execute and date the certification as indicated. Your executed certification notes receipt of the other certifications. You should make these certifications an addendum to the Closing Disclosure and provide copies to all parties receiving copies of such statement. If you have actual knowledge that the source of such funds is other than from the borrower (except as described below) you are not to disburse any loan proceeds and must immediately notify **Family First Funding LLC**.

Approved Mortgagee contact: **Kevin Brown**  
Phone Number: **732-505-4600**

You may only proceed with the closing upon receipt of written instructions from  
**Family First Funding LLC.**

Source of funds other than from borrower:

The Closing Disclosure must be completed to show the amount and source of any funds being contributed on behalf of the borrower or deposited with the lender.

RY: \_\_\_\_\_

TITLE: \_\_\_\_\_



---

## DISBURSEMENT APPROVAL ITEMS FOR NONRESCISSION LOANS

Please e-mail or fax the following pages to Funding department at [fundings@fam1fund.com](mailto:fundings@fam1fund.com) before the borrowers leave the closing.

*Documents need to be reviewed by 4 pm.*

- Lender's Instructions to Closing Agent
- PTF Conditions (as listed on Closing Instructions)
- Note – All pages
- Deed of Trust/Mortgagee – All pages
- Signature Affidavit
- Patriot Act Applicant Identification Verification with VALID ID'S
- Final typed, signed 1003 – All pages
- \*\* FHA Seller Certification form signed by borrower and Seller
- \*\* FINAL CD (Closing Disclosure) Signed *(can only be the LENDER CD)*
- \*\* FINAL Seller CD (Closing Disclosure) Signed by Seller
- Warranty Deed (if applicable)
- Affidavit of Title (for NJ properties)
- Addendum to Purchase Contract (showing closing date if applicable)
- Copy of Certified Check / Cashier's Check / Wire Confirmation if Borrower must bring in funds to close (must be from accounts listed on 1003 or additional assets will be required)

**YOU ARE NOT AUTHORIZED TO DISBURSE UNTIL REVIEWED AND EMAIL FROM  
CLOSER AUTHORIZING FUNDS IS RECEIVED.**



---

## DISBURSEMENT APPROVAL ITEMS FOR NONRESCISSION LOANS

Please e-mail or fax the following pages to Funding department at (fundings@fam1fund.com) before the borrowers leave the closing.

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- Lender's Instructions to Closing Agent
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- Patriot Act Applicant Identification Verification with VALID ID'S
- Final typed, signed 1003 – All pages
- \*\* FHA Seller Certification form signed by borrower and Seller
- \*\* FINAL CD (Closing Disclosure) Signed (can only be the LENDER CD)
- \*\* FINAL Seller CD (Closing Disclosure) Signed by Seller
- Warranty Deed (if applicable)
- Affidavit of Title (for NJ properties)
- Addendum to Purchase Contract (showing closing date if applicable)
- Copy of Certified Check / Cashier's Check / Wire Confirmation if Borrower must bring in funds to close (must be from accounts listed on 1003 or additional assets will be required)

**YOU ARE NOT AUTHORIZED TO DISBURSE UNTIL REVIEWED AND EMAIL FROM CLOSER AUTHORIZING FUNDS IS RECEIVED.**



# Affidavit of Title

FILE NO.: RET22-8906

STATE OF NEW JERSEY  
COUNTY OF MIDDLESEX

} ss.

Ravikanth Pilli, whose address is \_\_\_\_\_ says(s) under oath:

- 1. Representations.** If only one person signs this affidavit, the words "we", "us" and "our" shall mean "I", "me," and "my". The statements in this affidavit are true to the best of our knowledge, information and belief.
- 2. Name, Age and Residence.** We have never changed our names or used any other names. We are citizens of the United States and at least 18 years old. After today, we will  live at  have a property address at: **124 West Francis Street, Iselin, NJ 08830**
- 3. Ownership and Possession.** We are the only owners of property located at **124 West Francis Street**, in the **Township of Woodbridge, County of Middlesex** in the **State of New Jersey** called "this property".

We now mortgage this property to **Family First Funding LLC, ISAOA/ATIMA and The Secretary of Housing and Urban Development**, called "the Mortgagee".

The date of this mortgage is the same as this affidavit. This mortgage is given to secure a loan of **\$412,392.00**. We are in sole possession of this property. There are no tenants or other occupants of this property. We have owned this property since \_\_\_\_\_. Since then no one has questioned our ownership or right to possession. We have never owned any property which is next to this property.

- 4. Improvements.** No additions, alterations or improvements are now being made or have been made to this property since 4 months past. We have always obtained all necessary permits and certificates of occupancy. All charges for municipal improvements such as sewers, sidewalks, curbs or similar improvements benefiting this property have been paid in full. No building, addition, extension or alteration on this property has been made or worked on within the past four months. We are not aware that anyone has filed or intends to file a mechanic's lien or building contract relating to this property. No one has notified us that money is due and owing for construction, alteration or repair work on this property.
- 5. Liens or Encumbrances.** We have not allowed any interests (legal rights) to be created which affect our ownership or use of this property. No other persons have legal rights in this property, except the rights of utility companies to use this property along the road or for the purpose of serving this property. There are no pending lawsuits or judgments against us or other legal obligations which may be enforced against this property. No bankruptcy or insolvency proceedings have been started by or against us. We have never declared bankrupt. All liens (legal claims, such as judgments) listed on the attached judgment or lien search against Ravikanth Pilli prepared by Charles Jones, Inc., under reference number RN22-299-02632, for River Edge Title Agency, LLC, are not against us, but against others with similar names.

**6. Marital History.** (check where appropriate)

**NOTE: Any reference made to "marriage", "marital", "married", or "matrimonial", or another word which in a specific context denotes a marital or spousal relationship, the same shall include a civil union pursuant to N.J.S.A. 37:1-31 et seq.**

- We are not married.
- We are married to PRATYUSITA RAUVIKANTHA We were married on 11/18/2017. The maiden name was \_\_\_\_\_.
- This property has never been occupied as the principal matrimonial residence of any of us. (If it has, or if it was acquired before May 28, 1980, each spouse must sign deed and affidavit N.J.S.A. 3B:28-2,3.)
- Our complete marital history is listed above.
- Our complete marital history is listed below under paragraph 7. This includes all marriages not listed above, and any pending matrimonial actions. We include how each marriage ended. We have attached copies of any death certificates and judgments for divorce or annulment including any provisions in these judgments which relate to this property.

**7. Exceptions and Additions.** The following is a complete list of exceptions and additions to the above statements.

The Mortgagors have been advised recognizances and/or abstracts of bail are not being indexed among the records of the County Clerk's Office and that the Title Company and the Mortgagee will rely on the truthfulness of this statement. The undersigned hereby certifies there are no recognizances filed against the undersigned as either principal or surety or the property which is the subject of this transaction. There are no unpaid fines or surcharges levied against me by the Division of Motor Vehicles.

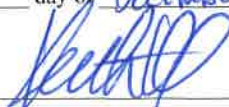
We are not aware that anyone has filed or intends to file mechanic's lien, Notice of Unpaid Balance and Right to File Lien Claim, construction lien or building contract relating to this property.

**8. Child Support.**

- There are no outstanding child support orders or judgments against this deponent.
- There is a child support order outstanding, Docket No. \_\_\_\_\_, against this deponent. All payments, however, are current as of this date.

**9. Reliance.** We make this affidavit in order to obtain the mortgage loan. We are aware that the Mortgage lender will rely on our truthfulness and the statements made in this affidavit.

Signed and sworn to before me on  
This 9 day of DECEMBER, 2022



Kenneth M Kukfa  
Attorney at Law for  
The State of New Jersey



Ravikanth Pilli

**NOTE**

FHA Case No.  
353-0509844-703-203B

December 9, 2022  
[Date]

Toms River,  
[City]

New Jersey  
[State]

124 W Francis Street, Iselin, NJ 08830  
[Property Address]

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

In return for a loan that I have received, I promise to pay U.S. **\$412,392.00** (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is **Family First Funding LLC, a Limited Liability Corporation.**

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

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

**2. INTEREST**

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of **7.125 %**.

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

**3. PAYMENTS**

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

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

I will make my monthly payment on the **1st** day of each month beginning on **February 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 and any other items in the order described in the Security Instrument before Principal. If, on **January 1, 2053,** I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at **44 Washington Street, Suite 200**  
**Toms River, NJ 08753**

or at a different place if required by the Note Holder.

**(B) Amount of Monthly Payments**

My monthly payment will be in the amount of U.S. **\$2,778.36.**

**4. BORROWER'S RIGHT TO PREPAY**

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

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

**5. LOAN CHARGES**

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

**6. BORROWER'S FAILURE TO PAY AS REQUIRED**

**(A) Late Charge for Overdue Payments**

If the Note Holder has not received the full amount of any monthly payment by the end of **15** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **4.000 %** of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

**(B) Default**

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

**(C) Notice of Default**

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and



all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

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

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

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

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

**7. GIVING OF NOTICES**

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

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

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

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

**9. WAIVERS**

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

**10. UNIFORM SECURED NOTE**

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

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

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 14 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.

RAVIKANTH PILLI

(Seal)

Lender: Family First Funding LLC  
NMLS ID: 810371  
Loan Originator: Rachael Lanzman  
NMLS ID: 1482345

[Sign Original Only]



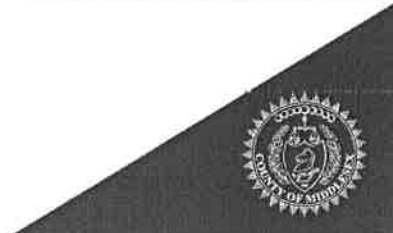
*Official Use Only*

<b>Date of Document</b> 12/09/2022	<b>Type of Document</b> MORTGAGE
<b>First Party Name</b> Ravikanth Pilli 124 W Francis Street, Iselin, NJ 08830	<b>Second Party Name</b> Family First Funding LLC 44 Washington Street, Suite 200, Toms River, NJ 08753
<b>Additional First Parties</b>	<b>Additional Second Parties</b>

<b>THE FOLLOWING SECTION IS REQUIRED FOR DEEDS ONLY.</b>	
<b>Block 484.03</b>	<b>Lot 80</b>
<b>Municipality</b>	<b>Consideration \$412,392.00</b>
<b>Mailing Address of Grantee</b>	

<b>THE FOLLOWING SECTION IS FOR ORIGINAL MORTGAGE BOOKING &amp; PAGING INFORMATION FOR ASSIGNMENTS, RELEASES, SATISFACTIONS, DISCHARGES &amp; OTHER ORIGINAL MORTGAGE AGREEMENTS ONLY.</b>	
<b>Original Book</b>	<b>Original Page</b>

**MIDDLESEX COUNTY, NEW JERSEY RECORDING DATA PAGE.**  
This cover page is for use in Middlesex County, New Jersey only.  
Please do not detach this page from the original document as it contains important recording information and is part of the permanent record.



When recorded, return to:  
Family First Funding LLC C/O DocProbe  
ATTN: Final Document Department  
1133 Ocean Avenue  
Mail Stop Code: DP542  
Lakewood , NJ 08701

This document was prepared by:  
Family First Funding LLC  
44 Washington Street, Suite 200  
Toms River, NJ 08753  
732-505-4600

Title Order No.: RET22-8906

LOAN #: 81037195074

[Space Above This Line For Recording Data]

**MORTGAGE**

FHA Case No.  
**353-0509844-703-203B**  
MIN: 1010759-0000115794-7  
MERS PHONE #: 1-888-679-6377

**DEFINITIONS**

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 10, 12, 17, 19 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 15.

- (A) "Security Instrument" means this document, which is dated **December 9, 2022**, together with all Riders to this document.
- (B) "Borrower" is **RAVIKANTH PILLI, MARRIED MAN.**

Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "Lender" is **Family First Funding LLC.**

Lender is a **Limited Liability Corporation,** organized and existing under the laws of **New Jersey.**  
Lender's address is **44 Washington Street, Suite 200, Toms River, NJ 08753**

(E) "Note" means the promissory note signed by Borrower and dated **December 9, 2022.** The Note states that Borrower owes Lender **FOUR HUNDRED TWELVE THOUSAND THREE HUNDRED NINETY TWO AND NO/100\* \* \*** \*\*\*\*\*Dollars (U.S. **\$412,392.00** ) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **January 1, 2053.**

(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, 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]:

- Adjustable Rate Rider
- Condominium Rider
- Planned Unit Development Rider
- Other(s) [specify]

(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) "Secretary" means the Secretary of the United States Department of Housing and Urban Development or his designee.

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

TRANSFER OF RIGHTS IN THE PROPERTY

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 these purposes, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, with power of sale, the following described property located in the County of Middlesex

[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]:

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

which currently has the address of 124 W Francis Street, Iselin,

[Street] [City]

New Jersey 08830

("Property Address"):

[Zip Code]

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

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

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

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

1. Payment of Principal, Interest, Escrow Items, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note 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 14. 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. If Lender accepts such payments, it shall apply such payments at the time such payments are accepted. 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:

First, to the Mortgage Insurance premiums to be paid by Lender to the Secretary or the monthly charge by the Secretary instead of the monthly mortgage insurance premiums;

Second, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required;

Third, to interest due under the Note;

Fourth, to amortization of the principal of the Note; and,

Fifth, to late charges due under 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 to be paid by Lender to the Secretary or the monthly charge by the Secretary instead of the monthly Mortgage Insurance premiums. 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 14 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.

**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 24 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 determines that this requirement shall cause undue hardship for the Borrower 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. 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 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.

If condemnation proceeds are paid in connection with the taking of the property, Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts, and then to payment of principal. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments or change the amount of such payments.

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. 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 18, 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.

**11. 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.

**12. 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 17, 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 19) and benefit the successors and assigns of Lender.

**13. Loan Charges.** Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not



limited to, attorneys' fees, property inspection and valuation fees. Lender may collect fees and charges authorized by the Secretary. 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 with no changes in the due date or in the monthly payment amount unless the Note holder agrees in writing to those changes. 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.

**14. 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.

**15. 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.

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

**17. Transfer of the Property or a Beneficial Interest in Borrower.** As used in this Section 17, "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 14 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.

**18. Borrower's Right to Reinstate After Acceleration.** If Borrower meets certain conditions, Borrower shall have the right to reinstatement of a mortgage. 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. However, Lender is not required to reinstate if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceedings; (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument. 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 17.

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

**20. Borrower Not Third-Party Beneficiary to Contract of Insurance.** 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 acknowledges and agrees that the Borrower is not a third party beneficiary to the contract of insurance between the Secretary and Lender, nor is Borrower entitled to enforce any agreement between Lender and the Secretary, unless explicitly authorized to do so by Applicable Law.

**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.

**22. Grounds for Acceleration of Debt.**

(a) **Default.** Lender may, except as limited by regulations issued by the Secretary, in the case of payment defaults, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) Borrower defaults by failing to pay in full any monthly payment required by this Security Instrument prior to or on the due date of the next monthly payment, or
- (ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in this Security Instrument.

(b) **Sale Without Credit Approval.** Lender shall, if permitted by applicable law (including Section 341(d) of the Garn-St. Germain Depository Institutions Act of 1982, 12 U.S.C. 1701j-3(d)) and with the prior approval of the Secretary, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) All or part of the Property, or a beneficial interest in a trust owning all or part of the Property, is sold or otherwise transferred (other than by devise or descent), and
- (ii) The Property is not occupied by the purchaser or grantee as his or her principal residence, or the purchaser or grantee does so occupy the Property but his or her credit has not been approved in accordance with the requirements of the Secretary.

(c) **No Waiver.** If circumstances occur that would permit Lender to require immediate payment in full, but Lender does not require such payments, Lender does not waive its rights with respect to subsequent events.

(d) **Regulations of HUD Secretary.** In many circumstances regulations issued by the Secretary will limit Lender's rights, in the case of payment defaults, to require immediate payment in full and foreclose if not paid. This Security Instrument does not authorize acceleration or foreclosure if not permitted by regulations of the Secretary.

(e) **Mortgage Not Insured.** Borrower agrees that if this Security Instrument and the Note are not determined to be eligible for insurance under the National Housing Act within 60 days from the date hereof, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. A written statement of any authorized agent of the Secretary dated subsequent to 60 days from the date hereof, declining to insure this Security Instrument and the Note, shall be deemed conclusive proof of such ineligibility. Notwithstanding the foregoing, this option may not be exercised by Lender when the unavailability of insurance is solely due to Lender's failure to remit a mortgage insurance premium to the Secretary.

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

**23. Assignment of Rents.** Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (a) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (b) Lender shall be entitled to collect and receive all of the rents of the Property; and (c) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this Section 23.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

**24. 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 17 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; (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property;



(e) the Borrower's right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure; and (f) any other disclosure required under the Fair Foreclosure Act, codified at §§ 2A:50-53 et seq. of the New Jersey Statutes, or other Applicable Law. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 24, including, but not limited to, attorneys' fees and costs of title evidence permitted by Rules of Court.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under Section 22, the Secretary may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. 3751 et seq.) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided in the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this Section 24 or applicable law.

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

26. No Claim of Credit for Taxes. Borrower will not make deduction from or claim credit on the principal or interest secured by this Security Instrument by reason of any governmental taxes, assessments or charges. Borrower will not claim any deduction from the taxable value of the Property by reason of this Security Instrument.

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.

  
RAVIKANTH PILLI

12/09/2022  
DATE (Seal)

State of NEW JERSEY  
County of MIDDLESEX, ss

On December 9, 2022, before me, KENNETH KULFA, Notary Public in and for said county, personally appeared RAVIKANTH PILLI and stated to my satisfaction, that this person (or if more than one, each person) a) was the maker of the within instrument and, b) executed this instrument as his or her own act.

  
Notary's signature  
12/9/22  
DATE

My commission expires \_\_\_\_\_

Kenneth M Kulfa  
Attorney at Law for  
The State of New Jersey

Lender: Family First Funding LLC  
NMLS ID: 810371  
Loan Originator: Rachael Lanzman  
NMLS ID: 1482345



To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 81037195074/

Agency Case No. 353-0509844-703

2549009V3JISNNLCD7858103719507455

# 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) Ravikanth Pilli	Social Security Number 098-59-0528 (or Individual Taxpayer Identification Number)
Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)	Date of Birth (mm/dd/yyyy) 08/10/1987
	Citizenship <input type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input checked="" type="radio"/> Non-Permanent Resident Alien

Type of Credit <input checked="" type="radio"/> I am applying for individual credit. <input type="radio"/> 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 <input checked="" type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)	Dependents (not listed by another Borrower) Number 0 Ages 0	Contact Information Home Phone 510-493-0415 Cell Phone 510-493-0415 Work Phone 240-314-9906 Ext. _____ Email pilli.ravikanth@gmail.com
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Current Address

Street 20 Koster Blvd Apartment 4B

City Edison State NJ ZIP 08837 Country US

How Long at Current Address? 1 Years 0 Months Housing  No primary housing expense  Own  Rent (\$ 800 /month)

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

Street 50 Commons Dr Apartment 1

City Shrewsbury State MA ZIP 01545 Country US

How Long at Former Address? 3 Years 6 Months Housing  No primary housing expense  Own  Rent (\$ /month)

Mailing Address - if different from Current Address  Does not apply

Street \_\_\_\_\_ Unit # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

### 1b. Current Employment/Self Employment and Income Does not apply

Employer or Business Name Q 9 Softwares LLC Phone 240-314-9906	Gross Monthly Income
Street 13230 Executive Park Terrace Unit # _____	Base \$8,554.00 /month
City Germantown State MD ZIP 20874 Country US	Overtime /month
Position or Title Software Engineer	Bonus \$0.00 /month
Start Date 09 / 09 / 2016 (mm/dd/yyyy)	Commission /month
How long in this line of work? 5 Years 5 Months	Military
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed <input type="radio"/> I have an ownership share of less than 25%. <input type="radio"/> I have an ownership share of 25% or more.	Entitlements /month
	Other \$0.00 /month
Monthly Income (or Loss) _____	TOTAL \$8,554.00 /month

### 1c. IF APPLICABLE, Complete Information for Additional Employment/Self Employment and Income Does not apply





1d. IF APPLICABLE, Complete Information for Previous Employment/Self Employment and Income

Does not apply

1e. Income from Other Sources

Does not apply

**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 Account	BOA	1690	\$16,789.00
Provide TOTAL Amount Here			\$16,789.00

2b. Other Assets and Credits You Have

Does not apply

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
Revolving	DISCOVER BANK	601100456633	\$11,054.00	<input type="checkbox"/>	\$222.00
Revolving	BANK OF AMERICA	5524336715461517	\$8,733.00	<input type="checkbox"/>	\$244.00
Revolving	AMEX	-3499923526108343	\$1,718.00	<input type="checkbox"/>	\$56.00
Revolving	SYNCB/PPC	6044192164172645	\$1,327.00	<input type="checkbox"/>	\$42.00
Revolving	BANK OF AMERICA	4400661740500761	\$935.00	<input type="checkbox"/>	\$29.00

2d. Other Liabilities and Expenses

Does not apply

**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



## 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 \$ 412,392.00      Loan Purpose  Purchase     Refinance     Other (specify) \_\_\_\_\_

Property Address Street 124 W Francis Street      Unit # \_\_\_\_\_

City Iselin      State NJ      ZIP 08830      County Middlesex

Number of Units 1      Property Value \$ 420,000.00

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

## 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>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>\$ _____</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**

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	<input checked="" type="radio"/> NO <input type="radio"/> YES
G. Are there any outstanding judgments against you?	<input checked="" type="radio"/> NO <input type="radio"/> YES
H. Are you currently delinquent or in default on a Federal debt?	<input checked="" type="radio"/> NO <input type="radio"/> YES
I. Are you a party to a lawsuit in which you potentially have any personal financial liability?	<input checked="" type="radio"/> NO <input type="radio"/> YES
J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	<input checked="" type="radio"/> NO <input type="radio"/> YES
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?	<input checked="" type="radio"/> NO <input type="radio"/> YES
L. Have you had property foreclosed upon in the last 7 years?	<input checked="" type="radio"/> NO <input type="radio"/> YES
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	<input checked="" type="radio"/> NO <input type="radio"/> YES



# Section 6: Acknowledgements 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   
Ravikanth Pilli

Date (mm/dd/yyyy) 12/09/22



## 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

## 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: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

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

Sex

- Female  
 Male  
 I do not wish to provide this information

Race: Check one or more

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

- Asian  
 Asian Indian  Chinese  Filipino  
 Japanese  Korean  Vietnamese  
 Other Asian – Print race: \_\_\_\_\_

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

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

For example: Fijian, Tongan, and so on.

- White  
 I do not wish to provide this information

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

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

The Demographic Information was provided through:

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

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

### Loan Originator Information

Loan Originator Organization Name Family First Funding LLC

Address 44 Washington Street, Suite 200, Toms River, NJ 08753

Loan Originator Organization NMLSR ID# 810371

State License ID# \_\_\_\_\_

Loan Originator Name Rachael Lanzman

Loan Originator NMLSR ID# 1482345

State License ID# 1482345

Email teamlanzman@fam1fund.com

Phone 732-505-4600

Signature \_\_\_\_\_

Date (mm/dd/yyyy) \_\_\_\_\_



To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 81037195074/

Agency Case No. 353-0509844-703

2549009V3JISNNLCD7858103719507455

# 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 for 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):

Ravikanth Pilli

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)

### 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

### Trust Information

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

### 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 7.125 %  
 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 \_\_\_\_\_ (months)
  - Subsequent Adjustment Period \_\_\_\_\_ (months)

### Proposed Monthly Payment for Property

First Mortgage (P & I)	\$ 2,778.36
Subordinate Lien(s) (P & I)	\$ _____
Homeowner's Insurance	\$ 85.09
Supplemental Property Insurance	\$ _____
Property Taxes	\$ 657.21
Mortgage Insurance	\$ 285.80
Association/Project Dues (Condo, Co-Op, PUD)	\$ _____
Other	\$ _____
<b>Total</b>	<b>\$ 3,806.46</b>

### 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): \_\_\_\_\_

Borrower Name(s): Ravikanth Pilli

Uniform Residential Loan Application — Lender Loan Information

Freddie Mac Form 65 - Fannie Mae Form 1003

Effective 1/2021

8 of 9

GURLA20\_S 0718

GURLA20S (CLS)

12/08/2022 07:52 AM PST



**L4. Qualifying the Borrower – Minimum Required Funds or Cash Back**

DUE FROM BORROWER(S)	
A. Sales Contract Price	\$ 420,000.00
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)	\$ 19,243.04
G. Discount Points	\$ 4,123.92
<b>H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)</b>	<b>\$ 443,366.96</b>
TOTAL MORTGAGE LOANS	
I. Loan Amount	
Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent) \$ 405,300.00	
Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount \$ 7,092.00	\$ 412,392.00
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)	\$
<b>K. TOTAL MORTGAGE LOANS (Total of I and J)</b>	<b>\$ 412,392.00</b>
TOTAL CREDITS	
L. Seller Credits (Enter the amount of Borrower(s) costs paid by the property seller)	\$
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)	\$ 22,054.12
<b>N. TOTAL CREDITS (Total of L and M)</b>	<b>\$ 22,054.12</b>
CALCULATION	
TOTAL DUE FROM BORROWER(s) (Line H)	\$ 443,366.96
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)	- \$ 434,446.12
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.	\$ 8,920.84





**AFFIDAVIT OF OCCUPANCY**

STATE OF **NEW JERSEY** }  
COUNTY OF **Middlesex** } SS.  
**124 W Francis Street**  
**Iselin, NJ 08830**

Before me, the undersigned authority duly authorized to take acknowledgments and administer oaths personally appeared: **Ravikanth Pilli**

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

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

**I/We the undersigned acquired the property on**

- 2. Affiants acknowledge that this Affidavit of Occupancy is given as a material inducement to cause: **Family First Funding LLC**  
  
to make a mortgage loan to Affiants and that any false statements, misrepresentations or material omissions shall constitute a breach of the Affiant's obligation to: **Family First Funding LLC**  
  
and that all the provisions of the mortgage indenture concerning default on the Promissory Note will thereupon be in full force and effect.
- 3. Affiants further acknowledge that they have read and understand the following:  
**18 United States Code Section 1014:**  
"Whoever knowingly makes any false statement or report,...for the purpose of influencing in any way the action of...any institution the accounts of which are insured by the Federal Deposit Insurance Corporation, any Federal home loan bank, the Federal Housing Finance Board, the Federal Deposit Insurance Corporation, the Farm Credit System Insurance Corporation, or the National Credit Union Administration Board,...upon any application,...or loan,...shall be fined not more than \$1,000,000 or imprisoned not more than 30 years or both."
- 4. The agreements and covenants contained herein shall survive the closing of the mortgage loan transaction.

  
RAVIKANTH PILLI

12/09/22  
DATE



State of NEW JERSEY  
County of MIDDLESEX, ss

On December 9, 2022, before me, Kenneth M Kukfa, Notary Public in and for said county, personally appeared RAVIKANTH PILLI and stated to my satisfaction, that this person (or if more than one, each person) a) was the maker of the within instrument and, b) executed this instrument as his or her own act.

 12/9/22  
Notary's signature DATE

My commission expires \_\_\_\_\_

Kenneth M Kukfa  
Attorney at Law for  
The State of New Jersey



## AMORTIZATION SCHEDULE

Loan No.: 81037195074  
 Borrower(s): Ravikanth Pilli

Date: 12/09/2022  
 Loan Amount: \$412,392.00  
 Term: 30 years  
 Interest Rate: 7.125 %

Lender: Family First Funding LLC

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
1	02/01/2023	\$3,064.16	\$329.78	\$2,448.58	\$412,062.22	\$285.80	98.1101%
2	03/01/2023	\$3,064.16	\$331.74	\$2,446.62	\$411,730.48	\$285.80	98.0311%
3	04/01/2023	\$3,064.16	\$333.71	\$2,444.65	\$411,396.77	\$285.80	97.9516%
4	05/01/2023	\$3,064.16	\$335.69	\$2,442.67	\$411,061.08	\$285.80	97.8717%
5	06/01/2023	\$3,064.16	\$337.68	\$2,440.68	\$410,723.40	\$285.80	97.7913%
6	07/01/2023	\$3,064.16	\$339.69	\$2,438.67	\$410,383.71	\$285.80	97.7104%
7	08/01/2023	\$3,064.16	\$341.71	\$2,436.65	\$410,042.00	\$285.80	97.6290%
8	09/01/2023	\$3,064.16	\$343.74	\$2,434.62	\$409,698.26	\$285.80	97.5472%
9	10/01/2023	\$3,064.16	\$345.78	\$2,432.58	\$409,352.48	\$285.80	97.4649%
10	11/01/2023	\$3,064.16	\$347.83	\$2,430.53	\$409,004.65	\$285.80	97.3821%
11	12/01/2023	\$3,064.16	\$349.89	\$2,428.47	\$408,654.76	\$285.80	97.2988%
12	01/01/2024	\$3,064.16	\$351.97	\$2,426.39	\$408,302.79	\$285.80	97.2150%
13	02/01/2024	\$3,061.22	\$354.06	\$2,424.30	\$407,948.73	\$282.86	97.1306%
14	03/01/2024	\$3,061.22	\$356.16	\$2,422.20	\$407,592.57	\$282.86	97.0458%
15	04/01/2024	\$3,061.22	\$358.28	\$2,420.08	\$407,234.29	\$282.86	96.9605%
16	05/01/2024	\$3,061.22	\$360.41	\$2,417.95	\$406,873.88	\$282.86	96.8747%
17	06/01/2024	\$3,061.22	\$362.55	\$2,415.81	\$406,511.33	\$282.86	96.7884%
18	07/01/2024	\$3,061.22	\$364.70	\$2,413.66	\$406,146.63	\$282.86	96.7016%
19	08/01/2024	\$3,061.22	\$366.86	\$2,411.50	\$405,779.77	\$282.86	96.6142%
20	09/01/2024	\$3,061.22	\$369.04	\$2,409.32	\$405,410.73	\$282.86	96.5264%
21	10/01/2024	\$3,061.22	\$371.23	\$2,407.13	\$405,039.50	\$282.86	96.4380%
22	11/01/2024	\$3,061.22	\$373.44	\$2,404.92	\$404,666.06	\$282.86	96.3491%
23	12/01/2024	\$3,061.22	\$375.66	\$2,402.70	\$404,290.40	\$282.86	96.2596%
24	01/01/2025	\$3,061.22	\$377.89	\$2,400.47	\$403,912.51	\$282.86	96.1696%
25	02/01/2025	\$3,058.06	\$380.13	\$2,398.23	\$403,532.38	\$279.70	96.0791%
26	03/01/2025	\$3,058.06	\$382.39	\$2,395.97	\$403,149.99	\$279.70	95.9881%
27	04/01/2025	\$3,058.06	\$384.66	\$2,393.70	\$402,765.33	\$279.70	95.8965%
28	05/01/2025	\$3,058.06	\$386.94	\$2,391.42	\$402,378.39	\$279.70	95.8044%
29	06/01/2025	\$3,058.06	\$389.24	\$2,389.12	\$401,989.15	\$279.70	95.7117%
30	07/01/2025	\$3,058.06	\$391.55	\$2,386.81	\$401,597.60	\$279.70	95.6185%
31	08/01/2025	\$3,058.06	\$393.87	\$2,384.49	\$401,203.73	\$279.70	95.5247%
32	09/01/2025	\$3,058.06	\$396.21	\$2,382.15	\$400,807.52	\$279.70	95.4304%
33	10/01/2025	\$3,058.06	\$398.57	\$2,379.79	\$400,408.95	\$279.70	95.3355%
34	11/01/2025	\$3,058.06	\$400.93	\$2,377.43	\$400,008.02	\$279.70	95.2400%
35	12/01/2025	\$3,058.06	\$403.31	\$2,375.05	\$399,604.71	\$279.70	95.1440%
36	01/01/2026	\$3,058.06	\$405.71	\$2,372.65	\$399,199.00	\$279.70	95.0474%
37	02/01/2026	\$3,054.67	\$408.12	\$2,370.24	\$398,790.88	\$276.31	94.9502%
38	03/01/2026	\$3,054.67	\$410.54	\$2,367.82	\$398,380.34	\$276.31	94.8525%
39	04/01/2026	\$3,054.67	\$412.98	\$2,365.38	\$397,967.36	\$276.31	94.7541%
40	05/01/2026	\$3,054.67	\$415.43	\$2,362.93	\$397,551.93	\$276.31	94.6552%
41	06/01/2026	\$3,054.67	\$417.90	\$2,360.46	\$397,134.03	\$276.31	94.5557%
42	07/01/2026	\$3,054.67	\$420.38	\$2,357.98	\$396,713.65	\$276.31	94.4556%
43	08/01/2026	\$3,054.67	\$422.87	\$2,355.49	\$396,290.78	\$276.31	94.3549%
44	09/01/2026	\$3,054.67	\$425.38	\$2,352.98	\$395,865.40	\$276.31	94.2537%
45	10/01/2026	\$3,054.67	\$427.91	\$2,350.45	\$395,437.49	\$276.31	94.1518%
46	11/01/2026	\$3,054.67	\$430.45	\$2,347.91	\$395,007.04	\$276.31	94.0493%
47	12/01/2026	\$3,054.67	\$433.01	\$2,345.35	\$394,574.03	\$276.31	93.9462%
48	01/01/2027	\$3,054.67	\$435.58	\$2,342.78	\$394,138.45	\$276.31	93.8425%
49	02/01/2027	\$3,051.03	\$438.16	\$2,340.20	\$393,700.29	\$272.67	93.7382%
50	03/01/2027	\$3,051.03	\$440.76	\$2,337.60	\$393,259.53	\$272.67	93.6332%
51	04/01/2027	\$3,051.03	\$443.38	\$2,334.98	\$392,816.15	\$272.67	93.5277%
52	05/01/2027	\$3,051.03	\$446.01	\$2,332.35	\$392,370.14	\$272.67	93.4215%
53	06/01/2027	\$3,051.03	\$448.66	\$2,329.70	\$391,921.48	\$272.67	93.3146%
54	07/01/2027	\$3,051.03	\$451.33	\$2,327.03	\$391,470.15	\$272.67	93.2072%
55	08/01/2027	\$3,051.03	\$454.01	\$2,324.36	\$391,016.14	\$272.67	93.0991%
56	09/01/2027	\$3,051.03	\$456.70	\$2,321.66	\$390,559.44	\$272.67	92.9903%
57	10/01/2027	\$3,051.03	\$459.41	\$2,318.95	\$390,100.03	\$272.67	92.8810%



## AMORTIZATION SCHEDULE

Loan No.: 81037195074  
 Borrower(s): Ravikanth Pilli

Date: 12/09/2022  
 Loan Amount: \$412,392.00  
 Term: 30 years  
 Interest Rate: 7.125 %

Lender: Family First Funding LLC

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
58	11/01/2027	\$3,051.03	\$462.14	\$2,316.22	\$389,637.89	\$272.67	92.7709%
59	12/01/2027	\$3,051.03	\$464.89	\$2,313.47	\$389,173.00	\$272.67	92.6602%
60	01/01/2028	\$3,051.03	\$467.65	\$2,310.71	\$388,705.35	\$272.67	92.5489%
61	02/01/2028	\$3,047.12	\$470.42	\$2,307.94	\$388,234.93	\$268.76	92.4369%
62	03/01/2028	\$3,047.12	\$473.22	\$2,305.14	\$387,761.71	\$268.76	92.3242%
63	04/01/2028	\$3,047.12	\$476.02	\$2,302.34	\$387,285.69	\$268.76	92.2109%
64	05/01/2028	\$3,047.12	\$478.85	\$2,299.51	\$386,806.84	\$268.76	92.0969%
65	06/01/2028	\$3,047.12	\$481.69	\$2,296.67	\$386,325.15	\$268.76	91.9822%
66	07/01/2028	\$3,047.12	\$484.55	\$2,293.81	\$385,840.60	\$268.76	91.8668%
67	08/01/2028	\$3,047.12	\$487.43	\$2,290.93	\$385,353.17	\$268.76	91.7508%
68	09/01/2028	\$3,047.12	\$490.33	\$2,288.03	\$384,862.84	\$268.76	91.6340%
69	10/01/2028	\$3,047.12	\$493.24	\$2,285.12	\$384,369.60	\$268.76	91.5166%
70	11/01/2028	\$3,047.12	\$496.17	\$2,282.19	\$383,873.43	\$268.76	91.3984%
71	12/01/2028	\$3,047.12	\$499.11	\$2,279.25	\$383,374.32	\$268.76	91.2796%
72	01/01/2029	\$3,047.12	\$502.07	\$2,276.29	\$382,872.25	\$268.76	91.1601%
73	02/01/2029	\$3,042.92	\$505.06	\$2,273.30	\$382,367.19	\$264.56	91.0398%
74	03/01/2029	\$3,042.92	\$508.05	\$2,270.31	\$381,859.14	\$264.56	90.9188%
75	04/01/2029	\$3,042.92	\$511.07	\$2,267.29	\$381,348.07	\$264.56	90.7972%
76	05/01/2029	\$3,042.92	\$514.11	\$2,264.25	\$380,833.96	\$264.56	90.6748%
77	06/01/2029	\$3,042.92	\$517.16	\$2,261.20	\$380,316.80	\$264.56	90.5516%
78	07/01/2029	\$3,042.92	\$520.23	\$2,258.13	\$379,796.57	\$264.56	90.4278%
79	08/01/2029	\$3,042.92	\$523.32	\$2,255.04	\$379,273.25	\$264.56	90.3032%
80	09/01/2029	\$3,042.92	\$526.43	\$2,251.93	\$378,746.82	\$264.56	90.1778%
81	10/01/2029	\$3,042.92	\$529.55	\$2,248.81	\$378,217.27	\$264.56	90.0517%
82	11/01/2029	\$3,042.92	\$532.69	\$2,245.67	\$377,684.58	\$264.56	89.9249%
83	12/01/2029	\$3,042.92	\$535.86	\$2,242.50	\$377,148.72	\$264.56	89.7973%
84	01/01/2030	\$3,042.92	\$539.04	\$2,239.32	\$376,609.68	\$264.56	89.6690%
85	02/01/2030	\$3,038.42	\$542.24	\$2,236.12	\$376,067.44	\$260.06	89.5399%
86	03/01/2030	\$3,038.42	\$545.46	\$2,232.90	\$375,521.98	\$260.06	89.4100%
87	04/01/2030	\$3,038.42	\$548.70	\$2,229.66	\$374,973.28	\$260.06	89.2794%
88	05/01/2030	\$3,038.42	\$551.96	\$2,226.40	\$374,421.32	\$260.06	89.1479%
89	06/01/2030	\$3,038.42	\$555.23	\$2,223.13	\$373,866.09	\$260.06	89.0157%
90	07/01/2030	\$3,038.42	\$558.53	\$2,219.83	\$373,307.56	\$260.06	88.8828%
91	08/01/2030	\$3,038.42	\$561.85	\$2,216.51	\$372,745.71	\$260.06	88.7490%
92	09/01/2030	\$3,038.42	\$565.18	\$2,213.18	\$372,180.53	\$260.06	88.6144%
93	10/01/2030	\$3,038.42	\$568.54	\$2,209.82	\$371,611.99	\$260.06	88.4790%
94	11/01/2030	\$3,038.42	\$571.91	\$2,206.45	\$371,040.08	\$260.06	88.3429%
95	12/01/2030	\$3,038.42	\$575.31	\$2,203.05	\$370,464.77	\$260.06	88.2059%
96	01/01/2031	\$3,038.42	\$578.73	\$2,199.63	\$369,886.04	\$260.06	88.0681%
97	02/01/2031	\$3,033.58	\$582.16	\$2,196.20	\$369,303.88	\$255.22	87.9295%
98	03/01/2031	\$3,033.58	\$585.62	\$2,192.74	\$368,718.26	\$255.22	87.7901%
99	04/01/2031	\$3,033.58	\$589.10	\$2,189.26	\$368,129.16	\$255.22	87.6498%
100	05/01/2031	\$3,033.58	\$592.59	\$2,185.77	\$367,536.57	\$255.22	87.5087%
101	06/01/2031	\$3,033.58	\$596.11	\$2,182.25	\$366,940.46	\$255.22	87.3668%
102	07/01/2031	\$3,033.58	\$599.65	\$2,178.71	\$366,340.81	\$255.22	87.2240%
103	08/01/2031	\$3,033.58	\$603.21	\$2,175.15	\$365,737.60	\$255.22	87.0804%
104	09/01/2031	\$3,033.58	\$606.79	\$2,171.57	\$365,130.81	\$255.22	86.9359%
105	10/01/2031	\$3,033.58	\$610.40	\$2,167.96	\$364,520.41	\$255.22	86.7906%
106	11/01/2031	\$3,033.58	\$614.02	\$2,164.34	\$363,906.39	\$255.22	86.6444%
107	12/01/2031	\$3,033.58	\$617.67	\$2,160.69	\$363,288.72	\$255.22	86.4973%
108	01/01/2032	\$3,033.58	\$621.33	\$2,157.03	\$362,667.39	\$255.22	86.3494%
109	02/01/2032	\$3,028.39	\$625.02	\$2,153.34	\$362,042.37	\$250.03	86.2006%
110	03/01/2032	\$3,028.39	\$628.73	\$2,149.63	\$361,413.64	\$250.03	86.0509%
111	04/01/2032	\$3,028.39	\$632.47	\$2,145.89	\$360,781.17	\$250.03	85.9003%
112	05/01/2032	\$3,028.39	\$636.22	\$2,142.14	\$360,144.95	\$250.03	85.7488%
113	06/01/2032	\$3,028.39	\$640.00	\$2,138.36	\$359,504.95	\$250.03	85.5964%
114	07/01/2032	\$3,028.39	\$643.80	\$2,134.56	\$358,861.15	\$250.03	85.4431%



## AMORTIZATION SCHEDULE

Loan No.: **81037195074**  
 Borrower(s): **Ravikanth Pilli**

Date: **12/09/2022**  
 Loan Amount: **\$412,392.00**  
 Term: **30 years**  
 Interest Rate: **7.125 %**

Lender: **Family First Funding LLC**

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
115	08/01/2032	\$3,028.39	\$647.62	\$2,130.74	\$358,213.53	\$250.03	85.2889%
116	09/01/2032	\$3,028.39	\$651.47	\$2,126.89	\$357,562.06	\$250.03	85.1338%
117	10/01/2032	\$3,028.39	\$655.34	\$2,123.02	\$356,906.72	\$250.03	84.9778%
118	11/01/2032	\$3,028.39	\$659.23	\$2,119.13	\$356,247.49	\$250.03	84.8208%
119	12/01/2032	\$3,028.39	\$663.14	\$2,115.22	\$355,584.35	\$250.03	84.6629%
120	01/01/2033	\$3,028.39	\$667.08	\$2,111.28	\$354,917.27	\$250.03	84.5041%
121	02/01/2033	\$3,022.82	\$671.04	\$2,107.32	\$354,246.23	\$244.46	84.3443%
122	03/01/2033	\$3,022.82	\$675.02	\$2,103.34	\$353,571.21	\$244.46	84.1836%
123	04/01/2033	\$3,022.82	\$679.03	\$2,099.33	\$352,892.18	\$244.46	84.0219%
124	05/01/2033	\$3,022.82	\$683.06	\$2,095.30	\$352,209.12	\$244.46	83.8593%
125	06/01/2033	\$3,022.82	\$687.12	\$2,091.24	\$351,522.00	\$244.46	83.6957%
126	07/01/2033	\$3,022.82	\$691.20	\$2,087.16	\$350,830.80	\$244.46	83.5311%
127	08/01/2033	\$3,022.82	\$695.30	\$2,083.06	\$350,135.50	\$244.46	83.3656%
128	09/01/2033	\$3,022.82	\$699.43	\$2,078.93	\$349,436.07	\$244.46	83.1991%
129	10/01/2033	\$3,022.82	\$703.58	\$2,074.78	\$348,732.49	\$244.46	83.0315%
130	11/01/2033	\$3,022.82	\$707.76	\$2,070.60	\$348,024.73	\$244.46	82.8630%
131	12/01/2033	\$3,022.82	\$711.96	\$2,066.40	\$347,312.77	\$244.46	82.6935%
132	01/01/2034	\$3,022.82	\$716.19	\$2,062.17	\$346,596.58	\$244.46	82.5230%
133	02/01/2034	\$3,016.83	\$720.44	\$2,057.92	\$345,876.14	\$238.47	82.3515%
134	03/01/2034	\$3,016.83	\$724.72	\$2,053.64	\$345,151.42	\$238.47	82.1789%
135	04/01/2034	\$3,016.83	\$729.02	\$2,049.34	\$344,422.40	\$238.47	82.0053%
136	05/01/2034	\$3,016.83	\$733.35	\$2,045.01	\$343,689.05	\$238.47	81.8307%
137	06/01/2034	\$3,016.83	\$737.71	\$2,040.65	\$342,951.34	\$238.47	81.6551%
138	07/01/2034	\$3,016.83	\$742.09	\$2,036.27	\$342,209.25	\$238.47	81.4784%
139	08/01/2034	\$3,016.83	\$746.49	\$2,031.87	\$341,462.76	\$238.47	81.3007%
140	09/01/2034	\$3,016.83	\$750.92	\$2,027.44	\$340,711.84	\$238.47	81.1219%
141	10/01/2034	\$3,016.83	\$755.38	\$2,022.98	\$339,956.46	\$238.47	80.9420%
142	11/01/2034	\$3,016.83	\$759.87	\$2,018.49	\$339,196.59	\$238.47	80.7611%
143	12/01/2034	\$3,016.83	\$764.38	\$2,013.98	\$338,432.21	\$238.47	80.5791%
144	01/01/2035	\$3,016.83	\$768.92	\$2,009.44	\$337,663.29	\$238.47	80.3960%
145	02/01/2035	\$3,010.40	\$773.48	\$2,004.88	\$336,889.81	\$232.04	80.2119%
146	03/01/2035	\$3,010.40	\$778.08	\$2,000.28	\$336,111.73	\$232.04	80.0266%
147	04/01/2035	\$3,010.40	\$782.70	\$1,995.66	\$335,329.03	\$232.04	79.8402%
148	05/01/2035	\$3,010.40	\$787.34	\$1,991.02	\$334,541.69	\$232.04	79.6528%
149	06/01/2035	\$3,010.40	\$792.02	\$1,986.34	\$333,749.67	\$232.04	79.4642%
150	07/01/2035	\$3,010.40	\$796.72	\$1,981.64	\$332,952.95	\$232.04	79.2745%
151	08/01/2035	\$3,010.40	\$801.45	\$1,976.91	\$332,151.50	\$232.04	79.0837%
152	09/01/2035	\$3,010.40	\$806.21	\$1,972.15	\$331,345.29	\$232.04	78.8917%
153	10/01/2035	\$3,010.40	\$811.00	\$1,967.36	\$330,534.29	\$232.04	78.6986%
154	11/01/2035	\$3,010.40	\$815.81	\$1,962.55	\$329,718.48	\$232.04	78.5044%
155	12/01/2035	\$3,010.40	\$820.66	\$1,957.70	\$328,897.82	\$232.04	78.3090%
156	01/01/2036	\$3,010.40	\$825.53	\$1,952.83	\$328,072.29	\$232.04	78.1124%
157	02/01/2036	\$3,003.50	\$830.43	\$1,947.93	\$327,241.86	\$225.14	77.9147%
158	03/01/2036	\$3,003.50	\$835.36	\$1,943.00	\$326,406.50	\$225.14	77.7158%
159	04/01/2036	\$3,003.50	\$840.32	\$1,938.04	\$325,566.18	\$225.14	77.5158%
160	05/01/2036	\$3,003.50	\$845.31	\$1,933.05	\$324,720.87	\$225.14	77.3145%
161	06/01/2036	\$3,003.50	\$850.33	\$1,928.03	\$323,870.54	\$225.14	77.1120%
162	07/01/2036	\$3,003.50	\$855.38	\$1,922.98	\$323,015.16	\$225.14	76.9084%
163	08/01/2036	\$3,003.50	\$860.46	\$1,917.90	\$322,154.70	\$225.14	76.7035%
164	09/01/2036	\$3,003.50	\$865.57	\$1,912.79	\$321,289.13	\$225.14	76.4974%
165	10/01/2036	\$3,003.50	\$870.71	\$1,907.65	\$320,418.42	\$225.14	76.2901%
166	11/01/2036	\$3,003.50	\$875.88	\$1,902.48	\$319,542.54	\$225.14	76.0816%
167	12/01/2036	\$3,003.50	\$881.08	\$1,897.28	\$318,661.46	\$225.14	75.8718%
168	01/01/2037	\$3,003.50	\$886.31	\$1,892.05	\$317,775.15	\$225.14	75.6608%
169	02/01/2037	\$2,996.10	\$891.57	\$1,886.79	\$316,883.58	\$217.74	75.4485%
170	03/01/2037	\$2,996.10	\$896.86	\$1,881.50	\$315,986.72	\$217.74	75.2349%
171	04/01/2037	\$2,996.10	\$902.19	\$1,876.17	\$315,084.53	\$217.74	75.0201%



## AMORTIZATION SCHEDULE

Loan No.: **81037195074**  
 Borrower(s): **Ravikanth Pilli**

Date: **12/09/2022**  
 Loan Amount: **\$412,392.00**  
 Term: **30 years**  
 Interest Rate: **7.125 %**

Lender: **Family First Funding LLC**

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
172	05/01/2037	\$2,996.10	\$907.55	\$1,870.81	\$314,176.98	\$217.74	74.8040%
173	06/01/2037	\$2,996.10	\$912.93	\$1,865.43	\$313,264.05	\$217.74	74.5867%
174	07/01/2037	\$2,996.10	\$918.35	\$1,860.01	\$312,345.70	\$217.74	74.3680%
175	08/01/2037	\$2,996.10	\$923.81	\$1,854.55	\$311,421.89	\$217.74	74.1481%
176	09/01/2037	\$2,996.10	\$929.29	\$1,849.07	\$310,492.60	\$217.74	73.9268%
177	10/01/2037	\$2,996.10	\$934.81	\$1,843.55	\$309,557.79	\$217.74	73.7042%
178	11/01/2037	\$2,996.10	\$940.36	\$1,838.00	\$308,617.43	\$217.74	73.4803%
179	12/01/2037	\$2,996.10	\$945.94	\$1,832.42	\$307,671.49	\$217.74	73.2551%
180	01/01/2038	\$2,996.10	\$951.56	\$1,826.80	\$306,719.93	\$217.74	73.0286%
181	02/01/2038	\$2,988.15	\$957.21	\$1,821.15	\$305,762.72	\$209.79	72.8006%
182	03/01/2038	\$2,988.15	\$962.89	\$1,815.47	\$304,799.83	\$209.79	72.5714%
183	04/01/2038	\$2,988.15	\$968.61	\$1,809.75	\$303,831.22	\$209.79	72.3408%
184	05/01/2038	\$2,988.15	\$974.36	\$1,804.00	\$302,856.86	\$209.79	72.1088%
185	06/01/2038	\$2,988.15	\$980.15	\$1,798.21	\$301,876.71	\$209.79	71.8754%
186	07/01/2038	\$2,988.15	\$985.97	\$1,792.39	\$300,890.74	\$209.79	71.6407%
187	08/01/2038	\$2,988.15	\$991.82	\$1,786.54	\$299,898.92	\$209.79	71.4045%
188	09/01/2038	\$2,988.15	\$997.71	\$1,780.65	\$298,901.21	\$209.79	71.1670%
189	10/01/2038	\$2,988.15	\$1,003.63	\$1,774.73	\$297,897.58	\$209.79	70.9280%
190	11/01/2038	\$2,988.15	\$1,009.59	\$1,768.77	\$296,887.99	\$209.79	70.6876%
191	12/01/2038	\$2,988.15	\$1,015.59	\$1,762.77	\$295,872.40	\$209.79	70.4458%
192	01/01/2039	\$2,988.15	\$1,021.62	\$1,756.74	\$294,850.78	\$209.79	70.2026%
193	02/01/2039	\$2,979.61	\$1,027.68	\$1,750.68	\$293,823.10	\$201.25	69.9579%
194	03/01/2039	\$2,979.61	\$1,033.79	\$1,744.57	\$292,789.31	\$201.25	69.7117%
195	04/01/2039	\$2,979.61	\$1,039.92	\$1,738.44	\$291,749.39	\$201.25	69.4641%
196	05/01/2039	\$2,979.61	\$1,046.10	\$1,732.26	\$290,703.29	\$201.25	69.2151%
197	06/01/2039	\$2,979.61	\$1,052.31	\$1,726.05	\$289,650.98	\$201.25	68.9645%
198	07/01/2039	\$2,979.61	\$1,058.56	\$1,719.80	\$288,592.42	\$201.25	68.7125%
199	08/01/2039	\$2,979.61	\$1,064.84	\$1,713.52	\$287,527.58	\$201.25	68.4589%
200	09/01/2039	\$2,979.61	\$1,071.16	\$1,707.20	\$286,456.42	\$201.25	68.2039%
201	10/01/2039	\$2,979.61	\$1,077.53	\$1,700.83	\$285,378.89	\$201.25	67.9474%
202	11/01/2039	\$2,979.61	\$1,083.92	\$1,694.44	\$284,294.97	\$201.25	67.6893%
203	12/01/2039	\$2,979.61	\$1,090.36	\$1,688.00	\$283,204.61	\$201.25	67.4297%
204	01/01/2040	\$2,979.61	\$1,096.83	\$1,681.53	\$282,107.78	\$201.25	67.1685%
205	02/01/2040	\$2,970.44	\$1,103.35	\$1,675.01	\$281,004.43	\$192.08	66.9058%
206	03/01/2040	\$2,970.44	\$1,109.90	\$1,668.46	\$279,894.53	\$192.08	66.6416%
207	04/01/2040	\$2,970.44	\$1,116.49	\$1,661.87	\$278,778.04	\$192.08	66.3757%
208	05/01/2040	\$2,970.44	\$1,123.12	\$1,655.24	\$277,654.92	\$192.08	66.1083%
209	06/01/2040	\$2,970.44	\$1,129.78	\$1,648.58	\$276,525.14	\$192.08	65.8393%
210	07/01/2040	\$2,970.44	\$1,136.49	\$1,641.87	\$275,388.65	\$192.08	65.5687%
211	08/01/2040	\$2,970.44	\$1,143.24	\$1,635.12	\$274,245.41	\$192.08	65.2965%
212	09/01/2040	\$2,970.44	\$1,150.03	\$1,628.33	\$273,095.38	\$192.08	65.0227%
213	10/01/2040	\$2,970.44	\$1,156.86	\$1,621.50	\$271,938.52	\$192.08	64.7473%
214	11/01/2040	\$2,970.44	\$1,163.73	\$1,614.63	\$270,774.79	\$192.08	64.4702%
215	12/01/2040	\$2,970.44	\$1,170.63	\$1,607.73	\$269,604.16	\$192.08	64.1915%
216	01/01/2041	\$2,970.44	\$1,177.59	\$1,600.77	\$268,426.57	\$192.08	63.9111%
217	02/01/2041	\$2,960.60	\$1,184.58	\$1,593.78	\$267,241.99	\$182.24	63.6290%
218	03/01/2041	\$2,960.60	\$1,191.61	\$1,586.75	\$266,050.38	\$182.24	63.3453%
219	04/01/2041	\$2,960.60	\$1,198.69	\$1,579.67	\$264,851.69	\$182.24	63.0599%
220	05/01/2041	\$2,960.60	\$1,205.80	\$1,572.56	\$263,645.89	\$182.24	62.7728%
221	06/01/2041	\$2,960.60	\$1,212.96	\$1,565.40	\$262,432.93	\$182.24	62.4840%
222	07/01/2041	\$2,960.60	\$1,220.16	\$1,558.20	\$261,212.77	\$182.24	62.1935%
223	08/01/2041	\$2,960.60	\$1,227.41	\$1,550.95	\$259,985.36	\$182.24	61.9013%
224	09/01/2041	\$2,960.60	\$1,234.70	\$1,543.66	\$258,750.66	\$182.24	61.6073%
225	10/01/2041	\$2,960.60	\$1,242.03	\$1,536.33	\$257,508.63	\$182.24	61.3116%
226	11/01/2041	\$2,960.60	\$1,249.40	\$1,528.96	\$256,259.23	\$182.24	61.0141%
227	12/01/2041	\$2,960.60	\$1,256.82	\$1,521.54	\$255,002.41	\$182.24	60.7149%
228	01/01/2042	\$2,960.60	\$1,264.28	\$1,514.08	\$253,738.13	\$182.24	60.4138%



## AMORTIZATION SCHEDULE

Loan No.: 81037195074  
 Borrower(s): Ravikanth Pilli

Date: 12/09/2022  
 Loan Amount: \$412,392.00  
 Term: 30 years  
 Interest Rate: 7.125 %

Lender: Family First Funding LLC

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
229	02/01/2042	\$2,950.03	\$1,271.79	\$1,506.57	\$252,466.34	\$171.67	60.1110%
230	03/01/2042	\$2,950.03	\$1,279.34	\$1,499.02	\$251,187.00	\$171.67	59.8064%
231	04/01/2042	\$2,950.03	\$1,286.94	\$1,491.42	\$249,900.06	\$171.67	59.5000%
232	05/01/2042	\$2,950.03	\$1,294.58	\$1,483.78	\$248,605.48	\$171.67	59.1918%
233	06/01/2042	\$2,950.03	\$1,302.26	\$1,476.10	\$247,303.22	\$171.67	58.8817%
234	07/01/2042	\$2,950.03	\$1,310.00	\$1,468.36	\$245,993.22	\$171.67	58.5698%
235	08/01/2042	\$2,950.03	\$1,317.78	\$1,460.58	\$244,675.44	\$171.67	58.2561%
236	09/01/2042	\$2,950.03	\$1,325.60	\$1,452.76	\$243,349.84	\$171.67	57.9404%
237	10/01/2042	\$2,950.03	\$1,333.47	\$1,444.89	\$242,016.37	\$171.67	57.6229%
238	11/01/2042	\$2,950.03	\$1,341.39	\$1,436.97	\$240,674.98	\$171.67	57.3036%
239	12/01/2042	\$2,950.03	\$1,349.35	\$1,429.01	\$239,325.63	\$171.67	56.9823%
240	01/01/2043	\$2,950.03	\$1,357.36	\$1,421.00	\$237,968.27	\$171.67	56.6591%
241	02/01/2043	\$2,938.69	\$1,365.42	\$1,412.94	\$236,602.85	\$160.33	56.3340%
242	03/01/2043	\$2,938.69	\$1,373.53	\$1,404.83	\$235,229.32	\$160.33	56.0070%
243	04/01/2043	\$2,938.69	\$1,381.69	\$1,396.67	\$233,847.63	\$160.33	55.6780%
244	05/01/2043	\$2,938.69	\$1,389.89	\$1,388.47	\$232,457.74	\$160.33	55.3471%
245	06/01/2043	\$2,938.69	\$1,398.14	\$1,380.22	\$231,059.60	\$160.33	55.0142%
246	07/01/2043	\$2,938.69	\$1,406.44	\$1,371.92	\$229,653.16	\$160.33	54.6793%
247	08/01/2043	\$2,938.69	\$1,414.79	\$1,363.57	\$228,238.37	\$160.33	54.3425%
248	09/01/2043	\$2,938.69	\$1,423.19	\$1,355.17	\$226,815.18	\$160.33	54.0036%
249	10/01/2043	\$2,938.69	\$1,431.64	\$1,346.72	\$225,383.54	\$160.33	53.6627%
250	11/01/2043	\$2,938.69	\$1,440.15	\$1,338.21	\$223,943.39	\$160.33	53.3199%
251	12/01/2043	\$2,938.69	\$1,448.70	\$1,329.66	\$222,494.69	\$160.33	52.9749%
252	01/01/2044	\$2,938.69	\$1,457.30	\$1,321.06	\$221,037.39	\$160.33	52.6280%
253	02/01/2044	\$2,926.51	\$1,465.95	\$1,312.41	\$219,571.44	\$148.15	52.2789%
254	03/01/2044	\$2,926.51	\$1,474.65	\$1,303.71	\$218,096.79	\$148.15	51.9278%
255	04/01/2044	\$2,926.51	\$1,483.41	\$1,294.95	\$216,613.38	\$148.15	51.5746%
256	05/01/2044	\$2,926.51	\$1,492.22	\$1,286.14	\$215,121.16	\$148.15	51.2193%
257	06/01/2044	\$2,926.51	\$1,501.08	\$1,277.28	\$213,620.08	\$148.15	50.8619%
258	07/01/2044	\$2,926.51	\$1,509.99	\$1,268.37	\$212,110.09	\$148.15	50.5024%
259	08/01/2044	\$2,926.51	\$1,518.96	\$1,259.40	\$210,591.13	\$148.15	50.1407%
260	09/01/2044	\$2,926.51	\$1,527.98	\$1,250.38	\$209,063.15	\$148.15	49.7769%
261	10/01/2044	\$2,926.51	\$1,537.05	\$1,241.31	\$207,526.10	\$148.15	49.4110%
262	11/01/2044	\$2,926.51	\$1,546.17	\$1,232.19	\$205,979.93	\$148.15	49.0428%
263	12/01/2044	\$2,926.51	\$1,555.35	\$1,223.01	\$204,424.58	\$148.15	48.6725%
264	01/01/2045	\$2,926.51	\$1,564.59	\$1,213.77	\$202,859.99	\$148.15	48.3000%
265	02/01/2045	\$2,913.43	\$1,573.88	\$1,204.48	\$201,286.11	\$135.07	47.9253%
266	03/01/2045	\$2,913.43	\$1,583.22	\$1,195.14	\$199,702.89	\$135.07	47.5483%
267	04/01/2045	\$2,913.43	\$1,592.62	\$1,185.74	\$198,110.27	\$135.07	47.1691%
268	05/01/2045	\$2,913.43	\$1,602.08	\$1,176.28	\$196,508.19	\$135.07	46.7877%
269	06/01/2045	\$2,913.43	\$1,611.59	\$1,166.77	\$194,896.60	\$135.07	46.4040%
270	07/01/2045	\$2,913.43	\$1,621.16	\$1,157.20	\$193,275.44	\$135.07	46.0180%
271	08/01/2045	\$2,913.43	\$1,630.79	\$1,147.57	\$191,644.65	\$135.07	45.6297%
272	09/01/2045	\$2,913.43	\$1,640.47	\$1,137.89	\$190,004.18	\$135.07	45.2391%
273	10/01/2045	\$2,913.43	\$1,650.21	\$1,128.15	\$188,353.97	\$135.07	44.8462%
274	11/01/2045	\$2,913.43	\$1,660.01	\$1,118.35	\$186,693.96	\$135.07	44.4509%
275	12/01/2045	\$2,913.43	\$1,669.86	\$1,108.50	\$185,024.10	\$135.07	44.0534%
276	01/01/2046	\$2,913.43	\$1,679.78	\$1,098.58	\$183,344.32	\$135.07	43.6534%
277	02/01/2046	\$2,899.40	\$1,689.75	\$1,088.61	\$181,654.57	\$121.04	43.2511%
278	03/01/2046	\$2,899.40	\$1,699.79	\$1,078.57	\$179,954.78	\$121.04	42.8464%
279	04/01/2046	\$2,899.40	\$1,709.88	\$1,068.48	\$178,244.90	\$121.04	42.4393%
280	05/01/2046	\$2,899.40	\$1,720.03	\$1,058.33	\$176,524.87	\$121.04	42.0297%
281	06/01/2046	\$2,899.40	\$1,730.24	\$1,048.12	\$174,794.63	\$121.04	41.6178%
282	07/01/2046	\$2,899.40	\$1,740.52	\$1,037.04	\$173,054.11	\$121.04	41.2034%
283	08/01/2046	\$2,899.40	\$1,750.85	\$1,027.51	\$171,303.26	\$121.04	40.7865%
284	09/01/2046	\$2,899.40	\$1,761.25	\$1,017.11	\$169,542.01	\$121.04	40.3671%
285	10/01/2046	\$2,899.40	\$1,771.70	\$1,006.66	\$167,770.31	\$121.04	39.9453%



## AMORTIZATION SCHEDULE

Loan No.: 81037195074  
 Borrower(s): Ravikanth Pilli

Date: 12/09/2022  
 Loan Amount: \$412,392.00  
 Term: 30 years  
 Interest Rate: 7.125 %

Lender: Family First Funding LLC

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
286	11/01/2046	\$2,899.40	\$1,782.22	\$996.14	\$165,988.09	\$121.04	39.5210%
287	12/01/2046	\$2,899.40	\$1,792.81	\$985.55	\$164,195.28	\$121.04	39.0941%
288	01/01/2047	\$2,899.40	\$1,803.45	\$974.91	\$162,391.83	\$121.04	38.6647%
289	02/01/2047	\$2,884.32	\$1,814.16	\$964.20	\$160,577.67	\$105.96	38.2328%
290	03/01/2047	\$2,884.32	\$1,824.93	\$953.43	\$158,752.74	\$105.96	37.7983%
291	04/01/2047	\$2,884.32	\$1,835.77	\$942.59	\$156,916.97	\$105.96	37.3612%
292	05/01/2047	\$2,884.32	\$1,846.67	\$931.69	\$155,070.30	\$105.96	36.9215%
293	06/01/2047	\$2,884.32	\$1,857.63	\$920.73	\$153,212.67	\$105.96	36.4792%
294	07/01/2047	\$2,884.32	\$1,868.66	\$909.70	\$151,344.01	\$105.96	36.0343%
295	08/01/2047	\$2,884.32	\$1,879.75	\$898.61	\$149,464.26	\$105.96	35.5867%
296	09/01/2047	\$2,884.32	\$1,890.92	\$887.44	\$147,573.34	\$105.96	35.1365%
297	10/01/2047	\$2,884.32	\$1,902.14	\$876.22	\$145,671.20	\$105.96	34.6836%
298	11/01/2047	\$2,884.32	\$1,913.44	\$864.92	\$143,757.76	\$105.96	34.2280%
299	12/01/2047	\$2,884.32	\$1,924.80	\$853.56	\$141,832.96	\$105.96	33.7698%
300	01/01/2048	\$2,884.32	\$1,936.23	\$842.13	\$139,896.73	\$105.96	33.3087%
301	02/01/2048	\$2,868.14	\$1,947.72	\$830.64	\$137,949.01	\$89.78	32.8450%
302	03/01/2048	\$2,868.14	\$1,959.29	\$819.07	\$135,989.72	\$89.78	32.3785%
303	04/01/2048	\$2,868.14	\$1,970.92	\$807.44	\$134,018.80	\$89.78	31.9092%
304	05/01/2048	\$2,868.14	\$1,982.62	\$795.74	\$132,036.18	\$89.78	31.4372%
305	06/01/2048	\$2,868.14	\$1,994.40	\$783.96	\$130,041.78	\$89.78	30.9623%
306	07/01/2048	\$2,868.14	\$2,006.24	\$772.12	\$128,035.54	\$89.78	30.4847%
307	08/01/2048	\$2,868.14	\$2,018.15	\$760.21	\$126,017.39	\$89.78	30.0041%
308	09/01/2048	\$2,868.14	\$2,030.13	\$748.23	\$123,987.26	\$89.78	29.5208%
309	10/01/2048	\$2,868.14	\$2,042.19	\$736.17	\$121,945.07	\$89.78	29.0345%
310	11/01/2048	\$2,868.14	\$2,054.31	\$724.05	\$119,890.76	\$89.78	28.5454%
311	12/01/2048	\$2,868.14	\$2,066.51	\$711.85	\$117,824.25	\$89.78	28.0534%
312	01/01/2049	\$2,868.14	\$2,078.78	\$699.58	\$115,745.47	\$89.78	27.5584%
313	02/01/2049	\$2,850.77	\$2,091.12	\$687.24	\$113,654.35	\$72.41	27.0606%
314	03/01/2049	\$2,850.77	\$2,103.54	\$674.82	\$111,550.81	\$72.41	26.5597%
315	04/01/2049	\$2,850.77	\$2,116.03	\$662.33	\$109,434.78	\$72.41	26.0559%
316	05/01/2049	\$2,850.77	\$2,128.59	\$649.77	\$107,306.19	\$72.41	25.5491%
317	06/01/2049	\$2,850.77	\$2,141.23	\$637.13	\$105,164.96	\$72.41	25.0393%
318	07/01/2049	\$2,850.77	\$2,153.94	\$624.42	\$103,011.02	\$72.41	24.5264%
319	08/01/2049	\$2,850.77	\$2,166.73	\$611.63	\$100,844.29	\$72.41	24.0105%
320	09/01/2049	\$2,850.77	\$2,179.60	\$598.76	\$98,664.69	\$72.41	23.4916%
321	10/01/2049	\$2,850.77	\$2,192.54	\$585.82	\$96,472.15	\$72.41	22.9696%
322	11/01/2049	\$2,850.77	\$2,205.56	\$572.80	\$94,266.59	\$72.41	22.4444%
323	12/01/2049	\$2,850.77	\$2,218.65	\$559.71	\$92,047.94	\$72.41	21.9162%
324	01/01/2050	\$2,850.77	\$2,231.83	\$546.53	\$89,816.11	\$72.41	21.3848%
325	02/01/2050	\$2,832.12	\$2,245.08	\$533.28	\$87,571.03	\$53.76	20.8502%
326	03/01/2050	\$2,832.12	\$2,258.41	\$519.95	\$85,312.62	\$53.76	20.3125%
327	04/01/2050	\$2,832.12	\$2,271.82	\$506.54	\$83,040.80	\$53.76	19.7716%
328	05/01/2050	\$2,832.12	\$2,285.31	\$493.05	\$80,755.49	\$53.76	19.2275%
329	06/01/2050	\$2,832.12	\$2,298.87	\$479.49	\$78,456.62	\$53.76	18.6801%
330	07/01/2050	\$2,832.12	\$2,312.52	\$465.84	\$76,144.10	\$53.76	18.1295%
331	08/01/2050	\$2,832.12	\$2,326.25	\$452.11	\$73,817.85	\$53.76	17.5757%
332	09/01/2050	\$2,832.12	\$2,340.07	\$438.29	\$71,477.78	\$53.76	17.0185%
333	10/01/2050	\$2,832.12	\$2,353.96	\$424.40	\$69,123.82	\$53.76	16.4581%
334	11/01/2050	\$2,832.12	\$2,367.94	\$410.42	\$66,755.88	\$53.76	15.8943%
335	12/01/2050	\$2,832.12	\$2,382.00	\$396.36	\$64,373.88	\$53.76	15.3271%
336	01/01/2051	\$2,832.12	\$2,396.14	\$382.22	\$61,977.74	\$53.76	14.7566%
337	02/01/2051	\$2,812.09	\$2,410.37	\$367.99	\$59,567.37	\$33.73	14.1827%
338	03/01/2051	\$2,812.09	\$2,424.68	\$353.68	\$57,142.69	\$33.73	13.6054%
339	04/01/2051	\$2,812.09	\$2,439.08	\$339.20	\$54,703.61	\$33.73	13.0247%
340	05/01/2051	\$2,812.09	\$2,453.56	\$324.80	\$52,250.05	\$33.73	12.4405%
341	06/01/2051	\$2,812.09	\$2,468.13	\$310.23	\$49,781.92	\$33.73	11.8528%
342	07/01/2051	\$2,812.09	\$2,482.78	\$295.58	\$47,299.14	\$33.73	11.2617%





## AMORTIZATION SCHEDULE

Loan No.: 81037195074  
 Borrower(s): Ravikanth Pilli

Date: 12/09/2022  
 Loan Amount: \$412,392.00  
 Term: 30 years  
 Interest Rate: 7.125 %

Lender: Family First Funding LLC

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
343	08/01/2051	\$2,812.09	\$2,497.52	\$280.84	\$44,801.62	\$33.73	10.6671%
344	09/01/2051	\$2,812.09	\$2,512.35	\$266.01	\$42,289.27	\$33.73	10.0689%
345	10/01/2051	\$2,812.09	\$2,527.27	\$251.09	\$39,762.00	\$33.73	9.4671%
346	11/01/2051	\$2,812.09	\$2,542.27	\$236.09	\$37,219.73	\$33.73	8.8618%
347	12/01/2051	\$2,812.09	\$2,557.37	\$220.99	\$34,662.36	\$33.73	8.2529%
348	01/01/2052	\$2,812.09	\$2,572.55	\$205.81	\$32,089.81	\$33.73	7.6404%
349	02/01/2052	\$2,790.59	\$2,587.83	\$190.53	\$29,501.98	\$12.23	7.0243%
350	03/01/2052	\$2,790.59	\$2,603.19	\$175.17	\$26,898.79	\$12.23	6.4045%
351	04/01/2052	\$2,790.59	\$2,618.65	\$159.71	\$24,280.14	\$12.23	5.7810%
352	05/01/2052	\$2,790.59	\$2,634.20	\$144.16	\$21,645.94	\$12.23	5.1538%
353	06/01/2052	\$2,790.59	\$2,649.84	\$128.52	\$18,996.10	\$12.23	4.5229%
354	07/01/2052	\$2,790.59	\$2,665.57	\$112.79	\$16,330.53	\$12.23	3.8882%
355	08/01/2052	\$2,790.59	\$2,681.40	\$96.96	\$13,649.13	\$12.23	3.2498%
356	09/01/2052	\$2,790.59	\$2,697.32	\$81.04	\$10,951.81	\$12.23	2.6076%
357	10/01/2052	\$2,790.59	\$2,713.33	\$65.03	\$8,238.48	\$12.23	1.9615%
358	11/01/2052	\$2,790.59	\$2,729.44	\$48.92	\$5,509.04	\$12.23	1.3117%
359	12/01/2052	\$2,790.59	\$2,745.65	\$32.71	\$2,763.39	\$12.23	0.6580%
360	01/01/2053	\$2,792.03	\$2,763.39	\$16.41	\$0.00	\$12.23	0.0000%



RAVIKANTH PILLI

12/09/22

DATE

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





LOAN #: 81037195074

DATE _____ CHECK _____ CASH _____ AMT. _____	<b>MORTGAGE ACCOUNT NO.</b> 81037195074	<b>PAYMENT DUE DATE</b> 03/01/2023	<b>IF NOT RECEIVED BY</b> 03/16/2023
	<b>Ravikanth Pilli</b>	<b>AMOUNT DUE</b> \$3,806.46	a late fee of <b>\$111.13</b> will be charged.
	<b>Family First Funding LLC</b> 44 Washington Street, Suite 200 Toms River, NJ 08753	USE FOR ADDL. AMOUNTS	
		PRINCIPAL	
	OTHER		
	ESCROW		
	TOTAL		

PROPERTY ADDRESS:  
124 W Francis Street, Iselin, NJ 08830

COUPON MUST ACCOMPANY PAYMENT

DATE _____ CHECK _____ CASH _____ AMT. _____	<b>MORTGAGE ACCOUNT NO.</b> 81037195074	<b>PAYMENT DUE DATE</b> 02/01/2023	<b>IF NOT RECEIVED BY</b> 02/16/2023
	<b>Ravikanth Pilli</b>	<b>AMOUNT DUE</b> \$3,806.46	a late fee of <b>\$111.13</b> will be charged.
	<b>Family First Funding LLC</b> 44 Washington Street, Suite 200 Toms River, NJ 08753	USE FOR ADDL. AMOUNTS	
		PRINCIPAL	
	OTHER		
	ESCROW		
	TOTAL		

PROPERTY ADDRESS:  
124 W Francis Street, Iselin, NJ 08830

COUPON MUST ACCOMPANY PAYMENT





# SIGNATURE ADDENDUM



RAVIKANTH PILLI

12/09/2022

DATE



## NOTICE OF FURNISHING NEGATIVE INFORMATION

Borrower: **Ravikanth Pilli**

Date: **December 9, 2022**

Loan Number: **81037195074**

Property Address: **124 W Francis Street  
Iselin, NJ 08830**

Lender: **Family First Funding LLC**

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

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



**RAVIKANTH PILLI**



**DATE**



**SIGNATURE/NAME AFFIDAVIT**

<b>RE:</b>	<b>LOAN NUMBER</b>	<b>PROPERTY ADDRESS</b>
	81037195074	124 W Francis Street, Iselin, NJ 08830

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

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

THAT, Ravikanth Pilli  
as the name is signed on the note and/or security instrument is one and the same person as;  
**RAVIKANTH PILLI**

as the name appears in various loan documents.

  
RAVIKANTH PILLI

12/09/2022  
DATE

State of: **NEW JERSEY**

County of: **MIDDLESEX**

Subscribed and sworn to (or affirmed) before me on this 9 day of December, 2022, by  
**RAVIKANTH PILLI.**

My Commission expires: \_\_\_\_\_

(Seal)



(Notary Public)

Kenneth M Kukfa  
Attorney at Law for  
The State of New Jersey



**USA PATRIOT ACT INFORMATION FORM**  
Customer Identification Verification

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

**THE FOLLOWING CUSTOMER INFORMATION MUST BE OBTAINED TO BE IN COMPLIANCE WITH THE USA PATRIOT ACT. THIS INFORMATION MUST BE RETAINED FOR FIVE YEARS AFTER THE ACCOUNT IS CLOSED.**

Borrower Name: **Ravikanth Pilli**

Date of Birth: **August 10, 1987**

Residential Address: **20 Koster Blvd  
Edison, NJ 08837**

Tax Identification Number (SSN): **098-59-0528**

COMPLETE A SEPARATE FORM FOR EACH BORROWER.

FORMS OF IDENTIFICATION: Only One form of Verification is Required.

First Document List --	Country/State of Origin	ID Number	Issuance Date	Expiration Date
<input checked="" type="checkbox"/> State Issued Driver License	<i>New Jersey</i>	<i>P4365</i>	<i>9/21/22</i>	<i>9/10/26</i>
<input type="checkbox"/> State Issued ID Card		<i>64200</i>		
<input type="checkbox"/> Military ID Card		<i>09871</i>		
<input type="checkbox"/> Passport				
<input type="checkbox"/> U.S. Alien Registration Card				
<input type="checkbox"/> Canadian Driver License				

Second Document List --	Name of Issuer on Form	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> Social Security Card	U.S. Govt			
<input type="checkbox"/> Government Issued Visa				
<input type="checkbox"/> Non-U.S./Canadian Driver License				
<input type="checkbox"/> Most Recent Signed Tax Returns <sup>1</sup>	<input type="checkbox"/> Fed <input type="checkbox"/> State	TIN:		
<input type="checkbox"/> Property Tax Bill		APN:		
<input type="checkbox"/> Voter Registration Card				
<input type="checkbox"/> Organizational Membership Card				
<input type="checkbox"/> Bank/Investment/Loan Statements <sup>1</sup>				
<input type="checkbox"/> Paycheck stub with name <sup>1</sup>				
<input type="checkbox"/> Most Recent W-2 <sup>1</sup>				
<input type="checkbox"/> Home/car/renter insurance papers				
<input type="checkbox"/> Recent utility bill				

<sup>1</sup> Do not verify identity with documents that illustrate income and/or assets if the documentation type for this loan precludes collection of such documentation.

Comments: \_\_\_\_\_  
\_\_\_\_\_

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

*[Signature]*  
\_\_\_\_\_  
Signature

*12/9/22*  
\_\_\_\_\_  
Date

*KENNETH KUKFA*  
\_\_\_\_\_  
Printed Name

*Attorney*  
\_\_\_\_\_  
Printed Title





# NEW JERSEY NJMVC

## AUTO DRIVER LICENSE

NOT FOR "REAL ID" PURPOSES

*Bill*  
Chief Administrator



DL P4365 64200 08871 CLASS D  
DOB 08-10-1987  
ISS 09-21-2022 EXP 08-10-2026



PILLI  
RAVIKANTH  
20 KOSTER BLVD APTS 4B  
EDISON, NJ 08837-4242  
END NONE  
RESTR NONE

GENDER M HT 5'-08" EYES BLK ORGAN DONOR  
CC ED0222240000071 U-U-24.00



**BORROWER'S CERTIFICATION & AUTHORIZATION**

**Certification**

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **Family First Funding LLC**

("Lender").

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

**Authorization to Release Information**

To Whom It May Concern:

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

**VA, FHA and USDA Loans**

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

<u>  </u> N/A	Department of Veterans Affairs (VA)
<u>  </u> X	Department of Housing and Urban Development
<u>  </u> N/A	Department of Agriculture (USDA)

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

I/We consent to the use of the information provided by us for any purpose relating to origination, servicing, loss mitigation, and disposition of the Mortgage or Property securing the Mortgage and relating to any insurance claim and ultimate resolution of such claims by the lender/servicer and FHA.

  
 \_\_\_\_\_  
 RAVIKANTH PILLI

12/09/2022  
 \_\_\_\_\_  
 DATE



**COMPLIANCE AGREEMENT**

Borrower(s): **Ravikanth Pilli**

Date: **December 9, 2022**

Loan Number: **81037195074**

Property Address: **124 W Francis Street  
Iselin, NJ 08830**

Lender: **Family First Funding LLC**

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

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

Dated effective this 9 day of DECEMBER, 2022.

  
RAVIKANTH PILLI

12/09/2022  
DATE

State of NEW JERSEY  
County of MIDDLESEX, ss

On DECEMBER 9, 2022, before me, KENNETH KUKFA, Notary Public in and for said county, personally appeared RAVIKANTH PILLI and stated to my satisfaction, that this person (or if more than one, each person) a) was the maker of the within instrument and, b) executed this instrument as his or her own act.

  
Notary's signature

12/9/22  
DATE

My commission expires \_\_\_\_\_

Kenneth M Kukfa  
Attorney at Law for  
The State of New Jersey



Family First Funding LLC

**EQUAL CREDIT OPPORTUNITY ACT NOTICE**


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

**Federal Trade Commission  
Equal Credit Opportunity  
Washington, DC 20580  
877-382-4357**

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered in determining your creditworthiness.



RAVIKANTH PILLI



DATE



## Important Notice to Homebuyers

U.S. Department of Housing  
and Urban Development  
Office of Housing - Federal  
Housing Commissioner

OMB Approval No. 2502-0059  
(Expires 12/31/2023)

**You must** read this entire document at the time you apply for the loan.  
Return one copy to the mortgagee as proof of notification and keep one copy for your records.

### Condition of Property

The property you are buying is not HUD/FHA approved and HUD/FHA does not warrant the condition or the value of the property. An appraisal will be performed to estimate the value of the property, but this appraisal does not guarantee that the house is free of defects. You should inspect the property yourself very carefully or hire a professional inspection service to inspect the property for you.

### Interest Rate and Discount Points

- a. HUD does not regulate the interest rate or the discount points that may be paid by you or the seller or other third party. You should shop around to be sure you are satisfied with the loan terms offered and with the service reputation of the mortgagee you have chosen.
- b. The interest rate, any discount points, and the length of time the mortgagee will honor the loan terms are all negotiated between you and the mortgagee.
- c. The seller can pay the discount points, or a portion thereof, if you and the seller agree to such an arrangement.
- d. Mortgagees may agree to guarantee or "lock-in" the loan terms for a definite period of time (i.e., 15, 30, 60 days, etc.) or may permit your loan to be determined by future market conditions, also known as "floating". Mortgagees may require a fee to lock in the interest rate or the terms of the loan but must provide a written agreement covering a minimum of 15 days before the anticipated closing.
- e. Your agreement with the mortgagee will determine the degree, if any, that the interest rate and discount points may rise before closing.
- f. If the mortgagee determines you are eligible for the mortgage, your agreement with the seller may require you to complete the transaction or lose your deposit on the property.

### Don't Commit Loan Fraud

It is important for you to understand that you are required to provide complete and accurate information when applying for a mortgage loan.

- a. Do not falsify information about your income or assets.
- b. Disclose all loans and debts (including money that may have been borrowed to make the down payment).
- c. Do not provide false letters of credit, cash-on-hand statements, gift letters or sweat equity letters.
- d. Do not accept funds to be used for your down payment from any other party (seller, real estate salesperson, builder, etc.).
- e. Do not falsely certify that a property will be used for your primary residence when you are actually going to use it as a rental property.
- f. Do not act as a "strawbuyer" (somebody who purchases a property for another person and then transfers title of the property to that person), nor should you give that person personal or credit information for them to use in any such scheme.
- g. Do not apply for a loan by assuming the identity of another person.

- h. Do not sign an incomplete or blank document that is missing the name and address of the recipient or other important identifying information.

**Penalties for Loan Fraud:** Federal laws provide severe penalties for fraud, misrepresentation, or conspiracy to influence wrongly the issuance of mortgage insurance by HUD. You can be subject to a possible prison term and fine of up to \$10,000 for providing false information. Additionally, you could be prohibited from obtaining a HUD-insured loan for an indefinite period.

**Report Loan Fraud:** If you are aware of any fraud in HUD programs or if an individual tries to persuade you to make false statements on a loan application, you should report the matter by calling your nearest HUD office or the HUD Regional Inspector General, or call the HUD Hotline on 1 (800) 347-3735.

**Warning:** It is a crime to knowingly make false statements to the United States Government on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18, U.S.C. §§ 1001 and 1010.

### Discrimination

If you believe you have been subject to discrimination because of race, color, religion, sex, handicap, familial status, or national origin, you should call HUD's Fair Housing & Equal Opportunity Complaint Hotline: 1 (800) 669-9777.

### About Prepayment

This notice is to advise you of the requirements that must be followed to accomplish a prepayment of your mortgage, and to prevent accrual of any interest after the date of prepayment.

You may prepay any or all of the outstanding indebtedness due under your mortgage at any time, without penalty. However, to avoid the accrual of interest on any prepayment, the prepayment must be received on the installment due date (the first day of the month) if the mortgagee stated this policy in its response to a request for a payoff figure.

Otherwise, you may be required to pay interest on the amount prepaid through the end of the month. The mortgagee can refuse to accept prepayment on any date other than the installment due date.

For all FHA mortgages closed on or after January 21, 2015, mortgagees may only charge interest through the date the mortgage is paid in full.



**FHA Mortgage Insurance Information**

**Who may be eligible for a refund?**

**Premium Refund:** You may be eligible for a refund of a portion of the insurance premium if you paid an upfront mortgage insurance premium (UFMIP) at settlement and are refinancing with another FHA mortgage.

Review your settlement papers or check with your mortgage company to determine if you paid a UFMIP.

**Exceptions:**

**Assumptions:** When an FHA-insured loan is assumed the insurance remains in force (the seller receives no refund). The owner of the property at the time the insurance is terminated is entitled to any refund.

**FHA-to-FHA Refinance:** When an FHA-insured loan is refinanced, the refund from the old premium may be applied toward the UFMIP required for the new loan.

**How are Refunds Determined?**

The FHA Commissioner determines how much of the UFMIP is refunded when loans are terminated. Refunds are based on the number of months the loan is insured.

**Monthly Insurance Premiums**

In addition to a UFMIP, you may also be charged a monthly mortgage insurance premium. You will pay the monthly premium for either:

- the first 11 years of the mortgage term, or the end of the mortgage term, whichever occurs first, if your mortgage had an original principal obligation (excluding financed UFMIP) with a loan-to-value (LTV) ratio of less than or equal to 90 percent; or
- the first 30 years of the mortgage term, or the end of the mortgage term, whichever occurs first, for any mortgage involving an original principal obligation (excluding financed UFMIP) with an LTV greater than 90 percent.

**Important:** The rules governing the eligibility for premium refunds are based on the financial status of the FHA insurance fund and are subject to change.

SI USTED HABLA ESPANOL Y TIENE DIFICULTAD LEYENDO O HABLANDO INGLES, POR FAVOR LLAME A ESTE NUMERO TELEFONICO 800.697.6967.

**You, the borrower, must be certain that you understand the transaction. Seek professional advice if you are uncertain.**

**Acknowledgment:** I acknowledge that I have read and received a copy of this notice at the time of loan application. This notice does not constitute a contract or binding agreement. It is designed to provide current HUD/FHA policy regarding refunds.



RAVIKANTH PILLI

12/09/2022

DATE



**MODEL NOTICE  
INFORMED CONSUMER  
CHOICE DISCLOSURE NOTICE**

**U.S. Department of  
Housing and Urban Development**  
Office of Housing Federal Housing Commissioner

**LOAN #: 81037195074**

OMB Approval No. 2502-0059  
(exp. 12/31/2023)

Lenders are not required to use this specific form when making this disclosure. This form is provided as an example of what should be included in this disclosure. Section 203(b)(2) of the National Housing Act requires a disclosure to assist borrowers in comparing the costs of a FHA-insured mortgage versus similar conventional mortgages. This disclosure must be given to prospective borrowers that may qualify for both FHA-insured financing and a conventional mortgage product. Public reporting burden for this disclosure is estimated to average 5 minutes per response including time for reviewing instructions, searching existing data sources, gathering and maintaining data needed and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless that collection displays a valid OMB control number.

In addition to an FHA-insured mortgage, you may also qualify for other mortgage products offered by your lender. To ensure that you are aware of available financing options, your lender has prepared a comparison of the typical costs of alternative conventional mortgage product(s), using representative loan amounts and costs. The loan amounts and associated costs shown below will vary from your own mortgage loan transaction. You should study the comparison carefully, ask questions, and determine which product is best for you. The information provided below was prepared as of **December 9, 2022**.

Neither your lender nor FHA warrants that you actually qualify for any mortgage loan offered by your lender. This notice is provided to you to identify the key differences between these mortgage products. This disclosure is not a contract and does not constitute loan approval. Actual mortgage approval can only be made following a full underwriting analysis by your lender.

Mortgage Parameters	FHA Financing 203(b) Fixed Rate	Conventional Financing 95% with Mortgage Insurance
1. Sales Price	\$100,000.00	\$100,000.00
2. Mortgage Amount	\$96,500.00 - \$98,188.00 w/ Upfront Mortgage Insurance Premium (UFMIP).	\$95,000.00
3. Closing Costs	\$2,000.00	\$2,000.00
4. Down payment Needed	\$3,500.00	\$5,000.00
5. Interest Rate and Term of Loan in Years	5.00 % / 30 Year Loan	100.00 % / 30 Year Loan
6. Monthly Payment (principal and interest only)	\$527.09	\$509.98
7. Loan-to-Value (LTV)	96.50 %	95.00 %
8. Monthly Mortgage Insurance Premium (MIP)	\$99.85	\$53.04
9. Maximum Number of Years of Monthly MIP Payments	10 years	Approximately 9 Years
10. UFMIP	\$1,688.00 (typically included in mortgage amount, line 2)	

- The monthly MIP is calculated on the average annual principal balance, i.e., as the amount you owe on the loan decreases each year, so does the amount of the monthly premium.
- Based on an UFMIP rate of 1.75%, the total mortgage amount is **\$98,188**.
- Streamline refinances of FHA loans endorsed/insured by FHA prior to June 1, 2009 are subject to a reduced UFMIP of .01% and a reduced annual MIP of .55% (**\$44.22 monthly for a loan amount of \$96,500**).

FHA Mortgage Insurance Premium Information

In addition to an UFMIP, you may also be charged a monthly MIP. You will pay the monthly premium for either:

- the first 30 years of the mortgage term, or the end of the mortgage term, whichever occurs first, for any mortgage involving an original principal obligation (excluding financed UFMIP) with a LTV greater than 90 percent; or
- the first 11 years of the mortgage term, or the end of the mortgage term, whichever occurs first, if your mortgage had an original principal obligation (excluding financed UFMIP) with a LTV ratio of less than or equal to 90 percent.

  
RAVIKANTH PILLI

12/09/2022  
DATE



**Notice to Homeowner  
Assumption of HUD/FHA Insured Mortgages  
Release of Personal Liability**

FHA Case Number: **353-0509844-703-203B**

Loan Number: **81037195074**

You are legally obligated to make the monthly payments required by your mortgage (deed of trust) and promissory note.

The Department of Housing and Urban Development (HUD) has acted to keep investors and non-creditworthy purchasers from acquiring one-to-four family residential properties covered by certain FHA-insured mortgages. There are minor exceptions to the restriction on investors: loans to public agencies and some non-profit organizations, Indian tribes or service persons; and loans under special mortgage insurance programs for property sold by HUD, rehabilitation loans or refinancing of insured mortgages. Your lender can advise you if you are included in one of these exceptions.

HUD will therefore direct the lender to accelerate this FHA-insured mortgage loan if all or part of the property is sold or transferred to a purchaser or recipient (1) who will not occupy the property as his or her principal residence, or (2) who does occupy the property but whose credit has not been approved in accordance with HUD requirements. This policy will apply except for certain sales or transfers where acceleration is prohibited by law.

When a loan is accelerated, the entire balance is declared "immediately due and payable." Since HUD will not approve the sale of the property covered by this mortgage to an investor or to a person whose credit has not been approved, you, the original homeowner, would remain liable for the mortgage debt even though the title to the property might have been transferred to the new buyer.

Even if you sell your home by letting an approved purchaser (that is, a creditworthy owner-occupant) assume your mortgage, you are still liable for the mortgage debt unless you obtain a release from liability from your mortgage lender. FHA-approved lenders have been instructed by HUD to prepare such a release when an original homeowner sells his or her property to a creditworthy purchaser who executes an agreement to assume and pay the mortgage debt and thereby agrees to become the substitute mortgagor. The release is contained in Form HUD-92210-1, ("Approval of Purchaser and Release of Seller"). You should ask for it if the mortgage lender does not provide it to you automatically when you sell your home to a creditworthy owner-occupant purchaser who executes an agreement to assume personal liability for the debt. When this form is executed, you are no longer liable for the mortgage debt.

You must sign and date this Notice as indicated, return one copy to your lender as proof of notification and keep one copy for your records.



RAVIKANTH PILLI



DATE





## FLOOD HAZARD DETERMINATION

Date: **December 9, 2022**

Borrower(s) Name(s): **Ravikanth Pilli**

Property Address: **124 W Francis Street, Iselin, NJ 08830**

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

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

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

  
RAVIKANTH PILLI

12/09/2022  
DATE



## HAZARD INSURANCE AUTHORIZATION, REQUIREMENTS AND DISCLOSURE

Borrower(s): **Ravikanth Pilli**

Date: **12/09/2022**

Loan Number: **81037195074**

Property Address: **124 W Francis Street, Iselin, NJ 08830**

Lender: **Family First Funding LLC, a Limited Liability Corporation**

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

1. Coverage must equal the lesser of the following:
  - 100% of the insurable value of the improvements, as established by the property insurer, or
  - the unpaid principal balance of the mortgage, as long as it equals the minimum amount—80% of the insurable value of the improvements—required to compensate for damage or loss on a replacement cost basis. If it does not, then coverage that does provide the minimum required amount must be obtained.
2. The insurance company providing coverage must have a(n) **"A"** rating or better in the latest edition of "Best's Insurance Guide," must be licensed in the State in which the property described above is located, and must be licensed to transact the lines of insurance required in the transaction.
3. Policy shall provide at least "Broad Form" coverage on properties of one to four units, and at least "Vandalism & Malicious Mischief" on properties with over four units, with no deviation. Homeowners policies must provide coverage equal to "HO 2" form.
4. The maximum deductible must not exceed **5.000 % of the face amount of the insurance policy.**
5. Policy must provide coverage for a term of at least **One (1) Year(s)**. Premiums may be paid on an annual installment basis only if the policy provides that the Lender will be notified in writing of cancellation 30 days prior to expiration of coverage, for any cause. Binders are not acceptable, unless otherwise mandated by state law.
6. If any existing policy is provided which will expire within **Six (6) Month(s)** from the date of the recording of this loan, said policy must be renewed for the required term as noted in #5 above.
7. All forms and endorsements pertaining to the Lender's requirements must appear on the "Declaration Page" of the policy.
8. New policies must be accompanied by a signed "Broker of Record Authorization" if borrower(s) have changed Insurance Agents.
9. Verification of renewal of insurance policies must be in the Lender's office at least thirty days prior to the expiration date of the existing policy. If this requirement is not met, the LENDER OR ITS SUCCESSORS OR ASSIGNS MAY AT THEIR OPTION, BUT WITHOUT OBLIGATION TO DO SO, PROVIDE COVERAGE TO REPLACE ANY EXPIRING POLICIES WHICH HAVE NOT BEEN PROPERLY RENEWED. The premium for such coverage will be remitted promptly by the undersigned, or Lender may charge borrower's account for the cost thereof.
10. The policy must include a standard "mortgagee loss payee clause" (Lenders Loss Payable Endorsement form 438 BFU or equivalent) in favor of:  
**Family First Funding LLC, a Limited Liability Corporation, Its Successors And/Or Assigns**  
**44 Washington Street, Suite 200**  
**Toms River, NJ 08753**
11. Property address and insureds' names must be designated on the policy as on the ALIA Title Policy.
12. The Lender's loan number must appear on the policy and any subsequent endorsements.
13. Effective date of new policies, endorsements, and/or assignments shall be as of, or prior to, the date of recording this loan.



**LOAN #: 81037195074**

14. If the security property is a condominium, the master insurance policy must contain a minimum of **\$1,000,000.00** coverage for "Directors & Officers" liability as well as "walls-in" coverage policy (commonly known as HO-6 policy). The policy must include replacement of improvements and betterment coverage to cover any improvements that you may have made to the unit. A copy of the master policy must be submitted to the Lender prior to funding.

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

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

  
**RAVIKANTH PILLI**

  
**DATE**



**NEW JERSEY ADDENDUM TO  
RESIDENTIAL MORTGAGE LOAN APPLICATION**

Borrower(s): **Ravikanth Pilli**

Date: **December 9, 2022**

Loan Number: **81037195074**

Property Address: **124 W Francis Street  
Iselin, NJ 08830**

Lender/Broker: **Family First Funding LLC**

Loan Originator: **Rachael Lanzman**

License #: **810371**  
NMLS #: **810371**

License #: **1482345**  
NMLS #: **1482345**

**For Subject Properties Or Current Residences Located in New Jersey:**

New Jersey law provides civil union partners shall have the same rights, protections, and benefits, and shall be subject to the same responsibilities, obligations, and duties under law, whether they derive from statutes, administrative regulations, court rules, government policies, common law, or any other provisions or sources of law, as are granted to and imposed upon spouses. Consequently, a non-borrowing civil union partner or spouse will have an ownership interest in the property of the borrowing civil union partner or spouse. This interest would prevent the lender from attaching the entire property securing the loan without the consent of both civil union partners or both spouses. **Therefore, the lender will require that both civil union partners or both spouses sign the mortgage or other security instrument that secures the loan when such signature is required to protect the interest of the non-borrowing spouse or civil union partner.**

**BORROWER & CO-BORROWER AFFIDAVIT**

Can anyone, other than you, claim a homestead interest, community property interest, or other interest, in the property that will secure repayment of the loan?

Borrower:

NO

YES

If yes, who may be able to claim such interest?

Name:

Co-Borrower:

NO

YES

If yes, who may be able to claim such interest?

Name:

  
RAVIKANTH PILLI

  
DATE



**Choice of Insurance Notice**

This disclosure is required by N.J. Rev. Stat. Ann. § 17:11C-73(d); N.J. Admin. Code tit. 3, § 1-13.1(b).

**NOTICE TO THE BORROWER:**

**YOU MAY BE REQUIRED TO PURCHASE PROPERTY INSURANCE AS A CONDITION OF RECEIVING THE LOAN.**

**IF PROPERTY INSURANCE IS REQUIRED, YOU MAY SECURE INSURANCE FROM A COMPANY OR AGENT OF YOUR OWN CHOOSING.**

**YOU ALSO MAY SECURE ANY OTHER INSURANCE REQUIRED IN CONNECTION WITH YOUR LOAN FROM A SOURCE OF YOUR OWN CHOOSING. HOWEVER, LENDER SHALL HAVE THE RIGHT TO REFUSE TO ACCEPT, FOR REASONABLE CAUSE, THE INSURANCE OR INSURER YOU SELECT. IF LENDER REFUSES TO ACCEPT THE INSURANCE OR INSURER YOU SELECT, LENDER WILL PROVIDE WRITTEN NOTIFICATION OF WHY SUCH INSURANCE OR INSURER IS UNACCEPTABLE.**

I acknowledge having read and received a copy of this disclosure.

  
RAVIKANTH PILLI

12/09/22  
DATE



### DELIVERY FEE AUTHORIZATION

In this New Jersey Delivery Fee Authorization (the "Authorization") "we," "us" or "our" means **Family First Funding LLC**

"You" or "your" means each applicant who signs below.

This Authorization is given pursuant to N.J. Admin. Code § 3:1-16.2(a)(7)(i). In connection with processing or closing your loan in a timely manner, we may employ special delivery services limited to the following fees paid or actually incurred by a lender on behalf of a borrower: Overnight delivery, messenger, fax, and other special delivery fees, provided that the type of service is authorized by the borrower in advance in writing or the specific service is authorized by the borrower in writing. You will be required to reimburse us at closing for the actual cost of any of these services. To the extent incurred, these fees are not refundable except as required by N.J. Admin. Code § 3:1-16.3. Additional fees, as set forth in the Loan Estimate that you will receive from us, may be required to close your loan.

By signing below, you authorize the employment of special delivery services in connection with your loan and agree to pay the related costs at closing. You also acknowledge having read and fully understood this Authorization and having received or retained a copy of this document.



RAVIKANTH PILLI

12/09/2022

DATE



New Jersey Department of Community Affairs  
Division of Local Government Services

**INITIAL TAX  
AUTHORIZATION NOTICE**

<p><b>1 PROPERTY INFORMATION</b></p> <p>Municipality: <b>Iselin</b> County: <b>Middlesex</b>                  Block: <b>484.03</b> Lot: <b>80</b> Qualification: _____ Acct. #: _____                  Property Location: <b>124 W Francis Street, Iselin, NJ 08830</b></p> <p>Owner Name: <b>Ravikanth Pilli</b></p> <p>Owner Mailing Address: <b>20 Koster Blvd, Edison, NJ 08837</b></p>	
<p><b>2 MORTGAGEE INFORMATION</b></p> <p>Name: <b>Family First Funding LLC</b></p> <p>Address: <b>44 Washington Street, Suite 200, Toms River, NJ 08753</b></p> <p>Contact: <b>Kevin Brown</b>                  Phone #: <b>732-505-4600</b>                  Bank Code #: _____                  Loan Number: <b>81037195074</b></p>	<p><b>3 SERVICING ORGANIZATION INFORMATION</b></p> <p>Name: <b>Family First Funding LLC</b></p> <p>Address: <b>44 Washington Street, Suite 200, Toms River, NJ 08753</b></p> <p>Contact: _____                  Phone #: _____                  Bank Code #: _____                  Loan Number: <b>81037195074</b></p>
<p><b>4 SEND DUPLICATE TAX BILL?</b> Yes <input type="checkbox"/> Fee Enclosed \$ _____</p>	
<p><b>TAX BILL INSTRUCTIONS</b></p>	
<p><b>5 OWNER AUTHORIZATION</b> <i>(Do not use for mortgage purchase)</i></p> <p>This form is to serve as authorization to indicate on the municipality's tax collection records that all current and future tax bills on the property described above are to be forwarded to the mortgagee or its designee noted herein unless otherwise indicated. This authorization is assignable in the event the mortgagee or servicing organization sells, assigns or transfers the servicing of the mortgage loan to another mortgagee or servicing organization, pursuant to P.L. 1990, c. 69 and N.J.A.C. 5:33-4.1 et seq.</p> <p>Owner's Signature: _____                  Type Name: <b>Ravikanth Pilli</b>                  Date: <b>12/09/2022</b></p> <p>Owner's Signature: _____                  Type Name: _____                  Date: _____</p> <p>Owner's Signature: _____                  Type Name: _____                  Date: _____</p> <p>Owner's Signature: _____                  Type Name: _____                  Date: _____</p>	<p><b>6 SELECTION OF ALTERNATE TAX BILL RECIPIENT</b>  <i>(Tax bill will be sent to the mortgagee unless this section is completed)</i></p> <p>Until further written notice from the undersigned, the mortgagee hereby authorizes the tax collector to send all current and future tax bills for the property described above to the following organization:</p> <p>Servicing Organization (#3 above): <input type="checkbox"/></p> <p>Tax Processor: <input type="checkbox"/> (fill in the following)</p> <p>Name: _____</p> <p>Address: _____</p> <p>Contact: _____                  Phone #: _____                  Bank Code #: _____                  Loan Number: _____</p> <p>Mortgagee's Authorization:                  Signature: _____                  Name: _____                  Title: _____</p>
<p><b>7 FORECLOSURE NOTICE REQUEST</b>  <i>(pursuant to N.J.S.A. 54:5-104.48)</i></p> <p>This form is to serve as notice that the undersigned mortgagee requests notice of foreclosure in the event of In Rem tax foreclosure proceedings on the above listed property.</p> <p>_____  <i>Signature of mortgagee representative</i> Date</p> <p>Typed Name and Title:  <b>Kevin Brown</b></p>	<p><b>8 ACKNOWLEDGEMENT BY COLLECTOR</b></p> <p>Date: _____</p> <p>Tax Collector: _____</p> <p>Municipality: _____</p>
<p><b>9</b> This form prepared on (date) <b>December 9, 2022</b> by (name), <b>Kevin Brown</b></p> <p>for (company), <b>Family First Funding LLC</b></p> <p>at (phone) <b>732-505-4600</b></p>	



LOAN #: 81037195074

Property Address: 124 W Francis Street, Iselin, NJ 08830

Lender: Family First Funding LLC

**NEW JERSEY PROPERTIES-RIGHT TO OWN  
ATTORNEY DISCLOSURE**

Under NJ Stat Ann Section 46:10A-6 the lender is required to advise you of the following prior to you accepting a written offer:

1. The lender's attorney only represents the interest of the lender;
2. The interest of the lender and your interest may differ and could conflict; and
3. You should employ an attorney of your choice who is licensed to practice law in New Jersey and who will represent your interest.

I/We acknowledge receipt of this notice at time of application.

I will select an attorney.

I do not wish to exercise my right to select an attorney.

  
RAVIKANTH PILLI

12/09/2022

DATE





**Request for Taxpayer  
Identification Number and Certification**

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

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

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

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

**3** Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes.  
 Individual/sole proprietor or single-member LLC  
 C Corporation  
 S Corporation  
 Partnership  
 Trust/estate  
 Limited liability company. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) ►  
Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.  
 Other (see instructions) ►

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

**5** Address (number, street, and apt. or suite no.) See instructions.  
**20 Koster Blvd**

**6** City, state, and ZIP code  
**Edison, NJ 08837**

**7** List account number(s) here (optional)

Requester's name and address (optional)  
**Family First Funding LLC  
44 Washington Street, Suite 200  
Toms River, NJ 08753**

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

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

**Social security number**

0	9	8	-	5	9	-	0	5	2	8
---	---	---	---	---	---	---	---	---	---	---

or

**Employer identification number**

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

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

**Part II Certification**

Under penalties of perjury, I certify that:

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

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

**Sign Here** Signature of U.S. person ►  Date ► 12/09/2022

**General Instructions**

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

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

**Purpose of Form**

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

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

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

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

By signing the filled-out form, you:

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

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

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

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

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



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

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

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

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

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

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

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

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

**Backup Withholding**

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

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

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

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

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

Also see *Special rules for partnerships*, earlier.

**What is FATCA Reporting?**

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

**Updating Your Information**

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

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

**Penalties**

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

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

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

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

**Specific Instructions**

**Line 1**

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

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

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

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

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

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

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

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

**Line 2**

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

**Line 3**

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

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



**Line 4, Exemptions**

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

**Exempt payee code.**

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

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

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

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

IF the payment is for...	THEN the payment is exempt for...
Interest and dividend payments	All exempt payees except for 7
Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 4
Payments over \$800 required to be reported and direct sales over \$5,000 <sup>1</sup>	Generally, exempt payees 1 through 5 <sup>2</sup>
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

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

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

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

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

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

**Line 5**

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

**Line 6**

Enter your city, state, and ZIP code.

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

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

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

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

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

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

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

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

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

**Part II. Certification**

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

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

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

1. **Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.** You must give your correct TIN, but you do not have to sign the certification.
2. **Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.** You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.
3. **Real estate transactions.** You must sign the certification. You may cross out item 2 of the certification.
4. **Other payments.** You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have



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

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

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

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

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

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

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

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

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

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

**Secure Your Tax Records From Identity Theft**

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

To reduce your risk:

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

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

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

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

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

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

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

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

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

**Privacy Act Notice**

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



# CAUTION

U.S. Department of  
Housing and Urban  
Development  
Federal Housing Administration (FHA)



OMB Approval No: 2502-0538  
(exp. 06/30/2021)

## For Your Protection: Get a Home Inspection

### Why a Buyer Needs a Home Inspection

A home inspection gives the buyer more detailed information about the overall condition of the home prior to purchase. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

- Evaluate the physical condition: structure, construction, and mechanical systems;
- Identify items that need to be repaired or replaced; and
- Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

### You Must Ask for a Home Inspection

- A home inspection will only occur if you arrange for one. FHA does not perform a home inspection.
- Decide early. You may be able to make your contract contingent on the results of the inspection.

### Appraisals are Different from Home Inspections

An appraisal is different from a home inspection and does not replace a home inspection. Appraisals estimate the value of the property for lenders. An appraisal is required to ensure the property is marketable. Home inspections evaluate the condition of the home for buyers.

### FHA Does Not Guarantee the Value or Condition of your Potential New Home

If you find problems with your new home after closing, FHA cannot give or lend you money for repairs, and FHA cannot buy the home back from you. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

### Radon Gas Testing and other safety/health issues

The United States Environmental Protection Agency and the Surgeon General of the United States have recommended that all houses should be tested for radon. For more information on radon testing, call the toll-free National Radon Information Line at 1-800-SOS-Radon or 1-800-767-7236.

Ask your home inspector about additional health and safety tests that may be relevant for your home.

### Be an Informed Buyer

It is your responsibility to be an informed buyer. You have the right to carefully examine your potential new home with a qualified home inspector. To find a qualified home inspector ask for references from friends, realtors, local licensing authorities and organizations that qualify and test home inspectors.



HUD-92564-CN (6/14)



CAUTION

CAUTION

# CAUTION



## U.S. Department of Housing and Urban Development

## NOTICE TO PURCHASERS

## THE IMPORTANCE OF A HOME INSPECTION

**HUD DOES NOT WARRANT THE CONDITION OF A PROPERTY.** It is important for you to have a home inspection performed on the property you wish to purchase in order to identify any possible defects. Up to \$200 of the cost to perform the inspection may be financed into your mortgage. Names of home inspection companies can be found in the yellow pages of your telephone directory under the heading "Home Inspection Services."

## WATCH OUT FOR LEAD-BASED PAINT POISONING!

If the home you intend to purchase was built before 1978, it may contain lead-based paint. About three out of every four pre-1978 buildings have lead-based paint.

## WHAT IS LEAD POISONING?

Lead poisoning means having high concentrations of lead in the body. **LEAD CAN:**

- Cause major health problems, especially in children under 7 years old.
- Damage a child's brain, nervous system, kidneys, hearing, or coordination.
- Affect learning.
- Cause behavior problems, blindness, and even death.
- Cause problems in pregnancy and affect a baby's normal development.

## WHO GETS LEAD POISONING?

*Anyone can get it*, but children under 7 are at the greatest risk, because their bodies are not fully grown and are easily damaged. The risk is worse if the child:

- Lives in an older home (built/constructed before 1978, and even more so before 1960).
- Does not eat regular meals (an empty stomach accepts lead more easily).
- Does not eat enough foods with iron or calcium.
- Has parents who work in lead-related jobs.
- Has played in the same places as brothers, sisters, and friends who have been lead poisoned. (Lead poison *cannot* be spread from person to person. It comes from contact with lead.)

Women of childbearing age are also at risk, because lead poisoning can cause miscarriages, premature births, and the poison can be passed onto their unborn babies.

## WHERE DOES IT COME FROM?

The lead hazards that children most often touch are *lead dust*, *leaded soil*, loose chips and chewable surfaces painted with lead-based paint. A child may be harmed when it puts into its mouth toys, pacifiers, or hands that have leaded soil or lead dust on them. Lead also comes from:

- Moving parts of windows and doors that can make lead dust and chips.
- Lead-based paint on windows, doors, wood trim, walls and cabinets in kitchens and bathrooms, on porches, stairs, railings, fire escapes and lamp posts.
- Soil next to exterior of buildings that have been painted with lead-based paint and leaded gasoline dust in soil near busy streets.
- Drinking water. (pipes and solder)
- Parents who may bring lead dust home from work on skin, clothes, and hair.
- Colored newsprint and car batteries.
- Highly glazed pottery and cookware from other countries.
- Removing old paint when refinishing furniture.

In recent years some uses of lead in products that could cause lead poisoning have been reduced or banned. This is true for lead in gasoline, lead in solder used in water pipes, and lead in paint. Still, a great deal of lead remains in and around older homes, and lead-based paint and accompanying lead dust are seen as the major sources.

## HOW DO I KNOW IF MY CHILD IS AFFECTED?

Is your child:

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>• cranky?</li> <li>• vomiting?</li> <li>• tired?</li> <li>• unwilling to eat or play?</li> <li>• complaining of stomachaches or headaches?</li> </ul> | <ul style="list-style-type: none"> <li>• unable to concentrate?</li> <li>• hyperactive?</li> <li>• playing with children who have these symptoms?</li> </ul> |
|--|--|

These *can* be signs of lead poisoning. However, your children might not show these signs and yet be poisoned; only your clinic or Doctor can test for sure.

## WHAT CAN I DO ABOUT IT?

Your child should first be tested for lead in the blood between six months and one year old. Ask the clinic or your doctor to do it during a regular checkup. Your doctor will tell you how often you should have your child tested after that. A small amount of lead in the blood may not make your child seem very sick, but it can affect how well he or she can learn. If your child *does* have high amounts of lead in the blood, you should seek treatment and have your home tested for lead-based paint and lead dust.



**HOW DO I KNOW IF MY HOME HAS LEAD-BASED PAINT?**

The appraisal does not determine whether a home actually has lead-based paint. It only identifies whether there are defective paint surfaces in a home that *might* have lead-based paint. Therefore, the only way you can know for sure is to have the home tested by a qualified firm or laboratory. Both the interior and exterior should be tested. You should contact your local health or environmental office for help.

**WHAT DO I DO IF MY HOME DOES HAVE LEAD?**

*Do not try to get rid of lead-based paint yourself, you could make things worse for you and your family.* If your home contains lead-based paint, contact a company that specializes in lead-based paint abatement. Have professionals do the job correctly and safely. This may cost thousands of dollars, depending on the amount of lead-based paint and lead dust found in your home, but it will also protect you and your children from the effects of lead poisoning. In the meantime, there are things you can do *immediately* to protect your child:

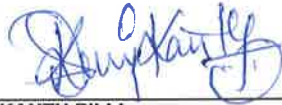
- Keep your child away from paint chips and dust.
- Wet-mop floors and wipe down surfaces often, especially where the floors and walls meet. Be sure to clean the space where the window sash rests on the sill. Keeping the floor clear of paint chips, dust and dirt is easy and very important. *Do not sweep or vacuum lead-based paint chips or lead dust with an ordinary vacuum cleaner.* Lead dust is so fine it will pass through a vacuum cleaner bag and spread into the air you breathe.
- Make sure your children wash their hands frequently and always before eating.
- Wash toys, teething rings, and pacifiers frequently.

**WILL HUD INSURE A MORTGAGE LOAN ON A HOME WITH LEAD-BASED PAINT?**

HUD may insure a mortgage on a house even with lead-based paint if defective paint surfaces are treated. HUD *will not* remove it. You will have to pay for the cost of removal yourself.

**ACKNOWLEDGEMENT**

I acknowledge that I have received and read a copy of this Notice before signing the sales contract to purchase my property.



RAVIKANTH PILLI

12/09/2022

DATE



## HUD APPRAISED VALUE DISCLOSURE

Borrower(s):  
**Ravikanth Pilli**

Lender:  
**Family First Funding LLC**

Property Address: **124 W Francis Street, Iselin, NJ 08830**

Loan Number: **81037195074**

I (We) understand that my (our) application for a FHA-insured mortgage is being processed under the Direct Endorsement (DE) program. The Lender has advised me (us) that the appraiser has assigned a value of **\$420,000.00** to the property being purchased. I am (We are) aware that the final determination of value for mortgage insurance purposes will be made by the DE underwriter after he/she reviews the report. It is understood that I (we) may elect to cancel the application or renegotiate with the seller if the DE underwriter reduces the value below the amount set forth in the sales contract or requires additional repairs for which the seller will not be responsible.

  
RAVIKANTH PILLI

  
DATE







**MORTGAGE LOAN COMMITMENT**

DATE: 12/7/2022

Loan #: 81037195074

BORROWERS: Ravikanth Pilli

SUBJECT PROPERTY ADDRESS: 124 W Francis Street, Iselin, NJ 08830

PURCHASE PRICE: \$ 420,000.00  
 BASE MORTGAGE LOAN AMOUNT: \$ 405,300.00  
 TOTAL MORTGAGE LOAN AMOUNT: \$ 412,392.00  
 INTEREST RATE: 7.125 %  
 TERM OF LOAN: 360 / 360  
 LTV: 96.50096.500 / CLTV: 96.500  
 LOAN PROGRAM: FIIA FIXED BANKER ONLY  
 COMMITMENT EXPIRATION DATE: 12/16/2022  
 UPFRONT MIP: \$ 7,092.00

**INTEREST RATE HAS NOT BEEN LOCKED UNLESS NOTED BELOW**

LOCK EXPIRATION DATE: 12/14/2022  
 LOAN ORIGINATION FEE: 495.00  
 LOAN COMMITMENT FEE:  
 LOAN APPLICATION FEE: 995.00  
 LOAN PROCESSING FEE:  
 LOAN DISCOUNT FEE: 4,123.92

Unless otherwise stated these figures are for illustrative purposes only. They reflect the rate now in effect, not necessarily the rate you will receive which will be determined and established as indicated in the Loan approval.

**Escrow Account**

(Y) An Escrow Account is / is NOT required on your loan

	Escrowed (Y/N)
Property Taxes	Y
Hazard Insurance	Y
Flood Insurance	

**Private Mortgage Insurance**

(Y) Private Mortgage Insurance is / is NOT required on your loan

	Escrowed (Y/N)
Private Mortgage Insurance	Y

**Additional Insurance (Other):**

( ) Additional Insurance is / is NOT required on your loan

	Escrowed (Y/N)
HOA Dues	

**FEES:**

Appraisal: 595.00  
 Credit Report: 72.24  
 Final Inspection: TBD  
 Flood Certification Fee: 15.00

Your commitment fee is non-refundable, except under the following circumstances:



In the event that a lock-in agreement has not been executed and a commitment has been issued, and the loan does not close before the expiration date of the commitment through no substantial fault of the borrower, the borrower may: (a) terminate the commitment, whereupon the lender shall promptly refund to the borrower and commitment fee paid by the borrower; or (b) have the commitment extended for a reasonable period of time, not to exceed 14 calendar days, to permit the closing of the loan.

**FHA LOANS ONLY** – A rate commitment or lock-in agreement must be provided at least 15 days prior to loan closing. The borrower may request to close in less than 15 days for the borrowers' convenience. No commitment /rate-lock fee may be charged, if when executing the lock-in agreement, the lender is aware that the loan will close within 15 days.

In the event that a lock-in agreement has been executed, and the loan does not close before the expiration date of either the lock-in or the commitment through no substantial fault of the borrower, the borrower may: (a) withdraw the application or reject or terminate any commitment, whereupon the lender must promptly refund any lock-in and commitment fee paid by the borrower or (b) have the lock-in extended for an additional 14 days, with the refund then determined under N.J.A.C. 3:1-16.6.

**The person(s) identified as BORROWER(S) must sign the note and mortgage.**

The interest rate charged on the mortgage loan is shown above. The interest rate will be established by Family First Funding LLC at its discretion at the prevailing rate 5 days prior to closing unless previously locked.

This loan requires MORTGAGE INSURANCE unless otherwise indicated. Your loan must be approved by an FHA underwriter of our choice. Your monthly mortgage payment will include a Mortgage Insurance Payment as determined by HUD.

The following is a list of additional items that are required at least seven days prior to closing. Please be advised that your loan will not be scheduled for closing unless these items are received.

- **BORROWER DOC EXP DATES:** B1 Credit ( 01/31/2023 ); C1 Credit ( // ); B2 Credit ( // ); C2 Credit ( // ); B1 Income ( 12/31/2022); C1 Income ( // ); B2 Income ( // ); C2 Income ( // ); Assets ( 02/15/2023 ); Appraisal ( 05/06/2023 ); Payoff (//); HOI ( 11/16/2023 )

**Outstanding Conditions needed Prior to Closing**

**Funding Conditions needed At Closing**

- Valid ID - {L-0016} - Customer Identification Form to be completed at closing. Provide Legible Copy of (VALID NOT EXPIRED) Driver's License Or Other Acceptable Form of Legible Copy of (VALID NOT EXPIRED) Government issued picture ID.
- Name Affidavit to be signed by borrower for name variances on credit report {L-0067} - RAVIKANTH PILLI
- RE sales commission - {M-5023} - Excess sale commissions-8% maximum RE sales commission including; bonus, marketing, finders, referral, consulting or assignment fees. Commissions & auction fees when combined with other sales and marketing fees cannot exceed 12% of the sales price.
- AKA Affidavit {M-5025} - To be completed and executed at closing for all borrowers
- APR and APOR (Average Prime Offer Rate) {M-5026} - The APR On The TIL Cannot Exceed \_\_\_\_\_ (.125% Over \_\_\_\_\_). If APR Is Over allowable threshold the TIL Must Be Re-Issued And 3 Business Days Must Pass Before Final Documents Can Be Drawn Or Signed. HPML loans are NOT allowed on Conventional transaction.
- Interest rate not to exceed - {M-5027} - Interest rate not to exceed ( 7.125 %). Any increase requires underwriter approval.
- Final Application - {M-5032} - Final Application to be Signed and Dated by Borrower(s) and Mortgage Originator at closing
- Funds to close not to exceed - {A-5003} - Borrowers funds to close not to exceed \$( 16,789 ). Funds for closing may only come from ( BOA x1690 ). Any changes require approval from underwriter prior to closing.
- Tax Information - {M-5035} - Ensure Tax information sheet is Completed and returned with closing package
- Title Vesting - {M-5036} - Title Must Be Vested In Borrower Individual Names And Not In A Trust
- FINAL CD {M-5039} - Please note the final CD is included in the package that must be signed at closing. IF any changes occur between now and closing please let our closing department know immediately as we will need to amend the CD.
- Down Payment - {A-5005} - Earnest Money at closing NOT to exceed amount verified by U/W is (\$14,525 )
- 4506-T - {M-5024} - All borrower(s) must complete, sign and date an IRS Form 4506-T at time of closing.
- Funder/Closer to verify - {M-5022} - Funder/Closer to verify closing costs, prepaids and discount points paid by seller do not exceed the sellers concession of ( \$8000.00 / max is 6% .)
- Contract Extension - {P-5010} - Obtain addendum to contract of sale extending closing date if loan does not close by: 11/07





- Non Borrowing Spouse: {L-5012} - Closer to confirm is a Non Borrowing spouse is required to sign documentation as required by state law.
- Verbal VOE - FHA - Borrower {I-0016} - Provide Verbal VOE(s), dated no more than 10 calendar days prior to the closing date, that support current active employment and duration of employment for the following employer(s): (Borrower: Ravikanth Pilli) Q 9 Softwares LLC(6 years, 0 months) If using TPV it cannot be more than 35 days old from Current as of Date
- Borrower(s) minimum investment - {M-5041} - Borrower(s) to invest 3.5% minimum (\$ 14,700 ) at closing, HUD's statutory requirement.

*Upon receipt of the condition(s) above, the Underwriter has the right to add, remove and/or change any condition listed on this conditional approval. Additional conditions may apply*

Family First Funding LLC will order a flood certification on your property. You will be advised if flood insurance is required. In addition, you must also provide Family First Funding LLC with a copy of your Homeowners Insurance Policy and paid receipt. On Purchases the first year must be paid in advance. On refinances, three months or more must be remaining on policy from date of closing. The dwelling coverage must be in at least the amount of the mortgage and/or be for full replacement value, and the mortgagee clause is as follows:

**Family First Funding LLC  
ISAOA/ATIMA  
and the Secretary of Housing and Urban Development  
44 Washington Street, Suite 200  
Toms River, NJ 08753  
Loan #: 81037195074**

\*\*If your property is a condominium, our office must be provided with the Master Certificate of Insurance for the unit with the mortgagee clause as listed above.

**You must sign and return this commitment within seven days of the date shown on page one, or this commitment may be considered null and void. Kindly return same along with all enclosures, and conditions requested above. This mortgage commitment must be signed and received by our office a minimum of 3 days prior to closing.**

**If you have any questions, please contact: The Processing Department at Family First Funding LLC. 1959**

**The terms and conditions of this commitment are accepted.**

  
Borrower

DATE: 12/09/2022

Co-Borrower

DATE: \_\_\_\_\_

\_\_\_\_\_

DATE: \_\_\_\_\_

  
Authorized Lender Representative

DATE: 12/7/2022



# LIPUT LAW GROUP LLC

20 Dogwood Drive  
Whitehouse Station NJ 08889  
P.973 975 8434  
Admitted in NJ, NY, NC & CT  
Email: aliput@liputlaw.com

November 10, 2022

FAMILY FIRST FUNDING LLC  
44 Washington Street, Suite 200  
Toms River NJ 08753

## *INVOICE*

---

**Re: Title Review Services**

Borrower Name : PILLI

Property Address: 124 West Francis Street, Iselin NJ

Loan Number 81037195074

**DUE AND OWING**

**\$ 189.00**

*Please make check payable to "Liput Group LLC" and mail to address above. Thank you for your business!*



# Closing Disclosure

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

## Closing Information

**Date Issued** 12/9/2022  
**Closing Date** 12/9/2022  
**Disbursement Date** 12/9/2022  
**Settlement Agent** RIVER EDGE TITLE AGENCY,  
**File #** RET22-8906  
**Property** 124 W Francis Street  
 Iselin, NJ 08830  
**Sale Price** \$420,000

## Transaction Information

**Borrower** Ravikanth Pilli  
 20 Koster Blvd  
 Edison, NJ 08837  
**Seller** Pradeep Patel  
 124 West Francis Street  
 Iselin, NJ 08830  
**Lender** Family First Funding LLC

## Loan Information

**Loan Term** 30 years  
**Purpose** Purchase  
**Product** Fixed Rate  
**Loan Type**  Conventional  FHA  
 VA   
**Loan ID #** 81037195074  
**MIC #** 353-0509844-703

Loan Terms		Can this amount increase after closing?
<b>Loan Amount</b>	\$412,392	NO
<b>Interest Rate</b>	7.125 %	NO
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$2,778.36	NO
<b>Does the loan have these features?</b>		
<b>Prepayment Penalty</b>		NO
<b>Balloon Payment</b>		NO

Projected Payments		
Payment Calculation	Years 1-30	
Principal & Interest		\$2,778.36
Mortgage Insurance	+	285.80
Estimated Escrow <i>Amount can increase over time</i>	+	742.30
<b>Estimated Total Monthly Payment</b>		<b>\$3,806.46</b>
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount can increase over time See page 4 for details</i>	<b>\$742.30</b> Monthly	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>
		In escrow? YES YES

Costs at Closing		
<b>Closing Costs</b>	<b>\$23,961.96</b>	Includes \$16,486.81 in Loan Costs + \$7,475.15 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>
<b>Cash to Close</b>	<b>\$8,920.84</b>	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>



# Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
<b>A. Origination Charges</b>		\$5,613.92			
01 1 % of Loan Amount (Points)	\$4,123.92				
02 Application Fees	\$995.00				
03 Origination Fee	\$495.00				
04					
05					
06					
07					
08					
<b>B. Services Borrower Did Not Shop For</b>		\$7,963.99			
01 Appraisal Fee to EHS Appraisal Management, LLC				\$595.00	
02 Attorney Title Review Fee to Liput Law Group LLC	\$189.00				
03 Credit Report to Lenders One	\$72.24				
04 Flood Certification to Core Logic	\$15.00				
05 Mortgage Insurance Premium to HUD	\$7,092.75				
06					
07					
<b>C. Services Borrower Did Shop For</b>		\$2,908.90			
01 Title - Closing Protection Letter to River Edge Title Agency LLC	\$75.00				
02 Title - Courier Fee to River Edge Title Agency LLC	\$15.00				
03 Title - Filing NOS to River Edge Title Agency LLC	\$40.00				
04 Title - Lender's Title Insurance to River Edge Title Agency LLC	\$1,855.00				
05 Title - Processing Fee to River Edge Title Agency LLC	\$25.00				
06 Title - Recording Service Fee to River Edge Title Agency LLC	\$15.00				
07 Title - Settlement Fee to River Edge Title Agency LLC	\$425.00				
08 Title - Title Endorsement Fee to River Edge Title Agency LLC	\$75.00				
09 Title - Title Examination to River Edge Title Agency LLC	\$100.00				
10 Title - Title Search to River Edge Title Agency LLC	\$268.90				
11 Title - Wire Transfer Fee to River Edge Title Agency LLC	\$15.00		\$100.00		
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>		\$16,486.81			
Loan Costs Subtotals (A + B + C)	\$15,891.81	\$595.00			

Other Costs					
<b>E. Taxes and Other Government Fees</b>		\$300.00			
01 Recording Fees Deed: \$100.00 Mortgage: \$200.00	\$300.00		\$75.00		
02 Transfer Taxes to Middlesex County Clerk			\$3,407.00		
<b>F. Prepays</b>		\$5,122.58			
01 Homeowner's Insurance Premium (12 mo.) to Us Coastal Insurance	\$1,021.08				
02 Mortgage Insurance Premium ( mo.)					
03 Prepaid Interest (\$80.50 per day from 12/9/22 to 1/1/23)	\$1,851.50				
04 Property Taxes (3 mo.) to Woodbridge Tax Collector 1ST Qtr Taxes 2023	\$2,250.00				
05					
<b>G. Initial Escrow Payment at Closing</b>		\$997.57			
01 Homeowner's Insurance \$85.09 per month for 4 mo.	\$340.36				
02 Mortgage Insurance per month for mo.					
03 Property Taxes \$657.21 per month for 2 mo.	\$1,314.42				
04					
05					
06					
07					
08 Aggregate Adjustment		-\$657.21			
<b>H. Other</b>		\$1,055.00			
01 Buyers Attorney Fee to Kenneth M Kukfa Esq	\$1,000.00				
02 Home Warranty to Cinch Homes Services			\$658.94		
03 Real Estate Commission to EXP Realty			\$8,100.00		
04 Real Estate Commission to Action Plus Realty C-21			\$10,575.00		
05 Sellers Atty Exp to Peter A Loffredo Esquire			\$35.00		
06 Sellers Atty Fee to Peter A Loffredo Esquire			\$995.00		
07 Sewer to Woodbridge Iwp			\$241.38		
08 Title - Owner's Title Insurance (optional) to River Edge Title Agency LLC	\$55.00				
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>		\$7,475.15			
Other Costs Subtotals (E + F + G + H)	\$7,475.15				

<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>		\$23,961.96			
Closing Costs Subtotals (D + I)	\$23,366.96	\$595.00	\$24,187.32		
Lender Credits					



**Calculating Cash to Close**

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

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$23,532.00	\$23,961.96	YES · See Total Loan Costs (D) and Total Other Costs (I).
Closing Costs Paid Before Closing	\$0	-\$595.00	YES · You paid these Closing Costs before closing.
Closing Costs Financed (Paid from your Loan Amount)	-\$7,008.00	-\$7,092.00	YES · You included these closing costs in the loan amount, which increased the loan amount.
Down Payment/Funds from Borrower	\$14,525.00	\$14,700.00	YES · You increased this payment. See details in Section K and L.
Deposit	\$0	-\$14,525.00	YES · You increased this payment. See Deposit In Section L.
Funds for Borrower	\$0	\$0	NO
Seller Credits	\$0	-\$8,000.00	YES · See Seller-Paid column on page 2 and Seller Credits in Section L.
Adjustments and Other Credits	\$0	\$470.88	YES · See details in Section K.
<b>Cash to Close</b>	<b>\$31,049.00</b>	<b>\$8,920.84</b>	

**Summaries of Transactions**

Use this table to see a summary of your transaction.

**BORROWER'S TRANSACTION**

<b>K. Due from Borrower at Closing</b>	\$443,837.84
01 Sale Price of Property	\$420,000.00
02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$23,366.96
04	
<b>Adjustments</b>	
05	
06	
07	
<b>Adjustments for Items Paid by Seller in Advance</b>	
08 City/Town Taxes 12/09/22 to 12/31/22	\$443.11
09 County Taxes to	
10 Assessments 12/09/22 to 12/31/22	\$27.77
11	
12	
13	
14	
15	
<b>L. Paid Already by or on Behalf of Borrower at Closing</b>	\$434,917.00
01 Deposit	\$14,525.00
02 Loan Amount	\$412,392.00
03 Existing Loan(s) Assumed or Taken Subject to	
04	
05 Seller Credit	\$8,000.00
<b>Other Credits</b>	
06	
07	
<b>Adjustments</b>	
08	
09	
10	
11	
<b>Adjustments for Items Unpaid by Seller</b>	
12 City/Town Taxes to	
13 County Taxes to	
14 Assessments to	
15	
16	
17	

**CALCULATION**

Total Due from Borrower at Closing (K)	\$443,837.84
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$434,917.00
<b>Cash to Close</b> <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$8,920.84

**SELLER'S TRANSACTION**

<b>M. Due to Seller at Closing</b>	\$420,470.88
01 Sale Price of Property	\$420,000.00
02 Sale Price of Any Personal Property Included in Sale	
03	
04	
05	
06	
07	
08	
<b>Adjustments for Items Paid by Seller in Advance</b>	
09 City/Town Taxes 12/09/22 to 12/31/22	\$443.11
10 County Taxes to	
11 Assessments 12/09/22 to 12/31/22	\$27.77
12	
13	
14	
15	
16	
<b>N. Due from Seller at Closing</b>	\$170,631.02
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$24,187.32
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	\$138,443.70
05 Payoff of Second Mortgage Loan	
06	
07	
08 Seller Credit	\$8,000.00
09	
10	
11	
12	
13	
<b>Adjustments for Items Unpaid by Seller</b>	
14 City/Town Taxes to	
15 County Taxes to	
16 Assessments to	
17	
18	
19	

**CALCULATION**

Total Due to Seller at Closing (M)	\$420,470.88
Total Due from Seller at Closing (N)	-\$170,631.02
<b>Cash</b> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$249,839.86



# 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 4% of the principal and interest overdue.

### Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

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

### Partial Payments

Your lender

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

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

### Security Interest

You are granting a security interest in  
124 W Francis Street, Iselin, NJ 08830

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	\$12,337.20	Estimated total amount over year 1 for your escrowed property costs: See attached page for additional information
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs:  You may have other property costs.
Initial Escrow Payment	\$997.57	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$1,028.10	The amount included in your total monthly payment.

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

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

### In the future,

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



### Loan Calculations

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$1,087,469.07
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$672,110.93
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$397,019.83
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	8.37 %
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	142.988 %

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

### Other Disclosures

#### Appraisal

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

#### Contract Details

See your note and security instrument for information about

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

#### Liability after Foreclosure

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

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

#### Refinance

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

#### Tax Deductions

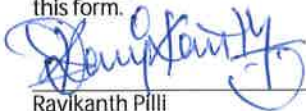
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

### Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Family First Funding LLC		EXP Realty - The Amanda Cruz Group	Action Realty	RIVER EDGE TITLE AGENCY, LLC.
Address	44 Washington Street Suite 200 Toms River, NJ 08753		28 Valley Road, Suite 1 Montclair, NJ 07042	1600 Perrineville Road Monroe Twp, NJ 08831	252 Main Street, 1st Floor Metuchen, NJ 08840
NMLS ID	810371				
NJ License ID	810371		1008064	8900458	1057101
Contact	Rachael Lanzman		Christopher Grushko	LAuren Damico	Cherly Dirato
Contact NMLS ID	1482345				
Contact NJ License ID	1482345		2184430	2186790	9952263
Email	teamlanzman@fam1fund.com		christopher@theamandacruzgroup.com	listwithlauren21@gmail.com	Cheryl@riveredgetitle.com
Phone	732-505-4600		732-616-5457	908-380-3610	732-573-0060

### 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.

  
Ravikanth Pilli

12/09/2022  
Date



# Addendum to Closing Disclosure

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

Settlement Agent RIVER EDGE TITLE AGENCY, LLC.

Seller Pravinaben P Patel  
Amit Patel

## Additional Information About This Loan

### Loan Disclosures

#### Escrow Account

Escrow		
Escrowed Property Costs over Year 1	\$12,337.20	Estimated total amount over year 1 for your escrowed property costs: <i>Property Taxes, Homeowner's Insurance, Mortgage Insurance</i>



# HUD Addendum to Uniform Residential Loan Application

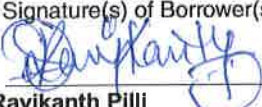
OMB Approval No. HUD: 2502-0059 (exp. 12/31/2023)

<b>Part I – Identifying Information</b> HUD/FHA Application for Insurance under the National Housing Act and Borrower Certification		<b>FHA Case No.</b> (include any suffix) 353-0509844-703	<b>Mortgagee Case No.</b> 81037195074
<b>Mortgagee ID</b> 3117900007	<b>Sponsor ID</b>	<b>Agent ID</b>	
<b>Mortgagee Name, Address (include ZIP Code) and Telephone Number</b> Family First Funding LLC 44 Washington Street, Suite 200 Toms River, NJ 08753 NMLS ID: 810371 732-505-4600  Type or print all entries clearly		<b>Name and Address of Sponsor</b>	<b>Name and Address of Agent</b>
<b>Borrower's Name &amp; Present Address</b> (include ZIP Code) Ravikanth Pilli 20 Koster Blvd Edison, NJ 08837		<b>Property Address</b> (include name of subdivision, lot & block no., & ZIP Code) 124 W Francis Street Iselin, NJ 08830	
<b>Sponsored Originations</b>	<b>Name of Third-Party Originator</b>	<b>NMLS ID of Third-Party Originator</b>	

## Part II – Borrower Consent for Social Security Administration to Verify Social Security Number

I authorize the Social Security Administration (SSA) to verify my Social Security Number (SSN) to the Mortgagee and HUD/FHA. I authorize SSA to provide explanatory information to HUD/FHA in the event of a discrepancy. This consent is valid for 180 days from the date signed, unless indicated otherwise by the individual(s) named in this loan application.

**Signature(s) of Borrower(s)** – Read consent carefully. Review accuracy of Social Security Number(s) provided on this application.

Borrower's Name: <u>Ravikanth Pilli</u>	Co-Borrower's Name: _____
Date of Birth: <u>August 10, 1987</u>	Date of Birth: _____
Social Security Number: <u>098-59-0528</u>	Social Security Number: _____
Signature(s) of Borrower(s) 	Signature(s) of Co-Borrower(s)
Date Signed <u>12/09/2022</u>	Date Signed
Ravikanth Pilli	DATE

## Part III – Borrower Notices, Information, and Acknowledgment

### Public Reporting Burden

Public reporting burden for this collection of information is estimated to average 10 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number, which can be located on the OMB Internet page at <http://www.reginfo.gov/public/do/PRAMain>.

### Privacy Act Information

The information requested on the Uniform Residential Loan Application and this Addendum is authorized by the National Housing Act of 1934, 12 U.S.C. § 1701, et seq. The Debt Collection Act of 1982, Pub. L. 97-365, and HUD's Housing and Community Development Act of 1987, 42 U.S.C. § 3543, require persons applying for a federally insured loan to furnish their SSN. You must provide all the requested information, including your SSN. HUD may conduct a computer match to verify the information you provide. HUD may disclose certain information to Federal, State and local agencies when relevant to civil, criminal, or regulatory investigations and prosecutions. It will not otherwise be disclosed or released outside of HUD except as required and permitted by law. The information will be used to determine whether you qualify as a mortgagor. Failure to provide any of the requested information, including SSN, may result in disapproval of your loan application. This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by the institution to another Government Agency or Department without your consent except as required or permitted by law.

### WARNING: This warning applies to all certifications made in this document.

Anyone who knowingly submits a false claim, or makes false statements is subject to criminal and civil penalties, including confinement for up to 5 years, fines, and civil penalties. 18 U.S.C. §§ 287, 1001 and 31 U.S.C. § 3729



**Caution: Delinquencies, Defaults, Foreclosures and Abuses**

Delinquencies, defaults, foreclosures and abuses of mortgage loans involving programs of the Federal Government can be costly and detrimental to your credit, now and in the future. The Mortgagee in this transaction, its agents and assigns, as well as the Federal Government, its agencies, agents and assigns are authorized to take any and all of the following actions in the event loan payments become delinquent on the mortgage loan described in the attached application: (1) Report your name and account information to a credit bureau; (2) Assess additional interest and penalty charges for the period of time that payment is not made; (3) Assess charges to cover additional administrative costs incurred by the Federal Government to service your account; (4) Offset amounts owed to you under other Federal programs; (5) Refer your account to a private attorney, collection agency or mortgage servicing agency to collect the amount due, foreclose the mortgage, sell the property, and seek judgment against you for any deficiency; (6) Refer your account to the Department of Justice (DOJ) for litigation in the courts; (7) If you are a current or retired Federal employee, take action to offset your salary, or civil service retirement benefits; (8) Refer your debt to the Internal Revenue Service for offset against any amount owed to you as an income tax refund; and (9) Report any resulting written off debt of yours to the Internal Revenue Service as your taxable income. All of these actions may be used to recover any debts owed when it is determined to be in the interest of the Mortgagee or Federal Government, or both.

As a mortgage loan borrower, you will be legally obligated to make the mortgage payments called for by your mortgage loan contract. The fact that you dispose of your property after the loan has been made will not relieve you of liability for making these payments. Payment of the loan in full is ordinarily the way liability on a mortgage note is ended. Some home buyers have the mistaken impression that if they sell their homes when they move to another locality, or dispose of it for any other reasons, they are no longer liable for the mortgage payments and that liability for these payments is solely that of the new owners. Even through the new owners may agree in writing to assume liability for your mortgage payments, this assumption agreement will not relieve you from liability to the holder of the note which you signed when you obtained the loan to buy the property. Unless you are able to sell the property to a buyer who is acceptable to HUD/FHA who will assume the payment of your obligation to the lender, you will not be relieved from liability to repay any claim which HUD/FHA may be required to pay your lender on account of default in your loan payments. The amount of any such claim payment may be a debt owed by you to the Federal Government and subject to established collection procedures.

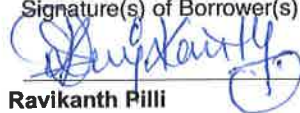
**Fair Housing Act**

I and anyone acting on my behalf are, and will remain, in compliance with the Fair Housing Act, 42 U.S.C. § 3604, et seq., with respect to the dwelling or property covered by the loan and in the provision of services or facilities in connection therewith. I recognize that any restrictive covenant on this property related to race, color, religion, sex, disability, familial status, or national origin is unlawful under the Fair Housing Act and unenforceable. I further recognize that in addition to administrative action by HUD, a civil action may be brought by the DOJ in any appropriate U.S. court against any person responsible for a violation of the applicable law.

**Certification and Acknowledgment**

All information in this application is given for the purpose of obtaining a loan to be insured under the National Housing Act and the information in the Uniform Residential Loan Application and this Addendum is true and complete to the best of my knowledge and belief. Verification may be obtained from any source named herein. I have read and understand the foregoing concerning my liability on the loan and Part III, Borrower Notices, Information, and Acknowledgment.

**Signature(s) of Borrower(s)** – Do not sign unless this application is fully completed. Read the certification carefully and review accuracy of this application.

Signature(s) of Borrower(s)  
  
Ravikanth Pilli

Date Signed  
12/09/2022  
DATE

Signature(s) of Co-Borrower(s)

Date Signed



Borrower Name: Ravikanth Pilli

FHA Case No.: 353-0509844-703

**Part IV – Direct Endorsement Approval for a HUD FHA-Insured Mortgage**

**A. Underwriting the Borrower**

Date Mortgage Approved: December 7, 2022 Date Approval Expires: May 6, 2023

For mortgages rated as an “accept” or “approve” by FHA’s TOTAL Mortgage Scorecard:

- The information submitted to TOTAL was documented in accordance with Single Family Housing Policy Handbook 4000.1 (SF Handbook) and accurately represents the final information obtained by the mortgagee; and
- This mortgage complies with SF Handbook 4000.1 Section II.A.4.e Final Underwriting Decision (TOTAL) to the extent that no defect exists in connection with the underwriting of this mortgage such that it should not have been approved in accordance with FHA requirements.

I certify that the statements above are materially correct, with the understanding that, in the event HUD elects to pursue a claim arising out of or relating to any inaccuracy of this certification, HUD will interpret the severity of such inaccuracy in a manner that is consistent with the HUD Defect Taxonomy in effect as of the date this mortgage is endorsed for insurance.

Mortgagee Representative Signature: \_\_\_\_\_

Printed Name: ZFHA

Title: \_\_\_\_\_

----- **OR** -----

For mortgages rated as a “refer” by FHA’s TOTAL Mortgage Scorecard, or manually underwritten by a Direct Endorsement underwriter:

- I have personally reviewed and underwritten the borrower’s credit application;
- The information used to underwrite the borrower was documented in accordance with Single Family Housing Policy Handbook 4000.1 (SF Handbook) and accurately represents the final information obtained by the mortgagee; and
- This mortgage complies with SF Handbook 4000.1 Section II.A.5.d Final Underwriting Decision (Manual) to the extent that no defect exists in connection with the underwriting of this mortgage such that it should not have been approved in accordance with FHA requirements.

I certify that the statements above are materially correct, with the understanding that in the event HUD elects to pursue a claim arising out of or relating to any inaccuracy of this certification, HUD will interpret the severity of such inaccuracy in a manner that is consistent with the HUD Defect Taxonomy in effect as of the date this mortgage is endorsed for insurance.

Direct Endorsement Underwriter Signature: \_\_\_\_\_ DE’s ID Number: \_\_\_\_\_

**B. Underwriting the Property**

For all mortgages where FHA requires an appraisal, I have personally reviewed and underwritten the appraisal according to FHA requirements. I certify that the statements above are materially correct, with the understanding that in the event HUD elects to pursue a claim arising out of or relating to any inaccuracy of this certification, HUD will interpret the severity of such inaccuracy in a manner that is consistent with the HUD Defect Taxonomy in effect as of the date this mortgage is endorsed for insurance.

Direct Endorsement Underwriter Signature: \_\_\_\_\_ DE’s ID Number: IH34

**Shameen Brown**



**Part V. – Mortgagee’s Certification**

- I have personally reviewed the mortgage documents and the application for insurance endorsement; and
- This mortgage complies with SF Handbook 4000.1 Section II.A.7 Post-Closing and Endorsement to the extent that no defect exists that would have changed the decision to endorse or submit the mortgage for insurance.

I certify that the statements above are materially correct, with the understanding that in the event HUD elects to pursue a claim arising out of or relating to any inaccuracy of this certification, HUD will interpret the severity of such inaccuracy in a manner that is consistent with the HUD Defect Taxonomy in effect as of the date this mortgage is endorsed for insurance.

Mortgagee <b>Family First Funding LLC</b>	
Name of Mortgagee's Representative	
Title of Mortgagee's Representative	
Signature of the Mortgagee's Representative	Date



Family First Funding LLC  
44 Washington Street, Suite 200  
Toms River, NJ 08753

**HAZARD INSURANCE ENDORSEMENT LETTER**

POLICY NUMBER:

AGENT'S NAME AND ADDRESS:

**Us Coastal Insurance**

INSURED'S NAME: **Ravikanth Pilli**

PROPERTY ADDRESS: **124 W Francis Street, Iselin, NJ 08830**

Please make the changes requested below:

Correct Mortgagee Clause to read:  
**PennyMac Loan Services, LLC, Its Successors And/Or Assigns  
P.O. Box 6618  
Springfield, OH 45501-6618  
LOAN #: 81037195074**

\_\_\_\_\_ Change Property address to:

\_\_\_\_\_ Change Insured's Name to:

\_\_\_\_\_ The amount of coverage is not sufficient. Please increase coverage to: \_\_\_\_\_

\_\_\_\_\_ Other:

Please send the endorsement(s) directly to:  
**PennyMac Loan Services, LLC  
P.O. Box 6618  
Springfield, OH 45501-0010  
LOAN #: 81037195074**



Form <b>4506-C</b> (September 2020)	Department of the Treasury – Internal Revenue Service <b>IVES Request for Transcript of Tax Return</b>	OMB Number 1545-1872
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▶ **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](http://www.irs.gov) and search IVES.

<b>1a. Name shown on tax return (if a joint return, enter the name shown first)</b> Ravikanth Pilli	<b>1b. First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)</b> 098-59-0528
<b>2a. If a joint return, enter spouse's name shown on tax return.</b>	<b>2b. Second social security number or individual taxpayer identification number if joint tax return</b>
<b>3. Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)</b> Ravikanth Pilli 20 Koster Blvd, Edison, NJ 08837	
<b>4. Previous address shown on the last return filed if different from line 3 (see instructions)</b> 50 Commons Dr, Shrewsbury, MA 01545	
<b>5a. IVES participant name, address, and SOR mailbox ID</b> NCS TRV Processing P.O. BOX 1089 Hammonton, NJ 08037 800-582-7066	
<b>5b. Customer file number (if applicable) (see instructions)</b>	

**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**

<b>a. Return Transcript</b> , 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>b. Account Transcript</b> , 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"/>
<b>c. Record of Account</b> , 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	12/31/2020	12/31/2019	12/31/2018
------------	------------	------------	------------

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

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

<b>Sign Here</b>	Signature (see instructions) 	Date 12/09/2022	Phone number of taxpayer on line 1a or 2a 510-493-0415
	Print/type name Ravikanth Pilli		
	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](http://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**

<b>If your assigned Service Center is:</b>	<b>Fax the requests with the approved coversheet to:</b>
Austin Submission Processing Center	Austin IVES Team 844-249-6238
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Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

**Specific Instructions**

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

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

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

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

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

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

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

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



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

**Individuals.** Transcripts listed on 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.

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- Preparing the form** ..... 12 min.
- Copying, assembling, and sending the form to the IRS** ..... 20 min.

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

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



Form <b>4506-C</b> (September 2020)	Department of the Treasury – Internal Revenue Service <b>IVES Request for Transcript of Tax Return</b>	OMB Number 1545-1872
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▶ 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](http://www.irs.gov) and search IVES.

<b>1a. Name shown on tax return (If a joint return, enter the name shown first)</b> Ravikanth Pilli	<b>1b. First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)</b> 098-59-0528
<b>2a. If a joint return, enter spouse's name shown on tax return.</b>	<b>2b. Second social security number or individual taxpayer identification number if joint tax return</b>
<b>3. Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)</b> Ravikanth Pilli 20 Koster Blvd, Edison, NJ 08837	
<b>4. Previous address shown on the last return filed if different from line 3 (see instructions)</b> 50 Commons Dr, Shrewsbury, MA 01545	
<b>5a. IVES participant name, address, and SOR mailbox ID</b> NCS TRV Processing P.O. BOX 1089 Hammonton, NJ 08037 800-582-7066	
<b>5b. Customer file number (if applicable) (see instructions)</b>	

**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 **w2**

<b>a. Return Transcript</b> , 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 type="checkbox"/>
<b>b. Account Transcript</b> , 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"/>
<b>c. Record of Account</b> , 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"/>
<b>7. Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.</b> The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.	<input checked="" type="checkbox"/>

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


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

12/31/2021	12/31/2020	12/31/2019	12/31/2018
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**Caution:** Do not sign this form unless all applicable lines have been completed.

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

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

Signature (see instructions)  Print/type name Ravikanth Pilli	Date 12/09/2021	Phone number of taxpayer on line 1a or 2a 510-493-0415
Title (if line 1a above is a corporation, partnership, estate, or trust)		
Spouse's signature	Date	
Print/type name		

**Sign Here**



**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**

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**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**

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**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.

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**Line 6.** 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.



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- (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 6.

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**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.

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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.

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

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



## BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION

Borrower(s): **Ravikanth Pilli**

Date: **December 9, 2022**

Loan Number: **81037195074**

Property Address: **124 W Francis Street  
Iselin, NJ 08830**

Lender: **Family First Funding LLC**

I/We, **Ravikanth Pilli**


understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws.

The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

### ACKNOWLEDGEMENT

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

  
RAVIKANTH PILLI

  
DATE



Form <b>4506-C</b> (September 2020)	Department of the Treasury – Internal Revenue Service <b>IVES Request for Transcript of Tax Return</b>	OMB Number 1545-1872
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▶ 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](http://www.irs.gov) and search IVES.

<b>1a.</b> Name shown on tax return (if a joint return, enter the name shown first)  <b>Ravikanth Pilli</b>	<b>1b.</b> First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)  <b>098-59-0528</b>
<b>2a.</b> If a joint return, enter spouse's name shown on tax return.	<b>2b.</b> 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)  
**Ravikanth Pilli**  
**20 Koster Blvd, Edison, NJ 08837**

**4.** Previous address shown on the last return filed if different from line 3 (see instructions)  
**50 Commons Dr, Shrewsbury, MA 01545**

**5a.** IVES participant name, address, and SOR mailbox ID  
**NCS TRV Processing**  
**P.O. BOX 1089**  
**Hammonton, NJ 08037**  
**800-582-7066**

**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

<b>a. Return Transcript</b> , 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>b. Account Transcript</b> , 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"/>
<b>c. Record of Account</b> , 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

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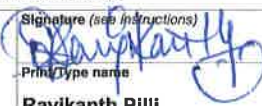
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12/31/2021	12/31/2020	12/31/2019	12/31/2018
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**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information 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.**

Signature (see instructions)  Print/Type name <b>Ravikanth Pilli</b>	Date 12/09/2022	Phone number of taxpayer on line 1a or 2a <b>510-493-0415</b>
Title (if line 1a above is a corporation, partnership, estate, or trust)		
Spouse's signature  Print/Type name	Date	

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

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**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.





**FAMILY  
FIRST  
FUNDING**

Mortgages with Purpose.™

**BORROWER CLOSING DISCLOSURE RECEIPT & PERMISSION TO CLOSE**

**TO: Family First Funding LLC**

**PROPERTY ADDRESS: 124 W Francis Street  
Iselin, NJ 08830**

**BORROWER(S): Ravikanth Pilli**

**LOAN NO.: 81037195074**

This is to give you notice that the undersigned borrower(s) have physically received the CLOSING DISCLOSURE provided by Family First Funding LLC no less than THREE BUSINESS DAYS prior to the closing of this loan.

Based upon the information provided in the Closing Disclosure, and after receiving any and all other information I/we requested regarding the company, the loan and the closing of the mortgage loan, I/we wish to proceed with the closing.

**ACKNOWLEDGMENT**

I/We have read this disclosure form and it is being signed truthfully and voluntarily as an accurate statement of the facts and my/our intentions. I/We understand that Family First Funding LLC is relying upon this statement to proceed with the closing of my/our mortgage loan.

  
\_\_\_\_\_

Signature

12/09/2022  
\_\_\_\_\_

Date

\_\_\_\_\_

Signature

Date

P: (800) 542-7895 | F: (732) 505-4660 | NMLS #810371

[www.familyfund.com](http://www.familyfund.com)



Form <b>4506-C</b> (September 2020)	Department of the Treasury – Internal Revenue Service <b>IVES Request for Transcript of Tax Return</b>	OMB Number 1545-1872
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▶ 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](http://www.irs.gov) and search IVES.

1a. Name shown on tax return (if a joint return, enter the name shown first)  <b>Ravikanth Pilli</b>	1b. First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) <b>098-59-0528</b>
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) <b>Ravikanth Pilli 20 Koster Blvd, Edison, NJ 08837</b>	
4. Previous address shown on the last return filed if different from line 3 (see instructions) <b>50 Commons Dr, Shrewsbury, MA 01545</b>	
5a. IVES participant name, address, and SOR mailbox ID <b>NCS TRV Processing P.O. BOX 1089 Hammonton, NJ 08037 800-582-7066</b>	
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 \_\_\_\_\_

a. <b>Return Transcript</b> , 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. <b>Account Transcript</b> , 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. <b>Record of Account</b> , 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	12/31/2020	12/31/2019	12/31/2018
------------	------------	------------	------------

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

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

Signature (see instructions) 	Date 12/09/2022	Phone number of taxpayer on line 1a or 2a <b>510-493-0415</b>
Print/Type name <b>Ravikanth Pilli</b>		
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](http://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.

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**Copying, assembling, and sending the form to the IRS** ..... 20 min.

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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.



**CERTIFICATION THAT MORTGAGE PROCEEDS WERE DISBURSED  
ACCORDING TO FINAL CLOSING DISCLOSURE AND LENDER CLOSING  
INSTRUCTIONS**

TO: FAMILY FIRST FUNDING LLC

PROPERTY ADDRESS:    **124 W Francis Street  
Iselin, NJ 08830**

BORROWER(S):       **Ravikanth Pilli**

LOAN NO.:               **81037195074**

Federal regulatory requirements covering consumer protection surrounding the closing of residential mortgage transactions include the obligation to verify that all mortgage proceeds have been disbursed and delivered in strict accordance with the Closing Disclosure and the lender's closing instructions.

As the settlement agent responsible for managing the proper receipt, management and disbursement of these funds you are required to certify that you have complied fully with the regulatory directives outlined above.

**ACKNOWLEDGMENT**

I have read this disclosure form and it is being signed truthfully and voluntarily as an accurate statement of the facts known personally to me as the settlement agent for this loan transaction. I understand that FAMILY FIRST FUNDING LLC is relying upon this statement to meet its regulatory obligation to manage the closing process for consumer transparency and protection.

I certify under the penalties for perjury that I have disbursed the mortgage proceeds in complete conformity with the Closing Disclosure delivered and executed by the Borrower(s) in this transaction, as well as with the lender's closing instructions. In addition, no funds were delivered to any party not disclosed to the lender nor set forth in the Closing Disclosure.

**SETTLEMENT AGENT**



Signature

12/9/22

Date



**US Coastal Insurance Company**

PO Box 357965, Gainesville, FL 32635  
Phone: 352-224-2820

D-BILL: FAMILY FIRST FUNDING LLC  
NEW POLICY

CABRILLO COASTAL GENERAL INS AGENCY PO BOX 357965 GAINESVILLE, FL 32635-7965	<b>PRODUCER:</b> 801068 (718) 648-5300 UNITED BROKERAGE INC 2913 AVENUE V BROOKLYN, NY 11229-5200
--	--

<b>NAMED INSURED</b> RAVIKANTH PILLI RAVIKANTH PRETHYUSHA 124 W FRANCIS ST ISELIN, NJ 08830	<b>LOCATION OF RESIDENCE PREMISES</b> (if different from Insured address)  COUNTY: MIDDLESEX
---	---

**POLICY NO:** NJH1017975 **Policy Period:** 11/16/2022 to 11/16/2023

**HOMEOWNERS DECLARATIONS 12:01 A.M. Standard Time at the Address of the Named Insured as Stated Herein.**

COVERAGE PROVIDED WHERE PREMIUM OR LIMIT OF LIABILITY SHOWN FOR THE COVERAGE:

	SECTION I			SECTION II		
COVERAGES AND LIMITS	A. DWELLING	B. OTHER STRUCTURES	C. PERSONAL PROPERTY	D. LOSS OF USE	E. PERSONAL LIABILITY	F. MEDICAL PAYMENTS
OF LIABILITY	365,000	36,500	182,500	109,500	500,000	5,000

FOR LOSS UNDER SECTION I, WE COVER ONLY THAT PART OF LOSS OVER THE DEDUCTIBLE STATED: ALL OTHER PERILS DEDUCTIBLE IS \$2,500

SUMMARY OF PREMIUM

BASIC PREMIUM	\$651	TOTAL PREMIUM	\$1016.00
ADDITIONAL PREMIUM	\$365	NJ PLIGA SURCHARGE	\$5.08
TOTAL PREMIUM	\$1016	TOTAL POLICY	\$1021.08

POLICY SUBJECT TO THE FOLLOWING SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS:

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
HO 00 03	10/00	SPECIAL FORM DEDUCTIBLE \$2500		\$163CR
CCH 13PJNJ	1/14	POLICY JACKET		
CCH 13 WBU	3/21	WATER BACKUP	\$10000	\$51
HO 04 20	10/00	ADDL COV A LIMIT	25%	\$20
HO 04 90	10/00	PERS PROP REPL COST		\$65
CCH 20 EBC	4/20	EQUIP BRKDN \$500 DED	\$100000	\$35
CCH 20 BUL	4/20	BURIED UTILITY LINE	\$10000	\$33
CCH 13 HM	3/21	HARBOR MASTER COV		\$125
HO 24 92	4/02	WC & EMP LIAB COV	\$100000	\$1
HO 04 16	10/00	PROT DEVICE CREDIT		\$13CR
		LOSS ASSESSMENT	\$1000	
		LOSS FREE CREDIT		\$130CR
CCHCN 13NJ	6/15	NJ COVERAGE NOTICE		
CCH 15FNNJ	5/15	FLOOD NOTICE		
HO 04 27	4/02	FUNGI ROT BAC PROP	\$10000	
		FUNGI ROT BAC LIAB	\$50000	
USPN	5/18	PRIVACY NOTICE		
CCH 13 LD	1/14	LEAD LIABILITY EXCL		
CCH 13AENJ	9/17	AMENDATORY ENDMNT-NJ		
CCH 13ENNJ	1/14	EARTHQUAKE NOTICE		
HO 01 29	8/07	SPECIAL PROVISIONS		

OCC: PRIMARY PGM: 003 TER: 501 YEAR: 1959 CNST: FRAME CLS: P

Date Issued: 11/10/22

\* CONTINUED \*

Countersigned by: *Michael J. [Signature]*  
Authorized Representative



**US Coastal Insurance Company**

PO Box 357965, Gainesville, FL 32635  
Phone: 352-224-2820

D-BILL: FAMILY FIRST FUNDING LLC

PAGE: 2

ADDITIONAL INFORMATION

**PRODUCER:** 801068 (718) 648-5300

CABRILLO COASTAL GENERAL INS AGENCY  
PO BOX 357965  
GAINESVILLE, FL 32635-7965

UNITED BROKERAGE INC  
2913 AVENUE V  
BROOKLYN, NY 11229-5200

**NAMED INSURED**

RAVIKANTH PILLI  
RAVIKANTH PRETHYUSHA  
124 W FRANCIS ST  
ISELIN, NJ 08830

**LOCATION OF RESIDENCE PREMISES**

(if different from Insured address)

COUNTY: MIDDLESEX

**POLICY NO:** NJH1017975 **Policy Period:** 11/16/2022 to 11/16/2023

**HOMEOWNERS DECLARATIONS 12:01 A.M. Standard Time at the Address of the Named Insured as Stated Herein.**

POLICY SUBJECT TO THE FOLLOWING SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS:

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
HO 04 96	10/00	LMT HOME DAYCARE COV		
HO 16 10	1/09	WATER EXCLUSION		
IL N 072	3/04	NJ FRAUD STATEMENT		
IL P 001	1/04	OFAC ADVISORY		
NTSC NJ	7/14	SENIOR CITIZN NOTICE		

\*\* IMPORTANT \*\* POLICY DOES NOT PROVIDE FLOOD COVERAGE.  
 \*\* IMPORTANT \*\* THE LIMIT OF LIABILITY FOR THIS STRUCTURE (COVERAGE A) IS BASED ON AN ESTIMATE OF THE COST TO REBUILD YOUR HOME, INCLUDING AN APPROXIMATE COST FOR LABOR AND MATERIALS IN YOUR AREA, AND SPECIFIC INFORMATION THAT YOU HAVE PROVIDED ABOUT YOUR HOME.

**FRAUD STATEMENT:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME, AND SHALL ALSO BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED FIVE THOUSAND DOLLARS AND THE STATED VALUE OF THE CLAIM FOR EACH SUCH VIOLATION.

1ST:LOAN NO. 81037195074  
 MTG:FAMILY FIRST FUNDING LLC  
 ISAOA/ATIMA AND THE SECRETARY OF HO  
 USING AND URBAN DEVELOPMENT  
 44 WASHINGTON STREET  
 SUITE 200, NJ 08753

\* END OF POLICY DECLARATIONS \*

Date Issued: 11/10/22

Countersigned by:

Authorized Representative



# Closing Disclosure

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

## Closing Information

**Date Issued** 12/9/2022  
**Closing Date** 12/9/2022  
**Disbursement Date** 12/9/2022  
**Settlement Agent** RIVER EDGE TITLE AGENCY,  
**File #** RET22-8906  
**Property** 124 W Francis Street  
 Iselin, NJ 08830  
  
**Sale Price** \$420,000

## Transaction Information

**Borrower** Ravikanth Pilli  
 20 Koster Blvd  
 Edison, NJ 08837  
**Seller** Pradeep Patel  
 124 West Francis Street  
 Iselin, NJ 08830  
**Lender** Family First Funding LLC

## Loan Information

**Loan Term** 30 years  
**Purpose** Purchase  
**Product** Fixed Rate  
  
**Loan Type**  Conventional  FHA  
 VA   
**Loan ID #** 81037195074  
**MIC #** 353-0509844-703

Loan Terms	Can this amount increase after closing?	
<b>Loan Amount</b>	\$412,392	NO
<b>Interest Rate</b>	7.125 %	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$2,778.36	NO
<b>Does the loan have these features?</b>		
<b>Prepayment Penalty</b>	NO	
<b>Balloon Payment</b>	NO	

Projected Payments		
Payment Calculation	Years 1-30	
Principal & Interest		\$2,778.36
Mortgage Insurance	+	285.80
Estimated Escrow <i>Amount can increase over time</i>	+	742.30
<b>Estimated Total Monthly Payment</b>		<b>\$3,806.46</b>
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$742.30 Monthly	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>
		In escrow? YES YES

Costs at Closing		
<b>Closing Costs</b>	\$23,961.96	Includes \$16,486.81 in Loan Costs + \$7,475.15 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>
<b>Cash to Close</b>	\$8,920.84	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>



# Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
<b>A. Origination Charges</b>		\$5,613.92			
01 1 % of Loan Amount (Points)	\$4,123.92				
02 Application Fees	\$995.00				
03 Origination Fee	\$495.00				
04					
05					
06					
07					
08					
<b>B. Services Borrower Did Not Shop For</b>		\$7,963.99			
01 Appraisal Fee to EHS Appraisal Management, LLC		\$595.00			
02 Attorney Title Review Fee to Liput Law Group LLC	\$189.00				
03 Credit Report to Lenders One	\$72.24				
04 Flood Certification to Core Logic	\$15.00				
05 Mortgage Insurance Premium to HUD	\$7,092.75				
06					
07					
<b>C. Services Borrower Did Shop For</b>		\$2,908.90			
01 Title - Closing Protection Letter to River Edge Title Agency LLC	\$75.00				
02 Title - Courier Fee to River Edge Title Agency LLC	\$15.00				
03 Title - Filing NOS to River Edge Title Agency LLC	\$40.00				
04 Title - Lender's Title Insurance to River Edge Title Agency LLC	\$1,855.00				
05 Title - Processing Fee to River Edge Title Agency LLC	\$25.00				
06 Title - Recording Service Fee to River Edge Title Agency LLC	\$15.00				
07 Title - Settlement Fee to River Edge Title Agency LLC	\$425.00				
08 Title - Title Endorsement Fee to River Edge Title Agency LLC	\$75.00				
09 Title - Title Examination to River Edge Title Agency LLC	\$100.00				
10 Title - Title Search to River Edge Title Agency LLC	\$268.90				
11 Title - Wire Transfer Fee to River Edge Title Agency LLC	\$15.00		\$100.00		
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>		\$16,486.81			
Loan Costs Subtotals (A + B + C)	\$15,891.81	\$595.00			

Other Costs					
<b>E. Taxes and Other Government Fees</b>		\$300.00			
01 Recording Fees Deed: \$100.00 Mortgage: \$200.00	\$300.00		\$75.00		
02 Transfer Taxes to Middlesex County Clerk			\$3,407.00		
<b>F. Prepalds</b>		\$5,122.58			
01 Homeowner's Insurance Premium (12 mo.) to Us Coastal Insurance	\$1,021.08				
02 Mortgage Insurance Premium ( mo.)					
03 Prepaid Interest ( \$80.50 per day from 12/9/22 to 1/1/23 )	\$1,851.50				
04 Property Taxes (3 mo.) to Woodbridge Tax Collector 1ST Qtr Taxes 2023	\$2,250.00				
05					
<b>G. Initial Escrow Payment at Closing</b>		\$997.57			
01 Homeowner's Insurance \$85.09 per month for 4 mo.	\$340.36				
02 Mortgage Insurance per month for mo.					
03 Property Taxes \$657.21 per month for 2 mo.	\$1,314.42				
04					
05					
06					
07					
08 Aggregate Adjustment	-\$657.21				
<b>H. Other</b>		\$1,055.00			
01 Buyers Attorney Fee to Kenneth M Kukfa Esq	\$1,000.00				
02 Home Warranty to Cinch Homes Services			\$658.94		
03 Real Estate Commission to EXP Realty			\$8,100.00		
04 Real Estate Commission to Action Plus Realty C-21			\$10,575.00		
05 Sellers Atty Exp to Peter A Loffredo Esquire			\$35.00		
06 Sellers Atty Fee to Peter A Loffredo Esquire			\$995.00		
07 Sewer to Woodbridge Twp			\$241.38		
08 Title - Owner's Title Insurance (optional) to River Edge Title Agency LLC	\$55.00				
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>		\$7,475.15			
Other Costs Subtotals (E + F + G + H)		\$7,475.15			

<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>		\$23,961.96			
Closing Costs Subtotals (D + I)	\$23,366.96	\$595.00	\$24,187.32		
Lender Credits					



### Calculating Cash to Close

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

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$23,532.00	\$23,961.96	YES · See Total Loan Costs (D) and Total Other Costs (I).
Closing Costs Paid Before Closing	\$0	-\$595.00	YES · You paid these Closing Costs before closing.
Closing Costs Financed (Paid from your Loan Amount)	-\$7,008.00	-\$7,092.00	YES · You included these closing costs in the loan amount, which increased the loan amount.
Down Payment/Funds from Borrower	\$14,525.00	\$14,700.00	YES · You increased this payment. See details in Section K and L.
Deposit	\$0	-\$14,525.00	YES · You increased this payment. See Deposit in Section L.
Funds for Borrower	\$0	\$0	NO
Seller Credits	\$0	-\$8,000.00	YES · See Seller-Paid column on page 2 and Seller Credits in Section L.
Adjustments and Other Credits	\$0	\$470.88	YES · See details in Section K.
<b>Cash to Close</b>	<b>\$31,049.00</b>	<b>\$8,920.84</b>	

### Summaries of Transactions

Use this table to see a summary of your transaction.

#### BORROWER'S TRANSACTION

<b>K. Due from Borrower at Closing</b>		\$443,837.84
01	Sale Price of Property	\$420,000.00
02	Sale Price of Any Personal Property Included in Sale	
03	Closing Costs Paid at Closing (J)	\$23,366.96
04		
<b>Adjustments</b>		
05		
06		
07		
<b>Adjustments for Items Paid by Seller in Advance</b>		
08	City/Town Taxes 12/09/22 to 12/31/22	\$443.11
09	County Taxes to	
10	Assessments 12/09/22 to 12/31/22	\$27.77
11		
12		
13		
14		
15		

<b>L. Paid Already by or on Behalf of Borrower at Closing</b>		\$434,917.00
01	Deposit	\$14,525.00
02	Loan Amount	\$412,392.00
03	Existing Loan(s) Assumed or Taken Subject to	
04		
05	Seller Credit	\$8,000.00
<b>Other Credits</b>		
06		
07		
<b>Adjustments</b>		
08		
09		
10		
11		
<b>Adjustments for Items Unpaid by Seller</b>		
12	City/Town Taxes to	
13	County Taxes to	
14	Assessments to	
15		
16		
17		

#### CALCULATION

Total Due from Borrower at Closing (K)	\$443,837.84
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$434,917.00
<b>Cash to Close</b> <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	<b>\$8,920.84</b>

#### SELLER'S TRANSACTION

<b>M. Due to Seller at Closing</b>		\$420,470.88
01	Sale Price of Property	\$420,000.00
02	Sale Price of Any Personal Property Included in Sale	
03		
04		
05		
06		
07		
08		
<b>Adjustments for Items Paid by Seller in Advance</b>		
09	City/Town Taxes 12/09/22 to 12/31/22	\$443.11
10	County Taxes to	
11	Assessments 12/09/22 to 12/31/22	\$27.77
12		
13		
14		
15		
16		

<b>N. Due from Seller at Closing</b>		\$170,631.02
01	Excess Deposit	
02	Closing Costs Paid at Closing (J)	\$24,187.32
03	Existing Loan(s) Assumed or Taken Subject to	
04	Payoff of First Mortgage Loan	\$138,443.70
05	Payoff of Second Mortgage Loan	
06		
07		
08	Seller Credit	\$8,000.00
09		
10		
11		
12		
13		
<b>Adjustments for Items Unpaid by Seller</b>		
14	City/Town Taxes to	
15	County Taxes to	
16	Assessments to	
17		
18		
19		

#### CALCULATION

Total Due to Seller at Closing (M)	\$420,470.88
Total Due from Seller at Closing (N)	-\$170,631.02
<b>Cash</b> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	<b>\$249,839.86</b>



# 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 4% of the principal and interest overdue.

### Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

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

### Partial Payments

Your lender

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

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

### Security Interest

You are granting a security interest in  
124 W Francis Street, Iselin, NJ 08830

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	\$12,337.20	Estimated total amount over year 1 for your escrowed property costs: See attached page for additional information
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs:  You may have other property costs.
Initial Escrow Payment	\$997.57	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$1,028.10	The amount included in your total monthly payment.

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

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

### In the future,

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





### Loan Calculations

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$1,087,469.07
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$672,110.93
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$397,019.83
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	8.37 %
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	142.988 %

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

### Other Disclosures

#### Appraisal

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

#### Contract Details

See your note and security instrument for information about

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

#### Liability after Foreclosure

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

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

#### Refinance

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

#### Tax Deductions

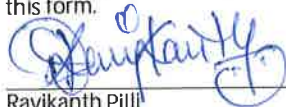
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

### Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Family First Funding LLC		EXP Realty - The Amanda Cruz Group	Action Realty	RIVER EDGE TITLE AGENCY, LLC.
Address	44 Washington Street Suite 200 Toms River, NJ 08753		28 Valley Road, Suite 1 Montclair, NJ 07042	1600 Perrineville Road Monroe Twp, NJ 08831	252 Main Street, 1st Floor Metuchen, NJ 08840
NMLS ID	810371				
NJ License ID	810371		1008064	8900458	1057101
Contact	Rachael Lanzman		Christopher Grushko	LAuren Damico	Cherly Dirato
Contact NMLS ID	1482345				
Contact NJ License ID	1482345		2184430	2186790	9952263
Email	teamlanzman@fam1fund.com		christopher@theamandacruzgroup.com	listwithlauren21@gmail.com	Cheryl@riveredgetitle.com
Phone	732-505-4600		732-616-5457	908-380-3610	732-573-0060

### 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.

  
Ravikanth Pilli

Date

12/09/2022

# Addendum to Closing Disclosure

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

Settlement Agent RIVER EDGE TITLE AGENCY, LLC.

Seller Pravinaben P Patel  
Amit Patel

## Additional Information About This Loan

### Loan Disclosures

#### Escrow Account

Escrow		
Escrowed Property Costs over Year 1	\$12,337.20	Estimated total amount over year 1 for your escrowed property costs: <i>Property Taxes, Homeowner's Insurance, Mortgage Insurance</i>



River Edge Title Agency, LLC

**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
<b>Date Issued</b> 11/29/2022	<b>Borrower</b> Ravikanth Pilli	<b>Loan Term</b> 30 years
<b>Closing Date</b> 12/9/2022 12:00:00 AM	c/o Kenneth M. Kukfa, Esq. 252 Main Street Metuchen NJ 08840	<b>Purpose</b> Purchase
<b>Disbursement Date</b> 12/9/2022 12:00:00 AM		<b>Product</b>
<b>Settlement Agent</b> River Edge Title Agency, LLC	<b>Seller</b> Pradeep Patel and Pravinaben P. Patel and Amit Patel	<b>Loan Type</b> <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> _____
<b>File #</b> RET22-8906	124 West Francis Street Iselin NJ 08830	<b>Loan ID #</b> 81037195074
<b>Property</b> 124 West Francis Street Iselin NJ 08830	<b>Lender</b> Family First Funding LLC	<b>MIC #</b>
<b>SALES PRICE</b> \$420,000.00		

Loan Terms	Can this amount increase after closing?	
<b>Loan Amount</b>	\$412,392.00	<b>NO</b>
<b>Interest Rate</b>	0%	<b>NO</b>
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$0.00	<b>NO</b>
Does the loan have these features?		
<b>Prepayment Penalty</b>		<b>NO</b>
<b>Balloon Payment</b>		<b>NO</b>

Projected Payments		
Payment Calculation		
Principal & Interest	\$0.00 min	\$0.00 min
Mortgage Insurance	+	+
Estimated Escrow <i>Amount can increase over time</i>	+	+
<b>Estimated Total Monthly Payment</b>	\$0.00 - \$0.00	\$0.00 - \$0.00
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount can increase over time See Details on Page 4</i>	\$742.30 a month	<b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See page 4 for escrowed property costs. You must pay for other property costs separately.</i>
		<b>In escrow?</b> <b>NO</b> <b>NO</b> <b>NO</b>

Costs at Closing		
<b>Closing Costs</b>	\$23,961.96	Includes \$16,486.81 in Loan Costs + \$7,475.15 in Other Costs - \$0.00 in Lender Credits. <i>See page 2 for details.</i>
<b>Cash to Close</b>	\$8,920.84	Includes Closing Costs. <i>See Calculating Cash to Close on Page 3 for details.</i>

## Closing Costs Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
<b>A. Origination Charges</b>	<b>\$5,613.92</b>				
01 1% of Loan Amount (Points)	\$4,123.92				
02 Application Fee	\$995.00				
03 Loan Origination Fee	\$495.00				
04					
05					
06					
07					
08					
<b>B. Services Borrower Did Not Shop For</b>	<b>\$7,963.99</b>				
01 Appraisal Fee		\$595.00			
02 Attorney Review Fee	The Liput Law Group LLC	\$189.00			
03 Credit Report Fee		\$72.24			
04 Flood Certification		\$15.00			
05 MI Upfront Premium		\$7,092.75			
06					
07					
08					
09					
10					
<b>C. Services Borrower Did Shop For</b>	<b>\$2,908.90</b>				
01 Title - Administration Fee	to River Edge Title Agency, LLC	\$25.00			
02 Title - ALTA 8.1-06 Environmental Protection Lien Endorsement - NJ Variation (9/1/19) (NJR 5-94)	to River Edge Title Agency, LLC	\$25.00			
03 Title - ALTA 9.10-06 (Res) REM Current Violations (1/1/17) (NJR 5-157)	to River Edge Title Agency, LLC	\$25.00			
04 Title - Closing Protection Letter	to River Edge Title Agency, LLC	\$75.00			
05 Title - Courier Fee	to River Edge Title Agency, LLC	\$15.00			
06 Title - Examination Fee	to River Edge Title Agency, LLC	\$100.00			
07 Title - Filing Fee	to River Edge Title Agency, LLC	\$40.00			
08 Title - Lenders Survey (Without Survey) (9/10/07) (NJR 5-37)	to River Edge Title Agency, LLC	\$25.00			
09 Title - Lenders Title Insurance	to River Edge Title Agency, LLC	\$1,855.00			
10 Title - NJ Superior Court	to River Edge Title Agency, LLC	\$80.00			
11 Title - NJ Tidelands Search	to River Edge Title Agency, LLC	\$25.00			
12 Title - Recording Service Fee	to River Edge Title Agency, LLC	\$15.00			
13 Title - Settlement Fee	to River Edge Title Agency, LLC	\$425.00			
14 Title - Title Search	to River Edge Title Agency, LLC	\$163.90			
15 Title - Wire Transfer Fee	to River Edge Title Agency, LLC	\$15.00			
<b>D. TOTAL LOAN COSTS (Borrower Paid)</b>	<b>\$16,486.81</b>				
Loan Costs Subtotals (A + B + C)	\$15,891.81	\$595.00			

## Other Costs

<b>E. Taxes and Other Government Fees</b>	<b>\$300.00</b>				
01 Recording Fees Deed: \$100.00 Mortgage: \$200.00	\$300.00		\$75.00		
02 Transfer Taxes			\$3,407.00		
<b>F. Prepaids</b>	<b>\$5,122.58</b>				
01 1st quarter taxes 2023 ESTIMATE Woodbridge Tax Collector	\$2,250.00				
02 Homeowners Insurance Premium ( mo) US Coastal Insurance	\$1,021.08				
03 Mortgage Insurance Premium ( mo)					
04 Prepaid Interest (\$80.50 per day from 12/9/2022 to 1/1/2023)	\$1,851.50				
05					
<b>G. Initial Escrow Payment at Closing</b>	<b>\$997.57</b>				
02 City Property Tax	\$657.21 per month for 2 mo.	\$1,314.42			
03 Homeowners Insurance	\$85.09 per month for 4 mo.	\$340.36			
04 Mortgage Insurance	\$0.00 per month for 0 mo.				
05					
06					
07					
08 Aggregate Adjustment		(\$657.21)			
<b>H. Other</b>	<b>\$1,055.00</b>				
01 Attorney Expenses	to Peter A Loffredo, Esquire		\$35.00		
02 Attorney Fee	to Kenneth M. Kukfa, Esq.	\$1,000.00			
03 Attorney Fee	to Peter A Loffredo, Esquire		\$995.00		
04 Home Warranty	Cinch Home Services		\$658.94		
05 Overnight/wire fees(?)	to River Edge Title Agency, LLC		\$100.00		
06 Real Estate Commission Buyers Broker	to Exp Realty		\$8,100.00		
07 Real Estate Commission Sellers Broker	to Action Plus Realty C-21		\$10,575.00		
08 Sewer 7/1-12/31/22	Woodbridge Twp.		\$241.38		
09 Title - Owner's Title Insurance (optional)	to River Edge Title Agency, LLC	\$55.00			
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>	<b>\$7,475.15</b>				
Other Costs Subtotal (E + F + G + H)	\$7,475.15				
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>	<b>\$23,961.96</b>				
Closing Costs Subtotals (D + I)	\$23,366.96	\$595.00	\$24,187.32		
Lender Credits					

### Calculating Cash to Close

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

	Loan Estimate	Final	Did this Change?
Total Closing Costs (J)	\$0.00	\$23,961.96	YES • See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	\$0.00	(\$595.00)	YES • You paid these Closing Costs before closing
Closing Costs Financed (Paid from your Loan Amount)	\$0.00	\$0.00	NO
Down Payment/Funds from Borrower	\$0.00	\$7,608.00	YES •
Deposit	\$0.00	(\$14,525.00)	YES •
Funds for Borrower	\$0.00	\$0.00	NO
Seller Credits	\$0.00	(\$8,000.00)	YES • See Seller Credits in Section L
Adjustments and Other Credits	\$0.00	\$470.88	YES • See details in Section K and L
<b>Cash to Close</b>	<b>\$0.00</b>	<b>\$8,920.84</b>	

### Summaries of Transactions

Use this table to see a summary of your transaction.

#### BORROWER'S TRANSACTION

<b>K. Due From Borrower at Closing</b>		<b>\$443,837.84</b>
01 Sale Price of Property		\$420,000.00
02 Sale Price of Any Personal Property Included in Sale		
03 Closing Costs Paid at Closing (J)		\$23,366.96
04		
05 Adjustments		
06		
07		
Adjustments for Items Paid by Seller in Advance		
08 City/Town Taxes 12/9/2022 to 12/31/2022		\$443.11
09		
10 Assessments 12/9/2022 to 12/31/2022		\$27.77
11		
12		
13		
14		
15		
<b>L. Paid Already by or on Behalf of Borrower at Closing</b>		<b>\$434,917.00</b>
01 Deposit		\$14,525.00
02 Loan Amount		\$412,392.00
03 Existing Loan(s) Assumed or Taken Subject to		
04		
05 Seller Credit		\$8,000.00
06 Other Credits		
07		
08 Adjustments		
09		
10		
11		
Adjustments for Items Unpaid by Seller		
12		
13		
14		
15		
16		
17		
<b>CALCULATION</b>		
Total Due from Borrower at Closing (K)		\$443,837.84
Total Paid Already by or on Behalf of Borrower at Closing (L)		\$434,917.00
<b>Cash to Close</b> <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower		<b>\$8,920.84</b>

#### SELLER'S TRANSACTION

<b>M. Due to Seller at Closing</b>		<b>\$420,470.88</b>
01 Sale Price of Property		\$420,000.00
02 Sale Price of Any Personal Property Included in Sale		
03		
04		
05		
06		
07		
08		
Adjustments for Items Paid by Seller in Advance		
09 City/Town Taxes 12/9/2022 to 12/31/2022		\$443.11
10		
11 Assessments 12/9/2022 to 12/31/2022		\$27.77
12		
13		
14		
15		
16		
<b>N. Due from Seller at Closing</b>		<b>\$170,631.02</b>
01 Excess Deposit		
02 Closing Costs Paid at Closing (J)		\$24,187.32
03 Existing Loan(s) Assumed or Taken Subject to		
04 Payoff of First Mortgage Loan Flagstar Bank		\$138,443.70
05 Payoff of Second Mortgage Loan		
06		
07		
08 Seller Credit		\$8,000.00
09		
10		
11		
12		
13		
Adjustments for Items Unpaid by Seller		
14		
15		
16		
17		
18		
19		
<b>CALCULATION</b>		
Total Due to Seller at Closing (M)		\$420,470.88
Total Due from Seller at Closing (N)		\$170,631.02
<b>Cash</b> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller		<b>\$249,839.86</b>

# 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 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 Payment

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  
124 West Francis Street  
Iselin NJ 08830

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		Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs: <i>Homeowner's Insurance</i> <i>Property Taxes</i>  You may have other property costs.
Initial Escrow Payment		A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment		The amount included in your total monthly payment.

- will not have an escrow account because  you declined it  your lender does not require or 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.

Escrow		
Escrowed Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

### In the future,

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

### Loan Calculations

**Total of Payments.** Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.

**Finance Charge.** The dollar amount the loan will cost you.

**Amount Financed.** The loan amount available after paying your upfront finance charge.

**Annual Percentage Rate (APR).** Your costs over the loan term expressed as a rate. This is not your interest rate.

**Total Interest Percentage (TIP).** The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

0%

0%

### 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 be liable for debt remaining after the foreclosure.

You may want to consult a lawyer for more information.

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

#### Refinance

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

#### Tax Deductions

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



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

### Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Family First Funding LLC		Exp Realty	Action Plus Realty C-21	River Edge Title Agency, LLC
Address	44 Washington Street Suite 200 Toms River NJ 08753		28 Valley Road Suite 1 Montclair NJ 07042	1600 Perrineville Road Monroe Township NJ 08831	252 Main Street Metuchen NJ 08840
NMLS ID	810371				
NJ License ID					1057101
Contact	Rachel Lanzman		Christopher Grushko	Lauren E. Damico	Cheryl Dirato
Contact NMLS ID					
Contact NJ License ID					9952263
Email	rlanzman@fam1fund.com		chrisgrushko@gmail.com	listwithlauren21@gmail.com	cheryl@riveredgetitle.com
Phone			19083731133	19083803610	(732) 573-0060

### Confirm Receipt

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

  
Applicant Signature

12/09/2022  
Date

Co-Applicant Signature

Date

**ADDENDUM TO CONTRACT OF SALE  
BETWEEN  
Ravikanth Pilli, Buyer  
-and-  
Pravinaben Patel and Pradeep Patel, Sellers  
124 W Francis Street, Iselin, New Jersey**

Notwithstanding anything to the contrary, the terms of the following addendum shall prevail over the contract of sale and be binding upon the parties stated above.  
The parties agree as follows:

1. The closing date shall be extended to December 9, 2022.

In all other respects, the contract of sale shall remain the same.

  
\_\_\_\_\_  
Ravikanth Pilli, Buyer                      12/09/2022  
Dated

\_\_\_\_\_  
Amit Patel, Seller                      Dated

\_\_\_\_\_  
Pravinaben Patel, Seller,                      Dated

\_\_\_\_\_  
Pradeep Patel, Seller                      Dated



Family First Funding LLC

## SETTLEMENT CERTIFICATION

**Property Address:**  
124 W Francis Street  
Iselin, NJ 08830

**NOTICE TO ALL PARTIES:** If information is obtained which indicates that the source of the borrower's financial contribution is other than from the borrower or other than stated by the lender in its closing instructions, the settlement agent is to obtain written instructions from the lender before proceeding with settlement.

### CERTIFICATION OF BUYER IN AN FHA-INSURED LOAN TRANSACTION

I certify that I have no knowledge of any loans that have been or will be made to me (us) or loans that have been or will be assumed by me (us) for purposes of financing this transaction, other than those described in the sales contract dated (including addenda). I certify that I (we) have not been paid or reimbursed for any of the cash downpayment. I certify that I (we) have not and will not receive any payment or reimbursement for any of my (our) closing costs which have not been previously disclosed in the sales contract (including addenda) and/or my application for mortgage insurance submitted to my (our) mortgage lender.

  
RAVIKANTH PILLI

12/09/2022  
DATE

**WARNING:** It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details, see: Title 18 U.S. Code Sections 1001 and 1010.



**CERTIFICATION OF SELLER IN AN FHA-INSURED LOAN TRANSACTION**

I certify that I have no knowledge of any loans that have been or will be made to the borrower(s), or loans that have been or will be assumed by the borrower(s), for purposes of financing this transaction, other than those described in the sales contract dated \_\_\_\_\_ (including addenda). I certify that I have not and will not pay or reimburse the borrower(s) for any part of the cash downpayment. I certify that I have not and will not pay or reimburse the borrower(s) for any part of the borrower's closing costs which have not been previously disclosed in the sales contract (including any addenda).

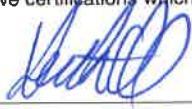
\_\_\_\_\_  
PRADEEP PATEL DATE

\_\_\_\_\_  
PRAVINABEN P PATEL DATE

\_\_\_\_\_  
AMIT PATEL DATE

**CERTIFICATION OF SETTLEMENT AGENT IN AN FHA-INSURED LOAN TRANSACTION**

To the best of my knowledge, the Closing Disclosure is a true and accurate account of the funds which were (i) received, or (ii) paid outside closing, and the funds received have been or will be disbursed by the undersigned as part of the settlement of this transaction. I further certify that I have obtained the above certifications which were executed by the borrower(s) and seller(s) as indicated.

  
\_\_\_\_\_  
Settlement Agent Date 12/9/22

The certifications contained herein may be obtained from the respective parties at different times or may be obtained on separate addenda.

**WARNING:** It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details, see: Title 18 U.S. Code Sections 1001 and 1010.



**Buyer & Seller Consent to Extend Contract of Sale Closing Date**

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The undersigned Seller(s) and Buyer(s) who are parties to that certain Contract of Sale dated 10/07/2022 for the real property located at 124 W Francis Street, Iselin, NJ 08830, hereby consent to amend that agreement by extending the Closing Date in the aforesaid contract through and including 12/09/2022.

This amendment is the only amendment of the aforesaid contract of sale, and all other terms and provisions thereof shall remain unchanged and in full force and binding effect on all parties.

In Witness Whereof, the Buyer(s) and Seller(s) have signed their names as of this 12/09/2022.

Seller: \_\_\_\_\_  
**Pradeep Patel**

Seller: \_\_\_\_\_  
**Pravinaben P Patel**

Buyer:  \_\_\_\_\_  
**Ravikanth Pilli**

Buyer: \_\_\_\_\_

